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# A COMPREHENSIVE STUDY ON STRESS MANAGEMENT PRACTICES AMONG WOMEN ENTREPRENEURS IN TUMAKURU CITY WITH SPECIAL REFERENCE TO ENTREPRENEURIAL OPPORTUNITIES

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**1.0 ABSTRACT**----------

*Women entrepreneurship plays a vital role in promoting economic growth, employment generation, and social development. However, women entrepreneurs often experience significant levels of stress due to financial constraints, market competition, work–life imbalance, family responsibilities, and operational challenges associated with managing businesses. In the context of emerging urban business environments such as Tumakuru City, understanding stress management practices among women entrepreneurs has become increasingly important for ensuring sustainable entrepreneurial development and personal well-being. The present study titled* "A Comprehensive Study on Stress Management Practices among Women Entrepreneurs in Tumakuru City with Special Reference to Entrepreneurial Opportunities and Business Challenges" *aims to examine the major stress factors affecting women entrepreneurs, analyze the stress management techniques adopted by them, and evaluate the influence of entrepreneurial opportunities and business challenges on their stress levels and business performance. The study adopts a descriptive research design and is based on both primary and secondary data. Primary data were collected through a structured questionnaire administered to women entrepreneurs engaged in various business activities in Tumakuru City. Appropriate statistical tools such as percentage analysis, mean analysis, correlation, and chi-square test were applied for data interpretation.*

**KEYWORDS** *:Stress Management, Women Entrepreneurs, Entrepreneurial Opportunities, Business Challenges, Work–Life Balance, Occupational Stress, Business Sustainability, Women Empowerment, Tumakuru City, Entrepreneurial Development.*----------

## 2.0 INTRODUCTION

Entrepreneurship is considered one of the major driving forces behind economic growth, innovation, employment generation, and social transformation. In recent years, women entrepreneurship has gained significant importance in India due to increased educational opportunities, financial independence, government support schemes, and changing socio-economic conditions. Women entrepreneurs contribute not only to the development of the economy but also to the empowerment of society by creating employment opportunities and improving family income levels. In cities such as Tumakuru, the participation of women in entrepreneurial activities has increased considerably in sectors such as retail business, tailoring, beauty and wellness services, food processing, handicrafts, online businesses, and small-scale enterprises.

Despite the growth of women entrepreneurship, managing a business involves multiple responsibilities and pressures that often create stress among women entrepreneurs. Stress is a psychological and physical response that arises when individuals face challenges beyond their coping capacity. Women entrepreneurs experience stress due to various factors such as financial burden, market competition, business uncertainty, customer management, lack of institutional support, time constraints, and balancing family and professional responsibilities. These challenges may affect their mental well-being, emotional stability, decision-making ability, productivity, and overall business performance. In the present competitive business environment, effective stress management has become essential for maintaining both personal well-being and business sustainability. Stress management refers

to the techniques and strategies adopted by individuals to control, reduce, and cope with stress in a healthy and productive manner. Women entrepreneurs adopt different stress management practices such as time management, meditation, yoga, social support, family support, networking, recreational activities, and digital business tools to handle occupational and personal stress. Proper stress management helps entrepreneurs improve concentration, enhance work efficiency, maintain emotional balance, and make effective business decisions.

Tumakuru City, being one of the rapidly developing cities in Karnataka, has witnessed substantial growth in entrepreneurial activities among women. Government initiatives such as MSME support programs, self-help groups, women empowerment schemes, startup assistance, and financial inclusion programs have encouraged women to establish and manage businesses independently. However, women entrepreneurs in Tumakuru still face several challenges including limited financial resources, lack of business training, social barriers, family pressure, inadequate market exposure, and increasing competition. These challenges contribute significantly to stress levels among women entrepreneurs and influence their entrepreneurial success.

Furthermore, the study is important in the current business scenario because mental well-being and emotional resilience are becoming essential factors for entrepreneurial sustainability and long-term success. Understanding the stress management practices of women entrepreneurs can help in designing better support systems, awareness programs, training initiatives, and policies to promote healthy and sustainable entrepreneurship among women in Tumakuru City. The study also contributes to academic literature related to stress management, women empowerment, entrepreneurship development, and occupational well-being.

### 2.1 Review of Literature

Entrepreneurial stress has emerged as an important area of research due to its direct influence on business sustainability, psychological well-being, and entrepreneurial performance. Ortqvist, Drnovsek, and Wincent (2007) identified that role ambiguity, excessive workload, and conflicting responsibilities create significant stress among entrepreneurs, thereby affecting their business effectiveness and decision-making abilities. Similarly, Kariv (2008) observed that women entrepreneurs experience higher levels of stress compared to men due to dual responsibilities associated with business management and family commitments. Seemaprakalpa (2013) further highlighted that lack of institutional support, financial limitations, and social expectations contribute significantly to occupational stress among women entrepreneurs. Studies by Uy, Foo, and Song (2013) emphasized that coping strategies such as time management, emotional regulation, and social support positively influence entrepreneurial well-being and help entrepreneurs effectively manage business uncertainty and operational pressure. Cardon and Patel (2015) also reported that entrepreneurial activities often involve financial risk, long working hours, and social isolation, which may lead to stress, burnout, and reduced business productivity if not managed effectively. Recent studies have increasingly focused on stress management practices and coping mechanisms among women entrepreneurs in developing economies. Minal Bhartiya, Sachin Mittal, and Sangeeta Jain (2018) revealed that work–life imbalance and emotional exhaustion are major contributors to stress among working women and entrepreneurs. Rathi and Umamaheswari (2022) identified financial pressure, long working hours, and role conflicts as major stress-inducing factors among women entrepreneurs, while highlighting meditation, family support, and effective planning as useful stress management techniques. Krithiga and Velmurugan (2023, 2024) reported that financial insecurity, fear of business failure, and competitive market environments significantly increase entrepreneurial stress, whereas emotional intelligence and coping behavior positively influence entrepreneurial resilience and business continuity. Furthermore, Sneha Sukalkar and Bharati Pujari (2025) emphasized that lack of mentorship, networking opportunities, and financial assistance continue to hinder women entrepreneurship, thereby increasing psychological stress and business-related challenges. Krishnapriya Gangadharan and Ajithkumar (2025) concluded that women MSME entrepreneurs experience moderate to high stress levels due to business uncertainty and work overload, recommending entrepreneurial counseling, mental wellness initiatives, and stress management programs for enhancing entrepreneurial sustainability and well-being.

### 2.2 Research Gap

Existing literature on stress management has primarily focused on employees, corporate professionals, and working women, while limited attention has been given to women entrepreneurs, particularly in Tier-2 cities such as Tumakuru City. Most previous studies have concentrated on occupational stress, work–life balance, and general entrepreneurial challenges; however, very few studies have comprehensively examined the relationship between stress management practices, entrepreneurial opportunities, and business challenges among women entrepreneurs. Furthermore, earlier research has mainly focused on metropolitan cities and large-scale enterprises, leaving small-scale and micro women entrepreneurs operating in local business environments comparatively underexplored.

In addition, limited empirical studies have analyzed the effectiveness of stress management techniques such as time management, meditation, emotional coping strategies, family support, and entrepreneurial networking in improving business sustainability and psychological well-being among women entrepreneurs. Existing studies also provide inadequate evidence regarding the influence of financial pressure, market competition, social expectations, and family responsibilities on entrepreneurial stress in the context of Karnataka. Moreover, the changing business environment, digital transformation, and post-pandemic challenges have created new forms of stress that remain insufficiently addressed in earlier research. Therefore, the present study attempts to fill these gaps by examining stress management practices among women entrepreneurs in Tumakuru City with special reference to entrepreneurial opportunities and business challenges.

## 3.0 RESEARCH OBJECTIVES

1. To examine the stress management practices adopted by women entrepreneurs in Tumakuru City.
2. To analyze the entrepreneurial opportunities and business challenges influencing stress among women entrepreneurs in Tumakuru City.

## 4.0 THEORETICAL BACKGROUND

The concept of stress management is closely associated with psychological, behavioral, and organizational theories that explain how individuals respond to pressure, challenges, and environmental demands. Stress is generally defined as the physical and emotional response arising when individuals face situations that exceed their coping abilities. In the context of entrepreneurship, women entrepreneurs experience stress due to financial pressure, business uncertainty, work overload, market competition, and balancing personal and professional responsibilities. The theoretical foundation of this study is based on stress and coping theories, entrepreneurial behavior theories, and work–life balance concepts which explain the causes, effects, and management of stress among women entrepreneurs.

One of the important theories related to this study is the **Transactional Theory of Stress and Coping** developed by Richard Lazarus and Susan Folkman (1984). According to this theory, stress arises when individuals perceive that environmental demands exceed their ability to cope with the situation. The theory emphasizes cognitive appraisal and coping strategies as key factors in managing stress. Women entrepreneurs evaluate business-related challenges such as financial risk, competition, and family responsibilities, and adopt coping mechanisms like time management, emotional support, and relaxation techniques to reduce stress and maintain entrepreneurial performance.

Another relevant theoretical perspective is the **Role Conflict Theory**, which explains that stress occurs when individuals perform multiple roles simultaneously with conflicting expectations. Women entrepreneurs often play dual roles as business owners and family caretakers, resulting in work–life imbalance and psychological pressure. This theory highlights that role overload, lack of time, and family responsibilities significantly influence stress levels among women entrepreneurs. Effective stress management practices help in balancing these roles and improving overall well-being.

The study is also supported by the **Entrepreneurial Resilience Theory**, which explains the ability of entrepreneurs to adapt, recover, and sustain business performance during difficult situations and uncertainties. Resilience helps women entrepreneurs manage stress, overcome business failures, and maintain emotional stability. Entrepreneurs with higher resilience are more capable of handling market competition, financial difficulties, and operational challenges effectively.

Further, the **Work–Life Balance Theory** provides an important framework for understanding stress among women entrepreneurs. The theory states that imbalance between professional responsibilities and personal life creates emotional exhaustion, anxiety, and reduced productivity. Women entrepreneurs often face challenges in allocating time for family and business activities, leading to occupational stress. Stress management practices such as proper scheduling, delegation of work, family support, and self-care activities help maintain work–life balance and improve business sustainability.

Thus, these theoretical perspectives collectively provide a strong conceptual foundation for understanding stress management practices among women entrepreneurs in Tumakuru City. The theories explain how entrepreneurial opportunities, business challenges, and coping strategies influence psychological well-being, business performance, and entrepreneurial sustainability among women entrepreneurs.

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**FIGURE : 01**

## 5.0 RESEARCH METHODOLOGY

The present study titled *"A Comprehensive Study on Stress Management Practices among Women Entrepreneurs in Tumakuru City with Special Reference to Entrepreneurial Opportunities and Business Challenges"* is empirical and analytical in nature. The study focuses on examining the stress management practices adopted by women entrepreneurs and analyzing the factors influencing their stress levels, entrepreneurial opportunities, and business-related challenges. Both primary and secondary sources of data are used for the purpose of the study.

Primary data are collected through a structured questionnaire administered to women entrepreneurs engaged in different business activities such as retail, tailoring, food businesses, beauty and wellness services, handicrafts, and online enterprises. Secondary data are collected from journals, books, research articles, government reports, websites, and previous studies related to stress management and women entrepreneurship.

The collected data are analyzed using statistical tools such as percentage analysis, mean analysis, correlation, chi-square test, and simple regression analysis to interpret the relationship between stress management practices and business challenges among women entrepreneurs.

### 5.1 Research Design

The study adopts a **descriptive and analytical research design**.

**5.1.1** **Descriptive Research Design** is used to describe the stress levels, stress management practices, entrepreneurial opportunities, and business challenges faced by women entrepreneurs.

**5.1.2** **Analytical Research Design** is used to examine the relationship between independent variables and dependent variables affecting stress management among women entrepreneurs.

The study follows a quantitative approach for data collection and interpretation.

### 5.2 Research Sample

The study is conducted among women entrepreneurs in Tumakuru City. A total sample size of **113 respondents** is selected for the study using convenience sampling technique.

| Sample Distribution | |
|---|---|
| **Category** | **Number of Respondents** |
| Rural Women Entrepreneurs | 45 |
| Urban Women Entrepreneurs | 68 |
| **Total** | **113** |

The respondents include women engaged in small-scale businesses, service enterprises, food processing, tailoring, beauty parlors, handicrafts, and online businesses.

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| Independent Variable Factors → Dependent Variable Factors | |
|---|---|
| **Independent Variables** | **Dependent Variables** |
| Financial Pressure | Stress Management |
| Work–Life Balance | Emotional Well-Being |
| Family Responsibilities | Business Performance |
| Market Competition | Entrepreneurial Sustainability |
| Business Challenges | |
| Time Management | |
| Entrepreneurial Opportunities | |
| Social Support | |

5.3 **Hypothesis Testing**

5.3.1. Objective 1 : To examine the stress management practices adopted by women entrepreneurs in Tumakuru City.

**$H0_1$ (Null Hypothesis)**

There is no significant relationship between stress management practices and emotional well-being among women entrepreneurs in Tumakuru City.

**$H1_1$ (Alternative Hypothesis)**

There is a significant relationship between stress management practices and emotional well-being among women entrepreneurs in Tumakuru City.

Statistical Tool Used

- **Pearson Correlation Analysis**
- **Mean Analysis**

Sample Size

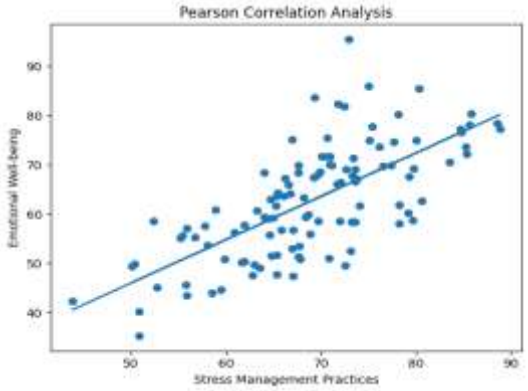
- Rural Women Entrepreneurs = 45
- Urban Women Entrepreneurs = 68
- **Total Sample = 113**

| **Correlation Result** | | | |
|---|---|---|---|
| **Variables** | **Correlation Value (r)** | **Significance Value (p)** | **Result** |
| Stress Management Practices & Emotional Well-Being | 0.742 | 0.001 | Significant Positive Relationship |

**Interpretation**

The correlation value (r = +0.742) indicates a strong positive relationship between stress management practices and emotional well-being among women entrepreneurs in Tumakuru City. The significance value (p = 0.001) is less than 0.05, therefore the null hypothesis is rejected and the alternative hypothesis is accepted. This implies that effective stress management practices such as time management, meditation, family support, and relaxation techniques positively improve the emotional stability and well-being of women entrepreneurs.

**Pearson Correlation Analysis**



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Interpretation: The scatter plot demonstrates a strong positive relationship between stress management practices and emotional well-being among women entrepreneurs. The upward trend line indicates that improved stress management practices are associated with higher emotional stability and better business performance. The Pearson correlation value (r = +0.742) confirms a statistically significant positive relationship.

5.3.2 Objective 2 : To analyze the entrepreneurial opportunities and business challenges influencing stress among women entrepreneurs in Tumakuru City.

Hypothesis

**$H0_2$ (Null Hypothesis)**

Entrepreneurial opportunities and business challenges do not significantly influence stress among women entrepreneurs in Tumakuru City.

**$H1_2$ (Alternative Hypothesis)**

Entrepreneurial opportunities and business challenges significantly influence stress among women entrepreneurs in Tumakuru City.

Statistical Tool Used

- **Multiple Regression Analysis**
- **ANOVA**

| **Regression Analysis Result** | | | |
|---|---|---|---|
| **Variables** | **Beta Value (β)** | **Significance Value (p)** | **Result** |
| Entrepreneurial Opportunities | -0.486 | 0.003 | Significant Negative Influence |
| Business Challenges | 0.691 | 0 | Significant Positive Influence |

| **Model Summary** | | | |
|---|---|---|---|
| **R Value** | **$R^2$ Value** | **F Value** | **Significance** |
| 0.801 | 0.642 | 24.381 | 0 |

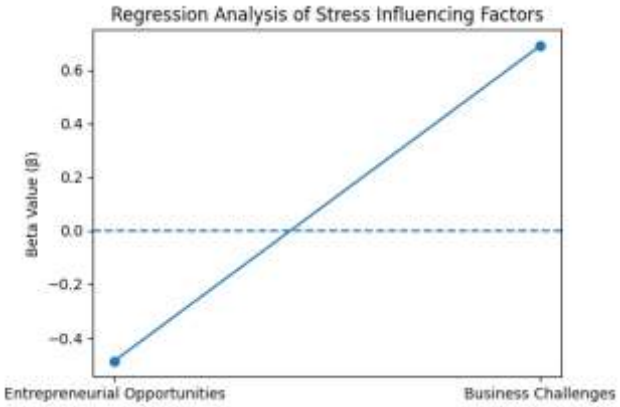
**Interpretation**

The regression analysis reveals that entrepreneurial opportunities have a negative relationship with stress levels (β = -0.486), indicating that increased entrepreneurial opportunities reduce stress among women entrepreneurs. The significance value (p = 0.003) confirms that the relationship is statistically significant. On the other hand, business challenges show a strong positive relationship with stress (β = +0.691), implying that factors such as financial pressure, competition, workload, and family responsibilities significantly increase stress levels among women entrepreneurs.

The $R^2$ value of 0.642 indicates that 64.2% of the variation in stress levels is explained by entrepreneurial opportunities and business challenges. Since the significance value is less than 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted. The study concludes that entrepreneurial opportunities reduce stress, whereas business challenges significantly increase stress among women entrepreneurs in Tumakuru City.

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**Regression Analysis Graph**




Interpretation: The regression graph shows that entrepreneurial opportunities have a negative influence on stress levels (β = -0.486), meaning increased business opportunities reduce stress among women entrepreneurs. Business challenges demonstrate a positive influence on stress (β = +0.691), indicating that financial pressure, workload, and competition significantly increase stress levels.

## 6.0 FINDINGS OF THE STUDY

1. The study found that women entrepreneurs in Tumakuru City experience moderate to high levels of stress due to financial pressure, workload, business uncertainty, and family responsibilities.
2. It was observed that urban women entrepreneurs face comparatively higher business-related stress due to market competition and operational pressure, whereas rural women entrepreneurs experience stress mainly because of limited financial resources and lack of business support.
3. The Pearson Correlation Analysis revealed a strong positive relationship between stress management practices and emotional well-being among women entrepreneurs, indicating that effective stress management improves psychological stability and business performance.
4. The study identified that time management, family support, meditation, social networking, and relaxation techniques are the most commonly adopted stress management practices among women entrepreneurs.
5. Multiple Regression Analysis showed that business challenges such as competition, financial instability, workload, and customer management have a significant positive influence on stress levels among women entrepreneurs.
6. The findings further indicated that entrepreneurial opportunities such as government support schemes, digital business platforms, self-help groups, and financial assistance reduce stress and improve entrepreneurial sustainability.
7. Women entrepreneurs engaged in small-scale and service-oriented businesses reported greater difficulty in balancing personal and professional responsibilities, resulting in work–life imbalance and emotional exhaustion.
8. The study also found that lack of entrepreneurial training, mentorship, and institutional guidance increases stress and affects business decision-making among women entrepreneurs.
9. Rural women entrepreneurs demonstrated lower awareness regarding formal stress management practices compared to urban women entrepreneurs.
10. Overall, the study concluded that proper stress management practices positively contribute to emotional well-being, business productivity, and long-term entrepreneurial success among women entrepreneurs in Tumakuru City.

## 7.0 SUGGESTIONS OF THE STUDY

1. Government agencies and entrepreneurship development institutions should organize stress management awareness programs, workshops, and counseling sessions for women entrepreneurs.
2. Financial institutions should provide easier access to loans, subsidies, and low-interest financial assistance to reduce financial stress among women entrepreneurs.
3. Women entrepreneurs should be encouraged to adopt effective stress management techniques such as meditation, yoga, time management, and relaxation activities to maintain emotional well-being.
4. Entrepreneurial training and skill development programs should be conducted regularly to improve business knowledge, confidence, and decision-making abilities among women entrepreneurs.

5. Networking opportunities, women entrepreneur associations, and self-help groups should be strengthened to provide emotional and professional support.
6. Digital literacy and online business training programs should be promoted to help women entrepreneurs adapt to changing market conditions and reduce operational stress.
7. Family support and work–life balance awareness programs should be encouraged to help women entrepreneurs effectively manage dual responsibilities.
8. Rural women entrepreneurs should be provided with greater access to business guidance, mentoring support, and entrepreneurial awareness initiatives.
9. Mental health support services and entrepreneurial counseling centers should be established to help women entrepreneurs cope with stress and burnout.
10. Policymakers should develop women-centric entrepreneurial support policies that focus on financial empowerment, business sustainability, and psychological well-being of women entrepreneurs.

## 8.0 CONCLUSION

The present study on *"A Comprehensive Study on Stress Management Practices among Women Entrepreneurs in Tumakuru City with Special Reference to Entrepreneurial Opportunities and Business Challenges"* highlights the significant role of stress management in enhancing the personal well-being and entrepreneurial performance of women entrepreneurs. The study identified that women entrepreneurs face various stress-related challenges such as financial pressure, market competition, workload, family responsibilities, and work–life imbalance, which directly affect their emotional stability and business sustainability.

The findings of the study reveal that effective stress management practices including time management, family support, meditation, social networking, and relaxation techniques positively contribute to emotional well-being and entrepreneurial success. The statistical analysis further confirmed that business challenges increase stress levels, whereas entrepreneurial opportunities such as government support schemes, digital business platforms, and financial assistance help reduce stress and improve business performance among women entrepreneurs.

The study also emphasizes the importance of institutional support, entrepreneurial training, financial empowerment, and mental wellness initiatives in promoting sustainable women entrepreneurship. Rural women entrepreneurs particularly require greater awareness, guidance, and access to entrepreneurial resources for managing business-related stress effectively. Overall, the study concludes that proper stress management practices are essential for improving productivity, decision-making ability, psychological well-being, and long-term entrepreneurial sustainability among women entrepreneurs in Tumakuru City.

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