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Socio psychological characteristics of the practicing women entrepreneurs emerged out of self-help groups in Andhra Pradesh

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Abstract

The present investigation was carried out in three district of Andhra Pradesh *viz.*, Chittoor (from Rayalaseema region), East Godavari (from Coastal region) and Srikakulam (from North Coastal region) during 2016-18. The results of the study shown that majority of the women entrepreneurs were in middle age (59.59%), illiterates (30.84%) and completed high school education (25.83%), medium level of experience in SHG (70.83%), annual income (75.42%), social participation (83.33%), mass media exposure (76.67%), extension contact (84.58%), not received the training (55.42%), medium level of innovativeness (66.67%), decision making ability (57.50%), achievement motivation (72.92%), value orientation (60.83%), management orientation (60.00%), economic orientation (69.17%), scientific orientation (54.17%), risk orientation (60.00%) and credit orientation (65.00%).

Keywords: Social participation, women entrepreneurs, scientific orientation, managerial skills

Introduction

Woman' is the key for success of any human being because of their excellent qualities such as hard-working nature, patience, cordial affiliation, convincing capacity, communication etc., in handling multifaceted activities. On the other hand women in rural areas are comparatively less educated, economically poor, confined to limited geographical boundaries and live under rigid structural constraints. Entrepreneurship is one of the prospective options to uplift rural women by generating self-employment opportunities. The concept of Self Help Group (SHG) acts as a driving force for the rural women with the ultimate objective of converting household women as enterprising women and encouraging them to enter into entrepreneurial activities. But the rate of success is an issue to be thoroughly analysed to assess the performance and to identify the scope for strengthening the role of SHGs towards upliftment of rural women. So, it is necessary to study the profile characteristics of women entrepreneurs.

Methodology

Ex post facto research design was followed in the present investigation. The investigation was carried out in three districts selected each from three regions *viz.*, Chittoor (from Rayalaseema region), East Godavari (from Coastal region) and Srikakulam (from North Coastal region) were purposively selected based on the highest number of SHGs. Four mandals from each district, two villages from each mandal and one hamlet from each village were purposively selected based on the highest number of SHGs thus making a total of 12 mandals, 24 villages and 24 hamlets respectively. From each hamlet ten women entrepreneurs were selected from all the existing SHGs in that hamlet, by using simple random sampling procedure thus making a total of 240 women entrepreneurs as the sample of the study. The data were collected by personal interview method through a structured interview schedule and analyzed by employing suitable statistical methods. Seventeen independent variables and entrepreneurial behaviour as the dependent variable were identified for the study. Further, an attempt was also made to find out whether there is significant association between independent variable and the region. It was analyzed by using chi-square test.

Results and Discussion

The data presented in table 1 portrayed that, more than half (59.59%) of the women entrepreneurs in all the three regions were found to fit in the middle age category followed by 37.08 per cent in the young age category.

The remaining 3.33 per cent of the women entrepreneurs were in old age category. The chi-square test of independence has shown $\chi^2=4.127$ and $p=0.38$, which means that, the age distribution of women entrepreneurs was not related to the region. Dynamism is the prerequisite for the entrepreneurship. Being young and middle aged women, the SHG members might be proactive towards establishment of business. Further the middle age women with established family networks and the urge for earning money to meet the family economic demands, might have been motivated to start the business. On the other side, the old age women might be out of SHG due to their age limitation. This finding was similar with the findings reported by Bhagyalaxmi *et al.* (2003) [4], Bharathamma (2005) [6], Husain and Nair (2006) [16], Sowjanya (2007) [51], Mary (2009) [21], Chithra (2011) [11], Preethi (2011) [35], Sajesh *et al.* (2011) [42], Naik *et al.* (2012) [30], Bhagyasree (2014) [5] and Mubeena (2017) [26].

The table 1 clearly depicted that, more than one-fourth (30.84%) of the women entrepreneurs were illiterates. Just above one-fourth (25.83%) of the women entrepreneurs had completed their high school education. About 22.5 per cent of them were completed their middle school education. Almost equal (10.83% and 10.00%) percentage of the women entrepreneurs were under ‘college education’ and ‘can read and write’ category respectively. The chi-square test of independence has shown $\chi^2=5.134$ and $p=0.74$, which means that the education distribution of women entrepreneurs was not related to the region. Acquisition of knowledge and skills coupled with the right attitude is the output of any educational endeavour. This will act as a source of confidence and inspiration towards establishment of business. Middle, high school and college education might have helped the women to think towards empowerment through entrepreneurship by utilizing their intellectual potential. The primary school education in rural areas might have focused more on functional literacy, which could not stimulate the SHG women towards establishing enterprises. On the other side, the pull factors like low economic status, inadequate family support and sudden disturbances in the family life might have forced the illiterate women to drive their ideas towards establishing tiny businesses. These findings were in agreement with that of Vashishta and Kunwar (2005) [56], Vinay (2009) [59], Sharma *et al.* (2012) [48], Ram *et al.* (2013) [36], Patil (2013) [34], Kondal (2014) [20] and Mubeena (2017) [26].

It is evident from the table 1 that, majority (70.83%) of the women entrepreneurs were with medium level of experience in SHG followed by 15.42 per cent with high level of experience and only 13.75 per cent with low level of experience in SHG. The ‘chi-square’ value (9.872) and ‘p’ value (0.04) substantiated that, there was a significant association between the region and experience in SHG of women entrepreneurs. The probable reason for this trend might be that, the concept of SHG came into existence during 1986-87, since then, there has been tremendous growth in terms of strengthening SHGs in the country. Entrepreneurship is the ultimate objective of SHGs, which in turn influenced the members to utilize the benefits of SHGs over a period of time. On the other side, recently established SHGs also might have earmarked the status of the members as entrepreneurs by way of strong support by the government policies. This finding was similar with the findings reported by Rao (2011) [38], Meena and Singh (2013) [22], Mohapatra *et al.* (2015) [24] and Mualuko *et al.* (2016) [25].

An outlook from the table 1 inferred that, three-fourth

(75.42%) of the women entrepreneurs had medium level of annual income followed by 13.75 per cent of them had high level of annual income and 10.83 per cent of them had low level of annual income. The ‘chi-square’ value (12.740) and ‘p’ value (0.01) revealed that, there was a significant association between the region and annual income of women entrepreneurs. The annual income of a family determines the standard of women entrepreneurs in terms of their economic status. It describes the scale of the enterprise as well as the nature of the entrepreneurship existing in the society. Higher annual income of the family might have given scope for free sense of thinking towards the development of the business. On the other side, low annual income shrinks the opportunities and the entrepreneurs always must be under defensive state of their business. This finding was supported with Nagesh (2006) [28], Selvarani (2006) [44], Vidhyadhari (2007) [58], Sur (2008) [53], Naidu (2012) [29], Ram *et al.* (2013) [36], Fayaz (2015) [11] and Mubeena (2017) [26].

It is keenly observed from table 1 that, majority (83.33%) of the women entrepreneurs had low level of social participation followed by 16.25 per cent had medium level of social participation and only 0.42 per cent had high level of social participation. The chi-square test of independence has shown $\chi^2=3.237$ and $p=0.51$, which means that, the social participation distribution of women entrepreneurs was not related to the region. Being women, they might be concentrating their efforts towards family management and spending rest of the time to attend the SHG meetings apart from managing their enterprises. Very limited participation was noticed as office bearers and members in any of the other social organizations. Hence, the above trend was noticed. This finding was similar with the finding of Bharathamma (2005) [6], Gurubalan (2007) [14], Chidananda (2008) [7], Shekla *et al.* (2013) and Parmar (2014) [32].

The table 1 projected that, more than three-fourth (76.67%) of the women entrepreneurs had medium level of mass media exposure followed by 16.67 per cent of them had high level of mass media exposure and only 6.66 per cent of them had low level of mass media exposure. The ‘chi-square’ value (5.879) and ‘p’ value (0.208) revealed that, there was no significant association between region and respondent’s mass media exposure. The probable reason for this trend might be that, in the present day scenario, mass media is the main source of information on changing trends and exploring opportunities for the entrepreneurs. SHG women as entrepreneurs might be acquiring the needed information to explore the opportunities for their business development. But the mean score of mass media exposure was found to be very low, indicating poor mass media exposure by the women entrepreneurs. Hence, the above trend was noticed. This finding was in agreement with the findings of Ambika (2002) [1], Selvarani and Murugupandian (2006) [45], Begam (2008) [3], Karde *et al.* (2009) [17], Meenakshi (2011) [23], Sreeram (2013) [52] and Mubeena (2017) [26].

It is heartening to note from table 1 that, majority (84.58%) of the women entrepreneurs had medium level of extension contact followed by almost equal (7.92% and 7.50%) percentage of them had low and high level of extension contact. The ‘chi-square’ value (9.738) and ‘p’ value (0.04) denoted that, there was a significant association between region and extension contact of women entrepreneurs. Contacting the extension offices pertaining to their field of occupation is important for the entrepreneurs. The women might be regularly approaching the concerned officers to

update the information required for their business development. In that context, they might be contacting the SHG officials, bank officials and fellow progressive members most frequently to derive the results from their business endeavour. This might be the possible reason for the above trend. The similar finding was also confirmed by Sarah (2004) [43], Vidhyadhari (2007) [58], Sreeram (2013) [52] and Venkatesan and Vijayalakshmi (2015) [57].

It is obvious from the table 1 that, nearly half (44.58%) of the women entrepreneurs have received training and more than half (55.42%) of them have not received the training. The 'chi-square' value (5.126) and 'p' value (0.275) represented that, there was a significant association between region and training received by women entrepreneurs. Training will act as a driving force to perform any activity in a desired way to realise the success. As business women, the SHG members might not have much exposure to training interventions which are essential to bring psychological and sociological changes among the entrepreneurs. The reason for the above result could be the lack of time and lack of awareness on the need of training among the women entrepreneurs. On the other side, it can also be interpreted that there were no such programme intended to bring entrepreneurial culture among the women entrepreneurs. Hence, the above trend was noticed. This finding was in conformity with Ganesan (2002) [12], Anitha (2003) [2], Sharma *et al.* (2005) [47], Robita and Nandita (2011) [40], Sreeram (2013) [52] and Mubeena (2017) [26].

The data from table 1 revealed that, two-third (66.67%) of the women entrepreneurs had medium level of innovativeness followed by almost equal (17.08% and 16.25%) per cent of them had high and low level of innovativeness. The 'chi-square' value (25.922) and 'p' value (0.00) clearly portrayed that, there exists a significant association between region and innovativeness of women entrepreneurs. Innovation is the basic tool for entrepreneurship. The trait of innovativeness will act as a catalyst for growth and development of an entrepreneur. Being women entrepreneur, they might be always seeking towards innovative ideas which will help to meet the changing demands of the society. Their own interests, desires and skills might be the best sources to choose the right entrepreneurial opportunities. Further, it was also noticed that there was very limited focus on environmental scanning and brainstorming activities by the women entrepreneurs which will be more productive sources for innovations. Hence, the above trend was observed. The finding draws support with the studies of Suresh (2004) [54], Neelaveni (2005) [32], Shashivashith *et al.* (2007), Hassan *et al.* (2010) [15], Naidu (2012) [29] and Devalatha *et al.* (2013) [9]. It is indicated from table 1 that, more than half (57.50%) of the women entrepreneurs had medium level of decision making ability followed by 23.75 per cent of them had high level of decision making ability and only 18.75 per cent of them had low level of decision making ability. The 'chi-square' value (14.342) and 'p' value (0.00) revealed that, there was a significant association between region and decision making ability of women entrepreneurs. Taking right decisions at the right time is the key success for any entrepreneurial endeavour. Decisions in all the walks of life of women individuals influence their fortune. Being entrepreneurs, might be successful in achieving their goals. On the other side, the personal, economic and family related issues might be forcing the women towards becoming more conservative and prevent them from taking optimistic decisions. The ability of decision making of women

entrepreneurs might also be interpreted through their situational analysis. Hence, the above trend was noticed. This result was in agreement with Navasakhthi (2005) [31], Neelaveni (2005) [32], Selvarani (2006) [44], Chidananda (2008) [7], Naidu (2012) [29] and Mubeena (2017) [26].

An overview of the table 1 projected that, nearly three-fourth (72.92%) of the women entrepreneurs had medium level of achievement motivation followed by almost equal (13.75% and 13.33%) per cent of them had high and low level of achievement motivation. The 'chi-square' value (9.158) and 'p' value (0.05) keenly revealed that, there exists a significant association between region and achievement motivation of women entrepreneurs. n-ach is the gateway for success. An individual with strong a desire to achieve something in their life will be the starting point to move towards the destiny. The women entrepreneurs might be designing their own goals with a strong and sturdy momentum which has come through a sound need for achievement. This emulates the future course of action leading towards success. In spite of their very strong emotional bondage with their family members, they might have strong perseverance in managing their business. Hence, the above trend was noticed. The result was in accordance with Suresh (2004) [54], Devalatha (2005) [9], Neelaveni (2005) [32], Dhanasree (2007), Sowjanya (2007) [51], Begam (2008) [3], Chidananda (2008) [7], Kiran *et al.* (2012) [19], Ram *et al.* (2013) [36] and Mubeena (2017) [26].

The table 1 highlights that, nearly two-third (60.83%) of the women entrepreneurs had medium level of value orientation followed by 21.67 per cent of them had low level of value orientation and only 17.5 per cent of them had high level of value orientation. The 'chi-square' value (30.221) and 'p' value (0.00) revealed that, there was a significant association between region and value orientation of women entrepreneurs. Values are more personalized and influence the individuals in attaining their goals. Assigning values for different entities based on their past experiences and present needs are purely psychological in its nature. Women entrepreneurs might be determining their values to suit to their environment in which they are working. Further, the mythological and orthodox behaviour of the people also might have influenced the orientation of the women entrepreneurs towards determining their values in performing their business. Hence, the above trend was noticed. This finding was in consistent with Neelaveni (2005) [32], Vidhyadhari (2007) [58] and Sreeram (2013) [52].

The observations from table 1 indicated that, nearly two-third (60.00%) of the women entrepreneurs had medium level of management orientation followed by 21.67 per cent of them had high level of management orientation and only 18.33 per cent of them had low level of management orientation. The 'chi-square' value (17.929) and 'p' value (0.00) clearly indicated that, there exists a significant association between region and management orientation of women entrepreneurs. Optimal utilization of resources in achieving the desired goals is a challenging task for any individual. It requires the managerial skills which will act as driving force to bring the desired output of an activity. As a good manager, the women entrepreneurs might be properly applying the different principles of management so as to reach their destination. This might be a possible reason for the above trend. This result was in line with the findings of Nagesh (2006) [28], Vidhyadhari (2007) [58] and Thakur and Barman (2014) [55]. The data pertaining to table 1 revealed that, more than two-third (69.17%) of the women entrepreneurs had medium level

of economic orientation followed by 19.17 per cent of them had high and only 11.66 per cent of them had low level of economic orientation. The 'chi-square' value (9.593) and 'p' value (0.04) from the table denoted that, there exists a significant association between region and economic orientation of women entrepreneurs. The entrepreneur is an economic agent and always be busy in financial transactions in terms of buying and selling activities. In course of time, the entrepreneurs strive hard to reduce the cost of production and marketing and aims for achieving high returns per unit of good. This quality moulds the woman entrepreneur to be a great visionary in forecasting the prospects of a business in economic terms. Hence, the above trend was noticed. These results were in confirmation with the findings of Khinmar (2005)^[18], Roy (2005)^[41], Nagabhushana (2007)^[27] and Naidu (2012)^[29].

It is evident from the table 1 that, more than half (54.17%) of the women entrepreneurs were with medium level of scientific orientation followed by 27.08 per cent with high level of scientific orientation and only 18.75 per cent with low level of scientific orientation. The 'chi-square'(7.200) and 'p' value (0.12) respectively confirmed that, there was no significant association between region and respondent's scientific orientation. Cognitive approach for technological and managerial deeds is essential to have high success rate in a business. As women entrepreneurs, they might be more alert in updating the latest developments both in science and technology as well as the population dynamics so as to take more appropriate decisions with high precision. Hence, the above trend was noticed. The results were in congruence with the findings of Reddy (1997)^[39], Naidu (2012)^[29] and Ramalakshmi (2012)^[37].

It could be noticed from the table 1 that, nearly two-third (60.00%) of the women entrepreneurs had medium level of risk orientation followed by 23.33 per cent of them had low level of risk orientation and only 16.67 per cent of them had high level of risk orientation. The 'chi-square' value (12.289) and 'p' value (0.01) from the table predicted that, there exists a significant association between region and risk orientation

of women entrepreneurs. Risk is a wealthy evil in business. Unless there is a risk, there is no chance for growth and development in business. Taking calculated risk keeping in view of the environment as well as the consequences of our decision are inevitable in running the business. Hence, women entrepreneurs always seek for varying degrees of uncertainty to meet the existing competition. The factors like experience, expert opinions, changing trends in the society and the intuition plays a major role in determining the extent of taking risk by the entrepreneurs. The women entrepreneurs might be more tuned towards taking risk keeping in view of their present situation. On the other side, the low risk orientation can be attributed to poor moral support for the women entrepreneurs from their family members and friends. Hence, the above trend was noticed. This finding was in line with Bhagyalaxmi *et al.* (2003)^[4], Suresh (2004)^[54], Sowjanya (2007)^[51], Sharma and Verma (2008)^[45], George *et al.* (2012)^[13], Ram *et al.* (2013)^[36] and Wankhade *et al.* (2013)^[60].

A glance at the table 1 shows that, nearly two-third (65.00%) of the women entrepreneurs had medium level of credit orientation, followed by 19.58 per cent of them had high level of credit orientation and only 15.42 per cent of them had low level of credit orientation. It is crystal clear from the 'chi-square' value (15.418) and 'p' value (0.00) that, there exists a significant association between region and credit orientation of women entrepreneurs. The available own funds of the women entrepreneurs might not be sufficient and making them think towards sources of credit. To establish reasonably high profile business, the women entrepreneurs were invariably depending on different sources of credit, may be formal or informal without hesitation. This attitude directed them to utilize the credit in a proper way, so as to realize success in their business endeavours. They might be feeling that, taking credit will synergize their business operations leading towards high profit. Hence, the above trend was noticed. The findings were in accordance with the studies conducted by Nagabhushana (2007)^[27], Vidhyadhari (2007)^[58], Begam (2008)^[3] and Sreeram (2013)^[52].

Table 1: Selected profile characteristics of the women entrepreneurs emerged out of SHGs

1. Age									
		N	%	N	%	N	%	N	%
1.	Young age (35years and below)	31	38.75	27	33.75	31	38.75	89	37.08
2.	Middle age (36 to 55 years)	48	60.00	51	63.75	44	55.00	143	59.59
3.	Old age (56 years and above)	1	1.25	2	2.50	5	6.25	8	3.33
	Total	80	100	80	100	80	100	240	100
Mean=39.06 $\chi^2=4.127$ SD=8.84 p=0.38									
2. Education									
		N	%	N	%	N	%	N	%
1.	Illiterate	25	31.25	22	27.50	27	33.75	74	30.84
2.	Primary school	9	11.25	5	6.25	10	12.50	24	10.00
3.	Middle school	18	22.50	17	21.25	19	23.75	54	22.50
4.	High school	20	25.00	26	32.50	16	20.00	62	25.83
5.	College education	8	10.00	10	12.50	8	10.00	26	10.83
	Total	80	100	80	100	80	100	240	100
$\chi^2=5.134$ p=0.74									
3. Experience in SHG									
		N	%	N	%	N	%	N	%
1.	Low	9	11.25	10	12.50	14	17.50	33	13.75
2.	Medium	55	68.75	65	81.25	50	62.50	170	70.83
3.	High	16	20.00	5	6.25	16	20.00	37	15.42
	Total	80	100	80	100	80	100	240	100
Mean=10.82, $\chi^2=9.872$ SD=5.02 p=0.04									
4. Annual Income									

		N	%	N	%	N	%	N	%
1.	Low	3	3.75	7	8.75	16	20.00	26	10.83
2.	Medium	66	82.50	59	73.75	56	70.00	181	75.42
3.	High	11	13.75	14	17.50	8	10.00	33	13.75
	Total	80	100	80	100	80	100	240	100

Mean=1,90,882.9, χ^2 =12.740, SD=1,32,578.4, p= 0.01**5. Social Participation**

		N	%	N	%	N	%	N	%
1.	Low	68	85.00	64	80.00	68	85.00	200	83.33
2.	Medium	11	13.75	16	20.00	12	15.00	39	16.25
3.	High	1	1.25	0	0.00	0	0.00	1	0.42
	Total	80	100	80	100	80	100	240	100

 χ^2 =3.237 p= 0.51**6. Mass Media Exposure**

		N	%	N	%	N	%	N	%
1.	Low	3	3.75	7	8.75	6	7.50	16	6.66
2.	Medium	58	72.50	64	80.00	62	77.50	184	76.67
3.	High	19	23.75	9	11.25	12	15.00	40	16.67
	Total	80	100	80	100	80	100	240	100

Mean= 3.41 χ^2 =5.879

SD= 2.30 p= 0.208

7. Extension Contact

		N	%	N	%	N	%	N	%
1.	Low	4	5.00	4	5.00	11	13.75	19	7.92
2.	Medium	71	88.75	66	82.50	66	82.50	203	84.58
3.	High	5	6.25	10	12.50	3	3.75	18	7.50
	Total	80	100	80	100	80	100	240	100

Mean= 6.00 χ^2 = 9.738

SD= 1.06 p=0.04

8. Training Received

		N	%	N	%	N	%	N	%
1.	Training received	31	38.75	35	43.75	41	51.25	107	44.58
2.	Training not received	49	61.25	45	56.25	39	48.75	133	55.42
	Total	80	100	80	100	80	100	240	100

 χ^2 = 5.126 p=0.275**9. Innovativeness**

		N	%	N	%	N	%	N	%
1.	Low	6	7.5	10	12.50	23	28.75	39	16.25
2.	Medium	68	85.00	51	63.75	41	51.25	160	66.67
3.	High	6	7.5	19	23.75	16	20.00	41	17.08
	Total	80	100	80	100	80	100	240	100

Mean= 30.51, χ^2 = 25.922, SD= 6.23 p=0.00**10. Decision Making Ability**

		N	%	N	%	N	%	N	%
1.	Low	17	21.25	8	10.00	20	25.00	45	18.75
2.	Medium	51	63.75	43	53.75	44	55.00	138	57.50
3.	High	12	15.00	29	36.25	16	20.00	57	23.75
	Total	80	100	80	100	80	100	240	100

Mean=14.36, χ^2 =14.342, SD=4.36, p= 0.00**11. Achievement Motivation**

		N	%	N	%	N	%	N	%
1.	Low	8	10.00	7	8.75	18	22.50	33	13.75
2.	Moderate	63	78.75	59	73.75	53	66.25	175	72.92
3.	High	9	11.25	14	17.50	9	11.25	32	13.33
	Total	80	100	80	100	80	100	240	100

Mean=22.16, χ^2 = 9.158, SD=5.02 p=0.05**12. Value Orientation**

		N	%	N	%	N	%	N	%
1.	Low	7	8.75	14	17.50	31	38.75	52	21.67
2.	Moderate	62	77.50	44	55.00	40	50.00	146	60.83
3.	High	11	13.75	22	27.50	9	11.25	42	17.50
	Total	80	100	80	100	80	100	240	100

Mean=15.60, χ^2 = 30.221, SD=4.75, p= 0.00**13. Management Orientation**

		N	%	N	%	N	%	N	%
1.	Low	10	12.50	9	11.25	25	31.25	44	18.33
2.	Moderate	54	67.50	46	57.50	44	55.00	144	60.00

3.	High	16	20.00	25	31.25	11	13.75	52	21.67
	Total	80	100	80	100	80	100	240	100
Mean=67.58, $\chi^2 = 17.929$, SD=10.37, p= 0.00									
14. Economic Orientation									
		N	%	N	%	N	%	N	%
1.	Low	6	7.50	7	8.75	15	18.75	28	11.66
2.	Moderate	62	77.50	52	65.00	52	65.00	166	69.17
3.	High	12	15.00	21	26.25	13	16.25	46	19.17
	Total	80	100	80	100	80	100	240	100
Mean=13.08, $\chi^2 = 9.593$, SD=3.09, p=0.04									
15. Scientific Orientation									
		N	%	N	%	N	%	N	%
1.	Low	15	18.75	12	15.00	18	22.50	45	18.75
2.	Medium	46	57.50	38	47.50	46	57.50	130	54.17
3.	High	19	23.75	30	37.50	16	20.00	65	27.08
	Total	80	100	80	100	80	100	240	100
Mean=12.51, $\chi^2 = 7.200$, SD=3.43, p=0.12									
16. Risk Orientation									
		N	%	N	%	N	%	N	%
1.	Low	21	26.25	11	13.75	24	30.00	56	23.33
2.	Medium	51	63.75	48	60.00	45	56.25	144	60.00
3.	High	8	10.00	21	26.25	11	13.75	40	16.67
	Total	80	100	80	100	80	100	240	100
Mean=11.76, $\chi^2 = 12.289$, SD=3.49, p= 0.01									
17. Credit Orientation									
		N	%	N	%	N	%	N	%
1.	Low	8	10.00	11	13.75	18	22.50	37	15.42
2.	Medium	61	76.25	44	55.00	51	63.75	156	65.00
3.	High	11	13.75	25	31.25	11	13.75	47	19.58
	Total	80	100	80	100	80	100	240	100
Mean=12.05, $\chi^2 = 15.418$, SD=2.63, p=0.00									

Conclusion

Majority of the women entrepreneurs were in middle age, illiterates and completed high school education, had a medium level of experience in SHG, annual income, social participation, mass media exposure, extension contact, training not received, innovativeness, decision making, achievement motivation, value orientation, management orientation, economic orientation scientific orientation, risk orientation and credit orientation. Since majority of the respondents were in medium level with respect to most of the variables selected, the extension personnel and policy makers should think towards improving all the personal, socio-psychological characteristics of women entrepreneurs in order to achieve their overall development. Two-third of the women entrepreneurs were having neutral to highly unfavourable entrepreneurial behaviour. So, there is dire need to bring them into favourable entrepreneurial behaviour. There is a need on the part of the SHGs to augment their entrepreneurial capabilities by organizing need based, skill oriented training programmes, exhibitions, study tours and campaigns. Training programmes on successful management of the enterprise should be given to all the SHG members which will enable them to explore new avenues without fear of loss. Refresher trainings can also be organised for the SHG members for updating their knowledge and skills to introduce new technologies. It was found from the results that women had very limited participation in the Socio- political activities. Hence the government has to take care to see SHG's to evolve as sustainable village level institutions for taking an active role in community activities, development and governance. Majority of the women had medium extension contact. Therefore government or local bodies had to plan more programmes that helps to improve the contact with the extension personnel. Achievement motivation was found to be

high among women entrepreneurs indicating that the urge to achieve is already anchored and hence necessary inputs in the form of adequate credit, necessary business information on running enterprises should be provided to empower them.

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