

Entrepreneurial Stress in SMEs

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Abstract

In this research paper Entrepreneurship as an area of research has grown by benefiting from more established disciplines. However, a unity in the early stages of applying established theories to entrepreneurship is the lack of grounded research frameworks. This paper reviews literature on role stress and develops a conceptual framework that illustrates how this construct can serve entrepreneurship research. Based on a review of psychological and sociological literature, the paper proposes a model of antecedents and consequences to entrepreneur role stress. Some suggestions for future researches and implications are also going to b discussed and presented in the report. Moreover we will also discuss on the present study attempted to bridge this gap by comparing the entrepreneurs and managers on stress, strain, and their moderators like locus of control personality and social support etc, and the interrelationships among them.

Introduction

Entrepreneurship may be defined in simplest terms as the utilization by one productive factor of the other productive factors for the creation of economic goods. It has been agreed by the scholars that entrepreneurship is developing into a well-established academic discipline. Entrepreneurship as a domain of research still benefits largely from contributions from more established research areas. As focus tends to be on the entrepreneur as an individual, psychological and sociological theories have played an important role in advancing entrepreneurship research. To explain entrepreneurship with reference to venture success and failure. The approach taken in this paper is to review literature from psychology and sociology to develop a research agenda. This paper presents a conceptual discussion of how a construct that has received a lot of attention in psychology and sociology can be applied to entrepreneurship research.

According to Audretsch (2003), for analyzing the determinants of entrepreneurship, one of the most important units of observation is the individual level. In the entrepreneurship literature, the prevalent framework has been the general model of income choice (Knight 1921; Lucas 1978; Kihlstrom and Laffont 1979; Holmes and Schmitz 1990; Jovanovic 1994; Blanchflower and Meyer 1994; Blanchflower and Oswald 1998). The emergence of lively future empirical research developed by Hébert and Link (1988), Bruyat and Julien (2000), Casson (2003), Shane (2004), Blanchflower (2007), Jungwirth (2007), and Parker (2005, 2006, 2007), stresses the need for developing eclectic approaches aiming to allow us to gauge the entrepreneurship-firm size relationship. In this framework, aspects of human behavior, such as the leadership and psychology of an entrepreneur, and the organizational networks deserve further research.

This paper contributes to the literature on entrepreneurship and small business management by proposing a conceptual model of the relationship between Individual Entrepreneurship Capacity and entrepreneurial performance. More specifically, by making use of data collected at the individual level i.e. the entrepreneur, we asses the relationships between different dimensions of organizational capital and human capital and the performance of Portuguese SMEs. Moreover, it provides an innovative analysis through the use of subjective indicators for measuring non-economic performance, which provides new insights for improving, in operational terms, a successful performance of SME ruled, fundamentally, by the individual capacity of the entrepreneur.

Many economists and policy makers have recognized the potential for entrepreneurship to enhance national economic growth and development (Jackson et al., 1999; Porter, 1990; Reynolds, 1997; Schumpeter, 1934; Wilken, 1979). Entrepreneurship has facilitated economic growth in many countries, including formerly planned economies (Acs, 1992; Chow and Fung, 1996; Storey, 1994). Further, as more economic activity is conducted in the private sector in these countries, the potential for entrepreneurial activity is enhanced.

Despite the acknowledged importance of entrepreneurship, there are substantial differences in the rate of new business start-ups across countries (Acs et al., 2004). Efforts to promote entrepreneurial activity have been undertaken in both developed and developing nations, including government-supported programs in Finland, Hungary, China, India, Russia, Slovenia, and Mexico. Some have had a positive impact, while others have met with only limited success (Reynolds et al., 2001; Vodopivec, 1998). The mixed results of such efforts may reflect inadequate understandings on the part of policy makers regarding essential drivers of entrepreneurship in different country contexts. Understanding why and how people start their businesses may facilitate the development of appropriate policies and foster entrepreneurial activities more efficiently and effectively.

This multi-country study examines factors leading to interest in entrepreneurial activity. Willingness to



become an entrepreneur, based on the individual's perception of entrepreneurship as a viable career option, is a key source of the supply of a country's entrepreneurship and may be a key indicator of how conducive an environment is to entrepreneurship (Begley et al., 2005; Frederick et al., 2003; Pragg and Van Ophem, 1995).

Following Low and MacMillian's influential review, we focus on entrepreneurship as "the creation of new enterprise" (1988). We examine interest in initiating the creation of new ventures in China, Vietnam and the Philippines. Uncovering the critical determinants of the interest of individuals (particularly those in a position of making a decision about their career) regarding entrepreneurial activities can be beneficial in promoting entrepreneurial activity. The findings of the study may also be used as a reference in developing and transitional economies where the role of small and medium-sized enterprises may be especially critical to economic development and may serve as an alternative to large, often state-owned enterprises (Cook, 2001).

Entrepreneurial is a person who undertakes enterprise or business with a chance of profit or loss. An entrepreneur needs to have a "creative mindset" in contrast to a businessman who needs to deal with creating order, through controlling administrating practices. Entrepreneurship is often difficult and tricky, as many new ventures fail. Entrepreneur is often synonymous with founder. Most commonly, the term entrepreneur applies to someone who creates value by offering a product or service. Evidence indicates that entrepreneurs and managers differ in attitudes, values, and demographic characteristics. (Benfari and Knox, 1991) Entrepreneurs often have strong beliefs about a market opportunity and organize their resources effectively to accomplish an outcome that changes existing interactions.

In the above statement, entrepreneurs differ from other professionals greatly. Unfortunately, only a few empirical studies have compared how they differ in their perceptions, and in the interrelationships of phenomena such as stress and strain (Boyd and Begley 1987), (Boyd and Gumpert 1983). In the current scenario the entrepreneurship has a very important and specific place in the economy of any country as it is a key to boost the economy. We can see in the world that all the developed economies are developed because of their enterprises and businesses because Entrepreneurship gives revenue to the country in the shape of taxes, earns foreign exchange for the country, serves the country with employment and increases the living standards of the people.

As it is the era of free market economy and entrepreneurial are facing the challenges like globalization and workforce diversity so it requires that entrepreneurial should always be very efficient and effective while doing the decision making, organizing, leading and controlling. The entrepreneur and enterprise have a direct relation. Entrepreneurial is a person who is the role model of his employees so if he is facing work stress it will not have good effect on his subordinates. When stress goes up, work quality goes down and which decrease productivity and creativity.

The term "entrepreneur" has a lot of definitional and operational ambiguity (Gibb, 1990; House *et al.* 1993; Kao, 1990; Palmer, 1991; Romijn, 1989). Entrepreneurship is variously used to describe an overall set of attributes of a person, to describe a career or refer to a practice in large or small organizations (Gibb, 1990: 33). The word entrepreneur is also at times used synonymously with independent owner manager. There has also been a tendency to associate the word with small business. Despite an extensive use of the term in the 1980s (Gibb, 1990), the debate on what exactly constitutes entrepreneurship is still ongoing (Romijn, 1989).

In general, major life events do not appear to be significant sources of stress. Accordingly, major life events generally do not tend to be related to the health problems that accompany stress. Under some circumstances, however, major life events can be sources of stress. Whether major life events involve positive or negative feelings, for instance, is relevant. Major life events that are positive tend to have either trivially stressful or actually beneficial effects, but major life events that are negative can be stressful and are associated with medical problems. Examples of major life events are getting married, getting divorced, and being fired from a job.

Although they do not happen very often, when catastrophes do occur, they can be tremendous sources of stress. One major type of catastrophe is natural disasters. After people are exposed to natural disasters, they are more anxious, have more bodily complaints, drink more alcohol, and have more phobias. A group of Stanford University students who completed a survey before and after the 1989 San Francisco earthquake, for example, were more stressed afterwards than they were beforehand. War is another type of catastrophe. It is one of the most stressful catastrophes that you could ever endure. Between 16% and 19% of the veterans who served during Operation Desert Storm, for example, had symptoms of posttraumatic stress disorder (PTSD), such as recurrent memories, nightmares, restricted emotions, sleep disturbances, and irritability. PTSD is a mental disorder (described later) characterized by there experiencing of stress responses associated with an earlier traumatic event like withstanding a natural disaster or being assaulted.

Compared to the impact of other types of events, the cumulative effect of daily hassles over time are probably the most significant sources of stress. An obvious reason why major life events and catastrophes are probably less significant sources of stress is that people just do not experience them as often. It is not every day that a person spends time in prison or retires from a job, for instance. Likewise, people do not have to and possibly never will face the repercussions of a nuclear war, for instance, on a daily basis.



Although psychological and sociological literature has contributed much to the field of entrepreneurship, focus on roles and role behavior has been scant. This is seen as a shortcoming as role theory highlights "one of the most important characteristics of social behavior – the fact that human beings behave in ways that are different and predictable depending on their respective social identities and the situation" (Biddle, 1986, p. 68). Thus, by recognizing this theory we can add to the emerging research on the entrepreneurial identities (see for example Dobrev and Barnett, 2005; Downing, 2005). Being an entrepreneur is related to a role – one based on combining resources to create profit from a market opportunity (Shane and Venkataraman, 2000).

That being an entrepreneur is a role (i.e., a prominent part of an entrepreneur's self identity) is evident when reading literature, practitioner outlets, or magazines that address entrepreneurs and entrepreneurship. While obvious, this opens a door for research in a rather unexplored area – studies about entrepreneurs and entrepreneur role stress. Although most people would recognize that the entrepreneurial role, or self identity can be exposed to pressures, entrepreneurship scholars has not yet integrated such a perspective. To date, only a few studies have hinted at the occurrence of role stress among entrepreneurs (e.g., Buttner, 1992; Stoner, Hartman, and Arora, 1990; Teoh and Foo 1997; Williams, 1984), and the construct has not been elaborated on explicitly. As such, little is know about role stress and entrepreneurs.

On the other hand, there is a large body of literature on role stress in psychological and sociological journals that can be used for designing such studies. Since the 1960s, about 300 articles have been published on role stress or one of its three dimensions: role conflict, as the discrepant role expectations sent by members/outstanding persons of an individual's role set (Kahn et al., 1964), role ambiguity, as the degree of vagueness, ambiguity, or no clarity in desired expectations that creates difficulties for a person to fulfill requirements (Kahn et al., 1964), and role overload, as the extent to which time and resources prove inadequate to meet expectations of commitments and obligations to fulfill a role (Latack, 1981). The diversity of journals where the articles are published suggests that similar concepts are tested over and over again in different contextual settings and on different actors performing different roles. Studies on entrepreneurs and new ventures have not profited from these publications. Conceptual explanations about why and how some entrepreneurs are identifying themselves as more or less successful in running their ventures are under-developed. In general, socalled "positive" constructs (i.e., what is worthwhile to strive for versus what should be avoided) have been predominant in studies examining entrepreneurial outcomes, leaving the picture incomplete. Recognizing the need for understanding these positive constructs, this paper shows the importance of also understanding negative constructs such as role stress. It is important to know how and what to avoid as much as what is worth striving for when pursuing business opportunities.

With this in mind, role stress and role stress models presented in sociological and psychological journals should have value in explaining actions and behaviors of entrepreneurs as well as venture outcomes. This research should also have relevance for reporting early "unmasked" conceptual analyses and developing research agendas. In advancing the study of role stress for entrepreneurship, this paper specifically looks at the development of a conceptual model based on constructs that can be modeled as antecedents and consequences of entrepreneur role stress.

A rich literature base on role stress was secured accomplish our goals. Several databases were used for conducting the literature search: Academic Search Premier, Business Source Premier, Psychology and Behavioral Science Collection, PsycINFO, Sociological Collection, Jstor, and PsycArticles. These databases were selected because literature on role stress has largely been published in psychological and sociological journals (Biddle, 1986). All articles that mentioned role stress, or any dimension thereof (i.e., role conflict, role ambiguity, or role overload), were initially selected. In addition to role stress, a number of constructs that have been proposed as antecedents to and consequences of role stress were extracted from different studies.

Literature Review:

According to different Scholars that entrepreneurship is developing into a well-established academic discipline (Davidsson, 2004; Shane and Venkataraman, 2000; Venkataraman,1997). However, entrepreneurship as a domain of research still benefits largely from contributions from more established research areas. As focus tends to be on the entrepreneur as an individual, psychological and sociological theories have played an important role in advancing entrepreneurship research. Attention is directed to literature that has been neglected despite its potential.

This is seen as a shortcoming as role theory highlights "one of the most important characteristics of social behavior, the fact that human beings behave in ways that are different and predictable depending on their respective social identities and the situation" (Biddle, 1986, p. 68). Thus, by recognizing this theory we can add to the emerging research on the entrepreneurial identities (Dobrev and Barnett, 2005; Downing, 2005). Being an entrepreneur is related to a role, one based on combining resources to create profit from a market opportunity.

As postulated by psychologists and behavioral scientist has also received great attention in the



literature. For example, Bird (1988) observes that the entrepreneurial process has both attitudinal and behavioral components. The attitude component refers to the willingness of the entrepreneur/organization to take advantage of new opportunities and act accordingly. The behavioral component includes those activities required to asses an opportunity, create the business idea, acquire the necessary resources, organize and operate the business venture (Morris and Lewis, 1991:584).

Consequently, six underlying entrepreneurial attitudes and behaviors have received a great deal of attention in the literature: achievement - motivation, innovativeness, risk taking, self-confidence, proactiveness, and future orientation (Covin and Slevin, 1989; Dewing, 1919; El Namaki, 1985; Gibb, 1990; Hornaday and Aboud, 1971; Kao, 1990; Knight, 1921; Mancuso, 1974; McClelland, 1961, 1962, 1969, 1971; Miller, 1983; Morris and Lewis, 1991; Morris and Paul, 1987; Palmer, 1971; Patel 1986; Romjin, 1989; Schumpeter, 1934; Weber, 1930).

The need for achievement is defined as the willingness and the need to overcome obstacles, to exercise power and to accomplish something difficult (Gasse, 1990). The need for achievement is defined as the willingness and the need to overcome obstacles, to exercise power and to accomplish something difficult (Gasse, 1990). Innovativeness, (creativeness) has been defined by Schumpeter (1934) as the tendency to do new things and break the routine. On the other hand, risk taking refers to the willingness to invest resources to opportunities with possibilities of costly failure. Self-confidence is closely related to need for achievement. It can be defined as the capacity to meet objectives, to face challenges and to do and accomplish difficult tasks. Proactiveness means task - orientation, viz, implementation or action to realise some results.

Withdrawal intentions are of great interest for the entrepreneurship field, as the knowledge about entrepreneurs' failure still is rather limited (Mellahi, 2004), (Shepherd and Douglas, 2000), (Wilkinson, 2005). According to role stress literature, withdrawal intentions could be explained by role stress. Thus, role stress holds the potential to illustrate a chain of events leading to entrepreneurs' failure. The rationale is that a common response to increased role stress has shown to be withdrawal from the organization. This response, however, results from low job satisfaction rather than directly from high role stress.

The majority of studies indicate that "withdrawal" is a natural reaction to low job satisfaction caused by high role stress. Empirical support has been found among salespersons that were doing similar jobs as entrepreneurs (e.g., Netemeyer, Johnston, and Burton, 1990) and (Futrell and Parasuraman 1984) noted that turnover intentions were a good indicator of future turnover (i.e., withdrawal). In turn, the negative relationship between role stress and job satisfaction is much supported in various roles.

These studies indicate that differences in personality. Characteristics and social support systems render some employees relatively safe from stress-induced illness and others relatively vulnerable. For example, social support is generally considered a moderator because the correlation between stress and strain is low for employees who receive high social support and this correlation is high for employees who receive low social support. The moderating variables are commonly referred to as stress-buffering resources because they are presumed to protect or buffer people from the adverse effects of stress. One of the dimensions, physical environment, was not included in the present study because it was considered inappropriate in entrepreneurial or managerial work environment (McLean 1974), (Osipow and Spokane 1983). The four dimensions used in this study were Role Conflict, Role Ambiguity, Role Overload, Role Insufficiency.

Another study by Boyd and Begley (1987), investigated the main effects of role overload and responsibility for other people on the physical and psychological well-being of the founders and non-founders. They did not investigate the effects of the other dimensions or the moderating effects of personality and attitude measures (such as optimistic action, self esteem, and sense of mastery) on the stress-outcome relationships. After reviewing the relevant literature, (Bird 1989) suggested that "more research is needed on the role tensions of entrepreneurs".

Occupational strain was defined as deviation from the response that an employee would normally make in a given situation. A number of studies used indices of symptoms of psychological or physical distress as measures of strain (Constable and Russell 1986), (Fusilier, Ganster, and Mayes 1987) (Kobasa and Puccetti 1983). For the present study, strain was conceptualized to consist of four psychiatric conditions (Ilfeld 1976). Depression, Anxiety, Cognitive Disturbance, Anger.

Many economists and policy makers have recognized the potential for entrepreneurship to enhance national economic growth and development (Jackson et al., 1999; Porter, 1990; Reynolds, 1997; Schumpeter, 1934; Wilken, 1979). Entrepreneurship has facilitated economic growth in many countries, including formerly planned economies (Acs, 1992; Chow and Fung, 1996; Storey, 1994). Further, as more economic activity is conducted in the private sector in these countries, the potential for entrepreneurial activity is enhanced.

Rationale and Significance of the study:

Unfortunately, only a few empirical studies have compared the interrelationships of phenomena such as stress and strain (Boyd and Begley 1987), (Boyd and Gumpert 1983). We found no study that compared entrepreneurs



and managers regarding the effects of the variables that moderate the stress-strain relationship (that is, protect individuals from the debilitating effects of stress). One of the research questions in small business management is whether stress, strain, and their moderators have similar or differing effects on managers and entrepreneurs. Says Allan Rabinowitz, owner of Stress Strategies Resources in Los Angeles. "We know that when stress goes up, work quality goes down - and absenteeism and conflicts between employees increase. If you want your employees doing their best work, you simply have to care about their stress levels."

A number of studies on stress have used the indices of role conflict and ambiguity developed by Kahn, et al. (1964) and Rizzo, House, and Lirtzman (1970) to measure stress. For the purpose of this study, job stress was defined as those work characteristics which pose as threats to an employee. In other words, job stress occurs as a result of a poor person-environment fit. Job characteristics which cause stress were conceptualized to consist of five dimensions. One of the dimensions, physical environment, was not included in the present study because it was considered inappropriate in entrepreneurial or managerial work environment (McLean 1974) (Osipow and Spokane 1983). The main purpose of the research is to explore and critically examine that what are the various factors which are the causes of entrepreneurial stress and how this stress leads to decrease the efficiency of the entrepreneur. This study helps to identify the problems of entrepreneur in front of business world and to enhance the field of business entrepreneur in our country.

HYPOTHESIS

The key question being posed or hypothesis tested in the thesis; in this sturdy we are going to frame the following hypotheses:

- **H 1:** It is expected that internal locus of control tends to a positive output by the entrepreneurs
- H 2: It is expected that need for achievement will show an indirect relationship with stress of the entrepreneurs.
- H 3: It is expected that Stress will tend to affect the entrepreneurs performance and satisfaction.
- **H 4:** It is expected that social support will help to maintain the balance between entrepreneurs social and business life.

METHODOLOGY

Population

This is analytical quantitative descriptive or hypothesis testing studies conducted on Entrepreneurial stress in SMEs. A total of 230 respondents were contacted. The rate of response was 90%. The sample is taken from twin city of Islamabad and Rawalpindi. Our target market was general public (customers) starting from the age group of 25 and above 66.

Measurements:

In this research paper we emphasized on locus of control, social problems and business environment. That influence entrepreneurs stress in SME's. By these factors we will determine to which extent these factors increase or decrease the entrepreneurs stress in this sector of economy.

Locus of control:

This scale was used by Borland (1975) and Saxton and Bowman (1984) to predict the entrepreneurial predispositions of students. In the present study, the items were cast on a five-point Likert scale 5 = strongly agree 4= agree 3= neither agree nor disagree 2= disagree ... 1 = strongly disagree. In our sample the coefficient alpha is 0.785

Work Environment

Work Environment scale (WES developed in 1981), measured by five levels of likert scale ranging from 1=Strongly Disagree. 2=Disagree 3=Don't Know 4=Agree 5=Strongly Agree. In our sample the coefficient alpha is 0.724

Social Support

Three dimensions of social support from supervisors; coworkers; and spouse, friends, and relatives were measured with the Social Support Scale designed by Caplan, et al. (1975) on a five-point Likert scale. 1= Strongly Disagree. 2= Disagree 3= Don't Know 4= Agree 5= Strongly Agree. In our sample the coefficient alpha is 0.781

Data Analysis:

After data collection and coding the appropriate data analytic techniques including descriptive and multivariate analysis will be carried out keeping in view the objective of the study by using latest available version of SPSS.



Table 1: Reliability of data

Motive	N	Cronbach's alpha
Locus Of Control	213	0.820
Need for achievement	213	0.709
Work Environment	213	0.724
Social Status	213	0.781

According to Nunnally (1979), operationally, reliability is adequate in the early stages of developing a measure if 0.70 or higher is attained

TABLE 2: Group statistics; customers, Mean and Standard Deviation(1=strongly disagree and 5=strongly agreed, hence we can say 1 is lowest and 5 is highest).

Motive	N	Mean	Std. Deviation
Loc	213	3.3873	0.95911
Need	213	3.3540	0.89693
Environment	213	3.2770	0.92802
Social	213	2.3803	0.97875

Std. stands for standard

TABLE 3: Analysis: Independent Sample Test

Motive	N	Average t	Average Sig. (2tailed)
Loc	213	51.544	0.00
Need	213	36.903	0.00
Environment	213	54.575	0.00
Social	213	35.493	0.00

Discussion

The present study is based on the theoretical framework on the entrepreneurial stress in SMEs. These empirical studies in respect to Pakistani business world described and compared among the hypothesis. The entrepreneurial stress in SMEs is compared on four motives: these are locus of control, work environment, social support and need for achievement.

All the variables have been compared with each other it has been observed that locus of control variable is the strongest amongst the other this means locus of control will effect the stress of entrepreneur.

The study has identified several significant links between variables concerning the Locus of control – Need for achievement – Work environment -- Social support. All the hypotheses of conceptual framework were confirmed by the empirical results. In particular:

H1: in present study the hypotheses on Locus of control was found to be positively and significantly associated with entrepreneurial stress. Respondents scored higher on this motive i.e. 0.820 alpha.

H2: in the present study our hypotheses on Need for achievement was found to be positively associated with the entrepreneurial stress. Though respondents did not scored as higher on this motive i.e. 0.709 alpha.

H3: in the present study our hypotheses on Work environment was found to be positively associated with stress of entrepreneur. Respondents scored on this motive that is i.e. 0.724 alpha.

H4: in the present study our hypotheses on Social support was found to be positively associated with the entrepreneurial stress. And the respondents scored on this motive i.e.0.781 alpha.

Implementation

Our research project was about the stress of the entrepreneurs. The basic purpose and implementation of our research is that how the entrepreneur's can have a better control on their stress and how they can turn the negative stress into positive so they have better outputs in their work and business.

- We clearly mentioned the reason of negative stress and also provided the solutions and ways to control over such problems.
- As entrepreneurs are the great assets of our country and also have a great contribution in the economy of the country but they loose their strengths normally due to of their stress so to save such assets of our country and their participation in the economy of the country we done our job to help on such issues and made the entrepreneurs about such complications and problem so they can keep their self safer from such problems which don't disturb their work.
- To increase the strengths of the entrepreneurs this research will contribute for them in a great manner.



Conclusion

As focus tends to be on the entrepreneur as an individual, psychological and sociological theories have played an important role in advancing entrepreneurship research. This multi-country study examines factors leading to interest in entrepreneurial activity. Entrepreneur is often synonymous with founder. While obvious, this opens a door for research in a rather unexplored area - studies about entrepreneurs and entrepreneur role stress. In advancing the study of role stress for entrepreneurship, this paper specifically looks at the development of a conceptual model based on constructs that can be modeled as antecedents and consequences of entrepreneur role stress. A rich literature base on role stress was secured accomplish our goals. All articles that mentioned role stress, or any dimension thereof (i.e., role conflict, role ambiguity, or role overload), were initially selected. In addition to role stress, a number of constructs that have been proposed as antecedents to and consequences of role stress were extracted from different studies. According to role stress literature, withdrawal intentions could be explained by role stress. This response, however, results from low job satisfaction rather than directly from high role stress. The majority of studies indicate that "withdrawal" is a natural reaction to low job satisfaction caused by high role stress. In turn, the negative relationship between role stress and job satisfaction is much supported in various roles. The four dimensions used in this study were Role Conflict, Role Ambiguity, Role Overload, Role Insufficiency. We found no study that compared entrepreneurs and managers regarding the effects of the variables that moderate the stress-strain relationship (that is, protect individuals from the debilitating effects of stress). A number of studies on stress have used the indices of role conflict and ambiguity developed by Kahn, et al. (1964) and Rizzo, House, and Lirtzman (1970) to measure stress.

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