

## **Entrepreneurial behaviour of women entrepreneurs emerged out of self help groups in Andhra Pradesh**

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### **ABSTRACT**

The present study was conducted in three districts of Andhra Pradesh viz., Chittoor (Rayalaseema), East Godavari (Coastal), and Srikakulam (North Coastal region). The findings revealed that 37.92% of the women entrepreneurs exhibited neutral entrepreneurial behaviour, while 21.67% displayed highly favourable behaviour. About 18.75% had moderately unfavourable behaviour, followed by 12.5% with moderately favourable and 9.16% with highly unfavourable entrepreneurial behaviour. The entrepreneurial behaviour was analyzed by assessing responses to 20 statements, evaluating their favourableness or unfavourableness as perceived by the women. These statements provided insight into the behavioural tendencies of the entrepreneurs. The results underline the importance of targeted behavioural interventions to enhance entrepreneurial competencies among women, especially those emerging from Self-Help Groups (SHGs). The behavioural profile presented through this analysis highlights the specific areas where capacity-building efforts and entrepreneurial training are required to promote positive behavioural change and sustainable entrepreneurial development among rural women in Andhra Pradesh.

**Keywords:** *Entrepreneurial behaviour, Self Help Groups and Women entrepreneurs*

Entrepreneurship is one of the prospective options to uplift rural women by generating self employment opportunities. It helps to generate employment for a number of people within their own social system and enables them to contribute to their family income. Rural women possess abundant resources to take up enterprises. They have the benefit of easy availability of farm and livestock based raw materials and other resources. Hence, they can effectively undertake both production and processing oriented enterprises. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision-making status in the family and society as a whole.

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. SHGs are the main medium for rural employment generation. Encouragement and support will solve the problems of rural women, which can be achieved by realizing the need for empowerment through SHGs. The

present investigation is mainly intended to study the entrepreneurial behaviour of women entrepreneurs emerged out of self help groups in Andhra Pradesh.

### **MATERIAL AND METHODS**

Andhra Pradesh state was purposively selected. One district each from three regions of the state 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 village 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 responses were analyzed in terms of their favourableness or unfavourableness as perceived by the respondents, and the statistical measures such as

S. No.	Category	Rayalaseema		Coastal		NorthCoastal		Total	
		(n=80)		(n=80)		(n=80)		(n=240)	
		N	%	N	%	N	%	N	%
1	Highly unfavourable	5	6.25	5	6.25	12	15	22	9.16
2	Moderately unfavourable	22	27.5	10	12.5	13	16.25	45	18.75
3	Neutral	24	30	30	37.5	37	46.25	91	37.92
4	Moderately favourable	10	12.5	12	15	8	10	30	12.5
5	Highly favourable	19	23.75	23	28.75	10	12.5	52	21.67
	<b>Total</b>	<b>80</b>	<b>100</b>	<b>80</b>	<b>100</b>	<b>80</b>	<b>100</b>	<b>240</b>	<b>100</b>
Mean=70.32		$\chi^2=18.361$							
SD=13.54		p=0.01							

The 2<sup>nd</sup> statement portrays the 'Business communication skills' character of the entrepreneurs ranked second with 'z'-value 0.52 relatively high as a relatively high contributing factor to the entrepreneurial behaviour of the women entrepreneurs. They might have felt that having good societal interactions and also global associations will be the most powerful sources of publishing the brand image of the enterprise.

The statement number 3 describes the 'Recognition and pride' character of the entrepreneurs ranked third with 'z'-value 0.45 which was found to be relatively high to contribute to the entrepreneurial behaviour of the women entrepreneurs. The recognition as an entrepreneur might be giving confidence and enthusiasm to emerge as a potential women entrepreneur. The factors like involvement, hard work, decision making and innovativeness might

**Table 2. Statement wise analysis of entrepreneurial behaviour of women entrepreneurs**

**n=240**

Statement No.	Statements	Mean	Std. Deviation	'z'-value	Rank
1	An entrepreneur has to continue the business in spite of several hardships	4.25	0.65	1.13	I
2	Social networking is a key for success in operating the business	3.97	0.87	0.52	II
3	Recognition in the society being the owner of an enterprise is pride for an entrepreneur	3.93	0.92	0.45	III
4	Real satisfaction comes by pushing self and feel the work is among the best	3.74	0.96	0.24	IV
5	<i>Developing</i> so many alternatives to solve one problem is a enormous task.*	3.72	0.93	0.22	V
6	Picking one idea among so many ideas is a tricky task.*	3.73	1.1	0.19	VI
7	One has to relay more on instantaneous actions than pre determined course of action*	3.68	1.21	0.13	VII
8	Invention of a new product/service or improve existing one is imperative for development of an enterprise	3.59	1.01	0.07	VIII
9	Having doubts about oneself or one's abilities while making business proposals is essential*	3.57	1.15	0.05	IX
10	Evaluate the pros and cons of any activity before starting it up is mandatory for success	3.56	1.16	0.04	X
11	Entrepreneurship will give an opportunity to be a leader than a follower	3.48	1.17	-0.03	XI
12	<i>Sudden adverse change in business</i> is something like a loss of life*	3.44	1.33	-0.06	XII
13	Having complete responsibility for deciding how and when to do is highly uncomfortable *	3.38	1.23	-0.11	XIII
14	An entrepreneur has to set higher targets and ready to take any action to achieve the desired vision	3.37	1.23	-0.12	XIV
15	One has to prefer doing things in the usual way rather than trying out new ways*	3.3	1.43	-0.15	XV
16	Starting own enterprise is better than working for salary	3.19	1.7	-0.19	XVI
17	An entrepreneur has to control the business resources through his/her own efforts	3.2	1.34	-0.23	XVII
18	The outcome of the enterprise is being in the hands of god*	3.12	1.64	-0.24	XVIII
19	It is difficult to tackle the current competition in the business*	3.15	1.42	-0.26	XIX
20	Life is better when there is no risk and keep one's self cool*	2.98	1.5	-0.36	XX

be the prospective indicators for entrepreneurial behaviour.

The 4<sup>th</sup> statement explains the 'Need for achievement' character of the entrepreneurs ranked fourth with 'z'-value 0.24 which was found to be moderate to high to contribute to the entrepreneurial behaviour of the women entrepreneurs. A strong desire to achieve something in their life might have motivated them to be proactive in leading their life.

The statement number 5 elucidated the 'Analytical ability' character of the entrepreneurs ranked fifth with 'z'-value 0.22 which was found to be moderate to high to contribute to the entrepreneurial behaviour of the women entrepreneurs. During the course of action they might be coming across different situations to deal with proper analysis by way of pooling different options with their past experiences.

The 6<sup>th</sup> statement articulates the 'Decision making ability' character of the entrepreneurs ranked sixth with 'z'-value 0.19 which was found to be moderate to high to contribute to the entrepreneurial behaviour of the women entrepreneurs. They might have experienced the value of taking the right decisions at the right time throughout their entrepreneurial endeavour.

The statement number 7 describes the 'Planning' function of the entrepreneurs ranked seventh with 'z'-value 0.13 which was found to be moderate to high to contribute to the entrepreneurial behaviour of the women entrepreneurs. They might be keen in determining their activities to match with the aims and objectives framed for their entrepreneurial success.

The 8<sup>th</sup> statement depicting the 'Value of SWOT analysis' as perceived the entrepreneurs ranked eighth with 'z'-value 0.07 which was found to be moderate to contribute to the entrepreneurial behaviour of the women entrepreneurs. This analysis determines the value of creating new ones and refining the existing ones to match with changing demands of the society.

The statement number 9 depicting the 'Self-esteem and self-efficacy' character of the entrepreneurs ranked ninth with 'z'-value 0.05 which was found to be moderate to contribute to the entrepreneurial behaviour of the women entrepreneurs. Having faith in oneself and perceiving their potential

as great to contribute to the society might have resulted in such result.

The 10<sup>th</sup> statement explains the 'Flexibility' character of the entrepreneurs ranked tenth with 'z'-value 0.04 which was found to be moderate to contribute to the entrepreneurial behaviour of the women entrepreneurs. Because of their empirical and rational entrepreneurial qualities they might be poor in their techno-managerial capabilities resulted in changing their decisions as and when it is needed.

The statement number 11 makes clear the 'Leadership' character of the entrepreneurs ranked eleventh with 'z'-value -0.03 which was found to be moderate to contribute to the entrepreneurial behaviour of the women entrepreneurs. By establishing business, they might have felt their significant role in dealing with different people and the way they are influencing the people to take up their day to day activities in business.

The 12<sup>th</sup> statement explains the 'Positive self concept' character of the entrepreneurs ranked twelfth by 'z'-value -0.06 which was found to be moderate to contribute to the entrepreneurial behaviour of the women entrepreneurs. Never losing the hope and having credibility over their ideas and skills might have tuned to produce such output.

The statement number 13 depicting the 'self-confidence' character of the entrepreneurs ranked thirteenth with 'z'-value -0.11 which was found to be moderate to contribute to the entrepreneurial behaviour of the women entrepreneurs. Due to their poor socioeconomic and educational status, they could not be properly analysing their strengths and led to such outcome.

The 14<sup>th</sup> statement describes the 'Tolerance for Ambiguity' character of the entrepreneurs ranked fourteenth with 'z'-value -0.12 which was found to be moderate to low to contribute to the entrepreneurial behaviour of the women entrepreneurs. Due to their poor socioeconomic conditions and established norms of the society they might not be dare enough to face the ambiguous situation raised out of their activities.

The statement number 15 portrays the 'Innovativeness' character of the entrepreneurs ranked fifteenth with 'z'-value -0.15 which was found to be moderate to low to contribute to the entrepreneurial behaviour of the women entrepreneurs. They always might be routine in their entrepreneurial activities

without any creative decisions which contribute to the development of the enterprise.

The 16<sup>th</sup> statement describes the 'Independence' character of the entrepreneurs ranked sixteenth with 'z'-value -0.19 which was found to be moderate to low to contribute to the entrepreneurial behaviour of the women entrepreneurs. Most of the women entrepreneurs might be taking business as an alternative to the job rather than a sole opportunity to settle in their lives.

The statement number 17 depicting the 'Sense of efficacy' character of the entrepreneurs ranked seventeenth with 'z'-value -0.23 which was found to be relatively low to contribute to the entrepreneurial behaviour of the women entrepreneurs. Poor technical competency and lack of awareness on management of business might have led to low entrepreneurial quality among the women entrepreneurs.

The 18<sup>th</sup> statement explains the 'Locus of control' character of the entrepreneurs ranked eighteenth with 'z'-value -0.24 which was found to be relatively low to contribute to the entrepreneurial behaviour of the women entrepreneurs. Traditionally established values, sentiments in the rural areas might be forcing the women towards myth instead of taking it as challenging task with calculated risk and its consequences.

The statement number 19 describes the 'Competition' character of the entrepreneurs ranked nineteenth with 'z'-value -0.26 which was found to be relatively low to contribute to the entrepreneurial behaviour of the women entrepreneurs. They might be in the opinion that competition is a threat to their business and this might be due to the reason that, they are taking it as a threat than an opportunity to think towards designing new products, new markets, new raw material etc. to develop in their business.

The 20<sup>th</sup> statement explains the 'Risk management' factor of the entrepreneurs ranked twentieth with 'z'-value -0.36 which was found to be relatively low to contribute to the entrepreneurial behaviour of the women entrepreneurs. Even though they were involved in business, most of the women entrepreneurs might be taking it as a livelihood option than a venturesome entity.

## CONCLUSION

SHG is a novel and innovative organizational setup in India for women upliftment and welfare.

Entrepreneurship is one of the prospective options to uplift rural women by generating self-employment opportunities. The findings of the study revealed that two-third of the women entrepreneurs were having neutral to highly unfavourable entrepreneurial behaviour. Hence, there is a dire need to bring them into favourable entrepreneurial behaviour through continuous motivation and exposure.

The statement-wise analysis revealed that 'Perseverance' ( $z = 1.13$ ), 'Business communication skills' ( $z = 0.52$ ), and 'Recognition and pride' ( $z = 0.45$ ) were the strongest contributing behavioural traits among the women entrepreneurs. These high z-value statements signify that women entrepreneurs are self-motivated, socially interactive, and value recognition, which are essential attributes for enterprise sustainability.

Conversely, statements such as 'Risk management' ( $z = -0.36$ ), 'Competition' ( $z = -0.26$ ), and 'Locus of control' ( $z = -0.24$ ) obtained the lowest z-values, indicating weak behavioural tendencies in these areas. These traits are equally critical for entrepreneurial success, as the ability to manage risk, face competition, and develop an internal locus of control determines resilience and long-term growth.

Therefore, capacity-building interventions must not only strengthen the already existing positive traits like perseverance and communication but also focus on improving weaker behavioural dimensions such as risk-taking, innovation, and strategic decision-making. There is a need on the part of the SHGs and developmental agencies to organize need-based, skill-oriented training programmes, exhibitions, study tours, and campaigns to enhance managerial and technical skills. Refresher and follow-up trainings should also be conducted to reinforce learning and promote adoption of innovative entrepreneurial practices.

The overall entrepreneurial behaviour, represented through the 20 statements, clearly indicates the behavioural gaps and provides a roadmap for designing effective entrepreneurship development interventions among rural women entrepreneurs emerged out of SHGs in Andhra Pradesh.

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