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## Celebrity Endorsement: A Congruity Measure of Personalities

Reshma Farhat<sup>1\*</sup> Dr. Bilal Mustafa Khan<sup>2</sup>

1.Department of Business Administration, Aligarh Muslim university (AMU), PO box 202002, Aligarh, Uttar Pradesh, India

2.Department of Business Administration, Aligarh Muslim university (AMU), PO box 202002, Aligarh, Uttar Pradesh, India

\* E-mail of the corresponding author: [reshma.farhat2010@gmail.com](mailto:reshma.farhat2010@gmail.com)

### Abstract

**Purpose** – In marketing communications strategy, the use of celebrity is a common practice for major firms in supporting the brand imagery. Based on the cognitive theories of endorsement efficiency, the congruence between the personality of a brand being endorsed and that of the targeted personality of a celebrity is tested.

**Design/methodology/approach** – A total of 120 survey respondents' brand-personality perceptions and perceptions of celebrity personality were measured and analysed. The congruence measures were used as indicators from the adjectives of Aaker's Scale to analyse the congruity effect.

**Findings** – The results indicated that a successful brand promotion needs congruency between the brand's and the endorser's personality, though it may be moderate.

**Originality/value** – The research undertaken on celebrity endorsement in this paper will be useful on both academic and professional platform, as this study derives specific insights to practitioners and it provides a basis for guiding further research beyond the mere celebrity selection decision. It enhances the usefulness of the congruency effect, providing a knowledge base for determining an overall brand positioning strategy. Also, it looks into the perception of Indian consumers on celebrity endorsement, providing theory for scholarly and directives for managers and professionals.

**Keywords:** Celebrity Endorsement, Brand Personality, Congruency

### 1. Introduction

Increasing competition for consumer consciousness and new product proliferation have encouraged marketers to use attention-creating media stars to assist product marketing. Advertisers agree that celebrity endorsement does not itself guarantee sales. It can create a buzz and make a consumer feel better about the product, which in turn has to come to the expectation of customers as a real star by delivering the promise. For a successful brand promotion, it becomes pertinent for companies to induct all possible measures to influence the purchase intention of a consumer and to inculcate the deep desire to own a particular brand. One of the major adopted tools of brand promotion is the Celebrity endorsement. Marketers spend enormous amounts of money annually on celebrity endorsement contracts based on the belief that celebrities are effective spokespeople for their products or brands (Katyal, 2007). Brands all over the world use celebrities to advertise their products. Celebrity endorsement has become a prevalent form of advertising in India. The involvement of celebrities in advertising is increasingly widespread and has become a commonplace, the reason is, India is a celebrity-worshipping nation and people are constantly looking for a role model or an icon. Alongside, this phenomenon, research into the role of celebrities in advertising has increased since the 1990s (Amos, Holmes and Strutton, 2008; Seno and Lukas, 2007; Pringle and Binet, 2005; Erdogan, 1999; Ohanian, 1991). Some of these researches have highlighted various explaining factors and the congruency is one of the main determinants.

There has been a considerable amount of interest in the concept of brand personality and how it relates to the self-congruity effect (Aaker, 1999). Theory and practice proves that the use of superstars in advertising generates lot of publicity and attention (Ohanian, 1991). Also, if a company image has been tarnished, hiring a popular celebrity is one potential solution. Hence, this study envisages into the effects of congruity in the process of advertisement and how the presence of celebrity endorsers affects this congruity

as celebrities also help advertisements *stand out* from surrounding clutter. When consumers could associate a product with an endorser, they could easily recall the brand and consequently influence them to purchase the product (Friedman and Friedman, 1979; Kamins, 1989).

The focus of this study is to probe the celebrity endorsement effect from congruity perspective and for this an extensive review of the existing literature has been attempted in the following section.

## 2. Literature Review

The previous researches have been analysed to understand the concepts of celebrity endorser, brand personality and brand personality congruity which are further used in survey instruments for measurement of congruity effect.

### 2.1 Celebrity Endorser

“Celebrity is an omnipresent feature of society, blazing lasting impressions in the memories of all who cross its path.”

- Kurzman et.al (2007)

A person who enjoys public recognition from a large share of a certain group of people and uses this recognition on behalf of a consumer good by appearing with it in advertisements is known as a celebrity (McCracken, 1989). They are usually known to the public for their accomplishments in areas other than the product endorsed by them (Friedman and Friedman, 1979). Celebrities influence on consumers appears to be larger than ever before (Alperstein, 1991). When used effectively celebrity endorsers have the potential of serving a valuable role in enhancing a brand’s competitive position and developing brand equity (Till, 1998). Celebrity endorses are being used in about 25 percent of all television advertisements in order to promote all brands (Erdogan et al, 2001) as according to (Reynolds, 2000), celebrity endorsement can give a brand a touch of glamour and can leave an impressive impact on the minds of the customer.

A celebrity is also chosen based on his/ her credibility. Highly credible endorsers are expected to produce more positive attitude changes towards the position advocated and to induce more behavioral changes than less credible sources. According to Ohanian (1990), someone who is well known, attractive, trustworthy, an expert or even a combination of some or all of these traits would be highly credible. Schikel (1985) highlights the subtle yet intense impact of celebrities on everyday thinking and living.

Since presence of celebrity endorsers affects purchase decisions of consumers positively, producers and retailers have always preferred to use celebrity endorsements in order to sell their products (Stafford et al, 2003; Erdogan, 1999; Kamins, 1990). Indian advertisement has been placing a vital amount of importance on both recall and persuasion as brand differentiating messages (Dixit, 2005). Very often, various advertising styles are used by advertisers to influence consumer brand choice behaviour and among these different available choices one very popular choice is Celebrity Endorsements (Alsmadi 2006).

Celebrity endorsement research has revolved around five themes: celebrity attractiveness (Debevec and Kernan, 1984; Kahle and Homer, 1985; Caballero, Lumpkin and Madden, 1989); celebrity meaning transfer (McCracken, 1989; Langmeyer and Walker, 1991; Miciak and Shanklin, 1994; Erdogan, Baker and Tagg, 2001; Choi, Lee and Kim, 2005); celebrity credibility (Klebb and Unger, 1982; Patzer, 1983); celebrity impact on brands and consumers (Ohanian, 1991; Tripp, Jensen and Carlson, 1994; Mathur, Mathur and Rangan, 1997; Shimp and Till, 1998; Erdogan, 1999; Silvera and Austad, 2004); and celebrity product match-up (Kamins, 1990; Misra and Beatty, 1990; Till and Busler, 1998). Popularity is the main aspect of celebrity endorsement, however, apart from popularity factor, various other points should also be taken under consideration for a successful brand promotion. One of it is the concept of congruency. Proper identification and match-up between the personalities of the endorsed brand and that of the celebrity is inevitable. Empirical work on the congruency theory often has concentrated on the physical attractiveness of the endorser (Kahle and Homer 1985).

### 2.2 Brand Personality and Celebrity Endorsement

Brand personality is an attractive and appealing concept in the marketing of today. It is one of the core dimensions of the brand identity (D. Aaker, 1996) and perhaps the one closest to the consumers. The personality idea responds to the tendency in contemporary society to value personal relationships. The celebrities have stopping power and draw attention to advertising messages. Brand personality represents that part of the brand image which, in the consumer's mind, is associated with the brand's emotional aspects and symbolism. Many studies show that consumers make choices based on whether he/she considers the brand to be reflective of her/his own personality.

One way is to assess changes in the product's brand personality using Aaker's brand personality framework, which is also adopted for this study. Aaker (1997) defined brand personality as "the set of human characteristics and traits that consumers attribute to brand", (Aaker, 1997). Brand personality gives the consumer something to relate to that is vivid, alive, and more complete than what is conveyed by the generic offering (Upshaw, 1995). Aaker (1997) identifies five underlying dimensions of brand personality: sincerity, excitement, competence, sophistication, and ruggedness. Sincerity comprises brand personality characteristics like domestic, honest, and genuine. Excitement consists of characteristics like exciting, trendy, spirited, and up-to-date. Competence includes characteristics such as reliable, responsible, and efficient. Sophistication is characterized by pretentious, glamorous and charming. Ruggedness incorporates characteristics of tough, strong, and outdoorsy. Many researchers have attempted to explore the meaning of brands by examining how brand personality attributes are structured (e.g; Azoulay & Kapferer, 2003; Bosnjak et al., 2007; Kim et al., 2007; Kim & Jia, 2005; Kim, Lee & Lee, 2008; Ko et al., 2008; Moon, 2007).

### 2.3 *Brand Personality Congruity*

The congruity between self-concept and brand image has been frequently studied and theorized about this effect on consumer behaviour. Lot of researches have been done in the domain of congruency in marketing, typically in the context of the examination of other issues related to celebrity advertising. Self-congruity has been used to explain and predict brand attitude, product use and ownership, brand loyalty, purchase intention, and so forth (Sirgy et al., 1997). However, the aim of congruency is to assess the fit between the brand and the other entity.

According to Hawkins, Best, and Coney (1983), a good matchup between celebrity image and product image will receive high effectiveness scores, in terms of ad and celebrity effectiveness measures. Mowen (1979) suggested the need for endorser-product congruence in the context of a balance model approach to product endorser effectiveness. De Sarbo and Harshman (1985) also examined the issue of how to create such a matchup between celebrity spokesperson and product endorsed using a factor-analytic procedure designed to uncover the perceptual-cognitive overtones of both product and spokesperson. McCracken (1989) speaks to this issue by suggesting that "the effectiveness of the endorser depends, in part, upon the meanings he or she brings to the endorsement process."

The review of literature reveals that very few studies have analysed congruence in the broader sense. At first glance, it may seem logical that congruence between the celebrity and the brand endorsed should have a positive impact on the brand's image and that, the stronger the link, the more impact the association should have on the brand, but the congruence may possess different levels as that of high, low and moderate. Depending on this the affinity of the congruency can be examined. However, if the incongruence is so great that consumers have to change their cognitive structures to comprehend it, they have a tendency to exhibit negative reactions, leading to negative cognitive elaboration and a feeling of frustration (D'Astous and Bitz, 1995). This concept of congruence deserves, and will be given, a more in-depth examination here.

## 3. **Research Methodology**

This study is based on primary data and the measures/ constructs of the research were adopted from previous researches so as to achieve the objectives of this study. Five brand personality dimensions

(Sincerity, Competence, Excitement, Sophistication, and Ruggedness) based on J. Aaker's scale of brand personality measurement were chosen to measure the personality of brand's under study.

### 3.1 *Measures*

Based on the 42 items of Aaker's brand personality scale, the measurement was done against two brands: a popular snacks brand (Sunfeast) and the celebrity endorser (popular actor of Hindi Cinema – 'Shahrukh Khan') as the brand ambassador. The objective was to measure the congruence between 'Shahrukh Khan's personality and 'Sunfeast' brands' personality. Measures for brand personality used in the present study were compiled from the literature (e.g. Aaker, 1991, 1996, 1997).

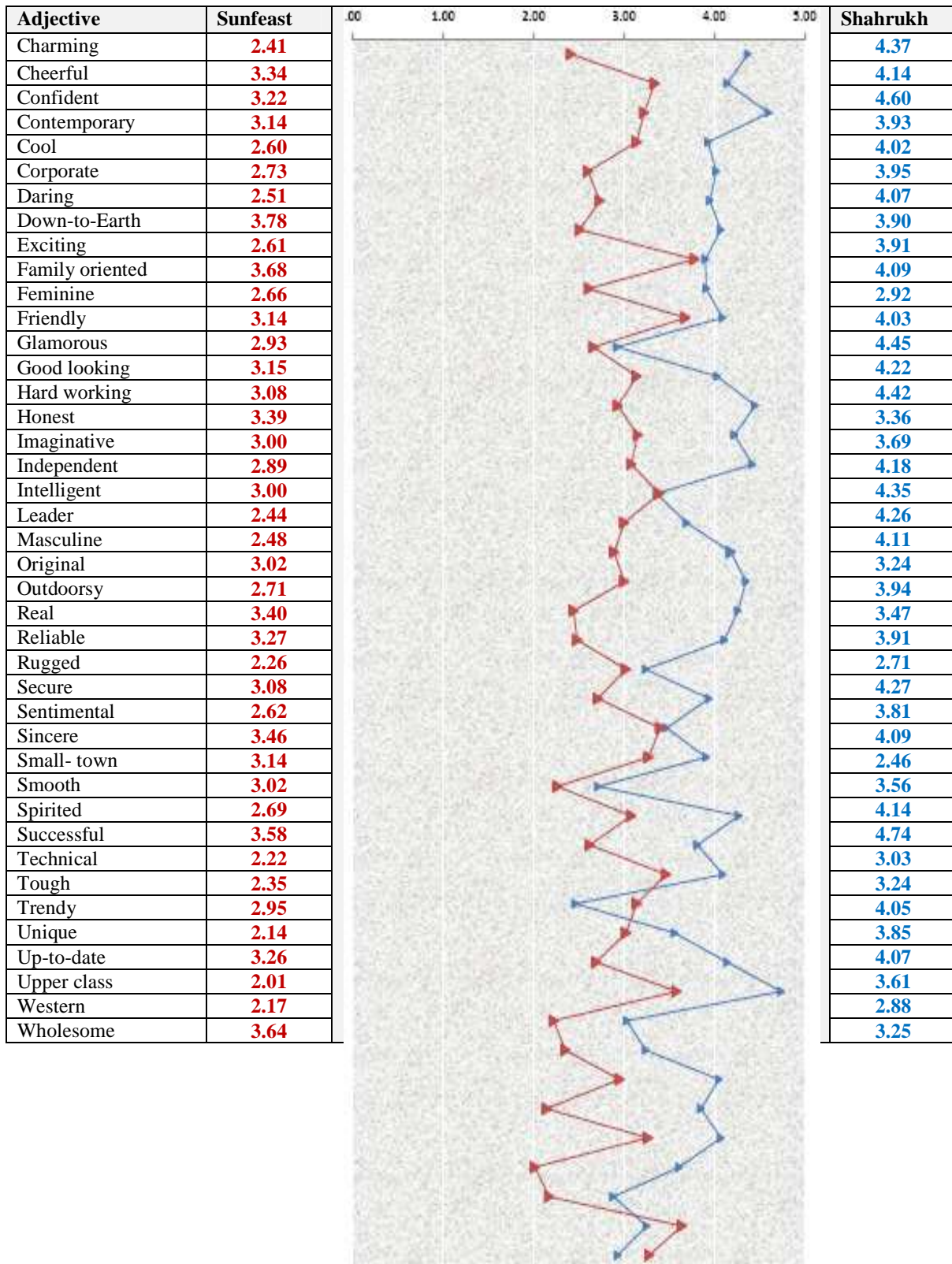
### 3.2 *Sampling Technique*

The instrument developed for sampling required responses which was not an easy task for the respondents because it contained 42 adjectives most of which were rather close and it required endurance on the part of respondent to give the responses. Due care was taken while choosing the respondents who in some way or other were expected to have used or aware about the brands and familiar with celebrity endorsements. Because of these restrictions, judgmental sampling technique was adopted. The majority of respondents in the age group of 18-30 years, mostly comprising of students were chosen, because in this group, the probability of finding respondents, who were aware of the brands, was quite high. Data was gathered using questionnaire survey from around 150 respondents. The sample consisted of undergraduate as well as post graduate students. A structured questionnaire was developed containing a single question asking respondents to rank 42 adjectives (based on Aaker's scale). Two brands were taken including the endorser. The question had five-point Likert's scale response with Strongly Disagree and Strongly Agree as the scale anchors. The questionnaire was administered personally as well as through e-mail.

## 4. **Analysis and Interpretation**

Data analysis was done by calculating the central tendency measure - mean (based on Aaker's brand personality traits). Separate means were found for every brand i.e., for 'Sunfeast' and 'Shahrukh Khan'. Graphic techniques using SPSS & Excel were used to plot the mean values and comparing the means related to the 'Sunfeast' brand with 'Shahrukh Khan'. Figure [1] shows the relationship of the celebrity with Sunfeast. As it's clear from the graph the congruency effect varies on different personality characteristics in case of 'Sunfeast' and 'Shahrukh Khan'. There is only one adjective 'honest' which has comparable mean difference (with other pairs of means).

Figure [1]: Comparison of mean response between Sunfeast's and Shahrukh's personality



Young	<b>3.28</b>	<b>2.93</b>
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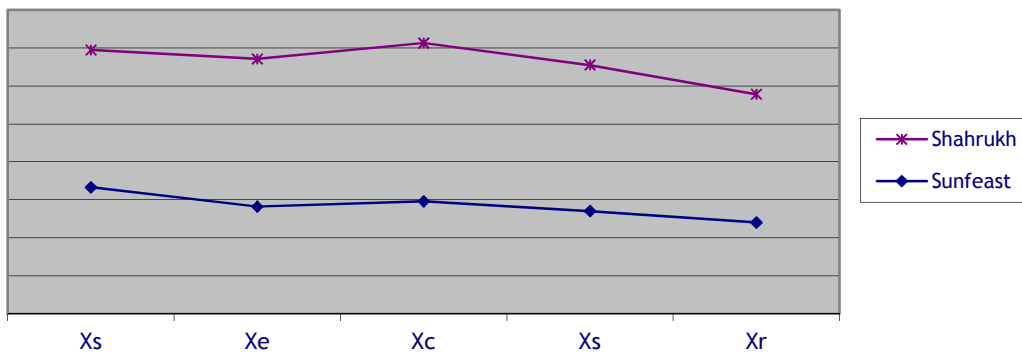
As it is clear from Table [1] and Graph [1], that there are slightly deviating means, which shows there is lower degree of congruence between the brand Sunfeast and Shahrukh Khan on some personality dimensions such as Competence, Ruggedness and Sophistication while they are quite close in certain other brand personality dimensions like Sincerity and Excitement.

**Table [1]: Comparison of Mean on Brand personality dimensions**

Brand Name	Xs	Xe	Xc	Xsp	Xr
Sunfeast	3.33	2.82	2.96	2.70	2.40
Shahrukh Khan	3.62	3.89	4.17	3.85	3.38

Here, Xs= Sincerity, Xe= Excitement, Xc= Competence, Xsp= Sophistication, Xr= Ruggedness.

**Graph [1]: Comparing variations in brand personalities**

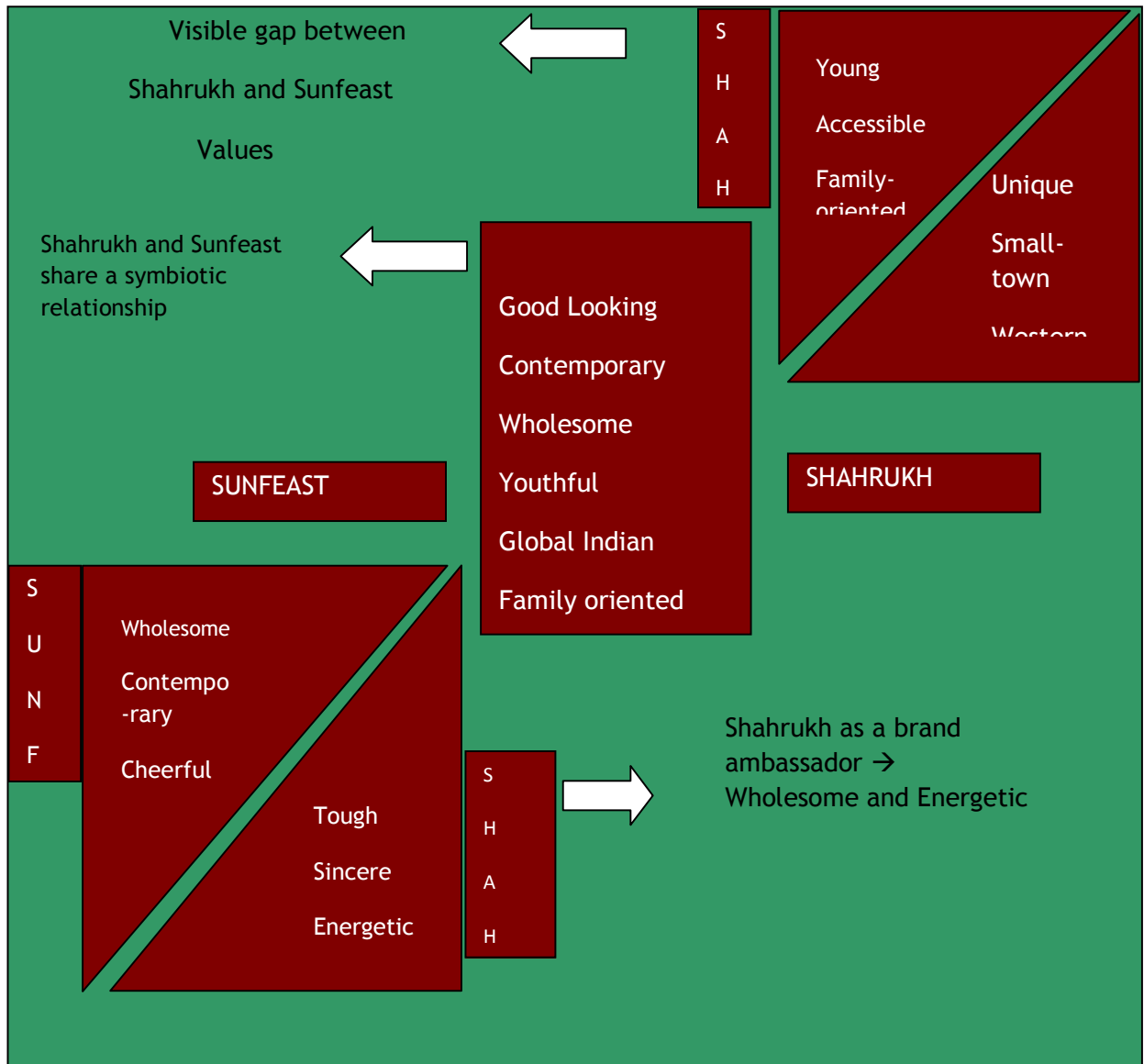


(Xs, Xe, Xc, Xs, Xr have same meaning as in Table [1])

*4.1 Framework of differences between Shahrukh-Sunfeast brands*

The Figure [2] is drawn to analyse the differences and the similarities between the celebrity endorser (Shahrukh Khan) and the brand (Sunfeast). It shows a framework as to how certain personality traits of ‘Shahrukh’ and ‘Sunfeast’ have worked in synergy and helped in establishing ‘Sunfeast’ as an established brand. It also shows difference in values that ‘Shahrukh’s’ personality carries in comparison to that of ‘Sunfeast’.

Figure [2]: Comparison between Shahrukh-Sunfeast brands



An assessment of current market situation indicated that celebrity endorsement and advertising strategies if correctly blended in terms of marrying the strengths of the brands with the celebrity's personality indeed justify the high cost associated with this form of advertising. However, advertising needs to be aware of the complex processing underlying celebrity endorsement by gaining clarity on described concepts of celebrity source creditability and attractiveness, match-up hypothesis, multiple product endorsement etc.. Marketer has to decide how far the benefits outweigh the risks associated.

This research shows that congruence between a celebrity and a brand is an important concept, while considering the pre-attitude toward the ad featuring a celebrity endorsing a brand. In a narrow sense



the study put forwards the empirical evidence for the general belief that, Endorser and the Brand must have congruence between their personalities. The targeted endorser in our study i.e. 'Shahrukh Khan' had (and is having) a successful association with the chosen brand of our study i.e. 'Sunfeast'. The general understanding is that Shahrukh has a 'fit' with this brand, that is why he was chosen as the endorser for this brand, even in the presence of some other big celebrities like Amitabh Bachchan, Amir Khan, Sachin Tendulkar and others. It was tested (empirically) whether this fit has anything to do with the congruence between their personalities.

In this study we have found that the targeted endorser i.e., Shahrukh Khan's personality has quite close congruence with the brand under study with a slight deviation. Hence from these findings we can safely conclude that congruence between endorser's and brand's personality is quite important for converting a product/service into a brand, for making a brand more successful. According to the results of our study this brand has only a moderate degree of congruence with Shahrukh Khan, nevertheless Shahrukh has proved as a successful endorser of the brand, both in terms of increase in familiarity of the brand and its acceptance by the consumer in a highly competitive segment.

However certain limitations of this study are inevitable due to limited sample size. Future studies should focus on some other product categories with large samples so as to validate the findings of the study. Also, another major limitation lies in the domain of area of the study, wherein, the respondents of a small town were included and so there may be difference in perceptions among respondents as compared to consumers in big or metropolitan cities. The findings of this study are quite significant as it highlights the relevance of using celebrity endorser and congruity effect as a foundation block for building successful brands.

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## Enterprise Involvement of Women Entrepreneurs

D.Amutha

Asst.Professor of Economics, St.Mary's College (Autonomous), Tuticorin

Email: amuthajoe@gmail.com

### Abstract

Entrepreneurship enhances financial independence and self esteem of women. An attempt is made to discuss enterprising, entrepreneurs and enterprise involvement among the women entrepreneurs in Tuticorin District. The relationship between the degree of enterprise involvement and the performance in enterprise is also analysed to reveal the importance of the enterprise involvement. Totally 300 women entrepreneurs, nearly 13% of total population were selected for primary data collection by adopting simple random sampling method. The reference period of survey was 2010-11. The analysis of chi-square results indicated that the socio, economic profile variables, except caste, type of family and material possession have significant association with entrepreneurship. The entrepreneurs are classified into good and poor performers on the basis of their average return on investment at 8.65 per cent. The good performers are those who secured the percentage above the average return on investment (8.65 per cent) and the poor performers are those who secured the percentage below the average return on investment. It reveals that the good performers have greater source of inspiration and are good in future plans, whereas the poor performers are very weak in the source of inspiration and future plans.

**Keywords:** women entrepreneurs, enterprise, investment, good performers, future plans.

### 1. Introduction

Women have a unique position in the society. Real Development cannot take place if it bypasses women, who not only represent one half of a country's population but also the kernels around which societal revolution take place. Entrepreneurship enhances financial independence and self esteem of women. Around 50 per cent of India's population is women, yet business spheres such as trade, commerce and industry is still considered a male preserve. Entrepreneurial work has also been predominantly a man's world in India, are women. Among the states, Gujarat, Maharashtra and Karnataka have more women entrepreneurs. Indian women are in no way inferior to men in all walks of life and they can be good entrepreneurs as men in the country. Therefore, it is essential to exploit the potential of Indian women. Women's participation in trade, industry and commerce, requiring entrepreneurship is still poor, mainly because of the problems associated with their gender roles. Therefore, promotion of entrepreneurship and economic empowerment of women poses a challenge to the government, funding agencies and non-government organizations. It is important for these people on the limitations faced by the women and to plan supporting systems to enhance the women entrepreneurship in India. Schrumpter (1961) defined entrepreneur as an agent for change – an innovator. Woman entrepreneur is an individual who takes up a challenging role in which she constantly interacts and adjusts herself with social, resource and support spheres in a society (Pareek 1992). By enabling women to become entrepreneurs and to participate fully and more effectively in a wide range of economic and especially industrial activities, they improve their position and also make greater progress towards higher economic growth, improved productivity, improved distribution of income, reduction in poverty and unemployment. Deivasenapathy (1986) in his study also stated that the family support influences the entrepreneurial success. Schwartz (1979) expressed that 'economic necessity' was found to be one of the most prime motivations in emerging entrepreneurship. An attempt is made to discuss enterprising, entrepreneurs and enterprise involvement among the women entrepreneurs in Tuticorin District.

#### 1.1 Objectives

The main objectives of the study are mentioned below:

- To study the nature of enterprises, sources of capital and return on investment owned by women.
- To examine the enterprise involvement of women entrepreneurs
- To evaluate the performance of women entrepreneurs and enterprise involvement and
- To examine the factors that determines good and poor performers.

## 1.2 Methodology

In order to evaluate the performance of women entrepreneurs in Tuticorin District, Tamilnadu, India 300 women entrepreneurs were randomly selected from the list obtained from District Industries Centre, Tuticorin. As on 31<sup>st</sup> March 2011 there are about 2412 women entrepreneurs registered in the District Industries Centre and 300 entrepreneurs that is, nearly 13% of total population were selected for primary data collection by adopting simple random sampling method. The reference period of survey was 2010-11.

## 2. Discussion and analysis

### 2.1 Nature of Enterprise

The women entrepreneurs may run the enterprises according to their capability in terms of finance, management, marketing and risk-taking ability. The nature of enterprises selected by them is influenced by the scope of business, profitability and other aspects. The nature of enterprises may relate to Tuition Centers, STD booth, Tailoring, Petty Shops, Grinding Flour Business, Mini Dairy, Vegetable sellers, Pickles making and Computer centre. The nature and number of enterprises are presented in table 1.

**Table 1 Nature of Enterprises of the Women Entrepreneurs**

Nature of Enterprises	Number of Enterprises	Percentage
Tuition Centers	39	13.00
STD Booth	33	11.00
Tailoring	50	16.66
Petty Shops	35	11.67
Grinding Flour Business	65	21.67
Mini Dairy	12	4.00
Vegetable Sellers	19	6.34
Pickles	21	7.00
Computer Centre	26	8.66
Total	300	100.00

Source: Survey data.

From table 1 it has been observed that the dominant enterprises of women entrepreneurs relate to grinding flour business, tailoring, tuition centers and petty shops which constitute 21.67 per cent, 16.66 per cent, 13.00 per cent and 11.67 per cent to the total respectively. The STD booth constitutes 11.00 per cent to the total. The other enterprises are below 10 per cent.

### 2.2 Association between Socio-Economic Profile Variables and Entrepreneurship Index

The study of association between socio-economic variables of entrepreneurs and entrepreneurship index is essential to promote entrepreneurship among the entrepreneurs. In order to analyse the association, eleven profile variables are taken into account. The association between socio-economic profile variables and the entrepreneurship index is analysed with the help of the chi-square test.

**Table 2 Association between Socio-Economic Profile and Entrepreneurship among the Women Entrepreneurs**

Socio Economic Profile	Calculated Chi-square	Table value of chi-square at 5% level	Inference
Age	34.29	21.026	Significant
Education	36.15	15.507	Significant
Caste	7.1230	15.507	Insignificant
Nature of Family	8.1611	9.488	Insignificant
Marital status	13.3969	15.507	Insignificant
Family size	16.2916	15.507	Significant
Earning Members per family	29.521	26.296	Significant
Occupational background	19.2866	31.410	Insignificant
Material Possession	18.9315	26.296	Insignificant
Monthly income	13.4416	26.296	Significant
Family Income per month	13.1541	15.507	Significant

Source: computed data

The table 2 reveals that the association between entrepreneurship and socio-economic variables namely age, education, family size, earning members, occupational background, monthly income and family income per month is significant at 5% level since the calculated value of chi-square is greater than the table value of these variables.

### 2.3 Years of Experience

The years of experience of the unit shows the number of years the unit has been working since its establishment. It indicates the life period of the business unit completed. It may influence the profitability and also the perception of various problems encountered in running the enterprise.

**Table 3 Years of Experience and Number of Entrepreneurs**

Experience (in years)	Number of Enterprises	Percentage
Less than 2 years	55	18.33
2 – 5 years	146	48.67
5 years and above	99	33.00
Total	300	100.00

Source: Survey data.

The table 3 shows that a maximum of 48.67 per cent of the total enterprises have 2-5 years of experience followed by 33.00 per cent with 5 years and above of experience, and 18.33 per cent with less than 2 years of experience.

### 2.4 Investment in the Enterprise

Investment is essential for purchasing capital goods and also for working capital needs. The capital invested at the time of promotion is called the initial capital. But capital requirements grow, day by day as the business activities start growing. Usually, demand for goods, cost of raw-material and the like require additional investment to manage the enterprise.

**Table 4 Investment and the Number of Enterprises**

Investment (Rs)	Number of Enterprises	Percentage
Less than 10000	10	3.33
10000 – 20000	19	6.33
20000 – 30000	31	10.33
30000 – 40000	40	13.34
40000 – 50000	105	35.00
50000 and above	95	31.67
Total	300	100.00

Source: Survey data.

Note: Mean investment Rs.4153.

It has been inferred from table 4 that around 32.00 per cent of the enterprises had an investment of Rs.50000 and above at the time of survey, but only 3.33 per cent of the total enterprises had an investment of less than Rs.10000. The number of enterprises which had an investment of less than Rs.20000 constitutes 9.66 per cent to the total whereas the remaining 90.34 per cent of the enterprises had invested more than Rs.20000. The mean investment of the women entrepreneurs worked out to be Rs.4153.

### 2.5 Sources of Capital

The sources of capital indicate from where the enterprises mobilized their capital. The source of capital determines the cost and profitability of the enterprise. In general, the enterprises may mobilize their capital from one or more sources. So, in the present study, the entrepreneurs are allowed to make multi-responses on the source of capital.

**Table 5 Sources of Capital of the Entrepreneurs**

Source of Capital	Number of Enterprises*	Percentage	Rank
Own / Spouse / Parent	209	69.67	I
Friends & Relatives	109	36.33	III
Private Money Lenders	151	50.33	II
Self-Help Groups	102	34.00	IV
Commercial Banks	73	24.33	V
Chit funds	56	18.66	VI

\* Multi-response

It has been revealed from table 5 that the important sources of capital among the women entrepreneurs are own / spouse / parent, private money lenders and friends and relatives and self help groups, since the respective percentages to the total are 69.67, 50.33, 36.33 and 34.00 respectively. The least source of capital is chit funds.

### 2.6 Return on Investment

The return on investment is the ratio between the return and investment of enterprises. It is calculated by the annual return and annual investment during the period of the year. The return on investment is a real indicator of the profitability of units. In the present study, the return on investment is as told by the women entrepreneurs. This return on investment is only an average of various returns on investment in a unit during its performance.

**Table 6 Average Return on Investment and the Number of Entrepreneurs**

Return on Investment (in per cent)	Number of Entrepreneurs	Percentage
Less than 5	56	18.67
5 – 8	83	27.67
8 – 11	68	22.63
11 – 14	38	12.63
14 – 17	47	15.67
17 and above	8	2.63
Total	300	100.00

Source: Survey data.

Note: Average return investment 8.65 per cent, Standard deviation 3.75.

The table 6 reveals that nearly 46 per cent of the total units earned an average return on investment below 8 per cent. The number of units earning a return on investment of 17 per cent and above constitutes 2.63 per cent to the total. The number of units earning a return on investment of above 11 per cent constitutes 12.63 per cent. The average returns on investment among the enterprises are 8.65 per cent whereas the standard deviation is 3.75. The number of enterprises above the average return on investment of 8.65 is 161 (rated as good performance) whereas the remaining 139 with lesser rate of returns are rated as poor performers.

### 2.7 Performance of Women Entrepreneurs and Enterprise Involvement

The entrepreneurs are classified into good and poor performers on the basis of their average return on investment at 8.65 per cent. The good performers are those who secured the percentage above the average return on investment (8.65 per cent) and the poor performers are those who secured the percentage below the average return on investment. The enterprise involvement is highly essential for the performance of the enterprises and the performance also acts as a motivation to enterprise involvement among the entrepreneurs. There is a cyclical relationship between these two aspects. In order to analyse the association between the performance of the entrepreneurs and their enterprise involvement, the mean score of each enterprise involvement variable is calculated. The 'T' statistics were also computed to find out the significant difference between the different groups of entrepreneurs. The resultant mean score of the enterprise variables and their related 'F' statistic are presented in table 7.

**Table 7 Enterprise Involvement among the Entrepreneurs**

Enterprise Involvement Variable	Average Score		T-statistics
	Good Performer	Poor Performer	
Source of inspiration	3.1314	1.9714	2.7211*
Help during setting up stage	2.6311	3.1621	1.3211*
Managing various functions	3.3211	1.8121	2.1121*
Major decisions	2.8515	1.9821	1.5216
Time spent on unit related work	3.4621	2.6714	1.8215*
Satisfaction	3.5515	3.0911	0.8216
Training	2.6215	2.6216	0.8111
Pride in being an entrepreneur	3.6411	2.0915	1.7216*
Membership	3.6123	3.2211	0.5321
Future Plans	3.8213	1.9921	0.2611*
Overall Involvement	3.3116	2.2916	1.9211*

\* Significant at 5 per cent level.

It is clearly evident from table 7 that the most involved enterprising aspects among the good and poor performers are future plans and membership since the mean scores are 3.8213 and 3.2211 respectively. The mean scores of overall involvement among them are 3.3116 and 2.2916 respectively. The significant differences among the good and poor performers are noticed in a few enterprise involvement variables namely source of inspiration, help during setting up stage, managing various functions, time spent on unit-related work, pride in being an entrepreneur and future plans, since their 'T' statistics are significant at 5 per cent level. The higher mean differences regarding the enterprise involvement among the good and poor performers are seen in the source of inspiration and future plans, with the mean differences at 1.16 and 1.8344 respectively. It reveals that the good performers have greater source of inspiration and are good in future plans, whereas the poor performers are very weak in the above said two aspects.

### 3. Conclusion

As observed from the analysis majority of the women entrepreneurs did not like to move out from their native places and wished to develop themselves within the area of their business location. It is suggested that women should be ready willing to step on to virgin territories for reaping the benefits of rewarding business enterprises. Thus it may be concluded from the analysis that different women had different attitudes towards entrepreneurship particularly in the small scale industries in the study area. Highly educated women considered business as a challenge and they considered entrepreneurship as their first priority and hence they were prepared to take risks. They were also more rational in their involvement.

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