

**A STUDY OF STRESS AND STRESS COPING  
STRATEGIES OF ENTREPRENEURS WITH  
REGARD TO THEIR MULTI-TASKING ROLES**

Ph.D. Thesis

**2012**

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**A STUDY OF STRESS AND STRESS COPING  
STRATEGIES OF ENTREPRENEURS WITH  
REGARD TO THEIR MULTI-TASKING ROLES**

THESIS SUBMITTED TO  
THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA  
IN PARTIAL FULFILLMENT FOR  
THE DEGREE OF  
DOCTOR OF PHILOSOPHY  
(FAMILY & COMMUNITY RESOURCE MANAGEMENT)

BY

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**January, 2012**

*I owe this to my parents.....  
for bringing me in this beautiful world...  
and making me the person I am...  
I owe this to my best half Amit...  
for all his goodness...*

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## **ACKNOWLEDGEMENT**

The investigator expresses her indebtedness and deep sense of gratitude to Dr. Neena Jaju, Senior Lecturer, Department of Family and Community Resource Management, Faculty of Family and Community Sciences, The M. S. University of Baroda for her valuable guidance and constructive suggestions provided throughout the period of investigation.

Sincere gratitude are extended to Dr. Suramya Joshi, Reader, I/c Head, Department of Family and Community Resource Management, for her support and encouragement during the course of study.

A word of appreciation is due to entrepreneurs from the city of Baroda who responded to my questionnaire in time. Thankful appreciation are extended to all the judges for their help and suggestions.

The investigator feels short of words to express her gratitude towards her in-laws, to her parents and all family members for their involvement and constant encouragement throughout the period of study.

Deep appreciation and thanks are offered to Mr. K. K. Bansal, for conducting the statistical analysis of the data systematically. Thanks are also due to Nikki Graphics for text layout and formatting the thesis.

The investigator expresses her deepest gratitude to her husband Mr. Amit Mehta for his inspiration, moral support, patience and guidance provided at every stage of the venture. A special thanks to her son Prashil Mehta for his support during the study. Above all the investigator is thankful to the GOD ALMIGHTY for being with her all through.

Last but not the least, the investigator hereby grabs the opportunity to thank all those who have directly or indirectly provided moral support during the study.

*~ Mona Mehta*

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# **Chapter - I**

## **Introduction**

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### **INTRODUCTION**

The word stress has been associated with mental tension or strain and is generally viewed as a nonspecific response of the body to a stimulus. Stress is a subjective feeling that changes our physical, emotional or mental state while encountering various stimuli in our environment (stressors). The term stress is used to describe the individual's response to pressure. Stress refers to the process by which individual's perceive and respond to environmental demands which they appraise as challenging or threatening (Lazarus and Folkman, 1984). Whenever demands exceed abilities, stress is bound to follow (Woolston, 2006). One popular current definition stipulates that "stress is a process by which certain work demands evoke an appraisal process in which perceived demands exceed resources and result in undesirable physical, emotional, cognitive and social changes" (Kowalski et. al., 2003).

Another explanation of why an individual experiences stress is when there are innumerable doubts in their minds. These doubts are the results or consequences of an individual's non-awareness of the situation/ circumstance that they encounter. In fact, the doubts that arise could be doubts on one's own inner strength (self confidence) or the doubts about the package of information that one possesses. These doubts are indeed a part of one's way of perceiving things i.e. perception. In other words, stress usually occurs when there is lack of clarity of information (awareness), lack of confidence in one's own inner strengths or capabilities (self confidence), when one is unaware about one's own requirements (self) and lack of clarity on others requirements (society).

Stress is an individual phenomenon, unique to each person and setting (Hudd et. al., 2000). The source can be psychological and/or behavioral and/or situational. The manner in which the individual responds to the stressor will depend on their personality, their perceptions and their past experience. The phenomenon of stress is highly individualistic in nature. People respond differently to stress. Some people function well under significant stress while others do not. Some people have high levels of tolerance for stress and thrive very well in the face of several stressors in the environment, for e.g. working under deadlines and time pressures, meeting high standards of performance expectation and working with inadequate resources. In fact, some individual's will not perform well unless they experience a level of stress which activates and energizes them to put forth their best efforts. Yet, others may have very low levels of tolerance for stress and become paralyzed when they have an interface with ordinary factors that appear noxious to them, for example, dealing with two customers who arrive at the same time, needing assistance.

Some stress is necessary, for it assists us in achieving both work and personal goals. Everyone needs some "good stress" i.e. Eu-stress to act as an impetus to meet challenges in order to get the most out of life. The technical term for stress is 'arousal.' One needs to be sufficiently aroused to get out of bed and go to work. As the day goes on, you become more alert until you reach your optimum performance, which is when you do your best work. Although small amounts of stress have positive effects by energizing people to achieve goals, excessive stress may seriously and negatively affect a person's health leading to physical illness and psychological disorders and would also result in inadequate adaptation to situations and people's failure to perform at an optimal level thereby

affecting their job performances. However, too much stress can make those goals harder to achieve. Dys-stress results in feeling that the pressures in one's life have become overwhelming and one is no longer able to cope. It is this type of stress that people really mean when they say they are 'stressed.' If left unresolved, such stress can escalate from a feeling of being crushed, to becoming physically ill (Mathew et. al., 2008).

Stress induces various physiological, psychological and behavioural mechanisms in individual's; ranging from functional disturbance in hormone production, activated risk-taking behavior further leading to stress related mental and physical disease; and decrease in well being, satisfaction and quality of life (Sanlier et. al., 2007). The impact of stress on an individual has subjective, cognitive, physiological, behavioral and health facets to it. The subjective effects of stress are features of anxiety, boredom, apathy, nervousness, depression, fatigue, anger, irritability and sometimes aggressive behaviors on the part of the individual experiencing stress. The cognitive effects include poor concentration, short attention span, mental blocks and inability to make decisions. The physiological effects can be seen in the form of increased heart and pulse rate, high blood pressure, dryness of throat and excessive sweating. The behavioral consequences are manifested in such things like accident proneness, drinking, excessive eating and smoking, nervous laughter, impulsive behaviors, depression and withdrawal behaviors. Its manifestation on health could be stomach disorders, asthma and other psychosomatic disorders. In addition, the mental health, i.e. the ability to function effectively in one's daily life could also decline as excessive stress is experienced.

When stress becomes a permanent part of the landscape in which one lives, there can be serious physical and psychological consequences. Unrelenting stress wreaks havoc on the body, mind and personal as well as professional relationships. This eventually weakens or depletes one's immune system and leads to chronic physical conditions, emotional distress and behaviors harmful to oneself and those around. The symptoms of stress become etched into one's way of being in the world and become so much a part of an individual that it causes more and more difficulty in functioning well. The things and situations an individual might have handled capably in the past becomes overwhelming and peace of mind is virtually non-existent (<http://www.therapycanwork.com>).

There has been an increasing concern for understanding stress since the last five decades, with major focus on work stress. As per the USASBE 2008 Proceedings, World Health Organization has named workplace stress as a "worldwide epidemic" with no end in sight, as the pace and scope of change experienced by individuals continues to increase at a phenomenal rate. The pervasive effect of workplace stress is estimated to cost U.S. employers nearly \$300 billion each year in absenteeism, turnover, reduced productivity, and medical costs, and a recent study noted 20% of payroll of a typical company goes toward dealing with stress-related problems (Riga, 2006).

While individuals working in established organizations clearly face a myriad of challenges, entrepreneurs are no exception; who arguably face even greater stress, due to the inherent uncertainties and pressures involved in the process of creating and establishing a new business venture. Comparative studies illustrate how entrepreneurs often experience higher levels of workplace stress than managers (Buttner, 1992 and Harris et. al.,

1999). Besides activities; like accumulation of resources, manufacturing, looking into administration, handling operations, marketing, meeting targets, and responding to government and society; the process of establishing a new business is a unique element to entrepreneurship.

Since entrepreneurs are described as “working very fast,” “working very hard,” and not having “enough time to get the job done” (Messler & Capobianco, 2001), they are specifically vulnerable to stress when conceiving, developing and managing new ventures as they need to split their daily responsibility for various duties (Henricks, 1991; Zahra, 2007). In addition, these demands are amplified by the relative isolation and unique responsibilities associated with owning a business. Perry et. al., (2008) reported challenges that were seen of greater consequence to entrepreneurs as: individuals operate in isolation, work long hours (often from home), experience little separation between work and family time, have less sense of achievement, lower psychological well-being, higher turn over and higher burnout.

Despite such challenges, entrepreneurship is becoming an increasingly popular career choice. One source estimated that 460 million people worldwide either start a new business or become the owners of new businesses annually (Reynolds et. al., 2002). Entrepreneurship is increasingly acknowledged in today’s society as a realistic, sometimes even preferable, method of work. The Kauffman Index of Entrepreneurial Activity indicates that new venture creation in the U.S. continues to rise ([www.bizjournals.com](http://www.bizjournals.com), 2008), and the percentage of young people who strive to start their own business is both robust and growing (Timmons & Spinelli, 2007). In both developed and developing countries, the government is turning to small and

medium scale industries and entrepreneurs, as a means of economic development and a veritable means of solving problems. It is a seedbed of innovations, inventions and employment. Entrepreneurship in India is as old as India itself, and had contributed to the growth of the economy all through. According to MSME annual reports 2010-2011, Government of India, the number of micro, small and medium enterprise in year 2009-2010 was estimated to be 298.08 lakhs, the numbers have accelerated to more than double as compared to the year 2005-2006. The fact that there is continuous rise in entrepreneurship as popular career option, and considering that it is sought as an engine of economic growth, it becomes increasingly important to delve deep into this subject, particularly understanding the stress-related factors associated with its inherent multi-tasking character.

Entrepreneurship development is the processes of accumulating, increasing and improving both physical and human capital. In developing economies like India, in spite that there is a rise in supply in enterprises and entrepreneurs, entrepreneurial capacity is too low. In other words, capacity refers to both the efficiency (growth) and the effectiveness (quality) of entrepreneurs and their enterprises. Ogechukwu1 and Latinwo (2010) highlighted upon the following major obstacles militating against entrepreneurship development or capacity building. The authors had conceptualised the obstacles with reference to Nigeria, however, they appear to have a comparable relevance to Indian context, or for any other developing economy. These include: *Economic Obstacles* (Low income, low investment, low capital formation and the perpetuation of poverty), *Technological Backwardness* ( inadequate inventions and discoveries in the area of knowledge (expertise), instruments (implements/materials) and techniques (know-how/process) through research), *Political-Legal Obstacles*

(Political instability, harsh legislations, attempt at hegemony, unpopular judicial judgment, bureaucratic red-tapism, mismanagement/misallocation of resources, frequent policy shifts), *Managerial Obstacles* (Poor governance of venture enterprises, and absence of strategic management skills and attitudes), *Behavioural Obstacles* (Unproductive attitudes, styles and behaviour; lack of motivation, communication and leadership; handling intra-vertical and horizontal conflicts, family conflicts), *Production Operation Problems* ( inadequate technical capacity to assess, acquire and adapt technological knowledge and skills) *Finance and Accounting Problems* (limited access to funds).

Gamester (2011) in his report on The Legatum Institute Survey of Entrepreneurs: INDIA 2011 revealed the details of a survey conducted on a total of 2,012 entrepreneurs (50%), aspiring entrepreneurs (40%) and senior managers (10%) from across India with an aim to ‘get inside the minds’ of India’s large and growing pool of entrepreneurs. The result of the mentioned survey provided an insight into an Indian entrepreneur’s motivation, concerns and issues that he/she is required to address in running a business.

The overwhelming majority, 88 per cent, had employment options but chose to pursue their entrepreneurial aspirations. The main motivation for starting their own business was the need for being independent (46 per cent) followed by the desire to make more money (25 per cent). Eighty-four per cent respondents stated that they think that India is a good place for entrepreneurs to succeed. Indian entrepreneurs stated that gaining access to finance is the most important factor needed for success, when listing their top three priorities. Accessible finance tops the list with 51 per cent followed by the ability to take risks (45 per cent) and possessing creativity and invention (43 per cent).

With regard to the issue of corruption, 91 per cent of Indian entrepreneurs said that it was a problem that hurts business, with 65 per cent stating it was a “serious problem”. The number of entrepreneurs who said they had been pressured to pay a bribe was 55 per cent. Of India’s six largest cities (Bangalore, Chennai, Delhi, Kolkata, Hyderabad and Mumbai), the capital city Delhi is where the biggest percentage of resident entrepreneurs report corruption as being a serious problem.

‘Jugaad’- the Hindi word meaning ingenuity and the ability to improvise to get around, or to deal with, prohibitive rules and institutions - was reported as important to Indian entrepreneurs with 48 per cent stating it is “very” important, and 38 per cent stating it as “somewhat” important. ‘Jugaad’ was most important among businesses that are earning the most revenue and growing at the fastest rate. For example, for those companies that grew more than 50% in the last year, ‘Jugaad’ was considered “very important” by 72 per cent of respondents.

Generally, younger Indians showed higher levels of discontent with their government’s performance than citizens aged 35 and above. The most important factors for India’s future economic growth had direct implications for government: cleaning up corruption was cited as the most important by 30 per cent of Indian entrepreneurs; government becoming more business friendly was next with 27 per cent; while one in four believed a better-equipped workforce from an improved education system is the priority.

The finding of the above survey distinctly brings forth the major concerns and issues experienced by the Indian entrepreneurs with regard to the government’s performance, corruption, bribery, and ‘jugaad’.

Moreover, in the recent past and till-date entrepreneurs have encountered the impact of global financial and economic crisis across economies. Extended payment delays on receivables, especially in times of reduced sales, have led to a depletion of working capital. Increased insolvency rates increases enterprise' inability to obtain short-term financing. The dynamic harshness of economic scenario also manifests into an overall challenge for the entrepreneur's existence.

In addition to the challenges that an entrepreneurial role poise, an individual encounters the vast complexities of the socio-economic, technological, cultural, societal and familial environment, that also attributes tremendously to the psychological and mental wellbeing of the individual. Stress is evident in every domain of contemporary life i.e. work, family and home. Juggling diverse demands in these areas on a daily basis leaves many people stressed out, which has a substantial impact on health and life quality. Many women cannot afford to stay at home with their children, and two income families have become the norm. The pressures of daily life, relationships, growing up tensions, raising children, pressure of domestic work, physical and mental health problems trigger stress conditions. People feel strained by the lack of quality, time and energy they can bring to their families and their relationship.

The reasons for stress are not so simple but relate to a number of factors; which may include difficult personal life situations, loneliness, financial worries, recent death of a family member or loved one, breakup of an intimate relationship, conflict with family, health issues, sexual difficulties, increase in number of arguments with spouse, poor eating habits, lack of sleeping ([www.hyptalk.com/stress](http://www.hyptalk.com/stress)). These are all less

extreme, but nonetheless common everyday annoyances that over time can be responsible for a significant increase in stress levels. Sometimes certain personality characteristics create susceptibility to stress like difficulty in tolerating conflict of any kind, perfectionism, low self-esteem and any one of many individual fears or vulnerabilities, like rejection, judgement or guilt. Cumulatively, all of these take a toll.

The modern world, which is said to be a world of achievements, is also a world of stress. Rapid urbanization and the consequent erosion of age-old social systems, globalization, hi-tech gizmos, consumerism and materialism simply aggravate the daily hassles that are so inevitable. In today's scenario majority of stress is due to factors governing intensive requirement to gain respect, importance, status, money, materialistic life, reputation and comforts. The rapid pace of life today and everyone's increased expectations means that people have to tolerate more pressure now than ever before. In spite of technology and other modern conveniences, people have less time, get less sleep and are more stressed than they were a decade ago. And modern communications, via e-mail, pagers and mobile phones make it increasingly difficult to escape for even a few hours of undisturbed peace and quiet. Any new technological gadget might have led to progress but has made work more complicated and put on "hold."

All these factors are the foundations of stress arising in one's personal, family and professional life. It would be unrealistic to expect to eliminate all stressors from daily living, especially in the busy, difficult times and city we live in. Every individual today faces stress of one kind or the other, and there is a natural tendency to resort to some kind of coping strategy in order to deal with or tackle the stressors arising in their personal, family and work life. A person cannot remain in a continuous state of stress. Even if a deliberate

and conscious strategy is not adopted to deal with stress, some effort is made by everyone to reach to a state of equilibrium. Individual's are constantly self-regulating their emotional reactions for e.g. they may be escaping or postponing unpleasant situations, actively changing threatening conditions, deceiving themselves about the implications of certain facts or simply learning to detach themselves from unpleasant situations.

Examining one's patterns, recognizing and acknowledging the sources of stress and one's reactions to them and needing conscious effort to change are among the first things one can do to reduce stress. Additionally, how well a person will cope with stress will depend on the extent to which they feel threatened by the stressor, the actions they know they can take to reduce the impact of the stressor and their expectations as to how they will be able to cope with the stressor. Thus, as soon as coping efforts begin, the situation is changed, either in terms of its objective characteristics (if the person actually does something to help deal with the situation) or in terms of how the individual subjectively views the situation. Coping is the process of managing taxing circumstances, expending efforts to solve personal and interpersonal problems, seeking to master, minimise, reduce or tolerate stress induced by unpleasant and stressful situations (Weiten & Lloyd, 2005; Wong, Yik & Kwong, 2006).

Individual's have unique reactions to stressors due to differing modes of coping, meditation and other adaptive capabilities. Psychologists have identified two major ways in which people cope with stress. In the first approach, a person may decide to suffer or deny the experienced stress, this is the passive avoidance approach or a person may decide to face the realities and resolve the problem through direct action or negotiations with others thereby using an active approach (Pareekh, 1983).

Depending on the reactions of people towards stress they try to adopt either of the approach strategies which confront the problem of stress as a challenge and increase the capability of dealing with it, or use ineffective strategies like escape or avoidance strategies, which reduce the feelings of stress for the time being; for e.g. denying the reality of stress through the use of alcohol, drugs or other aids to escapism.

Lazarus and Folkman (1984) have identified and described eight strategies that people use to cope with stress. These strategies tend to be either problem focused or emotion focused in nature. These eight strategies include: confrontative coping, distancing, self-control, seeking social support, accepting responsibility, escape-avoidance, painful problem solving and positive re-appraisal. Confrontative coping is described as making aggressive efforts to alter a situation that involves using some degree of hostility and risk taking behavior. Distancing is disengagement or detachment from a situation in an attempt to regulate one's feelings and actions. Seeking social support involves efforts used to obtain informational, tangible and/or emotional support from others. Recognizing one's role in solving a problem describes accepting responsibility. Wishful thinking and behavioral efforts to avoid confronting a problem or stressful situation describes escape-avoidance. Painful problem solving involves efforts to alter the situation, including an analytic approach. Finally, positive reappraisal is described as a spiritual dimension that includes giving positive meaning to a situation by focusing on one's personal growth experience. Essentially coping strategies are separated into emotion focused and problem focused. An emotion focused strategy emphasizes that individual's try to process their emotions by acting and thinking, whereas a problem focused strategy emphasizes that individual's can affect

the situation that was caused or affect their resources to manage the situation. Latack and Havlovic (1992) suggested two methods of coping employed to deal with stressors and feelings of stress. The first method was problem focused and second was emotion focused; wherein the former method of coping attempted to convince oneself that one's situation is not bad or that everybody faces difficulties at some time (cognitive coping). On the other hand the latter method of coping involved direct action to address a stressor or stressful emotion (behavioural coping).

Approach or effective strategies of coping include efforts to increase physical and mental readiness to cope (through physical exercises, yoga and meditation, diet management) creative diversions for emotional outlet (music, art, and theater), strategies of dealing with the basic problems causing stress, and collaborative work to solve such problems. It is useful for both individual's and organizations to examine the strategy that they are using to cope with stress. Some of the factors influencing the ability of the person to cope with a potentially stressful event include the physical condition of the person, their problem solving skills, the amount of social support and material resources available to them and their social skills. An absence of coping strategy to deal with the stressors arising in an individual's personal, family and work life may lead to ineffectiveness.

## **1.0 JUSTIFICATION**

In a world driven by dynamism and quest for efficiency and success, survival of an entrepreneur is characterized by complexities of multitasking, which is often hailed as a great cause of stress. In the quest to fulfill all the demands arising out of personal, family and professional sphere, an entrepreneur seems to have more tasks than they can handle, and

it is impossible to avoid becoming overwhelmed by a heavy workload. A greater source of entrepreneurial stress is more of a catch all for all those interfaces between life outside and life inside the enterprise that might put pressures, cause family problems, life crisis, financial difficulties, conflicts of personal beliefs with those of the enterprise and conflicts of work life with family demands. Role novelty in the face of a new or unknown market, technology or business idea is likely to create pressures on the entrepreneur's identity. Entrepreneurs are particularly subject to stress because of the nature of their work (Shane & Venkataraman, 2000).

A subject that has been of keen interest to numerous academicians and researchers has been the multiple role stress of an entrepreneur. Entrepreneurial role stress has been extensively studied by scholars like; Naik, (2012), Eager and Maritz (2011), Drnovsek et. al. (2007), Wincent and Örtqvist (2006), Stoevaa et. al. (2002), Boles (1997), Adams et. al. (1996), Bhagat et. al. (1995), Pareek (1994), Weigel et. al. (1994), and Guelzow et. al. (1991); who have attempted to conceptualise and research upon the role stress experienced by the entrepreneur. Multiple role stress results from incompatible demands arising simultaneously from family and work roles. Such conflict may arise because of intra role or inter role conflict. Intra role conflict exists when there are incompatible role pressures occurring within a single role. Entrepreneur's stress in a particular work role is torn by conflicting job demands or doing things he/she really does not want to do or does not think are a part of job specification. Innovations can make an entrepreneur's skills and experience obsolete in a very short period of time.

Inter role conflict may spill over to other domains, such as when job stress affects the quality of family interaction or when women decrease work role involvement to accommodate heavy family demands. More specifically, work and family conflict can be conceptualized as a lack of fit at the interface of work and family roles. Sources of pressure at work and family evoke different entrepreneur's response. Some are better able to cope with these stressors than others; they adapt their behavior in a way that meets the environment challenge. On the other hand, some entrepreneur's are physiologically predisposed to stress i.e. they are unable to cope with or adapt to the stress provoking situations.

Current demographic trends, such as the increasingly large number of dual-career couples have brought entrepreneur's work and family role conflicts into a sharp focus. Dual careers, where both husband and wife work can be so exhausting that partners become ineffective in both roles which ultimately lead to stress. Research in the field of work family juggling indicates that family concerns intrude upon the work place quite often. Inability to adapt to the demands of the two roles or to attend simultaneously to both work and family demands may cause stress. Entrepreneur's personal desires to spend time with their families may conflict with the extra hours they must work to advance their business. Family and work conflict appears to have the most damaging effect on an individual's health. Loss of self image may trigger depression which later harms the body's immune system thus rendering the individual susceptible to illness. These pressures may be mentally or emotionally disruptive, and may have disquieting influence on the entrepreneur.

Moreover, in recent years, there has been a plethora of literature on the job stress among entrepreneurs. Most of the researches have been concentrated on stress and coping strategies amongst the entrepreneurs specially with regard to enterprise-related aspects. (Boyd and Gumpert, 1983; Allison, 1997; Akande, 1994; Johnson, 1995; Harris et. al., 1999; Raunch et. al., 2007). Several researchers studied entrepreneur's levels of stress due to their heavy workload; as well as the assumption of risk in their business activities and operations (Dewe and Guest, 1990; Akande, 1994; Harris et. al., 1999). Similarly, stress and coping strategies adopted by entrepreneurs has been researched upon with regard to entrepreneur's dealing and handling the entire business organization, which entails managing the cash flow, recruiting and training staff, meeting the targets, dealing with red tape and juggling the work or life balance. (Robertson, 2004; Rhythonen and Strandvik, 2005). Comparative efforts have been done to study the physiological and psychological stress of entrepreneurs and traditional managers/other job occupations; in context too suggested that the long hours, responsibility, risk, and work-non work conflict (Zhao and Seibert, 2006; and Robinson, 2004).

Over the years, stress has been researched upon in relation to various aspects like multiple role stress, levels of stress, coping mechanism, mental health, quality of life, and the same. It is reported by Ortqvist et. al. (2007) that the existing studies are restricted to investigating a small portion of coping strategies and overall a gap exists in research evidence. This view is further reinforced by Schindehutte et. al. (2006), who commented that there exists an insufficient insight into the sensory and emotional elements that come into play for entrepreneurs as the venture creation process is undertaken and developed. As lies the truth in what Biddle (1986) quoted,

“one of the most important characteristics of social behavior is the fact that human beings behave in ways that are different and predictable depending on their respective social identities and the situation”, it is more and more understood that human beings are product of their psyche; and their responses to situations are strongly based on their social/psychological/emotional/sensory makeup.

In light of the above, the investigator has focused on explaining entrepreneurship as a function of core human characteristics. A special effort has been made to explore the selected personality and managerial characteristics of the entrepreneur, which were hypothesized to play a key role in determining the extent of stress they encounter and the coping strategies they adopt to deal with the stress situations arising in their personal, familial and professional sphere. The personality traits harnessed for the present research were locus of control, self-esteem, personality type, and machiavellianism; while the managerial attributes included leadership style, decision making style and management’s attitude. To date, not many entrepreneurial scholars have yet integrated such a perspective in their research endeavor, and this frame of reference has not been elaborated on explicitly.

Characteristics of people themselves; including their personalities, their resources, their beliefs, and their resultant cognitions and behaviors throughout the coping process; are believed by many researchers to be among the strongest determinants of how individual’s fare in terms of both their psychological and physical health when faced with stressful experiences. Accordingly, the present research was conceptualized on the basis of two main premises. Firstly, the entrepreneur’s beliefs about their own self, their

psychological characteristics and attributes, their machiavellianism, style of dealing with others and making decisions, their management attitudes; influences the extent of stress faced and the stress coping strategies adopted by them. Secondly, the extent of stress an entrepreneur experiences is determined by the stress coping strategy they adopt.

Recognizing the need for exploring the stressors arising in their personal, family and work life domains of an entrepreneur becomes worthwhile in today's scenario. The present research, thus plunged to study the degree to which the entrepreneur's faced stress in their personal, family and work life. The study ventured into the personality and managerial characteristics of the entrepreneurs; and how these attributed to the stress experienced by them, and choice of stress coping strategies adopted. Moreover, it probed deep into answering crucial questions, like; do entrepreneur's face problems with effective solutions and relieve their stress load, or do they tend to avoid the problem for the time being causing greater harm for the future. There was an attempt to find out whether these strategies were helping them to cure their stress or were they nearly pushing the entrepreneur's into further dark corners.

The present study is an attempt to make valuable contribution to the knowledge as well as data base in the area of stress research, especially in the Indian context. The research would have relevance for the researches and academicians in reporting unmasked conceptual analyses and research agendas. The study will also be useful for the researches and academicians to validate the conceptual framework and formulate theories; and will help in contributing to the theoretical base for future studies and current references.

Moreover, the data base developed in the present study will be a significant contribution in the area of stress, both from psychology as well as management perspective. The study flares out an analytically enhanced understanding of entrepreneurial behavior under various stressful situations; and thus will be of immense value to psychologists and behavioral scientists in their counseling and training programs that relate to stress.

The data of the present study will also have practical usability value towards entrepreneurship development programmes. Today, most of the existing programmes focus on conceptualization of business plan, development of entrepreneurial skills with reference to procurement of finance, profit making, resource management, personnel management etc. However, a component of stress management, that would be customized, based on an analytical assessment of the psychological and management attributes, can be of great value to the entrepreneurs towards handling one's own reactions towards different stress situations. Benefits of a research of this kind in entrepreneurship may advance understanding of how individuals react to situations involving stress, and aid in developing coping strategies to mitigate against negative effects of stress upon the entrepreneur and the venture. The findings of the present research can be appropriately used in chalking out action programmes to orient the entrepreneur's to create an environment that will facilitate more productivity and performance, to build up capabilities and potentials to cope with multiple responsibilities in their personal, family and work life, thereby, eliminating stress.

## **2.0 OBJECTIVES OF THE STUDY**

1. To elicit information on the personal, family and enterprise profile of the respondents.

2. To study the selected personality and managerial characteristics of the entrepreneurs.
3. To develop an appropriate multi-tasking role stress scale to assess the extent of stress experienced by the entrepreneurs in their personal, family and work life.
4. To develop an appropriate scale to assess the stress coping strategies adopted by the entrepreneur's with regard to their multi tasking roles.
5. To assess the relationship between the extent of stress and stress coping strategies of the entrepreneur's in their multi tasking roles and selected independent variables.

### **3.0 HYPOTHESES**

HA: There exists a relationship between extent of stress experienced by entrepreneurs in his personal, family and work life; and selected personal, family, enterprise, personality and managerial variables.

HB: There exists a difference in the order of influence exerted by selected personality and managerial variables, on the extent of stress experienced by the entrepreneur in his personal, family and work life.

HC: There exists a relationship between the four factors of stress coping strategies with selected personal, family, enterprise, personality and managerial variables.

HD: There exists a relationship between the four factors of stress coping strategies and extent of stress experienced by the entrepreneurs in his personal, family and work life.

#### **4.0 DELIMITATIONS OF THE STUDY**

The study was limited to;

1. Two hundred male and female entrepreneurs residing in Vadodara city.
2. Entrepreneurs who are married and are carrying out responsibilities, both at home and professional front.
3. Entrepreneurs who are owners of manufacturing, trading or service business units.

## **Chapter – II**

# **Review of Literature**

## CHAPTER - II

### REVIEW OF LITERATURE

An offshoot of the socio-economic changes that are taking place in society, is emergence of the role that ensures an individual's effectiveness. Very often, he/she in this dynamic world would be reduced to a more insignificant cog in the wheel of the total technological set-up. Multiple roles across an individual's diversified existence would create significant challenges, thereby generating feelings of powerlessness, meaninglessness, normallessness and consequent stress. Stress, as a topic of study, has been an area of interest for more than five decades, and many theoretical concepts, theories, relational mappings on different dimensions of stress have been developed by academicians, sociologists, psychologists, social scientists and management specialists. The area of stress has also received huge attention by research scientists from various related fields, who have made extensive efforts to explore the concept of stress and have elaborated upon how individuals can be helped for working towards a better quality of life, a stress-free life. The investigator of the present research has made an attempt to gather relevant literature and research studies from books, research articles, and research papers from journals like Journal of Small Business Management, Journal of Behavioural Science, Journal of Occupational Psychology and a few others. The ensuing chapter flares out relevant literature and research studies which have been divided into the following headings:

- Conceptualisation of stress
- Stressors and stress
- Conceptualisation of coping strategies

- Research studies on multiple role conflicts in work and family life
- Research studies on occupational stress amongst various professional groups and related factors
- Research studies on stress amongst entrepreneurs

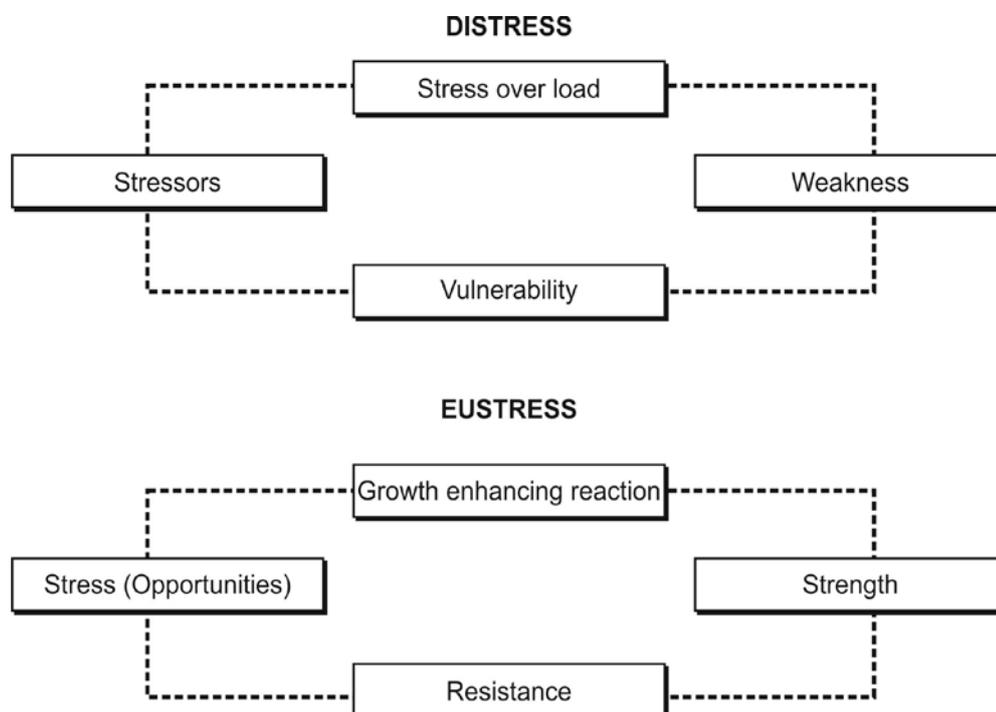
## **1.0 CONCEPTUALIZATION OF STRESS**

Hans Selye (1956) was the first and the most prolific writer on individual stress. He was the first to define and measure stress adaptations in the human body. As a result of his research, he postulated that “stress was the common denominator of all adaptive reactions in the body.” He further defined stress as “the state manifested by a specific syndrome which consisted of all the non specifically induced changes within a biological system.” Stress could be defined in various ways, viz. the wear and tear produced in the body by any type of exposure or the non-specific response of the body to any demand. Hans Selye was considered to be the father of the modern concept of stress. He argued that it was not “nervous tension, nor the discharge of hormones from the adrenal glands, nor simply the influence of some negative occurrence. He stated that stress was the non-specific response of the body to any demand on it for readjustment or adaptation. Any kind of normal activity could produce considerable stress without any harmful effects. The degree of stress resulted from events or situations that had potential to cause change. Stress was change, by itself, it is neither good nor bad; it depends on how the organism reacts to it (Lazarus, 1966; Lazarus and Folkman, 1984).

Cox (1978) defined stress as the physiological state that prepared the organism for action. The theories on stress generally held that stressors motivate efforts to cope with behavioral demands and with emotional reactions that were usually, evoked by them (Lazarus and Folkman, 1984).

Some stress is necessary, in that it assists us in achieving both work and personal goals. However, too much stress can make those goals harder to achieve. A worker's ability to cope with increasing workplace stress was also affected by the amount of stress they were subjected to from stressors outside the workplace. Trouble at home may reduce their ability to cope with pressure at work (Mathew, et. al., 2008).

Stress is a reality of our everyday life. There are both eu-stresses and distresses that come from our work and non work lives. Hans Selye (1979) pointed out two kinds of stresses viz., Eustress and Distress. Eustress according to him was synonymous with healthy essential stress produced, for example by joy, any kind of positive impulse, sensible recreational activities, sports practiced as a hobby etc.



Distress, on the other hand, was synonymous with morbigenous stress that had to be controlled, e.g. continuous mental or physical strain of any kind, anger, frustration, state of tension seemingly without hope.

As stressors accumulated individual's abilities to cope or readjust could be overtaxed, depleting their physical or psychological resources in turn increasing the probability that illness, injury or disease or psychological distress or disorder would follow (Dohrenwend and Dohrenwend, 1974; Pearlin, 1975; Brown and Haris, 1978; Lazarus and Folkman, 1984).

MacLean (1985) remarked that “the word was sometimes used to denote stressful events, sometimes to denote the effect of these events on work performance, and sometimes to denote an individual's reaction in terms of disordered health.” Schuler and Jackson (1986) defined stress “as a state of uncertainty, a perceived dynamic state which involved uncertainty about something important, the uncertainty that occurs at the organizational unit, group and individual levels. “Uncertainty exists to the extent that knowledge about an event or condition requiring action or resolution was experienced as inadequate.” Edward (1988) viewed stress as “a negative discrepancy between an individual’s perceived state and desired state, provided that the presence of this discrepancy was considered important by the individual.” Stress is the physiological reaction which occurs when people perceive an imbalance between the level of demands placed upon them and the capability to meet those demands (Ward, 1990). The study of stress began with a difficulty of definition. Taylor (1992) mentioned that stress consisted of "demands made upon us (internally or externally) which we perceived as exceeding our adaptive resources. If we tried to cope and that was ineffective that gave rise to stress. If this stress was prolonged then lasting psychological and physical damage would occur.” The interlining of work and non-work factors in their effects upon an individual had already been noted and was reinforced by one finding. A survey was conducted of 109 British companies by the mental health charity (MIND, 1992) in which 63% of the companies surveyed said they believed that problems at work caused equal or more stress than personal problems.

Williams (1994) described 'stress' as "one of the most inaccurate words in the scientific literature" because it was used to describe "both the sources and the effects of the stress process." Cox and Griffiths (1995) proposed a "unifying concept of the stress process" which would allow these factors to be understood in their context, both temporally and as they inter-relate systematically, "beginning with antecedent factors and the cognitive perceptual process which gave rise to the emotional experience of stress" and then considering "the correlates of that experience." Stress is the experience of opportunities or threats that people perceived as important and also perceived they might not be able to handle or deal with effectively (George and Jones, 1999). Formally defined stress is "an adaptive response, mediated by individual characteristics and/or psychological processes that is a consequence of any external action, situation or event that places special physical and/or psychological demands upon a person (Tyagi, 2001). Stress is the reaction people have to excessive pressure (Mathew, 2008). Stress is a consequence of a general response to an action or situation that placed special physical or psychological demands, or both, on a person. As such stress involved an interaction of the person and the environment. The physical or psychological demands from the environment that caused stress are called stressors.

## **2.0 STRESSORS AND STRESS**

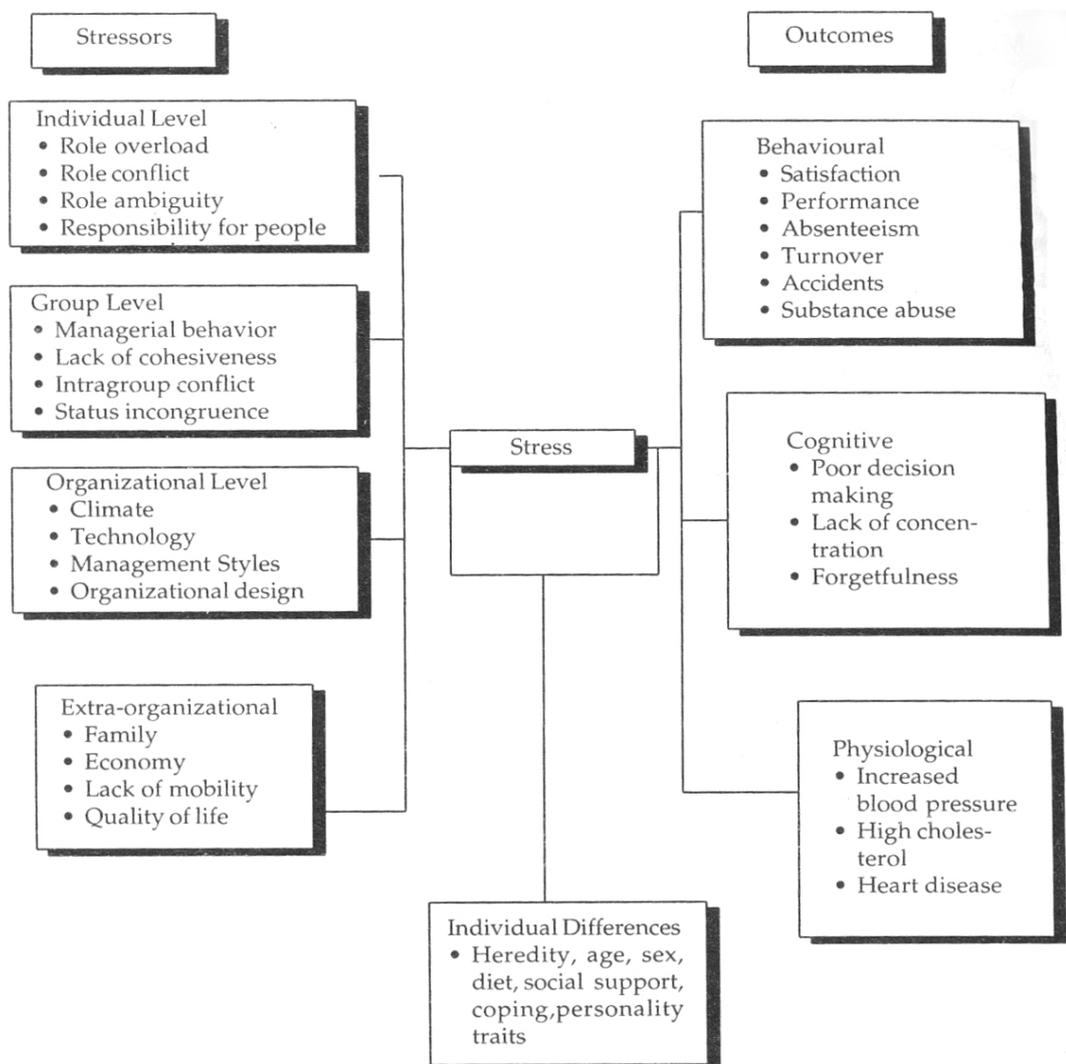
Stress was a natural physiological mechanism that protected humans from danger. Continual exposure to stress hormones had been linked to a wide range of physical and psychological illnesses such as obesity, gastrointestinal disorders, cardiovascular disorders, skin disorders, anxiety attacks and depression (Everly and Lating, 2002; NIH, 2007; Weidner, 2000). One of the diseases that rooted in psycho-socio-economic status was

cardiopulmonary diseases which became more prevalent each year. It was estimated that almost 25 million deaths would occur because of coronary heart diseases including stress by the year 2020 (Sigstad, 2005).

Cooper et. al. (1978) expressed that stressors were environmental factors that produced stress. Stated differently, stressors were a prerequisite to experiencing the stress response. The four major types of stressors were: individual, group, organization, and extra-organizational. Individual level stressors were those directly associated with a person's job duties; for example, emergency room nurses experienced stress uniquely associated with treating patients who were high on drugs and alcohol. The most common examples of stressors were role overload, role conflicts, and role ambiguity; these role characteristics created stress because they made people feel both overworked and uncertain about what they should be doing. Group level stressors were caused by group dynamics and managerial behavior. Managers created stress for employees by (1) exhibiting inconsistent behavior, (2) failing to provide support, (3) showing lack of concern, (4) providing inadequate direction, (5) creating a high productivity environment and (6) focusing on negatives while ignoring good performance.

Organizational stressors affected large numbers of employees. Organizational climate or culture was a prime example. For instance, a high pressure environment that placed chronic work demands on employees fueled the stress response. In contrast, research provided preliminary support for the idea that participative management could reduce organizational stress. Finally, the office design and general office environment were important organizational level stressors. Research demonstrated that poor lighting, loud noise, improper placement of furniture, and a dirty or smelly environment created stress. Managers were advised to monitor and eliminate these stressors.

Extra-organizational stressors were those caused by factors outside the organization. For instance, conflicts associated with balancing one's career and family life were stressful; so was an individual's socio-economic status. Stress was higher for people with lower socio-economic status, which represented a combination of (1) economic status, as measured by income, (2) social status, assessed by educational level, and (3) work status, as indexed by occupation. These stressors were likely to become more important in the future.



The manner in which an individual responded to the stressor would depend on their personality, their perceptions and their past experience.

Much of the work leading Dohrenwend and his colleagues, and other researchers of the time, to their conclusions about the relative importance of various stressors was based on an assumption that “discrete, time limited ‘life events’ requiring change or adaptation were associated with the experience of stress” (Cox, 1993). Prominent amongst the proponents of this view, which was consistent with Selye’s early work, were Holmes and Rahe who produced in 1967 a “Schedule of Recent Life Events” ranked and scored in order of potential stressfulness. The majority of the specific items in the Holmes Rahe schedule were non work-related, the top item being “Death of spouse” [rated 100], followed by “Divorce” [rated 73]. Not all were negative; “Marriage”, for example, was placed seventh with a score of 50. The first specifically work-related item came eighth: “Fired from work” [rated 47], which, interestingly, was only marginally more stressful than “marital reconciliation” [ninth, rated 45]. Other work-related items were: “Retirement” [tenth, rated 45], “Business readjustment” [fifteenth, rated 39], “Change to a different line of work” [eighteenth, rated 36], “Change in work responsibilities” [twenty-second, rated 29], “Trouble with boss” [thirtieth, rated 23], and “Change in work hours/conditions” [thirty-first, rated 20] (Holmes and Rahe, 1967).

Work played a powerful role in people’s life and exerted an important influence on their well-being. Since the 1960s, paid work has occupied an increasing proportion of most people’s lives. Although employment can be an exciting challenge for many individuals, it could also be a tremendous source of stress. Consequently, as work made more and more demands on time and energy, individuals were increasingly exposed to both the positive and negative aspects of employment.

Sutherland and Cooper (1988) highlighted upon inappropriate working conditions as a source of stress. Potential stressors included working fast, engaging in work which involved high levels of physical effort, arid or long hours, work that was repetitive or otherwise monotonous or work involving risk and danger. The same applied to noise, fumes, too much or too little light, and environments that were too hot or too cold. Too much work (quantitative overload) was potentially stressful. Examples of work overload included time pressures, deadlines, arduous travel, noise, frequent interruptions (open plan offices for example); all of which could increase the sense of strain. Work that was perceived as too difficult (qualitative overload) was also stressful. For example, staff in all call centres are required to cope with both forms of overload. Computers enabled supervisors to monitor the speed at which staff answer calls, their actual performance on the telephone and even the amount of time spent in the toilet. Anecdotal evidence suggested that many people found the work and the insecurity of being monitored against continually rising sales targets intolerable. Long hours were another form of overload which could lead to ill health through :

- People becoming overtired, physically and mentally.
- Prolonged exposure to workplace stressors and
- Inappropriate life style habits including heavy smoking, inadequate exercise and poor diet (Quick and Quick, 1984).

Evidence suggested that Britain had the highest working hours in Europe, that is, 44.7 hours per week as compared with around 37 hours elsewhere. Long hours seem to affect women more than men. Husbands whose wives worked long hours, however, were more prone to depression

and anxiety. Work which regularly involved more than 48 to 56 hours per week was potentially harmful. The impact of long hours may be greater, however in jobs requiring close attention such as driving or involving repetitive work, (coach drivers are allowed to drive for up to fifteen hours at a stretch punctuated only by short rest breaks). Long hours in jobs involving heavy physical labour were less harmful though only to a point. Breslau and Buell (1960) found a correlation between long working hours and CHD. He investigated that workers in light industry those working more than 48 hours per week had double the risk of death from CHD than similar workers working less than 40 hours per week.

Cox (1993) agreed that “managerial work was associated with work overload, role related problems and uncertainty.” Cox’s (1993) survey of 2500 members of the Institute of Management found that 41% of managers worked more than fifty hours per week and 13% worked for more than sixty hours. 75% said their workload had increased over the previous year with 35% saying their workload had increased by one-third or more. Similarly, a survey of 1408 personal contractors (senior management grades) in BT by the Society of Telecom Executives (STE) found a clear correlation between hours worked and reported stress symptoms (STE, 1994).

Taylor (1992) reported an earlier survey of twenty companies by the healthcare group BUPA which found that “too much work and pressure to perform were the major stressors experienced,” with 64% of respondents complaining of too much work. Labour Research (1995) reported similar instances of increasing hours of work amongst managers and professionals eg. lecturers and suggested a link between excess hours and accidents, whilst Mulgan and Wilkinson (1995) collating a variety of surveys and opinion poll results, reported 40% of managers working more than fifty hours per week,

with one in eight working more than sixty hours. 44% of the workforce (all kinds of workers) reported coming home from work exhausted. One in four managers took work home “several times a week.” Full-time British employees worked longer each week than any other European nations, and the average British ‘lunch hour’ was now down to thirty minutes.

Working long hours had been associated in a number of studies with negative health outcomes (Karasek and Theorell, 1990). Levi (1974) reported significant blood consumption changes, indicating anxiety, among a group of military officers who were required to alternate three hour shifts on the firing range with similar shifts of staff work, without sleep or relaxation. Overload, that is, having more work to do than one can comfortably handle, appeared to have a more direct connection with strain. Margolis, Kroes and Quinn (1974) in a study of 1496 workers found that work overload correlated positively with several indicators of stress reactions, including low motivation, low self-esteem and absenteeism.

Cooper (1981) also brought forth uncomfortable working conditions as a source of stress for groups and entire organizations. Excessive noise, temperature extremes, and poorly designed office equipment and machinery could be very stressful when workers are exposed to them day in and day out. In recent years, more than 2000 lawsuits have been filed by workers who claim that poorly designed computer keyboards some made by well-known companies such as Eastman Kodak, IBM, and AT&T have resulted in high levels of stress, painful and sometimes crippling injuries to the workers hands and wrists. Potentially dangerous or unsafe working conditions such as working with toxic chemicals, with dangerous machinery, in nuclear power plants, or with people who have communicable diseases like AIDS can cause stress and injuries.

Another major potential source of stress had to do with the nature of relationships with one's boss, subordinates and colleagues. Behavioural scientists had long suggested that good relationships between members of a work group are a central factor in individual and organizational health. French and Caplan (1973) defined poor relations as "those which included low trust, low supportiveness and low interest in listening to and trying to deal with problems that confront the organizational member." Sauter et. al. (1992) summarized research on workplace relationships stating that poor relations with colleagues, supervisors and subordinates at work have been identified as important risk factors for stress related problems.

### **3.0 CONCEPTUALIZATION OF COPING STRATEGIES**

From a cognitive and phenomenological perspective, Lazarus (1976) a psychologist, defined coping as a cognitive activity incorporating (a) an assessment of impending harm (primary appraisal) and (b) an assessment of the consequences of any coping action (secondary appraisal). In other words, the coping process was the cognitive use of primary and secondary appraisals of what is happening, where as coping strategies or behaviours were the actual responses to a perceived threat.

Coping strategies have customarily been classified as specific methods, or according to the precise objectives towards which they are directed. Billings and Moos (1981) identified three methods of coping: (a) active-cognitive, understood as the management of assessing potentially stressful events; (b) active-behavioral, as the observable efforts aimed at managing a stressful situation; and (c) avoidance, as refusal to face a problematic or stressful situation.

Further, coping behaviours were defined by direct action behaviour and attack or escape from threat (fight or flight), which are used to change a stressed relation with one's physical or social environment and thus deal with the stressor itself and intrapsychic forms of coping which are defense mechanisms (detachment or denial) used to reduce emotional arousal rather than to change the situation. That is, it can be palliative behaviours comprising of actions or thoughts that make the person feel more calm. Lazarus (1976) held that an individual's coping behaviour was organized not by emotions but by the cognitive process that leads to the emotional response. Both actions and thoughts may make a person feel better even if she or he cannot change the source of the stress.

Cummings and Cooper (1979) treated coping as behavior aimed at maintaining a “steady state” of interaction between the individual and the environment within a “range of stability” in which he/she felt comfortable.

Bird et. al. (1983) identified coping mechanisms for dual-income couples viz. planning, seeking support through talking to others, withdrawing, cognitive restructuring and limiting job responsibilities. Planning involved structuring work and/or family activities by organizing, prioritizing and working more efficiently, seeking support through talking to others referred to communicating with others who can empathize with one's situation and provide a support system to relieve stress. Withdrawing was defined as temporarily avoiding stressful situations and responsibilities to reduce tension. Cognitive restructuring referred to an individual's attempt to redefine stressful, negative situations as neutral or positive experiences. Limiting job responsibilities was defined as restricting participation in occupational activities. Coping resources were social and personal characteristics upon

which people may fall back or rely when dealing with stressors. Resources reflect a latent dimension of coping because they define a potential for action, but not action itself. Research revealed that social and emotional support available to a person helped him/her to effectively cope with the stress. Persons maintaining close interpersonal relationship with friends and families were able to use more approach coping strategies. Social support included both material support (providing resources) and emotional support (listening to the person and encouraging him/her). Approach or effective strategies of coping included efforts to increase physical and mental preparedness for coping (through physical exercises, yoga and meditation, diet-management) creative diversions for emotional enrichment (music, art, theatre etc.) and strategies of dealing with the basic problems.

Coping may either take the form of avoiding the situation (reactive strategy) i.e. dysfunctional style, or confronting and approaching the problem (proactive strategy) i.e. functional style. One category consisted of persons who decide to suffer from, accept or deny the experienced stress, or put the blame on somebody (self or others) or something for being in that stressful situation. These are passive or avoidance strategies and were termed as “dysfunctional” style of coping with the stress situations. The other category consisted of persons facing the realities of stress consciously and taking some action to solve the problems themselves or with the help of other people. These were active approaches and were termed as “functional” styles of dealing with stressful situations and were more approved by social scientists as these were supposed to be more effective and healthy when compared to the “dysfunctional” style (Pareek, 1983 b).

Pareek (1983) had developed role PICS (Projective Instrument for measuring Coping Styles) which involved a semi-projective technique to obtain profiles of coping styles adopted by a person while dealing with role stress situations. The instrument depicted 24 situations, three each for eight types of role stress, (Pareek, 1983c) in which one person narrated the role stress he was experiencing in that situation to another person, who was supposed to respond to the former's problem. The various responses thus obtained on this instrument were scored in eight styles, which could be broadly, grouped as "approach" and "avoidance" modes of coping. Avoidance mode was characterized by any one of the following. (a) aggression and blame (b) denying the presence of stress, or finding an explanation for it, such behaviour "helps" a person in not doing anything in relation to stress, (c) helplessness and resignation, and (d) minimizing the significance of the stressful situation by accepting it with resignation. On the other hand, the approach mode is characterized by (a) hope that things will improve (b) effort made by the subject to solve the situation, (c) expectation from others that they will help, or asking for help in relation to stress and (d) jointly doing something about the problem. The avoidance mode was termed "punitive" while the approach mode was referred to as "persistence." These expressions i.e. punitive and persistence, had been borrowed from Rosenzweig (1978).

The eight strategies to cope with stress which role PICS measured were as follows:-

- (a) Impunitive (M) : Statements indicating either simple admission of stress or that stress is unavoidable and nothing can be done about it.
- (b) Intropunitive (I) : Statements indicating self blame or aggression towards one's self for causing stress.

- (c) Extrapunitive (E) : Statements expressing aggression towards or putting blame on others for a particular stressful situation.
- (d) Defensive (D) : Statements expressing either denial of stress or rationalization of stress by giving reasons for it.
- (e) Impersistive (m) : Statements indicating that the respondent is optimistic and hopes that time would solve the problem and things would work out well in future.
- (f) Intropersistive (i) : Statements indicating that the role occupant himself/herself should take action to deal with the stress.
- (g) Extrapersistive (e) : Statements indicating that the person expects someone else would contribute to the solution of the problem and deal with the stress.
- (h) Interpersistive (n) : It is the opposite of defensive style. Statements indicating that a solution of the problem can be obtained by joint efforts in which the role occupant and others would be involved.

Among these eight dimensions, the first four implied avoidance oriented behaviour. They were perceived as dysfunctional styles of coping with stress situations. The remaining four dimensions were approach oriented and were regarded as functional styles of coping.

Lazarus and Folkman (1984) argued that an individual's stress reaction depends on how he or she "interprets or appraises" (consciously or unconsciously) the significance of a threatening or challenging event. This cognitive appraisal involved assessment of the demands being made upon the individual, the constraints under which he/she has to cope, the support

he/she receives from others, and personal characteristics and resources (Cox and Griffiths, 1995). Coping resources included such things as knowledge, behavioral and cognitive skills, attitudes and beliefs.

Lazarus and Folkman (1986) have defined coping as “those changing cognitive and behavioural efforts developed for managing the specific external and/or internal demands judged as exceeding or surpassing the individual’s own resources.”

Coping behaviour comprised of a hugely diverse number of cognitive and/or behavioural activities and researchers are thus faced with numerous options for conceptualizing and measuring coping. Situational factors, personality characteristics, cultural practices and preferences and cognitive appraisal are just some of the many factors which can influence the coping process and the way it is conceptualized (Aldwin and Revenson, 1987).

Cohen (1987) defined coping as “efforts, both action-oriented and intrapsychic, to manage (that is, master, tolerate, reduce, minimize) environmental and internal demands, and conflicts among them, which tax or exceed a person’s resources” and identified five modes of coping:

1. Information-seeking
2. Direct action
3. Inhibition of action
4. Intrapsychic processes
5. Turning to others for support

These modes may be classified as representing two broad strategies on the part of the individual: (i) action to change the situation and thereby

remove the stressor stimulus or reduce its impact, and (ii) alteration of the individual's perception of the stimulus so that it is no longer perceived to be a stressor, or its severity is perceived as milder than before.

Edwards (1988) argued that initially, coping effort was directed towards changing situations or people which are causing stress. If these attempts proved effective then stress would be reduced and well-being improved.

Coping had been defined as “the cognitive and behavioural efforts a person makes to manage demands that tax or exceed his or her personal resources” (Lazarus, et. al., 1991). He presented the Cognitive Appraisal Model of Stress, which examined stress and coping as a multiple-stage transactional process between an individual and his or her environment (Folkman and Lazarus, 1988; Lazarus and Folkman, 1984). According to this model, an individual (1) appraises the environment in order to determine whether that situation represents a threat or a challenge to his or her well-being, (2) evaluates the demands, constraints, and resources of the environment, as well as his or her perceived ability to manage them, and (3) develops and uses specific strategies to reduce the potentially negative consequences of stressful situations. Thus, when faced with perceived stressors, individuals used coping strategies to reduce the resultant stress and strain.

In particular, three general coping strategies have been identified (Folkman and Lazarus, 1988). First, individuals may shift their cognitive attention away from the stressor. For example, one may avoid thoughts about the sources of stress and shift attention to other matters. Second, individuals may cognitively alter the subjective meaning of the stressful situation. This

involves tactics such as denial or positive thinking. These two strategies have since been grouped together under the construct “emotion-focused coping, including proactively seeking out. In contrast, problem focused coping consists of efforts to alter the current person-environment relationship, including proactively seeking out information, changing one’s behaviour, or attempting to change the environment (Lazarus et. al., 1991).

Latack and Havolvic (1992) argued that coping could be further categorized on the basis of the method of coping employed to deal with stressors and feelings of stress. They suggested two methods of coping that could be used to manage both stressors (i.e. problem focused coping) and stressful emotions (i.e. emotion focused coping). The first method of cognitive coping, involved the use of mental strategies to reframe the situation in a more favourable light. Behavioural coping, on the other hand, involved direct action to address a stressor or stressful emotion. Examples of behavioural coping might include negotiating a new work schedule to accommodate work and family demands or participating in an exercise class in order to relieve stress.

Coping has been defined as the “cognitions and behaviours adopted by the individual following the recognition of a stressful encounter, that are in some way designed to deal with that encounter or its consequences” (Dewe, Cox and Ferguson, 1993). Coping is a response aimed at diminishing the physical, emotional and psychological burden that was linked to stressful life events and daily hassles (Synder, 1999). Coping was considered one of the core concepts in health psychology and in the context of quality of life is strongly associated with the regulation of emotions throughout the stress period (Folkman and Moskowitz, 2004).

#### **4.0 RESEARCH STUDIES ON MULTIPLE ROLE CONFLICTS IN WORK AND FAMILY LIFE**

Ever since 1960's interest has been shown and attempts have been made to study role stress of an individual, both at work and in family. Ideas like "inter-role conflict," "intra-role conflict," "person-role conflict" and "work-family conflict," have been evolved by experts in psychology and stress. Efforts were directed towards conceptualization of the above, cause and effect, related gender aspects etc. However, in recent times newer insights and conceptual models have been developed towards work-family interface, with a focus towards improvement of quality of life. The ensuing pages provide insight into the research work been carried out in the above area.

Work-family researchers have distinguished between work-family conflict (work interfering with family) and family-work conflict (family interfering with work). Different types of spillover have been identified across the work and family domains: (a) negative spillover from work to family; (b) positive spillover from work to family; (c) negative spillover from family to work; and (d) positive spillover from family to work (Grzywacz and Marks, 2000; Williams and Alliger, 1994). Studies investigating the extent to which work and family stressors influenced this spillover have found significant positive relationships between work stressors and work-family conflict, and between family stressors and family-work conflict (Fox and Dwyer, 1999; Greenhaus and Beutell, 1985). Examples of these stressors included work overload, time pressures, lack of emotional support, partner tension, and responsibility of child rearing. Generally self-report studies showed that work interfered with family life more frequently than family life interfered with work (Frone, Russell and Cooper, 1992; Hall and Richer, 1988; Wiley, 1987).

As a person engages in a larger number of roles, stress increases due to conflicting role obligations and expectations from others. Role stress occurs when the focal person is exposed to conflicting expectations that derive from the fact that she/he occupies two or more positions simultaneously or when the focal person is exposed to contradictory expectations that derive from the focal person's occupancy of a single position (Bidde, 1964).

Gupta (1982) analyzed the degree of marital adjustment of 120 working women belonging to three teaching categories namely; school teachers, lecturers and doctors employed as teachers in medical colleges. The dual responsibilities of the home and work call for multiple roles which put great strain on working women and this may affect their capacity to make marital adjustments. Various studies were carried out on adjustment patterns of working women. The tool used was the Information Schedule developed by Promial Kapur which was an adapted version of the Burgess Cottrell William's Marriage Adjustment Form. Detailed qualitative analyses of some of the extent cases were also carried out. A chi-square analysis of the data revealed a significant association between marital adjustment and variables like occupational status, education and income. Qualitative analysis of some of the cases provided additional information regarding the personality traits of the spouses and the attitudes towards each other's role as a factor in determining marital adjustment.

Bird et. al. (1983) opined that very little was known about the use and effectiveness of coping strategies among the dual income families. Researchers have found that active coping mechanisms that involved others (eg. support and external role redefinition) as well as cognitive restructuring appeared to be the most useful coping mechanisms for dual income couples (Elman and Gilbert, 1984).

Gupta and Murthy (1984) analyzed role conflict and coping strategies of Indian women. This study was designed to explore the nature and extent of inter-role conflict experienced by women with different types and quantities of workload, to isolate the strategies that these women utilized to cope with such conflict, to delineate the strategies that were associated with low role conflict, and to investigate the relationship of several demographic, situational and psychological variables to the level of role conflict and the selection of a coping strategy. The results indicated that role conflict was a reality for both working and non-working women than a homogeneous workload. The type of workload and the qualitative nature of the situation seemed to be more important than more quantity of workload in accounting for differences in role conflict levels. The 'self versus homemaker' type of role conflict was the highest while the 'mother versus working women' type of conflict was high among employed mothers. The 'homemaker' role provided the least satisfaction while the 'self role' provided maximum satisfaction. The coping strategy which was most popular amongst the respondents was personal role redefinition. This strategy was significantly associated with low role conflict and high satisfaction with coping. Reactive role behaviour methods were associated with high role conflict and low satisfaction with coping. The qualitative data also indicated that "Adjustment" and "Compromise" were the most commonly used and successful methods of coping.

Kessler and McLeod (1984) showed that women are more affected by network events, i.e. undesirable events that occur to others like the ongoing strains associated with their family roles. These events were linked to women's care giver role. Analysis of data showed that women were more psychologically distressed than men but were not more likely to

report a greater overall level of stress (negative life events). However, women did indicate a larger number of crisis in their network of close relationships. Men actually reported greater exposure to physical health and financial problems than women and also experienced similar numbers of marital disruptions and love losses. Most important, men and women responded almost equally to income loss, divorce or separation and other love losses in terms of symptoms of depression and psychological distress. Working men, however, were more adversely affected by income loss than women who were homemakers. Women were more negatively influenced by deaths, ill health and other adverse events within their social networks. Women's differential response to network events primarily accounted for gender differences in psychological well-being in these analyses.

One of the most consistent findings in the sociology of mental health was that women have higher rates of psychological distress and depression than men. Researchers estimated that women had as much as twice the rate of distress and depression as men. The Epidemiological Catchment Area studies, which investigated the rates of mental disorders in the U.S population confirmed that women's health had higher rates of anxiety and depressive disorders (Barnett et. al., 1985).

Greenhaus and Nicholas (1985) stated that work and family conflict resulted from incompatible demands arising simultaneously from family and work roles. Such conflicts may arise because of intra role or inter role conflict. The home/work stress is likely to spill over to other spheres of life. This spillover occurred when the strain produced by stressors in one domain provokes stressful situations in another domain (Greenhaus and Parasuraman, 1987).

Sekaran (1986) pointed out that the work and non-work domains of one's life were closely intertwined. The stresses and strains experienced in one domain were carried out over to the other. Thus, if one experienced much distress at work, that stress would be carried over to the home, which would heighten the sense of awareness of even small distresses experienced in the family sphere.

Intra role conflict refers to incompatible role pressures occurring within a single role. Inter role conflict may spill over to other domains, such as when job stress affects the quality of family interaction or when women decrease work-role involvement to accommodate heavy family demands (Repelti, 1989).

Ramu (1989) analyzed linkages between family system and work among dual earner wives with a view to delineate inter-role conflicts, role strain, and personal stress among working wives/mothers. The demands, work and family systems placed were often viewed as incompatible and consequently working wives engaged in a zero sum activity, i.e. the more they devoted themselves to one sphere, the less they had for the other. Positive or negative feelings derived from the work place by individual had an impact on their family relations. Likewise, positive or negative domestic relations tended to influence the work role of individuals. In effect, the psychological carry over from work or family roles can affect psychological availability and the amount of energy available for performing the other role.

Amatea and Fong (1989) identified that dual income wives used problem-focused coping (e.g. role redefinition) more frequently than emotion focused coping (e.g. cognitive, tension reduction) in role overload situations.

Guelzow et. al. (1991) found that the use of cognitive restructuring was related to lower psychological stress for men and women, and limiting demands was linked to higher stress level for men. The results also found gender differences with respect to role strain, for women, stating that working long hours was associated with higher role strain. For men, larger family size, and having work schedules that could not accommodate family needs were associated with higher role strain.

Weigel et. al. (1994) evaluated a conceptual model that specified relationships between work and family demands, work-family conflict, stress and the quality of family life and proposed that the interest of structural and psychological characteristics of work and family would predict work-family conflict and stress and eventually predict the quality of family life. The focal person was at the centre of the web of relationships and was subject to influence attempts directly and sometimes indirectly through subtle non-verbal clues. Thus, in terms of the activities and expectations reaching the focal person she/he was prone to role stress (Harigopal, 1995).

Bhagat et. al. (1995) examined the moderating effects of emotion-focused and problem-focused coping styles on the relationships between organization and life stressors and various indicators of strain (e.g. depression, dissatisfaction, exhaustion). Problem-focused coping was found to moderate the relationships between organizational stress and strain and between personal life stress and strain. In particular, individuals who faced stressors, but also utilized a problem-focused coping strategy, exhibited less strain than those who did not use problem-focused coping. Emotion-focused coping was not found to be a significant moderator of any of the stressor-strain relationships.

However, Adams, Kind and King (1996) found that higher levels of family emotional support were associated with lower levels of family intervening with work. There also appeared to be meaningful differences between men and women in the effect of work/family conflict on job and life satisfaction.

Daga (1997) conducted a study to examine the influence of social family role stress and social support on quality of life among working women belonging to three occupational groups of clerks, doctors and teachers. The sample consisted of 300 working women. The quality of life scale (Daga and Hussain, 1997), the social family role stress scale (Vadra and Akhtar, 1989) and the significant others scale (Power, Champion and Aris, 1988) were administered to the respondents. Statistical techniques like product moment coefficients of correlation, z-test, partial coefficients of correlation and multiple coefficients of correlation were used to analyse the data. The main findings of the study may be summarized as follows: (a) Quality of life was correlated negatively and significantly with social family role stress among clerks, doctors, and teachers. (b) Quality of life was found to be associated positively and significantly with social support among clerks and teachers. (c) Social family role stress was reported to be correlated positively and significantly with social support among clerks, doctors and teachers. (d) Significant differences were observed among all the three groups on the relationship scores of quality of life and social family role stress. (e) Clerks scored significantly higher on the relationship scores of quality of life and social support as compared to doctors.

Another study related to working women was conducted by Kumar and Murthy (1998). The main purpose of the study was to examine the stressors, strains and coping strategies among women managers of a public

sector oil company. A group of 100 women managers (aged 24-57 years) constituted the sample for the study. The questionnaire used for the study consisted of a list of stressors, strains and coping strategies. These factors were chosen on the basis of an interview and pilot study carried out on 20 female respondents in the organization. Weighted Average Score (WAS) was calculated for each of the item included in the list of stressors, strains and coping strategies. The results indicated that the most frequently experienced stressors for women managers were office politics, followed by conflict between work and home, travel to workplace, lack of opportunity and challenge, and childcare problems. The major strain experienced by women managers were found to be anxiety (ranked first), tension (ranked second), fatigue (ranked third), lack of concentration (ranked fourth), irritation (ranked fifth), and physical health problems (ranked sixth). The most frequently used coping strategies were reported to be talking with spouse/friends/parents/superiors/colleagues about the problem, followed by efforts to increase knowledge/information, withdraw physically from the situation for a while, engage in socio-cultural or religious activities, and engage in physical exercise/yoga/meditation.

Kossek and Ozeki (1998) reported a stronger correlation between work/family conflict and job satisfaction for women (-0.35) than for men (-0.29). Likewise, the correlation between work/family conflict and life satisfaction was stronger for women (-0.42) than for men (-0.32). Thus, there was a greater association for women than men in resolving issues of work/family conflict and feeling satisfied.

A workplace preventive intervention programme conducted by Samhsa Model Program (2000) on “Coping with work and family stress” was designed to teach employees how to develop and apply effective coping

strategies to deal with stressors at work and at home. The program was tested in a wide range of work settings including manufacturing, water authority, telecommunications and utility companies. The target population included both men and women working in various occupational groups and of diverse ages and ethnic, racial and socio economic backgrounds and were also varied in education, religious affiliation, marital status, and number of children. The results of the programme indicated significant reduction in work and family stressors, significant increase in problem solving and cognitive coping strategies, significant reduction in the use of avoidance coping strategies, significant increase in social support from supervisors and co-workers, significant reduction in use of alcohol and drugs and significant reduction in depression, anxiety and somatic complaints.

Fielden and Davidson (2001) conducted a research on the stress coping methods used by female and male managers. The research discussed the contribution of leisure in general and leisure travel as a specific means of coping with stress and other non-leisure coping methods (e.g. direct action and problem focused coping). The authors expressed that examining gender based variations in stress coping, therefore may offer important insights for developing health policies and programmes that addresses the needs of women and men. Moreover they reported that females tend to use behavioural coping (e.g. taking direct and positive actions to deal with problems) more actively than males.

Similarly, Gianakos (2002) opined that psycho-social aspects of gender such as gender roles influenced the ways women and men coped with stress. She suggested that employed women must work harder to survive in careers particularly when their professions are male dominated. Further she found that women were more likely than men to use direct action coping to

deal with stress by working longer and harder. She also noted that working women might utilize coping skills such as active planning and time management to juggle work and family responsibilities effectively.

Rotondo et. al. (2003) researched upon the effects of individual coping strategies on perceptions of work family conflict. Theory hypothesized that direct action, help seeking and positive thinking coping styles would be associated with both lower perceived work interference with family (what the authors referred to as WIF) conflict (when applied to work stressors) and family interference with work (what the author labeled FIW) conflict (when applied to family stressors). They hypothesized that avoidance coping would not be an effective means of coping with time demands and may lead the individual to perceive greater levels of conflict because he or she may feel that nothing ever seems to change. They, therefore, hypothesized that avoidance coping would lead to higher levels of perceived WIF conflict when used with work stressors and higher levels of FIW when applied to family stressors. Further, they also found that avoidance coping was positively associated with WIF and with FIW, and direct action and help seeking were both negatively associated with FIW. The authors concluded that avoidance as a coping technique led to greater conflicts and problem focused coping i.e. direct action and help seeking was effective in coping only with family to work interference.

A research was carried out by Stevanovic and Rupert (2004) on “Career Sustaining Behaviours, Satisfactions and Stresses of Professional Psychologists.” The author reported financial insecurity as even a lack of fit or compatibility between the requirements of job and the capabilities of the employee, negative interpersonal relationship, social support, bullying, harassment and discrimination and non-consultative or dictatorial

management styles as sources of significant stress. They found that spending time with partners, family and friends, keeping a balance between personal and professional life commitments, keeping a sense of humour, maintaining self-awareness and engaging in leisure activities and holidays were other positive approaches to deal with the work related demands.

A research on “Perceived work stress, imbalance between work and family/personal lives, and mental disorders in the Canadian population” by Wang (2005) brought forth interesting results. The study focused to investigate the association between levels of perceived work stress and mental disorders, levels of imbalance between work and family/personal lives and mental disorders and the interaction between work stress and family work imbalance. Data from the Canadian Community Health Survey-Mental Health and Well-being (CCHS-1.2) first national mental health survey, targeting household residents aged 15 and over were used. The conclusions drawn from the research revealed that psychological factors (work stress, imbalance between work and family lives) were strongly associated with having mental disorders.

Orth, Gomer and Leineweber (2005) proposed that double exposure to stressors at work and from family are associated with increased coronary risk in women. Moreover depressive feelings were frequent and were more closely related to family than to work stress in women.

Behson’s research (2007) represented one of the first empirical investigations into the informal ways in which employees made accommodations in their work lives in order to address work-family conflicts. The study aimed to test the effectiveness of IWAF (Informal Work Accommodations to Family) in reducing the stress associated with family-to-work conflict. Data were gathered from 141 employed professionals at

various northeastern locations of a large telecommunications company. The major findings of the study was that the use of IWAF as a coping strategy attenuated the relationship between family to work conflict and work distress. In addition, family financial responsibility, family caretaking responsibility and control over one's work schedule were found to be significantly related to IWAF.

Gentry et. al. (2007) conducted a study on Gender differences in stress and coping among 1518 adults through a cross sectional digit-dialing telephone survey as a part of the Healthy Hawaii Initiative. The major focus of the campaign was to measure attitudes and behaviors for nutrition, physical activity and tobacco use to enhance healthy behaviors in the state of Hawaii. One-third of the sample was randomly selected to answer the questions pertaining to overall perceived stress level, potential stress level, potential stressors, perceived effectiveness of stress coping, relevant coping strategies and readiness for consistent stress management practice. The results revealed that women reported higher overall perceived stress levels, but there was no difference in the experienced social stressors and health stressors between genders. Additionally men perceived more stress from personal factors. However, women were more likely to use adaptive coping strategies, whereas men were more likely to use maladaptive and avoidance coping strategies.

Sanlier et. al. (2007) examined to study the relationship between stress and working status of 270 working and 270 non working women who were selected randomly. The working women were in the age group of 20 to 50 years who were 6 primary school teachers and the non working women who were their students mothers living in Turkey. The Stress Symptom Scale comprising of a total of 70 questions, 10 each on muscle system, parasympathetic nervous system, sympathetic nervous system, emotional, cognitive, endocrine system and immune system were used. The

stress related factors inclusive of a total of 141 questions related to family life, individual role, social self, environmental, financial/economic were also assessed for the present study. Mean, standard deviation and t tests were performed. Stress symptoms scale, stress related factors and total stress score were significantly associated with state of working. Family issues ( $p>0.001$ ), environmental issues ( $p<0.001$ ), social self-issues ( $p<0.001$ ), individual role issues ( $p<0.001$ ) and financial issues ( $p>0.001$ ) in working women have a higher score than that of non working women.

A study done by 102 frontline hotel employees in Abuja, Nigeria by Osman et. al. (2008) developed and tested a research model that investigated the impact of negative affectivity on the conflicting interactions of work and family, as well as facilitation between work and family roles. The study found that individuals high in negative affectivity experienced greater work-family conflict as compared to those who had low negative affectivity.

Roesch et. al. (2011) used multilevel modeling of daily diary data to model within-person (state) and between-person (trait) components of coping variables. Daily diary data were collected on 366 multiethnic sample i.e. Caucasians, Asian Americans, Hispanics/Latinos, African Americans and individuals who were biracial or another ethnic group. Coping was assessed with 14 specific coping strategies using a 4 point rating scale. Intraclass correlation coefficient for the derived factors suggested approximately equal amounts of variability in coping usage at the state and trait levels. Multilevel factor analysis showed that problem-focused coping and social support emerged as stable factors both within-person and between-person levels. Other factors like minimization, emotional rumination, avoidance, and distraction were specific to the within-person or between-person levels but not both.

## **5.0 RESEARCH STUDIES ON OCCUPATIONAL STRESS AMONGST VARIOUS PROFESSIONAL GROUPS AND RELATED FACTORS**

Ahmed et. al. (1990) studied stress and coping strategies among executive technocrats and collected data to examine whether there was any difference in the coping styles of male and female technocrats on Role Projective Instrument for Coping Strategies (PICS). The sample consisted of 100 executive technocrats 60 males and 40 females. The results indicated that the total sample scores were higher for the approach style than for the avoidance style. The executive technocrats used intropersistive style as the dominant style for coping followed by defensive and extrapersistive styles.

Goldenberg and Waddell (1990) explored the sources and levels of perceived stress, coping and effectiveness among female baccalaureate nursing faculty. Further the study also examined the relationship between stress, coping and academic responsibilities of the faculty member such as teaching, research and community service. A scale of “Stress Coping Anxiety Inventory” and State Trait Anxiety Inventory Form was administered on a sample of 70 subjects from eight Ontario universities. Anova and Pearson product-moment correlation were computed and the perceived stressors chosen most frequently as high in stress were heavy workload, retaining failing students, failing clinically unsatisfactory students, meeting research requirements and providing individual clinical supervision. Additionally the findings displayed that active coping strategies were selected more frequently as being effective than passive coping strategies.

Singh (1993) examined the level of stress among workers working on video display terminals (VDT) in various newspaper establishments. A sample of 100 (50 VDT users and 50 non-VDT users) news paper industry employees was administered the Occupational Stress Index (A.K. Srivastava and A.P. Singh, 1981) and the Critical Flicker Fusion Test (CFFT). The analysis of the data revealed that VDT user group experienced significantly higher stress than non-VDT user group. Mental fatigue in VDT user group was found to be quite high as compared to the non-VDT user group.

Kirkcaldy (1993) studied job stress and satisfaction among international police officers in Denmark, Finland, Germany, Ireland, the Netherlands, Spain, England-UK and USA. The scores of 30 police officers on the occupational stress indicator differed from British norms on organizational structure and climate, home and work interface, and relations with others. The most important coping styles seemed to be time management and home support.

Arora (1994) compared the level of stress, alienation and physical health among video display unit (VDU) users and non-VDU users. Findings of the study revealed that clerical VDU users, as compared to non-clerical VDU users and managerial VDU users, experienced pressure and time urgency, and were controlled by their supervisors. VDU using clerks were not encouraged to be self-sufficient and take their own decisions. VDU using managers knew what to expect from their daily routine and experienced less control by their supervisors. Data entry staff, in contrast with VDU using managers, experienced alienation in terms of powerlessness, meaninglessness, self-estrangement, and instrumental work orientation. VDU using managers expressed greater anxiety and fatigue than non-VDU users.

A survey conducted by Anonymous (1995) looked at the level of stress among nearly 5300 office workers and revealed that work was the most important cause of stress in many countries ahead of money worries, family and domestic relationships or personal/family ill-health bereavement. Studies initiated by the commission on youth (1995) focused to explore the nature of problems that working youths generally encountered, and the data on average frequency score on perceived stress situations in the life dimensions amongst the youth were finance, family relationships and personal emotions.

Satyanarayana (1995) investigated stressors among 75 executives and 75 supervisors of Bharat Heavy Electricals Ltd (BHEL), Ramchandrapuram. The ORS Scale (Pareek, 1983c) was administered to the respondents. The analysis of the data revealed that role erosion, personal inadequacy, resource inadequacy and role stagnation were experienced as dominant contributors of role stress in executives and supervisors. The two groups differed significantly in respect of inter-role distance, role overload, personal inadequacy and role ambiguity dimensions.

In addition, Mathur (1995) observed that police personnel reported career development uncertainties, death of colleagues, threat of personal injury, unofficial work as directed by the boss, poor personnel policies, dangerous work duties as contributing to high stress levels.

A study conducted by Pestonjee (1995) titled “Doctors in Distress: Some Organisation Behavioural Facets” investigated the motivational profiles of public health personnel namely, doctors, with the objective of exploring the relationship between such motivational factors as job satisfaction and employees moral on one hand and organizational role stress, alienation,

psychological participation and organizational climate, on the other. The sample consisted of two categories of doctors. Group I consisted of 199 junior doctors working at the field level primary health centres and Group II comprised of 41 senior level doctors attached to various district level hospitals. To attain the objectives of the study, a number of psychometric instruments, namely, the Employees' S-D inventory (Pestonjee, 1973b), the Employees' Moral Scale (Pestonjee, 1973c), the Alienation Scale (Dutt and Kureshi, 1976), the Job Involvement Scale (Lodahl and Kejner, 1965), the Psychological Participation Index (A.P. Singh and D.M. Pestonjee, 1978) the ORS Scale (Pareek, 1983c), and the MAO-C (Pareek, 1989) were administered to the sample population. The main findings of the study were (a) The doctors belonging to two groups were equally satisfied with their jobs. Junior doctors were more consistent in their feelings of satisfaction in comparison to senior doctors. (b) Junior doctors although less alienated showed more consistency in their feelings than senior doctors who were found to be more alienated.

Erera (1996) in her study examined the coping mechanisms used by public welfare supervisors to deal with organizational stress. These coping behaviours were examined in the context of two sources of stress, policy ambiguity and conflicting expectations of management and peers. Data were gathered through an open-minded interview which addressed the stress generated by policy ambiguity and conflicting expectations. Both policy ambiguity and conflict arising from the incompatible expectations of management and peers were reported as stressful. Content analysis of the data further suggested that problem and emotion focused coping were aimed at different targets. Emotion focused coping was aimed at protecting the supervisors sense of well-being. In contrast, problem focused coping

was aimed at protecting subordinates, for whom the supervisor attempted to clarify ambiguous policies. Using the projective instrument for coping styles (PICS) developed by Pareek, the profiles of coping styles adopted by professional women were drawn. It was found that all professional women most often adopted the defensive style to cope with stress and the dysfunctional and avoidance styles were used twice as often to cope with stress than functional approach oriented styles. Women entrepreneurs, however, used the approach oriented style more than professional women.

The major thrust of the study done by Ganster (1996) was to examine the specific factors that were hypothesized to be significant causes of stress and strain in police work force. Data was collected from 192 police officers at twelve police stations. The 3 item scale on Environmental Stress was measured including fear of revenge from criminals, inappropriate behavior from the public, as well as sense of personal endangerment. Levels of incumbent depression were measured using the NIMH Centre for Epidemiological Studies Depression Scale. Physical symptomatology was measured using a 17 item expanded version of Calpan et. al. somatic complaints index. Suicide ideation was assessed using a single item scale developed by Beehr and his colleagues. The results revealed that external police stress was associated with elevated levels of all health outcomes except suicide thoughts, but including back problems and high blood pressures.

Kumar and Kulkarni (1996) conducted a study on stress, strain and coping styles among Indian commercial pilots. An incidental sample of 35 commercial pilots (aged 24-50 years) from domestic airlines were assessed with the help of questionnaires consisting of a list of stressors, strains and coping strategies. These factors were chosen on the basis of an interview

and pilot study carried out on five pilots. The findings indicated that the most frequently experienced stressors for pilots were lack of career opportunities and potential advancement, followed by deficient facilities and unsafe environment at the airports, lack of modern landing and navigational facilities, lack of management support, and inadequate pay and perks. The major strains experienced by pilots were found to be fatigue, followed by dissatisfaction with job, tension, high consumption of caffeinated drinks, depersonalization of colleagues and physical complaints. Pilots used coping strategy of reading to increase knowledge/information most frequently, followed by exercise/relaxation techniques, trying to understand and analyze the problem, logical planning, time management and taking a vacation.

Pattanayak et. al. (1997) examined the level of stress experienced by 240 employees of an industrial public sector undertaking in Orrisa. The Job Stress Questionnaire (Singh and Sinha, 1986) was administered to two groups of employees (executives and supervisors) and employees from two areas of work (production and service). Results revealed that supervisors experienced greater job stress, lack of leadership support, and inequity than executives. Employees of the production unit experienced greater job stress, role conflict, role ambiguity, role overload, job difficulty, lack of leadership support, inequity, inadequacy of role authority than service employees. The analysis further showed that production supervisors scored highest on role conflict; production executives scored lowest on experience of inequity; and service executives scored lowest on lack of leadership support.

Sehgal (1997) assessed the effect of role stress on the level of involvement the person had in the job and alienation, and the coping mechanisms used by him/her to deal with stress. The sample consisted of 222 executives belonging to junior, middle and senior levels in a large

public sector organization. For the purpose of the study, a set of four instruments-the ORS Scale (Pareek, 1983c), the Job Involvement Scale (Kanugo, 1981), the Alienation Scale (Kureshi and Dutt, 1979) and the Role PICS (Pareek, 1983) was administered to the sample population. The main findings of the study were (a) Role erosion, resource inadequacy and inter-role distance were dominant contributors of role stress for the total sample. (b) Junior level executives experienced relatively higher role isolation and self-role distance, middle level executives reported higher role stagnation and senior level executives experienced more role expectation conflict. (c) Senior level executives scored higher on total ORS as compared to junior and middle levels. (d) Avoidance styles of coping were used more frequently than approach styles of coping. (e) A significant negative relationship was observed between approach styles of coping and total ORS.

A study carried out by White et. al. (1997) on “Stress in female doctors” identified the stressors experienced by women aged 25-35 years who opted for hospital medicine and general practice. The results indicated that in case of general practitioners perceived stressors and predictors of mental wellbeing were related to ongoing daily pressures such as balancing work and family.

Kirkcaldy, Brown and Cooper (1998) examined the relationship between diverse demographic variables and occupational stress indicator subscales among several 100 UK senior police officers. He found that women police officers used stress coping techniques particularly task strategies more frequently than men.

An exploratory study of managerial stress in Spain done by Poelmans et. al. (1999) on 115 Spanish managers drew various interesting

conclusions, wherein managerial responsibilities was considered to be the most experienced work stressor in Eastern Europe and Far East. On the other hand workload was the most important stressor in the European and Anglo-Saxon countries.

Chan (2000) conducted a research to examine the way social structures influenced the stress and coping process. The study aimed to evaluate the experience of work stress among 2570 men and women from six different professions and para-professions from a survey of professionals in Singapore. The results showed that work-family conflicts and performance pressure were the most stressful aspects of work. The results also concluded that workers' experiences in the workplace are influenced not only by individual personality and job nature, but also by structural forces such as development of the economy, social organization of work institutions etc.

Place and Jacob (2001) carried out a research on "Stress: Professional Development Needs of Extension Faculty" which was designed to identify workplace and individual factors that caused stress in the lives of extension professionals, and to determine baseline need assessment data for professional development in the area of balancing work and family. A census survey questionnaire on 314 extension faculty of University of Florida was utilized to explore balancing work and personal life issues. The factor analysis results revealed that faculty on average were neutral in regard to overall level of stress. However, the S.D. of the index indicated that some faculty had stress under control, while approximately half perceived higher levels of stress. Further mean differences indicated that country faculty perceived slightly higher stress than state faculty.

Gauges (2003) carried out a study on “self-reported work and family stress” of 102 female primary teachers from government schools in the Geolong area to identify the major work and family stressors; and the contributions of perceived work and family stress to perceived global stress. The results indicated that the teachers reported moderate levels of global, work and family stress. Further time and workload pressure was the major work stressor and responsibility for child rearing the major family stressor.

A study was conducted by Hannigam et. al. (2004) on “Stress and Stress Management in Clinical Psychology.” The demands that psychologists faced differed for different types of psychological work. The demands that were encountered in clinical work included clients who were suicidal, aggressive or agitated, apathetic or depressed. The author further reported that for clinical and educational psychologists work loads, poor management, lack of resources, having too many things to do, professional self doubt, feelings of incompetence, feeling of being stuck were some of the stressors faced by them. Moreover the author also reported that clinical psychologists in the United Kingdom coped with stress by talking to other clinical psychologists, exercising, talking to a partner and participating in professional networks.

Joy (2005) conducted a study on “Reducing Stress and Burnout for Financial Planners.” A total of 299 CFP certificants aged 23-80 years from 41 states completed the survey; wherein 187 were females (62.5 per cent) and 112 were males (37.5 per cent). The Maslach Burnout Inventory 19 was used to measure the three dimensions of burnout: namely emotional exhaustion ( $\alpha=.88$ ), the extent to which they depersonalized clients in their work ( $\alpha=.75$ ) and extent to which they felt a sense of personal accomplishment in their work ( $\alpha=.68$ ). Job satisfaction was measured

using a scale adapted by Price and Mueller 21 and organizational commitment was measured using a scale adapted by Scott 22 on 299 Certified Financial Planners (CFP). A series of e-mail messages were sent to these CFP certificants asking them to complete a web based survey about stress and burnout in the financial planning profession. Correlation analysis of the data revealed large statistically significant positive relationships among emotional exhaustion, depersonalization and reduced sense of personal accomplishment. The analysis revealed moderate to large statistically significant negative relationships amongst the three dimensions of burnout, revealing that as the three dimensions of burnout increased, job satisfaction decreased. Two of the three variables relating to burn-out (depersonalization and reduced personal accomplishments) had moderate statistically significant negative relationships with occupational commitment as these two measures increased, occupational commitment decreased. Job satisfaction and occupational commitment had a moderate statistically significant positive correlation, as job satisfaction increases, so does occupational commitment.

A study done by Tsai et. al. (2007) highlighted the importance of monitoring the stress that resulted from the constant demand on IT professionals to update their technical skills. The results revealed that IT professionals who deployed different combinations of coping strategies ended up with different levels of distress and they fared best by using combinations of problem-focused strategies namely (direct action and seeking social support) and emotion-focused strategies namely (seeking social support, situation redefinition and acceptance).

Cheryl et. al. (2008) constructed a multidimensional model of stress in 189 African American women. Using structural equation modeling, the fit of this stress factor and its ability to predict distress symptoms were examined. The results revealed that on an average, the sample experienced low psychological distress and moderate levels of race-related, gender-related and generic stress appraisal.

A study on “Stress at the work place” by Mathew et. al. (2008) looked into modern age stress prevalent in the life at the work place. A random sample survey of 90 individuals (academicians, working women, professionals, entrepreneurs, government employees etc) was done with the help of a structured interview and a questionnaire. The results revealed that 43 percent of them stated working with a disagreeable person as the major reason of stress at workplace. Other reasons stated by them included impossible standards and too much of responsibilities at work. Goodwin (2009) in the report on Snapshot stress in America released by the APA reported six causes of stress at work namely clutter, poor communication, poor relationships with co-workers, not having priorities, overcommitting and procrastination.

Sharma and Weigmann (2009) examined the relationship between personality, stress coping and performance of 98 students enrolled in the professional pilot training program at the Institute of Aviation, University of Illinois at Urbana-Champaign. They were administered a personality test during the first week of their training. Midway through the semester, a stress coping questionnaire was also completed by the students. The results indicated that personality characteristics were differently and significantly correlated with specific stress coping strategies adopted by student pilots. Also, both personality and stress coping scores predicted various performance variables, including ground school grades, pre-solo marks, pre-solo hours, and check-ride success.

Ahsan (2009) conducted a research to evaluate the relationship between job stress and job satisfaction on 300 public university academicians from Klang Valley in Malaysia. The determinants of job stress which were examined included management role, relationship with others, workload pressure, homework interface, role ambiguity and performance pressure. Non probability sampling technique was used. The research findings revealed that there is a significant negative relationship between job stress and job satisfaction. The research also concluded that motivation was a key factor in affecting job stress among employees.

Analoui et. al. (2010) identified the primary and crucial stressors that Palestinian employees encountered. A multistage disproportionate stratified random sampling method was employed. A survey questionnaire was designed and distributed to four hundred employees working at different levels in each selected organization. Paired samples t-tests was used after transforming and recoding the personality type scale to the same format of the work environment conditions. The results showed that differences in employees' personality types and their stress coping styles were the primary stressors. Results also concluded that the employees in the private sector experienced more stress than those in public sectors.

Malik (2011) checked the impact of occupational stress produced upon 200 employees from public and private banks. It was found that occupational stress was higher among private bank employees compared to public bank employees. Further, the findings indicated that different occupational stress variables namely role overload, role authority, role conflict, and lack of senior level support contributed more to occupational stress.

Sidhaye et. al. (2011) identified the stressors and coping strategies for stress in Indian anaesthesiologists. A set of questions were handed over personally to 200 anaesthesiologists at the national and state level anesthesiology conferences. The identified stressors were time constraints, medicolegal concerns, interference with home life and clinical problems. The results revealed that the anesthesiologists reacted to stress by discussing their problems with their colleagues, pursued non-medical activities like those conducted by Rotary and Lions Clubs and also discussed their problems with their partner to reduce stress.

Eaton (2011) investigated the coping strategies of families of hospitalized psychiatric patients and identified their positive and negative coping strategies. The coping strategies of 45 family members were examined using a descriptive, correlational mixed method research approach. The study found that these family members used more emotion focused coping strategies than problem focused coping. The common coping strategies used by family members were communicating with immediate family, acceptance of their situation, passive appraisal, avoidance and spirituality. The family members also utilized resources and support systems, such as their immediate families, mental health care professionals and their churches. A contrasting research finding was observed in the research study done by Dytell et. al. (1988) to examine the interaction of work sources and family sources of stress on the psychological health of men in single and dual earner families. The results revealed no significant differences in the magnitude or components of job and family stressors or on psychological health outcomes.

## **6.0 RESEARCH STUDIES ON STRESS AMONGST ENTREPRENEURS**

Surti and Sarupria (1981) directed their attention to particular type of role stresses experienced by women entrepreneurs and their ways of coping with stressful situations. Instruments such as the Entrepreneurial Role Stress Scale (Pareek) and Role PICS (E) Scale along with Levenson's (1972) Locus of Control Inventory and General Beliefs Survey and Value Preference Scale (Surti, 1982) were administered to 40 women entrepreneurs who had at least two years of experience in their business. Two statistical techniques were used to analyze the data, t-test to mark the difference in role stress variables for married vs. non-married and joint vs. nuclear family respondents; and product moment coefficients of correlation to establish the relationship between role stress and personality variables. The findings revealed that married women experienced significantly more role stresses such as self-role distance, result inadequacy, resource inadequacy as well as overall role stress as compared to unmarried women. Second, the family system, whether joint or nuclear, had no significant effect on the level of role stress experienced by women entrepreneurs. Third, locus of control dimensions such as external control by others was found to be positively and significantly associated with all types of role stresses.

A study of 450 entrepreneurs done by Boyd and Gumpert (1983) confirmed that small business ownership is one of the most satisfying career experiences. But the study also showed that entrepreneurs pay an extremely high cost for such satisfaction. At least once a week, 55% to 65% of entrepreneurs have back problems, indigestion, insomnia, or headaches. To keep getting the satisfaction entrepreneurship brings, though, they appear willing to tolerate such evidence of stress. As a result of their research, the authors question whether a high level of stress is an inevitable by-product of small business ownership.

Gupta (1989) conducted a study on role stress, locus of control, coping style and role efficiency of first generation entrepreneurs. The study was conceptualized in terms of nine specific objectives. A group of 60 first generation entrepreneurs was selected and several tools were used namely, Entrepreneurial Role Stress Scale (Pareek), Entrepreneurial Inventory of Locus of Control (T.V. Rao, 1975), Role PICS (Pareek, 1983d) and Role Efficacy Scale (Pareek, 1980a). The conclusions derived from the statistical analysis, both descriptive and inferential were that the intropersistive style of coping with stress was the most frequently used style. Approach strategies of coping were used more frequently than avoidance strategies. A significant negative relationship was seen between the approach mode of coping and total role stress. Internals and possible entrepreneurs used intropersistive style of coping most frequently. Both trained and non-trained entrepreneurs used intropersistive style of coping most frequently. There were significant differences between trained and non trained entrepreneurs on intrapunitive and extrapunitive style more often whereas trained entrepreneurs used extrapersistive style most frequently. Marital status was significantly related to role stress. Married entrepreneurs experienced significantly more role stress. The marital status of the entrepreneurs was significantly associated with coping style. Married entrepreneurs used interpersistive style and avoidance mode of coping whereas unmarried entrepreneurs used extrapersistive style and avoidance mode of coping. Entrepreneurs from nuclear families used significantly more extrapunitive, defensive and interpersistive style of coping whereas entrepreneurs from joint families used intropersistive and extrapersistive style of coping more often. Entrepreneurs who employed less than 20 people experienced significantly more role stress and used avoidance mode of coping.

Moreover, no significant differences were observed in any type of role stress with age, birth order, educational level, family related variables, promotion, length of service, experience in organization, distance of workplace and mode of conveyance. Women graduates experienced a lesser degree of conflict as compared to non-graduates or postgraduates. Moreover, women who played many life roles, had preschool aged children and who were at the 'peak' stage of the family life cycle experienced significantly greater role conflict than others.

Buttner (1992) focused to study the difference in the perceived stress of managers and entrepreneurs. Sixty eight entrepreneurs who were members of an entrepreneurial networking organization in the southeast U.S. were randomly chosen for the study. Simultaneously two hundred questionnaires were also sent to the middle and upper level managers in large organizations on the east coast of U.S. Role ambiguity and role conflict were measured by shortened versions of the Rizzo et. al. (1970) scales. Business and personal conflicts was measured with House et al's (1979) job versus non-job conflict instrument. Role overload was measured with a shortened version of House et. al. (1979) scale. The results on multivariate analysis of variance revealed that entrepreneurs experienced significantly higher role ambiguity than their managerial colleagues. On the other hand, managers reported higher role conflict. Managers' TDR (tension discharge rate) was significantly higher, indicating they are better able to leave work worries at the office than are entrepreneurs. Additionally, entrepreneurs who reported a lack of clarity about the expectation of others, about how much authority they have, and about their responsibilities (high role ambiguity) reported significantly higher stress.

Akande (1994) presented information on how to deal with entrepreneurial stress on the basis of the results of a study of stress among small business owners in Nigeria. In order to examine the depth and range of stressors that entrepreneurs encounter, a three-stage research program was devised by the author. The result of the study indicated that stress is not exclusively a reaction to unpleasant experiences, nor does it stop being a problem after one achieves financial success. As a conclusion, he made an assertion that entrepreneurs can combat excessive stress by acknowledging its existence, developing coping mechanisms, and probing their own unacknowledged needs.

Mack (2001) attempted to examine the relationship between stress, task complexity, and the use of social support systems among 226 insurance agency owners located in a single state in the Southwest United States. Social Support was measured using an instrument developed by Calpan et. al. (1975). The results of the regression analysis indicated that social support coefficient was significantly and negatively related to low level of stress, suggesting that a greater reliance on social support was related to lower levels of stress.

Ufuk (2001) carried out a research among 220 women entrepreneurs in Ankara urban center in Turkey to determine the interaction between the business and family lives using the random sampling method. The research finding showed that women thought that being entrepreneurs affected their roles in family life negatively, while positively affecting their roles in social, economical and individual life and they suffered from conflicts between the entrepreneurial role and other roles of housewife, mother, and wife respectively.

Vasumanthi et. al. (2003) found that entrepreneurs preferred internal stress coping strategies as; time spent with family, prayer, meditation, viewing television, or playing indoor games to external stress coping strategies like; shopping, walking, jogging, or attending religious/social/political gatherings (65% verses 35%).

According to Robertson (2004), the experience of stress among entrepreneurs is much higher compared with other job occupations. The empirical evidence from his study shows that approximately 70% of business owners and managers believed that it is far more stressful running one's own business activities compared to working for other people, while 19% of the survey shows that running one's own businesses is less stressful than working for others. The remaining 11% shows that the experience of stress is more or less the same in both cases.

Wincent et. al. (2005) reviewed literature on role stress and developed a conceptual framework that illustrated how this construct that had achieved a lot of attention in psychology and sociology could serve entrepreneurship research. The study developed a conceptual model that proposed a series of relationships among entrepreneur role stress and consequences. From the review it was revealed that work-family conflict was constituted by the spillover influence in the transition between the work role and family role. As such, work-family conflict indicated the ability of buffering role stress, but when work-family conflict was high it was likely that role stress increased as it was spreading into the focal persons other roles and minimized the possibilities for recovering.

A study was conducted by Shelton (2006) on "Female Entrepreneurs, Work-Family Conflict, and Venture Performance: New Insights into the

Work-Family Interface.” A conceptual framework based on the constructs of role involvement and role conflict was used to examine whether high growth female entrepreneurs choosed more appropriate strategies for reducing work-family conflict than their less successful counterparts. The findings of the study revealed three basic strategies of role manipulation; to reduce the inter-role conflict arising from work-family interference namely; role elimination, role reduction, and role sharing by organizing, sequencing, and delegating work and family activities.

Drnovsek et. al. (2007) collected empirical data through a survey of 469 Slovenian and Swedish entrepreneurs, who started a venture between 1999 and 2004. The research goal was to measure influences of coping strategy on venture performance. Profile analysis and structural equation modeling were leading empirical methods. They posit that four coping strategies were relevant for entrepreneurial effectiveness: structural role redefinition, personal role redefinition, reactive role behavior, and passive role behavior. The preliminary analysis indicated that role overload conflicts, ambiguities and overloads were the major stressors experienced.

Perry et. al. (2008) reported the challenges that were seen of greater consequences to entrepreneurs in comparison to those in employment included; individuals operate in isolation, work long hours (often from home), experience little seperation between work and family time, have less sense of accomplishment, lowere psychological well-being, higher turnover, and higher overall burnout.

Dafna (2008) conducted a study that sampled 190 Israeli business owners, or leading entrepreneurs, in an attempt to decode how stressors

encountered by men and women entrepreneurs are “translated” into stress positive or negative. The research shows that women, relative to men, are subjected to higher levels of role conflict and work overload; especially when combining entrepreneurial work and domestic responsibilities; Additionally, the results of this study revealed that women entrepreneurs did not report encountering higher levels of the other included stressors; suggesting that in the entrepreneurial realm, overall, men and women encounter, or perceive encountering, more or less the same levels of stressors. Further it was found that gender’s stress was affected by different stressors, implying that men and women “translate” the stressors they face into different appraisals of stress. The results showed that the main stressors elucidating negative stress among women were, role conflict and work overload, which were found to be insignificant for men, and social support emerged as significantly and negatively affecting men's negative appraisals and insignificant for women’s negative stress.

Ahmad (2009) carried out a study to investigate and explore differences in the personality traits among 124 Pakistani entrepreneurial and professional CEOs in small and medium enterprises. The findings revealed that entrepreneurial CEOs had higher scores on locus of control, while the professional CEOs scored higher on type A personality as compared to entrepreneurial CEOs.

Ahmad and Salim (2009) explored the stress factors amongst 118 small and medium enterprises (SMEs) entrepreneurs in Malaysia. The results factor analysis with a varimax rotation was conducted on the actual performance to generate the underlying dimensions of the stress experience by the entrepreneurs. The result showed that characteristics,

work, family and values has a strong relation with level of stress the value of correlation coefficient,  $r = 0.297, 0.199, 0.332$  and  $0.019$  respectively; at  $0.05$  significant level. The correlation coefficient value showed that prioritizing work, disregarding and networking has a strong relations with sources of stress; wherein  $r = 0.469, 0.419$  and  $0.659$  respectively, at  $0.001$  significant level.

Cope (2009) focused to examine the personal development process of the entrepreneur and to understand how entrepreneurs reconciled running a small business with other aspects of their life. A qualitative case study research, using phenomenological interviews, with six practicing entrepreneurs was conducted. The concept of focal commitment was introduced to embrace the complex interdependency between these four significant aspects of the entrepreneurs life namely; business, family, personal and career roles and the competing focal concerns and dilemmas that arise as a result of this interactivity. The research demonstrated that entrepreneurs could become actively engaged in trying to negotiate a less intense and consuming relationship with their businesses in order to find some kind of acceptable balance between business demands and other focal concerns. The dynamic nature of entrepreneurial focal commitment described how individuals moved from one critical phase in their personal development prior to their start up, to another critical phase during the ongoing management of their venture. The gradual shift in an entrepreneur's focal commitment away from business towards personal, family and career concerns illustrated how this more harmonious phase of personal and career development could gradually culminate in another intense and challenging disruption to the equilibrium during entrepreneurship.

Survey, paired with semi-structured interviews were conducted by Mathew et. al. (2009) to understand the important factors influencing the work-life balance of women entrepreneurs of South India. The factor analysis brought forth role overload, dependent care issues, quality of health, problems in time management, and lack of social support; as the major factors influencing the WLB of women entrepreneurs in India. The findings with regards to ANOVA revealed that women entrepreneurs belonging to various categories (age, education and income) differed significantly in their perceptions regarding WLB.

Agrawal et. al. (2010) aimed at investigating the relationship of intelligence with stress coping devices namely; task centered (TO), defense oriented (DO), and ailment oriented (AO) reactions among 300 entrepreneurs (i.e. industrialists owning small as well as medium scale industries situated in Chhattisgarh region) having business history and no business history. Measure for stress coping mechanism MSCM developed by Agrawal and Helode (1991) were used to measure coping strategies. The statistical treatment revealed that intelligence has shown unrelatedness with TO& DO, but had shown a significant relationship with AO i.e. higher is the intelligence, more is the preference given to AO mechanism.

Drnovšek (2010) studied how coping strategies affect entrepreneurial well-being and venture performance and H1 hypothesised a relationship between the types of coping, entrepreneurs personal well-being and venture performance. The H2 hypothesised direct, positive relationship between problem-based coping and entrepreneurs personal well-being (H1a;  $\beta = .27$ ;  $p < .001$ ) and venture performance (H2a;  $\beta = .14$ ;  $p < .01$ ) indicators was empirically supported. The overall results of the study

suggested that entrepreneurs who engaged in problem-based coping report higher personal well being and venture performance. There were no significant relationships between emotion-based coping and entrepreneurs' personal well-being (H1b;  $\beta = -.01$ ;  $p > .05$ ) and venture performance indicators (H2b;  $\beta = -.04$ ;  $p > .05$ ). As such, the research found evidence of the supportive role of problem-based coping on entrepreneurs' well-being and venture performance.

As a part of the project "Flexibility and performance through management" financed by the European Social Fund-Invest in People, Mirela (2010) studied the stress phenomenon of 75 Roman managers and entrepreneurs from Bihor, through online survey, and also promoted some methods to reduce it. The results highlighted that job itself was seen as a major stressor, along with other stressors namely; family problems, personal problems or social problems; and found that the major methods used to reduce stress were accept the errors of oneself and others, increased self-esteem and positive thinking.

Relat (2010) analyzed the effectiveness of coping strategies that entrepreneurs used to daily manage work related stress. The methodology used was based on structural equation modeling and empirical data of 469 entrepreneurs from two European countries formed the sample of the study. Results showed that problem based coping facilitated well-being and venture performance.

Naik (2012) examined the factors that are responsible for generating entrepreneurial role stress among women working in "Mahila Bachat Gat. The total sample was 70 women, of which 35 were from rural area and 35 were urban area, from different "Mahila Bachat Gat" from Maharashtra .

Standardized Entrepreneurial Role Stress (ERS) Scale by Udai Pareek was used to collect the data, and the data was analysed using data mean, standard deviation and two way ANOVA. The results brought forth that entrepreneurial role stress due to self-role distance, inter-role distance, role isolation, result inadequacy was not found significant between urban and rural women entrepreneurs, while that due to challenging stress, role overload, role irrelevancies, resource inadequacy and role inadequacy was found to be significant.

In light of the literature surveyed, it was found that the researches in the last forty decades were primarily focused on occupational stress. The various dimensions explored in the study of stress included certain psychographic aspects like job stress and job satisfaction, personality, stress and coping, stressors and coping strategies, occupational stress and burnout, stressors emanating from balancing home and family life, role stress of different professional groups, influence of social family role stress and social support on quality of life, etc. The mentioned ideas/concepts focused towards understanding stress experienced by various professionals groups like psychologists, financial planners, commercial pilots, police officers, public welfare supervisors, doctors, female baccalaureate nursing faculty, IT professionals etc.

However, based on reviewing the available literature, it was observed that entrepreneurial stress, is an area which has relatively been less explored, very specifically with regard to its multi-tasking context. It is commonly believed that one of the key issues that the entrepreneurs must deal with is the stress that is inherent in the entrepreneurial process. Yet, very little is known about the subject. The subject described in this dissertation was designed to focus on the extent of stress experienced by the entrepreneurs with regard to

the multi-tasking roles arising in their personal, family and work life and the stress coping strategies used to overcome their stress. The specific outcomes of stress experienced by the entrepreneurs provide useful insights into the issue of entrepreneurial stress, and lays the ground work for the development of ways to identify various casual relationships.

## **Chapter - III**

# **Methodology**

## **CHAPTER - III**

### **METHODOLOGY**

This chapter contains information on the various aspects of the plan of investigation. The problem, the research design and the model showing the hypothesized relation among the variables in the study is explained. Operational definitions and the procedure followed for the development of the instrument for gathering relevant data have been presented. The procedure for the collection of data and the plan for statistical analysis are also described.

The purpose of the study was to gain an insight into the extent of stress experienced by the entrepreneurs in their multitasking roles with regard to personal, family and work life, and the different stress coping strategies adopted by them to overcome their stress. Another equally important focus of the present investigation was to study the influence of selected personality and managerial characteristics of respondents on the extent of stress experienced by them in their personal, family and work life; and the stress coping strategies adopted. The procedure adopted for conducting the present investigation in detail was categorized under the following sub heads:

- 1.0 Research Design
- 2.0 Conceptual Framework and Variables under Study
- 3.0 Operational Definitions
- 4.0 Sample, Sampling Technique and Sample Size
- 5.0 Development and Scoring of the Tools

- 5.1 Development of Multi Tasking Role Stress (MTRS) scale and Stress Coping Strategies (SCS) scale
- 5.2 Scoring of responses on MTRS and SCS scales
- 5.3 Selection of scales on selected personality aspects of entrepreneur; locus of control, personality type, self-esteem and machiavellianism
- 5.4 Selection of scales on selected managerial aspects of entrepreneur; leadership style, decision making style and management's attitude
- 6.0 Data Collection Procedure
- 7.0 Coding, Tabulation and Categorization
- 8.0 Data Analysis

## **1.0 RESEARCH DESIGN**

A research design is a framework or blue print for conducting the research. It details the procedure necessary for obtaining the required information and its purpose is to design a study that will test the hypotheses of interest, and determine possible answers to the research questions. The present study aimed to investigate the extent of stress experienced by the entrepreneurs in their multi tasking roles and different stress coping strategies adopted by them with respect to selected personality and managerial factors. The study described the state of affairs as they existed, thus descriptive research design was considered as the most suitable research design for the present study.

## **2.0 CONCEPTUAL FRAMEWORK AND VARIABLES UNDER STUDY**

Research questions were mainly concerned with relationships between the selected dependent and independent variables. The dependent variables in the present study included the extent of stress experienced by the entrepreneurs

in their personal, family and work life. The stress coping strategies adopted by the entrepreneurs with regard to their multitasking roles in their personal, family and work life formed the intervening variables.

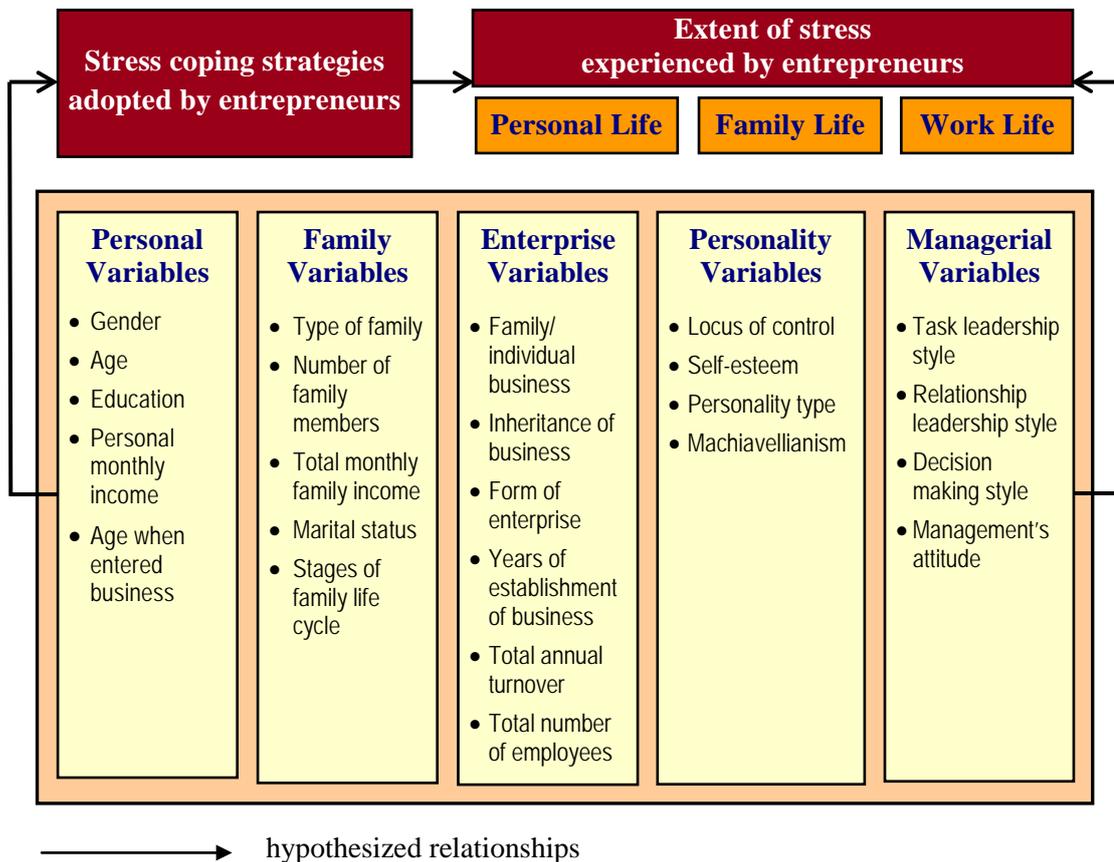
The independent variables identified for the research design were classified into personal, family, enterprise, personality and managerial variables. The personal variables in the study were gender, age, education, personal monthly income and age when entered the business. Family variables were type of family, number of family members, total monthly family income, marital status and stages of family life cycle. Family/individual business, inheritance of business, form of enterprise, years of establishment of business, total annual turnover and total number of employees were identified as enterprise variables for the present study. Further, locus of control, self-esteem, personality type, and machiavellianism were identified as personality variables and leadership style, decision making style and management's attitude as managerial variables. The proposed model on stress and stress coping strategies of entrepreneurs with regard to the multi-tasking roles is illustrated as given below.

### **Conceptual Framework**

Stress is an extreme condition involving tension. Different expectations from or demands of a person at work and family produce stress. Individuals continually develop perceptual and/or behavioral coping strategies to prevent, reduce, divert, avoid or control stress. The level of stress a person experiences, and the extent to which deleterious effects occur, depends on how and how well the person copes in a stressful situation. The basic premise of the study was that the extent of stress experienced by the entrepreneur is a result of the type of stress coping

strategies he/she adopts under different stress situations in personal, family and work life. The present research was conceptualized on the basis of the above stated premise. It was hypothesized that the extent of stress experienced was a function of type of stress coping strategies adopted by the entrepreneur. In order to procure a deeper and meaningful insight into stress that an entrepreneur experienced and the coping strategies adopted by them with regard to multitasking roles in their personal, family and work life, hypotheses were developed to identify various possible variables which have their contribution towards it. The available literature and related researches on stress and stress coping strategies of the entrepreneurs guided the investigator to organize the selected variables into causative relationships. The conceptual framework developed for the study (Fig. 1) illustrates the linkages of major factors contributing towards extent of stress and coping strategies adopted by the entrepreneurs. These include the individual's personality characteristics like locus of control, self-esteem, personality type and machiavellianism; and managerial qualities like leadership style, (task leadership style and relationship leadership style), decision making style and management's attitude. Several personal characteristics like age, education, personal monthly income and age when entered business; family characteristics like type of family, number of family members, total monthly family income and marital status; enterprise characteristics like type of enterprise, years of establishment of business organization, total annual turnover and total number of employees also influenced the extent of stress experienced and coping strategies adopted by the entrepreneur in his personal, family and work life. The hypothesized relationships between the selected variables have been depicted through continuous lines with arrows.

**Fig. 1:** Model showing the hypothesized relation amongst the independent variables and extent of stress and stress coping strategies adopted by the entrepreneurs



### 3.0 OPERATIONAL DEFINITIONS

Operational definitions define concepts in terms of operations or processes. “An operational definition assigns meaning to a construct or a variable by specifying the activities or operations” necessary to measure it. It defines or gives meaning to a variable by spelling out what the investigator must do to measure it (Kerlinger, 1995). The operational definitions thus made for the present investigation are given below.

- 3.1 *Entrepreneur:*** An individual who is doing a business or service which is self-initiated or family inherited.
- 3.2 *Multi-tasking roles:*** It is the use of knowledge, skills and abilities needed to perform more than two roles either simultaneously or in rapid succession with each other. In the present study, the multi tasking roles constitutes those related to the entrepreneur's personal, family and work life.
- 3.3 *Extent of stress:*** It is a degree of misfit between a persons' skills and abilities, and demands of personal, family and work life situations which are taxing or exceeding one's ability to adapt; creating tension and restlessness in the person.
- 3.4 *Extent of stress experienced in personal life (EoSPL):*** It is a degree of misfit between a person's skills and abilities, and demands of personal life situations like piling up of difficulties, inability to fulfill multiple goals, unsatisfying personal relationships, having difficulty in accepting differences amongst other people, dissatisfaction with one's life, inability to have any scope for personal growth etc.
- 3.5 *Extent of stress experienced in family life (EoSFL):*** It refers to the degree of misfit between a person's skills and abilities, and demands arising out of family life situations requiring high degree of family commitments, that generate excessive demands on time and energy like having lot of clashes with spouse, worrying about responsibility of getting their children married, business demands interfering with their family demands, facing financial pressures in meeting daily expenditures etc.

**3.6 *Extent of stress experienced in work life (EoSWL):*** It refers to the degree of misfit between a person's skills and abilities, and demands arising out of work life situations like experiencing conflicting demands of clients, handling business responsibilities, lack of interpersonal relationship with employees, lack of financial resources in business etc.

**3.7 *Stress coping strategies (SCS):*** It consists of behavioral/cognitive attempts to manage stress. For the present study, the stress coping strategies as suggested by Pareekh (1983) were used for the purpose of assessment. These included the avoidance and the acceptance stress coping strategies.

**3.7.1 *Avoidance strategies:*** It consists of behavioural/cognitive attempts to manage stress wherein the person decides to suffer from, accept or deny the experienced stress, or put the blame on somebody (self or others) or something for being in that stressful situation. Avoidance coping strategies constituted the following:

- (i) **Impunitive SCS (M) :** This strategy indicates either simple admission of stress, or that stress is unavoidable and nothing can be done about it.
- (ii) **Intropunitive SCS (I) :** This strategy indicates individuals blaming or being aggressive towards one's own self for causing stress.
- (iii) **Extrapunitive SCS (E) :** This strategy indicates individuals putting the blame or expressing aggression on other's for being in that stressful situation.
- (iv) **Defensive SCS (D) :** This strategy indicates expressing denial of stress or rationalization of stress by giving reasons for it.

**3.7.2 Acceptance strategies:** This category consists of behavioral/cognitive attempts to manage stress wherein the person faces the realities of stress consciously, and takes some action to solve the problems himself/herself or with the help of other people. Acceptance stress coping strategies constituted the following:

- (i) Impersistive SCS (m) : This strategy indicates that the person is optimistic and hopes that time will solve the problem and things will work out well in future.
- (ii) Intropersistive SCS (i) : This strategy indicates that the role occupant himself / herself should take action to deal with stress.
- (iii) Extrapersistive SCS (e) : It indicates that the person expects someone else would contribute to the solution of the problem or deal with stress.
- (iv) Interpersistive SCS (n) : It is the opposite of defensive style. This strategy indicates that a solution of the problem can be obtained by joint efforts in which the role occupant and others would be involved.

**3.8 Personality profile:** In the present study four selected personality characteristics of the entrepreneur; namely, locus of control, self-esteem, personality type and machiavellianism constituted the personality profile.

**3.8.1 Locus of control:** It is the degree to which people believe they are masters of their own fate. For the present study, locus of control was assessed in terms of internal and external locus of control. Individuals who believed that they controlled what happened to them were those individuals having internal locus of control. Individuals who believed that what happened to them is influenced by outside forces like luck or chance were those having external locus of control.

**3.8.2 *Self-Esteem:*** It is the extent to which a person believes that he or she is a worthwhile and deserving individual.

**3.8.3 *Personality type:*** It refers to those inner psychological characteristics, qualities, attributes, traits, factors that determine and reflect how a person responds to his or her environment. The present investigation measured two personality types namely ‘Type A’ and ‘Type B’ personality. An individual who has ‘Type A’ personality is the one who is aggressively involved in a chronic, incessant struggle to achieve more and more in less and less time, and if required, to do so against the opposing efforts of other things or other persons. An individual who has ‘Type B’ personality is the one who appears to be more relaxed and easy going. He/she accept situations and work within the limits rather than fight them competitively. Type B people are especially relaxed regarding time pressures.

**3.8.4 *Machiavellianism:*** It refers to the degree to which an individual is pragmatic, maintains emotional distance and believes that ends can justify means. It is used to describe behaviour directed at gaining and using power.

**3.9 *Managerial profile:*** It included the selected managerial characteristics of the respondents namely; leadership style, decision making style and management’s attitude.

**3.9.1 *Leadership Style:*** It is the ability to influence the employees towards the achievement of goals. For the present study leadership style was assessed in terms of task leadership style and relationship leadership style.

- (i) Task leadership style states an individual's leadership style as high as initiating on task structure.
- (ii) Relationship leadership style is the one where an individual is concerned with the effort, well being and personal welfare of his or her subordinates.

**3.9.2 Decision making style:** It is the manner or attempt an individual makes to solve most of his/her problems to achieve the desired goals. The three different styles namely reflexive, reflective and consistent style were used for the study.

- (i) Reflexive style: A reflexive decision maker tends to take quicker decisions without considering all alternatives and collecting the required information. He/she takes decision on impulse.
- (ii) Reflective style: A reflective decision maker takes plenty of time to take decisions taking into account considerable information and analyzing several alternatives.
- (iii) Consistent style: A consistent decision maker tends to take decisions leading to desire for more information and consideration of more alternatives without rushing or wasting time.

**3.9.3 Management's attitude:** It states the individual's attitudes and expectations of employees and how he/she treats them on the whole which determines his/her performance. For the present study Theory X and Theory Y attitudes have been studied.

- (i) Theory X attitudes hold that employees dislike work and must be closely supervised to get them to do their work.

- (ii) Theory Y attitudes hold that employees like to work and are responsible for their work. They must be given relative freedom to get them do their work.

**3.10 *Enterprise Profile:*** It constituted the selected enterprise characteristics like type of enterprise, years of establishment of business organization, total annual turnover and total number of employees working in the business.

#### **4.0 SAMPLE, SAMPLING TECHNIQUE AND SAMPLE SIZE**

Entrepreneurs who owned a business and who were married with children, formed the sample for the present study. Purposive random sampling technique was employed to select the entrepreneurs. The sample constituted of 200 entrepreneurs (both male and female) owning manufacturing, trading, and service units in Vadodara city. In order to facilitate the selection of sample, a list of entrepreneurs (both male and female) owning manufacturing and trading units was procured from the Directory of Vadodara, Chamber of Commerce and Industries (VCCI) 2006. The list comprised of 6018 entrepreneurs who registered their manufacturing or trading business in the Directory of VCCI. Simultaneously, a list of entrepreneurs owning service units was also procured from the respective associations in which they had registered their profession. Thus, the sample of the present research constituted entrepreneurs owning manufacturing units like those manufacturing building material, steel pipe, oil, chemicals, laminate and plywood etc. trading units like medical stores, shopping malls, electric appliances stores, provision stores, crockery stores, share brokers, beauticians, tea and sugar sellers, caterers; and service units like doctors, lawyers, architects, private tuition coaches, management consultants etc.

## **5.0 DEVELOPMENT AND SCORING OF THE TOOL**

Questionnaire was resorted to build up the data for the present investigation. The objectives drawn for the present study guided the development of an appropriate self-explanatory questionnaire having four distinct sections. The first section of the schedule dealt with questions related to the background information of the sample, consisting of personal profile including age, education, personal monthly income of the respondent, age when entered the business; family profile like type of family, number of family members and total monthly family income. Data was also collected for the enterprise profile like type of business, years of establishment of business organization and total annual turnover. The second section comprised of questions related to various personality and managerial characteristics of an entrepreneur, which included personality aspects like locus of control, self-esteem, personality type, machiavellianism and managerial qualities like leadership style, decision making style and management's attitude. The third section of the schedule was meant to assess the extent of stress experienced by the respondents in their personal, family and work life, using a Multi-Tasking Role Stress Scale. The focus of the last section of the questionnaire was to elicit information on the use of different stress coping strategies adopted by the entrepreneurs under various stress situations. The complete questionnaire has been provided in Appendix-V. The ensuing pages discuss the development of multi-tasking roles stress scale and stress coping strategies scale and about the selection of various standardized scales on various personality and managerial characteristics.

## **5.1 Development of Multi-Tasking Role Stress scale and Stress Coping Strategies Scale**

### **(i) Multi-Tasking Role Stress (MTRS) Scale**

Assessment of extent of stress experienced by the entrepreneurs in their multi-tasking roles in personal, family and work life required standardized scales to gather quantitative data on the same. Three sub-scales were developed to assess the extent of stress experienced by the entrepreneur with regard to each of his/her roles in personal, family and work life. The MTRS scale therefore constituted of three respective scales to assess (i) extent of stress in personal life (EoSPL), (ii) extent of stress in family life (EoSFL), and (iii) extent of stress in work life (EoSWL).

The scale to assess EoSPL comprised of items related to stress encountered due to piling up of difficulties, inability to fulfill multiple goals, unsatisfying personal relationship, having difficulty in accepting differences amongst other people, not contented with one's life, inability to have any scope for personal growth etc. The EoSFL scale contained statements that reflected stress causing aspects in family life, like inability to balance family and work demands, financial difficulties in meeting day to day expenditure, inability to spend time with family, inability to give best quality education to their children, marital adjustments and sexual problems. The EoSWL scale constituted items pertaining to entrepreneurs work life stress caused due to inability to maintain good interpersonal relations with employees or tackle business responsibilities, cope with unexpected business problems, issues

pertaining to management of capital efficiently and effectively, overburdened in business roles, fear of losing reputation in market etc. There were more or less equal number of statements that reflected “stress” and those that reflected “no stress” in each of the three subscales.

**(ii) Stress Coping Strategy Scale (SCS Scale)**

Coping behavior is a major component in the relationship between the experience of stress and adaptational outcomes, such as inability to balance personal, family and work life demands of an entrepreneur. For the present investigation, two major stress coping strategies i.e. avoidance mode of coping and acceptance mode of coping were considered. Acceptance mode of coping reflected the tendency to face the stressful situation and resolve it, whereas avoidance mode of coping reflected the tendency to run away from the stressful situation by avoiding it. In other words, the former reflected the ability of the person under stress to keep the stressors under control, while the latter reflected an inability or handicap to do so and hence adopted an escape route to check stress. The four avoidance stress coping strategies included were impunitive (M), intropunitive (I), extrapunitive (E) and defensive (D) coping styles, while the four acceptance stress coping strategies included impersistive (m), intropersistive (i), extrapersistive (e) and intersistive (n) coping styles.

A scale was developed by the investigator to measure the stress coping strategies adopted by the entrepreneur to deal with stress producing situations experienced by them in their personal, family and work life. Before the actual development of the scale, it was thought appropriate to

identify the most frequently experienced stress situations in personal, family and work life of an entrepreneur. Thus, an exhaustive check list of stress situations encountered amongst the entrepreneurs in their personal, family and work life was prepared with the help of the literature available on the same; and was distributed to 100 respondents. The frequency and percentage distribution of entrepreneurs according to different stress situations is provided in Appendix XII, Table 45. Based on the data gathered from the above, the most frequently experienced 24 stress situations were identified and included in the stress coping strategy scale (Appendix I, Table 1).

For the purpose of identifying the use of SCS by the entrepreneur in different stress situations, the investigator chose the use of 8 SCS (four avoidance stress coping strategy and four acceptance stress coping strategy) as given by Pareek (1983) as the basis for assessment. The scale was developed such that the researcher provided the respondent with four options to cope with each of the stress situations. Of the four options two included the acceptance mode of coping and two included the avoidance mode of coping with stress. For a total of 24 stress situations, each having four stress coping options, a total of 96 items were developed in the SCS scale. There was an equal representation of the 8 selected SCS in the scale; wherein each of the four avoidance and each of the four acceptance stress coping strategy was replicated twelve times in the scale.

### ***5.1.1 Item collection***

The contents of the above mentioned MTRS scale and SCS scales comprised of statements called items. The statements were developed on

the basis of literature surveyed, the suggestions of the research guide and the original ideas of investigator. Life Events Scales developed by Holmes and Rahe (1967), Dube (1983), Singh et. al. (1983) and Batlivala (1990) were valuable reference material that aided in developing the MTRS scale. The following criteria were borne in mind while editing the statements.

- (i) The statements should be brief, clear and straight forward.
- (ii) The statements should be as simple as possible.
- (iii) In case of MTRS scale, the statement should reflect either presence of stress or absence of stress. With regard to the SCS scale, the statement should reflect either the acceptance mode of coping with stress or the avoidance mode of coping with stress.
- (iv) No statement should have other confusing expressions.
- (v) Double barreled statements should be avoided.

After carefully editing the items on the MTRS scale, the three subscales namely; the EoSPL, EoSFL and EoSWL comprised of fifty, seventy five, and seventy items each respectively. The SCS scale comprised of 24 stress situations and under each stress situation, four ways of dealing with the situation were incorporated totaling to ninety six items in the scale.

### ***5.1.2 Establishment of content validity***

The carefully edited items were then submitted to a panel of twelve judges who were experts in the field of Psychology, Human Resource Development, Faculty of Management Studies, Department of Home Management, Faculty of Family and Community Sciences, The M. S.

University of Baroda. Prominent social scientists like Prof. Pestonjee, a pioneer in the field of stress research, Prof. Srivastava and Prof. Singh, from Psychology Department, Banaras Hindu University; Prof. Bhardwaj, from Psychology Department of Delhi University; Major Mukherjee, HRD Specialist; Dr. Pallan, Psychiatrist from Vadodara were included in the panel of experts for the purpose of content validation. The judges were requested to indicate the

- (i) clarity of each statement,
- (ii) in case of MTRS scale, whether the statement reflected presence or absence of stress.
- (iii) in case of SCS scale, whether the statement reflected escape mode of coping (avoidance stress coping strategy) or control mode of coping (acceptance stress coping strategy).

The responses of twelve judges were coded and tabulated. The screening of the items was done on the basis of the following criteria :

- (i) Items reported as clear by all the judges were to be included in the final scale.
- (ii) Those items on which eighty per cent or more of the judges showed agreement regarding the fitness of the statement for either presence or absence of stress were included in the final MTRS scale.
- (iii) Those items on which eighty per cent or more of the judges agreed on its reflection of either avoidance or acceptance coping strategy were included in the final SCS scale.

All the criteria were applied simultaneously. Forty five, sixty seven and sixty six statements were chosen for inclusion in the scale on EoSPL, EoSFL and EoSWL respectively. Eighty statements each were chosen for inclusion in the stress coping strategies scale having 20 stress situations.

### ***5.1.3 Pre-testing***

The tool was pre-tested on a sample of thirty entrepreneurs, chosen through purposive sample method. These were not a part of the final sample, however they had characteristics similar to the sample for the present study. The entire set of data was gathered through questionnaire method. The questionnaires were distributed to the subjects personally by the investigator. The data gathered was checked and edited. The data pertaining to the scale was subjected to statistical verification for establishing the reliability of the instruments and for constructing the final instruments.

### ***5.1.4 Item analysis***

For the computation of item analysis, every item on the three scales; EoSPL, EoSFL and EoSWL; and those in the SCS scale was correlated with the total score of its respective scale. The items having correlation values of less than 0.40 on each of the scales were deleted, and the remaining items were retained in the scale. Moreover, a few items having correlation values less than 0.25, which otherwise were thought to be crucial aspects of stress, were modified and included in the scale. (Appendix II, Table 2). The details with respect to modifications in the number of items in each scale after item analysis is presented in Table 1.

**Table-1:** Overview of the instruments with respect to the modifications before and after content validation, item analysis, and reliability values

Sr. No.	Name of the scale	No. of items in the scale before content validation	No. of items in the scale after content validation	No. of items in the scale after item analysis	r <sub>rel</sub> value
1	EoSPL	50	45	35	0.82
2	EoSFL	75	67	34	0.79
3	EoSWL	70	66	47	0.90
4	SCS (Av)	48	40	32	0.73
5	SCS (Ac)	48	40	32	0.89

### 5.1.5 Establishment of reliability

Split-half technique was used to establish the reliability of each of the sub scales. In this method each scale was divided into two halves using odd numbered statements for one-half and even numbered statements for the other half. Each of the two sets of statements were treated as separate scales. The respondents who scored high on odd numbered statements should score high on even numbered statements as well, if empirical errors have been kept to a minimum, and the same applies in case of low scores as well. The coefficient of correlation computed using Pearson Product Moment formula served as a measure of reliability. From the self correlation of the half tests, the reliability coefficients of each of the five sub scales were estimated using Spearman Brown Prophecy formula which states

$$r_{rel} = 2r / 1 + r$$

where  $r_{rel}$  is the reliability coefficient and  $r$  is the correlation coefficient.

In order to get the overview of each of the scale used in the present study, the reliability value of each of the scale has been reflected in Table 1.

## **5.2 Scoring the responses on the MTRS and SCS scales**

The response provided by the respondent on each item on the MTRS and SCS scales was quantified by ascribing scores. These ascribed scores enabled the investigator to meaningfully interpret the respective attribute. The details on scoring of each scale is given below.

### **5.2.1 MTRS Scale :**

The MTRS scale constituted three sub scales to assess the extent of stress experienced by the entrepreneur in their (i) personal (ii) family and (iii) work life respectively. After the item analysis, each of the 3 sub scales, namely; EoSPL, EoSFL and EoSWL contained 35, 34 and 47 items respectively. There were more or less equal number of statements, that reflected “stress” and those that reflected “no stress” in each of the three sub scales. The respondents were required to indicate their responses in terms of “to a great extent,” “to some extent” or “not at all.” A score of 3, 2, 1 was assigned respectively for the statements that reflected “stress.” A reverse scoring was adopted for statements which reflected “no stress.” The score range for each sub scale varied on the basis of the number of items in each sub scale. The score range was 35 to 105, 34 to 102 and 47 to 141 for the EoSPL, EoSFL and EoSWL scales respectively. The scores were interpreted in such a way that higher the score on each scale i.e. EoSPL, EoSFL, and EoSWL, greater was the extent of stress experienced by the entrepreneur in his personal, family and work life respectively.

### **5.2.2 SCS Scale :**

The SCS scale aimed to assess the stress coping strategies adopted by the entrepreneur in their multi-tasking roles, in terms of avoidance and acceptance strategies. The final scale contained 16 stress situations

experienced by the entrepreneur. The respondents were provided with four stress coping options; of which two were avoidance strategies and two were acceptance strategies for each of the 16 stress situations. By using rank order technique, the respondents were required to allot scores in a manner 4, 3, 2 and 1 for the most preferred to the least preferred way of dealing with the stress situation. The higher rank order preference reflected higher inclination of the respondents towards use of the respective strategy selected under consideration, and vice versa.

The scale contained an equal representation of the eight selected SCS (four avoidance strategies and four acceptance strategies); wherein each strategy was replicated eight times in the scale. The score range for each of the eight strategies extended between 8 and 32. On compilation of the scores of the four avoidance strategies and the four acceptance strategies, the score ranged between 32 and 128 respectively for the above. Higher score reflected higher inclination of the respondent towards the use of the respective SCS, and vice versa.

### **5.3 Selection of scales on selected personality aspects of entrepreneur**

Standardized scales were utilized to study the selected personality characteristics of the respondents; namely, locus of control, personality type, self-esteem and machiavelliansim.

*Locus of control* : A scale published by Rotter (1971) was adopted to measure the locus of control for the present study. The scale constituted 10 set of statements under the category 'A' and 10 set of statements under the category 'B.' The two sets were arranged side by side on the scale. Each of these statements revealed internal or external locus of control of the respondents. A few illustrations of internal locus of control included

statements like engaging in hard work and getting good results, convincing others into one's own decisions, making hard efforts for getting fruitful results, shaping one's own destiny through one's own efforts etc. Statements like relying more on one's own fate, luck or chance for one's own efforts were those that revealed an external LoC. The respondents were required to indicate whether they agreed more with choice A or choice B, for each of the 10 statements. In other words they were required to choose between statement 1 of 'A' or statement 1 of 'B'; statement 2 of 'A' or statement 2 of 'B' and so forth. Statements 1B, 2A, 3A, 4B, 5B, 6A, 7A, 8A, 9B and 10A reflected internal LoC, while the remaining statements were indicative of external LoC. For the purpose of scoring, a score of '1' was given to each statement that reflected internal LoC, while a score of '0' for those reflecting external LoC. The score range was from 1-10. The high score of the respondents indicated a higher internal LoC and lower score indicated a high external LoC.

***Personality type*** : A scale published by Bortner (1969) was utilized for the present study to assess the personality type of the respondent. The scale constituted statements reflecting different personality behaviors characterized under each trait, i.e. Type A and Type B personality. The behaviours on Type A trait indicated that the individual acted promptly, was excessively competitive, always experienced a sense of time urgency and accomplished multiple things at a time. In contrast to Type A personality, the behavior under Type B trait indicated that the respondent was very slow in doing things, was not competitive, could not accomplish many things at a time, had fewer interests etc. The statements on the scale were arranged in a semantic differential order such that the two opposite personality behaviors were jotted down on either side of the scale. Between the two opposite

personality behaviors were ratings ranging from 1, 2, 3, 4, 5, 6, 7 or 8. The respondents were asked to encircle the number on the scale which would best characterize each trait. The higher score of the respondents indicated that they were a hard core of Type A personality and lower score indicated that they were a hard core of Type B personality. The personality type was identified as A<sup>+</sup>, A, A<sup>-</sup>, B<sup>+</sup> and B<sup>-</sup> based on the scores of the respondents i.e. 120 or more , 106 - 119, 100 - 105, 90 - 99 and less than 90 respectively.

***Self-esteem*** : A scale developed by Eagly (1973) was taken up for the present investigation. This scale comprised of 20 statements in the form of questions pertaining to various dimensions of self-esteem like; an individual's confidence in his abilities, self consciousness, liking oneself, comfortability in a social gathering, getting along with others, being pleased with one's performance etc. The respondents were asked to frankly and honestly answer each question by allotting 1,2,3,4, or 5; wherein the respective number described very often, fairly often, sometimes, once in a great while and practically never. For items 1,2,6,8,9,10,15,16,17 and 18, the scores given by the respondent were retained as it is for the purpose of analysis. However, for the other ten items the scoring was reversed; i.e. 5 became 1, 4 became 2 and so on. The scores were then added up to procure the total score on self-esteem wherein; higher score was indicative of high self-esteem and vice versa.

***Machiavellianism*** : The scale adapted from Christie and Geis (1970) was used for the present investigation. It consisted of ten different statements pertaining to individual's attitude to have control over others. The scale consisted of ten statements revealing the machiavellian tendency of an individual like tackling individuals, trusting people, trying to get the

work done, being morally correct etc. The respondents were asked to allot a numerical value to each statement like 1, 2, 3, 4, and 5 stating disagreeing a lot, disagreeing a little, neutral, agreeing a little and agreeing a lot respectively. The scores that were encircled on statements 1, 3, 4, 5, 9, and 10 were retained as it is; while the scores were reversed in case of the remaining four statements, such that 5 became 1, 4 was 2, 3 was 3, 2 was 4 and 1 was 5. The ten scores were totaled up to procure the score on machiavellinism. The higher score of the respondent indicated more of machiavellian trait and vice versa.

#### **5.4 Selection of scales on selected managerial aspects of entrepreneur**

Standardized scales were utilized to study the managerial characteristics of the respondents namely; leadership style, decision making style and management's attitude.

***Leadership style*** : This scale was adopted from Fielder's Contingency Model of Leadership (1967) where the model discussed two different types of leadership styles i.e. Task leadership style and Relationship leadership style. The scale comprised of 22 statements on the respondents self-perception of his/her leadership style describing how he/she behaved as a leader. The first half of the scale constituted 12 statements, describing the respondents leadership style as high on initiating or task structure in terms of planning, directing, organizing and controlling the work of others. The second half of the scale having 10 statements, reflected a highly considerate or relationship style with regard to being a considerate leader concerned with the comfort, well-being and personal welfare of his or her subordinates. The respondents were supposed to respond to each statement in terms of always, often, sometimes, seldom and never. A score of 5, 4, 3, 2 and 1 was

assigned to the respective responses. The responses for first 12 statements on initiating structure were added up; and similarly the responses of next 10 statements on considerate structure were summed up. A score of more than 47 indicated the task leadership style as high on “initiating structure” and a score equal to 47 or less as “non-initiating structure.” Similarly, a score of more than 40 indicated the relationship leadership style as high on “considerate structure” and a score equal to 40 or less indicated “non-considerate structure.”

***Decision making style*** : A scale developed by Rowe et. al. (1984) made an attempt to identify the decision making styles of the respondents with respect to reflexive, consistent or reflective style. The scale constituted of 10 statements which indicated the promptness in decision making, time taken for making different types of decisions, concerns about making errors in decision making, information seeking, identification of alternatives etc. The respondents were provided with three options to respond to each of the 10 statements; wherein the options described the relative intensity/frequency. The 3 options were given scores of 1, 2 and 3; and the total score ranged from 10-30. The score range of 10-16 indicated a reflexive decision making style, score of 17-23 indicated a consistent decision making style and scores of 24-30 indicated reflective style of decision making.

***Management's attitude*** : Douglas McGregor (1960) classified attitudes, which he called assumptions as Theory X and Theory Y. Managers with Theory X attitudes held that employees dislike work and must be closely supervised to get them to do their work, while those with Theory Y attitudes held that employees like to work and do not need to be closely supervised to get them do their work. The scale constituted statements

wherein the respondents were asked to indicate their attitude towards whether they as a supervisor would allow their employees to take decisions independently, to develop their own work plans, tell them what they need to know, spend time in recognizing their work or would supervise them closely or set several controls etc. This scale consisted of 10 statements whereby the respondents were required to circle the letters U, F, O, S indicating usually, frequently, occasionally and seldom respectively. The score range of the scale was between 10-40. A score range of 10-19 indicated a Theory X attitude, and a score range of 31-40 indicated a Theory Y attitude, and a score range of 20-30 was considered to be a balance between the two theories.

## **6.0 DATA COLLECTION PROCEDURE**

A schematic plan for the procedure to collect data from the entrepreneurs was developed in advance. For the purpose of data collection, the investigator personally went to all the purposively selected entrepreneurs owning either manufacturing, trading or service units. The investigator was equipped with a letter of introduction to the respondents and made appointments with the respondents prior to visiting their homes/business units intimating them the purpose of the study and importance of their cooperation for the successful completion of the study.

The interviewer visited the respondents at their residence as per the appointment. Appropriate instructions were provided to the respondents regarding the filling up of each of the four sections of the questionnaire. The respondents were reassured that the information provided by them will be kept confidential. They were made to feel at ease by communicating to them that the answers provided by them would solely be considered as a

personal point of view or practice, and thereby encouraged them to be open and truthful in providing information. The questionnaire was handed over to the respondents so that they could fill it up at ease, as and when they had time. They were provided with appropriate step-by-step details about filling up the questionnaire. Through the questionnaire, data was gathered on personal, family and enterprise profile of the respondents. Moreover, data was also elicited to assess the personality and managerial characteristics of the respondents. Additionally, the data was also procured on the extent of stress experienced by the entrepreneurs in their personal, family and work life and the different stress coping strategies adopted by them under different stress situations.

The investigator followed up on phone and through visits and messages nearly every week for the progress of filling the questionnaire by the sample. At the end of each day of data collection, the schedules were checked for completeness and correctness of data gathered. In case any clarifications were to be made, a follow up was made to the entrepreneurs within 24 hours. After continuous and persistent persuasion, a total of 200 completed questionnaires were received. The edited schedule was then ready for data processing. The data was analysed using SPSS 13.0. The data collection period fell between July 2007 to December 2007.

## **7.0 CODING, TABULATION AND CATEGORIZATION**

For the purpose of analysis, the following variables of the study were categorized in a structured fashion. With regard to variables like EoSPL, EoSFL, EoSWL, AvSCS and AcSCS, categorization was carried out by taking mean into consideration. Thus, less than or equal to mean formed the low scorers and more than mean formed the high scorers. The

personality and managerial characteristics of the respondents was assessed on standardized scales, and the categorization was carried out as per the mentioned procedures. The personal, family and enterprise data was also meaningfully categorized based on the spread of the data.

## **7.1 Extent of stress (EoS)**

7.1.1 <i>Extent of stress experienced in personal life</i> ( <i>EoSPL</i> )	(i)	Low	$\leq 61$
	(ii)	High	$> 61$
7.1.2 <i>Extent of stress experienced in family life</i> ( <i>EoSFL</i> )	(i)	Low	$\leq 54$
	(ii)	High	$> 54$
7.1.3 <i>Extent of stress experienced in work life</i> ( <i>EoSWL</i> )	(i)	Low	$\leq 83$
	(ii)	High	$> 83$

## **7.2 Extent of use of Stress Coping Strategies (SCS)**

7.2.1 <i>Avoidance stress coping strategy (AvSCS)</i>	(i)	Low	$\leq 74$
	(ii)	High	$> 74$
(i) <i>Impunitive SCS (M)</i>	(i)	Low	$\leq 18$
	(ii)	High	$> 18$
(ii) <i>Intropunitive SCS (I)</i>	(i)	Low	$\leq 18$
	(ii)	High	$> 18$
(iii) <i>Extrapunitive SCS (E)</i>	(i)	Low	$\leq 18$
	(ii)	High	$> 18$
(iv) <i>Defensive SCS (D)</i>	(i)	Low	$\leq 20$
	(ii)	High	$> 20$
7.2.2 <i>Acceptance stress coping strategies (AcSCS)</i>	(i)	Low	$\leq 86$
	(ii)	High	$> 86$
(i) <i>Impersistive SCS (m)</i>	(i)	Low	$\leq 20$
	(ii)	High	$> 20$
(ii) <i>Intropersistive SCS (i)</i>	(i)	Low	$\leq 21$
	(ii)	High	$> 21$

- |                                      |                                       |
|--------------------------------------|---------------------------------------|
| <i>(iii) Extrapersistive SCS (e)</i> | (i) Low $\leq 23$<br>(ii) High $> 23$ |
| <i>(iv) Interpersistive SCS (n)</i>  | (i) Low $\leq 22$<br>(ii) High $> 22$ |

### **7.3 Personal Variables**

- |   |   |
|---|---|
| <i>7.3.1 Age of the entrepreneur (yrs.)</i>       | (i) Young $\leq 35$ yrs<br>(ii) Middle 36-50 yrs<br>(iii) Old $> 50$ yrs    |
| <i>7.3.2 Personal monthly income (Rs.)</i>        | (i) Low $\leq 15,000$<br>(ii) Middle 15001-30,000<br>(iii) High $> 30,000$  |
| <i>7.3.3 Age when entered the business (yrs.)</i> | (i) Young $\leq 25$ yrs.<br>(ii) Middle 26-30 yrs.<br>(iii) Old $> 30$ yrs. |

### **7.4 Family Variables**

- |  |   |
|--|---|
| <i>7.4.1 Number of family members</i>          | (i) Small $\leq 3$<br>(ii) Medium 4-5<br>(iii) Large $> 5$                  |
| <i>7.4.2 Total monthly family income (Rs.)</i> | (i) Low $\leq 20,000$<br>(ii) Middle 20,001-35,000<br>(iii) High $> 35,000$ |

### **7.5 Enterprise Variables**

- |  |  |
|--|--|
| <i>7.5.1 Years of establishment of<br/>business organization</i> | (i) $\leq 5$ yrs.<br>(ii) 6-10 yrs.<br>(iii) $> 11$ yrs.   |
| <i>7.5.2 Total annual turnover(Rs.)</i>                          | (i) $\leq 3$ lacs<br>(ii) 3.1-10 lacs<br>(iii) $> 10$ lacs |
| <i>7.5.3 Total number of employees in business</i>               | (i) $\leq 5$<br>(ii) $> 5$                                 |

## **7.6 Personality Variables**

### *7.6.1 Locus of control*

<i>High/moderate internal LoC</i>	(i)	6-10
<i>Mixed</i>	(ii)	5
<i>High/moderate external LoC</i>	(iii)	1-4

### *7.6.2 Personality type*

<i>A<sup>+</sup></i>	(i)	120 or more
<i>A</i>	(ii)	106 - 119
<i>A<sup>-</sup></i>	(iii)	100 - 105
<i>B<sup>+</sup></i>	(iv)	90 - 99
<i>B<sup>-</sup></i>	(v)	< 90

### *7.6.3 Self-Esteem*

<i>Low</i>	(i)	40 - 59
<i>Moderate</i>	(ii)	60 - 79
<i>High</i>	(iii)	80 - 100

### *7.6.4 Machiavellianism*

<i>Low</i>	(i)	10 - 23
<i>Moderate</i>	(ii)	24 - 36
<i>High</i>	(iii)	37 - 50

## **7.7 Managerial Variables**

### *7.7.1 Task leadership style*

<i>Non-Initiating</i>	(i)	≤ 47
<i>Initiating</i>	(ii)	> 47

### *7.7.2 Relationship leadership style*

<i>Non-considerate</i>	(i)	≤ 40
<i>Considerate</i>	(ii)	> 40

### *7.7.3 Decision making style*

<i>Reflexive style</i>	(i)	10-16
<i>Consistent Style</i>	(ii)	17-23
<i>Reflective Style</i>	(iii)	24-30

#### 7.7.4 *Management's Attitude*

<i>Theory X</i>	(i)	10-19
<i>Balance between theory X and Y</i>	(ii)	20-30
<i>Theory Y</i>	(iii)	31-40

### **8.0 DATA ANALYSIS**

The data was analyzed using descriptive as well as relational statistics. Descriptive statistics included frequencies, percentage, means, and S.D. for the data collected, while details of relational statistics are given below:

- (i) Factor Analysis was computed for the eight stress coping strategies to identify a small set of factors.
- (ii) Product moment correlations were computed using data from all the respondents for the continuous variables under study.
- (iii) Analysis of variance was computed to find out the difference in the selected independent variables and EoSPL, EoSFL, EoSWL, AvSCS and AcSCS. Wherever significant 'F' values were found, Scheffe's test were carried out.
- (iv) t-test was computed for all the discrete variables.
- (v) Stepwise regression analysis was also computed to assess the order in the influence of independent variables on each of the dependent variables.

The level of significance required for judging the association between the variables under study was 0.05, 0.01, and 0.001 level of probability.

## **Chapter - IV**

# **Findings and Discussion**

## **CHAPTER - IV**

### **FINDINGS AND DISCUSSION**

This chapter is comprised of the empirical findings of the present investigation as obtained on the analysis of the data collected. The data are tabulated, described and discussed. Descriptive results regarding personal profile, family profile and enterprise profile are presented first. Information regarding the personality and managerial characteristics of the entrepreneurs in the business under study are briefed next. Observations pertaining to the extent of stress experienced by the entrepreneurs in their personal, family and work life are presented next in order. The stress coping strategies that entrepreneurs adopted to cope with stressful situations arising in their personal, family and work life are also summarized. The hypotheses formulated for the investigation are tested and presented with relevant discussions in the end.

#### **1.0 BACKGROUND INFORMATION**

In this section, efforts are made to describe the base line data of the entrepreneurs with regard to their personal profile namely gender, age, education, personal monthly income and age when entered business. Details are provided with regard to their family characteristics like type of family, number of family members, total monthly family income, marital status of the respondent and stages of family life cycle. It also throws light upon the details of the enterprise in terms of type of enterprise, form of enterprise, years of establishment of business organization, total annual turnover and total number of employees.

## 1.1 Personal Profile

Personal characteristics of the sample like gender, age, education, personal monthly income and age when entered the business are presented in the ensuing pages.

### 1.1.1 Gender

Gender comprised an array of socially constructed roles and relationships as well as personality traits, attitudes, behavior and values that are differently applied to and held by men and women. In the present study gender of the respondent was found to be a crucial demographic variable influencing stress. Since male and female entrepreneurs have striking different rights, freedom and responsibilities, it was reasonable to expect that they would be exposed to differing stressors and be differently affected by stressors. The impact of gender as a social construct on stress responses have been largely lacking. The sample of the present research constituted of 74 per cent male entrepreneurs while the remaining 26 per cent constituting female entrepreneurs (Table 2).

**Table-2:** Distribution of entrepreneurs as per gender

<b>Gender</b>	<b>f</b>	<b>%</b>
Male	148	74.0
Female	52	26.0
Total	200	100.0

### 1.1.2 Age

There is no age where we exempt from stress. As an entrepreneur chronologically ages, there are more responsibilities and situational stressors that become part of their lives which subsequently could bring

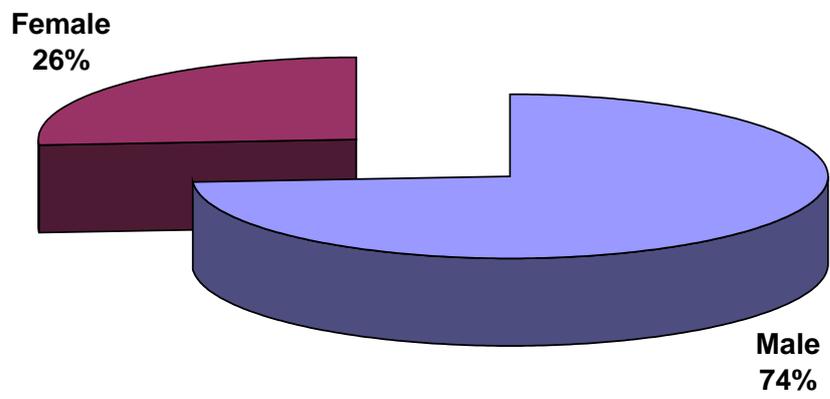
about consequences affecting their well-being. Research examining age as a variable in the interaction of stress experienced by the entrepreneurs was thought to be a particularly useful demographic variable. In the present study age of the respondent ranged between 23 to 70 years. The mean age was found to be 44.5 years with an S.D. of 9.5. The analysis of data as revealed in the present investigation mainly concentrated in the middle income age groups, constituting a little more than one-half of the sample. Approximately, one-fourth of the respondents were more or less equally distributed in the category of young as well as old age group (Table 3).

**Table-3:** Distribution of entrepreneurs as per age

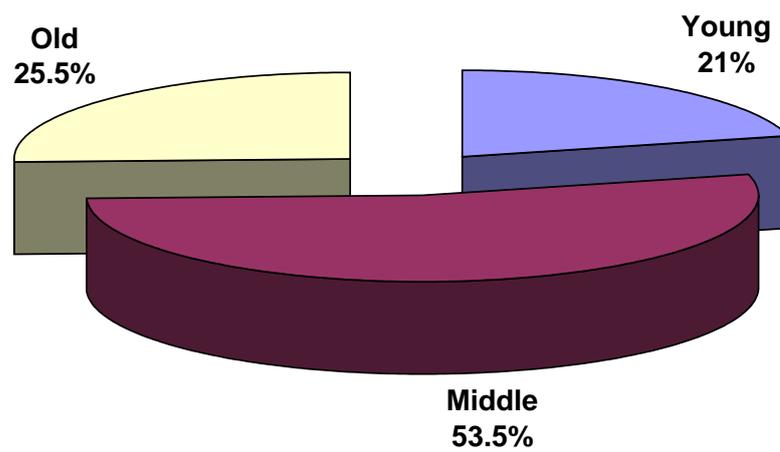
Age (years)		f	%
≤ 35	(Young)	42	21.0
36-50	(Middle)	107	53.5
> 50	(Old)	51	25.5
Total		200	100.0
Mean		44.5	
S.D.		9.5	

### 1.1.3 Education

The population in any society falls into different education groups. Education of the entrepreneurs acts as a mediator which either increases or decreases stress depending on the perspective of individuals. In the current study, the respondents were grouped under below graduates, ordinary graduates, ordinary post graduates, management and professional degree holders. With regard to the level of education of respondents, it was observed that more than one-half of the respondents were graduates,



**Fig.2:** Distribution of entrepreneurs as per gender



**Fig.3 :** Distribution of entrepreneurs as per age

having a B.A./B.Sc./B.Com./B.Ed. degree to their credit. A little less than one-sixth of them were SSC and HSC holders, while almost one-fifth of the respondents were post graduates holding a M.A./M.Sc./M.Com./M.Ed. degree. Further, the data revealed that a negligible portion of respondents possessed degrees/diploma in management or other professional field degrees (Table 4).

**Table-4:** Distribution of entrepreneurs as per education

<b>Level of Education</b>	<b>f</b>	<b>%</b>
Below graduate	26	13.0
Ordinary graduate	125	62.5
Ordinary post graduate	41	20.5
Management/professional degree or diploma	8	4.0
Total	200	100.0

#### **1.1.4 Personal monthly income**

Social stress research has repeatedly identified personal monthly income as a major social stressor for an entrepreneur. It is likely that unfavorable economic conditions of the entrepreneur in business contribute to the feeling of higher psychological distress and elevated physiological stress. Income was identified as an important variable to influence the stress experienced by the entrepreneur. The mean monthly personal income of respondents was found to be Rs.33,730. A little less than one-half of the entrepreneurs reported their personal income to range between Rs.15,001 to Rs.30,000 per month and the same were represented as the middle income group for the present study. On scrutiny of the data, it was found

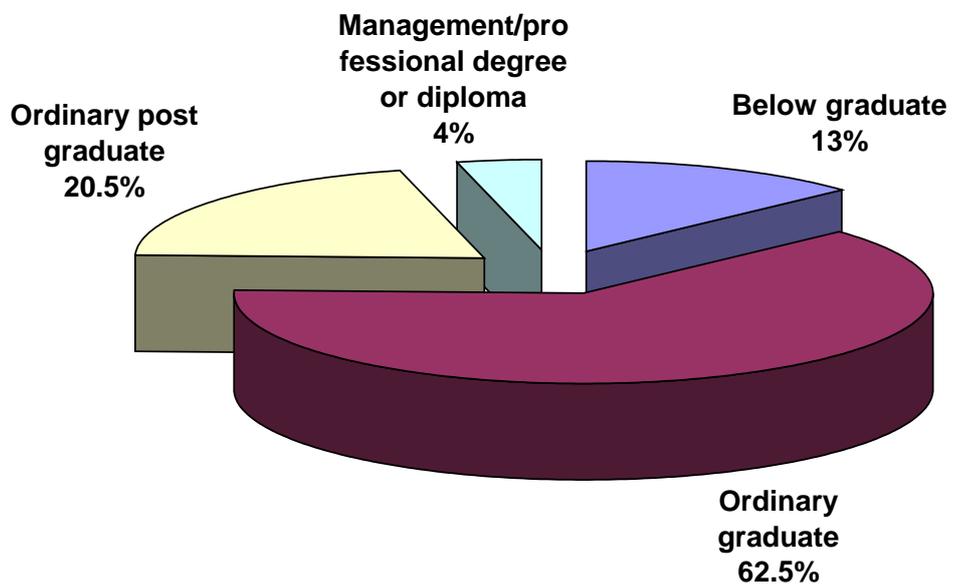
that more than one-fourth of the respondents had their personal income less than or equal to Rs.15,000 per month, and the other one-fourth had their personal income more than Rs.30,000 per month. These were grouped as low income and high income groups respectively (Table 5).

**Table-5:** Distribution of entrepreneurs as per personal monthly income

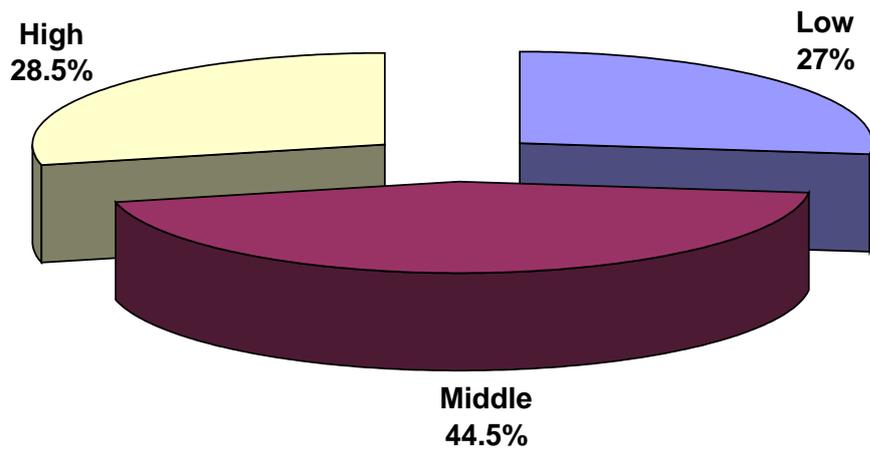
<b>Personal monthly income (Rs.)</b>		<b>f</b>	<b>%</b>
Low	$\leq 15,000$	54	27.0
Middle	15,001 - 30,000	89	44.5
High	$> 30,000$	57	28.5
Total		200	100.0
Mean		33,730.0	
S.D.		38,629.8	

### **1.1.5 Age of entrepreneur when entered business**

The longer the entrepreneurs experience in his/her business, the more positive assessments of their own stressors. It was thought worthwhile to gather information on entrepreneur's age when he/she entered their business. The mean age of entrepreneur when he/she entered business was 29.6 years with an S.D. of 7.7. It was observed that more than one-third of the respondents were more than 30 years old when they entered into business. About one-third of the entrepreneurs were found to be less than or equal to 25 years, while another one-third of them were between 26-30 years of age when they entered into business (Table 6).



**Fig.4:** Distribution of entrepreneurs as per education



**Fig.5:** Distribution of entrepreneurs as per personal monthly income

**Table-6:** Distribution of entrepreneurs as per age when entered into the business

<b>Age when entered business (years)</b>	<b>f</b>	<b>%</b>
≤ 25	64	32.0
26-30	61	30.5
>30	75	37.5
Total	200	100.0
Mean	29.6	
S.D.	7.7	

## 1.2 Family profile

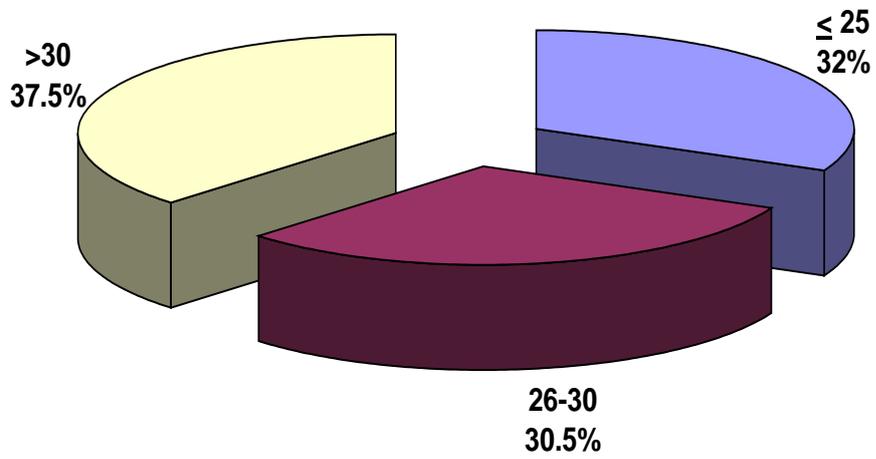
Findings pertaining to type of family, number of family members, total monthly family income, marital status of the respondent and stages of family life cycle are presented in this section.

### 1.2.1 Type of family

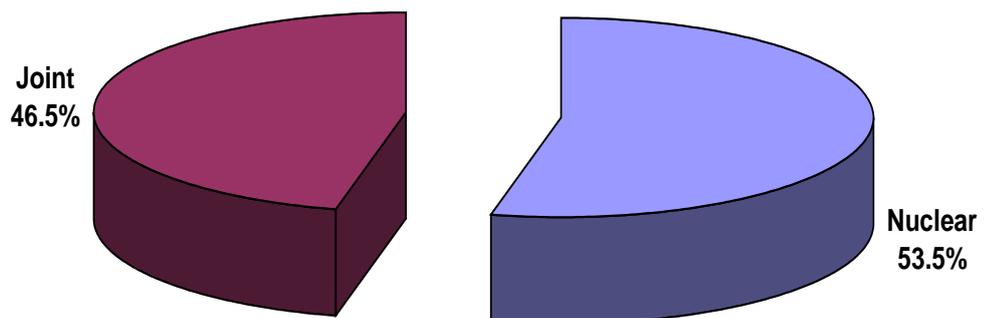
Considering the consistent change in the family structure in the last four decades, type of family was thought to be another important attribute that may influence the extent of personal, family and work life stress of an entrepreneur. The data reflected prominence of nuclear family system in the present sample (53.5 percent) wherein the family comprised of husband, wife and their children, while 46.5 per cent of the respondents belonged to joint family system; where the husband's parents also resided with the family (Table 7).

**Table-7:** Distribution of entrepreneurs as per type of family

<b>Type of family</b>	<b>f</b>	<b>%</b>
Nuclear	107	53.5
Joint	93	46.5
Total	200	100.0



**Fig.6:** Distribution of entrepreneurs as per age when they entered business



**Fig.7:** Distribution of entrepreneurs as per type of family

### 1.2.2 Size of family

The mean family size of the respondent was 5 with an S.D. of 2.1. The data of the present research showed that nearly one-half of the families surveyed for the present study constituted of 4 to 5 members, which in most cases were husband, wife and/or child/and or grandparents. In little less than one-third of the families, there were more than 5 members residing together, while one-fifth of the families constituted of 3 or less members only (Table 8).

**Table-8:** Distribution of entrepreneurs as per number of family members

Number of family members	f	%
≤ 3	40	20.0
4-5	98	49.0
> 5	62	31.0
Total	200	100.0
Mean	5.0	
S.D.	2.1	

### 1.2.3 Total monthly family income

Family income has long been an important and influential variable for stress experienced amongst the entrepreneurs. It includes flow of income the family received from various sources over a month. The mean total monthly family income was Rs.55,515, with an S.D. of Rs.84,379.9. Through the investigation the researcher found that about more than one-third of the respondents had their total monthly family income more than Rs.35,000. The total monthly family income in case of about one-third of the families was in the range of Rs.20,001 to Rs.35,000 and in nearly more than one-fourth of

the families, the income was found to be less than or equal to Rs.20,000 per month. The mean monthly family income and S.D. was found to be Rs.55,515 and Rs.84,379 respectively. It was evident from the data that apart from respondents and spouses salaries, a few families received income from house rent, interest on bank deposits and mutual funds (Table 9).

**Table-9:** Distribution of entrepreneurs as per total monthly family income

<b>Total monthly family income (Rs.)</b>	<b>f</b>	<b>%</b>
≤ 20,000	55	27.5
20,001-35,000	68	34.0
> 35,000	77	38.5
Total	200	100.0
Mean	55,515.0	
S.D.	84,379.9	

#### 1.2.4 Marital status

The findings of the present investigation, revealed that majority of the respondents, i.e. 95 per cent were married. A very negligible portion of the sample was under the categories of divorce/separated/widowed (Table 10).

**Table-10:** Distribution of entrepreneurs as per marital status

<b>Marital status</b>	<b>f</b>	<b>%</b>
Married	190	95.0
Widowed/Separated/Divorced	10	5.0
Total	200	100.0

### 1.2.5 Stages of family life cycle

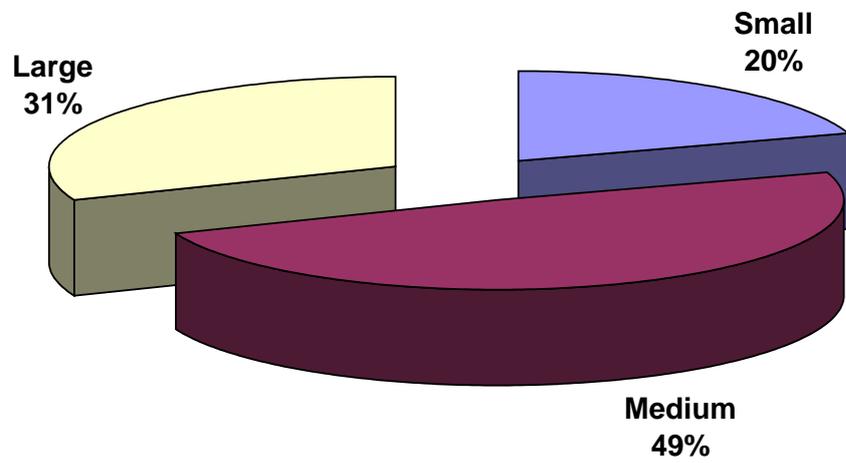
The family life cycle stages were categorized as beginning, expanding and contracting stage. The operational definition for each stage has been mentioned in the methodology chapter. The family life cycle stage can play a crucial role with regard to the demands it would lay upon the family members in various aspects like money, time and energy. Multitasking would multiply when the demands for time becomes high, thereby influencing an entrepreneur's stress in personal, family and work life. Majority of the sample, i.e. 80 percent of the respondents from the present survey, were in the expanding stage of family life cycle. In contrast to the above finding, a very minor sample i.e. 8.5 and 11 per cent were in the category of beginning and contracting stage of family life cycle respectively (Table 11).

**Table-11:** Distribution of entrepreneurs as per family life cycle

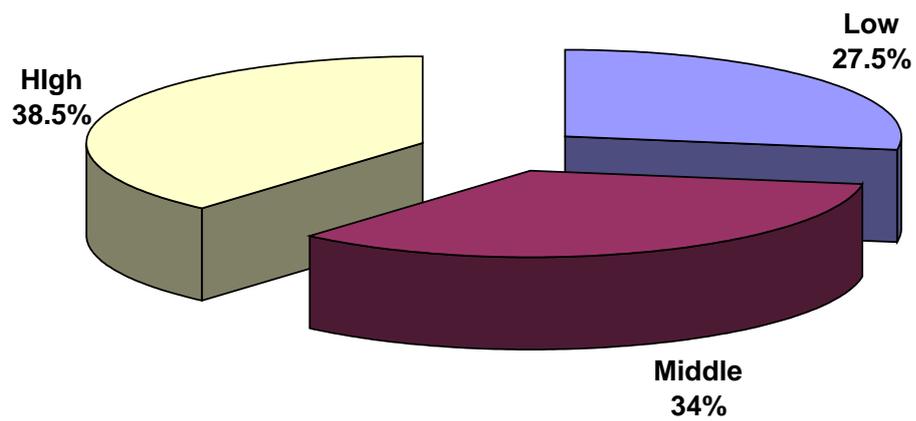
Stages of family life cycle	f	%
Beginning Stage	17	8.5
Expanding Stage	161	80.5
Contracting Stage	22	11.0
Total	200	100.0

### 1.3. Enterprise profile

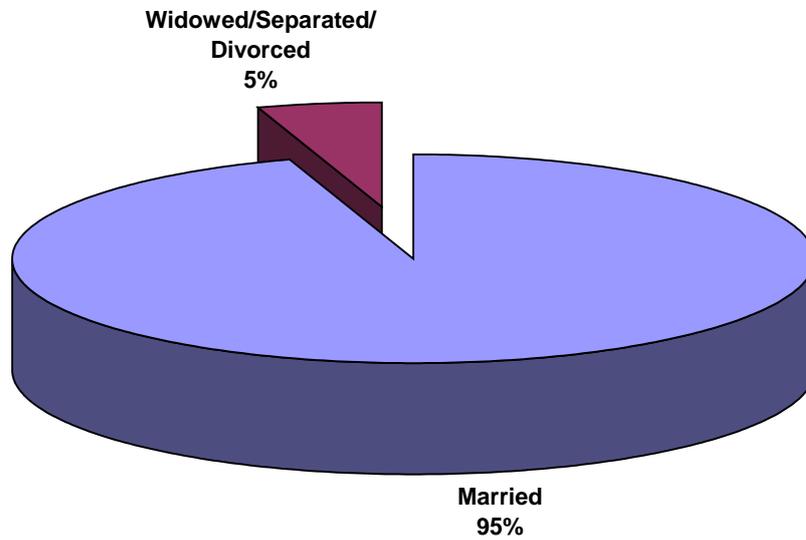
It was found crucial to study the profile of the enterprise that was owned by the selected entrepreneurs. The various aspects of the enterprise would contribute to the stress experienced by the entrepreneurs in their work life. Distribution of the respondents by family/individual business,



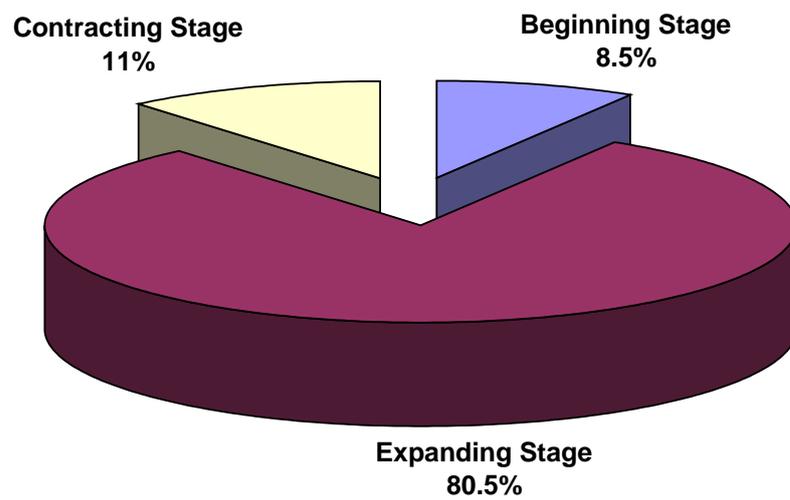
**Fig.8:** Distribution of entrepreneurs as per number of family members



**Fig.9:** Distribution of entrepreneurs as per total monthly family income



**Fig.10:** Distribution of entrepreneurs as per marital status



**Fig.11:** Distribution of entrepreneurs as per stages of family life cycle

inheritance of business, type of enterprise, form of enterprise, years of establishment of business organization, total annual turnover and total number of employees are presented under respective subtitles.

### 1.3.1 Family/individual business

From the present investigation, it was revealed that about 71 per cent of the respondents had their own individual business, whereas 29 per cent of them were a part of their family business (Table 12).

**Table-12:** Distribution of entrepreneurs as per family/individual business

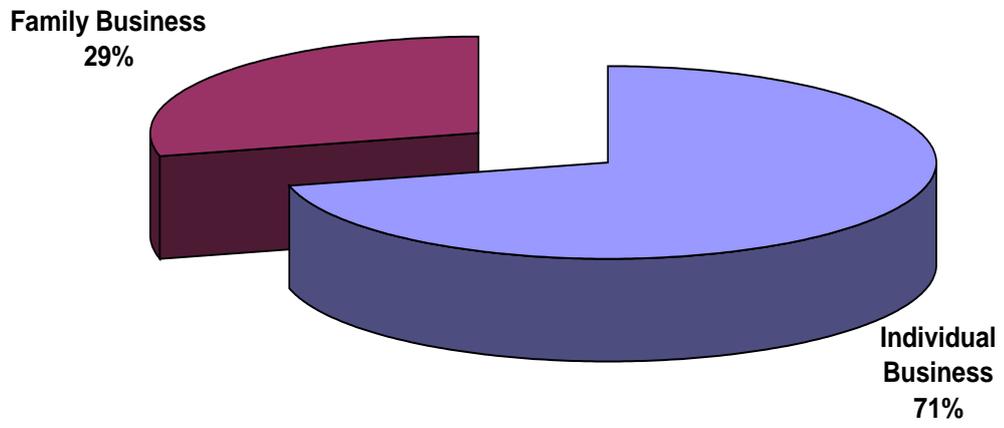
Type of present business	f	%
Individual Business	142	71.0
Family Business	58	29.0
Total	200	100.0

### 1.3.2 Inheritance of business

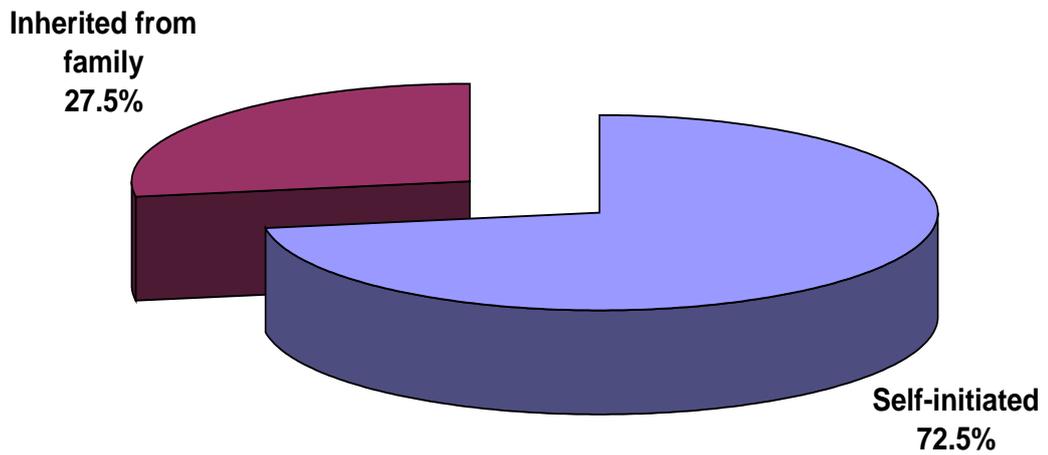
The data portrays that almost 73 per cent of the respondents had initiated their own business, whereas about 27 per cent of them had inherited business from their family (Table 13).

**Table-13:** Distribution of entrepreneurs as per inheritance of business

Inheritance of business	f	%
Self-initiated	145	72.5
Inherited from family	55	27.5
Total	200	100.0



**Fig.12:** Distribution of entrepreneurs as per family/individual business



**Fig.13:** Distribution of entrepreneurs as per inheritance of business

### 1.3.3 Type of enterprise

The type of enterprise was categorized under different heads, namely; manufacturing, trading, service and other units. There was almost an equal representation of the respondents involved in trading business like retail outlets, wholesale outlets and service businesses like doctors, lawyers, beauticians etc. There was a negligible proportion i.e. 10.5 percent, of the respondents having manufacturing outlets and 11 per cent with other categories e.g. professional typists, photographers, caterers, advertisement agencies (Table 14).

**Table-14:** Distribution of entrepreneurs as per type of enterprise

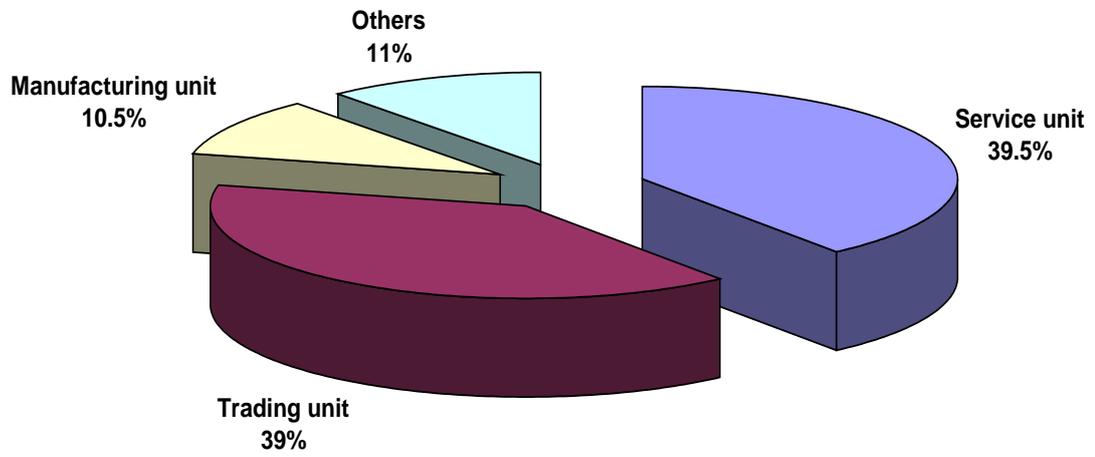
Type of enterprise	f	%
Service unit	79	39.5
Trading unit	78	39.0
Manufacturing unit	21	10.5
Others	22	11.0
Total	200	100.0

### 1.3.4 Form of enterprise

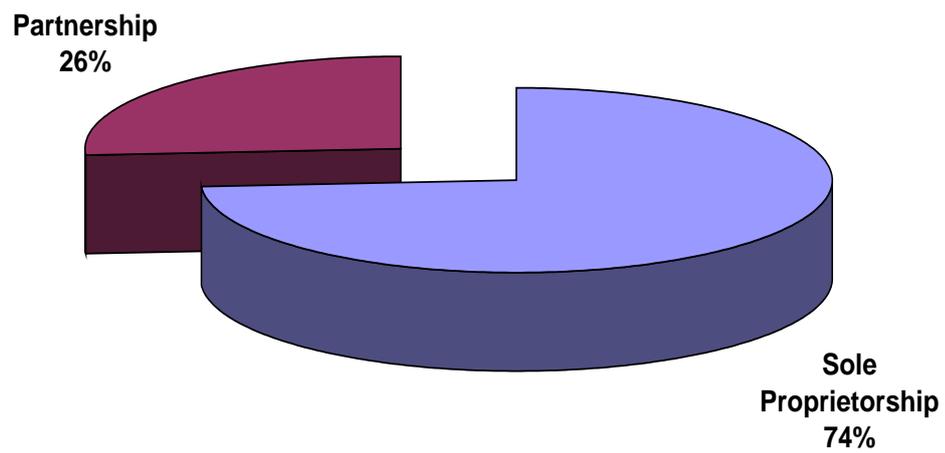
It was found that three-fourth of the respondents were sole proprietors of their business and only one-fourth of them had partnership venture.

**Table-15:** Distribution of entrepreneurs as per form of enterprise

Form of enterprise	f	%
Sole Proprietorship	148	74.0
Partnership	52	26.0
Total	200	100.0



**Fig.14:** Distribution of entrepreneurs as per type of enterprise



**Fig.15:** Distribution of entrepreneurs as per form of enterprise

### 1.3.5 Years of establishment of business organization

The entrepreneur's tenure of running a business was considered to be one of the crucial variable of the present study. Nearly one-half of the sample had started their business since more than 11 years, whereas one-third of them initiated their business about 6-10 years ago. A negligible portion of the sample had started their venture for 5 years or less (Table 16).

**Table-16:** Distribution of entrepreneurs as per years of establishment of business organisation

<b>Years of establishment of business organization</b>	<b>f</b>	<b>%</b>
≤ 5	46	23.0
6 -10	60	30.0
>11	94	47.0
Total	200	100.0
Mean	14.1	
S.D.	10.8	

### 1.3.6 Total annual turnover

A business survives only if it makes a good annual turnover. In the present study the total annual turnover was identified as an important variable contributing to the extent of stress experienced in personal, work and family life situations.

The data of the present study revealed that more or less equal number of respondents (about 35.5 and 36 per cent each) had an annual turnover ranging between Rs.3.1 to 10 lacs and more than Rs.10 lacs respectively. However, relatively fewer respondents i.e. 28.5 per cent had an annual turnover of less than Rs.3 lacs (Table 17).

**Table-17:** Distribution of entrepreneurs as per total annual turnover

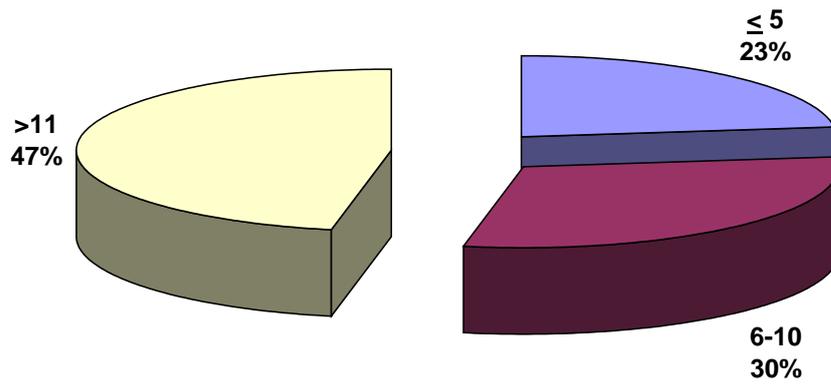
<b>Total annual turnover (Rs.)</b>	<b>f</b>	<b>%</b>
≤ 3 lacs	57	28.5
3.1 to 10 lacs	71	35.5
> 10 lacs	72	36.0
Total	200	100.0
Mean	80.5	
S.D.	465.8	

### 1.3.7 Total number of employees in business

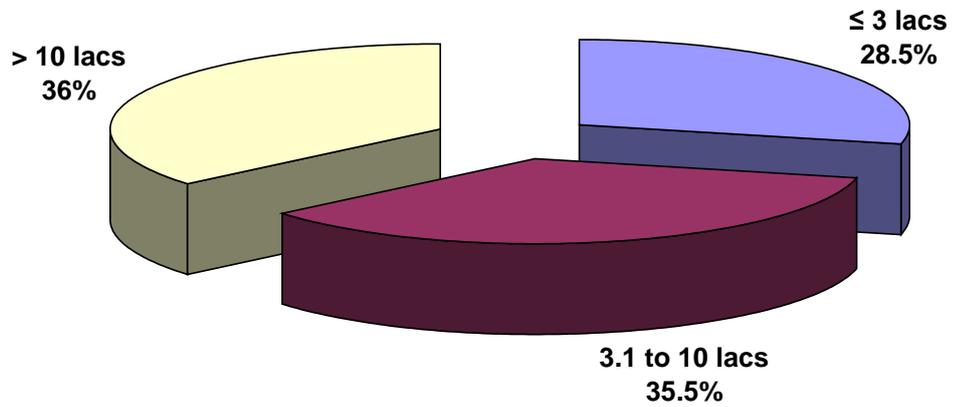
A key employee leaving the business can prove to be an extremely unsettling if it is unexpected. Assuming that it could ever attribute to an entrepreneur's business growth, the information regarding the number of involvement of paid employees in business was ascertained. The respondents were asked to report the number of employees at managerial, clerical and class four level. It is evident from (Table 18) that the major sample, i.e. more than one-half, had recruited less than 5 employees for running their business. In contrast to it, a little more than one-fifth of the sample had more than five employees, at varying levels since their business was wide.

**Table-18:** Distribution of entrepreneurs as per total number of employees in business

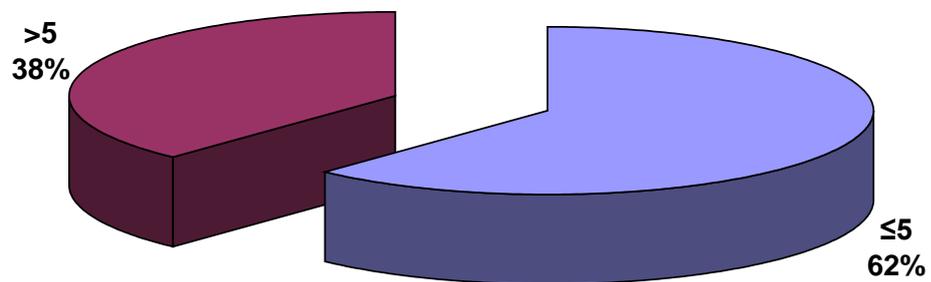
<b>Total number of employees</b>	<b>f</b>	<b>%</b>
≤5	124	62.0
>5	76	38.0
Total	200	100.0



**Fig.16:** Distribution of entrepreneurs as per years of establishment of business organisation



**Fig.17:** Distribution of entrepreneurs as per total annual turnover



**Fig.18:** Distribution of entrepreneurs as per total number of employees in business

## **2.0 PERSONALITY AND MANAGERIAL CHARACTERISTICS**

It is a well-known fact that excessive stress not only adversely affects the well-being of an individual and causes psychosomatic and behavioral illness, but it also directly or indirectly affects business in terms of men, materials and machines. There are at least two major sets of variables which influence the stress well-being relationship of an entrepreneur namely personality and managerial variables. The findings pertaining to selected personality variables; like locus of control, personality type, self-esteem and machiavellianism, and managerial variables; like task leadership style, relationship leadership style, decision making style and management's attitude are discussed below.

### **2.1 Locus of control**

Locus of control is the degree to which people believe that they are masters of their own fate. Perceived controllability of events may have its consequences on the entrepreneur's mental health. Locus of control is one of a very crucial variable taken for the present study, since it may have an impact on the stress experienced and stress coping strategies adopted by the entrepreneurs.

Based on the data gathered in the present study, two-third of the respondents were identified as 'internals' implying that these were those individuals who believed that they could control their own destinies. Of the above two-third respondents, one-half were rated as high in internality while remaining one-half were rated as moderate in internality. A little more than one-fifth of the entrepreneurs in the present study were found to be externals, of which majority were moderate in their externality. These

were those individuals who saw their lives being controlled by outside forces such as luck or chance. The mean score on locus of control was 6.36 with a standard deviation of 2.1 (Table 19).

**Table-19:** Distribution of entrepreneurs as per their locus of control

<b>Locus of control</b>	<b>Score range</b>	<b>f</b>	<b>%</b>
High internal LoC	8-10	65	32.5
Moderate internal LoC	6-7	68	34.0
Mixed	5	22	11.0
Moderate external LoC	3-4	36	18.0
High external LoC	1-2	9	4.5
Total		200	100.0
Mean		6.36	
S.D.		2.14	

## 2.2 Personality type

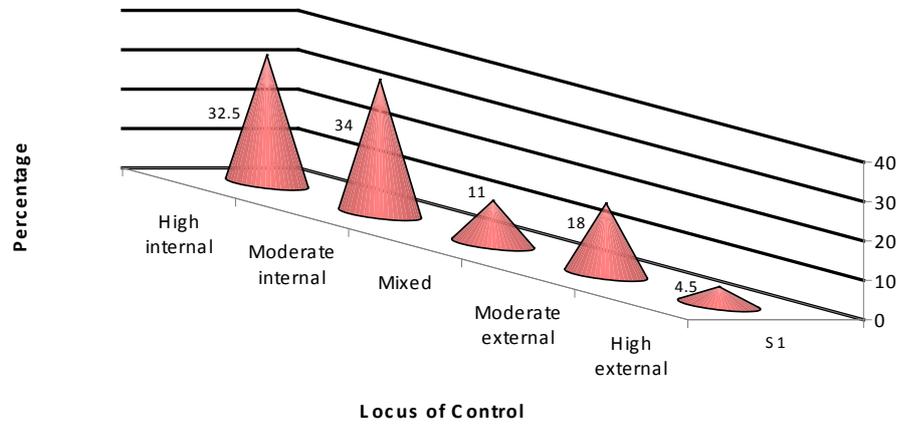
Personality of a person refers to those inner psychological characteristics, qualities, attributes, traits, factors that determine and reflect how he or she responds to his or her environment. Personality influences how individuals are likely to perceive situations and stressors and how they will react to these stressors.

For the present investigation, two personality types namely Type A and Type B were identified. A person with a Type A personality is one who is aggressively involved in chronic, incessant struggle to achieve more and more in less and less time, and if required, to do so against the opposing efforts of other things or other persons. In contrast to Type A personality, Type B is

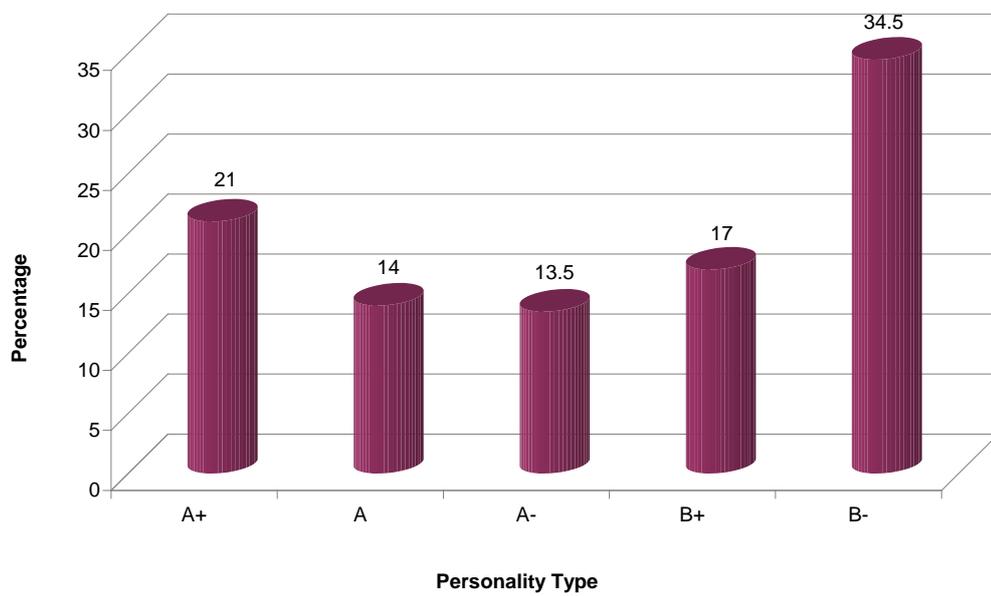
exactly the opposite. A person with Type B personality is one who is very relaxed, slow in doing things, less competitive and has few interests. The “+” and “-” signs in the categorization of personality type indicates the intensity of Type A and Type B behavioral patterns. The data gathered in the present study had almost an equal representation of both Type A and Type B personalities. The findings highlighted that a little less than one-half of the respondents had Type A behavioral pattern, of which majority had a higher intensity of Type A personality, implying that they were aggressive and competitive, set high standards, were impatient with themselves and others and thrived to be under constant time pressures. The data elicited that a little more than one-half of the respondents represented Type B personality, majority being with lower intensity Type B personality, indicating that they were more relaxed and easy going, less competitive and were less likely to overreact in a situation, had few interests and were slow in doing things. The mean score on personality type was 95.82 with an S.D. of 28.12 (Table 20).

**Table-20:** Distribution of entrepreneurs as per their personality type

<b>Personality type</b>	<b>Score range</b>	<b>f</b>	<b>%</b>
A <sup>+</sup>	120 or more	42	21.0
A	106- 119	28	14.0
A <sup>-</sup>	100 -105	27	13.5
B <sup>+</sup>	90 - 99	34	17.0
B <sup>-</sup>	Less than 90	69	34.5
Total		200	100.0
Mean		95.82	
S.D.		28.12	



**Fig.19:** Distribution of entrepreneurs as per their locus of control



**Fig.20:** Distribution of entrepreneurs as per their personality type

### 2.3 Self-esteem

Self-esteem is recognized as an important trait that reflects the extent to which a person believes that he or she is a worthwhile and deserving individual. Self-esteem is also defined as individual's liking or disliking themselves. The most generalized finding on self-esteem is that low self-esteem scores are more susceptible to external influence than individuals with high self-esteem scores. As a result, they are more likely to seek approval from others and are prone to conform to the beliefs and behaviors of those they respect than those who have higher self-esteem.

An analysis of the data gathered on self-esteem was an idealistic one, wherein more than 90 per cent of the respondents indicated their self-esteem towards the higher side. About two-third of the sample had their self-esteem score ranging between 60 to 79, and more than one-fourth of them were in the score ranging from 80 to 100, implying a very positive and idealistic image about their own self. These respondents believed that they were deserving individuals and had higher self confidence in their abilities. The mean and S.D. score on self-esteem was found to be 73.18 and 9.83 respectively (Table 21).

**Table-21:** Distribution of entrepreneurs as per their self-esteem

Self-esteem	Score range	f	%
Low	20-39	0	-
Moderately low	40-59	15	7.5
Moderately high	60-79	131	65.5
High	80-100	54	27.0
Total		200	100.0
Mean		73.18	
S.D.		9.83	

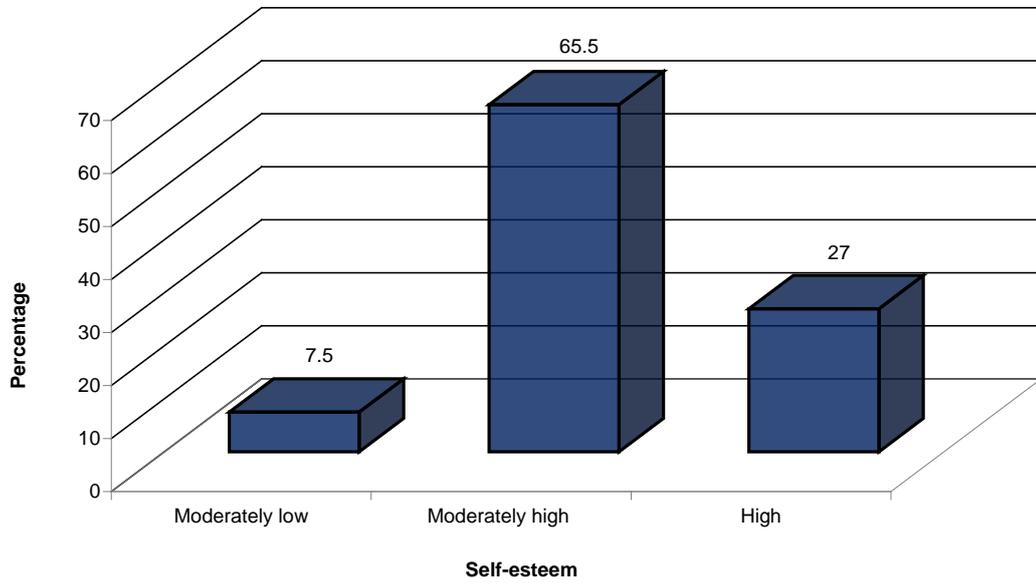
## 2.4 Machiavellianism

Machiavellianism is a characteristic of an individual that relates to his/her willingness to use power and engage in political behavior. Machiavellianism is a tendency on the part of an individual to influence or manipulate other people to do what "he or she wishes them to do." Machiavellians are likely to be effective manipulators of other people. An individual high in Machiavellianism is pragmatic, maintains emotional distance and believes that ends can justify means.

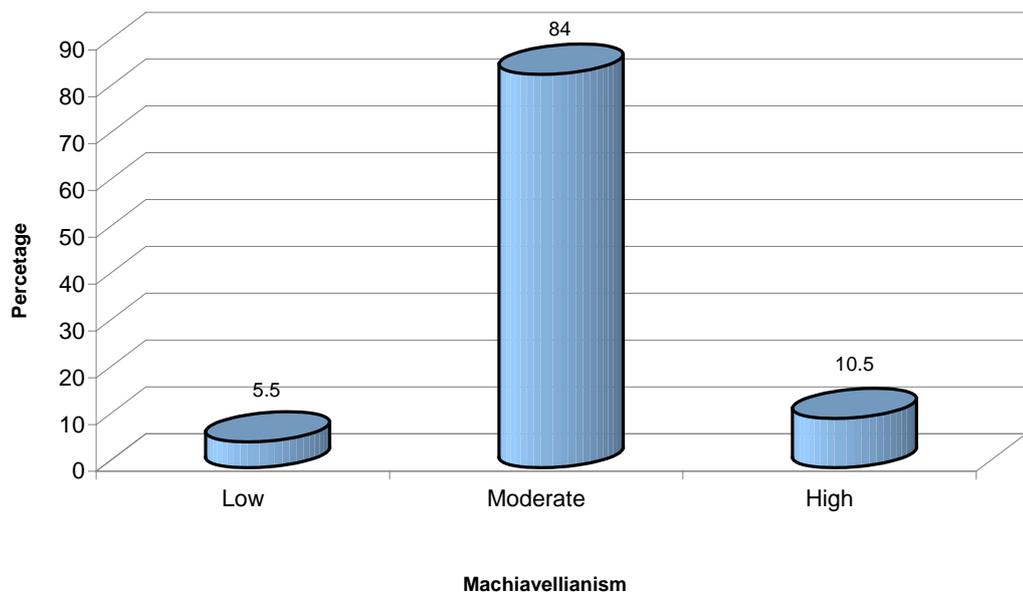
The scale utilized in the present study on Machiavellianism ranged between 10 to 50, higher score indicating high Machiavellianism and vice versa. The data gathered revealed that 84 per cent of the respondents earned scores between 24 to 36, with the mean value of 31.34 and S.D. of 4.32. These scores were indicative of moderate level of Machiavellian tendency, implying that these individuals were those who reflected moderation in their manipulative qualities, in their rationalities, in their abilities to persuade their personnel in achieving business goals and in their loyalty and friendship. A very negligible number of the respondents were found on higher and lower extremities of Machiavellianism scale (Table 22).

**Table-22:** Distribution of entrepreneurs as per their Machiavellianism

<b>Machiavellianism</b>	<b>Score range</b>	<b>f</b>	<b>%</b>
Low	10-23	11	5.5
Moderate	24-36	168	84.0
High	37-50	21	10.5
Total		200	100.0
Mean		31.34	
S.D.		4.32	



**Fig. 21:** Distribution of entrepreneurs as per their Self-esteem



**Fig.22:** Distribution of entrepreneurs as per their machiavellianism

## **2.5 Decision making style**

It is the manner or attempt an entrepreneur makes to solve most of their business problems to achieve their business goals. Individuals make different choices when they are tensed and stressed out, than when they are calm and collected. People use emotions as well as rational and intuitive processes in making decisions. Negative emotions can result in a limited search for new alternatives and a less vigilant use of information. On the other hand, positive emotions can increase problem solving skills and facilitate the integration of information. The present study has taken into focus the three major styles of decision making namely reflexive, reflective and consistent style of decision making. The adoption of either of reflexive or reflective style of decision making by an entrepreneur may have unfruitful consequences and can destroy companies and business careers. It may also lead to missing certain crucial opportunities leading to failures, which may cause stress.

The data revealed that 77 per cent of the respondents indicated that they generally adopted a consistent style of decision making with the mean score of 19.95 and S.D. of 2.92. These consistent decision makers tend to make decisions without rushing or wasting time. They make decisions by taking appropriate time to gather all the required information and would consider all alternatives. At the same time they would not unnecessarily prolong too much to take any decision. On the other hand, only 10 to 12 per cent of them adopted reflexive style and similar percent of the respondents adopted reflective style of decision making (Table 23).

**Table-23:** Distribution of entrepreneurs as per their decision making style

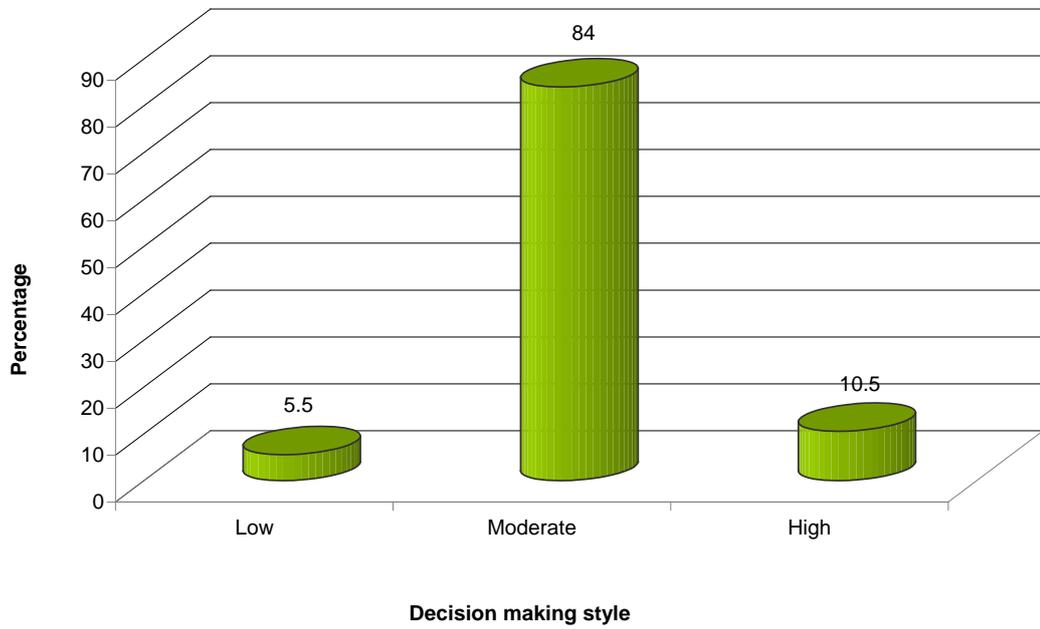
<b>Decision making style</b>	<b>Score range</b>	<b>f</b>	<b>%</b>
Reflexive Style	10-16	21	10.5
Consistent Style	17-23	154	77.0
Reflective Style	24-30	25	12.5
Total		200	100.0
Mean		19.95	
S.D.		2.92	

## 2.6 Management's attitude

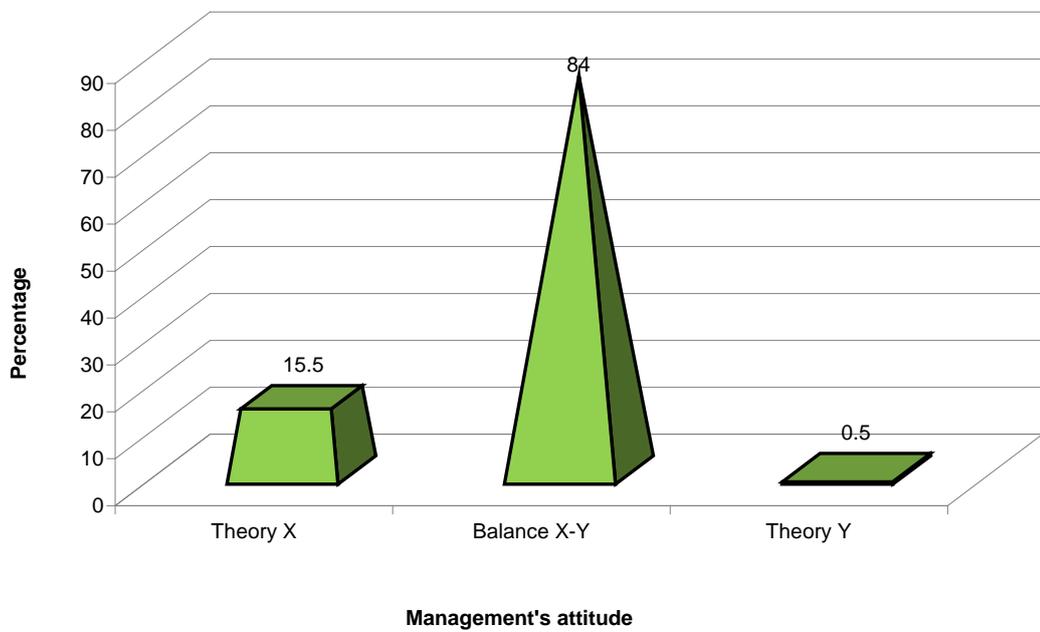
Management's attitude states the entrepreneur's attitude and expectations of employees and how he/she treats them largely, which determine their performance. Douglas Mc. Gregor classified attitudes which he called “assumptions” as Theory X and Theory Y. Individuals with Theory X attitude hold that employees dislike work and must be closely supervised to get them do their work. Theory Y attitudes hold that employees like to work and do not need to be closely supervised to get them do their work. Not only does an entrepreneur’s attitude affect the way he treats his employees, but it also has an impact on his own stress level caused by the attitude he or she holds (Table 24).

**Table-24:** Distribution of entrepreneurs as per their management's attitude

<b>Management's attitude</b>	<b>Score range</b>	<b>f</b>	<b>%</b>
Theory X	10-19	31	15.5
Balance between Theory X and Theory Y	20-30	168	84.0
Theory Y	31-40	1	0.5
Total		200	100.0
Mean		22.97	
S.D.		3.04	



**Fig. 23:** Distribution of entrepreneurs as per their Decision making style



**Fig.24:** Distribution of entrepreneurs as per their Management's attitude

The present study highlighted that major proportion i.e. 84 per cent of the respondents fell in the score range of 20-30, implying that they adopted the management's attitude which was a balance between Theory X and Theory Y attitude. However, an in-depth analysis of raw data revealed that among the above 84 per cent of the respondents, 75 per cent indicated higher inclination towards Theory X attitude (Appendix IV Table 6). The data implied that these entrepreneurs adopted a combination of Theory X and Theory Y approaches under different circumstances, depending on the significance and nature of work, wherein Theory X attitude was more predominant. A negligible proportion of the respondents were found in extreme categories of Theory X or Theory Y attitude. The score on mean and S.D. of management's attitude was 22.97 and 3.04 respectively.

## **2.7 Leadership style**

Leadership is the manner in which an entrepreneur plans, directs, organizes and controls the work of his employees. It is the process of influencing employees to work towards the achievement of objectives. Leadership is one of the most crucial variable of all within the realm of organizational behavior (human relations). The leader's style affects the leader's behaviors that results in effective group performance. Behavioral leadership theories assume that there are distinctive styles that effective leaders use consistently. The behavioral model of leadership utilized for the present study suggests two forms of leadership behavior, namely Task Centered Leadership Style and Relationship Leadership Style. The former style is concerned with achieving high level of production, building task-centered relations with employees that focus on the quality and quantity of work accomplished. The later style is considerate and supportive of employees, attempting to achieve personal goals and work hard at settling disputes, keeping people happy, providing encouragement and giving positive reinforcement.

With regard to the Task Leadership Style, the present survey revealed that about 62 per cent of the respondents followed an initiating style of leadership, implying that these entrepreneurs were those who emphasized the direction of team or individual employee activities through planning, communicating, scheduling, assigning tasks, emphasizing deadlines and giving orders, defining leader subordinate roles so that the subordinate knows what is expected out of them, establishing channels of communication and determining method for group tasks. The remaining 38 per cent of the respondents practiced the non-initiating structure of leadership style. The mean and S.D. value of the above variable was 48.39 and 6.49 respectively (Table 25).

**Table-25:** Distribution of entrepreneurs as per their task leadership style and relationship leadership style

<b>Types of leadership style</b>	<b>Score range</b>	<b>f</b>	<b>%</b>
<i>Task Leadership Style</i>			
Non-Initiating	≤47	76	38.0
Initiating	>47	124	62.0
Total		200	100.0
Mean		48.39	
S.D.		6.49	
<i>Relationship Leadership Style</i>			
Non-Considerate	≤40	90	45.0
Considerate	>40	110	55.0
Total		200	100.0
Mean		40.32	
S.D.		5.68	

The findings on the Relationship Leadership Style highlighted a different picture. It was observed that the sample was almost equally distributed in both the categories of considerate and non-considerate leadership style. Entrepreneurs with considerate leadership style were those who were friendly and approachable, took time to listen, were willing to make changes and were concerned of their employees welfare, whereas entrepreneurs following a non-considerate leadership style were those who revealed a greater psychological distance and thereby a more impersonal leader. The mean and S.D. score on this variable was 40.32 and 5.68 respectively (Table 25).

### **3.0 EXTENT OF STRESS EXPERIENCED IN PERSONAL, FAMILY AND WORK LIFE**

Inability to cope with multiple roles is widely regarded as a major source of stress; and an entrepreneur; by the very nature of their job, along with other family-social-personal demand, is prone to become a victim of these stresses. Entrepreneurial stress becomes a matter of concern when it is reflected as the harmful physical and emotional responses that occur when the requirements of the business/family/self do not match the capabilities, resources, or needs of the entrepreneurs. An attempt was therefore made to gain insight into the extent of personal, family as well as work life stress encountered by the entrepreneurs with regard to their multitasking roles. The extent of stress experienced by the entrepreneur in his/her personal, family and work life was measured using a multi-tasking role stress scale, and the results pertaining to each aspect has been presented in the ensuing paragraphs. Moreover, to procure individual stress situation-wise information on each aspect of the entrepreneurs, intensity indices have been provided in Appendix III, Table 3, 4 and 5.

### 3.1 Extent of stress faced by the entrepreneurs in their personal life (EoSPL)

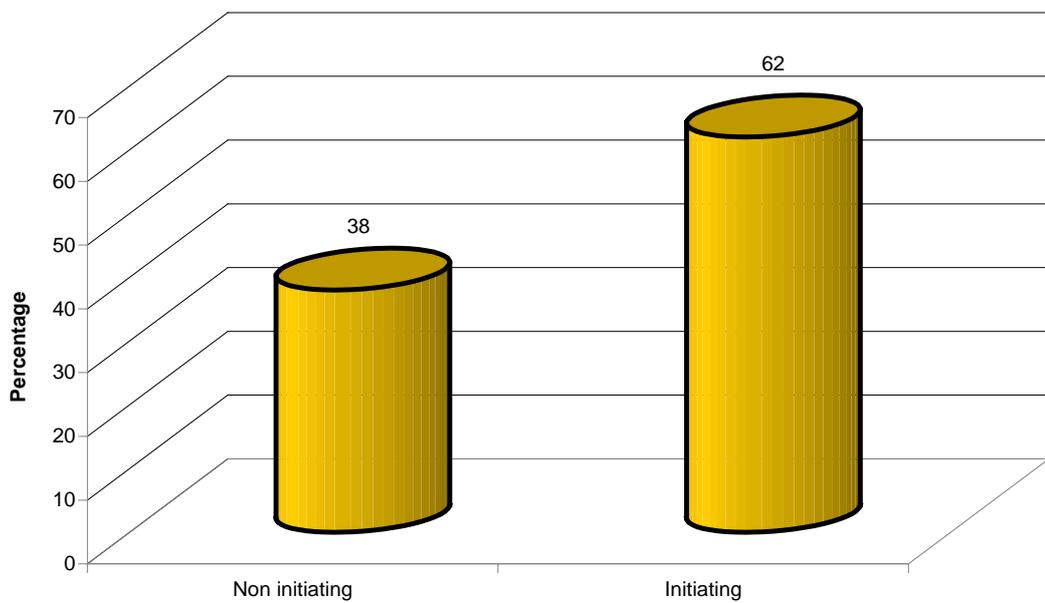
The extent of stress an entrepreneur experiences in his/her personal life not only depends on the extent to which unpleasant minor/major life events (i.e. stressors) occur and how crucial they are for a person, but also on how many of them occur simultaneously during any given period of time. A scale with thirty five items on EoSPL was designed to measure the stress experienced by the respondents in their personal life. The score ranged between 35-105, higher score indicating a high extent of stress in personal life, and vice versa. The results of the present investigation revealed that about 46.5 per cent of the respondents encountered stress to high extent, while about 53.5 percent of them exhibited low extent of stress in their personal life. The mean and S.D. on EoSPL was 61.24 and 9.15 respectively (Table 26).

**Table-26:** Distribution of entrepreneurs as per the extent of stress experienced in their personal life

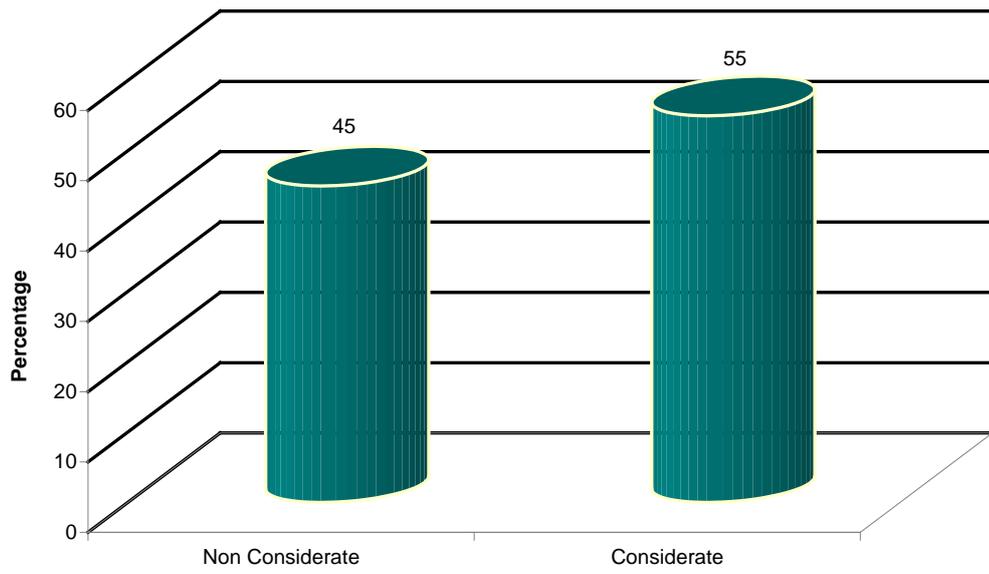
Extent of stress in personal life	Score range	f	%
Low	$\leq 61.24$	107	53.5
High	$> 61.24$	93	46.5
Total		200	100.0
Mean		61.24	
S.D.		9.15	

The stress in individuals manifests itself in form of various symptoms which could be medical or psychological or social in nature. In the present study the entrepreneurs reported of various stressors in their

personal life. Table 27 show the distribution of entrepreneurs by personal life stressors.



**Fig.25:** Distribution of entrepreneurs as per their Task leadership style



**Fig.26:** Distribution of entrepreneurs as per their Relationship leadership style

More than three-fourth of the respondents reported that they expected too much from their own self, undertook major responsibilities solely by themselves, and had no scope for personal growth. They ran into obstacles when trying to get things done, got upset when something happened unexpectedly, and felt that things were not going their way. Further, it was revealed that more than two-third of the respondents expressed of difficulties being piling up and found no time for creative work. They experienced frequent mood swings and reported of not being able to concentrate on important matters.

The data also brought forth that more than one-half of the respondents had very little freedom in their role, were worried about what others thought of them, were unable to cope with many convictions, felt trapped into circumstances, and were struggling under pressure to succeed. They pushed themselves to a point of being tired and felt that they were not doing anything worthwhile.

A few stress symptoms reported by more than one-third of the respondents were getting depressed without any apparent reason, experiencing headache/fainting/nauseating sensations without any medical cause, and engaging in foot tapping/leg shaking and other movements when under stress. A study of 450 entrepreneurs done by Boyd and Gumpert (1983) showed that at least once a week, 55% to 65% of entrepreneurs have back problems, indigestion, insomnia, or headaches.

**Table-27:** Distribution of entrepreneurs by personal life stressors

S.N.	Stressors experienced in personal life	Freq.	%
1	Got upset when something happened unexpectedly	192	96.0

<b>S.N.</b>	<b>Stressors experienced in personal life</b>	<b>Freq.</b>	<b>%</b>
2	Undertook major responsibilities of one's role all by one's own self	182	91.0
3	Expected too much of oneself	173	86.5
4	Had no scope for personal growth in one's role	159	79.5

Contd...

<b>S.N.</b>	<b>Stressors experienced in personal life</b>	<b>Freq.</b>	<b>%</b>
5	Ran into obstacles while trying to get things done	154	77.0
6	Felt things are not going in one's way	149	74.5
7	Mind often wondered while trying to concentrate on important matters	144	72.0
8	Felt that difficulties are piling up high	139	69.5
9	Had frequent ups and downs in mood without any cause	125	62.5
10	Had no time for creative work in any role	125	62.5
11	Pushed oneself to the point of getting tired	124	62.0
12	Had little freedom in one's role	123	61.5
13	Worried about what others thought about one's own self	120	60.0
14	Unable to cope with many convictions	115	57.5
15	Unable to get the feeling of not doing something worthwhile	112	56.0
16	Felt trapped into circumstances	111	55.5
17	Always felt under pressure to succeed	99	49.5
18	Felt depressed without any apparent reason	88	44.0
19	Had headache/fainting or nauseating sensations without any medical cause	76	38.0
20	Engaged in foot tapping/leg shaking and other movements with fingers and or pencils under stress	73	36.5
21	Ran into tears without any reason	62	31.0
22	Got irritable over petty things	44	22.0
23	Had difficulty in accepting the differences amongst people	32	16.0
24	Unable to remain cool when situations did not favour one's way	30	15.0
25	Unable to sleep soundly and frequently felt tired	27	13.5

26	Unable to remain cool and master any situation	22	11.0
27	Unable to relax one's body and mind without taking drugs	20	10.0

### 3.2 Extent of stress faced by the entrepreneur in their family life (EoSFL)

Family responsibilities and home life are important concerns for entrepreneurs, both on and off the job. Entrepreneurs who are married are required to attend to their role obligations in their respective family along with their business role functions. The complexities of the personal and familial environment contributes tremendously as a crucial cause of stress amongst the entrepreneurs. Family life stresses appear when conflict arises between personal values and values of other family members; when expectations of family members are conflicting, and when there are distractions due to family demands such as caring for children, fulfilling children's demands, making marital adjustments, experiencing sexual difficulties, and attaining comfortable financial status for the family.

The scale on EoSFL contained thirty four items that measured the extent of stress experienced by the entrepreneur in his family life. The scores ranged between 34-102, higher score reflecting a higher extent of stress, and vice versa. The findings of the present survey revealed that about 42 percent of the entrepreneurs experienced high extent of stress, while about 58 percent of them indicated low extent of stress in their family life. The mean score on EoSFL experienced by the entrepreneur was 53.63 with an S.D. of 9.99 (Table 28).

**Table-28:** Distribution of entrepreneurs as per extent of stress experienced in their family life

<b>Extent of stress in family life</b>	<b>Score range</b>	<b>f</b>	<b>%</b>
Low	≤ 53.63	116	58.0
High	> 53.63	84	42.0
Total		200	100.0
Mean		53.63	
S.D.		9.99	

Table 29 portrays the family life stressors experienced by the entrepreneurs. It was found that more than three-fourth of the respondents were stressed because their business demands interfered with their family demands. They were also upset that their spouse was unable to enjoy a good reputation in their work life. Additionally, more than two-third of the respondents were not able to spend time with their family, had lot of clashes with spouse, and felt that family came in their way of professional growth. They were also worried about their responsibility of getting the children married.

It was also revealed that more than one-half of the respondents were worried about not being able to do justice with their family role, were unable to fulfill their children's demands and were concerned about their children's performance in school/college. They expressed that their spouse was over ambitious and they landed up having lot of arguments with their spouse.

The present investigation also reflected that more than one-third of the respondents were distressed as they faced financial pressures in meeting daily expenditures and adjusting their family expenses at the end of the month, resulting into conflicts with their spouses. Further, they

were also irritated since they could not enjoy privacy in their married life, and were uneasy that their spouse brought work problems at home. They also expressed their unhappiness that their family showed very little concern or interest towards them.

**Table-29:** Distribution of entrepreneurs by family life stressors

<b>S.N.</b>	<b>Stressors experienced in family life</b>	<b>Freq.</b>	<b>%</b>
1	Spouse unable to have good reputation in his/her work sphere	187	93.5
2	Business demands interfered with one's personal life	154	77.0
3	Inability to spend time with family due to busy work schedule	140	70.0
4	Clashed views with spouse	136	68.0

Contd...

<b>S.N.</b>	<b>Stressors experienced in family life</b>	<b>Freq.</b>	<b>%</b>
5	Worried about responsibility of getting their children married	136	68.0
6	Family came in way of one's ambitions for one's professional growth	129	64.5
7	Worried about children's performance in school / college	122	61.0
8	Spouse being over-ambitious	116	58.0
9	Had lot of arguments with spouse in all matters	114	57.0
10	Unable to do justice with one's family role	113	56.5
11	Unable to fulfill children's demands	107	53.5
12	Faced lot of financial problems in meeting day to day expenditures	96	48.0
13	Difficulty in adjusting family expenses during the end of month	92	46.0
14	Had conflicts with one's spouse due to inadequate financial resources	83	41.5

15	Being irritated due to lack of privacy in one's married life	81	40.5
16	Spouse being frustrated and bringing his/her work problems in one's family life	76	38.0
17	Family showed little interest or concern towards oneself	73	36.5
18	Having negative attitude	64	32.0
19	Unable to give time for family's social/recreational activities	61	30.5
20	Faced serious marital problems	60	30.0
21	Had trouble with in laws	58	29.0
22	Had sexual problems with spouse	47	23.5
23	Family demands interfered with work activities	38	19.0
24	Unable to have good support from spouse in one's business	21	10.5

### 3.3 Extent of stress faced by the entrepreneur in their work life (EoSWL)

Work life stress has become an inevitable part of human life in the present time. Stress experienced at work leads to negative work attitude that can affect an individual's sense of psychological and physiological well being. One of the sources of stress faced by entrepreneur in business could be the work itself. The nature of work, physical working condition, deadlines and time pressures, work demands, and technical problems in areas of managing work in business, doing things against their own personal values, working for prolonged hours, inability to manage capital efficiently and effectively, inability to cope with unexpected business problems and inability to handle market instability and labour problems are some of the crucial aspects that could cause stress to the entrepreneur.

For the present investigation forty seven items on EoSWL were formulated in the scale that measured the extent of work life stress of the entrepreneur. The EoSWL scores of the respondents ranged between 47-141 with a mean scores of 83.35 and S.D. of 12.39 respectively. Analysis of data revealed almost an equal representation of the sample experiencing work life stress to high extent (47.5 per cent) and low extent (52.5 percent) (Table 30).

**Table-30:** Distribution of entrepreneurs as per extent of stress experienced in their work life

Extent of stress in work life	Score range	f	%
Low	≤ 83.35	105	52.5
High	> 83.35	95	47.5
Total		200	100.0

Mean		83.35
S.D.		12.39

The entrepreneurs today face lot of challenges in business as a result of which the stress that they encounter in their professional sphere cannot be overlooked. It was thought worthwhile to study the different work life stressors faced by them. From the table given below (Table 31), it was found that a large proportion of the respondents i.e. more than three-fourth were burdened because they undertook more responsibility than they actually could handle. They stated that their business commitments interfered with other social obligations, and had no time to pay attention to different business aspects. They expressed that their business was affected due to instability in the market, experienced problems of financial resources and lost important business contracts. Further, they conveyed that they lacked challenges in their own business.

The present investigation also revealed that more than two-third of the respondents were disappointed since they experienced conflicts between their values and what they did in business, and did things against their own judgement. They were upset of not being able to get timely payments from clients and were constantly worried about facilities and finances required for day-to-day functioning of business. They conveyed their annoyance that their employees lacked adequate skill and knowledge to handle business responsibilities, and also that they could not satisfy their employee's demands. Additionally, they expressed their frustration that their professional role often contradicted with their family role, and they were unable to give sufficient time to their family. They were unable to pursue other interests/hobbies due to heavy business demands. Also, these entrepreneurs

expressed their concern that their health was being affected due to these work stressors.

The work-related stressors experienced by more than one-half of the entrepreneurs were related to business aspects like unskilled laborers, fear of losing business reputation, inability to use capital in the right direction, not having the right kind of training for one's business, fear of taking risk, too much of involvement in solving labour problems, lack of adequate machinery and uncertainty about future scope of business. They further reported of experiencing tiredness for no apparent reason. A little more than one-third of them also reported for not being able to use their training and expertise in their existing business. They experienced loneliness as an entrepreneur, and felt nervous to face business competition.

On reviewing the literature, the investigator came across a study on the "Sources of stress and coping mechanism for Malaysian entrepreneurs" by Ahmad and Salim (2009). The results showed that among the top five variables that generated stress towards these entrepreneurs were no commercial experience in conducting business, no experience in related sector, hesitate to delegate work, weak and unable to make decisions and lack of emotional stability. The mean scores were 4.08, 4.07, 3.82, 3.63 and 3.53 respectively.

**Table-31:** Distribution of entrepreneurs by work life stressors

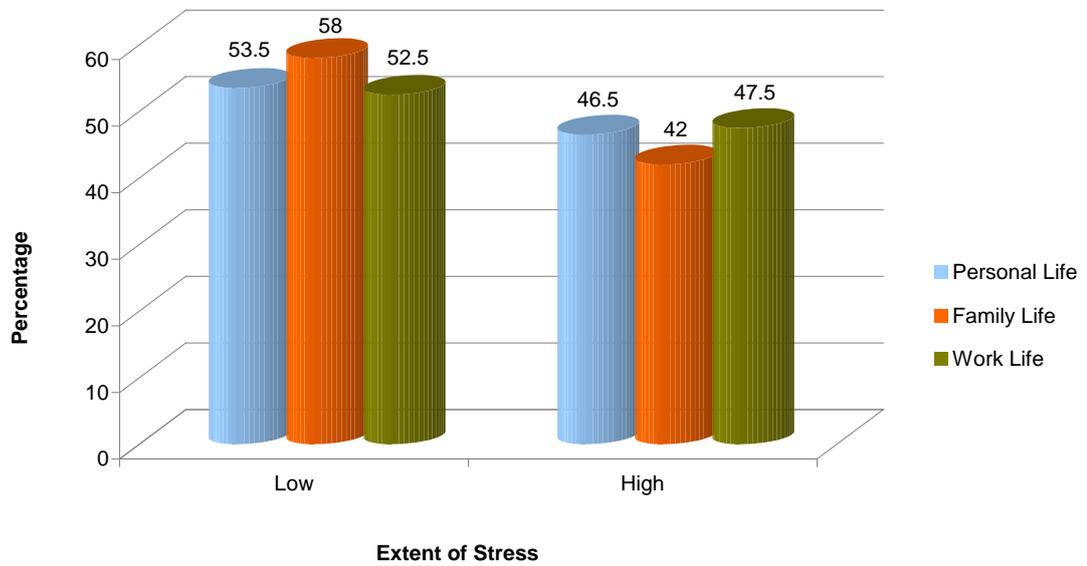
S.N.	Stressors experienced in work life	Freq.	%
1	Undertook more responsibility than they could handle	174	87.0
2	Lacked challenges in business	173	86.5
3	Lost important business contracts	170	85.0
4	Business was affected due to market instability	168	84.0
5	Lack of financial resources for business	157	78.5

<b>S.N.</b>	<b>Stressors experienced in work life</b>	<b>Freq.</b>	<b>%</b>
6	Business commitments interfered with other social obligations	154	77.0
7	Unable to have enough time for paying attention for different business aspects	153	76.5
8	Doing things in one's role that are against one's judgment	148	74.0
9	Unable to pursue other interest / hobbies due to heavy business demands	148	74.0
10	Inability to get timely payment from my clients	147	73.5
11	Experienced conflict between one's values and what one does in business	145	72.5
12	Insufficient knowledge of employees to handle their business responsibilities	144	72.0

Contd...

<b>S.N.</b>	<b>Stressors experienced in work life</b>	<b>Freq.</b>	<b>%</b>
13	Insufficient skills to handle business responsibilities	144	72.0
14	Inability to satisfy the conflicting demands of employees	143	71.5
15	Work load was too heavy	142	71.0
16	One's professional role, contradicting with one's family role	142	71.0
17	Declining market demand of business	141	70.5
18	Unable to spend time with family due to busy schedule	140	70.0
19	Worried about necessary facilities needed for one's own business	139	69.5
20	Lacked finances for business	138	69.0
21	Health was affected due to lot of hard work	134	67.0
22	Was afraid of one's business becoming stagnant in changing times	128	64.0
23	Felt overburdened in one's business	128	64.0
24	Unable to get skilled laborers for business	123	61.5
25	Inability to use capital into right direction for earning good business	115	57.5
26	Had fear of losing reputation in the market	115	57.5
27	Was too much involved in dealing with labor problems	114	57.0
28	Inadequate training for one's business roles	111	55.5

29	Afraid of taking risk in business	106	53.0
30	Got tired for no reasons in work	103	51.5
31	Lacked adequate machinery needed for business	103	51.5
32	Had no certainty about future scope of business	100	50.0
33	Inability to use one's training and expertise in one's business	97	48.5
34	Felt lonely as an entrepreneur	84	42.0
35	Felt nervous to face business competition	72	36.0
36	Unable to remain patient when things go wrong in business	32	16.0
37	Inadequate relevant technical knowledge to handle business	24	12.0
38	Inability to give best quality products and services in business	22	11.0



**Fig.27:** Distribution of entrepreneurs as per their extent of stress in personal, family and work life

Observations made from the above findings reinforces the fact that entrepreneurs have extra demands on their time and energy from the multiple roles related to personal, family and work life. It was found that the role related pressures had undoubtedly induced considerable stress in the entrepreneurs, which in few identified stress situations appeared to have exceeded the entrepreneur's threshold, causing tension, anger, frustration and misery. The ensuing paragraphs provides a comprehensive picture of the available researches done on similar lines, unfolding the stressors and the negative ramifications of entrepreneurial stress.

The preliminary analysis of a survey of 469 Slovenian and Swedish entrepreneurs in new ventures, indicated that role overload conflicts, ambiguities were the major stressors experienced (Dmovsek, 2007). Naik (2012) found role overload, role irrelevancies, resource inadequacy & role inadequacy to be significant factors that are responsible for generating entrepreneurial role stress among 70 women working in "Mahila Bachat Group" in Maharashtra. In an attempt to understand the stress phenomenon of 75 Roman managers and entrepreneurs from Bihar, Mathew and Panchanatham (2011); and Mathew et. al. (2009) explored the WLB challenges faced by women entrepreneurs in South India using semi-structured interviews and questionnaire method. The results revealed that role overload, dependent care issues, quality of health, problems in time management and lack of proper social support are the major factors influencing the WLB of women entrepreneurs in India. Ufuk et. al. (2001) found that the most important factors causing stress among married women entrepreneurs in Ankara urban center in business and family life

were insufficient demand in the market, excessive expectations of family members and physical fatigue.

Mirela (2010) found that job itself was seen as a major stressor, along-with with other stressors namely; family problems, personal problems or social problems amongst. Busse (2010) carried out a study on entrepreneurial stress and its cause and identified the most common causes of business anxiety, which included those related to; financial matters, sales issues, role overload and employees. Salim (2009) explored the stress factors amongst 118 small and medium enterprises (SMEs) entrepreneurs in Malaysia and the results of factor analysis showed that characteristics, work, family and values had a significantly strong relation with level of stress.

A huge number of researches have been documented in context to stress amongst individuals with different professional background. Most of these researches concentrate on the levels of perceived occupational stress and work-related stressors, and the work-family interface. Some of the recent researches that the investigator came across focused on the private and public bank employees (Malik, 2011); Indian anesthesiologists (Sidhaye et. al., 2011); Palestinian employees (Analoui et. al., 2010); public university academicians (Ahsan, 2009); academicians, working women, professionals, entrepreneurs, government employees (Mathew et. al., 2008); African American Women (Cheryl et. al., 2008) working women (Sanlier et. al., 2007); Financial planners (Joy, 2005); female primary teachers (Gauges, 2003); Extension Faculty (Place and Jacob, 2001); and professionals in Singapore (Chan, 2000). Each of the above researches upon out very

distinctive findings, however the general outcome was that all the respondents perceived neutral to higher levels of stress; and the major stressors reported were the job- related issues (role overload, role conflict and role authority, performance pressure) and work-family interface conflicts.

Many efforts have been put into comparing the levels of stress experienced by entrepreneurs and those into salaried jobs. Perry et. al. (2008) reported the challenges that were seen of greater consequences to entrepreneurs, in comparison to those in employment, included; individuals operate in isolation, work long hours (often from home), experience little separation between work and family time, have less sense of accomplishment, lower psychological well-being, higher turnover, and higher overall burnout. According to Robertson (2004), the experience of stress among entrepreneurs is much higher compared with other job occupations. The empirical evidence from his study showed that approximately 70% of business owners and managers believed that it is far more stressful running one's own business activities compared to working for other people, while 19% of the survey shows that running one's own businesses is less stressful than working for others. The remaining 11% shows that the experience of stress is more or less the same in both cases. However, Boyd and Gumpert (1983) confirmed that small business ownership is one of the most satisfying career experiences. Their study on 450 entrepreneurs showed that entrepreneurs pay an extremely high cost for such satisfaction. To keep getting the satisfaction entrepreneurship brings, though, they appear willing to tolerate such evidence of stress. As a

result of their research, the authors question whether a high level of stress is an inevitable by-product of small business ownership.

#### **4.0 STRESS COPING STRATEGIES ADOPTED BY THE ENTREPRENEURS**

The coping strategies that are adopted to manage stressful situations would determine the extent of stress a person experiences in personal, family and work life. A variety of coping behavior/strategies have been suggested by various stress researches ranging from the most casual maneuvers to complicated form of problem solving, from highly productive behavior to the most pathological reactive attempts and from most rational to most irrational efforts. Coping styles or strategies may either be oriented towards avoiding stress or dealing with or accepting stress. In the present investigation the avoidance and acceptance stress coping strategies proposed by Pareek (1983) were adopted to assess the mode of coping that entrepreneurs would adopt to deal with stressful situations arising from their roles related to personal, family and work life. The eight strategies to cope with stress can be broadly grouped as avoidance and acceptance modes of coping. The avoidance stress coping strategy comprised of Impunitive (M), Intropunitive (I), Extrapunitive (E) and Defensive (D), whereas the acceptance stress coping strategy comprised of Impersistive (m), Intropersistive (i), Extrapersistive (e) and Interpersistive (n) stress coping strategy.

##### **4.1 Extent of use of Avoidance Stress Coping Strategies**

With regards to the extent of use of the selected four avoidance stress coping strategies adopted by the entrepreneurs when dealing with stressful situations, there was more or less an equal representation of the

respondents using the avoidance stress coping strategy to high and low extent (46.5 per cent and 53.5 per cent) respectively, with relatively higher bent towards the latter. Further, the present study exhibited a greater tendency of entrepreneurs towards use of intro-punitive (I) mode of coping with stress wherein 56 per cent of the respondents used this style to a high extent, implying that these individuals had a tendency to put the blame or aggression towards one's own self. Moreover, they also adopted the defensive (D) mode of coping with stress, wherein, 54 per cent of the entrepreneurs used this style to a high extent. These entrepreneurs attempted to either deny or rationalize the existence of stress (Table 32).

**Table-32:** Distribution of entrepreneurs as per the extent of use of avoidance stress coping strategies

Extent of use of avoidance coping strategy	Impunitive (M)		Extrapunitive (E)		Intro-punitive (I)		Defensive (D)		Overall AvSCS	
	f	%	f	%	f	%	f	%	f	%
Low	108	54.0	98	49.0	88	44.0	92	46.0	107	53.5
High	92	46.0	102	51.0	112	56.0	108	54.0	93	46.5
Total	200	100.0	200	100.0	200	100.0	200	100.0	200	100.0

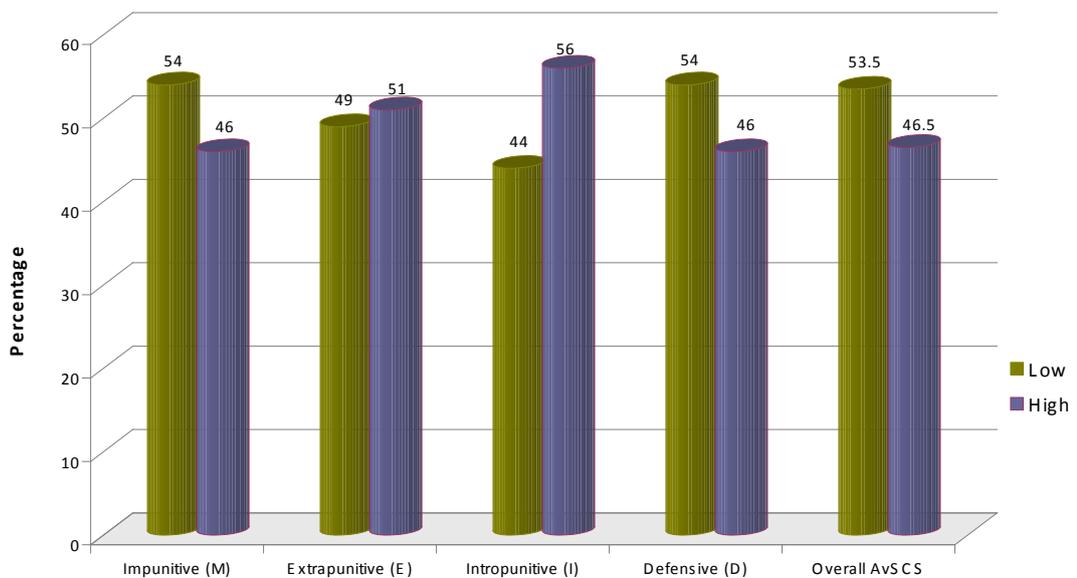
#### 4.2 Extent of use of Acceptance Stress Coping Strategies

The findings of the present study revealed that 53.5 per cent of the entrepreneurs used acceptance coping strategy to a high extent, while the remaining 46.5 per cent of them used it to a low extent. The data distinctly brought forth that about two-third of entrepreneurs adopted impersistive (m) mode of coping with stress to a high extent, implying that they were optimistic and hoped that time would solve the problem and

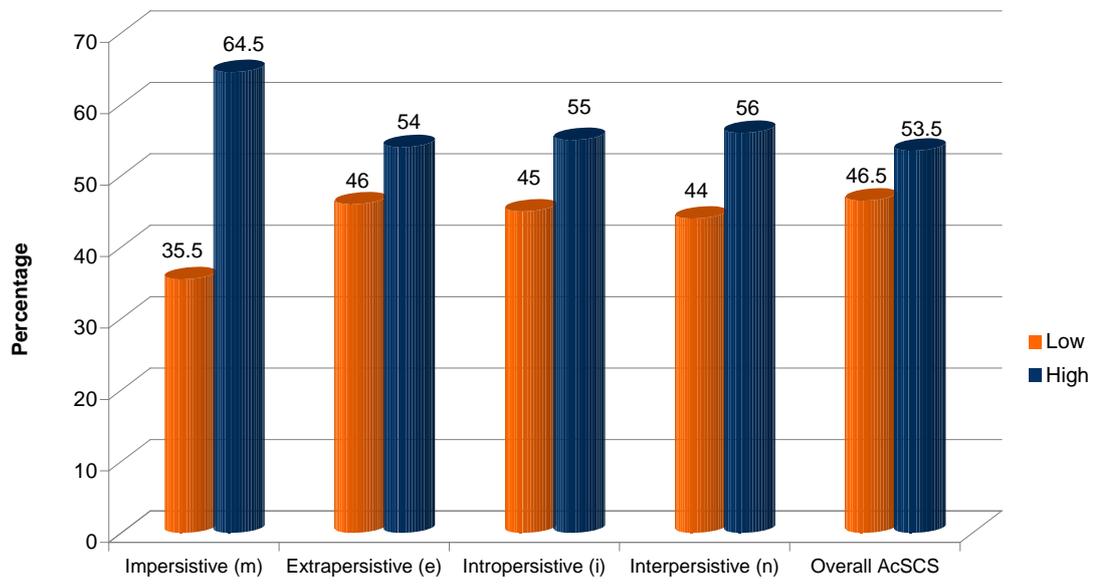
things would work out well in future. The remaining one-third of entrepreneurs used the same stress coping strategy to a low extent. On the other hand, it was found that a little more than one-half (54 to 56 per cent) of the entrepreneurs adopted the intropersistent (i), extrapersistent (e) and interpersistent (n) style of coping with stress to a high extent (Table 33).

**Table-33:** Distribution of entrepreneurs as per the extent of use of acceptance stress coping strategies

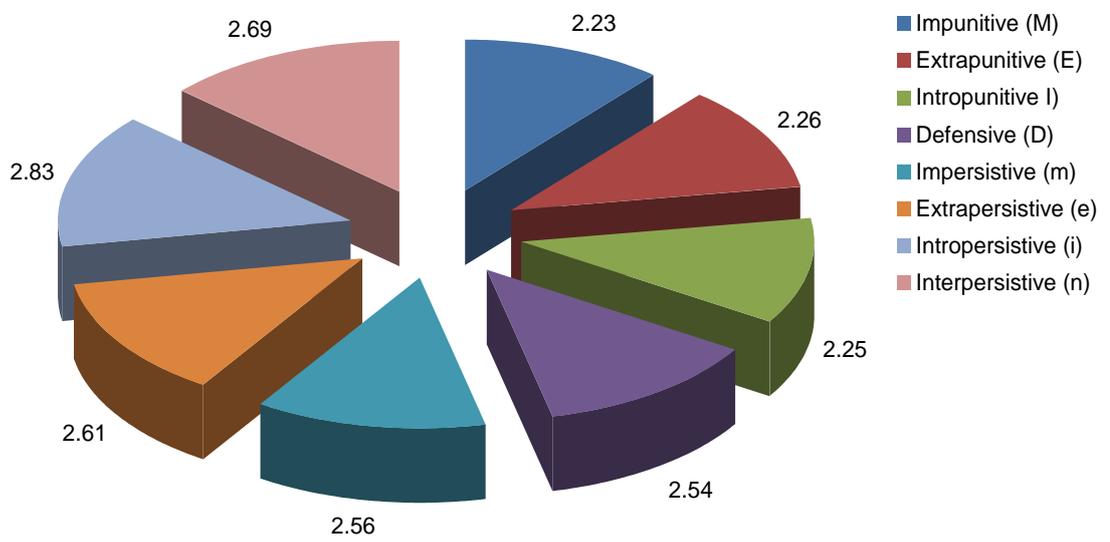
Extent of use of acceptance coping strategy	Impersistive (m)		Introersistent (i)		Extrapers-istive (e)		Interpers-istive (n)		Overall AcSCS	
	f	%	f	%	f	%	f	%	f	%
Low	71	35.5	92	46.0	90	45.0	88	44.0	93	46.5
High	129	64.5	108	54.0	110	55.0	112	56.0	107	53.5
Total	200	100.0	200	100.0	200	100.0	200	100.0	200	100.0



**Fig.28:** Distribution of entrepreneurs as per their use of avoidance stress coping strategies



**Fig.29:** Distribution of entrepreneurs as per their use of acceptance stress coping strategies



**Fig.30:** Mean values on stress coping strategies adopted by entrepreneurs

### **4.3 Use of coping strategies in various personal/family life stress situations**

Intensity indices were estimated for the rank order preference towards adoption of stress coping strategies by the entrepreneurs in various situations. Analysis of data brought forth interesting results with regard to the coping behavior of entrepreneurs in various personal and family life situations.

It was found that in situations, where the entrepreneurs did not get support to share their problems, or where their family felt neglected, or where they were unable to pursue their own hobbies or interests, the most preferred stress coping strategy was the intropersistive style of coping. These entrepreneurs revealed that under such circumstances they preferred to take the responsibility and to take action on their own to resolve the stress.

Entrepreneurs revealed their preference for use of interpersistive style of coping in situations where they had clashes with spouse or were frustrated due to poor sex life or were unable to spend time with spouse and children. The data brought forth that in stressful situations between husband and wife the respondents distinctively revealed their preference to use strategies of joint efforts of both the spouse to resolve the issues. Further, in stress situations where the respondents experienced poor health and insufficient sleep due to business pressures, the imperstive style of coping ranked the highest. The preferred use of the above strategy implied that the respondents experienced an optimism and hoped that things would resolve with time and work out well in future.

Further, with regard to adoption of avoidance coping strategies, data brought forth that the entrepreneurs preferred use the defensive coping (denial) under stress situations when there is no time to spend with family and children, were unable to fulfill family's financial demands and when they had poor sex life. Intropunitive coping (blaming one's own self) was preferred when the entrepreneur did not find any support for sharing his/her problems.

**Table-34:** Distribution of entrepreneurs as per the rank order preference given for each stress coping strategy with respect to the stress situations experienced in personal/family life

Stress situations	Stress coping strategies	Rank Order for preference of stress coping strategy								Intensity Indices	Standard Deviation
		4		3		2		1			
		N	%	N	%	N	%	N	%		
<b>Personal / Family Life</b>											
Family feeling neglected	M	39	19.5%	33	16.5%	44	22.0%	84	42.0%	2.14	1.163
	e	40	20.0%	72	36.0%	39	19.5%	49	24.5%	2.52	1.070
	E	20	10.0%	56	28.0%	73	36.5%	51	25.5%	2.23	0.943
	i	101	50.5%	39	19.5%	44	22.0%	16	8.0%	3.13	1.017
No time for family and children	I	46	23.0%	25	12.5%	25	12.5%	104	52.0%	2.07	1.252
	m	32	16.0%	63	31.5%	64	32.0%	41	20.5%	2.43	0.990
	D	59	29.5%	54	27.0%	61	30.5%	26	13.0%	2.73	1.026
	n	64	32.0%	57	28.5%	49	24.5%	30	15.0%	2.77	1.058
Clashes with spouse	E	54	27.0%	50	25.0%	33	16.5%	63	31.5%	2.47	1.194
	m	51	25.5%	60	30.0%	37	18.5%	52	26.0%	2.55	1.133
	M	14	7.0%	56	28.0%	85	42.5%	45	22.5%	2.19	0.866
	n	81	40.5%	34	17.0%	45	22.5%	40	20.0%	2.78	1.178
Lack of sleep	I	46	23.0%	52	26.0%	45	22.5%	57	28.5%	2.43	1.132
	i	59	29.5%	52	26.0%	37	18.5%	52	26.0%	2.59	1.166
	D	36	18.0%	46	23.0%	67	33.5%	51	25.5%	2.34	1.048
	m	60	30.0%	49	24.5%	50	25.0%	41	20.5%	2.64	1.117

Contd...

Stress situations	Stress coping strategies	Rank Order for preference of stress coping strategy								Intensity Indices	Standard Deviation
		4		3		2		1			
		N	%	N	%	N	%	N	%		
Poor health	M	41	20.5%	40	20.0%	31	15.5%	88	44.0%	2.17	1.199
	e	38	19.0%	76	38.0%	50	25.0%	36	18.0%	2.58	0.994
	D	40	20.0%	35	17.5%	76	38.0%	49	24.5%	2.33	1.057
	m	81	40.5%	49	24.5%	43	21.5%	27	13.5%	2.92	1.077
Poor sex life	D	72	36.0%	40	20.0%	47	23.5%	41	20.5%	2.72	1.158
	m	25	12.5%	59	29.5%	53	26.5%	63	31.5%	2.23	1.031
	M	26	13.0%	42	21.0%	56	28.0%	76	38.0%	2.09	1.052
	n	77	38.5%	59	29.5%	44	22.0%	20	10.0%	2.96	1.004
Unfulfilled families financial expectations	I	38	19.0%	22	11.0%	30	15.0%	110	55.0%	1.94	1.193
	m	35	17.5%	54	27.0%	71	35.5%	40	20.0%	2.42	0.999
	D	62	31.0%	58	29.0%	57	28.5%	23	11.5%	2.79	1.009
	e	65	32.5%	66	33.0%	42	21.0%	27	13.5%	2.85	1.028
Lack of support to share problems	I	53	26.5%	37	18.5%	44	22.0%	66	33.0%	2.38	1.197
	e	30	15.0%	64	32.0%	57	28.5%	49	24.5%	2.37	1.015
	D	40	20.0%	43	21.5%	62	31.0%	55	27.5%	2.34	1.086
	i	77	38.5%	56	28.0%	37	18.5%	30	15.0%	2.90	1.080
Inability to pursue one's interest/hobbies	M	43	21.5%	29	14.5%	45	22.5%	83	41.5%	2.16	1.184
	i	62	31.0%	56	28.0%	55	27.5%	27	13.5%	2.96	1.037
	I	29	14.5%	54	27.0%	65	32.5%	52	26.0%	2.30	1.012
	e	67	33.5%	60	30.0%	34	17.0%	39	19.5%	2.75	1.128

#### **4.4 Use of coping strategies in various work life stress situations**

Table 35 shows the intensity indices of rank order preference of the adoption of stress coping strategies by the entrepreneurs in different work life situations. The analysis of data revealed that entrepreneurs expressed their preference towards use of extrapersistent style of stress coping in work life situations where they experienced problems due to overload of work and fear of losing their business reputation. Use of extrapersistent mode of coping implied that the entrepreneurs thought that they require input from someone else to resolve their problems.

Moreover, there was a greater inclination towards preferred use of impersistent coping style in stress situations of facing business competition in the market. This implied that the entrepreneurs were optimistic and hopeful that things would work out better with time. During stress situations; when entrepreneurs were overloaded with work in business or when they took decisions against their own judgement, intropersistent mode of coping with stress was adopted. This meant that they believed that they themselves should make efforts to resolve their problems. Moreover, there was a greater inclination of entrepreneurs towards the adoption of defensive coping (denial) when encountered work overload; extrapunitive coping (putting put the blame on others) under conditions of overlapping business demands; impunitive coping (passive admission of stress) in situations of cut-throat competition in market and intropunitive coping (blaming one's own self) due to fear loss of loss of reputation.

**Table-35:** Distribution of entrepreneurs as per the rank order preference given for each stress coping strategy with respect to the stress situations experienced in work life

Stress situations	Stress coping strategies	Rank Order for preference of stress coping strategy								Intensity Indices	Standard Deviation
		4		3		2		1			
		N	%	N	%	N	%	N	%		
<b>Work Life</b>											
Work overload	D	61	30.5%	47	23.5%	48	24.0%	44	22.0%	2.63	1.136
	i	58	29.0%	54	27.0%	43	21.5%	45	22.5%	2.63	1.127
	E	17	8.5%	55	27.5%	59	29.5%	69	34.5%	2.10	0.977
	e	64	32.0%	44	22.0%	50	25.0%	42	21.0%	2.65	1.138
Overlapping business demands	I	33	16.5%	42	21.0%	41	20.5%	84	42.0%	2.12	1.132
	n	42	21.0%	64	32.0%	43	21.5%	51	25.5%	2.49	1.089
	E	19	9.5%	51	25.5%	86	43.0%	44	22.0%	3.23	0.899
	i	106	53.0%	43	21.5%	30	15.0%	21	10.5%	3.17	1.038
Poor interpersonal relations	M	33	16.5%	42	21.0%	35	17.5%	90	45.0%	2.09	1.148
	e	26	13.0%	81	40.5%	54	27.0%	39	19.5%	2.47	0.951
	E	31	15.5%	49	24.5%	79	39.5%	41	20.5%	2.35	0.976
	n	110	55.0%	28	14.0%	32	16.0%	30	15.0%	3.09	1.144
Untimely payments from clients	M	55	27.5%	43	21.5%	28	14.0%	74	37.0%	2.40	1.240
	i	49	24.5%	58	29.0%	51	25.5%	42	21.0%	2.57	1.077
	D	36	18.0%	50	25.0%	79	39.5%	35	17.5%	2.44	0.980
	n	60	30.0%	49	24.5%	42	21.0%	49	24.5%	2.60	1.156

Contd...

Stress situations	Stress coping strategies	Rank Order for preference of stress coping strategy								Intensity Indices	Standard Deviation
		4		3		2		1			
		N	%	N	%	N	%	N	%		
Working against one's judgement	I	44	22.0%	34	17.0%	41	20.5%	81	40.5%	2.20	1.192
	m	40	20.0%	70	35.0%	33	16.5%	57	28.5%	2.47	1.107
	E	35	17.5%	49	24.5%	75	37.5%	41	20.5%	2.39	1.001
	i	82	41.0%	46	23.0%	50	25.0%	22	11.0%	2.94	1.050
Cut-throat competition	M	64	32.0%	49	24.5%	37	18.5%	50	25.0%	2.63	1.174
	n	49	24.5%	50	25.0%	41	20.5%	60	30.0%	2.44	1.159
	E	21	10.5%	46	23.0%	66	33.0%	67	33.5%	2.10	0.989
	m	66	33.0%	55	27.5%	56	28.0%	23	11.5%	2.82	1.021
Loss of reputation	I	75	37.5%	29	14.5%	44	22.0%	52	26.0%	2.63	1.229
	n	48	24.0%	48	24.0%	47	23.5%	57	28.5%	2.44	1.141
	E	28	14.0%	50	25.0%	63	31.5%	59	29.5%	2.24	1.027
	e	50	25.0%	72	36.0%	45	22.5%	33	16.5%	2.70	1.023

#### **4.5 Computation of Factor Analysis on Stress Coping Strategy**

Factor Analysis was computed for eight selected stress coping strategies to create small number of sets of interrelated coping strategies, termed as factors. The idea was to extract maximum common variance from all the selected strategies and assign them into a common factor that can be used to represent relationships amongst sets of many interrelated strategies. Factor analysis was performed by examining the pattern of correlations (or covariances) between the observed strategies. For the present study, For the present investigation, factor analysis was carried out in four steps :

1. First, the correlation matrix for all variables was computed, whereby variables that do not appear to be related to other variables were identified from the matrix and associated statistics.
2. In the second step, factor extraction the number of factors necessary to represent the data and the method of calculating them was determined.
3. The third step, rotation focused on transforming the factors to make them more interpretable.
4. At the fourth step, scores for each factor were computed for each case. These scores could be used in a variety of other analysis like correlations.

**Step-1** : Examining the correlation matrix.

The correlation matrix for the eight stress coping strategies is shown in the Table 36. Since one of the goals of factor analysis was to obtain factors that helped to explain these correlations, the variables were related to each other for the factor model to be appropriate. If the correlations between variables were small, it was unlikely that they shared common factors. Table 36 shows that one-fourth of the coefficients were greater than 0.3 in absolute value. The five variables namely Impunitive (M), Impersistive (m), Extrapunitive (E), Extrapersistive (e) and Intropunitive (I) had large correlations with at least one or the other variables in the set.

**Table-36:** Correlation Matrix

		<b>M</b>	<b>m</b>	<b>E</b>	<b>e</b>	<b>I</b>	<b>I</b>	<b>D</b>	<b>n</b>
Impunitive	(M)	1.00000							
Extrapunitive	(E)	-.25738	1.0000						
Intropunitive	(I)	.07634	-.02076	1.0000					
Defensive	(D)	-.16502	.01580	-.53095	1.0000				
Impersistive	(m)	.05522	-.31012	.28331	-.31259	1.0000			
Extrapersistive	(e)	-.33703	.03438	.32772	.00985	.41800	1.0000		
Intropersistive	(i)	-.11913	-.15990	.05800	-.13449	.24362	-.05417	1.0000	
Interpersistive	(n)	-.34251	-.12960	.52261	.28059	.27474	.15063	-.14663	1.0000

### **Step-2:** Factor Extraction

The goal of the factor extraction step was to determine the factors. For the present survey, the investigator obtained estimates of the initial factors from principal component analysis. In principal component analysis, linear combinations of the observed variables were formed. The first

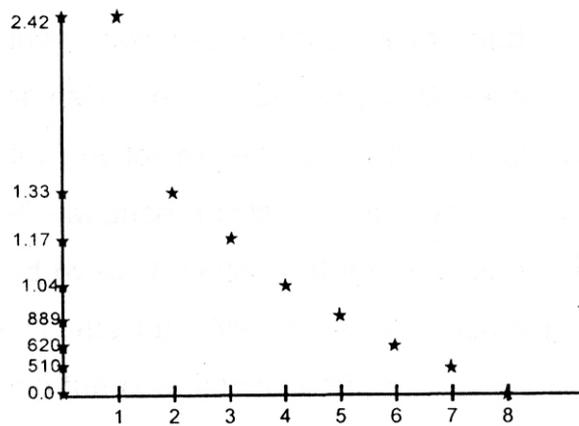
principal component was the combination that accounted for the largest amount of variance in the sample. The second principal component accounted for the next largest amount of variance and was uncorrelated with the first. Successive components explained progressively smaller portions of the total sample variance, and all were uncorrelated with each other.

The proportion of variance accounted for by the common factors, or the communality of a variable was 1 for all the variables. This principal component analysis transformed a set of correlated variables to a set of uncorrelated variables (principal components). In order to determine the factors necessary to represent the data in the present research it was essential to examine the percentage of total variance explained by each. The total variance was the sum of the variance of each variable. For simplicity, all variables were expressed in standardized form, with a mean of 0 and a standard deviation of 1. Since there were 8 variables and each are standardized to have a variance of 1, the total variance was 8 for the present research. Table 37 contains the initial statistics for each factor. The total variance explained by each factor is listed in the column labeled Eigenvalue. The next column contains the percentage of the total variance attributable to each factor. For eg. the linear combination formed by factor 2 has a variance of 1.33, which is 16.7% of the total variance of 8. The last column that is the cumulative percentage, indicates the percentage of variance attributable to that factor and those that precede it in the table. The factors are arranged in the descending order of variance explained.

**Table-37:** Principal Component Analysis

Variable		Communi- nality	Factor	Eigenvalue	Percentage of variance	Cumulative Percentage
Impunitive	(M)	1.00000	1	2.42458	30.3	30.3
Impersistive	(m)	1.00000	2	1.33476	16.7	47.0
Extrapunitive	(E)	1.00000	3	1.17816	14.7	61.7
Extrapersistive	(e)	1.00000	4	1.04162	13.0	74.7
Intropunitive	(I)	1.00000	5	0.88955	11.1	85.9
Intropersistive	(i)	1.00000	6	0.62081	7.8	93.6
Defensive	(D)	1.00000	7	0.51053	6.4	100.0
Interpersistive	(n)	1.00000	8	0.00000	0.0	100.0

Table 37 shows that almost 75% of the total variance is attributable to the first 4 factors. The remaining 4 factors together account for only 25% of the variance. Thus a model with four factors was adequate to represent the data. The Figure 1 is a plot of the total variance associated with each factor. The plot shows a distinct break between the steep slope of the large factors and the gradual trailing off of the rest of the factors. This gradual trailing off is called the scree because it resembles the rubble that forms at the foot of a mountain. Experimental evidence indicates that the scree begins at the  $k^{\text{th}}$  factor, where R is the true number of factors. From the scree plot, it again appeared that a four factor model was sufficient for the present survey.



**Fig. 31:** Scree Plot

Table 38 below contains the coefficients that relate the variables to the four factors. Each row of the table contains the coefficients used to express a standardized variable in terms of the factors. These coefficients are called factor loadings, since they indicate how much weight is assigned to each factor. Factors with large coefficients (in absolute value) for a variable are closely related to the variable. For example Factor 1 is the factor with the largest loadings for the extrapunitive variable. The matrix of factor loadings is called the factor pattern matrix. Thus, the correlation between impunitive stress coping strategy and Factor 1 is ( $r = -0.766$ ). Similarly, there is a slightly smaller correlation ( $r = 0.6815$ ) between the impersistive stress coping strategy and Factor 1. The matrix of correlations between variables and factors is called the factor structure matrix.

**Table-38:** Factor matrix

Factor Matrix		Factor 1	Factor 2	Factor 3	Factor 4
Impunitive	(M)	-0.76665	0.33936	-0.12417	-0.13571
Impersistive	(m)	0.68150	-0.37202	-0.04730	-0.32892
Extrapunitive	(E)	-0.64584	-0.38027	-0.24109	-0.43895

Extrapersistive	(e)	0.62123	-0.38940	-0.13315	0.35827
Intropunitive	(l)	0.55768	0.36458	0.06889	-0.30463
Intropersistive	(i)	0.19395	0.64103	-0.54558	0.35951
Defensive	(D)	0.00916	0.30819	0.86931	0.03149
Interpersistive	(n)	-0.46971	-0.38227	0.16292	0.60905

In order to judge how well the four factor model describes the original variables, the computation of the proportion of variance of each variable is explained by the four factor model. Since the factors are uncorrelated, the total proportion of variance explained is just the sum of the variance proportion explained by each factor. For e.g. Factor 1, i.e impunitive stress coping strategy accounts for 58% of the variance for this variable. This is obtained by squaring the correlation coefficient for Factor 1 and impunitive stress coping strategy (0.764). Similarly Factor 2 explains 11% of the variance, Factor 3 explains 0.1% of the variance and Factor 4 explains 0.1% of the variance. The total percentage of variance in the extrapunitive stress coping strategy accounted for by this four factor model is therefore 69.2% (58+11+0.1+0.1). The proportion of variance explained by the common factors is called the communality of the variable (Table 39). The communalities for the variables are shown in Table 39 together with the percentage of variance accounted for by each of the retained factors. This table is labeled as “Final Statistics” since it shows the communalities and factor statistics after the desired number of factors have been extracted.

**Table-39:** Communality of variables. (Final Statistics)

Variable		Communality	Factor	Eigenvalue	Per of var	Cut. per
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Impunitive	(M)	0.76424	1	2.42458	30.3	30.3
Impersistive	(m)	0.87544	2	1.33476	16.7	47.0
Extrapunitive	(E)	0.73676	3	1.17816	14.7	61.7
Extrapersistive	(e)	0.68365	4	1.04162	13.0	74.7
Intropunitive	(I)	0.81252				
Intropersistive	(i)	0.54147				
Defensive	(D)	0:85176				
Interpersistive	(n)	0.71327				

Commonalities can range from 0 to 1, with 0 indicating that the common factors explained none of the variance, and 1 indicating that all the variance is explained by the common factors.

**Table-40:** Rotated Factor Matrix. (Varimax)

Factor Matrix	Factor 1	Factor 2	Factor 3	Factor 4
E	-0.83382	-0.16429	0.04065	-0.11339
e	0.80487	-0.07668	0.13248	-0.11139
n	0.63458	0.46061	0.27235	-0.15569
M	0.00551	-0.86836	-0.07637	0.06583
I	0.17329	0.66587	0.15772	0.20780
m	-0.06789	0.14493	0.90793	-0.15964
i	-0.46959	-0.15927	-0.53770	-0.52680
D	-0.11940	0.03598	-0.14631	0.90266

### **Step - 3 : Rotated factor matrix (varimax)**

Although the factor matrix obtained in the extraction phase indicates the relationship between the factors and the individual variables, it is usually difficult to identify meaningful factors based on this matrix. Often the variables and factors do not appear correlated in any interpretable pattern. Since one of the goals of factor analysis is to identify factors that are substantively meaningful, (in the sense that they summarize sets of closely related variables) the rotation phase of factor analysis attempts to transform the initial matrix into one that is easier to interpret. The purpose of rotation is to achieve a simple structure. Rotation redistributes the explained variance for the individual factors. Different rotation methods may actually result in the identification of somewhat different factors. The most commonly used method is the varimax method, which attempts to minimize the number of variables that have high loadings on a factor. This would enhance the interpretability of the factors.

In order to get some insight into the nature of coping styles of entrepreneurs and to have some indicators of meta strategies, data from about 200 entrepreneurs were factor analyzed. Principal component analysis was used. The factors were rotated with varimax method. The eight variables of coping styles gave four factors, explaining 75% variance of coping styles. Factor loading of the four factors on eight styles are given in (Table 41).

**Table 41:** Factor loading of coping styles

<b>Variables</b>	<b>Factor 1</b>	<b>Factor 2</b>	<b>Factor 3</b>	<b>Factor 4</b>
Extrapunitive	-0.83382	-0.16429	0.04065	-0.11339
Extrapersistive	0.80487	-0.07668	0.13248	-0.11139
Interpersistive	0.63458	0.46061	0.27235	-0.15569
Impunitive	0.00551	-0.86836	-0.07637	0.06583
Intropersistive	0.17329	0.66587	0.15772	0.20780
Impersistive	-0.06789	0.14493	0.90793	-0.15964
Intropunitive	-0.46959	-0.15927	-0.53770	-0.52680
Defensive	-0.11940	0.03598	-0.14631	0.90266
Eigen Value	2.424	1.334	1.178	1.04
% of variance	30.3	16.7	14.7	13.0
Cumulative	30.3	47.0	61.7	74.7
Variance				

Factor 1 explains 30.3% variance, and can be termed as support seeking. It has very high loadings on extrapersistive and interpersistive styles. This factor is characterized by someone else contributing to the solution of the problem, and fairly high tendency to solve the problem by joint efforts with the involvement of the role occupant. It proposes interactions with others for seeking practical aid/assistance/advice about what to do or seeking emotional support to enhance coping with stressful situations or there is joint effort of the involved parties to solve the problem. The factor has a very high negative loading on extrapunitive and

intropunitive styles. In other words, this factor contradicts expression of aggression and blaming self/others.

Factor 2 can be called a problem solving factor. It has a very high loading on intropersistive and fairly high loading on interpersisitive styles. Intropersistive style is indicative of direct action, whereas the interpersistive style indicates seeking help from others. This factor has a very high negative loading on impunitive style, which represents that stress is unavoidable and nothing can be done about it. In other words, this factor contrasts with avoiding stress and not doing anything about it. It features direct action and exert efforts, or seek help from others to remove or circumvent the stressor. This is more about active coping wherein one is ready to make efforts to confront the stressors. This factor explains about 14% variance.

Factors 3 can be named as an optimistic orientation and it explains about 2% of variance. It has a very high loading on imperisistive style. This dimension distinctively characterises an optimistic approach and positive reinterpretation of the given situation. It involves making the best of the situation by growing from it and viewing it in a favourable light with a hope that some solution of the problem will emerge in due course of time and things would work out well in future. This factor has fairly high negative loadings on intropunitive style. In other words, this factor flares against self blame or aggression towards oneself for causing stress. It clearly denotes optimistic orientation.

Factor 4 can be called Denial and Passivity. It has a very high loading on defensive style. This factor characterises an attempt to reject

the reality of the stressful event or merely giving up/withdrawing efforts that could have led to problem solving. There is a mental and/or behavioural disengagement from the stressor. The factor also has a very high negative loading on intropersistive style. In other words, there is resistance towards taking action to deal with stress. It is indicative of denial and passivity. It explains about 1% of variance.

Reviewing the available literature brings forth the inter-disciplinarian character of the subject of entrepreneurship, probably because historically, research in this area has been dispensed by multiple disciplines; like economics, sociology, psychology, management and medicine; the influence of which has rendered entrepreneurial research an interdisciplinary identity. In spite, as seen through examination of the existing literature, research directed at entrepreneurial stress remains somewhat limited; mainly focusing on the coping mechanism that individuals adopt while undergoing various stressful events, and how the choice of strategy impacts the stress experienced. Even though some efforts have been made to understand how entrepreneurs work with role-related demands, such work has only touched upon managing expectations such as structural role redefinition, personal role redefinition, and reactive role behaviour (Jennings & McDougald, 2007; Ortqvist, Drnovsek & Wincent, 2007). As far as recognizing the potential power of developing psychological capital as a positive resource in managing stress, entrepreneurship research is still seen as being in its early stages of development. This aspect is reflected in the succeeding paragraphs that throw light upon the researches that have been carried out in recent past.

Ahmad and Xavier (2010) examined sources of stress and associated coping mechanisms to find that effective communication, disregarding, and diverted thinking were most often used among Malaysian entrepreneurs. Shepherd and colleagues (2009) examined how corporate entrepreneurs cope with project failure to find that they build coping self-efficacy through the social support offered by the organizational environment. Ericson (2010) investigated how entrepreneurial managers cope with unusual and unexpected situations and found that they make plausible sense of events and negotiate between rationale decisions and emotions. On the other hand, entrepreneurs use emotion-based coping strategies to deal with psychological aspects of stress and taxing situations, which include grief, guilt, depression, despair, anger and frustration. Drnovsek et. al. (2007) collected empirical data through a survey of 469 Slovenian and Swedish entrepreneurs, who started a venture between 1999 and 2004. They posit that four coping strategies were relevant for entrepreneurial effectiveness: structural role redefinition, personal role redefinition, reactive role behavior, and passive role behavior.

Mirela (2010) gathered the stress phenomenon of 75 Roman managers and entrepreneurs from Bihor, through online survey, and found that the major methods used to reduce stress were accept the errors of oneself and others, increased self-esteem and positive thinking. Sidhaye et. al. (2011) identified the stress coping strategies to overcome stress in Indian anesthesiologists and found that the anesthesiologists reacted to stress by discussing their problems with their colleagues and their partner to reduce stress. The mean and standard deviation for each single stress coping strategy revealed that praying, exercise and talking to friends and

family were the most used stress coping strategy, whereas taking drugs, smoking and drinking alcohol were the least used stress coping strategies by adults.

Ugwu (2010) investigated the multiple role stress of 147 sandwich generation female entrepreneurs in Nigeria, and the results showed that sandwich generation women entrepreneurs who received care giving supports either from their husbands or from their house helps experienced less stress than their counterparts without any care giving supports. Busse (2010) identified the causes of business anxiety and explored the techniques used to effectively manage stressful conditions. He found that the various conventional methods for addressing stressors used were exercise, improved diet and breaks from daily routine, delegate responsibilities and competitive compensation packages as well as incentives to employees. A cross sectional random digit dialing telephone survey of 4603 participants was a part of Healthy Hawaii Initiative; and Gentry et. al. (2007) attempted to assess the gender differences in stress and coping among adults living in Hawaii. The respondents adopted more of social support as a means to cope up with the stressful events occurring in their personal, family and work life.

A study conducted by Ahmad and Salim (2009) on 118 Malaysian entrepreneurs with the purpose to explore the stress coping mechanism found that disregarding, divert thinking (by doing something fun) and effective communication were amongst the effective coping mechanisms to overcome stress. Chen (2008) studied the coping styles, and self consistency and congruence on 112 private entrepreneurs. The results indicated that the coping styles used more often by the private entrepreneurs were problem

solving and looking for social support. Vasumanthi et. al. (2003) found that entrepreneurs preferred internal stress coping strategies as; time spent with family, prayer, meditation, viewing television, or playing indoor games to external stress coping strategies like; shopping, walking, jogging, or attending religious/ social/political gatherings (65% versus 35%).

Akande (1994) presented information on how to deal with entrepreneurial stress on the basis of the results of a study of stress among small business owners in Nigeria. He made an assertion that entrepreneurs can combat excessive stress by acknowledging its existence, developing coping mechanisms, and probing their own unacknowledged needs.

Taken altogether, the existing research points to entrepreneur's widespread use of social support, problem-solving/direct action and internal stress coping to manage their stress. An enterprise is a challenging life-time endeavor of an entrepreneur, and coping with its inherent stresses through a rational process seemed to be the preferred mechanism.

## **5.0 TESTING OF HYPOTHESES**

Four main hypotheses with sub hypotheses were formulated for the present investigation. To test these hypotheses statistically, null hypotheses were formulated. Product moment correlations were computed for all the continuous variables under study. Analysis of variance were computed between the dependent variables of the study viz, extent of stress experienced in personal, family and work life of an entrepreneur and the selected avoidance and acceptance stress coping strategies, and the identified

personal, family, enterprise, personality and managerial variables. Wherever significant 'F' values were found, Scheffe's test was applied. Also, t-test was computed in case of few identified variables. Further, step wise multiple regression analysis was carried out to ascertain the order in the influence of the selected independent variables on extent of stress experienced in entrepreneur's personal, family and work life, and on selected avoidance and acceptance stress coping strategies. The findings of Hypothesis A are summarized first, followed thereafter by the findings of Hypotheses B, C and D.

### **5.1 Findings in Relation to Hypothesis A**

Product moment correlation, Analysis of variance, Scheffe's test and 't' tests were computed for the purpose of testing hypothesis A which states that there exists a relationship between extent of stress experienced by the entrepreneurs in personal, family and work life; and selected personal, family, enterprise, personality and managerial variables. The personal variables comprised of gender, age, education, personal monthly income, and age when entered business. The family variables included type of family, number of family members, total monthly family income, marital status, and stages of family life cycle. The enterprise variables constituted type of business, inheritance of business, form of enterprise, years of establishment of business, total annual turnover, and total number of employees. Further, the personality variables encompassed locus of control, personality type, self-esteem and machiavellianism; while the managerial variables included task leadership style, relationship leadership style decision making style and management's attitude.

In order to test the hypothesis statistically, null hypothesis were formulated with the two sub hypotheses, HoAI and HoAII, the former focusing on the personal, family and enterprise variables, and the latter concentrating upon the personality and managerial variables.

**HoA:** There exists no relationship between extent of stress experienced by entrepreneurs in their personal, family and work life; and selected personal, family, enterprise, personality and managerial variables.

**HoAI:** There exists no relationship between extent of stress experienced by entrepreneurs in their personal, family and work life; and their personal variables, family variables, and enterprise variables.

Application of Product moment correlation, Analysis of variance, Scheffe's test and 't' tests on the above mentioned variables brought forth few major findings. The analysis of data revealed that, amongst all the identified personal, family and enterprise variables, EoSPL, EoSFL and EoSWL of the entrepreneurs was significantly associated with only five of them; namely, gender, type of family, personal monthly income, total family monthly income and total annual turnover. The results of these statistical tests did not reveal any significant association between EoSPL, EoSFL and EoSWL of the entrepreneurs with other selected personal, family and enterprise variables (Table 42, 43, 44, and 45). The succeeding pages describe the findings, along with relevant discussions, about each of the five variables that have evolved as crucial variables in context to the extent of stress experienced by the entrepreneurs in their personal, family and work life.

#### **Extent of stress in personal, family and work life; and gender**

The computed t values on comparison of mean scores on EoSPL, and EoSFL experienced by the entrepreneur by gender showed that females differed significantly from males at 0.01 level, and on EoSWL at 0.001 level respectively. The mean scores on extent of stress was found to be higher in case of females in all the three spheres.

Women seemed to experience higher stress than men in all the three domains of personal, family and work life. This could be because the women entrepreneurs held responsibilities on both fronts i.e. career and family and were caught in a double bind. There was all probability that the demand of the respondents of dual roles of handling career and home front created higher stress in personal, family as well as work life. The constant struggle to cope up with their regular routine assignments arising in their family and work life could have left them being distressed. This spill over of stressors from one domain to another could be the reason why women perceived high levels of stress, as compared to men. Also, since women tend to be more emotional and sensitive about small matters related to their work and family life events, such emotions could have had a major impact upon their mind and so they could have felt depressed. Further, the data brought forth that 80 per cent of the families in the present investigation were in their expanding stage of life cycle, implying higher demands on time and heightened multi-tasking amongst women entrepreneurs attributing to increased stress levels.

Review of literature brought forth many researches that explicitly revealed similar findings. Dafna (2008) conducted a study that sampled 190 Israeli business owners, or leading entrepreneurs, in an attempt to decode how stressors encountered by men and women entrepreneurs are "translated" into stress-positive or negative. The research shows that women,

relative to men, are subjected to higher levels of role conflict and work overload; especially when combining entrepreneurial work and domestic responsibilities. Additionally, the results of this study revealed that women entrepreneurs did not report encountering higher levels of the other included stressors; suggesting that in the entrepreneurial realm, overall, men and women encounter, or perceive encountering, more or less the same levels of stressors. Further it was found that gender's stress was affected by different stressors, implying that men and women "translate" the stressors they face into different appraisals of stress. The results showed that the main stressors elucidating negative stress among women, i.e., role conflict and work overload, were found to be insignificant for men, and social support emerged as significantly and negatively affecting men's negative appraisals and insignificant for women's negative stress.

Kenexa Research Institute (2010) released a global survey of almost 30,000 workers which showed that females suffered more workplace stress than their male counterparts. According to the survey, the institute concluded three points. Firstly, women's stress level were 10% higher for those in supervisory positions. Secondly, women had 8% higher stress in service and production jobs than men. Finally, women in middle and upper management had 6% higher stress levels than men in the same position.

Kessler and McLeod (1984) reported that women were more psychologically distressed than men but were not more likely to report a greater overall level of stress. Data highlighted that women were particularly reactive only to certain types of stress, especially undesirable events that occur within their network of family and friends. A study conducted by Netemeyer and Johnson (1995) cited in Bunmi Omolayo's study on 'effect of leadership style on job related tension and psychological sense of

community in work organization' indicated that women reported more symptoms of stress such as feelings of depression and feelings of overwhelmed than men; wherein women experienced greater role conflict between work and family than men. Day and Livingstone (2003) in his research on stress and gender, found that women experience more stress as it pertains to family/parenting, social situations and academics, while men tend to experience a great deal of stress as it pertains to finances and being providers.

In contrast to the above research findings, a study by Gentry et. al. (2007) revealed that men had significantly more stress over work, unemployment, living situation and conflict with friends or at work than women. Another survey conducted on gender differences in stress among adults living in Hawaii by Gentry et. al. (2007) exhibited interesting results. The results on mean and S.D. on the stressors by both the genders indicated that factors like work, finances, health of family or friends and general worries about the future caused the most amount of stress; whereas unemployment, living situation and conflict with friends or at work were aspects that caused least amount of stress for both the genders.

#### **Extent of stress in personal, family and work life and; type of family**

A comparison of mean scores on extent of stress experienced by the entrepreneur in his personal and work life by type of family reflected that respondents who belonged to joint family had high mean scores of 62.96 for EoSPL and 85.60 for EoSWL, revealing a significant difference at 0.01 level as compared with their counter parts who belonged to nuclear family system with low mean scores of 59.74 for EoSPL and 81.38 for

EoSWL respectively. This finding insinuated that the extent of stress in personal and work life faced by the entrepreneur who belonged to joint family was significantly greater compared to those who belonged to nuclear families.

This might be attributed to the fact that since respondents in joint family setups had older family members residing with them, they were liable to face more adjustment issues. Also, a joint setup probably provided little scope for individualistic thinking, and to explore and experiment in one's own. It may have limited openness and free communication, causing suppression. It could be that the women experienced comparisons, emotional hurts, gossips, conflicting work priorities etc. This adjustment between their role obligations which not only required the ability and goodwill, but also psychological acceptance and endurance, could have attributed to increased stress. Being simultaneously confronted with adjustments in joint family and the multiple demands of home and work, might have been the reason of higher stress of entrepreneurs in their personal, family and work life. On the other hand, entrepreneurs residing in unitary families might not have had the said adjustment problems and probably had all the liberty to make their own decisions, due to which they might have relatively experienced lesser stress. CIBI (2004) reported that more than 70% of Canadian women who run a business are married and nearly one-third of them have children under the age of 12. In addition, the growing need for the "sandwich generation" to care for their aging parents, and time became a woman entrepreneur's greatest challenge. This aspect is data-wise illustrated that, between 2001 and 2004, revenue growth for firms run by single self-employed women rose by a cumulative 70%; which was three times faster than revenue growth among firms run by married women.

### **Extent of stress in personal, family and work life and; income**

The results of ANOVA exhibited significant differences in the extent of stress experienced by the entrepreneurs in their family and work life with respect to personal monthly income at 0.001 and 0.01 level respectively. The Scheffe's procedure revealed significant differences in EoSFL and EoSWL at 0.05 level, with respect to personal monthly income between group 2-1. The mean scores on EoSFL and EoSWL of the entrepreneurs belonging to group 2 was significantly higher than those in income group 1 and 3, implying that the stress experienced by the entrepreneur having personal monthly income of Rs.15,001-Rs.30,000 was significantly greater than with those having income of less than or equal to Rs.15,000 or more than Rs.30,000.

Similar findings evolved with regard to *total monthly family income*, wherein the results of ANOVA revealed significant differences in the extent of stress experienced by the entrepreneur in personal, family and work life at 0.001 level. The Scheffe's procedure indicated significant differences in EoSPL, EoSFL and EoSWL at 0.05 level between group 1-2 and 2-3. The mean scores on EoSPL, EoSFL and EoSWL of the entrepreneur belonging to group 2 was significantly higher as compared to groups 1 and 3, implying that the stress experienced by the entrepreneur having a total monthly family income of Rs.20,001-Rs.35,000 was significantly greater than those having monthly family income of less than or equal to Rs.20,000 or more than Rs.35,000.

There is a very distinctive characteristics that is observed for most of the middle income families especially in the Indian context. They are overambitious with regard to their children's education, family's comfort, household operations and generally about their standard of living. The parents in these households, in most cases, strive to provide the very best of everything to their children which they themselves were deprived of, as kids.

And therefore, in the pursuit to fulfill the above, they tend to stretch their financial expenditures much beyond their means. The zest and the desperation to procure facilities/comfort/services for their family, towards enhancing the family's quality of life, pushes these individuals to work harder and harder in their work life. Thus, very often they are found under higher stress as compared to their lower income counterparts, who have no such aspirations; and higher income counterparts, who otherwise have all the means to fulfill their needs.

On similar lines as that in the present study, Sen (1981) investigated the main role stresses experienced by employees in a bank at different levels and coping strategies adopted by them. The findings revealed role stress to be inversely related to income; the higher the income, the lesser is the role stress experienced. In another attempt by Jasmine (1987) it was found that job stress was significantly and negatively associated with income, implying that the low income group respondents relatively faced a high job stress as compared to the high income group. Mathew et. al. (2009) conducted a study on the work-life balance of women entrepreneurs of South. The findings with regards to ANOVA revealed that women entrepreneurs belonging to various categories (not just income, but also age and education) differed significantly in their perceptions regarding WLB.

#### **Extent of stress in personal, family and work life and; total annual turnover**

The results of ANOVA in light of EoSWL experienced by the entrepreneurs revealed a significant difference with total annual turnover at 0.05 level. Moreover, the Scheffe's test performed to assess the relationship between EoSWL with total annual turnover also exhibited a

significant difference at 0.05 level between groups 1-3. The mean values on EoSWL with regards to total annual turnover of group 1 was significantly higher as compared with group 2 and 3. This finding indicated that the stress experienced by the entrepreneur having an annual business turnover of less than or equal to Rs.3 lacs was significantly greater than those having turnover of Rs.3.1-10 lacs and more than Rs.10 lacs.

Ahmad and Salim (2009) explored the stress factors amongst 118 small and medium enterprises (SMEs) entrepreneurs in Malaysia. The results factor analysis with a varimax rotation was conducted on the actual performance to generate the underlying dimensions of the stress experience by the entrepreneurs. The result showed that characteristics, work, family and values has a strong relation with level of stress the value of correlation coefficient,  $r = 0.297, 0.199, 0.332$  and  $0.019$  respectively; at 0.05 significant level.

*Therefore, in view of the above findings, the null hypothesis was partially accepted in view of the selected variables.*

**Table-42:** Analysis of variance showing differences in the extent of stress experienced in personal, family and work life by respondents with regard to selected personal, family and enterprise variables

Variable	df	EoSPL			EoSFL			EoS WL		
		Sum of squares	Mean squares	F. Ratio	Sum of squares	Mean squares	F. Ratio	Sum of squares	Mean squares	F. Ratio
<b>Age</b>										
Between Group	2	32.06	16.03		18.49	9.25		171.22	85.61	
Within Group	197	16623.89	84.38	0.19	19828.13	100.65	0.09	30387.97	154.25	0.55
<b>Education</b>										
Between Group	3	171.77	57.26		93.41	31.14		239.41	79.80	
Within Group	196	16484.18	84.10	0.68	19753.21	100.78	0.31	30319.79	154.69	0.51
<b>Personal monthly income</b>										
Between Group	2	334.13	167.70		1246.02	623.01		1541.29	770.64	
Within Group	197	16321.82	82.85	2.02	18600.60	94.42	6.60***	29017.90	147.30	5.23**
<b>Age when entered in business</b>										
Between Group	2	380.03	190.02		422.63	211.31		731.64	365.82	
Within Group	197	16275.92	82.62	2.30	19423.99	98.60	2.14	29827.56	151.41	2.42
<b>Number of family members</b>										
Between Group	2	366.32	183.16		17.84	8.92		540.82	270.41	
Within Group	197	16289.63	82.69	2.21	19828.78	100.65	0.09	30018.37	152.38	1.77

Contd...

Variable	df	EoSPL			EoSFL			EoS WL		
		Sum of squares	Mean squares	F. Ratio	Sum of squares	Mean squares	F. Ratio	Sum of squares	Mean squares	F. Ratio
<b>Stagers of family cycle</b>								1145.14		
Between Group	2	126.91	63.46		139.04	69.52			30.87	
Within Group	197	16529.04	83.90	0.76	19707.58	100.04	0.69	29414.05	154.81	0.20
<b>Total monthly family income</b>										
Between Group	2	1259.89	629.95		1245.7	622.88		2042.86	1021.43	
Within Group	197	15396.06	78.15	8.06***	18600.87	94.42	6.60***		144.75	7.06***
<b>Type of enterprise</b>										
Between Group	2	55.74	27.87		122.71	61.36		243.11	121.56	
Within Group	197	16600.21	84.26	0.33	19723.90	100.12	0.61	30316.08	153.89	0.79
<b>Years of est. of B.O.</b>								28516.33		
Between Group	2	202.39	101.20		69.19	34.59			317.92	
Within Group	197	16453.56	83.52	1.21	19777.43	100.39	0.34	635.84	151.89	2.09
<b>Total annual turnover</b>										
Between Group	2	291.52	145.76		77.85	38.93		29923.35	572.57	
Within Group	197	16364.43	83.07	1.75	19768.77	100.35	0.39		149.31	3.83*

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-43:** Scheffe's test showing differences in the mean scores on extent of stress experienced in personal, family and work life of respondents with regard to selected variables

Groups	Category	Mean of EoSPL	Mean of EoSFL	Mean of EoSWL
<b>Personal monthly income (Rs.)</b>				
1	≤15,000	-	50.41	78.91
2	15,001-30,000	-	56.27	85.59
3	>30,000	-	52.56	84.03
Significantly different pairs			groups 2 & 1	groups 2 & 1
<b>Total monthly family income (Rs.)</b>				
1	≤20,000	59.14	51.18	79.56
2	20,001-35,000	64.72	57.04	87.51
3	>35,000	59.65	52.36	82.36
Significantly different pairs		groups 1 & 2 groups 2 & 3	groups 2 & 1 groups 2 & 3	groups 2 & 1 groups 2 & 3
<b>Total annual turnover (Rs.)</b>				
1	≤3 lacs	-	-	86.46
2	3-10 lacs	-	-	83.73
3	>10 lacs	-	-	80.50
Significantly different pairs				groups 1 & 3

**Table-44 :** 't' tests showing differences in the mean scores on extent of stress experienced by respondents in personal, family and work life by selected personal, family and enterprise variables

Categorization of selected variable	N	df	EoSPL		EoSFL		EoSWL	
			Mean	t value	Mean	t value	Mean	t value
<b>Gender</b>								
Male	148		60.08		52.59		81.36	
Female	52	198	64.52	3.07**	56.57	2.51**	88.98	3.95***
<b>Type of family</b>								
Joint	93		62.96		54.35		85.60	
Nuclear	107	198	59.74	2.51**	53.00	0.96	81.38	2.43**
<b>Marital status</b>								
Married	190		61.15		53.73		83.58	
Divorced / Widowed / Separated	10	198	62.80	0.55	51.70	0.63	78.80	1.19
<b>Type of business</b>								
Family	58		62.90		55.13		84.53	
Individual	142	198	60.56	1.65	53.01	1.37	82.86	
<b>Inheritance of business</b>								
Inherited	55		63.00		54.18		83.14	
Self-initiated	145	198	60.56	1.69	53.42	0.48	83.42	0.14
<b>Number of employees</b>								
≥5	124		61.82		54.40		85.34	
<5	76	198	60.28	1.16	52.36	1.40	86.12	0.70
<b>Form of enterprise</b>								
Sole proprietorship	148		60.65		53.30		82.74	

Partnership	52	198	62.88	1.52	54.55	0.78	85.06	1.16
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Key: Significant at \*0.05 level                      \*\*0.01 level                      \*\*\*0.001 level

**Table-45:** Co-efficient of Correlation values of extent of stress in personal, family and work life related to personal, family and enterprise variables

	<b>Age</b>	<b>Personal monthly income</b>	<b>Age when entered business</b>	<b>No. of family members</b>	<b>Total monthly family income</b>	<b>Years of establishment of BO</b>	<b>Total annual turnover</b>	<b>Total no. of employees</b>
Stress in Personal Life	-0.033	-0.130	-0.014	0.034	-0.105	-0.080	-0.091	-0.106
Stress in Family Life	0.022	-0.093	0.019	-0.027	-0.013	-0.009	-0.083	-0.118
Stress in Work Life	-0.049	-0.107	0.022	0.003	-0.095	-0.108	0.018	-0.065

Key : Significant at      \*0.05 Level      \*\*0.01 Level      \*\*\*0.001 Level

**HoAll :** There exists no relationship between the extent of stress experienced by the entrepreneurs in their personal, family and work life; and selected personality variables and managerial variables.

Analysis of variance, Scheffes test, 't' test and Pearson product moment correlation were computed for the purpose of testing hypotheses HoAll. ANOVA and Scheffe's test was carried out on the extent of stress in personal life, family life and work life with locus of control and decision making style. Further, 't' tests were carried out on the extent of stress in personal life, family life and work life with regard to personality type, self-esteem, machiavellianism, task leadership style, relationship leadership style and management's attitude. The co-efficient of correlations were also computed on all continuous variables and the related findings are discussed below in the ensuing paragraphs.

**HoAll.1 :** There exists no relationship between EoSPL, EoSFL and EoSWL and Locus of Control (LoC)

On computation of analysis of variance, a significant difference was found to exist in EoSPL, EoSFL and EoSWL with respect to LoC at 0.001 level (Table 46). Further conduction of Scheffe's procedure indicated significant difference in mean score of the extent of stress in personal, family and work life at 0.05 level between individuals with internal and external LoC. The mean values indicated that EoSPL, EoSFL and EoSWL was higher in case of externals as compared to that of the internals, implying that individuals who see their lives being controlled by outside forces such

as luck or chance experienced significantly higher stress levels as compared to those who believed that they could control their own destinies (Table 47). Similar results were observed on computation of co-efficient of correlation between EoSPL, EoSFL and EoSWL and locus of control. A significant negative correlation at 0.001 level was found between LoC and EoSPL, EoSFL and EoSWL, the r values being  $r = -0.4417^{***}$ ,  $r = -0.3917^{***}$  and  $r = -0.4384^{***}$  respectively (Table 49). The data revealed that as the respondents scores on LoC increased (i.e. internality increased), the EoSPL, EoSFL and EoSWL decreased; and vice versa (Table 49). This observation revealed that those entrepreneurs who were having internal locus of control faced a lesser amount of distress; and vice versa.

Numerous researches carried out in this area provided similar results. Chen (2006) examined the relationships between locus of control and the work related behavioral measures of job stress, satisfaction and performance in Taiwan. The results indicated that individuals with a higher internal locus of control are more likely to have lower levels of job stress and higher levels of job performance and satisfaction. A study carried out by 123 Help me.com (2009) on "The relationship between Locus of Control and Perceived Stress Levels" on 186 participants looked at whether people have internal or external locus of control and to what extent are they stressed due to this personality trait. Pearson's correlation displayed a weak positive correlation between the LOC and professional life stress and the result were not found to be significant.

Kroeck et. al. (2010) conducted a research on Entrepreneurship and differences in locus of control with the purpose to gain a greater insight with regard to relevance to the locus of control construct in understanding individual differences in entrepreneurial behavior. It was found that internally oriented women with high work support and challenging jobs were associated with high levels of happiness; whereas those more externally oriented were reported to have higher work stress and illness, lower job satisfaction and a fear of success. Emster and Harrison (1998) and Singh and Rhoads (1991) found that those with an internal locus of control experience less role ambiguity, since "internals" have a greater sense of control over situations, they tend to be better informed about their role and task environment and experience less role ambiguity as a result.

Phares (1976) found that "in contrast to externals" internals assert greater efforts to control their environment and perceive less stress than externals. Hendrix (1989) found locus of control to be a statistically significant predictor of job stress (Beta = 0.39;  $p < .001$ ). The findings of Di Matteo et. al. (1993) as cited in Bernardi (2001) in his "Business Forum Summer Fall website discovered that externality i.e. more fate, chance, luck or powerful others oriented is positively correlated with general life stress. The belief to have a greater control over the environment, people and events probably gave individuals greater certainty with regard to what/ how/when of the happenings in their lives. This certainty provided confidence and power to be able to manipulate things as per their requirements. The negative correlation between locus of control and

extent of stress could be accounted towards the feeling of “being able to have control over their lives.” While on the other hand, the individuals with greater externality probably lived under constant uncertainty, thereby remained under stress.

*Hence the null hypothesis was rejected*

**HoAII.2 :** There exists no relationship between EoSPL, EoSFL and EoSWL and personality type.

The ‘t’ tests were computed for EoSPL, EoSFL and EoSWL experienced by the entrepreneurs with regards to personality type. The mean scores on EoSPL, EoSFL and EoSWL of respondents having Type A personality was 59.49, 51.85 and 80.65 respectively, which differed significantly at 0.01 level from their counterparts with Type B personality having mean scores of 62.87, 55.30 and 85.88 on EoSPL, EoSFL and EoSWL respectively. This indicated that Type B personality individuals experienced a significantly higher stress, and vice versa; implying that individuals having Type B personality i.e. those who were relaxed and had an easy going approach, less competitive, had few interests and those who were slow in doing things encountered a significantly high stress as compared to Type A personality who were competitive, set high standards and thrived to be under constant time pressures (Table 48). The correlations computed between EoSPL, EoSFL and EoSWL and personality type revealed a significant negative association; the r values being  $r = -0.1670^{**}$ ,  $r = -0.1526^{*}$ , and  $r = -0.1756^{**}$  respectively. This finding indicated that as the respondents scores on

personality type increased (towards Type A personality) their EoSPL, EoSFL and EoSWL decreased and vice versa (Table 49).

Reviewing of the literature brought forth few researches. Sharma, Sood and Speilberger (1998) investigated the correlation between occupational stress, anxiety, anger and Type A behavior among registered nurses wherein his results revealed that Type A behaviours were highly stressed, more likely to repress anger and manifested higher trait anxiety. The sample consisted of 160 registered nurses working in four stated administered hospitals of Himachal Pradesh. For the purpose of the study, Jenkins Activity Survey (Jenkins et.al. 1979), the occupational stress scale (Motowildo et. al. 1988) were administered to the respondents. The analysis of data showed that JAS - Type A score was highly correlated with occupational stress. However, a study conducted by Buttner (1992) provided contrasting results, which was more in tune with the present research. The correlation results revealed that role ambiguity and frequency of health problems were significantly and positively correlated for Type B entrepreneurs ( $r = 0.57$ ,  $p < .73$ ) while the correlation was insignificant for Type A entrepreneurs.

A probable explanation for the results in the present study could be that the sample of the present study were those who were performing multitasking roles arising out of their personal, family and work life. As quoted by Donald Trump Type A's are fast workers, because they emphasize quantity over quality as compared to Type B's who are slow workers, because they emphasize merely on quality. It is the multiple roles which demand quantity and speed in work, and not merely quality. In order

to successfully fulfill the demands of multiple roles in personal, family and work life it is essential that the individual should possess capabilities to carry out adequate quantity of work with speed. It is understood that Type A personality entrepreneurs might have the capacity to accomplish multiple demands of their personal, family and work life, which might have not caused stress. In contrast, Type B slow workers might be suffering from unfulfillment of multiple demands arising in their personal, family and work life, leaving many tasks undone resulting in higher stress in Type B entrepreneurs.

*Hence the null hypothesis was rejected.*

**HoAII.3 :** There exists no relationship between EoSPL, EoSFL and EoSWL and self-esteem.

For the present investigation 't' tests were carried out for EoSPL, EoSFL and EoSWL with regards to self-esteem of entrepreneurs. The mean value on EoSPL, EoSFL and EoSWL of respondents with low self-esteem was 65.77, 58.69 and 89.18 respectively, which differed significantly at 0.001 level from those with high self-esteem having mean scores of 56.51, 48.37 and 77.27 respectively. This finding reflected that respondents having lower self-esteem endured significantly higher stress and vice-versa. It implied that respondents with low self-esteem as characterized by a lack of self confidence in their abilities, lack of feeling of being deserving individuals faced a higher stress level as compared with those respondents having high self-esteem, who were confident, were deserving individuals and had a very positive and idealistic image of their own self (Table 48). The r values on EoSPL, EoSFL and EoSWL and self-esteem were  $r = -0.5615$ ,  $r = -0.5355$  and  $r$

= -0.5186 at 0.001 level respectively. The result revealed that as the scores on self-esteem of the respondents increased, their EoSPL, EoSFL and EoSWL decreased and vice versa (Table 49).

It was observed that entrepreneurs with low self-esteem experienced higher stress as compared to those entrepreneurs having a high self-esteem. The entrepreneurs with low self-esteem believed that they do not possess the ability they need to succeed at work, have a lack of self confidence in their own decisions, were more dependent on others and were more prone to conform to the beliefs and behaviors of others as compared to entrepreneurs with high self-esteem. A lower self image amongst these entrepreneurs led them to look on themselves as worthless individuals and this probably resulted into distress. On the other hand the entrepreneurs with high self-esteem might have believed that they possessed the ability they needed to succeed at work, with a greater self confidence in their own decision. Such kind of feeling might have helped them to overcome stress.

*Hence the null hypothesis was rejected.*

**HoAII.4 :** There exists no relationship between EoSPL, EoSFL and EoSWL and Machiavellianism.

The 't' tests were computed for EoSPL, EoSFL and EoSWL with regards to Machiavellianism characteristic of the respondents. The mean scores on EoSPL of the respondents with high Machiavellian tendency was 62.50, which differed significantly at 0.05 level from those with low Machiavellian tendency having mean scores of 59.71. It was evident from the finding that high Machiavellian individuals were those who were high

in their manipulative qualities, in their rationalities and in their ability to persuade their personnel in achieving business goals faced a significantly greater amount of stress as compared with low Machiavellians (Table 48). A significant positive correlation was found to exist between EoSPL and Machiavellianism; EoSWL and Machiavellianism at 0.01 and 0.05 levels respectively. This result reflected that as the scores on Machiavellianism of the respondents increased, the EoSPL and EoSWL also significantly increased and vice versa. No significant correlation was found to exist for EoSFL with Machiavellianism (Table 49). The reason could be that in order to achieve their personal, family and professional goals, high Machiavellians manipulate, win more, are persuaded less and persuade others more than the low Machiavellians. These entrepreneurs probably tend to exhaust all their energies in deceiving and manipulating others for their personal gains. The use of or inclination towards methods that are advantageous rather than fair or just, could lead to a state of dissatisfaction leading to a feeling of stress. In contrast to the above findings, Joshi and Sanghvi (2000) found that Machiavellian was not found to be correlated with stress among teachers.

*The null hypothesis was partially accepted.*

**HOAII.5 :** There exists no relationship between EoSPL, EoSFL and EoSWL and task leadership style.

The 't' tests were conducted for EoSPL, EoSFL and EoSWL with task leadership style. The mean scores on EoSPL, EoSFL and EoSWL of respondents following the non-initiating structure of task leadership style was 63.80, 57.50 and 85.66 respectively, which differed significantly at 0.01,

0.001 and 0.05 level as compared with respondents following the initiating structure of task leadership being 59.66, 51.26 and 81.93 respectively. This result highlighted that the respondents who followed the non-initiating leadership style, experienced a significantly higher stress and vice versa. These respondents were those who did not visualize themselves as planning, directing, organizing and controlling the work of others and who did not build task centered relations with employees encountered significantly greater amount of stress and vice versa (Table 48). The correlations computed between EoSPL, EoSFL and EoSWL and task leadership style displays a highly significant negative association at 0.001 level, the r values being  $r = -0.2641$ ,  $r = -0.3554$  and  $r = -0.1684$  respectively. The survey highlighted that as the scores of the respondents on task leadership style decreased (i.e. moving towards Initiating leadership style) their EoSPL, EoSFL and EoSWL of the respondents decreased and vice versa (Table 49). This could be because these entrepreneurs did not clearly let the employees know what is expected out of them in order to achieve the demands of multiple aspects of business. These respondents might not have set well defined patterns of running business, channels of communication and ways of accomplishing multiple tasks at a time for their employees, resulting into stress. On the other hand, the entrepreneurs following the initiating structure behaviour were task-oriented and emphasized on activities of directing, planning, co-ordinating and problem solving the multiple aspects of their business with their employees. This style of leadership might have enabled them to fulfill multitasking role obligations without experiencing stress. However, the findings of Yackel (1984) show no significant relationship to exist between leadership style and sources, frequency or intensity of administrative stress experienced in the rural principalship.

*Thus, the null hypothesis was rejected.*

**HoAII.6 :** There exists no relationship between EoSPL, EoSFL and EoSWL and relationship leadership style.

The 't' tests were carried out for EoSPL, EoSFL and EoSWL with relationship leadership style. The mean scores on EoSPL and EoSFL of entrepreneurs following the non-considerate structure of relationship leadership style was 62.98 and 56.92 which differed significantly at 0.05 and 0.001 level as compared with the mean scores of respondents following the considerate leadership style being 59.81 and 50.94 respectively. This result indicated that entrepreneurs following the non-considerate leadership style were those who revealed a greater psychological distance, were more impersonal in their leadership qualities, significantly experienced prominent stress as compared to those who followed considerate leadership style being very friendly, approachable, willing to make changes and were concerned of their employee's welfare. However, no significant relationship was observed between EoSWL and relationship leadership style (Table 48). The product moment correlation computed between EoSPL, EoSFL and EoSWL and relationship leadership style revealed a highly significant negative correlation at 0.001 level, the r values being  $r = -0.3352$ ,  $r = -0.4304$  and  $r = -0.2318$  respectively. The findings indicated that as the scores of the respondents on relationship leadership style increased, (i.e. moving towards considerate leadership style) the EoSPL, EoSFL and EoSWL significantly decreased and vice versa (Table 49). The data of the study also projected that entrepreneurs who followed the non-considerate structure of relationship leadership style

perceived more stress as compared to those with considerate structure. The considerate dimension of leadership behaviour referred to behaviour indicating friendship, mutual trust, respect and warmth in the interaction between the leader and members of the group. These characteristics in a leader's behavior would certainly develop healthy and strong ties between the leader and his or her team members; leading to the conduct of various tasks in smooth and efficient manner, causing minimum unpleasantness and thereby stress.

*Hence the null hypothesis was rejected.*

**HoAII.7 :** There exists no relationship between EoSPL, EoSFL and EoSWL and decision making style.

On computation of analysis of variance, a significant difference was found to exist in EoSPL, EoSFL and EoSWL with respect to decision making style of the respondents at 0.01 level of significance (Table 46). Further computation of the Scheffe's test indicated a significant difference at 0.01 level on EoSPL and EoSWL between group 1-3 and group 1-2. The mean value in the table indicated that EoSPL and EoSWL was higher in case of reflexive decision makers as compared to the reflective and consistent style of decision makers, revealing that respondents who take plenty of time to search for relevant alternatives while taking decisions faced a significantly high stress level and vice-versa. The findings of correlations from the present investigation between EoSPL and decision making; and EoSWL and decision making style exhibited a significant negative correlation at 0.01 and 0.001 level, reflecting that as the scores of the respondents on decision making style increased, i.e. towards reflective decision making style the

EoSPL and EoSWL significantly decreased (Table 49). No significant association was observed in the EoSFL experienced by the entrepreneur and decision making style. The reason probably could be that these entrepreneurs were slow in their decision making ability, and took a lot of time in searching for relevant alternatives while taking decisions. Such slow and time consuming approach to take day to day decisions to fulfill multiple roles in personal, family and career life might have led to state of frustration, leading to stress. On the contrary, the entrepreneurs following a reflective and consistent decision making style might have been more efficient and relatively quick in decision making in their diverse roles in their personal, family and work life leading to lesser pressure of time to fulfill their responsibilities and thus creating less stressful situations.

*Hence the null hypothesis was partially accepted.*

**HoAII.8 :** There exists no relationship between EoSPL, EoSFL and EoSWL and management's attitude.

The results of 't' tests and correlations computed on EoSPL, EoSFL and EoSWL and management's attitude did not reveal any significant association.

*Hence the null hypotheses was accepted.*

**Table-46:** Analysis of variance showing differences in the extent of stress experienced in personal, family and work life by respondents with regard to selected personality and managerial variables

Personality/ Managerial variables	df	EoSPL			EoSFL			EoS WL		
		Sum of Squares	Mean squares	F. Ratio	Sum of Squares	Mean squares	F. Ratio	Sum of Squares	Mean squares	F. Ratio
<b>Locus of control</b>										
Between Groups	2	1540.19	770.10		1475.06	737.54		2617.48	1308.74	
Within Groups	197	15115.76	76.73	10.04***	18371.56	93.26	7.91***	27941.71	141.84	9.23***
<b>Decision Making Style</b>										
Between Groups	2	769.75	384.87		577.58	288.79		1800.81	900.40	
Within Groups	197	15886.21	80.64	4.77**	19269.04	97.81	2.95**	28758.39	145.98	6.17**

Key : Significant at      \*0.05 Level      \*\*0.01 Level      \*\*\*0.001 Level

**Table-47:** Scheffe's test showing differences in the mean scores on extent of stress experienced in personal, family and work life of respondents with regard to selected variables

Groups	Category	Mean of EoSPL	Mean of EoSFL	Mean of EoSWL
<b>Locus of control</b>				
1	Internal	59.31	51.72	80.80
2	Mixed	63.64	57.00	87.09
3	External	65.75	57.67	89.02
Significantly different pairs		groups 3 & 1	groups 3 & 1	groups 3 & 1
<b>Decision making style</b>				
1	Reflexive	66.90		90.90
2	Consistent	60.69		83.10
3	Reflective	59.84		78.48
Significantly different pairs		groups 1 & 3 groups 1 & 2		groups 1 & 3 groups 1 & 2

**Table-48:** ‘t’ tests showing differences in the mean scores on extent of stress experienced by respondents in personal, family and work life by selected personality and managerial variables

Categorization of selected variable	N	df	EoSPL		EoSFL		EoS WL	
			Mean	t value	Mean	t value	Mean	t value
<b>Personality variable</b>								
Type A	97		59.49		51.85		80.65	
Type B	103	198	62.87	2.65**	55.30	2.48**	85.88	3.05**
<b>Self-esteem</b>								
Low	98		65.77		58.69		89.18	
High	102	198	56.51	8.29***	48.37	8.52***	77.27	7.73***
<b>Machiavellianism</b>								
Low	109		62.50		54.29		81.65	
High	91	198	59.71	2.17*	52.83	1.03	84.76	1.78
<b>Task leadership style</b>								
Non initiating	76		63.80		57.50		85.66	
Initiating	124	198	59.66	3.18**	51.26	4.49***	81.93	2.08*
<b>Relationship leadership style</b>								
Non considerate	90		62.98		56.92		84.65	
Considerate	110	198	59.81	2.47*	50.94	4.41***	82.27	1.36
<b>Management’s attitude</b>								
Theory X	31		61.10		51.87		82.19	
Theory Y	168	197	61.32	0.13	53.99	1.08	83.53	0.55

Key: Significant at \*0.05 level                      \*\*0.01 level                      \*\*\*0.001 level

**Table-49:** Co-efficient of Correlation values of extent of stress experienced in personal, family and work life related to personality and managerial variables

<b>Personality / Managerial Variables</b>	<b>Stress in Personal Life</b>	<b>Stress in Family Life</b>	<b>Stress in Work Life</b>
Locus of Control	-0.4417***	-0.39***	-0.44***
Personality Type	-0.17**	-0.15*	-0.17**
Self-esteem	-0.5615***	-0.53***	-0.51***
Machiavellianism	0.17**	0.11	0.14*
Task leadership Style	-0.26***	-0.35***	-0.17***
Relationship Style	-0.33***	-0.43***	-0.23***
Decision Making Style	-0.20**	-0.02	-0.25***
Management's Attitude	-0.01	0.05	0.02

Key : Significant at \*0.05 Level      \*\*0.01 Level      \*\*\*0.001 Level

## 5.2 Findings in relation to Hypothesis B

Multiple regression analysis was computed for the purpose of testing hypothesis B which states that there exists no difference in the order of influence exerted by selected personality and managerial variables, on the extent of stress experienced by the entrepreneur in his personal, family and work life. The null hypothesis as stated below was formulated.

**HoB :** There exists no difference in the order of influence exerted by selected personality and managerial variables, on the extent of

stress experienced by the entrepreneur in their personal, family and work life.

**Table-50:** F - To enter and the variables entered in the regression equation in step-wise multiple regression analysis conducted in relation to the extent of stress experienced by the entrepreneur in personal, family and work life

<b>Step No.</b>	<b>Variables Entered</b>	<b>F- to enter</b>
1.	Stress in Personal Life a) Self-esteem b) Locus of Control c) Relationship Leadership Style	91.17 61.51 43.94
2.	Stress in Family Life a) Self-esteem b) Relationship Leadership Style c) Locus of Control	79.60 54.15 42.82
3.	Stress in Work Life a) Self-esteem b) Locus of Control	72.83 51.83

Step-wise regression analysis was computed to test the above hypotheses. The findings presented highlighted the order of the variables by their influence. Self-esteem, locus of control, and relationship leadership style emerged as significant variables with respect to entrepreneurs extent of stress in personal and family life, while self-esteem and locus of control had been significant with regard to entrepreneurs stress in work life. The remaining personality and managerial variables were observed not to be significant in the presence of the former set of variables in influencing entrepreneurs extent of stress in personal, family and work life. On the strength of these observations it

was concluded that there existed a difference in the influence exerted by the variables on EoSPL, EoSFL and EoSWL.

*Hence the null hypothesis was partially accepted.*

### **5.3 Findings in relation to Hypothesis C**

Product moment correlations were computed for the purpose of testing hypothesis C which states that there exists a relationship between 4 factors of stress coping strategies with selected personal, family, enterprise, personality and managerial variables. The null hypothesis HoC with two sub hypotheses as presented below were formulated.

**HoC :** There exists no relationship between 4 factors of stress coping strategies with selected personal, family, enterprise, personality and managerial variables.

**HoCI :** There exists no relationship between the 4 factors of stress coping strategies and selected personal, family and enterprise variables.

**HoCII :** There exists no relationship between the 4 factors of stress coping strategies and selected personality and managerial variables.

**HoCI :** There exists no relationship between the 4 factors of stress coping strategies and selected personal, family and enterprise variables.

The co-efficient of correlations computed between the 4 factors of SCS with personal variables like age, personal monthly income and age when entered the business; family variables like number of family members and total monthly family income; and enterprise variables like years of establishment of business organization, total annual turnover and number of employees are discussed.

The results of correlations revealed a significant positive association between personal monthly income and Factor 1 i.e. SCS with support seeking; with  $r$  values being 0.148 at 0.05 level of significance, implying that as personal monthly income of the respondent increased, higher was the use of seeking help or support from others. The use of support seeking SCS increased with an increase in income. The reason might be that these entrepreneurs with high income might be in a high comfort zone, they might not have been used to taking the burden on themselves, thereby looking out for a support system while under pressure/stress related to their personal, family and work life. Also, the higher income group could afford to procure support from outside. It was also observed that there was a significant positive correlation between personal monthly income and factor 4 i.e. SCS with denial and passivity ( $r= 0.212$ ) at 0.01 level of significance.

The correlation coefficients between total monthly family income and Factor 4 i.e. SCS reflecting denial and passivity displayed a significant positive correlation ( $r = 0.252$ ) at 0.001 level, betraying that as total monthly family income of the respondents increased, the greater was the use of denial and passivity. The use of denial and passivity stress coping strategy also increased with an increase in the total monthly family

income. Probably, the reason could be that the entrepreneurs with a high family income when facing stress situations in their personal, family and work life might have wanted to retain their self-image that was built in the society as a successful entrepreneur. This possibly could have been the reason for denial of the existence of stress, and thereby they might have developed an escapist and passive approach for the same.

A significant positive correlation ( $r = 0.182$ ) at 0.01 level was observed between years of establishment of business organizations and Factor 4 i.e. SCS reflecting denial and passivity implying that longer the years of experience in the business venture, the greater was the use of denial and passivity. Probably through years of experience in business, these entrepreneurs had come to an understanding that struggling and reacting to certain situations, that they have no control of, after a period of time, is meaningless. These entrepreneurs, therefore resorted to denial and passivity to cope with the stress.

Dmovsek (2007) conducted a survey of 469 Slovenian and Swedish entrepreneurs in new ventures and the preliminary analysis indicated significance of coping strategies used by 44 years old entrepreneurs who had about 23 years of work experience from similar or different industries; and those who had no prior experience of starting up a new venture. The stress phenomenon does not only exist among new entrepreneurs who just formed a start-up business but also affects those who own established firms that have been in business for up to 20 years operations (Robertson, 2004).

Greenglass et. al. (1999) findings revealed that women were higher than men on both the instrumental support seeking (to seek advice, information and practical assistance) and emotional support seeking (taking emotional support from others with whom they have relationships). A research was carried by Gianakos (2000) on "Gender roles and coping with work stress." The four gender roles identified for the study were masculine, feminine, androgynous and undifferentiated persons. The results of univariate analyses of variance indicated significant group differences in using different coping styles. Post-hoc Scheffe's tests revealed that undifferentiated group, compared to the androgynous group was significantly less likely to use help seeking ( $p=.009$ ), positive thinking ( $p=.008$ ), and direct action ( $p=.020$ ). Compared to feminine persons, undifferentiated persons were significantly less likely to use positive thinking ( $p=.031$ ) and direct action ( $p=.008$ ). Compared to masculine persons, undifferentiated individuals reported significantly less use of positive thinking ( $p=.020$ ). Using an alpha level of 0.01 significant gender differences were found for direct action coping with females reporting higher scores, and for alcohol use, with males reporting greater usage. Moreover no gender differences were found in help seeking, avoidance/ resignation or positive thinking.

However, in the present investigation, gender revealed no significant correlation with the different stress coping strategies adopted by the entrepreneurs to deal with stress, as there was a combination of avoidance and acceptance stress coping strategies adopted by both the

sexes. Additionally, it was the type of stress situation that mattered while choosing the stress coping strategy to deal with it. The other personal, family and enterprise variables revealed no significant correlation with the 4 factors of stress coping strategies. Further, the coefficients of correlations computed between stress coping strategies, overall avoidance and acceptance stress coping strategy with selected personal, family and enterprise variables has been presented in Appendix VI, Table 7. The findings on Anova conducted on stress coping strategies, overall acceptance and avoidance coping strategy with selected personal, family and enterprise variable have been given in Appendix VIII Table 9-18. The Scheffe's tests performed on selected personal, family and enterprise variables with selected stress coping strategies are mentioned in Appendix XI Table 34-40.

*Hence the null hypothesis was partially accepted*

**Table-51:** Co-efficient of Correlation values showing the relationship between 4 factors of stress coping strategies with selected personal, family and enterprise variables

	Personality/Managerial	Factor 1	Factor 2	Factor 3	Factor 4
	Variables	(Support seeking)	(Problem solving)	(Optimistic Orientation)	(Denial and Passivity)
1	Age	-0.05	-0.09	0.08	0.04
2	Personal monthly income	0.15*	-0.08	0.02	0.21**
3	Age when entered business	0.03	-0.07	-0.03	-0.08
4	No. of family members	0.003	-0.01	-0.04	0.03
5	Total monthly family income	0.12	0.00	0.007	0.25***
6	Years of establishment of BO	-0.02	-0.08	0.02	0.18**
7	Total annual turnover	-0.07	0.005	0.007	0.09
8	No. of employees	0.10	0.02	0.06	0.05

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**HOcII :** There exists no relationship between the 4 factors of SCS and selected personality and managerial variables.

The hypothesis HoCII has been further subdivided into two sub hypothesis namely HoCII.1 and HoCII.2. The former relates to the personality variables, while the latter relates to the managerial variables.

**HoCII.1 :** There exists no relationship between the 4 factors of SCS and selected personality variables.

The correlation co-efficient was computed between the 4 factors of SCS and selected personality variables namely locus of control, personality

type, self-esteem and machiavellianism. The results pertaining to each variable has been presented below;

*Locus of control* : The present survey highlighted a significant positive correlation between locus of control and Factor 3 i.e. stress coping strategy with optimistic orientation with the r value being  $r = 0.187$  at 0.01 level, and LoC and Factor 4 i.e. stress coping strategy reflecting denial and passivity with the r value being  $r = 0.247$  at 0.001 level. It indicated that entrepreneurs having an internal LoC made greater use of stress coping strategy having optimistic orientation. Olakitan and Ayobami (2011) examined the impact of locus of control on the success of an entrepreneur on thirty-five solo entrepreneurs located in Nigeria. The findings showed that a significant difference existed between internal locus of control and entrepreneurial success;  $t = 2.02$ ;  $p < .05$ . Rees & Cooper et. al. (1991) as cited in Bernardis study (2001) in his business forum Summer Fall found that while internal locus of control individuals use solution oriented coping, external locus of control individuals tend to either ignore or to give in to problems. Anderson (1992) tested the hypothesis, that the locus of control construct may have a significant influence on performance through its effect on the intervening variables, perceived stress and decision behaviors (task vs. emotion centered). In addition, the relationship between changes in performance and changes in locus of control of 90 entrepreneurs were examined over an extended period. Internals were found to perceive less stress, employ more task-centered coping behaviors, and employ fewer emotion-centered coping behaviors than externals. Successful internals who followed this trait and behavior pattern were found to become more

internal; while unsuccessful externals who followed the typical external pattern became more external. Changes in performance were found to be related to changes in locus of control.

In line with the above findings similar observation was made in the present investigation conveying that entrepreneurs having an internal LOC made greater use of stress coping strategy having optimistic orientation ( $r=0.187$  sig at 0.01 level). Internals react more positively to increased complexities from a high level of role stress than externals. However, at the same time, the data revealed that the entrepreneurs with internal locus of control increasingly used stress coping strategy reflecting denial and passivity. The use of the above SCS increased with the individuals having an internal LoC.

*Personality type* : A significant positive correlation was also revealed between personality type and Factor 3 i.e. stress coping strategy having optimistic orientation with the r value being  $r = 0.176$  at 0.01 level indicating that as the scores on personality type increased (i.e. moving towards Type A personality) the higher was the use of stress coping strategy with optimistic orientation. Personality traits is one of the most common psychological theories used to explain and predict human behavior, including entrepreneurship. According to Perry et. al. (2008) personality determines the type of coping strategy employed by the entrepreneur when confronted with a perceived stressful situation. Ganster et. al. (1989) found that Type A individuals tend to work longer hours and more overtime hours. However, Barling and Charbonneau (1992) reported that these individuals may also involve in negative emotional responses, psychosomatic health symptoms, as well as negative physical outcomes,

coronary heart disease and migraine headaches. Hence, Type A individuals are speculated to be more prone to work stress and perceive lesser degree of job satisfaction.

Ahmad (2010) conducted a research on the personality traits among entrepreneurial and professional CEOs in SMEs. He investigated differences on the motivational profile of Pakistani entrepreneurial and professional CEOs. The finding of the study revealed that there was a significant difference in motivational profiles between entrepreneurial CEOs and Professional CEOs. Contrary to that, professional CEOs scored lower on these, but higher on type-A personality. The mean for Type A personality among professional CEOs was greater ( $4.1677 > 3.3161$ ) than mean for entrepreneurial CEOs on Type A personality.

*Self-esteem* :The present survey also brought forth a significant positive correlation between self-esteem and Factor 3 i.e. stress coping strategy with optimistic orientation with the r value being 0.154 at 0.05 level; and self-esteem and Factor 4 i.e. stress coping strategy reflecting denial and passivity with the r value being 0.294 at 0.001 level indicating that higher the self-esteem the greater is the tendency to adopt the stress coping strategy with optimistic orientation and at the same time denial and passivity. Probably the entrepreneurs with a high self-esteem had high self confidence in their own capabilities in resolving problem situations, and thereby adopted optimistic strategies. At the same time their belief that they are worth while and deserving individuals might have led them to a state of denial towards any stress and consequent, passivity.

Benjamin et. al. (2003) carried out a study on psychological factors namely; self-concept, work stress, managerial competencies and business commitment influencing perceived entrepreneurial success among 213 female entrepreneurs within Ibadan metropolis. Ex post facto design was employed as a research design method. The results of the correlation analysis revealed that self-concept and work stress exist independently, when there was no control of other variables under study ( $r = -0.08$ ;  $p$  ns), but when business commitment was controlled ( $r = -0.31$ ;  $p .01$ ), and when perceived managerial competence was controlled ( $r = -0.25$ ;  $p < .01$ ); there were significant negative correlations between the two variables. This showed that the lower the female entrepreneurs self-concept, the higher was the work stress experienced, and vice versa.

Further, locus of control, personality type, self-esteem and machiavellianism were not found to be significantly related to the other 4 factors of SCS. The data with regard to the correlations computed on the eight stress coping strategies, overall avoidance and overall acceptance coping strategy with selected personality and managerial variables have been presented in Appendix VII, Table 8.

*Hence the null hypothesis was partially accepted*

**Table-52:** Co-efficient of Correlation values showing the relationship between 4 factors of SCS with selected personality and managerial variables

Personality/Managerial Variables	Factor 1	Factor 2	Factor 3	Factor 4
	(Support seeking)	(Problem solving)	(Optimistic Orientation)	(Denial and Passivity)
Locus of control	0.03	0.12	0.19**	0.25***

Personality type	-0.02	0.09	0.18**	0.09
Self-esteem	0.09	0.05	0.15*	0.29***
Machiavellianism	-0.03	0.05	-0.07	-0.05
Task leadership style	0.12	0.10	0.05	-0.06
Relationship leadership style	0.15*	0.03	-0.03	0.06
Decision making style	-0.05	0.01	0.09	0.13
Management's attitude	0.08	0.02	0.07	-0.09

Key : Significant at \*0.05 Level    \*\*0.01 Level    \*\*\*0.001 Level

**HoCII.2 :** There exists no relationship between the 4 factors of SCS and selected managerial variables.

The results of correlation were computed between 4 factors of SCS and selected managerial variables namely task leadership style, relationship leadership style, decision making style and management's attitude. The present survey brought forth a significant positive correlation between relationship leadership style and Factor 1 i.e. stress coping strategy reflecting support seeking with the r value being 0.152 at 0.05 level of significance betraying that as the scores on relationship style moved higher (towards the considerate relationship leadership style), the higher was the use of support seeking. However, the task leadership style, decision making style and management's attitude were not found to be significantly related to the other 4 factors of SCS. The analysis of variance computed on 8 stress coping strategies with selected personality and managerial variable have been given in Appendix X, Table 26 and 27. Scheffe's tests results are also discussed further in relation to the former and been presented in Appendix XI, Table 41, 42, and 43. Further, the results of 't' tests conducted of 8 stress coping strategies with selected personality and managerial variables have been presented in Appendix X, Table 28-33.

Wang et. al. (2011) explored the links between CEO leadership behaviors, firm performance and employees' attitudes in a sample drawn from 125 firms in China. Results from the structural equation modeling analysis showed that the CEO's task-focused behaviors were directly linked to firm performance. The CEO's relationship-focused behaviors were

related to employees' attitudes and, through these attitudes, to firm performance.

Lyons and Schneider (2009) manipulated transformational and transactional leadership styles to examine their influence on two hundred fourteen individuals' performance on a stressful task, and on perceived social support, self-efficacy beliefs, emotions, and stressor appraisals. The transformational leadership condition was associated with enhanced task performance, higher social support perceptions, greater efficacy beliefs, lower negative affect, and lower threat appraisals compared to the transactional conditions. Causal modeling revealed that leadership style had a direct, rather than indirect, effect on task performance.

An existing browsing on research literature found that influence of entrepreneur's characteristics, personality and managerial, on stress experienced, and specifically on use of stress coping strategies; has been less explored. A lot of theoretical subject matter has been gathered about the qualities that entrepreneurs should possess to be successful in their business endeavour. However, not much empirical work has been carried out on the same. There is dearth of scientific attestation about how personality and managerial characteristics of entrepreneurs contribute to their multi-tasking wellbeing, and eventually their venture performance.

*Hence the null hypothesis was partially accepted*

#### **5.4 Findings in relation to Hypothesis D**

Hypothesis D which states that there exists a relationship between 4 factors of stress coping strategies and extent of stress experienced by the entrepreneur in personal, family and work life.

**HoD :** There exists no relationship between the 4 factors of SCS and extent of stress experienced by the entrepreneur in their personal, family and work life.

The present investigation revealed a highly significant negative correlation of all the 4 factors of SCS with the extent of stress experienced by the entrepreneur in personal, family and work life. The results of correlations on the extent of stress in personal life reflected a significant negative correlation i.e.  $r = -0.209^{**}$ ,  $r = -0.162^{*}$ ,  $r = -0.269^{***}$  and  $r = -0.272^{***}$  with Factor 1 i.e. stress coping strategy reflecting support seeking, Factor 2 i.e. stress coping strategy with problem solving, Factor 3 i.e. stress coping strategy with optimistic orientation and Factor 4 i.e. stress coping strategy reflecting denial and passivity. Moreover, a highly significant negative correlation was also exhibited between the extent of stress in family life experienced by the entrepreneur with Factor 1 (support seeking), Factor 3 (optimistic orientation) and Factor 4 (denial and passivity) with the  $r$  values being  $r = -0.278^{***}$ ,  $r = -0.188^{**}$  and  $r = -0.254^{***}$  respectively. The results of correlations computed between the extent of stress experienced by the entrepreneur in work life also revealed a negative association with Factor 1 (support seeking) Factor 3 (optimistic orientation) and Factor 4 (denial and passivity) with  $r$  values being  $r = -0.204^{**}$ ,  $r = -0.177^{**}$  and  $r = -0.409^{***}$  respectively. The findings of correlations computed between

extent of stress in personal, family and work life with 8 stress coping strategies have been presented in Appendix XII, Table 44.

*Hence the null hypothesis was partially accepted*

**Table-53:** Co-efficient of Correlation values showing the relationship between 4 Factors of SCS with extent of stress in personal, family and work life

Extent of Stress	Factor 1	Factor 2	Factor 3	Factor 4
	(Support Seeking)	(Problem Solving)	(Optimistic Orientation)	(Denial and Passivity)
Stress in Personal Life	-0.21**	-0.16*	-0.27***	-0.27***
Stress in Family Life	-0.28***	-0.10	-0.19**	-0.25***
Stress in Work Life	-0.20**	-0.13	-0.18**	-0.41***

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

The result revealed that higher the use of stress coping strategy related to support seeking (factor 1), problem solving (factor 2), optimistic orientation (factor 3), and unexpectedly denial and passivity ((factor 4); lower was the extent of stress experienced by the entrepreneurs in their personal, family and work life; and vice versa.

The finding that, use of support seeking, problem solving and optimistic orientation mode of coping, correlated with lower stress levels, amongst the entrepreneurs, is in agreement with the numerous studies that have been carried out in the past on this subject. Drnovsek (2010), through an empirical research, found that there is a direct, positive relationship between problem-

based coping, and entrepreneur's personal well-being ( $\beta = .27$ ;  $p < .001$ ) and venture performance ( $\beta = .14$ ;  $p < .01$ ). The overall results of the study suggested that entrepreneurs who engage in problem-based coping report higher personal well being and venture performance. There were no significant relationships between emotion-based coping and entrepreneur's personal well-being ( $\beta = -.01$ ;  $p > .05$ ) and venture performance indicators ( $\beta = -.04$ ;  $p > .05$ ).

Relat (2010) in his research paper analyzed the effectiveness of coping strategies that entrepreneurs used to daily manage work related stress; and exhibited that problem based coping facilitated well-being and venture performance. Karve and Niar (2010) examined the relationship between role stress and coping with role stress, among 200 adult women executives. The results showed that there is a significant negative correlation between Inter Role Distance (IRD) and Defensive (D) avoidance mode of RS, in case of women executives, and that there is a significant and positive correlation between Self role distance (SRD), Role Space Stress (Role Space) and Interpersistive (n) approach mode of RS.

Ahmad and Salim (2009) studied the coping mechanism of 118 Malaysian entrepreneurs, who were owners of small and medium enterprises (SMEs). The correlation coefficient value showed that prioritizing work, disregarding and networking had a strong relationship with sources of stress; wherein  $r = 0.469$ ,  $0.419$  and  $0.659$  respectively, at  $0.001$  significance level. Oren (2011) examined job stress and coping among 149 self-employed and 159 organizationally employed professionals. The

results revealed that stress levels negatively correlated with active coping; and positively correlated with passive/avoidance coping. Further, it was also found that self-employed were found to cope by confronting problems, whereas organizationally employed were found to cope by avoiding problems. The findings of Mack (2001) in his study on “Occupational Stress and the Small Business Owner: The Role of Task Complexity and Social Support” among 226 small business owners indicated that lower stress levels are associated with greater social support.

A mail survey was conducted on 201 consultants and senior registrars practicing accident and emergency medicine in U.K. by Heyworth et. al. (2010) to study the correlates of work-related stress. The findings distinctively brought forth that respondents who perceived their tasks and roles to be defined clearly and their work groups cohesive, efficient units reported lower levels of stress and depression and were more satisfied with their work. Additionally, research conclusions drawn by Causey and Dubow (1993) cited in Lengua and Stormshak (2000) revealed that stress coping strategies such as problem solving, cognitive decision making or other active strategies are associated with lower levels of stress symptoms. Further, Armstead et. al. cited in the same study that avoidant strategies are associated with higher levels of stress symptoms. A short term longitudinal study conducted by Stahl et. al. (1995) also brought forth similar findings.

However, unexpectedly, the present study also revealed that higher the use of denial and passive coping strategies, the lower was the extent of stress experienced by the entrepreneur in his/her personal, family and work life. This finding implied that use of denial and 'no action' resulted in lowering

of stress levels amongst the entrepreneurs in their multi-tasking roles. This is in opposition to the conventional thought process and the results of the past researches. This therefore, required the investigator to provide an explanation as to why adoption of denial and/or passivity coping mechanisms led to a state of lower stress levels. A few related studies that provide a degree of corroboration are presented here. A recent study (Patzelt & Shepherd in press, cited in Drnovsek, M., Ortqvist, D., and Wincent, J., 2010) suggested that problem-focused coping and emotion-focused coping protect the entrepreneurs from experiencing negative emotions. Another study done by Tsai (2007) that revealed that, IT Professionals who deployed different combinations of coping strategies ended up with different levels of distress. This was in relation to the stress caused due to ever changing new technologies, and this resulting in the fear of becoming obsolescent. The results of the study showed that, stressed IT Professionals, who used a balance of problem-focused coping strategies and emotion-focused coping strategies were most successful in dealing with the stress of staying perpetually up-to-date. Congruent with findings in psychology, Mattlin, Wethington and Kessler, 1990 reported that entrepreneurs typically engage in problem-based coping when they need to deal with controllable problems and take direct action to alter a situation in order to reduce the quantity of experienced stress. When a situation is perceived as less controllable, they tend to engage in emotion-based coping strategies in order to reframe the problem in a way that no longer evokes a negative emotional response or elicits stress.

The coping mechanism adopted to manage stress hugely depends on the perception of the individual to the stress situation. In the present research, the investigator has identified the stress situations where the entrepreneurs preferred the use of defensive and/or passive coping. These situations, in an entrepreneur's personal/family/work life were, either ones that were highly sensitive or were related to a delicate situation such as poor sex life or inability to fulfill the family's financial needs; or were those where, probably, there was little that could have been done (for instance, lack of time to spend with the family and children or work overload or facing cut-throat competition in the market). Acknowledging the fact that denial and passivity coping attributed positively towards a state of well-being, under the stated stress situations, the question is how does it happen? The investigator has directed her efforts towards providing the explanation in psycho-analytical context. Based on our understanding of the complexities of the human mind, it must be noted that when an individual encounters an unpleasant situation, he/she may not opt for a coping mechanism that completely corresponds to his/her cognitive make-up; the unidentified intricate affective and sensory elements come into play. Variation in behavior, from what is considered as conventional, can be attributed to either to 'adaptation' or to 'error'. The former referring to correspondence between situational conditions and behavioral tactics; and latter identified as raw behavioral noise (Miller, 1997).

In the current context, the distinct entrepreneurial behavior can be attributed to the process of 'adaptation'; wherein the entrepreneur's choice of 'denial and passivity' tactics was in conformance with his/her

situational conditions; and its higher usability also led him to a state of lower levels of stress. Use of denial coping implied refusal to acknowledge/accept the reality of the existing stress situation. The individual in a denial state refuses to admit the existence of stress into their consciousness, and altogether stops thinking about it. Thus, an entrepreneur adopting denial as a coping strategy, is in some ways fooling their self into believing that the stress causing situation either does not exist. In this denial and non-acceptance of stress, entrepreneurs probably had reached their comfort levels; wherein they had nothing to worry about. Moreover, passivity is the ability of the individual to accept the situation as it is, acknowledging the fact that the stress situation is beyond his/her ability to resolve. Entrepreneurs chose to accept and allow things to happen without active response or resistance. The non-reaction towards the stressful situation probably led to disappearance of stress amongst the entrepreneurs. The entrepreneurs adopting the denial and passivity might not be giving too much of 'reactive' importance to the stress situation, which were not under their control; or might have simply withdrawn themselves from the stress causing situation, thereby reducing the related stress.

The results of the present study provide novel insights to both the entrepreneurship literature and broader research on coping strategies. The study conceptually showed and empirically test that entrepreneurs used different coping strategies to manage stress. The coping strategies opted by the entrepreneurs, that significantly contributed to low levels of stress were support seeking, problem solving, optimistic-orientation, and denial and passivity. Understanding the specific influences of coping strategies is

important because coping with adversities is central to the uncertainty involved in entrepreneurship. Researches on stress coping strategies in the past have identified 'denial and passivity' as a response that would attribute to higher stress amongst individuals. A coping strategy of taking oneself on a denial mode or into a passive state might not be a preferable path. However, the current study has brought forth the 'denial and passivity' mode of coping on a favorable platform; providing an analytical scope to recognize the potential power of developing psychological capital as a positive resource in managing stress. Therefore, an enhanced understanding of how entrepreneurs manage stress assist in managing uncertainty and ensuring effective venturing, which is reflected in business innovations that contribute to economic and social development.

## **Chapter - V**

# **Summary and Conclusion**

## **CHAPTER - V**

### **SUMMARY AND CONCLUSION**

#### **1.0 SUMMARY**

In a high tech environment, where an entrepreneur seems to have more tasks than they can handle, it is impossible to avoid becoming overwhelmed by a heavy workload. A successful business person therefore needs to be great organizer, prioritize tasks and work smart in order to fulfill all the demands arising out of personal, family and professional sphere. A greater source of entrepreneurial stress is more of a catch all for all those interfaces between life outside and life inside the enterprise that might put pressures, cause family problems, life crisis, financial difficulties, conflicts of personal beliefs with those of the enterprise and conflicts of work life with family demands.

In the recent years, interest in entrepreneurial role stress has increased a great deal. Multiple role stress results from incompatible demands arising simultaneously from family and work roles. Dual careers, where both husband and wife work can be so exhausting that partners become ineffective in both roles which ultimately lead to stress. Inability to adapt to the demands of the two roles or to attend simultaneously to both work and family demands may cause stress. Sources of pressure at work and family evoke different reactions from different entrepreneurs. Some are better able to cope with these stressors than others. On the other hand, some entrepreneurs are physiologically predisposed to stress i.e. they are

unable to cope with or adapt to the stress provoking situations. The present investigation has made an attempt to analyze various ways in which entrepreneurs cope with multiple role stress, arising in their personal, family and work like situations.

Characteristics of people themselves including their personalities, their resources, their beliefs, and their resultant cognitions and behaviors throughout the coping process are believed by many researchers to be among the strongest determinants of how individual's fare in terms of both their psychological and physical health when faced with stressful experiences. To date, not many entrepreneurial scholars have yet integrated such a perspective in their research endeavor and this perspective has not been elaborated on explicitly. Recognizing the need for exploring the stressors arising in their personal, family and work life domains of an entrepreneur becomes worthwhile in today's scenario. The present research attempted to study the degree to which the entrepreneur's faced stress in their personal, family and work life. Also it would probe deep into answering crucial questions like do entrepreneur's face problems with effective solutions and relieve their stress load, or do they tend to avoid the problem for the time being causing greater harm for the future. Furthermore, it would probe into whether these strategies are helping them to cure their stress or are they nearly pushing the entrepreneur's into further dark corners. The study would also reflect into the personal, family, enterprise, personality and managerial characteristics of the entrepreneur's; and how these attribute to the stress experienced by them and choice of stress coping strategies adopted.

## **1.1 OBJECTIVES OF THE STUDY**

1. To elicit information on the personal, family and enterprise profile of the respondents.
2. To study the selected personality and managerial characteristics of the entrepreneurs.
3. To develop an appropriate multi tasking role stress scale to assess the extent of stress experienced by the entrepreneurs in their personal, family and work life.
4. To develop an appropriate scale to assess the stress coping strategies adopted by the entrepreneurs with regard to their multi tasking roles.
5. To assess the relationship between the extent of stress and stress coping strategies of the entrepreneurs in their multi tasking roles and selected independent variables.

## **1.2 HYPOTHESES**

1. There exists a relationship between extent of stress experienced by the entrepreneurs in his personal, family and work life; and selected personal, family, enterprise, personality and managerial variables.
2. There exists a difference in the order of influence exerted by selected personality and managerial variables on the extent of stress experienced by the entrepreneur in his personal, family and work life.
3. There exists a relationship between four factors of stress coping strategies with selected personal, family, enterprise, personality and managerial variables.

4. There exists a relationship between four factors of stress coping strategies and the extent of stress experienced by the entrepreneur in his personal, family and work life.

### **1.3 METHOD OF THE STUDY**

Descriptive research design was used; wherein survey was carried out to investigate the extent of stress experienced by the entrepreneurs in their multi-tasking roles arising in their personal, family and work life and the different stress coping strategies adopted by them. The basic premise of the study was that the extent of stress experienced by an individual is a result of the type of stress coping strategy he/she adopts under different stress situations in personal, family and work life. Moreover, the extent of stress may also be affected by the individuals personality variables like locus of control, self-esteem, personality type, and machiavellianism and managerial attributes like leadership style, decision making style and management's attitude.

Two hundred entrepreneurs who were married and had children formed the sample for the present study. Purposive random sampling technique was employed to select the entrepreneurs. The entrepreneurs who owned manufacturing, trading or service units in Vadodara city constituted the sample of the present research. Questionnaire was resorted to build up the data for the present investigation. The first section of the schedule dealt with questions related to the background information of the sample, consisting of personal, family and enterprise profile. The second section comprised of questions related to various personality and managerial characteristics of an entrepreneur. The third section of the schedule was meant to assess the extent of stress experienced by the

respondents in their personal, family and work life. The focus of the last section of the questionnaire was to elicit information on the use of different stress coping strategies adopted by the entrepreneur under various stress situations.

Two scales “Multi-tasking Role Stress” (MTRS) and “Stress Coping Strategies” (SCS) scales were developed to assess the extent of stress experienced by the entrepreneur in their personal, family and work life and their stress coping strategies adopted in dealing with various stress situations arising out of their personal, family and work life respectively.

For the present investigation, the development of MTRS scale was directed to measure three aspects (i) extent of stress in personal life, (ii) extent of stress in family life and (iii) extent of stress in work life. In relation to each of these sub scales a score of 3-1 was assigned for the responses “to a great extent”, “to some extent” or “not at all” respectively for the statements causing stress. Moreover the scoring pattern was reversed in case of statements not causing stress on all the 3 sub-scales. The scores were interpreted such that higher the score on each scale EoSPL, EoSFL and EoSWL, greater was the extent of stress experienced by the entrepreneur in his personal, family and work life respectively.

A scale was developed by the investigator to measure the stress coping strategy adopted by the entrepreneur to deal with stress producing situations experienced by them in their personal, family and work life. i.e. avoidance mode of coping and acceptance mode of coping with stress. Sixteen stress situations were identified and included in the stress coping strategies scale, of which four different ways of dealing with the situation were given as options, and of the four options, two options reflected

avoidance mode of coping and the other two reflected acceptance mode of coping. By using rank order technique the respondents were required to allot scores in a manner 4, 3, 2 and 1 for the most preferred to through the least preferred. The higher rank order preference reflected higher inclination of the respondents towards the respective strategy.

Both the scales were subjected to content validation followed by pretesting on a sample of 30 subjects. Thereafter item analysis was carried out, and reliability of the two scales was established using the split-half technique. The reliability coefficient of scales on EoSPL, EoSFL, EoSWL, AvSCS, and AcSCS was estimated to be 0.82, 0.79, 0.90, 0.73 and 0.89 respectively.

For the purpose of data collection, the investigator personally went to all the purposively selected entrepreneurs owning either manufacturing, trading or service units. The data gathered through the survey was meaningfully analysed through the use of appropriate statistical test. The variable like EoSPL, EoSFL, EoSWL, AvSCS, and AcSCS were categorized by taking mean into consideration. Thus  $\leq$  formed the low scores and  $>$  formed the high scores. The personality and managerial characteristics of the respondents was assessed on standardized scales, and the personal, family and enterprise data was meaningfully categorized based on the spread of the data. Descriptive statistics included frequencies, percentages, means and standard deviations while relational statistics included product moment correlations, analysis of variance, Scheffe's test, 't' tests, stepwise regression analysis and factor analysis.

## **1.4 MAJOR FINDINGS OF THE STUDY**

### **1.4.1 Personal profile**

Majority of the sample of the present research constituted 74 percent male entrepreneurs and 26 percent female entrepreneurs. A little more than one-half of the respondents belonged to the middle age group of 36 to 50 years whereas, approximately one-fourth of the respondents were more or less equally distributed in the category of young as well as old age group. It was observed that more than one-half of the respondents were graduates, whereas a little less than one-sixth of the respondents fell in the categories of below graduate and almost one-fifth of the respondents were ordinary post graduate degree holders.

A little less than one-half of the entrepreneurs reported their personal income ranging between Rs.15,001-Rs.30,000 per month, whereas more than one-fourth of the respondents had their personal income less than Rs.15,000 per month and another one-fourth had their personal income more than Rs.30,000 per month.

Moreover, it was observed that more than one-third of the respondents were more than 30 years old, and another one-third were found to be less than or equal to 25 years, while another one-third of them were between 26-30 years of age when they entered into business.

### **1.4.2 Family profile**

More than one-half of the entrepreneurs under the investigation belonged to nuclear family system. It was observed that nearly one-half of the families constituted of 4 to 5 members, which in most cases were

husband, wife and/or child/and or grandparents. The mean family size was found to be 5.0. The mean of total monthly family income was found to be Rs.55,515 per month. About more than one-third of the respondents had their monthly income more than Rs.35,000. The findings revealed that majority of the respondents i.e. 95 per cent were married. It was found that majority of the sample i.e. 80 per cent of the respondents were in the expanding stage of family life cycle.

### **1.4.3 Enterprise profile**

The largest proportion of the sample i.e. about 71 percent of the respondents had their own individual business, whereas 29 percent of them were a part of their family business. The data portrays that almost 72.5 percent of the respondents had initiated their business, whereas about 27.5 percent of them had inherited business from their family. There was almost an equal representation of the respondents involved in trading and service businesses, and a very negligible proportion i.e. 10.5 percent of the respondents having manufacturing outlets. It was found that three-fourth of the respondents were sole proprietors of their business and only one-fourth of them had partnership venture. Nearly one-half of the sample had started their business for more than 11 years whereas one-third of them initiated their business about 6-10 years back. A more or less equal number of respondents, about 35.5 percent and 36 percent had an annual turnover ranging between Rs.3.1 to 10 lacs and more than Rs.10 lacs respectively.

More than one-half, had recruited less than 5 employees for running their business, and a little more than one-fifth of the sample had more than five employees at varying levels since their business was wide.

#### **1.4.4 Personality and managerial profile**

Standardized scales were used to measure the selected personality and managerial variables of the entrepreneurs, which constituted of locus of control, self-esteem, personality type, machiavellianism, decision making style, management's attitude and leadership style. With regard to locus of control the data revealed that two-third of the respondents were identified as internals and a little more than one-fifth of the respondents were found to be externals. The mean score on LoC was 6.36 with an S.D. of 2.1 respectively. The findings on personality type highlighted that less than one-half of the respondents had Type A behavioural pattern, and a little more than one-half of them represented Type B personality. The mean score on personality type was 95.82 with and S.D. of 28.12.

The analysis of data gathered on self-esteem revealed that more than 90 per cent of the respondents indicated their self-esteem towards the higher side. The mean and S.D. score on self-esteem was found to be 73.18 and 9.83 respectively. With regard to the machiavellian trait, majority of the respondents i.e. 84 per cent of them earned scores between 24 to 36, with the mean value of 31.34 and S.D. of 4.32 which were indicative of moderate level of Machiavellian tendency. The data revealed that 77 per cent of the respondents indicated that they generally adopted a consistent style of decision making with the mean score of 19.95 and S.D. of 2.92, whereas only 10 to 12 per cent of them adopted reflexive style and similar percent adopted the reflective style of decision making. The present study highlighted that major proportion i.e. 84 per cent of the respondents fell in the score range of 20-30, implying a management's attitude which was a balance between Theory X and Theory Y attitude. The data with regard to

the task leadership style revealed that about 62 per cent of the respondents followed an initiating structure of leadership style, and the remaining 38 per cent of them practiced the non-initiating structure of leadership style. The mean and S.D. of task leadership style was 48.39 and 6.49 respectively. The findings on the relationship leadership style highlighted a different picture. It was observed that the sample was almost equally distributed in both the categories of considerate and non-considerate leadership style.

#### **1.4.5 Extent of stress experienced by the entrepreneur in personal life**

Thirty five items of EoSPL experienced by the entrepreneur were designed to measure the extent of stress in their personal life. The possible score range was between 35-105. The findings revealed that about 47 per cent of the respondents encountered stress to a high extent in their personal life, and about 53 per cent of them exhibited a low extent of stress. The mean and S.D. of EoSPL scale was 61.24 and 9.15 respectively. The personal stressors experienced by the entrepreneurs in their personal life were getting upset when something happened unexpectedly, undertaking major responsibilities in their roles, expecting too much of one's own self, having no scope for personal growth in ones role, running into obstacles while trying to do things etc.

#### **1.4.6 Extent of stress experienced by the entrepreneur in family life**

Thirty four items of EoSFL were designed to measure the extent of stress experienced by the entrepreneur in his family life. The score ranged between 34-102. The findings of the present survey revealed that about 42 per cent of the entrepreneurs experienced high extent of stress and

about 58 per cent of them indicated low extent of stress in their family life. The mean score on EoSFL experienced by the entrepreneur was 53.63 with an S.D. of 9.99. It was found that more than three-fourth of the respondents were stressed as their spouse was unable to enjoy a good reputation in their work life, their business demands interfered with their family demands and they were unable to spend time with their family.

#### **1.4.7 Extent of stress experienced by the entrepreneur in work life**

The data indicated that nearly one-half of the sample 47.5 per cent exhibited stress to a higher level in their work life, whereas about 52.5 percent of the sample indicated stress to a low level in their work life. The mean score on EoSWL experienced by the entrepreneur was 83.35 with an S.D. of 12.39 respectively. The major work life stressors experienced by the entrepreneurs were undertaking more responsibility than they actually could handle, lacked challenges in their own business, lost important business contracts, lacked financial resources, were upset since their business commitments interfered with other social obligations etc.

#### **1.4.8 Extent of use of avoidance stress coping strategy**

With regards to the extent of use of the selected four avoidance stress coping strategies adopted by the entrepreneurs it was found that there was more or less an equal representation of the respondents using the avoidance stress coping strategy to high and low extent (46.5 percent and 53.5 percent). Further the study exhibited a greater tendency of entrepreneurs towards use of intropunitive (I) mode of coping with stress. Moreover, they also adopted the defensive (D) mode of coping with stress.

#### **1.4.9 Extent of use of acceptance stress coping strategy**

The findings of the present study revealed that 53.5 percent of the entrepreneurs used acceptance coping strategy to a high extent, while the remaining 46.5 percent of them used it to a low extent. The data distinctly brought forth that about two-third of entrepreneurs adopted impersistive (m) mode of coping with stress. The remaining one-third of the entrepreneurs used the same strategy to a low extent.

#### **1.5 Results of Hypothesis Testing**

The findings of ANOVA computed between EoSPL, EoSFL and EoSWL with regard to personal monthly income and total monthly income was found to be significant. The Scheffe's procedure revealed that entrepreneurs belonging to the middle income groups experienced greater levels of stress as compared to low and high income groups. The 't' tests computed on EoSPL, EoSFL and EoSWL indicated that female entrepreneurs and those entrepreneurs living in joint families experienced a high amount of stress.

With regard to the personality and managerial variables it was observed that entrepreneurs having an external LoC, those who followed the reflexive decision making style faced a high amount of stress in their personal, family and work life. The data on the computed t scores also revealed that entrepreneurs having Type B personalities, those having a low self-esteem, and those with a high machiavellian tendency encountered stress to a high extent. Moreover even the entrepreneurs following the non-considerate and non-initiating leadership style too experienced a greater amount of stress in their personal, family and work life.

The findings with regard to co-efficient of correlations computed between personal, family and work life and 4 factors of SCS revealed a significant positive association between (i) personal monthly income and Factor 1 i.e. SCS with support seeking, and (ii) personal monthly income and Factor 4 i.e., SCS with denial and passivity. The correlation co-efficients between total monthly income and Factor 4 i.e. SCS reflecting denial and passivity also displayed a significant positive correlation at 0.001 level.

Moreover, a significant positive correlation was also observed between years of establishment of business organization and Factor 4 i.e. SCS reflecting denial and passivity. The coefficients of correlations computed between the four factors of SCS and selected personality variables and managerial variables revealed a significant positive correlation between LoC and Factor 3 i.e. SCS with optimistic orientation at 0.001 level. The present survey also brought forth a significant positive correlation between self-esteem and Factor 3 i.e. SCS with optimistic orientation at 0.05 level and a significant correlation between self-esteem and Factor 4 i.e. SCS reflecting denial and passivity.

With regard to the managerial variables, the co-efficient of correlations computed brought forth significant positive correlation between relationship leadership style and Factor 1 i.e. SCS reflecting support seeking at 0.05 level of significance.

The data highlighted that higher the use of SCS related to support seeking, (Factor 1) problem solving (Factor 2) and optimistic orientation (Factor 3), lower was the extent of stress experienced by the entrepreneurs in their personal, family and work life. Moreover the generalized finding was higher the use of acceptance SCS, lower was the extent of stress experienced by the entrepreneurs in their personal, family and work life.

## 2.0 CONCLUSIONS

The present investigation revealed that about 50 per cent of the entrepreneurs in their multi-tasking roles perceived high levels of stress in their personal, family and work life. The most prominent stressors reported by the entrepreneurs in their personal, family and life were; work interference with family demands, inability to develop time-balance between with family and business, inhibited professional growth due to family/social obligations, clashes with spouse, and responsibility of getting the children married. Other causes of stress were high expectation from self, taking responsibilities solely by themselves, difficulties being piling up, and lack of time for personal growth and creative work. Work-related stressors included instability in the market, problems of financial resources, loss of important business contracts, and lack of challenges in their own business.

The extent of stress was significantly higher in case of women entrepreneurs, entrepreneurs in joint family set-ups, and entrepreneurs in middle-income group. Stress experienced was higher amongst entrepreneurs with external locus of control, type B personality, those with low self-esteem, high machiavellian characteristics, those who were high on non-initiating task leadership style and high on non-considerate relationship leadership styles, and low in decision making (i.e., more reflexive).

The entrepreneurs resorted to both acceptance, as well as avoidance stress coping strategies; in an approximate combination of 60: 40 per cent, respectively. It was found that the entrepreneurs who adopted more of support seeking, problem solving, optimistic orientation and denial and passivity as stress coping strategy; experienced a lower stress in their personal, family and work life. Further, while logistically orchestrating the

data, it can be concluded that entrepreneurs with internal LoC, Type A personality, and higher self-esteem made higher use of optimistic orientation; as their coping strategy under stressful situations. Support seeking as a coping mechanism, was prominent amongst entrepreneurs with high relationship leadership style (i.e. more considerate). Moreover, significantly higher use of denial and passivity was found amongst entrepreneurs with long years of experience in business venture, higher family income and higher self-esteem.

The potency of support seeking, problem solving, and optimistic orientation is in congruent with the existing literature on stress; however the positive role of denial and passivity in stress coping amongst entrepreneur become a matter in question. Moreover, these individuals who opted for higher use of denial and passivity were well-experienced entrepreneurs, who were comfortable with their own selves, were doing well in business. This existing research has given an interesting platform for future, encouraging to delve deeper into the issue. Does the findings imply that use of denial and passivity has worked-well with these entrepreneurs, to cope with their stress? Can denial and passivity take up a constructive character in certain stress situations? What logistics work in the complex human mind that would contribute towards a state of well being, for a given stress situation ? It also reinforces the premise that effectiveness of a coping strategy is a function of an individual's perception of the stress situation. Perception is the 'paradigm' or frame of reference; which is the outcome of the individual's conditioning and his psychic-makeup. Therefore, in any attempt towards study of stress and coping mechanisms, it becomes crucial to develop an understanding of the fit between the context and the individual.

### **3.0 IMPLICATIONS**

Entrepreneurship is the fastest growing field of study in education. The subject is more and more capturing the interests of academicians and researchers, as can be witnessed through its global presence in conferences across countries, and numerous specialized scholarly journals that disseminate research. An entrepreneur's multi-tasking role stress is a common phenomenon in any socio-economic context. In the process to give their best in both family and work fronts, and work for excellence; pressures and stressors of multiple roles may act on their family life, business growth and performance. Entrepreneurship by its very nature ingrains elements of stress; and an entrepreneur's ability to cope with stress can be a key factor in determining business sustainability. This makes entrepreneurial stress a significant focus of research. Within the policy-making arena, the governments of India seek to promote entrepreneurship as an engine of economic growth (Annual Report of MSME, 2010-2011). This special study on entrepreneurship, thus appears to be timely, and can help to take stock of its present scenario on stress and coping, within the framework of selected personality and managerial characteristics of entrepreneurs, in Indian context.

This current study contributes to the body of research by investigating the various stress situations that attributed to entrepreneurial stress in their multi-tasking roles arising out of their personal, family and work life. This research contributes to both the entrepreneurship literature and broader research on coping strategies by empirically showing that, although entrepreneurs use different coping strategies to manage stress, problem solving, social support, optimistic orientation, and even denial and passivity; seems to be more effective in managing their stress levels in

their personal, family and work life. A substantial part of this research indicates that the personality characteristics of the entrepreneur are important for determining the nature of the response and coping efforts.

The findings of the current investigation carry a strong practical implication - entrepreneurs need to effectively manage the expectations inherent to their entrepreneurial roles to sustain their venturing. It will serve as a guide, and will be useful for the existing as well as the emerging potential entrepreneurs. It will help not only to analyze the stress causing factors existing in an enterprise or at an individual level, but also to identify the complementary stress management approaches to effectively cope with them.

The deductive work of the literature reviewed in combination with the real life experiences of entrepreneurs would greatly contribute to the entrepreneurial training programmes; especially with regard to orienting the entrepreneurs to create an environment to facilitate more productivity and performance; to build up capabilities, and potentials to cope with multiple responsibilities in their personal, family and work life; thereby eliminating stress.

The findings of the study provides meaningful data-base for academicians and researchers in the field of psychology and management; with regard to how individuals with varying locus of control, personality type, self-esteem, machiavellianism, leadership style, decision making style and management's attitude react under different stress situations. Moreover, it offers benefits for entrepreneurship research, including new in-sights into unexplained phenomena, new research questions of psychological significance, and new tools for more accurately capturing the realities of entrepreneurs'

stress experiences and challenges. The time has come to realize the prospects of understanding how enhancement of some identified psychological elements can complement in creating successful entrepreneurs.

The implication of this research has benefit not only to the entrepreneurs in increased awareness, but also to the stakeholders such as banks, insurance agencies and family members, who may gain better insight into possible venture failure based on the entrepreneur's ability to handle the stress impacts upon the business and upon the entrepreneur

Work-family interface and the resultant consequences, especially for women entrepreneurs is an area that has consistently held the attention of researcher scientists in women studies and social work, and various NGOs. The findings of present study brings forth an important issue; Does business ownership truly enable women to achieve better balance in their own lives, and that of their family members, or does it ironically introduce further imbalance; creating a vicious cycle of their experiences of stress? These questions are consistent with call for increased attention to the psychological and social consequences of entrepreneurial endeavors.

Most economists and policy makers would agree that entrepreneurship is an important component of a prosperous society. Entrepreneurship is the ultimate source of change in the economic system and economists increasingly attribute a large role to the entrepreneur when explaining economic performance (Frederic, 2005). The findings of the present research can also be used as guidelines to plan government strategies and policies at the national and state level which are supportive of entrepreneurial efforts, and that provide opportunities for education and training in entrepreneurship,

which direct towards helping entrepreneurs to effectively manage stress. Reduction of stress would aid in fostering entrepreneurial activity, and will lead to all round improvement in the effectiveness of the individual, the enterprise, the environment, the society and the nation as a whole.

#### **4.0 RECOMMENDATION**

##### **4.1 RECOMMENDATION FOR FUTURE RESEARCH**

The present research can also serve as a baseline from which to consider directions for future research in this important area of inquiry. More conceptual and empirical studies in the development of future research agendas are clearly needed. Recommendations for future research at the theoretical and practical level are given.

- (i) Further research can be undertaken to develop new models, expand existing ones, and test the antecedents and consequences identified in the current study to determine what is contextually important for entrepreneurship.
- (ii) Standardized scales developed for the present investigation, viz, extent of stress in personal life, extent of stress in family life, extent of stress in work life, multi-tasking stress coping strategies scale; can be used (with customised modifications) to study stress and coping among entrepreneurs of micro, small and medium enterprises. The investigations can be also carried out for different businesses; for example, retail business, manufacturing units, and service providers.

- (iii) The above scales can further be utilised, with customised modifications, for making comparisons on aspects of extent of stress, stressors and coping strategies; between men and women entrepreneurs, married and unmarried entrepreneurs, entrepreneurs with different family characteristics, and the same.
- (iv) Trans-continental studies can also be undertaken to understand and compare EoSPL, EoSFL and EOSWL and coping strategies of entrepreneurs in multi-tasking roles.
- (v) With a proposition that there would be some stress coping strategies; like, in the current study, being problem solving, social support, optimism, and denial and passivity; that may advance the venture, while others may have less impact: further research can be taken to examine the rate of dependency between the venture performance and the influence of stress coping strategies.
- (vi) Cross-sectional and longitudinal field surveys examining psychological and managerial characteristics, and stress coping strategies of entrepreneurs can be carried out over a period of time to assess what attributes to use of effective coping and reduced stress.
- (vii) Research attempts can be made to isolate psychological and managerial dimensions, which differentiate successful entrepreneurs from less successful or unsuccessful ones.
- (viii) Personality and entrepreneurship studies can be undertaken that can provide evidences of the entrepreneur's traits that appear to differ secularly, from those of salaried managers in varying professions, with respect to basic personality and management elements.

- (ix) Future research could investigate how ‘work interference in family’ and ‘family interference in work’ experiences and strategies of entrepreneurs interact with factors; like gender, certain personality and managerial attributes.

## **4.2 RECOMMENDATION FOR ACTION PROGRAMME**

The findings of the present investigation revealed that about 50 per cent of the entrepreneurs in their multi-tasking roles perceived high levels of stress in their personal, family and work life. This high level of stress among entrepreneurs is a matter of concern because entrepreneurship provide an important barometer of growth and innovation in any country. Entrepreneurial success is an indicator for innovation and future wealth generation. The Economic Times (2010) reported that SMEs play a vital role in fueling the growth of the Indian economy by contributing 45 per cent of industrial output, 40 per cent of exports employing 60 million people, create 1.3 million jobs every year and produce more than 8,000 quality products for the Indian and international markets. It therefore becomes crucial to address the issue of stress amongst the entrepreneurs; and resolve to action plans that would enable the entrepreneurs to constructively cope with the stress, that exists not only in their work life, but also which is reflected in their personal and family life. A few action plans, as suggested by the investigator are as follows;

- (I) Stress management training programme should be designed for the entrepreneurs; with the objective to discover stress issues, capitalize on coping strengths to manage stress, and identify areas for coping-skills improvement. Training interventions can be provided to the entrepreneurs by a facilitator in a traditional classroom environment, or via web-based delivery. The ultimate goal of these trainings are listed below.

- (i) Should enable the introduction of professional counseling services for entrepreneurs to be able to manage stress arising in multi-tasking roles.
- (ii) Sensitize and orient entrepreneurs in multi-tasking roles to various stressors and its impact on stress experienced by them.
- (iii) Enhancing the understanding of entrepreneurial behaviour under various stress situation that could attribute in their extent of stress
- (iv) Developing certain temperamental qualities and adopting specific behaviour patterns or habits which could help in preventing, mitigating or effectively coping with stress.
- (v) Adopting cognitive restructuring and cognitive coping strategies to avoid or moderate the experience of stress.
- (vi) Orienting the entrepreneurs about some stress management techniques like relaxation, listening to music, going for walks, exercising, doing something different at a different speed, time management, and developing positive attitude.
- (vii) Enhancing the personality and managerial characteristics of individuals that can attribute in the choice of acceptance/problem solving/optimistic mode of stress coping strategies.
- (II) There is an intense need for informal interactive platforms to connect with other entrepreneurs, share their personal experiences of various stress situations they encounter, and how they cope with them. A networking of this kind would enable the entrepreneurs to give/receive empathetic response towards their experiences. A forum of individuals who are genuinely in the business of supporting each other, or a support group that would hold each others entrepreneurial vision, could enormously aid in releasing stress.

- (III) In a formal context, seminars, workshops, conferences etc can serve as forums for interaction among different entrepreneurial group; wherein exchange of views/experiences on stress-related issues can happen. Such gatherings of like-minded entrepreneurs who are experiencing the same struggles, can be great places to share ideas and learn about resources other entrepreneurs have successfully harnessed.
- (IV) There is severe need for undertaking documentation/disseminating information related to entrepreneurial stress and coping. Preparing as well as publishing literature, information materials pertaining to addressing multi-tasking issues and stress management for entrepreneurs would be useful.

Academicians, research scientists and extension faculty in the field of Entrepreneurship Development, Family and Community Sciences, Human Development, Social Sciences, Psychology, Management and Women Studies can make valuable contribution towards; conducting researches in the area, undertaking field projects, developing stress management programmes and training interventions, offering consultancy services, preparing documentation material and disseminating information through various medias, as well as facilitating dialoguing and networking amongst the existing and budding entrepreneurs. It is hoped that this study will stimulate the needed further theory building and research, and action plans that will, in turn, help support those enterprising individuals who strive to create sustainable new ventures.

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# **Appendices**

## APPENDIX – I

**Table-1:** Twenty four most frequently experienced stress situations by the entrepreneurs

S. No.	Stress Situations
1.	You feel lonely in your role as an entrepreneur.
2.	There is cut-throat competition in the market with regard to your product/service.
3.	You are overloaded with work in your business.
4.	Your family feels neglected due to your busy work schedule.
5.	You are working too hard and this is affecting your health.
6.	You do not have enough relevant expertise in management, marketing, finance etc.
7.	You are afraid of taking risk in business.
8.	You do not have anyone with whom you can share your problems and ideas.
9.	You do not have the appropriate machinery or other means to manufacture the product/render the service.
10.	Your sales strategy has been ineffective and you just cannot find place to sell your product/service.
11.	You are not able to pay enough attention to different aspects of your business.
12.	There is lack of good interpersonal relationship between you and your employees.
13.	You are not able to spend time with your spouse and children.
14.	You do not get sufficient sleep due to your business pressures.
15.	Untimely payments from your clients obstruct the circulation of money, causing stress.
16.	Your family has high expectations from you with regards to monetary gains
17.	Instability in the market/govt. policies lead to constant business fluctuations.
18.	Inability of skilled labour obstructs your routine business.
19.	In business, you have to do things that are against your better judgement.
20.	You feel you are not able to pursue your other interests/hobbies (social/recreational/cultural/religious/political).
21.	You are unable to devote enough time for your children's academic/recreational activities.
22.	You have the fear of loosing your reputation in the market/society due to business failures.
23.	There is so much of business pressure that you are unable to enjoy your sex life.
24.	Your habit, of carrying work at home causes unnecessary clashes between you and your spouse.

## APPENDIX – II

**Table-2:** Item analysis of the scale on extent of stress in personal, family and work life

Item	Corr	Item	Corr	Item	Corr
S3P_01	0.1814	S3F_01	0.3362	S3W_01	0.6960**
S3P_02	0.4827*	S3F_02	0.5685**	S3W_02	0.3585
S3P_03	0.2869	S3F_03	0.6657**	S3W_03	0.5520**
S3P_04	0.3559	S3F_04	0.6845**	S3W_04	0.3140
S3P_05	0.1643	S3F_05	-0.0044	S3W_05	0.6072**
S3P_06	0.7816**	S3F_06	0.4388*	S3W_06	0.4497*
S3P_07	0.5147*	S3F_07	0.5362*	S3W_07	0.6374**
S3P_08	0.5334*	S3F_08	0.4212	S3W_08	0.7573**
S3P_09	0.4511*	S3F_09	0.2992	S3W_09	0.4567*
S3P_010	-0.0449	S3F_010	0.4782*	S3W_010	0.6311**
S3P_011	0.4094	S3F_011	0.2447	S3W_011	0.6238**
S3P_012	0.5483**	S3F_012	0.1727	S3W_012	0.4942*
S3P_013	0.2241	S3F_013	0.1642	S3W_013	0.2525
S3P_014	0.3116	S3F_014	0.6856**	S3W_014	0.3340
S3P_015	0.2389	S3F_015	0.1855	S3W_015	-0.0250
S3P_016	0.5886**	S3F_016	0.3743	S3W_016	0.3702
S3P_017	0.4100	S3F_017	0.5469**	S3W_017	0.6290**
S3P_018	0.4253*	S3F_018	0.5478**	S3W_018	0.6384**
S3P_019	0.5866**	S3F_019	0.4834*	S3W_019	0.4374*
S3P_020	0.3886	S3F_020	0.5746**	S3W_020	-0.1365
S3P_021	0.3260	S3F_021	0.6093**	S3W_021	0.4940*
S3P_022	0.6567**	S3F_022	0.3299	S3W_022	0.3943
S3P_023	0.4390*	S3F_023	0.1984	S3W_023	0.2441
S3P_024	0.5761**	S3F_024	0.5073*	S3W_024	0.6621**
S3P_025	0.2948	S3F_025	0.3968	S3W_025	0.5640**
S3P_026	0.2539	S3F_026	0.0489	S3W_026	0.0946
S3P_027	0.5736**	S3F_027	0.4484*	S3W_027	0.5045*
S3P_028	0.4341*	S3F_028	0.5926**	S3W_028	0.5136*
S3P_029	0.5066*	S3F_029	0.7540**	S3W_029	0.5377*
S3P_030	0.2574	S3F_030	0.4673*	S3W_030	0.3286
S3P_031	0.6614**	S3F_031	0.3652	S3W_031	0.6151**
S3P_032	0.1395	S3F_032	0.4639*	S3W_032	0.5653**
S3P_033	0.5096*	S3F_033	0.5650**	S3W_033	0.7483**

<b>Item</b>	<b>Corr</b>	<b>Item</b>	<b>Corr</b>	<b>Item</b>	<b>Corr</b>
S3P_034	0.6304*	S3F 034	-0.0301	S3W_034	0.5502**
S3P 035	-0.0212			S3W_035	0.2622
				S3W_036	0.2625
				S3W_037	0.5941**
				S3W_038	0.5108*
				S3W_039	0.4690*
				S3W_040	0.5796**
				S3W_041	0.4936*
				S3W_042	0.2740
				S3W_043	0.5452**
				S3W_044	0.7673**
				S3W_045	0.5825**
				S3W_046	0.4360*
				S3W 047	0.4270

## APPENDIX – III

**Table-3:** Intensity indices of the extent of stress experienced by the entrepreneurs in personal life

### Extent of stress in personal life

Items	n	Minimum	Maximum	Mean	Std. Deviation
S3A1	200	1	3	1.70	.542
S3A2	200	1	3	1.59	.611
S3 A3	200	1	3	1.66	.668
S3A4	200	0	3	2.03	.708
S3A5	200	0	3	1.90	.746
S3A6	200	0	3	2.04	.766
S3A7	200	0	3	1.59	.650
S3A8	200	1	3	1.39	.539
S3A9	200	1	3	1.75	.676
S3A10	200	1	3	2.14	.773
S3A11	200	1	3	2.54	.656
S3A12	200	0	3	2.25	.762
S3A13	200	1	3	1.92	.616
S3A14	200	0	3	2.32	.691
S3A15	200	0	3	2.00	.695
S3A16	200	1	3	1.96	.776
S3A17	200	0	3	2.10	.818
S3A18	200	1	3	2.41	.738
S3A19	200	0	3	2.27	.753
S3A20	200	1	3	1.37	.597
S3A21	200	1	3	1.74	.680
S3A22	200	1	3	1.97	.792
S3A23	200	1	3	1.85	.668
S3A24	200	1	3	2.13	.810
S3A25	200	1	3	1.43	.638
S3A26	200	0	3	1.30	.521
S3A27	200	0	3	1.48	.610
S3A28	200	0	3	1.32	.565
S3A29	200	0	3	2.49	.730
S3A30	200	0	3	2.60	.681
S3A31	200	0	3	2.19	.751
S3A32	200	0	3	1.60	.687
S3A33	200	0	3	1.48	.694
S3A34	200	0	3	2.18	.773
S3A35	200	0	3	1.92	.725
Valid N (listwise)	200				

**Table-4:** Intensity indices of the extent of stress experienced by the entrepreneurs in family life

**Extent of stress in family life**

Items	n	Minimum	Maximum	Mean	Std. Deviation
S3B1	200	0	3	1.94	.734
S3B2	200	0	3	2.03	.769
S3B3	200	0	3	2.51	.723
S3B4	200	0	3	2.25	.767
S3B5	200	0	3	1.69	.791
S3B6	200	0	3	2.09	.813
S3B7	200	0	3	2.62	.670
S3B8	200	0	3	1.33	.627
S3B9	200	0	3	1.29	.554
S3B10	200	0	3	2.16	.712
S3B11	200	0	3	2.60	.737
S3B12	200	1	3	1.39	.509
S3B13	200	0	3	1.23	.478
S3B14	200	0	3	2.11	.707
S3B15	200	0	3	1.65	.632
S3B16	200	0	3	2.44	.781
S3B17	200	0	3	2.66	.713
S3B18	200	0	3	2.16	.794
S3B19	200	0	3	1.51	.634
S3B20	200	0	3	1.55	.624
S3B21	200	0	3	1.96	.861
S3B22	200	0	3	2.18	.813
S3B23	200	0	3	1.46	.648
S3B24	200	0	3	1.53	.708
S3B25	200	0	3	1.45	.538
S3B26	200	0	3	1.27	.546
S3B27	200	0	3	2.26	.752
S3B28	200	0	3	2.47	.769
S3B29	200	1	3	2.60	.643
S3B30	200	0	3	1.47	.625
S3B31	200	1	3	2.41	.681
S3B32	200	0	3	2.47	.715
S3B33	200	0	3	2.31	.771
S3B34	200	1	3	2.45	.655
Valid N (listwise)	200				

**Table-5:** Intensity indices of the extent of stress experienced by the entrepreneurs in work life

**Extent of stress in work life**

<b>Items</b>	<b>n</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
S3C1	200	1	3	1.41	.522
S3C2	200	0	3	1.39	.527
S3C3	200	0	3	1.25	.489
S3C4	200	0	3	2.02	.770
S3C5	200	0	3	2.05	.759
S3C6	200	0	3	2.12	.770
S3C7	200	1	3	2.04	.732
S3C8	200	1	3	2.35	.734
S3C9	200	0	3	2.04	.752
S3C10	200	0	3	1.96	.769
S3C11	200	0	3	2.01	.757
S3C12	200	1	3	2.37	.719
S3C13	200	1	3	1.50	.626
S3C14	200	1	3	1.47	.575
S3C15	200	0	3	1.70	.696
S3C16	200	0	3	2.29	.728
S3C17	200	0	3	1.32	.575
S3C18	200	0	3	2.02	.668
S3C19	200	0	3	1.95	.765
S3C20	200	1	3	1.68	.608
S3C21	200	0	3	2.07	.736
S3C22	200	0	3	1.78	.688
S3C23	200	0	3	2.15	.749
S3C24	200	0	3	1.93	.793
S3C25	200	0	3	1.89	.735
S3C26	200	1	3	2.34	.725
S3C27	200	0	3	2.47	.708
S3C28	200	0	3	1.67	.627
S3C29	200	0	3	2.13	.692
S3C30	200	1	3	1.68	.634
S3C31	200	1	3	2.23	.750
S3C32	200	1	3	1.53	.701
S3C33	200	0	3	1.80	.702

S3C34	200	0	3	2.38	.678
S3C35	200	1	3	2.55	.663
S3C36	200	1	3	1.44	.685
S3C37	200	0	3	1.97	.719
S3C38	200	0	3	1.79	.692
S3C39	200	0	3	1.90	.653
S3C40	200	0	3	2.05	.749
S3C41	200	0	3	2.20	.752
S3C42	200	1	3	2.12	.852
S3C43	200	0	3	2.22	.809
S3C44	200	1	3	2.12	.679
S3C45	200	1	3	2.34	.698
S3C46	200	0	3	2.12	.734
S3C47	200	1	3	2.05	.685
Valid N (listwise)	200				

## APPENDIX – IV

**Table-6:** Frequency and percentage distribution of entrepreneurs according to their management's attitude

<b>Value</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cum Percent</b>
15.00	2	1.0	1.0	1.0
17.00	4	2.0	2.0	3.0
18.00	8	4.0	4.0	7.0
19.00	17	8.5	8.5	15.5
20.00	15	7.5	7.5	23.0
21.00	8	4.0	4.0	27.0
22.00	33	16.5	16.5	43.5
23.00	26	13.0	13.0	56.5
24.00	28	14.0	14.0	70.5
25.00	17	8.5	8.5	79.0
26.00	18	9.0	9.0	88.0
27.00	10	5.0	5.0	93.0
28.00	9	4.5	4.5	97.5
29.00	1	.5	.5	98.0
30.00	3	1.5	1.5	99.5
31.00	1	0.5	0.5	100.0
<b>Total</b>	<b>200</b>	<b>100.0</b>	<b>100.0</b>	

## APPENDIX - V

Respected Sir/Madam,

I, Mrs. Mona Mehta a Ph.D. Student of the Department of Home Management, Faculty of Home Science, am doing my doctoral dissertation work on the topic “A study of stress and stress coping strategies of entrepreneurs with regards to their multi- tasking roles.”

It is my pleasure to reveal that I have chosen you as one of the respondent for my survey.

In this regard, I would be obliged if you can kindly fill this questionnaire with complete sincerity and honesty. The information provided by you will be kept strictly confidential and will be used solely for research purpose.

The success of my study will depend on your kind co-operation.

Thanking you.

Yours sincerely,

**Mona Mehta**  
Ph.D. Scholar

Guided by:

**Dr. Neena Jaju,**  
Lecturer  
Home Management Dept.  
Faculty of Home Science  
Baroda.

## SECTION – I

### (A) PERSONAL PROFILE

1. Name of the respondent : \_\_\_\_\_
2. Age : \_\_\_\_\_
3. Sex : (i) Male \_\_\_\_\_ (ii) Female \_\_\_\_\_
4. Resident Address : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
5. Telephone No. : \_\_\_\_\_
6. Email Address (if any) : \_\_\_\_\_
7. Details regarding your education
  - a. Below Graduate : \_\_\_\_\_
  - b. Ordinary graduate degree : \_\_\_\_\_
  - c. Ordinary post graduate degree : \_\_\_\_\_
  - d. Management graduate degree : \_\_\_\_\_
  - e. Management post graduate degree : \_\_\_\_\_
  - f. Other professional graduate degree  
(Engineering / C.A./ Medical ) : \_\_\_\_\_
  - g. Other professional  
post graduate degree : \_\_\_\_\_
  - h. Diploma in Management (specify : \_\_\_\_\_
  - i. Management training course  
(Specify) : \_\_\_\_\_
  - j. Any other : \_\_\_\_\_

8. Personal Monthly Income Rs. \_\_\_\_\_
9. Your age when you entered  
into business : \_\_\_\_\_ years.
10. Is your present business( tick mark the following)
- (i) Family Business \_\_\_\_\_
- (ii) Individual Business \_\_\_\_\_
11. Is your present business
- (i) Inherited from family \_\_\_\_\_
- (ii) Self initiated \_\_\_\_\_

**(B) FAMILY PROFILE**

1. Type of family (i) Joint : \_\_\_\_\_
- (ii) Nuclear : \_\_\_\_\_
2. No of family members : \_\_\_\_\_
3. Total monthly family income Rs. \_\_\_\_\_
4. Marital status of the respondent
- (i) Married : \_\_\_\_\_
- (ii) Divorced : \_\_\_\_\_
- (iii) Unmarried : \_\_\_\_\_
- (iv) Widowed : \_\_\_\_\_
- (v) Separated : \_\_\_\_\_

5. Stage of Family Life Cycle.
- (i) Beginning (married with no children) \_\_\_\_\_
- (ii) Expanding (having school / college going children : \_\_\_\_\_
- (iii) Contracting (Children married & / or well settled ) : \_\_\_\_\_

**(C) PROFILE OF ENTERPRISE :**

1. Name of the Enterprise : \_\_\_\_\_
2. Type of Enterprise : \_\_\_\_\_
- (i) Manufacturing Unit (Specify): \_\_\_\_\_
- (ii) Trading Unit (Specify) : \_\_\_\_\_
- (iii) Service Unit (Specify) : \_\_\_\_\_
- (iv) Any Other (Specify) : \_\_\_\_\_
3. Does your enterprise come under
- Sole Proprietorship : \_\_\_\_\_
- Partnership : \_\_\_\_\_
4. Years of establishment of your business organization : \_\_\_\_\_
5. Total annual turnover
- (for last financial year) : \_\_\_\_\_ Lakhs
6. Total no. of employees working in your enterprise : \_\_\_\_\_
- a. Managerial level : \_\_\_\_\_
- b. Clerical level : \_\_\_\_\_
- c. Class IV level : \_\_\_\_\_
- d. Any Other : \_\_\_\_\_

## SECTION – II

### (A) SCALE TO MEASURE LOCUS OF CONTROL

**Instructions :** Read the following statements and indicate whether you agree more with choice “A” or choice “B” in the blank space provided on the right hand side corner of the scale.

A	B	
1. Making a lot of money is largely a matter of getting the right breaks.	1. Promotions are earned through hard work & persistence.	
2. I have noticed a direct connection between how hard I study & the grades I get.	2. Many times the reactions of teachers seem haphazard to me.	
3. The number of divorces indicate that more & more people are not trying to make their marriages work.	3. Marriage is largely a gamble.	
4. It is silly to think that one can really change another person’s basic attitudes.	4. When I am right I can convince others.	
5. Getting promoted is really a matter of being a little luckier than the next person.	5. In our society, a person’s future earning power depends on his /her ability.	
6. If one knows how to deal with people they are really quite easily led.	6. I have little influence over the way other people behave.	
7. The grades I make are the result of my own efforts, luck has little or nothing to do with it.	7. Sometimes I feel I have little to do with the grades I get.	
8. People like me can change the course of world affairs if we make ourselves heard.	8. It is only wishful thinking to believe that one can readily influence what happens in our society at large.	
9. A great deal that happens to me is probably a matter of chance.	9. I am the master of my fate.	
10. Getting along with people is a skill that must be practiced.	10. It is almost impossible to figure out how to please some people.	

**(B) SCALE TO MEASURE PERSONALITY TYPE**

**Instructions :** Column “A” & “B” reflect two contrasting behaviour with regard to specific personality traits. The middle column gives a numerical scale for each of the given traits. Circle the number on the scale that best characterizes your behaviour for each trait.

<b>A</b>		<b>B</b>
1. Casual about appointments	1 2 3 4 5 6 7 8	Never late
2. Not competitive	1 2 3 4 5 6 7 8	Very competitive
3. Never feel rushed	1 2 3 4 5 6 7 8	Always rushed
4. Take things one at a time	1 2 3 4 5 6 7 8	Try to do many things at once
5. Slow in doing things	1 2 3 4 5 6 7 8	Fast (eating, walking etc.)
6. Express feelings	1 2 3 4 5 6 7 8	“Sit” on feelings
7. Many interests	1 2 3 4 5 6 7 8	Few interests outside work

**(C) SCALE TO MEASURE SELF ESTEEM**

**Instructions :** Answer each of the following questions frankly and honestly. Next to each question write the number 1, 2, 3, 4 or 5 depending on which statement best describe you.

1. \_\_\_\_\_ This statement describes you *very often*.
2. \_\_\_\_\_ This statement describes you *fairly often*.
3. \_\_\_\_\_ This statement describes you *sometimes*.
4. \_\_\_\_\_ This statement describes you *once in a great while*.
5. \_\_\_\_\_ This statement describes you *practically never*.

1) How often do you have the feeling that there is nothing that you can do well ?	
2) When you talk in front of a class/ group of people your own age, how often do you feel worried or afraid ?	
3) How often do you feel that you have handled yourself well at a social gathering ?	
4) How often do you have the feeling that you can do everything well ?	
5) How often are you comfortable when starting a conversation with people you don't know ?	
6) How often do you feel self- conscious?	
7) How often do you feel that you are a successful person?	
8) How often are you troubled with shyness?	
9) How often do you feel inferior to most people you know?	
10) How often do you feel that you are a worthless individual?	
11) How often do you feel confident that your success in your future job or career is assured ?	
12) How often do you feel sure of yourself when among strangers ?	
13) How often do you feel confident that some day people will look up to you and respect you?	
14) In general, how often do you feel confident about your abilities?	
15) How often do you worry about how well you get along with other people ?	
16) How often do you feel that you dislike yourself ?	
17) How often do you feel so discouraged with yourself that you wonder whether anything is worthwhile?	
18) How often do you worry about whether other people like to be with you?	
19) When you talk in front of a class or a group of people of your age. how often are you pleased with your performance?	
20) How often do you feel sure of yourself when you speak in a class discussion?	

**(D) SCALE TO MEASURE MACHIAVELLIANISM**

**Instruction :** For each statement, circle the number that most closely resembles your attitude.

Statements	Disagree		Neutral	Agree	
	A lot	A little	Neutral	A little	A lot
1) The best way to handle people is to tell them what they want to hear.	1	2	3	4	5
2) When you ask someone to do something for you it is best to give the real reason for wanting it rather than giving reason that might carry more weight.	1	2	3	4	5
3) Anyone who completely trusts anyone else is asking for trouble.	1	2	3	4	5
4) It is hard to get ahead without cutting corners here and there.	1	2	3	4	5
5) It is safest to assume that all people have a vicious streak, and it will come out when they are given a chance.					
6) One should take action only when it is morally right.					
7) Most people are basically good and kind.					
8) There is no excuse for lying to someone else.					
9) Most people more easily forget the death of their father than the loss of their property.					
10) Generally speaking people wont work hard unless they are forced to do so.					

**(E) SCALE TO MEASURE LEADERSHIP STYLE**

**Instruction :** The following statements help to diagnose your self perceptions of your leadership style. Read each item carefully. Respond to each item according to the way you would act as the leader of a work group. Circle the letter that most closely describes your style.

	<b>Always</b>	<b>Often</b>	<b>Some times</b>	<b>Seldom</b>	<b>Never</b>
1. I take time to explain how a job should be carried out.	A	O	?	S	N
2. I explain the part that co-workers are to play in the group.	A	O	?	S	N
3. I make clear the rules & procedures for others to follow in detail.	A	O	?	S	N
4. I organize my own work activities.	A	O	?	S	N
5. I let people know how well they are doing.	A	O	?	S	N
6. I let people know what is expected of them.	A	O	?	S	N
7. I encourage the use of uniform procedures for others to follow in details.	A	O	?	S	N
8. I make my attitude clear to others.	A	O	?	S	N
9. I assign others particular tasks.	A	O	?	S	N
10. I make sure that others understand their part in the group.	A	O	?	S	N
11. I schedule the work that I want others to do.	A	O	?	S	N
12. I ask that others follow standard rules and regulations.	A	O	?	S	N
13. I make working on the job more pleasant.	A	O	?	S	N
14. I go out of my way to be helpful to others.	A	O	?	S	N
15. I respect others feelings & opinions.	A	O	?	S	N
16. I am thoughtful & considerate of others in the group.	A	O	?	S	N
17. I maintain a friendly atmosphere in the group.	A	O	?	S	N
18. I do little things to make it more pleasant for others to be a member of my group.	A	O	?	S	N
19. I treat others as equals.	A	O	?	S	N
20. I give others advance notice of change & explain how it will affect them.	A	O	?	S	N
21. I look out for others personal welfare	A	O	?	S	N
22. I am approachable & friendly towards others.	A	O	?	S	N

**(F) SCALE TO MEASURE DECISION MAKING STYLE**

**Instruction** : To determine your decision making style, answer the 10 questions in self learning exercise by selecting either no. 1,2, or 3 that best describes how you make decisions

- A. Overall I'm \_\_\_\_\_ to act.  
*1. Quick      2. Moderate      3. Slow*
- B. I spend \_\_\_\_\_ amount of time making important decisions as I do making less important decisions.  
*1. About the same    2. A greater    3. A much greater*
- C. When making decisions I \_\_\_\_\_ go with my first thought.  
*1. Usually            2. Occasionally    3. rarely*
- D. When making decision, I'm \_\_\_\_\_ concerned about making errors.  
*1. Rarely            2. Occasionally    3. Often*
- E. When making decision I gather \_\_\_\_\_ information.  
*1. Little            2. Some            3. Lots of*
- F. When making decisions I \_\_\_\_\_ recheck my work.  
*1. Rarely            2. Occasionally    3. Usually*
- G. When making decision, I consider \_\_\_\_\_ alternative actions.  
*1. Few              2. Some            3. Lots of*
- H. When making a decision, I usually make it \_\_\_\_ before the deadline.  
*1. Way              2. somewhat      3. Just*
- I. After making a decision, I \_\_\_\_\_ look to other alternatives wishing I had waited.  
*1. Rarely            2. Occasionally    3. Usually*
- J. I regret having made a derisions.  
*1. Rarely            2. Occasionally    3. Often.*

**(G) SCALE TO MEASURE MANAGEMENT'S ATTITUDE**

**Instruction :** Kindly put a tick mark in the column that best describes you would actually do as a supervisor. There are no right/wrong answers :

	<b>Usually</b>	<b>Occasionally</b>	<b>Frequently</b>	<b>Seldom</b>
1. I would set the objectives for my department alone (rather than include employee input).				
2. I would allow employees to develop their own plans (rather than develop them for them)				
3. I would delegate several tasks I enjoy doing ( rather than doing them myself)				
4. I would allow employees to make decisions ( rather than make them for employees)				
5. I would recruit & select new employees alone (rather than include employees input)				
6. I would train new employees myself (rather than have employees do it)				
7. I would tell employees what they need to know (rather than everything I know)				
8. I would spend time praising & recognizing my employees work efforts (rather than not do it)				
9. I would set several (rather than few) controls to ensure that objectives are met				
10. I would closely supervise my employees (rather than leave them on their own) to ensure that they are working				

### SECTION – III

**Instructions :** Given below are several statements indicating some or the other kind of stress in personal ,family and work life You are kindly requested to respond to each of the following statements by putting a tick mark against the option that suits you the best.

	<b>Stress in personal life</b>	<b>To a Great Extent</b>	<b>To Some Extent</b>	<b>Not at all</b>
1	I get upset when something happens unexpectedly.			
2	I have absolute control over important things in my life.			
3	I am cool and can master any situation.			
4	I feel things are not going my way.			
5	I do not get irritable over petty things.			
6	I feel my difficulties are piling up very high.			
7	I am able to handle any difficulty with a cool head.			
8	I remain hopeful that things will work out positively for me.			
9	I sleep soundly and seldom feel tired.			
10	I push myself to the point of getting tired.			
11	I engage in foot tapping/leg shaking and other movements with fingers and or pencils under stress.			
12	I have many convictions which I just cannot cope with.			
13	I am inclined to be cool even when situations do not favor my way.			
14	I do not get the feel of doing something worthwhile.			
15	I run into obstacles while trying to get things done.			
16	My mind often wonders while trying to concentrate on important matters.			
17	I have frequent ups and downs in mood without any cause.			
18	I feel depressed without any apparent reason.			
19	I feel I'm trapped into circumstances that I just have to live with.			
20	I am satisfied with my personal relationships.			
21	I expect too much of myself.			
22	I feel that I am always under pressure to succeed.			

Contd...

	<b>Stress in personal life</b>	<b>To a Great Extent</b>	<b>To Some Extent</b>	<b>Not at all</b>
23	I do not have difficulty in accepting the differences amongst people.			
24	I am always worried about what others think of me.			
25	I am confident in my own self-assessment and decisions.			
26	I am happy & contented with my life.			
27	I am able to develop a very close & intimate relationship due to my personality.			
28	I feel comfortable about my appearance.			
29	I get headache/feel like fainting/have nauseatic sensations without any medical cause.			
30	I run into tears without any reasons.			
31	I have no time for creative work in any role.			
32	I am supposed to undertake major responsibilities of my role alone/by myself.			
33	I can relax my body and mind without taking drugs.			
34	I have very little freedom in my role.			
35	I feel, I have any scope for personal growth in my role.			

**Any other :** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

	<b>Stress in family life</b>	<b>To a Great Extent</b>	<b>To Some Extent</b>	<b>Not at all</b>
1	My business demands tend to interfere with my personal life.			
2	My family complains that I do not spend time with them due to my busy work schedule.			
3	My family shows very little interest or concern towards me.			
4	I feel I am not doing justice to my family role (as a son/husband, father, (daughter/wife/mother).			
5	My family never interferes in my work activities.			
6	My ambitions come in my way of my family for my professional growth.			
7	I face serious marital problems.			
8	I am happy & contented with my marriage life.			
9	I have a happy family.			
10	My views always clash with those of my spouse.			
11	I have lot of trouble with my in-laws.			
12	My family has a comfortable financial status.			
13	I am able to give the best quality education to my children.			
14	I am not able to give time for family's social/recreational activities.			
15	I am able to spend adequate time with my family.			
16	I am irritated due to lack of privacy in my married life.			
17	I have sexual problems with my spouse.			
18	I am worried due to my children's performance in school/college.			
19	I am happy with my child's excellent performance in school/college.			
20	I make it a point to have family meals together.			
21	I am bothered about my responsibility of my daughter/son getting married.			
22	My spouse is over-ambitious.			
23	My spouse has a good reputation in his/her work sphere.			
24	I have a good support from my spouse in my business.			

Contd...

	<b>Stress in family life</b>	<b>To a Great Extent</b>	<b>To Some Extent</b>	<b>Not at all</b>
25	I am able to have a good business every year which keeps my family members satisfied.			
26	My spouse has been very faithful and loyal to me.			
27	I have lot of arguments with my spouse in all matters.			
28	My spouse is frustrated & brings his/her work problems in the family life.			
29	I have a negative attitude towards my family members since they are always finding faults in me.			
30	I have a very enjoyable family routine.			
31	I face lot of financial problems in meeting my day to day expenditures.			
32	I have conflicts with my spouse due to inadequate financial resources.			
33	I am not able to fulfill all my children's demands.			
34	I find it difficult to adjust my family expenses during the end of month.			

**Any other :** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

	<b>Stress in work life</b>	<b>To a Great Extent</b>	<b>To Some Extent</b>	<b>Not at all</b>
1	I can accomplish successfully a difficult task.			
2	I feel a sense of achievement in my professional life.			
3	I am able to maintain good personal relationships with my employees.			
4	I am not able to satisfy the conflicting demands of my employees.			
5	The market demand of my business has recently declined.			
6	I am afraid that my business is becoming stagnant in the changing times.			
7	My work load is too heavy.			
8	I have no certainty about the future scope of my business.			
9	My employees lack adequate knowledge to handle their responsibilities.			
10	I have to do the things in my role that are against my better judgment.			
11	I wish I had more skills to handle my business responsibilities.			
12	I am not able to use my training and expertise in my business			
13	I have enough opportunities to prepare myself for the future challenges in my business			
14	I am able to satisfy the demands of my clients.			
15	I would like to take more responsibility than I am handling at present.			
16	I have not had the right training for my business roles.			
17	The type of business I do is related to my field of interest.			
18	My business commitments interfere with my other social obligations.			
19	I'm unable to get timely payments from my clients.			
20	I can do much more than what I am doing presently.			
21	I am worried that I lack the necessary facilities needed for my business.			
22	I wish my business had more challenges to explore.			
23	I feel overburdened in my business.			
24	I experience conflict between my values and what I have to do in my business.			

Contd...

	<b>Stress in work life</b>	<b>To a Great Extent</b>	<b>To Some Extent</b>	<b>Not at all</b>
25	I wish I had more financial resources for my business.			
26	I get tired for no reasons in my work.			
27	I feel lonely as an entrepreneur.			
28	I am able to cope up with unexpected business problems.			
29	I lack finances for my business.			
30	I am able to manage my capital efficiently and effectively.			
31	I am not able to use capital into right directions so as to earn a good business.			
32	I have the relevant technical knowledge needed to handle my business.			
33	My business is affected due to instability in the market conditions/government policies.			
34	I lack adequate machinery needed in my business.			
35	I get nervous to face business competition.			
36	I am able to give the best quality of products and services in my business.			
37	I lack the time to pay attention to different aspects of my business.			
38	I get upset if I loose on important business contracts.			
39	I remain patient when things go wrong in my business.			
40	My professional role tends to contradict with my family role.			
41	I'm unable to get skilled laborers for my business.			
42	I have fear of loosing my reputation in the market.			
43	I get too much involved in dealing with labour problems.			
44	I have a very busy schedule due to which I am not able to spend time with my family.			
45	I'm afraid of taking risk in business.			
46	I'm working too hard and this is affecting my health.			
47	I'm unable to pursue my other interest/hobbies due to my heavy business demands.			

**Any other :** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

## SECTION – IV

### Instructions :

You are provided with 16 stress situations which you encounter as an entrepreneur. Each stress situation is followed by 4 options of stress coping strategies. Arrange these options in the order of your personal preference by writing in the appropriate box at the right, giving a score of 4, 3, 2, or 1. Assign a score of 4 to the statement you prefer the most, a score of 3 give 4, to the statement that is second most attractive, and so on.

<b>Example</b> : If this were a question and the following statements were alternative choice you would place :					
4	in the box if this statement appeals to you most.				
3	in the box if this statement appeals to you second most.				
2	in the box if this statement appeals to you third most.				
1	in the box if this statement represents your interest or preference least of all.				

In case none of the 4 options are applicable to you, please indicate which strategy would you adopt under that given stress situation, in the blank space provided.

1	There is cut-throat competition in the market with regard to your product/service. (MnEm)				
a	Yes, but it happens so when you are in a big business. (M)				
b	I will take professional help to give distinct uniqueness to my product/ service which in turn will enable me to earn a good business. (n)				
c	This business world is very bad, where everyone wants to put you down. (E)				
d	Oh yes! But it will soon be alright as time passes by. (m)				
2	You are overloaded with work in your business. (DiEe)				
a	Most of the time, it happens with the business people .(D)				
b	I need to reschedule my time allocation and work accordingly to reduce by work load. (i)				
c	My staff is not capable enough, and so I need to work more. (E)				
d	My senior staff would take care of some of my responsibilities. (e)				
e	Any other _____				
	Total				

3	Your family feels neglected due to your busy work schedule. (MeEi)				
a	I agree with you. (M)				
b	I will ask my family to sincerely support me with this situation and make some adjustments for the time being. (e)				
c	Yes, but whatever time I give them, yet they feel it is always very less. (E)				
d	I plan to schedule my work in such a way that I have more time to spend with my family. (i)				
4	You are working too hard and this is affecting your health. (MeDm)				
a	Yes, I agree to this. (M)				
b	I shall have a discussion with my staff/labourer and motivate them that they themselves should work towards maintaining high work standards. (e)				
c	I don't think my business life has affected my health. (D)				
d	Its just a temporary phase. Things would be alright very soon. (m)				
5	You do not have anyone with whom you can share your problems and ideas. (IeDi)				
a	I am shy and hesitant to approach others. (I)				
b	I shall discuss about my business problems with my spouse to vent out my pent up emotions. (e)				
c	I don't need to share my personal problems with anyone.(D)				
d	I shall try to open up myself with my family/friends so that I feel relaxed. (i)				
6	There is lack of good interpersonal relationship between you and your employees (MeEn)				
a	I can't help it. (M)				
b	My manager/supervisor/senior most employee needs to act as a mediator to build up good rapport between me and my employees. (e)				
c	Yes, I know it but my employees are not very communicative. (E)				
d	I will discuss with my employees and we can jointly work out what can be done to improve our interpersonal relations. (n)				

7	You are not able to spend time with your spouse and children. (ImDn)				
a	I feel guilty that I am neglecting my family. (I)				
b	Its just a matter of time, but soon I will be able to spend time with my family. (m)				
c	At times it may be so, but it does not happen always. (D)				
d	I will sit with my spouse and children to jointly work out a common solution for it. (n)				
8	You do not get sufficient sleep due to your business pressures. (MiDm)				
a	Yes, but it's all like this in the business game. (M)				
b	I shall find out ways to relax myself and take up the business challenges with positive approach. (i)				
c	My insufficient sleep does not bother me much. (D)				
d	I am aware of the time constraints I am facing currently but I am sure I will get enough time to relax in future. (m)				
9	Payments not received on time from your clients obstruct the circulation of money, causing stress. (MiDn)				
a	Its alright. It's a part of business and I can't help it. (M)				
b	I shall learn the tact of getting timely payments from my clients so that I do not face any financial crisis. (i)				
c	Yes, very often since in return we are getting a good business and at the same time satisfying our clients (D)				
d	I need to take some practical suggestions from experienced business people to learn some strategies to receive timely payments. (n)				
10	Your family has high expectations from you with regards to monetary gains. (ImDe)				
a	Truly speaking I am not able to earn enough to full fill my family's expectation (I)				
b	I am hopeful that time would surely favors me in future and things would soon work out for better. (m)				
c	In today's world, one requires a lot of money in order to maintain a good standard of living. (D)				
d	I expect my family to be supportive and understand my limitations. (e)				

11	In business, you have to do things that are against your better judgment. (ImEi)				
a	I'm unable to assert, myself enough. (I)				
b	With time and experience, I will learn to be bold enough not to do things that are against my better judgment. (m)				
c	The business world is so corrupt that every time it is not possible to do things that are according to one's own judgment. (E)				
d	I will learn the tact and skill to be able to say "no" to things I do not agree with. (i)				
12	You feel you are not able to pursue your other interests/hobbies (social/recreational cultural/religious/political). (MiIe)				
a	I can't help it as I have so much to do and so little time at my disposal. (M)				
b	I shall distribute/delegate some of my business related responsibilities to my staff, so that I can spare some time for my own self. (i)				
c	I feel I am not able to balance my work and leisure activities. (I)				
d	I will take assistance from my family members in this regard. (e)				
13	You are unable to devote enough time for your children's academic/recreational activities. (InEi)				
a	I really am not able to do justice to my role as a parent. (I)				
b	I & my spouse will put in extra efforts to spend quality time with our kids. (n)				
c	My business responsibilities exhaust me completely that I am left with no time/energy for my children. (E)				
d	I shall seriously try make adjustments in my schedule, so that I can spend some time with my children. (i)				
14	You have the fear of losing your reputation in the market/society due to business failures. (InEe)				
a	I am very conscious of my reputation and the very thought of loosing my reputation increases my anxiety. (I)				
b	Me and my business team will put in efforts together to strengthen our business dealings. (n)				
c	My business rivals are constantly trying to spoil my image in the market. (E)				
d	I am hopeful that my family will support me and boost up my confidence to overcome my fear and anxiety. (e)				

15	There is so much of business pressure that you are unable to enjoy your sex life. (DmMn)				
a	No, I never feel so. (D)				
b	I am confident that in due course of time I will be able to revive my satisfactory sex life. (m)				
c	I shall sit with my spouse and work out some ways to handle the situation. (M)				
d	Me and my spouse need to plan a vacation for ourselves to relax. (n)				
16	Your habit of carrying work to home causes unnecessary clashes between you and your spouse. (EmDn)				
a	My business is so demanding that it always overloads me with excess of work. (E)				
b	It's just a matter of time because presently the work load is too heavy. However, it will not continue for long. (m)				
c	Yes, it is unavoidable with my business work load. (D)				
d	I and my spouse will decide upon what alternative arrangements be made for the same. (n)				

## APPENDIX – VI

**Table-7:** Correlation values showing the relationship between 8 SCS, overall avoidance and overall acceptance strategy with selected personal, family & enterprise variables.

<b>Personal, Family and Enterprise variables</b>	<b>M</b>	<b>E</b>	<b>I</b>	<b>D</b>	<b>Overall Av. Strategy</b>	<b>m</b>	<b>e</b>	<b>i</b>	<b>n</b>	<b>Overall Acc. Strategy</b>
Age	0.066	0.076	-0.045	0.033	0.060	0.073	-.044	-.086	-0.062	-0.060
Personal Monthly income	0.079	-0.118	-0.188**	0.174**	-0.042	-0.037	0.104	-0.010	0.039	0.042
Age when entered business	0.069	-0.024	0.067	-0.069	0.029	-0.017	0.019	-0.061	0.002	-0.029
No. of family members	0.042	0.000	-0.017	0.019	0.020	-0.037	-0.041	-0.011	0.035	-0.020
Family Income	-0.024	-0.123	-0.188**	0.249***	-0.063	-0.014	0.084	-0.002	0.069	0.063
Years of establishment of B.O	0.037	0.023	-0.075	0.194**	0.074	-0.003	0.000	-0.077	-0.072	-0.074
Total No. of employees	-0.012	-0.106	-0.155	0.029	-0.108	0.054	0.069	0.052	0.060	0.107
Total annual turnover	0.010	0.078	0.039	0.067	0.051	-0.029	-0.055	0.043	-0.073	-0.051

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

## APPENDIX – VII

**Table-8:** Correlation values showing the relationship between 8 stress coping strategy, overall avoidance and overall acceptance with personality and managerial variables

<b>Personality/ Managerial Variables</b>	<b>M</b>	<b>E</b>	<b>I</b>	<b>D</b>	<b>Overall avoid- ance Strategy</b>	<b>m</b>	<b>e</b>	<b>i</b>	<b>n</b>	<b>Overall accept- ance Strategy</b>
Locus of Control	-0.093	-0.078	-0.262	0.193**	-0.141*	0.149*	0.003	0.175**	-0.015	0.141*
Personality Type	-0.088	-0.003	-0.134*	0.057	-0.092	0.139*	0.020	0.142*	-0.085	0.092
Self Esteem	-0.007	-0.129	-0.277**	0.207**	-0.124	0.069	0.063	0.208**	-0.064	0.124
Machiavelli anism	0.068	0.029	0.089	-0.040	0.078	-0.069	-0.017	-0.044	-0.042	-0.078
Task leadership Style	-0.039	-0.147*	-0.059	-0.105	-0.169**	0.059	0.045	0.140*	0.114	0.169**
Relationship leadership Style	0.031	-0.149*	-0.103	-0.017	-0.120	-0.087	0.102	0.179**	0.053	0.120
Decision Making Style	-0.039	0.072	-0.103	0.103	0.005	0.036	0.021	0.060	-0.116	-0.005
Management's Attitude	-0.053	-0.099	0.004	-0.061	-0.099	0.129	0.059	-0.042	0.079	0.099

Key : Significant at      \*0.05 Level      \*\*0.01 Level      \*\*\*0.001 Level

## APPENDIX – VIII

**Table-9:** Analysis of variance showing variation in the avoidance & acceptance coping strategies adopted by the respondents with their age

Stress coping strategies	df	Sum of Squares	Mean squares	F. Ratio	Level of significance
<b>Impunitive (M)</b>					
Between Groups	2	24.78	12.39	0.86	NS
Within Groups	197	2848.79	14.46		
<b>Extrapunitive (E)</b>					
Between Groups	2	39.54	19.77	1.45	NS
Within Groups	197	2687.25	13.64		
<b>Intrapunitive (I)</b>					
Between Groups	2	17.21	8.60	0.49	NS
Within Groups	197	3411.75	17.32		
<b>Defensive (D)</b>					
Between Groups	2	6.08	3.04	0.26	NS
Within Groups	197	22.47	11.52		
<b>Overall Avoidance Strategy</b>					
Between Groups	2	86.36	43.18	0.74	NS
Within Groups	197	11465.99	58.20		
<b>Impersistive (m)</b>					
Between Groups	2	15.67	7.84	0.76	0.001
Within Groups	197	11465.99	10.28		
<b>Extrapersistive (e)</b>					
Between Groups	2	6.83	3.41	0.33	NS
Within Groups	197	2006.37	10.18		
<b>Interpersistive (i)</b>					
Between Groups	2	22.50	11.25	0.82	NS
Within Groups	197	2690.65	13.66		
<b>Intropersistive (n)</b>					
Between Groups	2	49.51	24.75	1.69	NS
Within Groups	197	2883.51	14.64		
<b>Overall Acceptance Strategy</b>					
Between Groups	2	86.36	43.18	0.74	NS
Within Groups	197	11465.99	58.20		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-10:** Analysis of variance showing variation in the avoidance & acceptance coping strategies adopted by the respondents with their education

Variable	df	Sum of Squares	Mean squares	F. Ratio	Level of significance
Impunitive (M)					
Between Groups	3	36.73	12.24	0.84	NS
Within Groups	196	2836.85	14.47		
Extrapunitive (E)					
Between Groups	3	23.19	7.73	0.56	NS
Within Groups	196	2703.60	13.79		
Intrapunitive (I)					
Between Groups	3	50.23	16.74	0.97	NS
Within Groups	196	3378.72	17.24		
Defensive (D)					
Between Groups	3	14.12	4.71	0.41	NS
Within Groups	196	2261.43	11.54		
Overall Avoidance Strategy					
Between Groups					
Within Groups	3	195.12	65.04	1.12	NS
Impersistive (m)	196	11357.23	57.94		
Between Groups					
Within Groups	3	5.62	1.87	0.18	NS
Extrapersistive (e)	196	2036.26	10.39		
Between Groups					
Within Groups	3	43.62	14.54	1.45	NS
Interpersistive (i)	196	1969.57	10.05		
Between Groups					
Within Groups	3	62.20	20.73	1.53	NS
Intropersistive (n)	196	2650.95	13.52		
Between Groups					
Within Groups	3	22.28	7.43	0.50	NS
Overall Acceptance Strategy	196	2910.75	14.85		
Between Groups					
Within Groups					

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-11:** Analysis of variance showing variation in the avoidance & acceptance coping strategies adopted by the respondents with their personal monthly income

Variable	df	Sum of Squares	Mean squares	F. Ratio	Level of significance
Impunitive (M)					
Between Groups	2	35.05	17.53	1.22	NS
Within Groups	197	2838.53	14.41		
Extrapunitive (E)					
Between Groups	2	60.01	30.00	2.22	NS
Within Groups	197	2666.79	13.54		
Intrapunitive (I)					
Between Groups	2	144.61	72.31	4.34	0.01
Within Groups	197	3284.34	16.67		
Defensive (D)					
Between Groups	2	89.06	44.53	4.01	0.01
Within Groups	197	2186.49	11.10		
Overall Avoidance Strategy					
Between Groups	2	238.70	119.35	2.08	NS
Within Groups	197	11313.65	57.43		
Impersistive (m)					
Between Groups	2	6.10	3.05	0.29	NS
Within Groups	197	2035.77	10.33		
Extrapersistive (e)					
Between Groups	2	64.35	32.17	3.25	0.05
Within Groups	197	1948.84	9.89		
Interpersistive (i)					
Between Groups	2	19.53	9.76	0.71	NS
Within Groups	197	2693.62	13.67		
Intropersistive (n)					
Between Groups	2	76.74	38.37	2.65	NS
Within Groups	197	2856.28	14.50		
Overall Acceptance Strategy					
Between Groups	2	238.70	119.35	2.08	NS
Within Groups	197	11313.65	57.43		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-12:** Analysis of variance showing variation in the avoidance & acceptance coping strategies adopted by the respondents with their age when entered business

Variable	df	Sum of Squares	Mean squares	F. Ratio	Level of significance
Impunitive (M)					
Between Groups	2	25.76	12.88	0.89	NS
Within Groups	197	2847.82	14.45		
Extrapunitive (E)					
Between Groups	2	1.66	0.83	0.06	NS
Within Groups	197	2725.13	13.83		
Intrapunitive (I)					
Between Groups	2	28.79	14.40	0.83	NS
Within Groups	197	3400.16	17.26		
Defensive (D)					
Between Groups	2	28.12	14.06	1.23	NS
Within Groups	197	2247.43	11.41		
Overall Avoidance Strategy					
Between Groups	2	27.96	13.98	0.24	NS
Within Groups	197	11524.39	58.50		
Impersistive (m)					
Between Groups	2	4.50	2.25	0.22	NS
Within Groups	197	2037.37	10.34		
Extrapersistive (e)					
Between Groups	2	5.03	2.52	0.25	NS
Within Groups	197	2008.16	10.19		
Interpersistive (i)					
Between Groups	2	49.22	24.61	1.82	NS
Within Groups	197	2663.93	13.52		
Intropersistive (n)					
Between Groups	2	0.69	0.34	0.02	NS
Within Groups	197	2932.33	14.88		
Overall Acceptance Strategy					
Between Groups	2	27.96	13.98	0.24	NS
Within Groups	197	11524.39	58.50		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-13:** Analysis of variance showing variation in the avoidance & acceptance coping strategies adopted by the respondents with their number of family members

Variable	df	Sum of Squares	Mean squares	F. Ratio	Level of significance
Impunitive (M)					
Between Groups	2	4.07	2.04	0.14	NS
Within Groups	197	2869.51	14.57		
Extrapunitive (E)					
Between Groups	2	23.53	11.76	0.86	NS
Within Groups	197	2703.26	13.72		
Intrapunitive (I)					
Between Groups	2	9.73	4.86	0.28	NS
Within Groups	197	3419.23	17.36		
Defensive (D)					
Between Groups	2	45.83	22.91	2.02	NS
Within Groups	197	2229.73	11.35		
Overall Avoidance Strategy					
Between Groups	2	5.51	2.75	0.05	NS
Within Groups	197	11546.84	58.61		
Impersistive (m)					
Between Groups	2	50.52	25.26	2.50	NS
Within Groups	197	1991.35	10.11		
Extrapersistive (e)					
Between Groups	2	8.34	4.17	0.41	NS
Within Groups	197	2004.85	10.18		
Interpersistive (i)					
Between Groups	2	12.07	6.03	0.44	NS
Within Groups	197	2701.08	13.71		
Intropersistive (n)					
Between Groups	2	24.38	12.19	0.82	NS
Within Groups	197	2908.64	14.76		
Overall Acceptance Strategy					
Between Groups	2	5.51	2.75	0.05	NS
Within Groups	197	11546.84	58.61		

Key: Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-14:** Analysis of variance showing variation in the avoidance & acceptance coping strategies adopted by the respondents with their total monthly family income

Variable	df	Sum of Squares	Mean squares	F. Ratio	Level of significance
Impunitive (M)					
Between Groups	2	17.53	8.76	0.60	NS
Within Groups	197	2856.05	14.50		
Extrapunitive (E)					
Between Groups	2	72.97	36.49	2.71	NS
Within Groups	197	2653.82	13.47		
Intrapunitive (I)					
Between Groups	2	176.69	88.34	5.35	NS
Within Groups	197	3252.27	16.51		
Defensive (D)					
Between Groups	2	222.93	111.47	10.70	0.01
Within Groups	197	2052.62	10.42		
Overall Avoidance Strategy					
Between Groups	2	142.52	71.26	1.23	0.001
Within Groups	197	11409.84	57.92		
Impersistive (m)					
Between Groups	2	39.66	19.83	1.95	NS
Within Groups	197	2002.21	10.16		
Extrapersistive (e)					
Between Groups	2	42.23	21.11	2.11	NS
Within Groups	197	1970.96	10.00		
Interpersistive (i)					
Between Groups	2	14.67	7.33	0.53	NS
Within Groups	197	2698.49	13.70		
Intropersistive (n)					
Between Groups	2	72.23	36.11	2.49	NS
Within Groups	197	2860.79	14.52		
Overall Acceptance Strategy					
Between Groups	2	142.52	71.26	1.2303	NS
Within Groups	197	11409.84	57.92		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-15:** Analysis of variance showing variation in the avoidance & acceptance coping strategies adopted by the respondents with their stages of family life cycle

Variable	df	Sum of Squares	Mean squares	F. Ratio	Level of significance
Impunitive (M)					
Between Groups	2	22.07	11.04	0.76	NS
Within Groups	197	2851.50	14.47		
Extrapunitive (E)					
Between Groups	2	11.48	5.74	0.42	NS
Within Groups	197	2715.31	13.78		
Intrapunitive (I)					
Between Groups	2	1.65	0.83	0.05	NS
Within Groups	197	3427.30	17.40		
Defensive (D)					
Between Groups	2	4.68	2.34	0.20	NS
Within Groups	197	2270.88	11.53		
Overall Avoidance Strategy					
Between Groups	2	25.64	12.82	0.22	NS
Within Groups	197	11526.72	58.51		
Impersistive (m)					
Between Groups	2	5.34	2.67	0.26	NS
Within Groups	197	2036.53	10.34		
Extrapersistive (e)					
Between Groups	2	5.67	2.83	0.28	NS
Within Groups	197	2007.53	10.19		
Interpersistive (i)					
Between Groups	2	15.78	7.89	0.58	NS
Within Groups	197	2697.37	13.69		
Intropersistive (n)					
Between Groups	2	7.56	3.78	0.25	NS
Within Groups	197	2925.45	14.85		
Overall Acceptance Strategy					
Between Groups	2	25.64	12.82	0.22	NS
Within Groups	197	11526.72	58.512		

Key: Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-16:** Analysis of variance showing variation in the avoidance & acceptance coping strategies adopted by the respondents with their years of establishment of business organization.

Variable	df	Sum of Squares	Mean squares	F. Ratio	Level of Significance
Impunitive (M)					
Between Groups	2	7.92	3.96	0.27	NS
Within Groups	197	2865.65	14.55		
Extrapunitive (E)					
Between Groups	2	13.94	6.97	0.51	NS
Within Groups	197	2712.85	13.77		
Intrapunitive (I)					
Between Groups	2	75.91	37.95	2.23	NS
Within Groups	197	3353.05	17.02		
Defensive (D)					
Between Groups	2	88.87	44.44	4.00	0.01
Within Groups	197	2186.68	11.10		
Overall Avoidance Strategy					
Between Groups	2	40.16	20.08	0.34	NS
Within Groups	197	11512.19	58.44		
Impersistive (m)					
Between Groups	2	11.89	5.94	0.58	NS
Within Groups	197	2029.99	10.30		
Extrapersistive (e)					
Between Groups	2	5.40	2.70	0.26	NS
Within Groups	197	2007.79	10.19		
Interpersistive (i)					
Between Groups	2	0.21	0.10	0.01	NS
Within Groups	197	2712.95	13.77		
Intropersistive (n)					
Between Groups	2	5.45	2.73	0.18	NS
Within Groups	197	2927.57	14.86		
Overall Acceptance Strategy					
Between Groups	2	40.16	20.08	0.34	NS
Within Groups	197	11512.19	58.44		

Key: Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-17:** Analysis of variance showing variation in the avoidance & acceptance coping strategies adopted by the respondents with their total annual turnover

Variable	df	Sum of Squares	Mean squares	F. Ratio	Level of significance
Impunitive (M)					
Between Groups	2	27.17	13.59	0.94	NS
Within Groups	197	2846.41	14.45		
Extrapunitive (E)					
Between Groups	2	69.62	34.81	2.58	NS
Within Groups	197	2657.17	13.49		
Intrapunitive (I)					
Between Groups	2	170.48	85.24	5.15	0.01
Within Groups	197	3258.48	16.54		
Defensive (D)					
Between Groups	2	58.10	29.05	2.58	NS
Within Groups	197	2217.46	11.26		
Overall Avoidance Strategy					
Between Groups	2	139.05	69.52	1.20	NS
Within Groups	197	11413.30	57.93		
Impersistive (m)					
Between Groups	2	4.41	2.20	0.21	NS
Within Groups	197	2037.46	10.34		
Extrapersistive (e)					
Between Groups	2	26.87	13.43	1.33	NS
Within Groups	197	1986.33	10.08		
Interpersistive (i)					
Between Groups	2	9.87	4.93	0.36	NS
Within Groups	197	2703.29	13.72		
Intropersistive (n)					
Between Groups	2	5.68	2.84	0.19	NS
Within Groups	197	2927.34	14.86		
Overall Acceptance Strategy					
Between Groups	2	139.05	69.52	1.20	NS
Within Groups	197	11413.30	57.93		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-18:** Analysis of variance showing variation in the avoidance & acceptance coping strategies adopted by the respondents with their type of enterprise

Variable	df	Sum of Squares	Mean squares	F. Ratio	Level of significance
Impunitive (M)					
Between Groups	2	31.33	15.66	1.08	NS
Within Groups	197	2842.25	14.43		
Extrapunitive (E)					
Between Groups	2	1.26	0.63	0.04	NS
Within Groups	197	2725.53	13.83		
Intrapunitive (I)					
Between Groups	2	16.02	8.01	0.46	NS
Within Groups	197	3412.93	17.32		
Defensive (D)					
Between Groups	2	31.70	15.85	1.39	NS
Within Groups	197	2243.86	11.39		
Overall Avoidance Strategy					
Between Groups	2	43.26	21.63	0.37	NS
Within Groups	197	11509.09	58.42		
Impersistive (m)					
Between Groups	2	11.52	5.76	0.56	NS
Within Groups	197	2030.35	10.31		
Extrapersistive (e)					
Between Groups	2	28.71	14.35	1.42	NS
Within Groups	197	1984.48	10.07		
Interpersistive (i)					
Between Groups	2	17.74	8.87	0.65	NS
Within Groups	197	2695.42	13.68		
Intropersistive (n)					
Between Groups	2	10.80	5.40	0.36	NS
Within Groups	197	2922.22	14.83		
Overall Acceptance Strategy					
Between Groups					
Within Groups	2	43.26	21.63	0.37	NS

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

## APPENDIX – IX

**Table-19:** “t” test showing difference between stress coping strategies adopted by the respondents and their gender

Sex	df	Mean value	t value	Level of significance
<b>Avoidance Strategies</b>				
Impunitive (M)				
Male	198	18.01	0.60	NS
Female		18.38		
Extrapunitive (E)				
Male	198	17.99	0.72	NS
Female		18.42		
Intrapunitive (I)				
Male	198	17.34	3.80	0.001
Female		19.81		
Defensive (D)				
Male	198	20.40	1.70	NS
Female		19.48		
Overall Avoidance Strategy				
Male	198	73.76	1.92	.05
Female		76.10		
<b>Acceptance Strategy</b>				
Impersistive (m)				
Male	198	20.86	2.96	.01
Female		19.36		
Extrapersistive (e)				
Male	198	20.98	0.56	NS
Female		20.69		
Interpersistive (i)				
Male	198	22.81	0.81	NS
Female		22.33		
Intropersistive (n)				
Male	198	21.59	0.11	NS
Female		21.52		
Overall Acceptance Strategy				
Male	198	86.24	1.92	.05
Female		83.90		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-20:** “t” test showing difference between stress coping strategies adopted by the respondents and their family/individual business

<b>Family/Individual Business</b>	<b>df</b>	<b>Mean value</b>	<b>t value</b>	<b>Level of significance</b>
<b>Avoidance Strategies</b>				
Impunitive (M)				
Male	198	18.46	0.84	NS
Female		17.96		
Extrapunitive (E)				
Male	198	17.83	0.68	NS
Female		18.22		
Intrapunitive (I)				
Male	198	18.3103	0.71	NS
Female		17.8521		
Defensive (D)				
Male	198	19.83	0.90	NS
Female		20.30		
Overall Avoidance Strategy				
Male	198	74.43	0.00	NS
Female		74.34		
<b>Acceptance Strategies</b>				
Impersistive (m)				
Male	198	20.76	0.80	NS
Female		20.36		
Extrapersistive (e)				
Male	198	20.90	0.02	NS
Female		20.91		
Interpersistive (i)				
Male	198	22.34	0.83	NS
Female		22.82		
Intropersistive (n)				
Male	198	21.57	0.00	NS
Female		21.57		
Overall Acceptance Strategy				
Male	198	86.24	1.92	0.05
Female		83.90		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-21:** “t” test showing difference between stress coping strategies adopted by the respondents and their inheritance of business

<b>Inheritance of business</b>	<b>df</b>	<b>Mean value</b>	<b>t value</b>	<b>Level of significance</b>
<b>Avoidance Strategies</b>				
Impunitive (M)				
Inherited	198	18.53	0.96	NS
Self initiated		17.95		
Extrapunitive (E)				
Inherited	198	18.02	0.20	NS
Self initiated		18.14		
Intrapunitive (I)				
Inherited	198	18.00	0.03	NS
Self initiated		17.98		
Defensive (D)				
Inherited	198	20.16	0.00	NS
Self initiated		20.16		
Overall Avoidance Strategy				
Inherited	198	74.71	0.39	NS
Self initiated		74.23		
<b>Acceptance Strategies</b>				
Impersistive (m)				
Inherited	198	20.51	0.09	NS
Self initiated		20.46		
Extrapersistive (e)				
Inherited	198	20.53	1.03	NS
Self initiated		21.05		
Interpersistive (i)				
Inherited	198	22.74	0.14	NS
Self initiated		22.66		
Intropersistive (n)				
Inherited	198	21.51	0.14	NS
Self initiated		21.59		
Overall Acceptance Strategy				
Inherited	198	85.29	0.39	NS
Self initiated		85.76		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-22:** “t” test showing difference between stress coping strategies adopted by the respondents and their type of family

Type of family	df	Mean value	t value	Level of Significance
<b>Avoidance Strategies</b>				
Impunitive (M)				
Joint	198	18.26	0.51	NS
Nuclear		17.98		
Extrapunitive (E)				
Joint	198	18.21	0.39	NS
Nuclear		18.01		
Intrapunitive (I)				
Joint	198	18.56	1.83	NS
Nuclear		17.49		
Defensive (D)				
Joint	198	19.59	2.26	0.05
Nuclear		20.66		
Overall Avoidance Strategy				
Joint	198	74.62	0.45	NS
Nuclear		74.14		
<b>Acceptance Strategies</b>				
Impersistive (m)				
Joint	198	20.27	0.85	NS
Nuclear		20.65		
Extrapersistive (e)				
Joint	198	21.03	0.53	NS
Nuclear		20.79		
Interpersistive (i)				
Joint	198	22.19	1.76	NS
Nuclear		23.11		
Intropersistive (n)				
Joint	198	21.88	1.07	NS
Nuclear		21.30		
Overall Acceptance Strategy				
Joint	198	85.38	0.45	NS
Nuclear		85.86		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-23:** “t” test showing difference between stress coping strategies adopted by the respondents and their marital status

Marital Status	df	Mean value	t value	Level of Significance
<b>Avoidance Strategies</b>				
Impunitive (M)				
Married	198	18.04	1.10	NS
Unmarried		19.40		
Extrapunitive (E)				
Married	198	18.14	0.62	NS
Unmarried		17.40		
Intrapunitive (I)				
Married	198	18.07	1.24	NS
Unmarried		16.40		
Defensive (D)				
Married	198	20.05	2.07	NS
Unmarried		22.30		
Overall Avoidance Strategy				
Married	198	74.30	0.48	NS
Unmarried		75.50		
<b>Acceptance Strategies</b>				
Impersistive (m)				
Married	198	20.55	1.40	NS
Unmarried		19.10		
Extrapersistive (e)				
Married	198	20.91	0.11	NS
Unmarried		20.80		
Interpersistive (i)				
Married	198	22.73	0.69	NS
Unmarried		21.90		
Intropersistive (n)				
Married	198	21.51	0.95	NS
Unmarried		22.70		
Overall Acceptance Strategy				
Married	198	85.69	0.48	NS
Unmarried		84.50		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-24:** “t” test showing difference between stress coping strategies adopted by the respondents and their form of business enterprise

<b>Business Enterprise</b>	<b>df</b>	<b>Mean value</b>	<b>t value</b>	<b>Level of Significance</b>
<b>Avoidance Strategies</b>				
Impunitive (M)				
Sole Proprietorship	198	17.89	1.37	NS
Partnership		18.73		
Extrapunitive (E)				
Sole Proprietorship	198	18.20	0.63	NS
Partnership		17.83		
Intrapunitive (I)				
Sole Proprietorship	198	17.84	0.81	NS
Partnership		18.38		
Defensive (D)				
Sole Proprietorship	198	20.06	0.73	NS
Partnership		20.46		
Overall Avoidance Strategy				
Sole Proprietorship	198	74.00	1.14	NS
Partnership		75.40		
<b>Acceptance Strategies</b>				
Impersistive (m)				
Sole Proprietorship	198	20.53	0.39	NS
Partnership		20.33		
Extrapersistive (e)				
Sole Proprietorship	198	20.85	0.40	NS
Partnership		21.06		
Interpersistive (i)				
Sole Proprietorship	198	23.01	2.10	0.05
Partnership		21.77		
Intropersistive (n)				
Sole Proprietorship	198	21.61	0.28	NS
Partnership		21.44		
Overall Acceptance Strategy				
Sole Proprietorship	198	86.00	1.14	NS
Partnership		84.60		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-25:** “t” test showing difference between stress coping strategies adopted by the respondents and number of employees

respondents and number of employees	df	Mean value	t value	Level of Significance
<b>Avoidance Strategies</b>				
Impunitive (M)				
≤ 5	198	18.06	0.22	NS
> 5		18.18		
Extrapunitive (E)				
≤ 5	198	18.37	1.30	NS
> 5		17.67		
Intrapunitive (I)				
≤ 5	198	18.04	0.24	NS
> 5		17.89		
Defensive (D)				
≤ 5	198	20.18	0.11	NS
> 5		20.13		
Overall Avoidance Strategy				
≤ 5	198	74.66	0.70	NS
> 5		73.88		
<b>Acceptance Strategies</b>				
Impersistive (m)				
≤ 5	198	20.39	0.45	NS
> 5		20.60		
Extrapersistive (e)				
≤ 5	198	20.72	1.06	NS
> 5		21.21		
Interpersistive (i)				
≤ 5	198	22.84	0.75	NS
> 5		22.43		
Intropersistive (n)				
≤ 5	198	21.39	0.86	NS
> 5		21.87		
Overall Acceptance Strategy				
≤ 5	198	85.34	0.70	NS
> 5		86.12		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

## APPENDIX - X

**Table-26:** Analysis of variance showing variation in the Avoidance & Acceptance coping Strategies adopted by the respondents with their LOC

Avoidance Strategies	df	Sum of Squares	Mean Squares	F-ratio	Level of Significance
Impunitive (M)					
Between Groups	2	25.93	12.97	0.90	NS
Within Groups	197	2847.64	14.45		
Extrapunitive (E)					
Between Groups	2	10.55	5.27	0.38	NS
Within Groups	197	2716.24	13.79		
Intrapunitive (I)					
Between Groups	2	173.01	86.50	5.23	0.01 **
Within Groups	197	3255.95	16.53		
Defensive (D)					
Between Groups	2	97.92	48.96	4.43	0.01 **
Within Groups	197	2177.63	11.05		
Overall Avoidance Strategy					
Between Groups	2	83.92	41.96	0.72	NS
Within Groups	197	11468.44	58.21		
Impersistive (m)					
Between Groups	2	24.57	12.29	1.20	NS
Within Groups	197	2017.30	10.24		
Extrapersistive (e)					
Between Groups	2	4.28	2.14	0.21	NS
Within Groups	197	2008.91	10.20		
Interpersistive (i)					
Between Groups	2	32.51	16.25	1.19	NS
Within Groups	197	2680.65	13.61		
Intropersistive (n)					
Between Groups	2	0.74	0.37	0.02	NS
Within Groups	197	2932.28	14.88		
Overall Acceptance Strategy					
Between Groups	2	83.92	41.96	0.72	NS
Within Groups	197	11468.44	58.21		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-27:** Analysis of variance showing variation in the Avoidance & Acceptance stress coping strategies adopted by the respondents with their Decision Making Style

<b>Avoidance Strategies</b>	<b>df</b>	<b>Sum of Squares</b>	<b>Mean Squares</b>	<b>F-ratio</b>	<b>Level of Significance</b>
<b>Impunitive (M)</b>					
Between Groups	2	10.46	5.23	0.36	NS
Within Groups	197	2863.12	14.53		
<b>Extrapunitive (E)</b>					
Between Groups	2	3.81	1.91	0.14	NS
Within Groups	197	2772.98	13.821		
<b>Intrapunitive (I)</b>					
Between Groups	2	66.36	33.18	1.94	NS
Within Groups	197	3362.59	17.07		
<b>Defensive (D)</b>					
Between Groups	2	46.61	23.31	2.06	NS
Within Groups	197	2228.94	11.31		
<b>Overall Avoidance Strategy</b>					
Between Groups	2	0.17	0.08	0.0015	NS
Within Groups	197	11552.18	58.64		
<b>Acceptance Strategies</b>					
<b>impersistive (m)</b>					
Between Groups	2	21.21	10.60	1.03	NS
Within Groups	197	2020.66	10.25		
<b>Extrapersistive (e)</b>					
Between Groups	2	18.15	9.07	0.90	NS
Within Groups	197	1995.04	10.13		
<b>Interpersistive (i)</b>					
Between Groups	2	15.10	7.55	.5513	. NS
Within Groups	197	2698.05	13.69		
<b>Intropersistive (n)</b>					
Between Groups	2	109.58	54.79	3.8229	0 .05*
Within Groups	197	2823.02	14.33		
<b>Overall Acceptance Strategy</b>					
Between Groups	2	0.17	0.08	0.0015	NS
Within Groups	197	11552.18	58.64		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-28:** “t” test showing difference between stress coping strategies adopted by the respondents and their Personality Type

Personality Variable	df	Mean value	t value	Level of Significance
<b>Avoidance Strategies</b>				
Impunitive (M)				
Type A	198	17.71	1.44	0.15
Type B		18.48		
Extrapunitive (E)				
Type A	198	17.89	0.81	0.42
Type B		18.31		
Intrapunitive (I)				
Type A	198	17.12	2.90	0.004**
Type B		18.80		
Defensive (D)				
Type A	198	20.45	1.17	0.242
Type B		19.89		
Overall Avoidance Strategy				
Type A	198	73.17	2.16	0.032*
Type B		75.48		
<b>Acceptance Strategies</b>				
Impersistive (m)				
Type A	198	20.96	2.09	0.038*
Type B		20.02		
Extrapersistive (e)				
Type A	198	21.31	1.75	0.081
Type B		20.52		
Interpersistive (i)				
Type A	198	23.29	2.27	0.024*
Type B		22.12		
Intropersistive (n)				
Type A	198	21.27	1.08	0.282
Type B		21.85		
Overall Acceptance Strategy				
Type A	198	86.82	2.16	0.032*
Type B		84.51		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-29:** “t” test showing difference between stress coping strategies adopted by the respondents and their Self – Esteem

Self Esteem	df	Mean value	t value	Level of Significance
<b>Avoidance Strategies</b>				
Impunitive (M)				
High	198	17.96	0.57	0.57
Low		18.26		
Extrapunitive (E)				
High	198	18.26	0.58	0.56
Low		17.95		
Intrapunitive (I)				
High	198	18.85	3.08	0.002**
Low		17.08		
Defensive (D)				
High	198	19.51	2.84	0.005**
Low		20.85		
Overall Avoidance Strategy				
High	198	74.58	0.40	0.69
Low		74.14		
<b>Acceptance Strategies</b>				
Impersistive (m)				
High	198	20.36	0.50	0.61
Low		20.59		
Extrapersistive (e)				
High	198	20.97	0.30	0.77
Low		20.84		
Interpersistive (i)				
High	198	22.04	2.56	.011**
Low		23.36		
Intropersistive (n)				
High	198	22.05	1.81	0.07
Low		21.07		
Overall Acceptance Strategy				
High	198	85.42	0.40	0.69
Low		85.86		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-30:** “t” test showing difference between stress coping strategies adopted by the respondents and their Machiavellianism

<b>Machiavellianism</b>	<b>df</b>	<b>Mean value</b>	<b>t value</b>	<b>Level of Significance</b>
<b>Avoidance Strategies</b>				
<b>Impunitive (M)</b>				
High	198	18.41	1.01	0.31
Low		17.86		
<b>Extrapunitive (E)</b>				
High	198	18.13	0.09	0.92
Low		18.08		
<b>Intrapunitive (I)</b>				
High	198	17.57	1.29	0.20
Low		18.33		
<b>Defensive (D)</b>				
High	198	20.12	0.17	0.87
Low		20.20		
<b>Overall Avoidance Strategy</b>				
High	198	74.23	0.23	0.82
Low		74.48		
<b>Acceptance Strategies</b>				
<b>Impersistive (m)</b>				
High	198	20.60	0.52	0.60
Low		20.37		
<b>Extrapersistive (e)</b>				
High	198	20.80	0.42	0.68
Low		20.99		
<b>Interpersistive (i)</b>				
High	198	22.70	0.06	0.95
Low		22.67		
<b>Intropersistive (n)</b>				
High	198	21.66	0.30	0.76
Low		21.49		
<b>Overall Acceptance Strategy</b>				
High	198	85.77	0.23	0.82
Low		85.52		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-31:** “t” test showing difference between stress coping strategies adopted by he respondents and their Task Leadership Style

<b>Task Leadership Style</b>	<b>df</b>	<b>Mean value</b>	<b>t value</b>	<b>Level of Significance</b>
<b>Avoidance Strategies</b>				
Impunitive (M)				
Non initiating	198	18.33	0.64	0.52
Initiating		17.97		
Extrapunitive (E)				
Non initiating	198	18.71	1.82	0.07
Initiating		17.73		
Intrapunitive (I)				
Non initiating	198	18.03	0.11	0.91
Initiating		17.96		
Defensive (D)				
Non initiating	198	20.80	2.11	0.04*
Initiating		19.77		
Overall Avoidance Strategy				
Non initiating	198	75.87	2.21	0.03*
Initiating		73.44		
<b>Acceptance Strategies</b>				
Impersistive (m)				
Non initiating	198	20.41	0.23	0.817
Initiating		20.52		
Extrapersistive (e)				
Non initiating	198	20.55	1.23	0.221
Initiating		21.12		
Interpersistive (i)				
Non initiating	198	22.08	1.83	0.069
Initiating		23.06		
Intropersistive (n)				
Non initiating	198	21.09	1.38	0.169
Initiating		21.86		
Overall Acceptance Strategy				
Non initiating	198	84.13	2.21	0.029*
Initiating		86.56		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-32:** “t” test showing difference between stress coping strategies adopted by the respondents and their Relationship Style

<b>Relationship Leadership Style</b>	<b>df</b>	<b>Mean value</b>	<b>t value</b>	<b>Level of Significance</b>
<b>Avoidance Strategies</b>				
Impunitive (M)				
Non Considerate	198	18.08	0.11	0.91
Considerate		18.14		
Extrapunitive (E)				
Non Considerate	198	18.21	0.37	0.71
Considerate		18.02		
Intrapunitive (I)				
Non Considerate	198	18.08	0.29	0.78
Considerate		17.91		
Defensive (D)				
Non Considerate	198	20.61	1.70	0.09
Considerate		19.80		
Overall Avoidance Strategy				
Non Considerate	198	74.98	1.03	0.30
Considerate		73.86		
<b>Acceptance Strategies</b>				
Impersistive (m)				
Non Considerate	198	20.78	1.21	0.29
Considerate		20.23		
Extrapersistive (e)				
Non Considerate	198	20.70	0.82	0.41
Considerate		21.07		
Interpersistive (i)				
Non Considerate	198	22.32	1.26	0.21
Considerate		22.98		
Intropersistive (n)				
Non Considerate	198	21.22	1.16	0.25
Considerate		21.85		
Overall Acceptance Strategy				
Non Considerate	198	85.02	1.03	0.30
Considerate		86.14		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

**Table-33:** “t” test showing difference between stress coping strategies adopted by the respondents and their Management’s attitude

Management’s attitude	df	Mean value	t value	Level of Significance
<b>Avoidance Strategies</b>				
Impunitive (M)				
Theory X	198	19.42	2.11	0.07*
Theory Y		17.86		
Extrapunitive (E)				
Theory X	198	18.97	1.40	0.16
Theory Y		17.96		
Intrapunitive (I)				
Theory X	198	17.61	0.58	0.56
Theory Y		18.08		
Defensive (D)				
Theory X	198	21.52	2.44	0.01**
Theory Y		19.92		
Overall Avoidance Strategy				
Theory X	198	77.52	2.51	0.01**
Theory Y		73.82		
<b>Acceptance Strategies</b>				
Impersistive (m)				
Theory X	198	19.61	1.60	0.11
Theory Y		20.61		
Extrapersistive (e)				
Theory X	198	20.16	1.42	0.16
Theory Y		21.04		
Interpersistive (i)				
Theory X	198	22.26	0.68	0.50
Theory Y		22.75		
Intropersistive (n)				
Theory X	198	20.45	1.77	0.08
Theory Y		21.77		
Overall Acceptance Strategy				
Theory X	198	82.48	2.51	0.013**
Theory Y		86.18		

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

## APPENDIX - XI

**Table-34:** Scheffes test showing the difference between the categories of personal monthly income of the respondent with regards to the Extrapersistive stress coping strategy

Group	Income Category	Mean
1.	≤ 15,000	20.70
2.	15,001 - 30,000	20.46
3.	> 30,000	21.79

Significantly different pairs : (group 2 and 3)

**Table-35:** Scheffes test showing the difference between the categories of personal monthly income of the respondent with regards to the Intropunitive stress coping strategy

Group	Income Category	Mean
1.	≤ 15,000	17.14
2.	15,001 - 30,000	18.93
3.	> 30,000	17.30

Significantly different pairs : (group 2 and 1)

**Table-36:** Scheffes test showing the difference between the groups of personal monthly income of the respondent with regards to the Defensive stress coping strategy

Group	Income Category	Mean
1.	≤ 15,000	21.17
2.	15,001 - 30,000	19.54
3.	> 30,000	20.19

Significantly different pairs : (group 1 and 2)

**Table-37:** Scheffes test showing the difference between the groups of total monthly family income with regard to the Intropunitive stress coping strategy

Group	Income Category	Mean
1.	≤ 20,000	17.34
2.	20,001 - 35,000	19.29
3.	> 35,000	17.28

Significantly different pairs : (group 2 and 3 and group 2 and 1)

**Table-38:** Scheffes test showing the difference between the groups of total monthly family income with regard to the Defensive stress coping strategy

Group	Income Category	Mean
1.	≤ 20,000	21.20
2.	20,001 - 35,000	18.72
3.	> 35,000	20.70

Significantly different pairs : (group 1 and 2 and group 3 and 2)

**Table-39:** Scheffes test showing the difference between the groups of total annual turnover with regard to the Intropunitive stress coping strategy

Group	Total Annual Turnover	Mean
1.	≤ 3 lacs	19.09
2.	3.1 to 10 lacs	18.27
3.	> 10 lacs	16.83

Significantly different pairs : (group 1 and 3)

**Table-40:** Scheffes test showing the difference between the groups of years of establishment of business organization with regard to the Defensive stress coping strategy

Group	Years of establishment of business organization	Mean
1.	≤ 5	19.93
2.	6 -10	19.30
3.	> 11	20.83

Significantly different pairs : (group 3 and 2)

**Table-41:** Scheffes test showing the difference between the categories of locus of control with Intropunitive stress coping strategy

Group	LOC	Mean
1.	Internal	17.48
2.	Moderate / mixed	17.50
3.	External	19.71

Significantly different pairs : (group 3 and 2)

**Table-42:** Scheffes test showing the difference between the categories of decision making style with Defensive stress coping strategy

<b>Group</b>	<b>LOC</b>	<b>Mean</b>
1.	Reflexive	20.55
2.	Consistent	20.50
3.	Reflective	18.87

Significantly different pairs : (group 1 and 3)

**Table-43:** Scheffes test showing the difference between the categories of decision making style with Interpersistive stress coping strategy

<b>Group</b>	<b>Decision making style</b>	<b>Mean</b>
1.	Reflexive	23.71
2.	Consistent	21.28
3.	Reflective	21.56

Significantly different pairs : (group 1 and 2)

## APPENDIX – XII

**Table-44:** Correlation values showing the relationship between extent of stress in personal life, family life and work life with stress coping strategies

	M	E	I	D	Overall avoid- ance Strategy	m	e	i	n	Overall accept- ance Strategy
Stress in Personal Life	0.1801**	0.274***	0.346***	-0.224***	0.312***	-0.234***	-0.199**	-0.233***	-0.035	-0.312***
Stress in Family Life	0.100	0.300***	0.345***	-0.185**	0.302***	-0.132	-0.237***	0.212**	-0.900	-0.302***
Stress in Work Life	0.130	0.239***	0.397***	-0.345***	0.245***	-0.103	-0.177**	-0.224***	-0.039	-0.245***

Key : Significant at \*0.05 Level \*\*0.01 Level \*\*\*0.001 Level

## APPENDIX – XIII

**Table-45:** Frequency and percentage distribution of the respondents by different stress situations

Stress Situation		n	%
1.	Facing cutthroat competition in market - product / service Yes No	185 15	92.5 7.5
2.	Overloaded with work in your business Yes No	140 60	70.0 30.0
3.	Family feeling neglected due to busy schedule Yes No	84 116	42.0 58.0
4.	Working too hard Yes No	115 85	57.5 42.5
5.	Not having anyone with whom one can share problems/ideas Yes No	79 121	39.5 60.5
6.	Inability in maintaining good interpersonal relations with employees Yes No	95 105	47.5 52.5
7.	Not having time to spend for spouse and children Yes No	80 120	40.0 60.0
8.	Insufficient sleep due to business pressures Yes No	75 125	37.5 62.5
9.	Not receiving payments on time Yes No	150 50	75.0 25.0
10.	Family having high expectation with regard to monetary gains Yes No	92 108	46.0 54.0
11.	Doing things against better judgement Yes No	123 77	61.5 38.5
12.	Unable to pursue other interests / hobbies Yes No	126 74	63.0 37.0
13.	Remaining tensed due to over lapping demands Yes No	130 70	65.0 35.0
14.	Fear of losing reputation in market or society Yes No	117 83	58.5 41.5
15.	Having lots of business pressures Yes No	35 165	17.5 82.5
16.	Carrying work home causing clashes with spouse Yes No	73 127	36.5 63.5
	Total	200	100.00