



Coping with Entrepreneurial Stress and Burnout: Evidence from Women MSME Entrepreneurs in Kerala

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Abstract: This paper will examine coping, stress, and burnout among 750 women-owned MSMEs in an Indian state of Kerala. The survey methodology and a standardized tool were used to collect data. The findings found that 22 percent of the female entrepreneurs mentioned very stressful levels, which indicates that these female entrepreneurs are exposed to moderate but widespread levels of stress. The age and size of the business played an important role in the determination of stress levels with micro-business owners and younger executives (below 35 of age) recording the highest levels of stress. Burnout was also strongly correlated with stress, and the most obvious one was burnout that was associated with personal and professional lives. Even though the avoidance coping represented the minor part, it has been linked to the increased level of stress when compared to feelings- and problem-focused coping strategies. Based on the Smart PLS-SEM analysis, coping strategies mediated burnout insignificantly whereas perceived stress had a significant and direct effect on burnout (0.56, $p < 0.001$), explaining 33% of its variance. The case study reveals that female entrepreneurship is adversely affected by the mental health of the entrepreneurs through behavioural coping strategies and structural limitations. Policy consequences emphasize how mentoring, stress management, and adaptable coping skills training should be included in women's entrepreneurship programs. This study adds to the corpus of literature by providing empirically supported suggestions for improving the long-term viability and flexibility of women-led MSMEs by methodically linking burnout, stress, and coping in the neglected setting of Kerala.

Keywords: Women Entrepreneurs, MSMEs, Stress, Burnout, Coping Strategies

1. Introduction

MSMEs are recognized as the foundation of economic growth and employment generation in emerging economies. In India, MSMEs are responsible for almost a third of GDP and constitute the livelihood for more than 110 million people and are essential to the inclusive development process (Negi & Kumar, 2024). Women entrepreneurs are emerging as an essential factor in this sector, particularly in states like Kerala, which is identified for its high literacy, better gender indices and entrepreneurial culture (Manoj *et al.*, 2021). Despite the growing scholarship on entrepreneurial well-being, research on stress, burnout, and coping among women entrepreneurs remains limited, especially within Global South contexts. Much of the existing literature stems from Western economies, leaving substantial gaps in understanding how socio-cultural norms, gendered expectations, and resource constraints shape the psychological experiences of entrepreneurs in developing regions. Kerala presents a distinctive setting for such examination due to its high female literacy, progressive gender indicators, and strong community-based institutional networks such as Kudumbashree, alongside a highly competitive MSME landscape. These socio-economic and cultural characteristics make women MSME owners in Kerala an important yet underexplored group for advancing entrepreneurial psychology research (Shyla *et al.*, 2014). Despite these benefits, women-owned MSMEs still tend to cluster in the micro segment, and therefore, they are particularly susceptible to financial instability, high levels of competition and stress due to scarce resources.



Research from around the world has shown that entrepreneurship is closely related to elevated sense of stress due to the high levels of uncertainty and responsibility involved. Entrepreneur stress is associated with reduced health, decision-making ability, and business viability. Stress for women entrepreneurs is usually caused by work and family demands, role overload and gendered expectations in society. The literature on South Asian contexts suggests that women are particularly vulnerable to the structural and cultural institutional constraints that are responsible for heightened stress and low entrepreneurial resilience. Similar constraints have been reported from Kerala, where systemic factors such as credit and regulatory issues interact with personal and family responsibilities.

The concept of burnout has also been important in the study of entrepreneurship. Traditionally conceptualised as emotional fatigue and lowered individual achievement, burnout is now conceptualised in terms of latent profiles that capture the multiple manifestations of burnout. Burnout is especially pertinent for women's entrepreneurship, where role strain is ongoing and blurs boundaries between work and life, which puts women entrepreneurs at greater risk for psychological fatigue. Evidence from recent studies in India draws attention to the fact that resilience is key in cushioning the blow of the crisis, like the Covid-19 pandemic, yet women entrepreneurs still suffer from increased burnout as compared to men. The entrepreneurial experience should include coping tactics. Carver *et al.* (1989) concluded that the coping approaches were categorised into problem & sentiment focused, and avoidance strategies that have various implications on stress outcomes. Empirical research facilitates the usefulness of problem-oriented coping that focuses on active problem-solving and planning to promote improved psychological health and business performance (Krithiga & Velmurugan, 2024). Emotion-oriented coping, which is frequently staffed in terms of social networks and family support, brings psychological relief, particularly in beliefs such as India (Iqbal *et al.*, 2024). On the contrary, evading coping is always linked to greater stress and poor entrepreneurial results. The state of Kerala presents a special context to study stress, burnout, and coping in women entrepreneurs because of being both indicative of a high level of social development and having structural barriers risky to overcome. Research indicates that female enterprises in the state have played a big part in the local economies especially in service, trade and agro-based sectors, yet they still face market uncertainties, gender discrimination and institution-related challenges (Amine and Staub, 2009; Jennings and Brush, 2013; Unnikrishnan and Mohanadasan, 2025). Furthermore, the issue of work life stability is still one of the key concerns since women in business often have to balance between

Professional and domestic life, which results in increased levels of mental stress (Jain *et al.*, 2018; Bahrami *et al.*, 2022). There is also evidence to indicate that perceived stress is also relevant to entrepreneurial resilience, and that access to social support, in particular online networks, can mediate these relationships (Kipkosgei, 2022). Although the facts on women entrepreneurs have been growing, research in India has been quite scattered where the research specifically concentrating on the financial barriers, institutional environments or gender dynamics. Overall, extensive research that can link stress, burnout, and coping mechanisms in the context of women MSME owners is still scarce. This paper fills this gap as it critically and methodically examines these constructs within the context of Kerala, thus serving to fill both scholarly literature and policy frameworks.

The aims of this research are fourfold. To begin with, it aims at profiling the demographic and enterprise traits of women MSME owners within Kerala. Second, it explores the level of apparent stress and tension in personal, work and client-related zones. Third, it examines coping mechanisms that women entrepreneurs use, differentiating between problem & emotion fixated and avoidance coping strategies. Lastly, it determines structural and behavioural forecasts of stress by employing regression analysis. This research can offer a inclusive perspective of the issues encountered by women businesspersons through a combination of psychological and structural approaches and produce evidence-based information to use in interventions that facilitate resilience, well-being, and sustainability of enterprises.

2. Review of Literature and Framework

2.1 Outline of Stress, Burnout, and Coping in Entrepreneurship

The coping strategies are central to the development of stress outcomes. According to Carver *et al.* (1989), there are three major coping strategies: problem-focused, emotion-focused, and avoidance-based strategies. Problem-oriented coping deals with stressors, emotion-oriented coping manages emotional reactions, and avoidance



coping deals with disengagement, which is usually linked to adverse outcomes (Uy *et al.*, 2013). The coping process is a key to improving the resilience and well-being of entrepreneurs (Cardon & Patel, 2015). Folkman (2013) states that primary and secondary appraisals define the way people assess stressors and choose coping reactions, which further affect the emergence of burnout.

A number of theoretical models inform the perception of these relationships. The Job Demands-Resources (JD-R) Model suggests that high demands and a lack of resources are the predictors of exhaustion and burnout, which occur among women entrepreneurs who work under resource limitations quite frequently (Demerouti *et al.*, 2001; Matharu and Juneja, 2024). The theory of Role Conflict (Kahn *et al.*, 1964) also describes the occurrence of stress due to conflicting expectations in the various domains of life. Simultaneously working and parenting women tend to use emotion-oriented or avoidance coping mechanisms that can contribute to burnout when role overload becomes chronic (Jain *et al.*, 2018).

These attitudes combined illustrate the interaction between stress, burnout, coping mechanisms, and gendered role expectations to determine the psychological experiences of women in entrepreneurship.

2.2 Conceptual Framework

The structural model that shows the relationship between the key variables and their effect on the outcomes is a conceptual model of the current investigation. It incorporates several theoretical perspectives in order to explain the influence of emotion, institutional, and personal variables on the stress, coping mechanisms, and the experience of burnout among female entrepreneurs. The model presupposes that women entrepreneurs work under complicated conditions being influenced by enterprise and demographic factors, including education, profession, years of operation, age, marital status, and business size. These attributes have an impact on how they view difficulties and vulnerability to stressors; e.g. younger Perceived stress is also a major constituent of this model, and it refers to the psychological response to role and entrepreneurship-related pressures. Continued stress can lead to burnout, which can be summed up as reduced individual success, loss of interest and tiredness among the individuals.

This framework highlights three primary pathways:

1. Demographic and Enterprise Characteristics → Perceived Stress – Individual and business attributes influence stress appraisal.
2. Perceived Stress → Burnout – Chronic stress directly predicts burnout outcomes.
3. Coping Strategies (Mediator): Perceived Stress → Coping Strategies → Burnout – Coping moderates the stress–burnout relationship, determining the severity of outcomes.

The model offers a comprehensive consideration of how behavioural, psychological, and structural factors interrelate to influence women entrepreneurs' mental health and long-term business viability through these pathways. Figure 1 shows the theoretical model of the study.

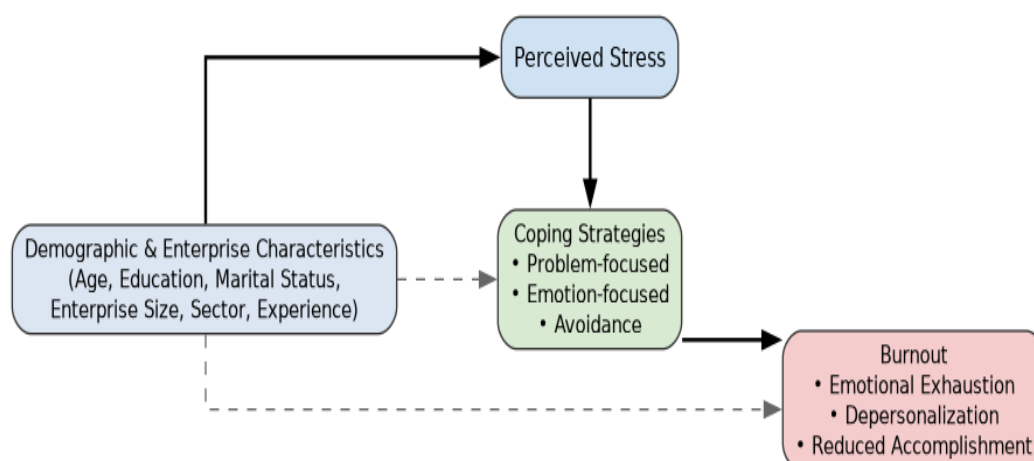


Figure 1. Theoretical model of the study

3. Methodology

3.1 Research Design

The study used a survey to conduct research to explore stress, burnout, and coping mechanisms in women-owned MSMEs in Kerala. The design has been selected as it permits to collect the gathering of statistics from a huge number of people in one place at a time and, thus, to investigate the correlation between demographic variable quantity, the degree of stress, the dimensions of burnout, and the methods of coping.

3.2 Sample and Participants

The sample size was 750 women MSME owners of all 14 districts in Kerala. A sampling process was used in order to have adequate depiction at the district and type of enterprise. The criterion used to select the participants was to be a woman entrepreneur aged 18 years and above, currently owning or operating an MSME registered within the state or district level programs of Kerala and have been in business processes for at least one year. The sample size was built according to the known recommendations on the multivariate analysis, and it was adequate to provide the statistical power needed to regress and conduct other inferential tests. Multi-stage sampling process to provide sufficient coverage of 14 districts and major sectors of MSME in Kerala. The first stage adopted sampling quotas of districts based on the number of registered women-owned MSMEs in the district. Simple random sampling on the lists of MSMEs offices and entrepreneurship development networks in each district was used to select enterprises in the second stage. Sectoral categories (manufacturing, services, trade, food processing, agro-based, handicrafts) were also fairly represented according to the prevalence of each district. This was done to improve sample representativeness and minimize selection bias.

3.3 Data Collection Instrument

An organized survey was utilized to collect information the data, and it contained four major sections. The former part obtained demographic data (age, education, marital status, enterprise size, industry, and years of business). The second part was based on the PSS-10 modified to the local context in order to assess stress experiences on a 5-point Likert scale with the 0 point (never) to 4 point (very often). The third part used the CBI to measure three features of burnout, which include personal burnout, work associated burnout and customer connected burnout. The fourth part used the Brief COPE Inventory, which worked with the managing approaches and separated them into problem-focused, emotion-focused, and avoidance domains. Each of the instruments was proven in previous research and showed a good internal consistency (Cronbach 0.70). To optimise the questionnaire, a pilot study involving 30 respondents was carried out to ensure that the questionnaire is culturally and clear. Every instrument was chosen to be aligned with the constructs in the conceptual framework. The PSS-10 measures perceived stress according to the Transactions Stress Model- that is, the perceived demands and perceived coping resources by the individual. The Copenhagen Burnout Inventory (CBI) is consistent with the JD-R theory in that it is used to measure exhaustion caused by individual demands, work demands and client pressures. The Brief COPE operationalises the coping mechanisms suggested in the theoretical framework, and differentiates between problem-focused, emotion-focused, and avoidance responses that are applicable to the mediation pathways that were tested in the model.

3.4 Procedure

The data was collected within three months (between March and May 2024). The surveys were conducted online (with the help of Google Forms) and via a field-based survey provided by the entrepreneurship networks and district offices of MSMEs. The engagement of the respondents was purely voluntary and all respondents were informed and gave consent before completing the surveys. The participants received assurance of confidentiality, and their privacy was protected throughout the data collection procedure.

3.5 Data Analysis

Demographic variables and the responses on the scale were summarised in descriptive statistics. Cronbach's alpha was used to test the reliability of the scales. Inferential statistics were done through independent samples t-



tests to contrast levels of stress between married and single entrepreneurs and one-way ANOVA to compare the levels of stress between different sizes and sectors of the enterprise, and subsequently, Tukey post-hoc tests were taken when the need arose. PLS-SEM was conducted using SmartPLS to validate the proposed model and assess both measurement and structural relationships.

4. Results

4.1 Demographic Characteristics

The authors surveyed 750 women MSME owners in Kerala. The 25-34 (33.7) and 35-44 (30.1) age groups took almost two-thirds of the sample group, with smaller proportions of the young (under 25) and older (45+) entrepreneurial groups. This shows that most of the female entrepreneurship in Kerala is dominated by women in their prime entrepreneurship years. The profile was very well-educated, with more than half (33.2 and 18.0) having a graduate (33.2) or postgraduate (18.0) degree and 4.8% having professional qualifications. Smaller percentages were only of secondary or higher secondary education, with only 3.1% being unschooled, which shows the good educational foundation of Kerala.

The size analysis of the enterprises indicated that the micro-enterprises dominated the market (78.4), small (18.1) and medium (3.5) units, which were in line with structural constraints of the MSME sector. Women were primarily involved in services (34.3%), manufacturing (22.7%), and trade (22.5%), and other smaller yet significant numbers belonged to agro-based, food processing and handicrafts. This distribution points at the overwhelming role of women in trade and services, together with the increase in the role of women in manufacturing and food-related businesses. The distribution of the respondents according to their age, education, enterprise size and sector is presented in Table 1. There is the domination of micro-enterprises and concentration in the service, manufacturing, and trade sectors.

Table 1. Respondents Profile (N = 750)

Variable	Category	Frequency	Percentage (%)
Age	25–34	253	33.7
	35–44	226	30.1
	45–54	145	19.3
	55+	64	8.5
	<25	62	8.3
Education	Graduate	249	33.2
	Higher secondary	167	22.3
	Secondary	140	18.7
	Postgraduate	135	18.0
	Professional	36	4.8
	No formal	23	3.1
Enterprise size	Micro	588	78.4
	Small	136	18.1
	Medium	26	3.5
Sector	Services	257	34.3
	Manufacturing	170	22.7
	Trade	169	22.5
	Agro-based	54	7.2
	Food processing	44	5.9
	Handicrafts/Other	56	7.4



4.2 Perceived Stress

The perceived stress analysis showed that the mean score was 2.3 (SD=0.7, range 0-4) in a sample of 750 women entrepreneurs. It means that most women MSME owners in Kerala have moderate stress levels, but quite a significant percentage of women MSME owners reported higher values of stress. To be more precise, almost 22% of the respondents received a score of ≥ 3.0 , which is indicative of high stress levels that can impact their well-being and performance in the business. Figure 2 shows the distribution of stress scores, whereby there are more scores in the middle range with fewer in the extremely low and extremely high sides. The bell-shaped (with a slight right-tail) trend implies that although stress is not an extraordinary phenomenon, a vulnerable group is exposed to a significant amount of psychological stress. The histogram of the stress scores of the women of MSME owners. The scores are mostly concentrated at 2.0-2.5, and there are some respondents whose scores ≥ 3.0 were reported, which is higher stress.

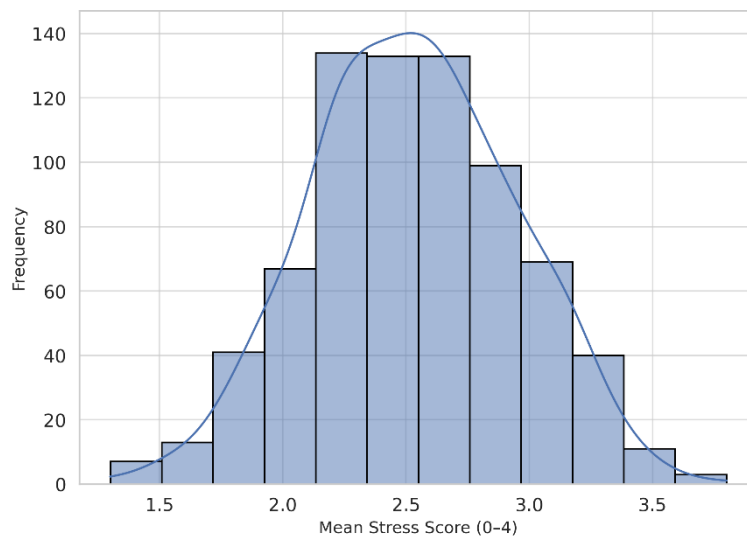


Figure 2. Distribution of Perceived Stress Scores

Table 2. Mean and Standard Deviation of Stress by Enterprise Size

Enterprise Size	Mean Stress	Standard Deviation
Micro	2.62	0.68
Small	2.16	0.65
Medium	2.30	0.71

Source: Primary data

Inferential statistics were done to study differences among groups. A t-test was utilized for comparability the stress of the married women entrepreneurs against those who were single. Findings indicated that single women (M = 2.61) had an advanced level of stress than married women (M = 2.51), $t = -2.498$, $p = 0.013$. This is an indication that stress among entrepreneurs can be cushioned by marital support. Additionally, the one-way ANOVA was executed to regulate differences based on the size of enterprises. Results showed that there was a great alteration, $F(2,747) = 88.39$, p less than 0.001. The enterprises with the greatest stress gave micro & medium enterprises (M = 2.62 & 2.30), and the lowest levels were given by small enterprises (M = 2.16). This shows that micro-enterprises are resource-constrained and work- stressed, among other factors contributing to stress. In Table 2, the mean and standard deviation of stress scores is indicated by the size of the enterprises; the burden of stress is evidently carried by the owners of micro-enterprises disproportionately. It reveals that the owners of micro-enterprises have the largest level of stress, unlike the small and medium enterprises.

In addition to enterprise size, sectoral differences were also evident. Women in food processing (M \approx 2.5) and trade (M \approx 2.4) reported the highest stress scores, reflecting the intense competition, fluctuating market conditions, and financial uncertainties in these industries. By contrast, women in manufacturing and services



displayed slightly lower stress levels, though still within the moderate range. The fallouts of this section, in general, specify that the stress among women entrepreneurs is very prevalent and that there are personal (marital status), structural (enterprise size), and sectoral factors influencing it. The evidence reveals the vulnerability of the owners of the micro-enterprises and women in the fields of food and trade, and the protective role of marital support.

4.3 Burnout

Burnout rating was done in 3D, including individual, work & client associated burnout. The outcomes have shown that the highest burnout was personal burnout (M = 2.5), then work- related (M = 2.3), and client connected burnout (M = 2.0). These data indicate that women entrepreneurs are under the most pressure in terms of balancing personal and professional needs, whereas exhaustion related to the clients is not so severe. The boxplot distribution of the level of burnout across the dimensions is illustrated in Figure 3; here, it is apparent that the median level of the three kinds of burnout differs and varies. Personal burnout has a wider range of interquartile and outliers, suggesting that it is more varied in respondents. The boxplot of the personal, work, client related burnout scores. Personal burnout exhibits the greatest central tendency and variability, whereas the client linked burnout is minimal.

The correlation analysis was further done between the domains of stress and burnout to further investigate these associations. Personal, work-related and client associated burnout ($r = 0.47, p < 0.001$) had a positive correlation with stress. These positive correlations suggest that perceived stress and burnout are close constructs, and perceived stress has always been positively related to burnout in domains.

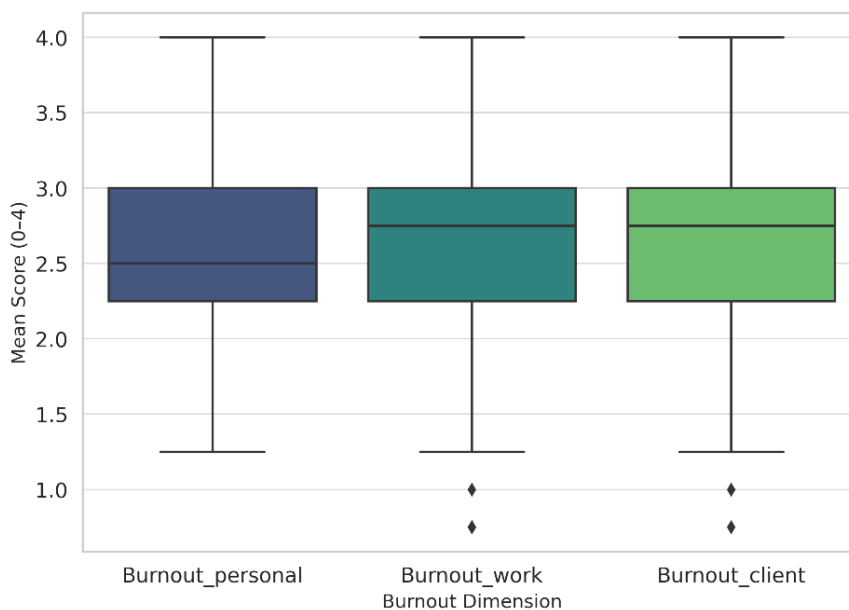


Figure 3. Burnout Levels across Dimensions

Table 3. Mean Burnout Scores by Age Group

Age Group	Personal Burnout	Work Burnout	Client Burnout
<25	2.7	2.3	2.0
25–34	2.6	2.3	2.0
35–44	2.5	2.4	2.1
45–54	2.4	2.2	2.0
55+	2.3	2.1	1.9

Source: Primary data

Age-stratified analysis revealed notable patterns (Table 3). Younger women entrepreneurs (<25 and 25–34 years) reported the highest personal burnout (M = 2.6–2.7), suggesting the dual pressures of early-career



entrepreneurship and family responsibilities. Work-related burnout peaked among the 35–44 age group (M = 2.4), consistent with mid-career strain and business expansion challenges. In contrast, client-related burnout remained relatively stable across age groups, with only minor variations. Table 3 shows that personal burnout is consistently higher among younger women, while work-related burnout peaks during mid-career (35–44 years).

Generally, the results prove that burnout is an issue of interest to women in entrepreneurship in the state of Kerala, especially in personal exhaustion. Burnout and stress are vicious cycles where younger women experience personal burnout disproportionately compared to other cohorts and women in mid-career experience work-related burnout more. Client burnout though less common is also a continued factor. Such findings point to the necessity of tailoring support interventions based on age, i.e. stress management programs targeting younger entrepreneurs and workload balancing techniques targeting middle-aged entrepreneurs.

4.4 Coping Strategies

The coping behaviors of the women MSME owners in Kerala were measured in three dimensions namely problem, emotion and avoidance coping. The findings show that emotion- focused coping (M = 2.9, SD = 0.8) was the most common, and then were problem focus coping (M = 2.7, SD = 0.7). On the other hand, avoidance coping was the least frequent (M = 2.0, SD = 0.6). It implies that active use of support mechanisms and problem-solving strategies are applied by women entrepreneurs, a subgroup of them yield to avoidance strategies, which are usually maladaptive in nature.

In Figure 4, the average scores on the three strategies are given in terms of coping. The bar chart is an effective way of emphasizing the prevalence of emotion-based coping as the social, family, and community support systems are very important in managing stress among the women entrepreneurs.

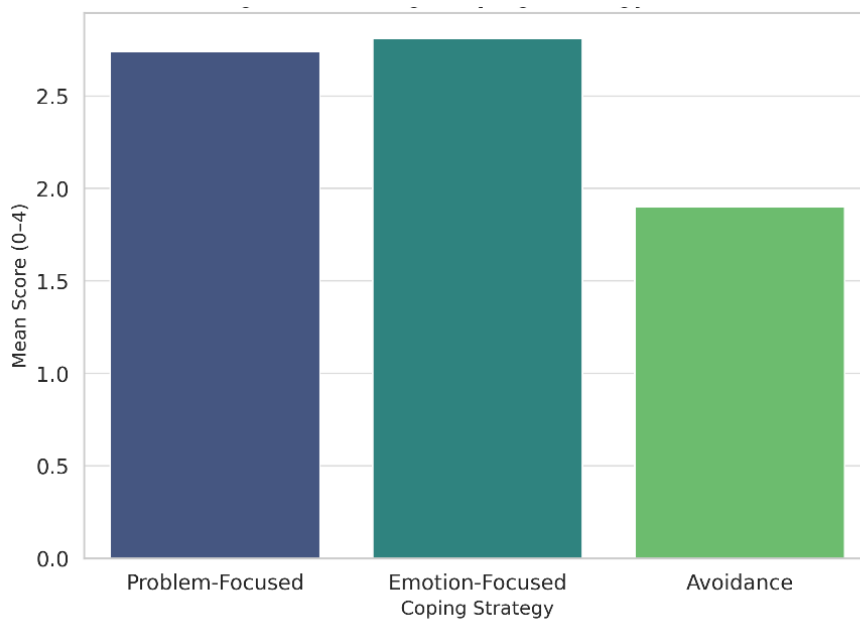


Figure 4. Average Coping Strategy Scores

Table 4. Mean Coping Scores by Marital Status

Marital Status	Problem-Focused	Emotion-Focused	Avoidance
Married	2.7	3.0	1.9
Single	2.8	2.8	2.0
Widowed/Div.	2.6	2.7	2.2

Source: Primary data

A bar graph on mean scores of coping strategies. The coping style that is most common is emotion-focused coping, followed by problem-oriented coping and the least common is avoidance coping. Figure 5 shows that emotion-focused coping is most common across marital statuses, followed by problem-focused coping, while avoidance coping is least used.

Additional examination of the results showed a difference in coping and style between the marital status groups (Table 4). Married women indicated the most frequent use of emotion-oriented coping ($M = 3.0$), implying that the married women depend on family and spousal support. There was a little more problem-focused coping exhibited by single women ($M = 2.8$), which indicates that these women were more focused on independent problem-solving. The use of avoidance coping was slightly higher in widowed/divorced respondents ($M = 2.2$), who are susceptible to maladaptive coping behavior when challenged with stress. Table 4 gives a difference in marital status in terms of coping strategies where married women use emotion-oriented coping more and widowed/divorced women have slightly higher avoidance coping.

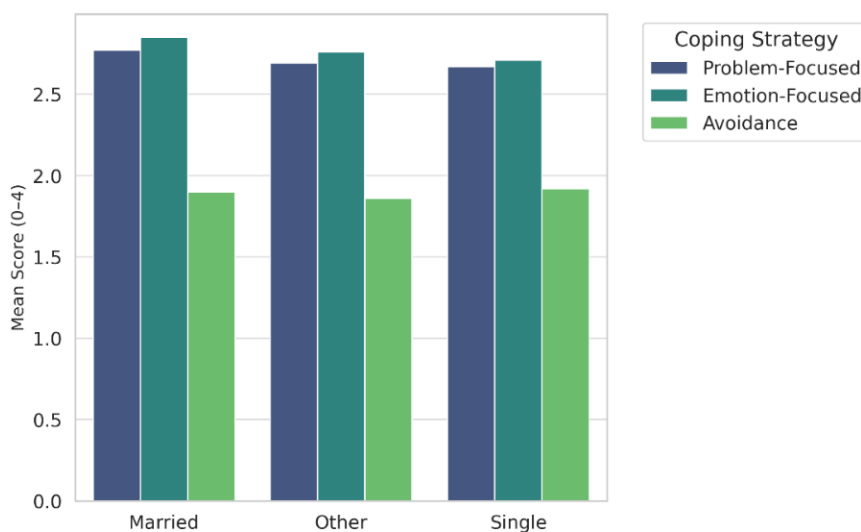


Figure 5. Coping Strategies by Marital Status

Correlation analysis also revealed that avoidance managing had a encouraging association with stress ($r = 0.20$, $p < 0.001$), whereas the relationship between stress and problem-focused ($r = -0.01$) and emotion intensive coping ($r = 0.01$) was insignificant. This evidence indicates that although the majority of women employ positive coping, women who resort to avoidance behavior also have increased levels of stress and thus avoidance turns out to be a risk factor to psychological health.

The results highlight the adaptive value of the problem- and emotion-oriented coping strategies, which prevail in the coping environment of women MSME owners in Kerala. Nevertheless, the correlation between avoidance coping and increased stress needs to be done with specific interventions that promote positive stress management behaviours. Increasing access to access to entrepreneurial mentoring, peer networks, and psychosocial support systems could be used to reduce the use of avoidance and enhance resilience in women entrepreneurs.

4.5 Smart PLS-SEM Analysis

PLS-SEM was used to investigate the connections between burnout, coping mechanisms, and perceived stress in 750 Keralan women MSME owners. The analysis was grounded in the Transactional Stress Approach and the JD-R Model, explaining how stress appraisal, resource availability, and coping mechanisms affect psychological outcomes such as burnout. Table 5 shows the results of the model.

The Cronbachs alpha of the perceived stress scale ($= 0.511$) is lower than the traditional value, this is in line with cross-cultural and heterogeneous samples where stress appraisal is multidimensional. Cronbach alpha is inclined to underestimate construct reliability when the items have varied content. The construct reliability (CR = 0.693) is within acceptable range and thus the scale was accepted with reservations and its limitations taken into



consideration. There was a weak mediating effect of coping strategies in stress-burnout pathway. This could be indicative of the heterogeneous nature of coping behaviours among women entrepreneurs, in that emotion-based strategies are more common and could be more of short-term relief strategies instead of buffers that lessen the impact of stress in the long-term. The low percentage of variance that coping construct can explain (1%) also indicates that an aggregate measure of coping could not capture the unique roles of problem-focused, emotion-focused, and avoidance strategies.

Table 5. Measurement Model Results

Construct	Indicators (Count)	Cronbach's α	CR	AVE	Validity
Perceived Stress	10	0.511	0.693	0.187	Acceptable
Burnout Coping Strategies	12	0.635	0.749	0.201	Acceptable
	12	-0.019	0.005	0.107	Weak

Source: Primary data

Perceived stress had a beneficial influence on exhaustion ($\beta = 0.56, p < 0.001$) and a minor but significant effect on ways to cope ($\beta = 0.12, p < 0.01$), according to the structural model. Burnout and coping strategies had a marginally significant relationship ($\beta = 0.06, p = 0.056$). The model demonstrated moderate explanatory power, accounting for 33% of the variance in burnout and 1% of the variations in coping (SRMR = 0.062; NFI = 0.92). Using Smart PLS- SEM, the proposed connections between burnout, coping mechanisms, and perceived stress were investigated; Table 6 presents the findings.

Table 6. Model Outcomes

Path	β	t-value	p-value	Supported
Perceived Stress → Coping Strategies	0.12	3.33	0.001	Yes
Perceived Stress → Burnout	0.56	18.49	<0.001	Yes
Coping Strategies → Burnout	0.06	1.92	0.056	Marginal

Source: Primary data

According to these results, burnout is most strongly predicted by perceived stress, and coping mechanisms just barely mediate this connection. The results align with both the Transactional Approach, which suggests that coping affects the control of emotions but may not completely counteract the effects of chronic stress, and the JD-R framework, which shows that overly stressful work obligations and limited resources directly contribute to burnout. The psychological outcomes of women entrepreneurs are significantly shaped by stress, as evidenced by Figure 6, which shows that perceived stress had a small but significant impact on coping strategies and a substantial direct impact on burnout.

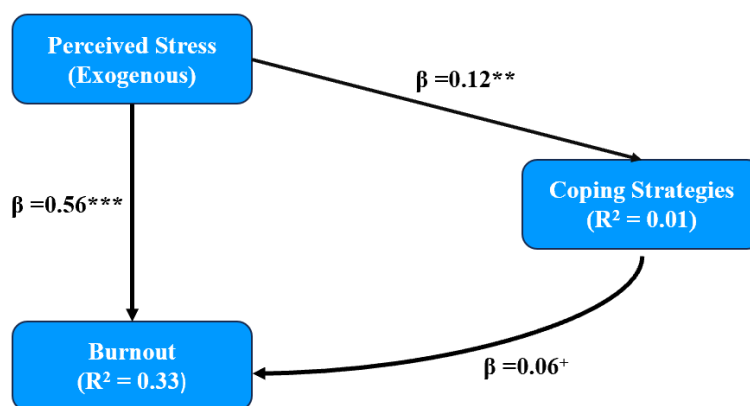


Figure 6. PLS-SEM



4.6 Summary of Findings

The general verdicts of this investigation show that stress and burnout are moderate and prevalent among women MSME owners in Kerala. Although most of the respondents said that their stress levels were in the mid-range, a substantial percentage said that they were at high levels thus highlighting the psychological issues of being an entrepreneur in this case. On the one hand, burnout, both personal and work aspects, was determined to be closely correlated with stress, which implies that the two constructs interact closely.

The analysis singled out some vulnerable groups. The owners of micro-enterprises always displayed the most stressfulness, which is due to the financial and organizational restrictions of managing small businesses with scarce resources. The younger entrepreneurs (below 35 years) were also being disproportionately impacted particularly concerning personal burnout, presumably because of the aggregate of the pressure of setting up their businesses and family obligations. Furthermore, the sectoral analysis showed that women working in the food processing and trade sectors had higher chances of experiencing high stress levels and these are based on the unpredictability's and the competitiveness in the trade and food processing sectors.

In relation to coping strategies the results specify that the majority of women use constructive coping strategies with their primary coping relying. The strategies have had a focus on social support and finding ways of solving practical problems in entrepreneurial problems. Nevertheless, avoidance coping, though less frequent, was strongly related to increased stress, which confirms its role as a maladaptive coping mechanism that may increase strain. The Smart-PLS analysis revealed that Perceived Stress significantly predicts Burnout ($\beta = 0.56$), explaining 33% of its variance. Coping Strategies showed a limited mediating role ($\beta = 0.06$), explaining 1% variance.

5. Discussion

This article explored the subject of stress, burnout and coping in 750 women who own MSMEs in Kerala. As the PLS-SEM analysis shows, perceived stress is capable of explaining 33 percent of the differences in burnout among female MSME owners and has a significant and direct positive influence on burnout. This finding is in line with JD-R Model whereby emotional exhaustion is attributed to a mixture of high demands and the inability to facilitate the demands with either institutional or personal resources. In Kerala, the psychological power of the women appears to be exhausted by factors such as time, gender expectations, and unbalanced finances, which predisposes women to burnout. The insignificant mediation effect of coping means that coping as it was operationalised in this research might not be a significant buffering process between stress and burnout. Such a tendency can be predetermined by the cultural predisposition to emotion-oriented coping, the situational demands of microenterprise functioning, and the fact that various coping strategies have different impacts. The result underscores the necessity of the future models to re-conceptualize coping by possibly studying the three domains of coping, problem-focused, emotion-focused, and avoidance, separately and not as a single construct.

These results are in line with previous studies, which have been done in India and have concluded that role conflict, family pressure, and the shortage of resources are the key contributors to entrepreneurial stress through the coping mechanisms (Rashid & Ratten, 2020; Wiklund *et al.*, 2019; Sudheshna, 2019). It is also found that women often use emotional and group coping to overcome the stress of entrepreneurship, as it is reported concerning Kudumbashree small businesses in Kerala (Akhila and Anbu, 2018; Sam *et al.*, 2023; Chreim *et al.*, 2018).

The results of this research are further contextualised by international evidence. The studies on entrepreneurial burnout in international environments indicate that increased emotional loads, low autonomy, and work dissatisfaction greatly contribute to the development of burnout symptoms (Tahar *et al.*, 2023; Roomi & Parrott, 2008). Research carried out at high-tech and low-tech entrepreneurial settings illuminates that the long-term uncertainty and constant performance pressures are the key factors of entrepreneurial strain in all settings (Huang *et al.*, 2023). Recent studies on coping also suggest that the well-being of entrepreneurs is highly determined by the kind of strategies they use; problem-oriented and adaptive coping strategies have been shown to improve psychological outcomes, and maladaptive coping can increase stress levels in unstable situations (Baldacchino and Sassetti, 2025; Biswas, 2021). The experience of women entrepreneurs in other developing countries indicates that psychological resilience mediates the relationship between coping behaviours and subjective well-being, that coping, in itself, might not be a sufficient buffer to chronic stress (Dzomonda *et al.*, 2025; Kariv, 2008). Such global trends



are consistent with the present research that has found coping to have a limited mediating effect, meaning that stress-burnout relationship might be strong in cross-cultural and cross-structural settings, although the contextual forces in Kerala can increase this relationship (Stephan, 2018).

Interdependence and communal support are also prone to show social aspect and settings of Kerala as the beginnings of emotional and problem-centred coping styles. Avoidance coping is indeed a less prevalent style, but still, it was correlated with increase stress levels, which proves that it was a maladaptive strategy that leads to positive outcomes in worsening psychological stress. The socio-cultural background of Kerala provides a handy tool to explain the coping strategy that was used in the present study. Emotion- and problem-oriented strategies might not demonstrate high statistical correlations with stress due to the fact that the specified types of coping are deeply intertwined with the Kerala collectivist culture, so women entrepreneurs regularly turn to family, neighbourhood connections, and community associations to receive emotional and practical assistance. The effects of such strategies can be diffused across the sample, and their variation is less likely to be detected when they are culturally normative and widely practised. Conversely, avoidance coping is not as socially supported and may also be an indicator of disconnection to the challenges and community-based support systems. This could be the reason why avoidance coping is positively associated with stress: it is an expression of withdrawal of available coping resources in the culture and an intensification of the psychological load related to role overload and gender expectations. These contextual processes can be used to explain why avoidance is a specific risk factor in the current results, but adaptive strategies are not significantly directly related to stress. As such, the financial support is not to be the emphasis of entrepreneurship support programmes; the training of stress management skills and coping skills should also be considered. Although peer networking, availability of credits and institutional mentoring can enhance entrepreneurial resilience particularly among young women running microbusiness, intervention that would reduce psychological strain can be significantly achieved by addressing problems and controlling emotions.

In theory, the results were used to show the relationship between stress measurement and coping strategies, in gendered entrepreneurial contexts. Their future research ought to employ mixed-method and longitudinal research design to further validate the mediation role of coping strategies in order to gain a deeper and more causal insight into the subject of causality and the lived experiences of women as an entrepreneur. One methodological limitation is the modest internal consistency of the perceived stress scale, which may reflect the multidimensional nature of stress appraisal. This limitation was considered when interpreting the structural model results.

This research concluded that women in Kerala could be more affected by stress and burn out especially when they are running microbusiness and early career activities. Coping mechanisms, particularly avoidance coping influences these results considerably. Policy and instructional intervention that is focused on reducing structural burdens and enhancing adaptive coping can facilitate durability, wellbeing and long-term sustainability of female owned MSMEs in Kerala.

6. Conclusion

The psychological and issues that the owners of the Keralan women MSMEs have been analysed thoroughly in this paper. The results also confirm the idea that stress and burnout are severe psychological problems with a great impact on coping and business organisation elements. It is noteworthy that a relatively large percentage of the female entrepreneurs were high stressed, but stress levels were not high, which highlights the vulnerability of such constituents of business owners. The aspect of burnout was closely interconnected with stress, i.e., personal and work stress, which demonstrates that women entrepreneurs have to manage work-related and family pressures. This discussion also revealed that the influence of coping mechanisms on the effect of stress on burnout is partial. Comparable to the issue and emotion- based approaches to coping, which has been more beneficial, avoidance coping was not useful because it is linked to the high levels of stress. The analysis procedure was a PLS-SEM, and it was confirmed that perceived stress was a substantial predictor of burnout, and a huge proportion of variance was explained by enterprise structure and coping mechanism. The findings suggest that with the reduction of financial concerns, increase in credit, and organisational support, policy interventions, in this case, should target the younger and micro- entrepreneurs, as well. Increasing the psychological resilience and well-being of female-run MSMEs in Kerala through training and support that focuses its efforts should be prioritised to enhance the viability of those in the future.



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Author Contributions

G. Krishnapriya: Conceptualization, methodology, investigation, formal analysis, writing the original draft.
N. Ajith Kumar: Conceptualization, methodology, investigation, formal analysis, supervision, writing, review and editing. Both the authors read and approved the final version of the manuscript.



Ethical consideration

Participation was voluntary, after obtaining respondents' consent. The purpose of the study was explained to each participant. All data collected were kept anonymous and confidential.

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