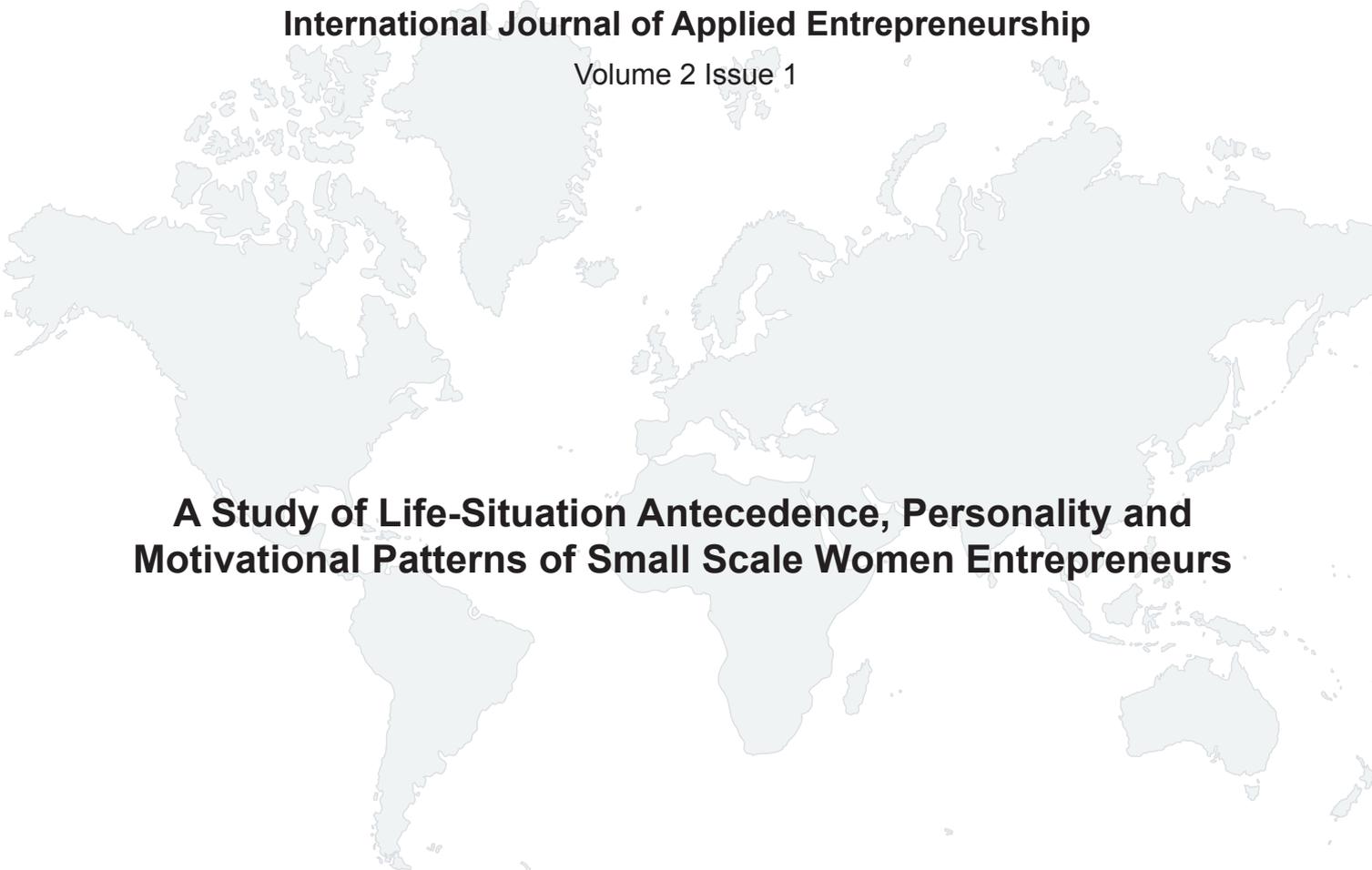


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A Study of Life-Situation Antecedence, Personality and Motivational Patterns of Small Scale Women Entrepreneurs

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Abstract

This research study focused on the psychological aspects of the entrepreneurial intention of small-scale women entrepreneurs in the manufacturing, trading and service sectors. The variables studied were life situation antecedence, personality, entrepreneurial motivation and business related variables. The tools used for the study were life situation antecedence scale, personality questionnaire and entrepreneurial motivation scale. Three hundred women entrepreneurs from manufacturing, trading and service sectors and two hundred non-entrepreneurs from supervisory and clerical cadres from India participated in this study. Univariate and multivariate analyses were done to process the data. The results reveal that there are significant contributions of life situation antecedence, personality and business related variables in contributing to entrepreneurial intention in small-scale women entrepreneurs. The women entrepreneurs have been found to have lower psychological support, poorer work condition and lesser competence compared to women non-entrepreneurs in life situation antecedence. Certain life situation antecedence variables, personality variables and motivational factors were found to explain differences in the entrepreneurial intention of women entrepreneurs in the manufacturing, trading and service sectors.

Key words: Life situation antecedence, Career decisions, Entrepreneurial intentions, Psychological support, Women Entrepreneurs

Women perform an important role in building the backbone of the nation's economy, especially the small and medium-scale enterprises, as well as the cottage industries (Epstein, 1983). It has been recognized that women have an important role to play in synthesizing social progress with economic growth of developing countries. With the socio-psycho-cultural and economic changes taking place in India, women are slowly entering the field of entrepreneurship. It is increasingly recognized that women have a vast entrepreneurial talents that could be harnessed. In India, women entrepreneurship is slowly gaining credibility as an important activity in contributing to national economy, helping to foster economic independence of women by letting them hold the reins of their destiny, thus leading to empowerment. Small and medium sized entrepreneurs play a very important role in social and economic development (UNIFEM, 1995). Running a business is never easy especially for women in a society like India where definitions are not always consistent with the notions of women having economic roles involving risk-taking, initiating, planning and coordinating market-oriented activities. Words like capability, credibility and confidence are the terms used while evaluating women entrepreneurs and which pose problems for them (Cannon, etal 1988).

A number of research observations have been made by Indian researchers that throw light on the psychological implications of women entrepreneurs in India. Azad (1989) stated 'The education and socialization of girls tend to inhibit entrepreneurship in two ways. Firstly an ideal of femininity is encouraged in girls, the values of which are contrary to those qualities needed for entrepreneurship. Women internalize those values and limit their aspirations accordingly. Secondly, those who resist this socialization, with the exception of a few, are punished for their temerity and independence. Girls are taught not to take initiative, be assertive or be independent. When they show these qualities, which underlie successful employment, they receive fewer rewards than boys or gain no approval'. Mohuidin (1987) discussed that 'Women entrepreneurs as an opportunity of productive work for women is not merely a means of higher income, but as a means of self respect, to

the development of their personality and to a sense of participation in the common purposes of the society. Women Entrepreneurs in India represent a small group who have broken away from the beaten track and are exploring new vistas of economic participation and achievement satisfaction. They have long stories of trials and hardships; their task has been full of challenges. They have even encountered public prejudice and criticism. Family opposition and social constraints have to be overcome before establishing themselves as independent entrepreneurs. The most serious barrier to women entrepreneurs undoubtedly continues to be the persistence of the belief held by both men and women, that entrepreneurship is a male domain. The resistance, apathy, shyness, inhibition, conservatism, poor response are all governed and generated by cultural traditions, value systems and social sanctions. Rathore and Chabra (1991) also describe that the psychosocial barriers of Indian women entrepreneurship are poor self-image of women, discriminating treatment, faulty socialization, role conflict and cultural values. Iyer (1991) points out that the women's own personality traits such as shyness, lack of articulation, inability to communicate and attitude towards money matters inhibit and limit their growth as entrepreneurs. Shalini (1992) stresses that many women entrepreneurs feel that they have to overcome the belief that women are not as serious in business as men are, lack of respect for women and lack of confidence to start a business.

One striking fact that can be noted from all these observations is that the women who take up entrepreneurship, in spite of the reported difficulties and psychological barriers, are the ones who have the courage to transcend the limited boundaries, the culture generally prescribes for them. Women also run a lot of risks in the process of venturing into business. The question now arises "If there is so much of a price to pay in the process and with a number of other career options available to them, why are they taking up entrepreneurship". This query is one of the motivating factors in venturing into this research study.

Literature Review

Based on the school of psychoanalysis, the psychodynamic interpretation by Ket de Vries (1977, 1996) entrepreneurship emerges from a burdensome psychological inheritance centered around problems of self-esteem, insecurity and lack of confidence and with repressed aggressive wishes towards persons in control. From a family background of hardships, the entrepreneur thus becomes a deviant, drifting from job to job unable to fit in any organization, and in the process develops a rebellious, non-conformist stance. Distrust and suspicion of everyone in a position of authority forces the entrepreneur to search for non-structured situations where he can assert his control and independence. Consequently, to design one's own organization becomes the only alternative. This complete clinical emphasis in explaining the evolution of the entrepreneurial person has some criticisms, one of which holds that this interpretation may not be generalized to every entrepreneur (Chell, 1985).

Hisrich and Brush (1983) in their study on women entrepreneurs described that the major motivations were the need to achieve, the desire to be independent, the need for job satisfaction and economic necessity. Kanitkar and Contractor (1992) asserted that a search for identity during the mid-life crisis, an anchor of business by people weary of life on the move, the monotony of a routine job, the urge to achieve something in life, such as education or skill procurement were significant factors for women. Work experience and encouragement from husbands were also important. The authors asserted that in the predominantly masculine business world, women

form a minority and have very little secure position. Because they are often denied access to positions of power and authority, women naturally look to other sources of employment and create their own opportunities. This could be motivating women to set independent ventures. In an attempt to arrive at a female paradigm of entrepreneurship, Stevenson, (1992) found that the women had worked outside and did not feel valued in their paid work. Loss of self-esteem and self-confidence were motivating factors for them to go out on their own. The struggle for recognition characterized their lives before the business start-up. The inspiration for entrepreneurs to create business have also been found to be the desire to gain control over one's destiny, to reach one's full potential, to benefit financially and also to contribute to society and be recognized for one's effort (Zimmerer and Scarborough, 1996).

Sonnenfeld and Kotter (1982) presented a model that describes the process of the development of a career. The key entities are the individual's life space with progressing times from childhood to adulthood. The important attributes in this model that interact are the individual's personality, adult developmental history, the individual's current perspective, the childhood family environment, the adult family history, the current family situation, the educational environment, work history and the current work situation that explains the dynamics of career choice. This study is based on the above model with some modifications to the Indian context. Bowen and Hisrich (1986) have stressed the importance of this model in trying to predict the possible determinants of the female entrepreneur's career development. Fann (1986) observed that a woman entering business is influenced by the external environment, life experience, individual needs and transitional events. As no clear personality pattern emerged, it is stated, that patterns of child rearing, maternal deprivation, experiences of social marginality and other factors may in some cases lead to high need for achievement which under certain conditions express themselves as entrepreneurial activity of some kind.

The implications of life experience in women entrepreneurship has been vividly described by Joanne Wilkens (1987). She has researched into the precipitating and predisposing factors that inspire women into business. Focusing on their experiences, she has stated that many stressful events like widowhood, divorce, etc are important. Change in the marital status, moving into a new city, the career change of the husband and readiness to resume work after children were born or the child entering school are some of the most important transition points. The women entrepreneurs of today were found to maintain a surprisingly independent course even in their childhood, saw the world as full of fascinating promise and possibilities and were able to bypass such restrictions and take up activities that challenged their abilities. These women ignored gender-related restrictions, pushed beyond stereotypes and successfully followed their paths. In general, these women remembered their fathers as surprisingly distant, absent or 'weak'. Early in life, they learned to function independently and without close male support. Business ownership was a means to avoid the damaging pattern she experienced in her youth either by abandonment and disappointment offered by the father or the dependency and frustration exhibited by the mother. A few businesswomen were found to experience frustration in the job situation like lack of recognition in the male-dominated world that does not reward independence or initiative in women but perpetuates distorted images of femininity. Katz (1992) has reported that entrepreneurship research has long been regarded the powerful influences of personal history and social context on the propensity to enter self-employment since a long time. Existing models by Shapero and Sokol (1982) treat the individual decision process largely in "blackbox" terms providing little insight on how family history or social forces shape the individual decision process. He stated that these

models served as models of individual choice that actually disregarded the individual. Observing about India, it has also been stressed that the promotion of entrepreneurship specially of intermediate technology cannot leave out the cultural, ethnic and religious factors. Studies and experiences recounted by entrepreneurs themselves show that the image of an entrepreneur incorporates three factors related to the individual person – upbringing, childhood experience and work experience.

Scherer et al. (1990) had reported that social learning differences have a strong impact on shaping preference for an entrepreneurial career. While explaining the possible reasons of reluctance of women to take up entrepreneurship, they propose that it is because women have lower self-efficacy and career entry expectations for entrepreneurship because of lack of experiences, either personal or vicarious, related to successful accomplishment of entrepreneurial tasks. Observations on the experience of women entrepreneurship in India, give an insight into the fact that this career choice, while being taken and after having taken is not very easy for a woman, Iyer, (1991). In spite of these, women are doing it. Although the entrepreneur bears the financial risk, he/she is also exposed to a considerable degree of social and psychological risks of lack of approval from family and the male-dominated society Kanitkar, (1992). More often than not a great decline in prestige, status and income is a common phenomenon in the initial phase of entrepreneurship. The period preceding recognition of one's entrepreneurial abilities, can be a time of extreme hardship during which considerable socio psychological sacrifices have to be endured Bishth and Sharma (1991). Sunder (1996) in his study found that personality characteristics also influence the decision to become an entrepreneur. The study attempts to distinguish entrepreneurs from entrepreneurial aspirants and non-entrepreneurs on a number of personality variables.

Women have also been found to take up entrepreneurship when they experience some stress factors which act as precipitators. Iyer (1991) had observed that a significant number become entrepreneurs owing to economic compulsions arising out of the death of spouse, desertion, divorce or separation. She also states that as far as society is concerned, the bias against women is strong because of the cultural and traditional mores that are the primary determinants of the inferior female status and role. Stevenson (1992) had also observed that the struggle for recognition had characterized the lives of women entrepreneurs before the business start up. The independence, control and strong sense of doing things on their own were the major satisfactions or rewards that these women gained by taking up business. Owning a business helped them to regain the lost self-esteem and to develop greater self-confidence. It is important to note that these women have had the spirit of 'resilience' or of 'hardiness' in reacting positively and intensely to sublimate their energy and potential in a constructive manner. They also noted that entrepreneurs as a group did feel different from others while growing up (Collins and Moore, 1970). Ket De Vries (1977) had observed that the degree of social participation of entrepreneurs also varied.

Some personality variables may operate as 'personal resources' during stressful periods (Sarason et.al, 1978). Kobassa et.al. (1982) have also shown that a constellation of personality factors they term hardiness (such dispositions as commitment, control and challenge) distinguished between a group of people who became ill and those who remained healthy when experiencing a high level of stress. In a study by Pearlin and Schooler (1978), they found that a coping strategy involving a tendency to selectively ignore the worst aspects of a stressful circumstance and to focus instead on some positive aspect of the situation was effective in dealing with stressors in the economic sphere. These can be some explanations for the behavior of the women entrepreneurs who might have had difficult life situation antecedence.

Gundry and Welsch (2001) in their study attempted to identify the strategic paths chosen by entrepreneurs and the relation of those paths to the growth orientation of the firm. 832 women business owners from all industrial classification responded to the survey. The study also measured the perceived importance entrepreneurs attached to strategic success factors. Iyer (2002) examines the problems and prospects of successful entrepreneurs through four variables namely geographic, demographic, kinds of units of the successful women and the problems confronted by them in running their units. The problems faced by the women entrepreneurs involved those that occurred at the start up face and those that took place during the management of the enterprise.

The life situation antecedence of women entrepreneurs are found to be characterized by lower psychological support, poorer work condition and lesser competence. Could the women entrepreneurs interpret it that under these difficult conditions, taking up entrepreneurship by them could be an act of the ego defense mechanism of sublimation? By channeling behavior in socially approved channels that also gain social recognition in the process, they have taken up entrepreneurship as a means to meet this end. Due to the stress experienced in their lives, the women entrepreneurs may be using their personality skills to operate on the environment to gain control and social recognition by taking up entrepreneurship. Gathering from these, women entrepreneurship may be seen as an act of resilience and sublimation by women who are subject to stress in life. Aggarwal (1997) had observed that the entrepreneur is one who penetrates the space between established boundaries and seizes opportunities that are otherwise overlooked by others. This ability to penetrate established conventions and to think of the unthinkable gives the entrepreneur a decisive advantage. The woman entrepreneur seems to be acting this way. A conceptualization of the typical entrepreneur as someone who refuses to acknowledge failure or defeat, and who regards all business problems as learning experiences or even disguised opportunities rather than obstacles Timmons, (1990) seems to give further credence to this interpretation.

Hart, et al, (1995) has stated that a close look at the personal history of women entrepreneurs, motivational forces, entrepreneurial performance, communication system and the efficiency of linkages and constraints faced by women at various stages would certainly help in improving their own efficiency and standard as well as help the national authorities in streamlining the future strategies of greater economic responsibility of our country. From these research observations, the importance of socio-cultural factors, psychological predispositions of a person including his personality, preferences, cognitive evaluations etc can be understood. Consequently, this study also focusses on the psychological variables of personality and motivation and the environmental variables of life situation antecedence in contributing to the entrepreneurial initiation decision

Hypothesis

1. There is no contribution of personality, life situation antecedence and demographic status towards the entrepreneurial intention in women.
2. There are no differences between women entrepreneurs in the manufacturing, trading and service sectors in personality, life situation antecedence, entrepreneurial motivation, demographic status and the status of certain business related variables.

Methodology

The research tools used for the study were questionnaires. The 16 personality factor scale has been used. This scale has already been used to study personality of entrepreneurs with dependable reliability (Sunder, 1996). The life situation antecedence scale and the entrepreneurial motivation scale have been developed specifically for this purpose. Validity and reliability of these tools were ascertained by testing on appropriate samples. The samples for the initial study consisted of 40 normal adults, twenty males and twenty females aged over forty years specifically for the life situation antecedence scale. The other sample consisted of 195 potential women entrepreneurs attending an entrepreneurship development program. The sample selection of potential women entrepreneurs were justified based on the assumption that the intention to start a business of potential entrepreneurs were comparable to those of entrepreneurs. The reason for choosing non-entrepreneurs is because they are included for the main study. The factor loading of the factors for the life situation antecedence scale ranged from 0.21 to 0.89. The five factors that evolved were psychological support, benefit from environment, previous work condition, financial status and competence. The total cumulative variance explained by the five Factors is 68 %. For the entrepreneurial motivation scale, the minimum factor loading observed was 0.37 and the maximum loading was seen to be 0.76. The five factors that evolved were Entrepreneurial core motivation, Work core motivation, Social core motivation, Individual core motivation and economic core motivation. The total cumulative variance explained by the five Factors is 46%.

The design was an exploratory analytical study. Purposive sampling, which is the most advised other than stratified sampling, or variable probability sampling was used (Hofer & Bygrave 1992) to collect the data. It was an ex post facto design. The respondents for the study were women entrepreneurs from the three sectors of business activities. In the manufacturing sector, the businesses ranged from manufacture of food products, textiles, handicrafts, leather accessories, hard ware appliances, chemicals, industrial components etc. In the trading sector, the enterprises were super markets, garment shops, shops dealing with electrical appliances, books, grocery, food products, stationary, florist etc. In the service sector, women entrepreneurs were engaged in screen-printing, computer servicing, beauty parlors, financial agencies, travel agencies, marketing research, printing and publishing, telephone booths etc. Data was collected from 300 women entrepreneurs and 200 women non- entrepreneurs from South India. The women non-entrepreneurs consisted of employed women in the executive cadre and clerical cadre in banks and public sector organizations. For this sample convenience sampling procedure focusing on proximity was adopted.

Results and Discussion

The multivariate test was done to find out the significant contribution of these variables to entrepreneurship in association with each other. The logistic regression was used. The main hypothesis, the tests and the interpretation of the findings are presented. As the groups to be analysed indicated dichotomy, in this case, the presence or absence of entrepreneurial activity, the logistic regression was decided to be the ideal analysis to understand the multivariate contribution to women entrepreneurship. The logistic regression is lately being thought as a more appropriate method than discriminant analysis. In logistic regression, any mixture of categorical and numerical data can be used (as done in this analysis). The regressors need not follow a multivariate normal distribution and the correlations

among regressors and the standard deviations of regressors need not be equal across each category of the dependent variable. (Darlington, 1990). Logistic regression is based on calculating the probability of occurrence/non-occurrence (success/failure) of the dependent variable with the unit changes in the independent variables. The resultant output gives the significance of the contribution of each variable that enters the equation. First, the chi-square test was done to understand the significance of the contribution of variables. The model chi-square tests are done in logistic regression which tests the null hypothesis that the coefficients for all the terms in the current model, except the constant are 0 .

Results of the chi-square test showing the significance of the contribution of variables in logistic regression

-2 log likelihood	352.387
Goodness of Fit	401.374
Model λ^2	148.072 **
Improvement λ^2	148.072 **

' In the output

B=Estimated coefficient Wald statistic \sim Ratio of B / SE B

R = Partial correlation Exp (B)=Change in odds ratio for every unit change in y

*Odds = Probability of occurrence (y) / Probability of non-occurrence (y)

*Odds Ratio = odds when x=1

It can be seen that the chi-square value of 148.072 is extremely significant. This indicates that the logistic regression model based on the contribution of the independent variables is significantly different from the model assumed in which only the constant is present and rest of the coefficients of the independent variables are 0. From the results of the logistic regression in the table, it can be seen that the significant predictors in life situation antecedence are psychological support, benefit from environment, previous work condition and competence. Among them psychological support, previous work condition and competence are negative contributors while benefiting from environment is positive. The significant personality traits are timidity vs social boldness, emotional stability vs instability, tough mindedness vs tender mindedness, trust vs suspiciousness, self assuredness vs apprehensiveness, conservatism vs liberalism and group dependency vs self sufficiency. Entrepreneurs are found to be more timid, more emotionally unstable, the three demographic variables viz., education, education of spouse and childhood geographical background also are emerging significant. Their contribution is positive. The strength of contribution of the significant variables can be gathered from R, the partial correlation.

Classification & prediction of group membership of the women entrepreneur and non-entrepreneur groups based on logistic regression

GROUP	N	O B S E R V E D	P R E D I C T E D		Correct
			NE	E	%
NON-ENTREPRENEURS NE	200		132 66%	68 34%	66%
ENTREPRENEURS E	300		53 17.7%	247 82.3%	82.3%
OVERALL CORRECT CLASSIFICATION PERCENTAGE 75.8 %					

From the table, it can be seen that the correct classification percentage of the non-entrepreneurs group is 66% and of the entrepreneurs group is 82.3%. So, the overall correct classification is found to be 75.8% which ensures a fairly good prediction of group membership based on the significant contribution of the variable.

Classification & prediction of group membership results for validation of results based on logistic regression variables.

GROUP	N	O B S E R V E D	P R E D I C T E D		Correct
			NE	E	%
NON-ENTREPRENEURS NE	56		38 67.9%	18 30.1%	67.9%
ENTREPRENEURS E	68		23 33.8%	45 66.2%	66.2%
OVERALL CORRECT CLASSIFICATION PERCENTAGE 66.9 %					

The validation of the prediction of the logistic regression equation was done using a hold-out sample with 56 non-entrepreneurs and 68 entrepreneurs selected on a random basis. While validating on the hold-out sample, the classification percentage has been reduced by about 10%, from 75.8% to 66.9%. However, the classification percentage based on the validation is also quite satisfactory .

Table-1: Results of the logistic regression analysis showing the significant multivariate contribution to women entrepreneurship through discrimination of women entrepreneurs and women non-entrepreneurs

VARIABLE	B	SE B	WALD STATISTIC	R	EXP (B)
LIFE SITUATION ANTECEDENTS					
PSYCHOLOGICAL SUPPORT	-0.1284	0.0402	10.2001 **	-0.1104	0.8795
BENEFIT FROM ENVIRONMENT	0.1457	0.0512	8.0958 **	0.0952	1.1568
PREVIOUS WORK CONDITION	-0.1970	0.0795	6.1455 **	-0.0785	0.8212
COMPETENCE	-0.1554	0.0825	3.5440 *	-0.0479	0.8561
PERSONALITY TRAITS					
EMOTIONAL STABILITY VS INSTABILITY	0.2510	0.0921	7.4322 **	0.0898	1.2853
TIMIDITY VS SOCIAL BOLDNESS	-0.3324	0.0869	14.6330 **	-0.1370	0.7172
TOUGH MINDEDNESS VS TENDER MINDEDNESS	0.1425	0.0826	2.9775 *	0.0381	1.1532
TRUST VS SUSPICIOUSNESS	0.1907	0.0872	4.7788 *	0.0643	1.2101
SELF ASSUREDNESS VS APPREHENSIVENESS	0.1500	0.0885	2.8731 *	0.0360	1.8607
CONSERVATISM VS LIBERALISM	0.2898	0.0906	10.2273 **	0.1106	1.3362
GROUP DEPENDENCY VS SELF SUFFICIENCY	0.3171	0.0874	13.1477 **	0.1287	1.3731
DEMOGRAPHICS					
CHILDHOOD GEOGRAPHICAL BACKGROUND	0.4210	0.1479	8.1061 **	0.0953	1.6564
EDUCATION	0.2588	0.1299	3.9656 *	0.0540	1.7720
EDUCATION OF SPOUSE	0.5351	0.1260	18.0230 **	0.1543	1.5856

** Significance at P > .01 level

* Significance at P > .05 level

From the results of the multivariate analysis, it can be seen that there are significant differences in the status of certain life situation antecedent variables, personality variables and demographic variables, between women entrepreneurs and non-entrepreneurs. Hence, Hypothesis 1 is not accepted. There is a significant contribution of life situation variables, the personality and environmental demographics in contributing to the entrepreneurial decision. From the life situation antecedence, it is seen that entrepreneurs are found to have had lower psychological support, poorer previous work condition, and lesser competence, but better benefit from environment. Research literature supports the fact that the decision to take entrepreneurship can be instigated by a feeling of internal inadequacy because of a poor psychological environment (Silver, 1992). Job dissatisfaction due to role stress, discrimination at the work place, monotony of work etc., also have been found to be negative motivators (Sharma, 1979). Casale (1986) had also reported negative pushes such as trouble getting ideas advanced, lack of reward, lack of organisational fit, and lack of advancement as being some of the main reasons for starting new

ventures. That economic motivation is important in entrepreneurship cannot be refuted. Also financial stress as a life situation antecedent could have precipitated the need women entrepreneurs to use entrepreneurship as a stable means to financial security, in spite of certain risks involved. Regarding benefit from environment, some studies do support the fact that entrepreneurs come from personally and occupationally enriched environments. The high- technology, high-growth founder has been profiled as an independent individual who comes from a family where entrepreneurship was practiced, is well -educated, is in the mid-thirties" and has both start-up small and large firm experience (Feaser, 1989). Other studies stress the fact that in order to make up for whatever they did not achieve coupled with a feeling of inadequacy, entrepreneurship is a means to overcome it (Silver, 1992).

In understanding their personality, the results reveal that entrepreneurs are emotionally more unstable, more suspicious, more timid and more apprehensive than non-entrepreneurs. They are also found to be more tender minded, more liberal and more self-sufficient than non-entrepreneurs, as found by Caird (1988). The finding that the personality of women entrepreneurs is significantly different in some respects from women non-entrepreneurs has been able to substantiate some specific clinical observations on the personality of entrepreneurs (Ket De Vries, 1977). All these findings on the personality and life situation antecedence give some evidence to earlier findings that explain the shaping of the entrepreneur's psyche (Collins *et al.*, 1964).

Since, entrepreneurship has been explained to be a multivariable phenomenon, the findings of the study seems to support that fact. As observed earlier in research literature, certain life situation antecedents characterised by a poor psychological environment might be creating a personality characterised by less emotional stability, more suspiciousness, more apprehensiveness and more timidity (Ket De Vries, 1996) with an inclination towards liberalism and self-sufficiency. When these factors are coupled together with less job satisfaction and lesser competence, the individual seems to be motivated to take up entrepreneurship. Education of self, as well as that of the spouse are also significant contributors and seem to be important when the woman decides on taking up business as a career. Capto and Dolinsky (1998) had observed that the husband's business knowledge and experience is greatly beneficial to women being self -employed. The presence of young children and the husband's provision of child care also contributed to women's self-employment. However, marital status has not been found to have an impact on occupational choice. The other variable found in this study, an urban background also seems to raise the probability of awareness about entrepreneurial opportunities and consequently the decision to take up entrepreneurship.

We can thus conclude that life situation antecedence, personality and demographic factors plays a significant role in contributing to the entrepreneurial intention in small scale women entrepreneurs. The findings seem to support some observations on the clinical implications of the entrepreneurial personality.

To compare the three groups of women entrepreneurs in the manufacturing, trading and service sectors and understand the multivariate contribution to membership in the three groups, the Manova was first used to see if there were any significant differences between the three groups. As the tests showed high significance, Multiple discriminant analysis was used next, to classify group membership in the manufacturing, trading and service sectors based on the contribution of variables.

The discriminant analysis is usually used only for continuous data. However, it was used in this comparison which also included the demographic and business-related

variables which were categorical data. In situations where the independent variables are a mixture of continuous and dichotomous variables, most evidence suggests that the linear discriminant function often performs reasonably well (Gilbert, 1968).

Results of the Manova test to ascertain significant differences between the manufacturing, trading and service women entrepreneurs

Table-2: Results of the Manova test to ascertain significant differences between the manufacturing, trading and service women entrepreneurs

TEST	VALUE	'F'	SIGNIFICANCE
Pillais	0.38186	5.52903	0.000
Hostelling	0.61777	5.52903	0.000
Wilks Lambda	0.61814	5.52903	0.000

The results of the three types of tests : Pillais, Hotellings and the Wilks reveal very high significance between the groups based on the contribution of the variables. The 'F' value of 5.5203 revealed is very significant. Based on this confirmation, the discriminant analysis was conducted to further understand the contribution of the variables.

Results of the Discriminant Analysis to study the three entrepreneurial groups showing the significance of the discriminant functions

Table-3: Results of the Discriminant Analysis to study the three entrepreneurial groups showing the significance of the discriminant functions

Fn.	Eigen value	Variance	Canonical r	Wilks' λ	χ^2	df	Significance
1	1.2402	67.02	0.7441	0.2771	366.321	48	0.000
2	0.6103	32.98	0.6156	1.6209	136.025	23	0.000

We can observe that the two functions that have evolved are emerging to be very significant. The first function is found to contribute to 67% of the variance and the second function contributes to about 33% of the variance. The canonical correlations of 0.74 and 0.61 respectively indicate a moderately strong relationship.

Results of the validation of classification and group membership prediction in the manufacturing, trading and service sectors of women entrepreneurship

Entrepreneurial Group	N	O B S E R V E D	PREDICTED			Correct %
			M	T	S	
Manufacturing	32		22 68.8%	0 0%	10 31.2%	68.8%
Trading	46		3 13%	38 82.6%	2 4.4%	82.6%
Service	48		4 6.9%	24 41.4%	30 51.7%	51.7%
OVERALL CORRECT CLASSIFICATION PERCENT AGE 66.18%						

The above table gives information on the validation of the classification and group using the hold-out sample chosen at random, the correct classification is found to be 66% which is slightly lower. However, this percentage is to be valid enough to explain group discrimination. It can be concluded that a number of variables are contributing to within the entrepreneurial ventures the manufacturing entrepreneurs seem to have had lower psychological support, better benefit from environment and a better financial status than the other of entrepreneurs. Regarding the life situation antecedents, work condition and competence, there are no differences among the groups. In personality, difference evident in nine factors. In motivation, there are significant differences in four dimensions of entrepreneurial motivation. Demographic variables and business related variables also seem to contribute to differences in business venturing.

Regarding these observations, it could be reasoned out that many women, not just entrepreneurs undergo a lot of strain in life and that under such circumstances, they can well choose some other career also? Even among entrepreneurs, a good number of them are not just pushed because of negative factor, but have considerable supportive and encouraging sources in life to be motivated into entrepreneurship. Despite this observation, the interpretations made, can be valid to substantiate the earlier observations on the psychological implications of the shaping of the entrepreneur's psyche. As they aspire for entrepreneurship, it surely indicates that this vocation gives the women, entrepreneurs a sense of control and independence and is a socially marvelled channel to express one's individuality. Watkins and Watkins (1986) have stated that business start-up for women may be an alternative to dependence on men in conventional marital relations. Women undertaking entrepreneurship may be explained as an act of sublimation' under an unsatisfactory condition for the 'ego' and consequently in the process of coping, entrepreneurship may be explained as a mode of operation by the women on the environment, to gain control and to cope with certain psychological inadequacies. This observation seems to be very relevant in the Indian context, where women entrepreneurs seem to sublimate their potential, in spite of barriers imposed by the culture in the form of familial and social pressures (Phani and Baruah, 1992).

Thus, the findings on the life situation antecedent status and on personality differences between women entrepreneurs and non-entrepreneurs seems to lead to two different kinds of interpretation. One, that there are personality strengths of

resilience in women who sublimate their inner potentials in times of stress by taking up entrepreneurship. The other, that the woman entrepreneur's personality has some clinical psychological implications as observed in earlier research. Consequently, taking up entrepreneurship is a form of gaining control to cope with internal inadequacies. Both these interpretations have important implications in terms of handling the counselling sessions for women entrepreneurs prior to and during the entrepreneurial process. Based on the findings on the psychology of women entrepreneurs, if a woman has personality traits of emotional instability, suspicion, timidity and more apprehensiveness, and is also found to be more tender minded, more radical and more self-sufficient and in antecedence has experienced lower psychological support, an unsatisfying work condition, and lesser perceived competence, but has had a better benefit from the environment, in terms of education as well as education of spouse and if she has a strong intention to earn money, is it possible that she will take up entrepreneurship as a profession ?

Since entrepreneurship has been explained to be a multivariable phenomenon, other factors in the environment like awareness of entrepreneurial opportunities in the environment, availability of credit sources, encouragement by the Government, exposure to the Entrepreneurship Development Programs etc., will certainly increase the probability of such women taking up entrepreneurship. The woman under such circumstances will try to optimise her potential by focusing on entrepreneurship. Sexton and Bowman (1986) had proposed that preexisting psychological characteristics plays a significant role in the selection of an occupation and that it is possible to accurately predict an individual's occupational selection. Based on this observation, the applicability of the findings of the study will have to be tested in the practical situation while promoting and counselling potential women entrepreneurs in an Entrepreneurship Development Program.

Among the three entrepreneurial groups, in addition to life situation antecedence, personality and demographic variables, the type of entrepreneurial motivation and the status of certain business-related variables are found to contribute to the decision of the type of business venture; manufacturing, trading or service. Among the manufacturing, trading and service entrepreneurs, significant differences in personality are revealed. The entrepreneurial motivation scale has been able to ascertain differences in the motivational patterns. Some of the significant findings are that the manufacturing entrepreneurs have a lower social core motivation, the trading entrepreneurs have a higher economic core motivation and the service and trading entrepreneurs have a higher work core motivation. Assessment through the life situation antecedence scale has revealed that the manufacturing entrepreneurs have lower psychological support but better benefit from environment and better financial status compared to the other sectors. The manufacturing entrepreneurs have more family involvement in business. The same has been found by Savithri (1990) regarding involvement of family wherein the husbands were also involved in business.

These facts can have major implications for understanding the psychology of the woman entrepreneur in deciding on the type of venture and also during the entrepreneurial process. These findings give credence to the fact that each type of entrepreneurship is a distinctly different endeavour and requires a certain type of psychological disposition of personality and motivation in combination with a certain kind of life situation antecedence. This observation will be helpful in identifying aptitudes for different types of business undertakings and also in providing differential counselling sessions to women, prior to and during the entrepreneurial process.

Table-4: The unstandardized canonical discriminant function coefficients to discriminate the manufacturing, trading and service women entrepreneurs

VARIABLES	FUNCTION 1	FUNCTION 2
Life situation antecedents		
Psychological support	0.0498769	-0.0257698
Benefit from environment	0.0856747	0.0930691
Financial Status	0.1127876	0.0616779
Competence	0.0888983	-0.1447757
Personality Traits		
Reservation Vs Outgoingness	-0.1334793	0.3947383
Emotional stability Vs Instability	-0.2171264	-0.4235011
Submissiveness Vs Dominance	0.2651233	-0.0442937
Seriousness Vs Liveliness	0.0377840	0.1615167
Low super ego strength Vs High super ego strength	-0.0779186	0.0816584
Tough mindedness Vs Tender mindedness	0.1152276	0.2369512
Conservatism Vs Liberalism	-0.0206073	0.2523877
Group dependency Vs Self sufficiency	0.2223073	0.1805382
Relaxation Vs Tension	-0.0758452	0.1641375
Motivation		
Entrepreneurial core	-0.0229954	0.1750955
Work core	0.1208508	0.0780211
Social core	-0.2808423	-0.1935672
Economic core	-0.1279139	0.0626329
Demographics		
Childhood geographical background	0.3932606	-0.0885585
Education	-0.1575881	-0.4592409
Education of spouse	0.7540902	-0.2328948
Business-related variables		
Source of finance	0.7383654-	0.6283665
Type of ownership	0.0957935	0.5974528
Family involvement in business	0.4932964	0.5586478
Constant	-0.5575247	-7.2248028

The degree of relationship, the correlations between the discriminating variables and the canonical discriminant functions and the contribution of the variables towards the discriminant functions can be seen from the table. The four dimensions of life situation antecedence, two variables of personality, four factors of the entrepreneurial motivation, two variables of demographics and one business-related variable, source of finance significantly contribute to the first function. Seven variables of personality, one demographic variable and two business-related variables contribute to the second function.

Table-5: Discriminant function loading - structured correlations between discriminating variables and canonical discriminant functions

VARIABLES	FUNCTION 1	FUNCTION 2
Life situation antecedents		
Psychological support	0.37571 *	-0.03297
Benefit from environment	0.38363 *	0.03693
Financial Status	0.20780 *	-0.03642
Competence	0.10753 *	-0.08660
Personality Traits		
Reservation Vs Outgoingness	-0.14449	0.34718 *
Emotional stability Vs Instability	-0.21580 *	0.14213
Submissiveness Vs Dominance	0.17578 *	0.14362
Seriousness Vs Liveliness	-0.1868	0.34704 *
Low super ego strength Vs High super ego strength	-0.19438	0.26400 *
Tough mindedness Vs Tender mindedness	-0.00003	0.48188 *
Conservatism Vs Liberalism	0.01514	0.36658 *
Group dependency Vs Self sufficiency	-0.00621	0.26340 *
Relaxation Vs Tension	0.03800	0.14508 *
Motivation		
Entrepreneurial core	-0.19516 *	0.19062
Work core	-0.10690 *	0.08578
Social core	-0.34632 *	-0.05480
Economic core	-0.24655 *	0.13830
Demographics		
Childhood geographical background	0.20213 *	-0.10089
Education	0.09426	-0.14778 *
Education of spouse	0.27694 *	-0.05978
Business-related variables		
Source of finance	0.21958 *	-0.18127
Type of ownership	0.03612	0.16772 *
Family involvement in business	0.09559	0.13263 *

From the results of the multivariate analysis, it can be seen that there are significant differences in the status of certain life situation antecedent variables, personality variables and demographic variables, between women entrepreneurs and non-entrepreneurs. There is a significant contribution of life situation variables, the personality and environmental demographics in contributing to the entrepreneurial decision. From the life situation antecedence, it is seen that entrepreneurs are found to have had lower psychological support, poorer previous work condition, and lesser competence, but better benefit from environment. Research literature supports the fact that the decision to take up entrepreneurship can be instigated by a feeling of internal inadequacy because of a poor psychological environment Silver, (1992). Job dissatisfaction due to role stress, discrimination at the work place, monotony of work etc., also have been found to be negative motivators Sharma and Rebello (1998). These findings seems to support certain observations by researchers who stress that entrepreneurs hail from difficult family backgrounds Wilkens, (1979). Entrepreneurs are known to be very skilled in their capacity to utilize the resources optimally Stevenson and Gumpert, (1985). This study also shows that entrepreneurs have been able to make use of the opportunities in their life gaining a better benefit from environment

The implications of this study are valid to substantiate the earlier observations on the psychological implications of the shaping of the entrepreneur's psyche. The fact of

women undertaking entrepreneurship may be explained as an act of 'sublimation' under an unsatisfactory condition for the 'ego' and consequently in the process of coping, entrepreneurship may be explained as a mode of operation by the women on the environment, to gain control and to cope with certain psychological inadequacies. This observation seems to be very relevant in the Indian context, where women entrepreneurs seem to sublimate their potential, in spite of barriers imposed by the culture in the form of familial and social pressures. Thus, the findings on the life situation antecedent status and on personality differences between women entrepreneurs and non-entrepreneurs seem to lead to two different kinds of interpretation. One, that there are personality strengths of resilience in women who sublimate their inner potentials in times of stress by taking up entrepreneurship. The other, that the woman entrepreneur's personality has some clinical psychological implications as observed in earlier research. Consequently, taking up entrepreneurship is a form of gaining control to cope with internal inadequacies. Both these interpretations have important implications in terms of handling the counseling sessions for women entrepreneurs prior to and during the entrepreneurial process.

Conclusions

The results reveal that entrepreneurs are emotionally unstable, more suspicious, more timid and more apprehensive than non-entrepreneurs. Entrepreneurs are also found to be tender minded, more radical and more self-sufficient than non-entrepreneurs. The finding that the personality of women entrepreneurs is significantly different from women non-entrepreneurs has been able to substantiate some specific clinical observations on the personality of entrepreneurs that entrepreneurship is an attempt by them to cope with certain psychological inadequacies. From the life situation antecedence, it is seen that entrepreneurs are found to have had lower psychological support, poorer previous work condition, and lesser competence. The fact women undertaking entrepreneurship may be explained as an act of 'sublimation' under an unsatisfactory condition for the 'ego'. Therefore, entrepreneurship can be explained as a way of functioning by women on the environment, to gain control and to cope with certain psychological inadequacies.

Among the manufacturing, trading and service entrepreneurs, significant differences were seen in Life situation antecedence, personality, entrepreneurial motivation, demographics and business-related characteristics. The assessment through the life situation antecedence scale has revealed that the manufacturing entrepreneurs have lower psychological support but better benefit from environment and better financial status compared to the other sectors. Manufacturing entrepreneurs have personality traits of reservation, emotional stability, dominance, radicalism, self-sufficiency, low super ego and tough-mindedness. Trading entrepreneurs have personality traits of outgoingness, emotional instability, submissiveness, liveliness, conscientiousness, tender-mindedness, radicalism and self-sufficiency. Service entrepreneurs have personality traits of reservation, emotional stability, submissiveness, seriousness, low super ego, tough-mindedness, conservatism and group-dependency. Manufacturing entrepreneurs have a lower social core motivation, the trading entrepreneurs have a higher economic core motivation and the service and trading entrepreneurs have a higher work core motivation.

The finding on the status of demographics, show that entrepreneurs are more from the urban setting, with higher education and a well-educated spouse. Regarding the status of the business-related variables, a higher percentage of trading entrepreneurs has inherited business and internal source of finance. Compared to the other two sectors, fewer service entrepreneurs are engaged in sole Proprietorship. Family involvement is significantly higher in the manufacturing sector of business. These findings give credence to the fact that each type of entrepreneurship is a distinctly different endeavor. Entrepreneurship requires a certain type of psychological disposition of personality and motivation and a certain kind of life situation antecedence. This observation will be helpful in identifying aptitudes for different types of business undertakings and also in providing differential counseling sessions to women, prior to and during the entrepreneurial process.

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