



Training Impact On Entrepreneurial Competency: Evidence From A Tribal-State

Pretty Elapra^{1*},

^{1*}Research Scholar, Department of Commerce, Rajiv Gandhi University, Rono Hills, Doimukh, Arunachal Pradesh

Citation Pretty Elapra (2024), Training Impact On Entrepreneurial Competency: Evidence From A Tribal-State Educational Administration: Theory And Practice, 30(5), 6263 - 6271
Doi: 10.53555/kuey.v30i5.3926

ARTICLE INFO

ABSTRACT

Entrepreneurial Competency as an enduring set of skills that contributes to personal and professional growth is entrenched in scholarly literature. The present study aims to assess whether training interventions can improve the entrepreneurial competence of rural Self-Help Group women. Observing the variables of learning, decisiveness, and future planning, the authors examine whether the training programs of the National Rural Livelihood Mission significantly enhance the Entrepreneurial Competencies of the women participants.

Keywords: Entrepreneurial Competency, SHG, Rural Women, Interventions

Introduction

Entrepreneurial competence has been extensively explored within the realm of Entrepreneurial Theory (Kyndt & Baert, 2015; Palos-Sánchez et al., 2019; Podile, 2011; Sundah et al., 2018). Existing literature demonstrates how interventions can enhance entrepreneurial competence (Breslin, 2017; Fahim & Baharun, 2016; Kyguolienė & Švipas, 2019; Rostini, 2021; Sundah et al., 2018). Similarly, there has been a growing focus on women and women-led enterprises (Afshan et al., 2021; Brush et al., 2009; Kapoor, 2019; Saurabh, 2016; Solanki, 2019; Sritanyarat & Sakdiyakorn, 2020; Thomas & Moisey, 2006) in scholarly discourse. Women-led enterprises are prominently featured in Self Help Groups (SHGs), which aim to empower women socio-economically (Chakraborty et al., 2019; Kumar & Jasheena, 2016; Naik & Rodrigues, 2018; Nayyar, 2017; Robert et al., 2021; Vadde & Ratnam, 2014).

The intersection of the existing capabilities of women and competence-building interventions form a fertile study area. The compelling area of inquiry revolves around the convergence of women's existing capabilities and interventions aimed at fostering competence. The study scrutinizes how these programs impact the entrepreneurial competence of women, examining their ability to navigate and thrive in business ventures. The study covers 200 tribal women who are members of 30 SHGs functioning in rural Arunachal Pradesh in India. These women have been exposed to several training interventions under the National Rural Livelihood Programme (NRLM), which is the flagship program of the government of India. In the year 2010 after restructuring the Swarnjayanti Gram Swarozgar Yojana (SGSY), the Ministry of Rural Development officially launched the National Rural Livelihoods Mission on 3rd June 2011. It is a centrally sponsored scheme, which is jointly funded by the center and state governments. The program is a poverty eradication program where rural women are mobilized into Self-Help Groups and they are nurtured through various capacity-building and skill development training for sustainable livelihood interventions (Mishra & Rao, 2014; Dasgupta & Roy, 2017). The evaluative study proposes that such interventions positively enhance entrepreneurial competence as measured by the 3 constructs of learning, decisiveness, and future planning. Accordingly, the following research question has been addressed in our study:

I) Does the NRLM intervention enhance the Entrepreneurial Competency of Rural Women?

The study is structured as follows: initially, an introduction is provided to establish the conceptual framework and the paper's focus. Following this, the second section reviews pertinent literature supporting the study. The third section outlines the methodology employed. Finally, the fourth and concluding section presents the analysis.

Literature Review

Entrepreneurial competencies are fundamental qualities (Kaur and Bains, 2013) that contribute to shaping entrepreneurs, who in turn enhance organizational value through their expertise (Bird, 1995). Existing

research indicates that although women entrepreneurs often exhibit high levels of competency, these traits can be further refined through targeted training interventions, thereby augmenting the success of business models such as small and medium enterprises or SHGs (Bortkevičienė, 2015; Digal, 2006; Junuthula et al., 2018; Shaik & Gali, 2018; Sarwoko et al., 2013; Sundah et al., 2018). The construct of entrepreneurial competency has been explored across various dimensions: personal and social development (Bacigalupo et al., 2016); individual growth (Tyrańska, 2016); innovative skills, future planning, creativity, and risk-taking (Zizile, 2018); as well as learning, decisiveness, and future planning (Kyndt & Baert, 2015).

The study incorporates the framework developed by Kyndt and Baert (2015) to propose a link between training and the enhancement of entrepreneurial competence within the context of **learning**, as supported by academic discourse (Bori, 2017; Carwile, 2009; Hughes & Yang, 2020; Rostini et al., 2021). Additionally, the research underscores the significance of **decision-making**, as discussed in existing literature (Bruine de Bruin et al., 2020; Dean & Sharfman, 1996; Gabrielsson & Politis, 2011; Kyndt & Baert, 2015; Maine et al., 2015). The theory also emphasizes the importance of **future planning** (Brinckmann et al., 2010; Chwolka & Raith, 2012; Sumaryadi & Kusnadi, 2021; Bridge, 2021; Lahnamäki-Kivelä, 2021) in formulating a vision for the future success of the business (Kyndt & Baert, 2015).

Table 1.1 Descriptive Summary (n=200)

Sex	Male	Nil
	Female	200
Age	Under 20-30	49
	Under 30-40	124
	Under 40-50	27
Marital Status	Married	200
	Unmarried	Nil
Education Qualification	No Schooling	30
	Up to class 5	80
	Up to class 10	80
	Up to Class 12	10
	Graduation	Nil
Occupation	Farmer	81
	Housewife	65
	Petty Business	54
Annual Income	Less than 1 Lakh	177
	More than 1 Lakh	23

Source: Author

Methodology

The following section describes the methodology adopted for the study. The descriptive summaries of the study are presented in Table 1.1

- a. Methods and tools: The Study is exploratory cum descriptive and entirely based on primary and secondary data. Since the study is to understand before and after intervention changes, primary data were collected twice; pre- and post-training by interviewing the SHG women. The first data collection was done before intervention by visiting the SHG members during their weekly meetings and the second data collection was done after completion of training. Whereas for the secondary data various repositories like Google Scholar, Shodganga, JSTOR, Research Gate, etc have been referred. The responses were obtained through a 6-point Likert Scale questionnaire which was developed by Eva Kyndt and Herman Baert (2015) on the 3 constructs of Entrepreneurial Competency Learning, Decisiveness, and Future Planning as shown in Table 1.2.

Table 1.2. Latent variables used in the Questionnaire

Latent Variables		Statements
Learning	LR1	Attend courses in order to do my job better
	LR2	I investigate which training and courses are available
	LR3	I know where I can go for specific training
	LR4	I am willing to make additional efforts in order to learn
	LR5	I always know which new developments are occurring in the sector I am working with
	LR6	I like to learn
Decisiveness	DE1	I take difficult decisions by myself
	DE2	I like taking initiative
	DE3	I am able to assess a situation quickly

Planning	DE4	I talk to people to realize my plan successfully
	DE5	I take decisions independently
	DE6	I take decisions quickly
	DE7	I use available resources sparsely
	PL1	If a situation changes, I adjust my plans
	PL2	If I notice that I do not obtain the necessary results, I adjust my plans immediately
	PL3	I adjust my planned approach when new opportunities arise
	PL4	If my plan goes differently than expected, I make a new plan

Source: Author

- Area of Study: The area of Study comprises two different blocks of Lower Dibang Valley districts of Arunachal Pradesh, India situated between 26. 28° N and 29.30° N latitude and 91.20° E and 97.30° E longitude. Roing and Dambuk are two of the prominent administrative blocks of Lower Dibang Valley where the study was conducted.
- Sample Size: A total of 30 SHGs comprised of 200 rural women from both the Roing and Dambuk blocks were taken in for the study.
- Data analysis and interpretation: For data analysis, SPSS was utilized. Cronbach's Alpha was employed to assess the reliability of the scales. Subsequently, the Kolmogorov-Smirnov and Shapiro-Wilk tests were applied to determine the normal distribution of the data for all thirty-four items (seventeen items for pre-intervention and seventeen items for post-intervention). Following this, the mean of the items pre-intervention and post-intervention was calculated. Finally, the effect size of the items was determined using the Wilcoxon Signed-Rank Test.
- Sampling Adequacy and power: The post hoc power of the study was computed with the G*power Software for the effect size of 0.2 with an Alpha error of 0.05 % with 200 samples. The power thus generated following the Wilcoxon Signed-Rank Test for t-values was given at 86.67 percent, which establishes sample adequacy and the desired power of 80 percent.

Hypothesis

H₀: There are no changes in the entrepreneurial competencies of the SHG members, pre-intervention and post-intervention.

Analysis and Interpretation

The study utilizes Cronbach's alpha and Composite Reliability to test the consistency of the latent variables. The Cronbach's alpha and the Composite Reliability values for the latent variables are shown in Table 1.3. These values are interpreted using the guidelines offered by Nunnally and Bernstein (1994), who suggest 0.7 as a benchmark for modest reliability. Hence, the obtained values establish the construct reliability.

Table 1.3. Case Processing Summary and Reliability Statistics

Latent Variable	Cronbach's Alpha	Composite Reliability
Learning	0.871	0.871
Decisiveness	0.798	.819
Future Planning	0.719	0.714

Source: Author

The statistical test used for hypothesis testing is dependent on the normality of the data. Accordingly, the data was checked in the IBM SPSS Version 20.0. if the data were normally distributed. The Kolmogorov-Smirnov^{va} and Shapiro-Wilk test was used to assess whether the data are normally distributed or not, for all the considered *thirty-four* items (seventeen items for pre-intervention and seventeen items for post-intervention). The Kolmogorov-Smirnov^{va} and Shapiro-Wilk test has a $p < 0.05$. When the K-S and Shapiro-Wilk test has a $p < 0.05$ then it implies that the distribution is significantly different from normal distribution i.e., the data are not normally distributed, whereas $P > 0.05$ indicates that the distribution is approximately normal (Mobarek et al., 2008). The parametric test assumes few properties of the population from where the sample is drawn, one most important assumption is that the sample is drawn from a population that is normally distributed, and it must hold before the parametric test can be used. This finding alerts the fact that the sampling is non-normal for the considered *thirty-four* items and the non-parametric test should be used. Accordingly, the study uses the non-parametric test as an alternative to the parametric test wherever required.

In the next step, the pre-intervention and post-intervention mean values have been calculated for the considered *seventeen* items. Table 1.4. depicts the comparison between the pre-intervention and post-intervention mean values for the *seventeen* items.

Table 1.4. Comparison of Pre-Intervention and Post- Intervention Mean Score

Sl. No		Statements	N	Pre - Intervention		Post- Intervention	
				Mean	Std. Deviation	Mean	Std. Deviation
1	Learning	Attend courses in order to do my job better	200	3.44	1.340	3.64	1.166
2		I investigate which training and courses are available	200	3.47	1.378	3.69	1.180
3		I know where I can go for specific training	200	3.29	1.101	3.54	.945
4		I am willing to make additional efforts in order to learn	200	3.78	.931	3.90	.865
5		I always know which new developments are occurring in the sector I am working with	200	3.49	.972	3.73	.902
6		I like to learn	200	4.36	.983	4.51	.891
7	Decisiveness	I take difficult decisions by myself	200	3.74	.817	4.15	3.020
8		I like taking initiative	200	3.80	.828	3.87	.772
9		I am able to assess a situation quickly	200	3.60	.868	3.71	.801
10		I talk to people to realize my plan successfully	200	3.75	.845	3.91	.806
11		I take decisions independently	200	3.79	.679	4.02	.680
12		I take decisions quickly	200	3.61	.850	3.80	.759
13	Future Planning	I use available resources sparsely	200	3.73	.783	3.95	.816
14		If a situation changes, I adjust my plans	200	3.61	.867	3.66	.806
15		If I notice that I do not obtain the necessary results, I adjust my plans immediately	200	3.55	.755	3.59	.717
16		I adjust my planned approach when new opportunities arise	200	3.78	.798	3.86	.766
17		If my plan goes differently than expected, I make a new plan	200	3.77	.776	3.83	.744

Source: Author

It is evident from Table 1.4 that the mean values of all *seventeen* items have been increased in absolute terms after the training sessions. Accordingly, it can be concluded that the skill sets related to 'Learning', 'Decisiveness', and 'Future Planning' have improved after the respondents attended the training programs of the National Rural Livelihood Mission. Further, to check whether the improvement after the training programs is statistically significant or not, the Wilcoxon Signed-Rank test is performed in the IBM SPSS Version 20.0. It is a frequently used non-parametric test for paired data, which consists of pre- and post-treatment measurements (Rosner et al., 2006). The result obtained from the Wilcoxon Signed Rank test is shown in Table 1.5.

Table 1.5. Wilcoxon Signed-Rank Test Statistic for Learning, Decisiveness, and Future Planning

Sl. No.	Latent Variables	Statements	Z	Asymp. Sig. (2-tailed)
---------	------------------	------------	---	------------------------

1	Learning	Attend courses in order to do my job better	-3.475 ^b	.001*
2		I investigate which training and courses are available	-4.117 ^b	.000*
3		I know where I can go for specific training	-4.320 ^b	.000*
4		I am willing to make additional efforts in order to learn	-2.520 ^b	.012*
5		I always know which new developments are occurring in the sector I am working with	-4.369 ^b	.000*
6		I like to learn	-3.737 ^b	.000*
7	Decisiveness	I take difficult decisions by myself	-3.676 ^b	.000*
8		I like taking initiative	-2.667 ^b	.008*
9		I am able to assess a situation quickly	-2.480 ^b	.013*
10		I talk to people to realize my plan successfully	-3.995 ^b	.000*
11		I take decisions independently	-5.226 ^b	.000*
12		I take decisions quickly	-4.858 ^b	.000*
13		I use available resources sparsely	-3.824 ^b	.000*
14	Planning	If a situation changes, I adjust my plans	-1.023 ^b	.306
15		If I notice that I do not obtain the necessary results, I adjust my plans immediately	-1.372 ^b	.170
16		I adjust my planned approach when new opportunities arise	-2.532 ^b	.011*
17		If my plan goes differently than expected, I make a new plan	-1.670 ^b	.095
a.	Wilcoxon Signed Ranks Test			
b.	Based on negative ranks			

Source: Author

It is evident from the Table 1.5 that the critical values of Wilcoxon Signed Rank test are significant for *fourteen* items namely, 'Attend courses in order to do my job better' ($p < 0.05$, $Z = -3.475$), 'I investigate which training and courses are available' ($p < 0.05$, $Z = -4.117$), 'I know where I can go for specific training' ($p < 0.05$, $Z = -4.320$), 'I am willing to make additional efforts in order to learn' ($p < 0.05$, $Z = 2.520$), 'I always know which new developments are occurring in the sector I am working with' ($p < 0.05$, $Z = -4.369$), 'I like to learn' ($p < 0.05$, $Z = -3.737$), 'I take difficult decisions by myself' ($p < 0.05$, $Z = -3.676$), 'I like taking initiative' ($p < 0.05$, $Z = -2.667$), 'I am able to assess a situation quickly' ($p < 0.05$, $Z = -2.480$), 'I talk to people to realize my plan successfully' ($p < 0.05$, $Z = -3.995$), 'I take decisions independently' ($p < 0.05$, $Z = -5.226$), 'I take decisions quickly' ($p < 0.05$, $Z = -4.858$), 'I use available resources sparsely' ($p < 0.05$, $Z = -3.824$), and 'I adjust my planned approach when new opportunities arise' ($p < 0.05$, $Z = -2.532$). It suggests that the mean values of pre-intervention and post-intervention of the *six* variables considered for 'Learning', the *seven* variables considered for 'Decisiveness', and *one* out of *four* variables considered for 'Future Planning' is significantly different. This means the respondents' skill sets have significantly improved for the respective dimensions after attending the training programs. Whereas, the difference in mean values of pre-intervention and post-intervention for *three* out of *four* variables considered for 'Future Planning' is non-significant. Namely, 'If a situation changes, I adjust my plans' ($p > 0.05$, $Z = -1.023$), 'If I notice that I do not obtain the necessary results, I adjust my plans immediately' ($p > 0.05$, $Z = -1.372$), and 'If my plan goes differently than expected, I make a new plan' ($p > 0.05$, $Z = -1.670$). It implies that the respondents' skill sets of the respective dimensions have not significantly improved after attending the training programs.

Finally, the effect size of the Wilcoxon Signed Rank Test has been computed for the *fourteen* dimensions where mean values have improved significantly. The effect size of the Wilcoxon Signed Rank Test can be calculated using the following formulae:

$$r = \frac{Z}{\sqrt{N}}$$

Where, r = effect size

Z = Z value

N = (Number of cases $\times$ 2)

Table 1.6. shows the effect size of the Wilcoxon Signed-Rank test for *six* variables related to 'Learning', *seven* variables related to 'Decisiveness', and *one* variable related to 'Future Planning'. It is evident from table 1.4. that the effect size lies between $r = 0.124$ and $r = 0.2613$. According to Cohen (1988), $r = 0.1$ indicates a small effect, $r = 0.3$ indicates a medium effect, and $r = 0.5$ indicates a large effect. Therefore, it can be concluded that here the effect size of the Wilcoxon Signed-Rank test varies from a small effect to a medium effect. The

minimum effect size is observed for the statement 'I am able to assess a situation quickly' i.e., $r = 0.124$. This statement is associated with the skill set related to the 'Decisiveness' of the respondents. Whereas, the maximum effect size is observed for the statement 'I take decisions independently' i.e., $r = 0.2613$. Interestingly, the respective statement is also associated with the skill set related to the 'Decisiveness' of the respondents.

Table 1.6. The effect size of Wilcoxon Signed Rank Test Statistic

Sl. No.	Statements	Z	Effect Size (r)
1	I am able to assess a situation quickly	-2.48	-0.124
2	I am willing to make additional efforts in order to learn	-2.52	-0.126
3	I adjust my planned approach when new opportunities arise	-2.532	-0.1266
4	I like taking initiative	-2.667	-0.13335
5	Attend courses in order to do my job better	-3.475	-0.17375
6	I take difficult decisions by myself	-3.676	-0.1838
7	I like to learn	-3.737	-0.18685
8	I use available resources sparsely	-3.824	-0.1912
9	I talk to people to realize my plan successfully	-3.995	-0.19975
10	I investigate which training and courses are available	-4.117	-0.20585
11	I know where I can go for specific training	-4.32	-0.216
12	I always know which new developments are occurring in the sector I am working with	-4.369	-0.21845
13	I take decisions quickly	-4.858	-0.2429
14	I take decisions independently	-5.226	-0.2613

Source: Author

Theoretical contribution

The current study evaluates the impact of entrepreneurial training on learning outcomes, planning, and decisiveness as components of entrepreneurial competence. It confirms two key findings: first, interventions indeed yield a difference, and second, these interventions positively contribute to an overall improvement in the competence levels of women SHG members. Importantly, not all aspects of the three variables studied are equally influenced by the intervention. While some components, like future planning (1 out of 4 items), show no significant changes post-evaluation, others, such as learning (6 out of 7 items) and decisiveness (7 out of 7 items), exhibit significant positive effects. The extent of change in behavior ranges from small to moderate effects across the variables. Particularly, decisiveness emerges as the most impacted component, demonstrating both the highest and lowest effects, highlighting the variability in effect sizes within components. Therefore, this study contributes to the existing literature by affirming the positive association between interventions and the enhancement of entrepreneurial competency.

Practical implication

This section aims to offer practical recommendations derived from the study's findings, intended for training organizations to enhance their outcomes. The study reveals that future planning exhibits no significant changes following interventions by various training agencies, prompting a critical evaluation of the training process employed. Consequently, there is a need for increased emphasis on the future learning component, which displays the least improvement in entrepreneurial competence, necessitating the development of new modules for more effective results. Although both decisiveness and learning outcome components demonstrate significant changes, the variability within decisiveness suggests a need for restructuring training modules to address these fluctuations and improve overall effectiveness. Trainers must focus on comprehensive capacity building for all members during training sessions. Moreover, training modules should prioritize the fundamental cognitive enhancement of participants.

Conclusion and Way Forward

The conducted study, focusing on only three constructs of entrepreneurial competency, leaves ample room for future research endeavors. Firstly, entrepreneurial competency encompasses various dimensions, such as perseverance, opportunity recognition, learning orientation, market insight, networking abilities, persuasion skills, independence, investment awareness, and self-awareness, which warrant exploration to better understand their implications on SHG members' performance. Secondly, broadening the study's scope could involve incorporating programs from public and private institutions like NABARD, state governments, community-based organizations, and NGOs. Thirdly, an evaluative study across larger geographical areas, comparing SHGs nationwide, could provide valuable insights. Fourthly, micro-level studies could be conducted by identifying entrepreneurs who exhibit maximum changes post-training, documenting their personalities, demographics, and motivation types as case studies. Lastly, longitudinal evaluations could be considered to assess the sustainability of enhanced entrepreneurial competencies over time.

REFERENCES

1. Afshan, G., Shahid, S., & Tunio, M. N. (2021). Learning Experiences of Women Entrepreneurs Amidst COVID-19. *International Journal of Gender and Entrepreneurship*, 13(2). <https://doi.org/10.1108/IJGE-09-2020-0153>
2. Bird, B. (1995). *Toward A Theory of Entrepreneurial Competency*. 2, 51–72. Bacigalupo, M.,
3. Kamylyis, P., Punie, Y., & Brande, G. V. (2016). *EntreComp: The Entrepreneurship Competence Framework*. European Commission. doi:10.2791/593884
4. Bori, B. (2017). Women Entrepreneurship Development Through Self-Help Groups in India:
5. A Review of Studies. *IOSR Journal of Business and Management*, 19(1).
6. Breslin, D. (2017). Learning to Evolve: Increasing Entrepreneurial Self-Efficacy and Putting the Market First. *Contemporary Issues in Entrepreneurship Research*, 7. <https://doi.org/10.1108/S2040-724620170000007007>
7. Bridge, S. (2021). Facing Uncertainty: An Entrepreneurial View of The Future? *Journal of Management and Organization*, 27(2), 1–12. <https://doi.org/10.1017/jmo.2018.65>
8. Brinckmann, J., Grichnik, D., & Kapsa, D. (2010). Should Entrepreneurs Plan or Just Storm the Castle? A Meta-Analysis on Contextual Factors Impacting the Business Planning-Performance Relationship in Small Firms. *Journal of Business Venturing*, 25(1), 24–40. <https://doi.org/10.1016/j.jbusvent.2008.10.007>
9. Brown, A. D., & Barnard, B. (2018). Entrepreneurship, Innovation and Strategic Foresight: How Entrepreneurs Engage the Future As Opportunity. *SSRN Electronic Journal*, 1–30. <https://doi.org/10.2139/ssrn.3295996>
10. Bruine de Bruin, W., Parker, A. M., & Fischhoff, B. (2020). Decision-Making Competence: More Than Intelligence? *Current Directions in Psychological Science*, 29(2), 186–192. <https://doi.org/10.1177/0963721420901592>
11. Brush, C. G., de Bruin, A., & Welter, F. (2009). A Gender-Aware Framework for Women's Entrepreneurship. *International Journal of Gender and Entrepreneurship*, 1(1). <https://doi.org/10.1108/17566260910942318>
12. Carwile, J. J. (2009). A Case Study of The Self Directed Learning Of Women Entrepreneurs In The First Four Years of Business Ownership. In *ProQuest Dissertations and Theses*. Virginia Commonwealth University.
13. Cohen, J. (1988). *Statistical Power Analysis for the Behavioural Sciences*, 2nd ed. Hillsdale, NJ: Erlbaum.
14. Chakraborty, A., Sharma, P., & Chaturvedi, C. (2019). Increasing Impact of Self-Help Groups on Women Empowerment and Poverty Alleviation: A Study of Reliability. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3407126>
15. Chwolka, A., & Raith, M. G. (2012). The Value of Business Planning Before Start-Up - A Decision-Theoretical Perspective. *Journal of Business Venturing*, 27(3), 385–399. <https://doi.org/10.1016/j.jbusvent.2011.01.002>
16. Dasgupta, M., & Roy, N. (2017). National Rural Livelihood Mission (NRLM) and Sustainable Livelihood Development through Poverty Alleviation. *Research Review Journals*, 02(09), 107–113. www.rrjournals.com
17. Dean, J. W., & Sharfman, M. P. (1996). Does Decision Process Matter? A Study of Strategic Decision-Making Effectiveness. *Academy of Management Journal*, 39(2), 368–396.
18. Digal, S. K. (2006). *Women Entrepreneurial Competencies: A Comparative Study Of Phulbani District And Khurda District Of Orissa*. PhD Thesis, Bhubaneshwar. Retrieved July 16, 2020, from <https://shodhganga.inflibnet.ac.in>
19. Fahim, N. B. A., & Baharun, R. bin. (2016). Market learning orientation and entrepreneurial orientation effects towards absorptive capacity and innovative capability on firm performance. *International Business Management*, 10(17), 3370–3778.
20. Gabrielsson, J., & Politis, D. (2011). Career Motives and Entrepreneurial Decision-Making: Examining Preferences for Causal and Effectual Logics in the Early Stage of New Ventures. *Small Business Economics*, 36(3), 281–298. <https://doi.org/10.1007/s11187-009-9217-3>

21. Nunnally, J.C. and Bernstein, I.H. (1994) The Assessment of Reliability. *Psychometric Theory*, 3, 248-292.
22. Mobarek, A., Mollah, A. S., & Bhuyan, R. (2008). Market Efficiency in Emerging Stock Market: Evidence from Bangladesh. *Journal of Emerging Market Finance*, 7(1), 17-41. <https://doi.org/10.1177/097265270700700102>
23. Kapoor, S. (2019). Entrepreneurship for Economic and Social Empowerment of Women: A Case Study of Self-Help Credit Program in Nithari Village, Noida, India. *Australasian Accounting, Business and Finance Journal*, 13(2). <https://doi.org/10.14453/aabfj.v13i2.8>
24. Kaur, H., & Bains. (2013, November) Understanding The Concept Of Entrepreneur
25. Competency. *Journal of Business Management & Social Sciences Research (JBM&SSR)*, Volume 2,(No.11), 31-33. Retrieved January 2020, from www.borjournals.com
26. Junuthula, S., Uma, K., Shirisha, J., Uma Devi, K., & Suchiritha Devi Professor, S. (2018). A Review on Self Help Groups-Financial Inclusion Programme and Its Impact in India. *International Journal of Applied and Natural Sciences (IJANS)*, 7(3), 11-19. www.iaset.us
27. Kumar, A., & Jasheena, C. J. (2016). Kudumbashree: Promoting the Self-Help Group Model of Empowerment Through Women Entrepreneurship in Kerala - a study. *Prabandhan: Indian Journal of Management*, 9(6). <https://doi.org/10.17010/pijom/2016/v9i6/94959>
28. Kyguolienė, A., & Švipas, L. (2019). Personal Entrepreneurial Competencies of Participants in Experiential Entrepreneurship Education. *Management of Organizations: Systematic Research*, 82(1), 37-51. <https://doi.org/10.1515/mosr-2019-0012>
29. Kyndt, E., & Baert, H. (2015). Entrepreneurial Competencies: Assessment and Predictive Value for Entrepreneurship. *Journal of Vocational Behavior*, 90, 13-25. <https://doi.org/10.1016/j.jvb.2015.07.002>
30. Lahnamäki-Kivelä, S. (2022). Coping with Uncertainty: Exploring the Foresight Actions' Role in Supporting Growth-Oriented Among Finnish Dairy Farmers. *Futures*, 135. <https://doi.org/10.1016/j.futures.2021.102870>
31. Mishra, A., & Rao, G. B. (2014). National Rural Livelihood Mission (NRLM) in Sonapur District: Scaling the Progress. *International Journal of Current Research*, 6(11), 9903-9905. <http://www.journalcra.com>
32. Maine, E., Soh, P. H., & dos Santos, N. (2015). The Role of Entrepreneurial Decision-Making In Opportunity Creation and Recognition. *Technovation*, 39-40(1), 1-20. <https://doi.org/10.1016/j.technovation.2014.02.007>
33. Naik, M. J., & Rodrigues, A. (2018). Role of SHG Towards Self Employment and Development of Entrepreneurship Skill. *Journal of Entrepreneurship and Management*, 7(3). Nayyar, N. (2017). Role of SHGs in Rural Women Entrepreneurship: An Overview. *Journal of Commerce and Management Thought*, 8(4). <https://doi.org/10.5958/0976-478x.2017.00048.9>
34. Palos-Sánchez, P. R., Baena-Luna, P., & Peña, A. C. (2019). Analysis of Educational Competences to Evaluate Entrepreneurial People. *Interciencia*, 44(5). Podile, V. (2011). *Entrepreneurial Competencies*. <https://www.researchgate.net/publication/26551837>
35. Robert, F. C., Frey, L. M., & Sisodia, G. S. (2021). Village Development Framework Through Self-Help-Group Entrepreneurship, Microcredit, and Anchor Customers in Solar Microgrids for Cooperative Sustainable Rural Societies. *Journal of Rural Studies*, 88. <https://doi.org/10.1016/j.jrurstud.2021.07.013>
36. Rosner, B., Glynn, R. J., & Lee, M. L. T. (2006). The Wilcoxon Signed Rank Test for Paired Comparisons of Clustered Data. *Biometrics*, 62(1), 185-192. <https://doi.org/10.1111/j.1541-0420.2005.00389.x>
37. Rostini, R. (2021). Competitiveness Development, Learning Orientation, Entrepreneurial Commitment and Business Performance in the Silk Industry. *Management Science Letters*. <https://doi.org/10.5267/j.msl.2020.10.008>
38. Sarwoko, E., Surachma, Armanu, & Hadiwidjo, D. (2013, (Jan- Feb)). Entrepreneurial Characteristics And Competency As Determinants Of Business Performance In SMEs. *IOSR Journal of Business and Management (IOSR-JBM)*, 7(3), 31-38.
39. Saurabh, S. (2016). Issues and Challenges Faced by Women Entrepreneurs and Their Training Needs. *International Journal of Multidisciplinary and Academic Research (SSIJMAR)*, 1(2).
40. Shaik, M., & Bharathi, V. (2018, April). Assessment Of Entrepreneurial Competencies- A Study With Reference To Self Help Group In Kapada. *Asia Pacific Journal of Research*, 1(LXXXVII), 317-332. Retrieved January 2020, from www.apjor.com, <https://www.researchgate.net/publication/329964049>
41. Solanki, N. (2019). Women Entrepreneurship: A Paradigm Shift. *Humanities and Social Sciences Reviews*, 7(1). <https://doi.org/10.18510/hssr.2019.7157>
42. Sritanyarat, D., & Sakdiyakorn, M. (2020). Vicarious Learning from Innovative Women Entrepreneurs in Thailand. *Advances in Developing Human Resources*, 22(2). <https://doi.org/10.1177/1523422320907049>
43. Sumaryadi, S., & Kusnadi, K. (2021). The Influence of Strategic Planning and Personnel Competence on Organizational Performance of the TNI Material Feasibility Service Mediated by Compliance Management. *Journal of Economics, Management, Entrepreneurship, and Business (JEMEB)*, 1(2), 128-145. <https://doi.org/10.52909/jemeb.v1i2.56>

-
44. Sundah, D., Langi, C., Maramis, D., & Tawalu, D. L. (2018). Developing Entrepreneurial Competencies For Successful Business Model Canvas. *IOP Conf. Series: Journal of Physics: Conf. Series* 953 (pp. 1-23). IOP Publishing Ltd.
 45. Zizle, T. (2018, March/April). The Importance of Entrepreneurial Competencies On The Performance Of Women Entrepreneurs In South Africa. *The Journal Of Applied Bussiness Research*, 34(2), 223-236. Retrieved July 26, 2020, from www.clutejournals.com