

Performance of Trained Self – Help Group women Entrepreneurs and Their Entrepreneurial Traits and Cultural Efficacy on Select Business Enterprises

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Abstract:

Purpose: Based on the human-entrepreneurial congruence point of view, this paper examines how Entrepreneurial Traits and Entrepreneurial Culture affect Enterprise Performance. It lets one comprehend how factors like culture and personality traits affect the performance of women entrepreneurs who have received Self-Help Group (SHG) training.

Design/methodology and approach: The study employs qualitative and quantitative techniques. Enterprise Performance is the dependent factor, while Entrepreneurial Traits and Entrepreneurial Culture are considered independent factors. 582 respondents were surveyed using a structured questionnaire, and SPSS 21 analysis software was used.

Findings: With reference to Self-Help Group Trained Women Entrepreneurs in various districts of Kerala, a favourable association between attributes such as Entrepreneurial Traits, Entrepreneurial Culture, and Enterprise Performance has been found. The results indicated a beneficial effect on business performance in different Kerala Districts. The study considered the entrepreneurial performance of self-help group-trained women entrepreneurs and the strong correlation between entrepreneurial culture and entrepreneurial traits. According to the results of the ANOVA test, the independent variables, Entrepreneurial Traits and Entrepreneurial Culture, significantly predict the dependent variable, Enterprise Performance.

Originality/value: The study's pertinent findings indicate that the performance of Self-help Group-Trained Women Entrepreneurs was substantially affected by their traits and culture. The study's findings can be employed to tailor training programmes.

Keywords: Entrepreneurial Traits, Entrepreneurial Culture, Enterprise Performance, Self – Help Group Trained women entrepreneurs

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Introduction:

Gender equivalency is a prerequisite for a nation's profitable progress, i.e., men and women have the same rights to share in all spheres of life and enjoy the same opportunities. Roughly half the population are women, and the nation's structure process depends on their involvement. However, women can contribute to frugality and society if given the chance. Studying India's artistic and social history, particularly during its constructive times, reveals women's significance in society. They can solve problems creatively, make the right decisions, and open up work opportunities for others. Women have become economically independent over the past decades, and their involvement in many fields is not negligible. In rural development, women play an important role. However, they face many obstacles like illiteracy, health, financial, etc. In most countries, the enabling environment for women entrepreneurs is rated very poorly by experts at the national level. This may help explain why women in these countries continue to be seen as less entrepreneurial than men. The highest levels of business intent were also observed in the countries with the highest expert ratings. (*GEM 2021/2022 Women's Entrepreneurship Report: From Crisis to Opportunity*, 2022)

Women entrepreneurs are individuals or groups who organise, launch, and run enterprises. A creative and self-assured woman seeking both her own financial independence and the creation of work possibilities for others. Society benefits when more women enter fields like entrepreneurship and company governance. Women entrepreneurs may be a powerful force for social change (Sankar, 2015). Women have always struggled to find business success and become financially self-sufficient (Pasupathi, 2021). Many women launch their own enterprises as a consequence of a life-changing event, including a divorce, discrimination related to pregnancy or the corporate class ceiling, the well-being of a family member, or practical factors like a layoff. However, more women are leaving the corporate world to build their own destinies. In order to achieve independence and flexibility, better balance work and family duties, and make the most of technical skills and credentials, a new talent pool of female entrepreneurs is emerging today. (Kumar, 2016). It appears as though the decision to go into

business for oneself was made out of need (Beqo & Gehrels, 2014).

Due to their engagement in self-help groups, women now have more power over materials such as personal belongings and informational assets such as expertise, details, and ideas, and they can make decisions in the home and society as a whole (Bori, 2017). Self-help groups have developed as an economic subsector in many developing countries to provide services to the impoverished, particularly women (Akter et al., 2018). Self-help groups are financial intermediaries in each community and comprise roughly a group of 10 to 20 women. In essence, it consists of a collection of registered and unregistered microbusiness owners who come from similar social and economic backgrounds. Its main goal is to encourage regular savings contributions so members can eventually access credit by building a sizable capital base (Sankar, 2015). SHGs have cleared an avenue for rural, impoverished people to become economically independent. The democratic strategy for fostering entrepreneurship is group creation (Meena & Singh, 2013).

Entrepreneurial Traits and Enterprise Performance

Entrepreneurial traits are the skills, abilities, and mental capacities that make entrepreneurs successful. Although some entrepreneurs are born with many of these qualities, others can develop them. The capability to communicate with anyone about the business is a hallmark of venture capitalists, especially when combined with their passion for the product or brand. They often have strong personalities and can influence, attract and inspire others. The entrepreneurial spirit is any distinct set of ideas, principles, skills, or emotional states that drive entrepreneurial behaviour. This spirit encourages people to achieve their goals and take responsibility for their own destiny, inspires them to take responsibility for their circumstances, maintains inner motivation, and motivates them to play a role in society. (Khanka, 2016).

Studies on psychology emphasise that qualities may be mastered, sharpened and perfected. New qualities can be learnt, and existing habits may transform (Pattanayak & Kakati, 2021). Understanding

the individualised standards, perspectives, and self-confidence in entrepreneurship of female entrepreneurs' aids in understanding their entrepreneurial behaviour (Fenech et al., 2019). The personality traits directly affect entrepreneurial intention. (Yasir et al., 2019). It is possible to change current behaviours and pick up new ones. Entrepreneurial decisions are influenced by his personality attributes, which in turn affect his business decisions (Pattanayak & Kakati, 2021). Innovativeness was found to have an immediate, significant, and beneficial effect on evaluated business expansion, evaluated performance compared to adversaries, and perceived non-financial outcomes (Falahat et al., 2018). The entrepreneurial suggestions provided during training should aid in improving their capacity to handle future issues (Yadav & Unni, 2016). The success of an enterprise and personality qualities are strongly positively correlated (Pattanayak & Kakati, 2021).

Entrepreneurial Culture and Enterprise Performance

Entrepreneurial culture supports entrepreneurship values, technological innovation, creativity, and risk-taking. A corporation with an entrepreneurial culture encourages its employees to create unique concepts or goods. When dedicated to these activities, employment time is frequently considered entrepreneurship (Johnston, 1989). A unique cultural pattern created by entrepreneurs through their entrepreneurial practices is known as entrepreneurial culture. The entrepreneurial culture system has a strict organisational framework (Yu, 2019). The fact that entrepreneurship is an increasingly popular subject today demonstrates that its importance has finally been acknowledged, and entrepreneurial culture is quickly becoming crucial for everyone involved in business (Chabani, 2021). The technological resources and degree of awareness available to entrepreneurs are determined by entrepreneurial culture. Entrepreneurs view entrepreneurial material culture as the cornerstone and requisite for the growth of their businesses. Entrepreneurs fully utilise the material forces at their disposal to research the internal rules of entrepreneurship (Yu, 2019).

Kudumbashree Mission

SHGs have always been considered to be used for financing and saving. This may have been the viewpoint of the first wave of SHGs, yet in some regions of the country, SHGs have begun to take on fresh responsibilities and obligations that are fundamental to ensuring the security of the poor's means of subsistence as well as fostering entrepreneurship (Minimol M.C, 2020). The primary goals of SHG are to inspire and foster confidence in its members, which serves as a foundation for highlighting the members' entrepreneurial skills. The group's formation and maintenance have been successful, which inspires the participants to take on new challenges and start new businesses (Naik & Rodrigues, 2018). The training inputs enable SHG women entrepreneurs in their business endeavours (M.R.Vanithamani & Menon, 2012). Due to the direct impact of training on entrepreneurial behaviour, training exposure to entrepreneurship development also had a strong and favourable link with entrepreneurial activity. Respondents may have learned about diverse facets of entrepreneurship from different communication channels. The number and frequency of communication channels used showed a substantial and positive link with entrepreneurial behaviour. Within these organisations, they might use the information they learned through various communication channels. The frequency of change agent contacts and the number of change agents used significantly and positively correlated with entrepreneurial behaviour. It implied the respondents' ability to apply the entrepreneurship knowledge they learned from the change agents to their entrepreneurial activities (Thakur & Barman, 2015).

The women business owners exhibited fragile entrepreneurial behaviours. Therefore, it is necessary to encourage them to behave pro-entrepreneurially. SHGs must increase their capacity for entrepreneurship by planning campaigns, exhibitions, study trips, and training programmes that are skill- and need-based. All SHG members should receive training in effective business management, allowing them to pursue new opportunities without worry of failure. For the SHG members to update their knowledge and abilities to introduce new technologies, refresher training may also be organised (Nandini, 2014). SHGs may develop

into competent employees if they receive the right direction and training to increase group output and are encouraged to foster an entrepreneurial culture (Bori, 2017).

Regarding reducing poverty, Kerala is regarded as one of the nation's top-performing states. The achievement is largely attributable to government activity in implementing efficient land reforms and establishing all-encompassing social infrastructures, particularly health and education. In contrast to traditional schemes, Kudumbashree, a state government initiative for eradicating poverty, views poverty as denying fundamental rights and financial resources. To assert these rights, the marginalised must unite as a group. This state-led strategy places a major emphasis on gender and has favourably impacted women's financial opportunities and contributed to their empowerment. Through Kudumbashree, which the State Poverty Eradication Mission carries out via the local self-government organisations, Kerala aims to break the cycle of participatory poverty reduction. Kudumbashree now encompasses all village Panchayats and urban local administrations. For its members' benefit, Kudumbashree runs various capacity-building initiatives to increase the members' knowledge and competence (Santhosh Kumar, 2012). The Kudumbashree programme focuses on women's political empowerment through active participation in community, local, and regional institutions and their educational and economic capabilities. As a result, the Kudumbashree governance strategy encourages the development of both individual and communal female agencies to promote social change. Considering Kudumbashree's successful results from a policy perspective, Throughout Indian states, community development initiatives can be built with a focus on the holistic empowerment of women, especially the underprivileged communities (Venugopalan & Bastian, 2021). It is possible to distinguish between women who are microentrepreneurs but are not SHG members based on their entrepreneurial skills, indicating that SHGs have a stimulating function in assisting their members in developing these skills and becoming microentrepreneurs (Minimol M.C., 2020).

Objectives

The main objective of this research is to assess the influence of Entrepreneurial Traits and the Culture of SHG-trained women Entrepreneurs on Enterprise Performance and to understand the association amongst the variables Entrepreneurial Traits, Entrepreneurial Culture, and Enterprise Performance.

Hypothesis

H1: Entrepreneurial Culture and Entrepreneurial Traits are closely related.

H2: Enterprise performance and Entrepreneurial Traits have a strong positive relationship.

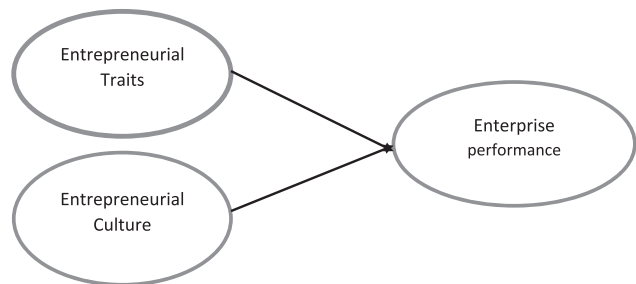
H3: Enterprise Performance and Entrepreneurial Culture have a strong beneficial relationship.

H4: Entrepreneurial traits and Enterprise Performance have a substantial association.

H5: Entrepreneurial Culture and Enterprise Performance have a substantial association.

Conceptual Framework

Figure 1



Pilot Study

A preliminary study with a sample size of 150 participants was conducted just before the main study, with 25 women entrepreneurs from each district in Kerala under the Kudumbashree Mission from sample districts. The measurement scales' reliability and validity were examined to verify the removal of any measurement ambiguities. The questionnaire was modified a few times based on the respondents' suggestions.

Population and Sample

Women entrepreneurs from 6 districts in Kerala comprise the current study's population. This study used a multistage random sampling approach. First, whole districts were divided into categories based on region, such as Northern Kerala, Central Kerala, and Southern Kerala. Two districts from each area with the most operating businesses were chosen to improve regional representation. The next stage involved choosing samples based on the percentage of units in the total. Five hundred eighty-two different samples in total were chosen.

The sample includes 351 married women entrepreneurs (60%) and 231 unmarried women entrepreneurs (40%). Most respondents are undergraduates (210, or 36%), followed by graduates (186, or 32%), postgraduates (81, or 14%), and those with higher secondary education (105, or 18%). Regarding age, most respondents are below 45 years (355, or 61%), while the remaining 227 (39%) are over 45 years.

Table 1

Sample Selection			
Region	Selected Districts	Number of ME	% Of selected samples
South Kerala	Trivandrum	3811	21% (121)
	Kollam	1807	10% (58)
Central Kerala	Ernakulam	4355	24% (138)
	Palakkad	3476	19% (109)
North Kerala	Kozhikode	1799	10% (58)
	Kannur	2769	16% (98)
Total	18107		100% (582 units)

Source (Kudumbashree.org, 2022)

Measurements

Entrepreneurial Traits

Entrepreneurial traits were measured using self-reported data. The reliability was measured using an Alfa score of 0.92, and normality was tested using skewness and kurtosis; it is between -1.96 and $+1.96$.

1.96. A 5-point Likert scale was used, with 1 being not true and 5 certainly true.

Entrepreneurial Culture

Entrepreneurial culture was measured using self-reported data. Reliability was measured using an Alfa score of 0.833. Normality was tested using skewness and kurtosis; it is between -1.96 and $+1.96$. A 5-point Likert scale was used: 1 being not true and 5 definitely true.

Enterprise performance

Self-reported statistics were used to quantify enterprise performance, and an Alfa score of 0.752 was used to assess reliability. Skewness and kurtosis were used to test for normality, and the results were between -1.96 and $+1.96$. 1-not true and 5-definitely true on a 5-point Likert scale were employed in this instance.

Normality

According to De Carlo (1997), kurtosis and skewness are "the most important indicators to the extent the regularity in the analysis of instability is affected" Frequent data testing is required for statistical tests because general statistics are assumed in parametric tests. Skewness is a metric for the normal distribution's symmetry or lack thereof. A high point distribution metric is called kurtosis. The distribution centre, or data set, seems similar to the middle point's left and right if synchronised. When the mean, median, and mode all lie within the same range, the distribution is symmetric (skewness = 0, kurtosis (excess) = 0). A distribution is referred to as approximating normal if the skewness or kurtosis (excess) of the data falls within the range of -1.96 and $+1.96$.

Table 2

Quantitative descriptions		
	Skewness	Kurtosis
	Statistic	Statistic
Entrepreneurial traits	0.026	0.786
Entrepreneurial culture	-0.361	-0.493
Enterprise performance	0.220	0.638

Reliability

The reliability of the data was assessed using Cronbach Alpha, and the results appear to align with the available research. This was utilised to develop the measures to evaluate the three constructs: entrepreneurial traits, entrepreneurial culture, and enterprise performance. Since the analysed variables' Cronbach alpha coefficient was more than 0.7, it may be said that the data is credible.

Table 3

Research variable	Cronbach's Alpha
Entrepreneurial traits	0.92
Entrepreneurial culture	0.833
Enterprise performance	0.752

Tools and Software

Using statistical techniques in SPSS21, correlation and regression analysis were performed on the data to ascertain whether the variables were connected.

Data Analysis

582 respondents from 6 districts in Kerala were used as samples for the current study. Thiruvananthapuram (21% n1=121), Kollam (10%, n2=58), Ernakulam (24% n3=138), Palakkad (19% n4=109), Kozhikode (10% n5=58) Kannur (16% n6=98) These samples were adequate to describe Enterprise Performance and to identify the relationship between the factors examined and to confirm their relevance of self-help groups trained women entrepreneurs in each district. Regression and correlation statistical methods were used..

Correlation

The statistical correlation tool established a connection between the variables and the hypothesis.

H1: Entrepreneurial Culture and Entrepreneurial Traits are closely related.

H2: Enterprise performance and Entrepreneurial Traits have a strong positive relationship.

H3: Enterprise Performance and Entrepreneurial Culture have a strong beneficial relationship.

Table 4

Variable	Pearson Co efficient	Significance
Entrepreneurial traits	0.622	0.00
Entrepreneurial culture	0.687	0.00
Enterprise performance	0.601	0.00

Multiple Regression Model

Multiple regression modelling assessed the effect of entrepreneurial traits and culture anticipated on enterprise performance. The study examined favourable and strong connections between entrepreneurial traits, entrepreneurial culture, and enterprise performance.

H4: Entrepreneurial Traits and Enterprise Performance have a substantial association.

H5: Entrepreneurial Culture and Enterprise Performance have a substantial association.

Table 5

Model Summary				
Model I	R	R Square	Adjusted R Square	Std.Estimated error
1	0.791	0.625	0.614	0.221
a. Predictors: (Constant), Entrepreneurial traits, entrepreneurial culture Currency Circulation				

Interpretation

When the hypothesis regarding their correlation is tested, the variables have a strong positive association. R square represents the degree of determination and has a value of 0.625. R is the correlation and has a value of 0.791. The level of tenacity demonstrates the influence that entrepreneurial traits and entrepreneurial culture have on business performance. Here, entrepreneurial traits and entrepreneurial culture account for 62.5 per cent of the enterprise's performance.

Table 6

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.22	2	12.43	16.328	.000 ^b
	Residual	235.216	550	.720		
	Total	258.436	552			
a. Dependent Variable: Enterprise Performance						
b. Predictors: (Constant), Entrepreneurial traits, Entrepreneurial Culture						

The ANOVA analysis table shows that the significant value is less than 0.01. The independent research variables, Entrepreneurial Traits and Entrepreneurial Culture, significantly predict the dependent study variable, Enterprise Performance, at a 95% confidence level.

Table 7

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.226	0.426		8.968	.000
	Entrepreneurial traits	0.313	0.022	0.513	11.463	.000
	Entrepreneurial Culture	0.716	0.038	0.521	6.341	.000
a. Dependent Variable: Enterprise Performance						

Enterprise Performance equals 1.225 plus 0.313 entrepreneurial traits and 0.716 entrepreneurial culture. Of the two factors mentioned above, Entrepreneurial Culture has the greatest and most favourable impact on enterprise performance. Entrepreneurial traits significantly improve business performance. As a result, the hypothesis [H4] is accepted, showing that enterprise performance and the variable's entrepreneurial traits have a strong positive correlation. The accepted hypothesis [H5] shows a strong positive correlation between entrepreneurial culture and enterprise performance.

Implications of the Study

The current study aims to understand better how the entrepreneurial traits and culture of SHG-trained women entrepreneurs influence the success of

their enterprises. It demonstrates a strong positive connection between the variables. Before launching a business, SHG set up various skill development programmes for women entrepreneurs. They strive to cultivate their personality qualities and cultural norms to become excellent entrepreneurs. Conclusions drawn from the research imply that attributes play a role in describing Enterprise Performance.

Discussion and Conclusion

The study demonstrates how entrepreneurial traits and culture affect business performance. The results and assessments of earlier studies are progressing steadily. They, moreover, endorsed the beneficial effect. With the help of SHGs, more women step forward to launch their organisations. The study's findings may aid educators, trainers, and researchers in discovering fresh approaches to teaching competency development.

Additionally, it would allow them to concentrate on innovative training programmes that emphasise developing entrepreneurial skills and resulting in solutions created mainly to address the problems women-owned enterprises face. The study identifies how self-help organisations help female business owners develop entrepreneurial traits. Promoting initiatives to develop entrepreneurial traits and raising awareness among female microentrepreneurs of the value of these initiatives in modifying their traits and culture over rivals in the industry are essential roles played by policymakers in ensuring sustainable business performance.

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