

WOMEN ENTREPRENEURS VERSUS WOMEN
ENGAGED IN TRADITIONAL JOBS: A
COMPARATIVE STUDY WITH RESPECT
TO SOME PSYCHOSOCIAL VARIABLES

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A DISSERTATION

SUBMITTED TO THE DEPARTMENT OF PSYCHOLOGY, UNIVERSITY OF
DHAKA, IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
DEGREE OF MASTER OF PHILOSOPHY IN PSYCHOLOGY

382982

GIFT

DEPARTMENT OF PSYCHOLOGY
UNIVERSITY OF DHAKA,
DHAKA, BANGLADESH
DATED : DECEMBER, 2000

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DECLARATION

I do hereby declare that this thesis titled “Women Entrepreneurs versus Women engaged in traditional jobs: A comparative study with respect to some psychosocial variables” submitted by me to the University of Dhaka for the Degree of Master of Philosophy is an original work. It has not been submitted either partly or wholly to any other University or Institution for any Degree, Diploma, Associateship, studentship, fellowship or prize.

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The undersigned certifies that she has read a thesis entitled "**Women Entrepreneurs Versus Women Engaged in Traditional Jobs : A Comparative Study With Respect To Some Psychosocial Variables**", submitted by Mosleha Perveen in partial fulfilment of the requirements for the degree of Master of Philosophy in Psychology and recommends to the University of Dhaka for its acceptance.

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CONTENTS

	Page #
Declaration	i
Certificate	ii
Acknowledgements	iii-iv
Contents	v-vi
List of Tables	vii-ix
Abstracts	x-xi
 CHAPTER-I : INTRODUCTION	 1-34
1.1 Entrepreneurship as a factor of Economic Development	4-5
1.2 Entrepreneurship and Social Development	5-7
1.3 Concepts and Definition of the term Entrepreneur	7-12
1.4 Historical Retrospect : Emergence of Entrepreneurship	12-17
1.5 Why Women Entrepreneur	17-20
1.6 Entrepreneurship : Education and Training	20-26
1.7 Focus of the Study	26-27
1.8 Review of Literature	27-31
1.9 Rationale of the Study	31-33
1.10 Objective of the Study	33-33
1.11 Hypotheses of the Study	33-34
 CHAPTER-II METHOD	 35-45
2.1 Sample	35-37
2.2 Measuring Instruments	37
2.2.1 Personal Demographic Information Blank	37
2.2.2 Measuring Scale	37-43

2.3 Procedure	44-45
CHAPTER-III RESULTS	46-63
CHAPTER-IV DISCUSSION	64-73
4.1 Discussion	64-72
4.2 Limitations and Recommendations	72
4.3 Conclusion	73
CHAPTER-V SUMMARY	74-76
REFERENCES	77-86
APPENDICES	87-101
Appendix- A : Personal Demographic Information Blank	87
Appendix- B : Achievement Motivation Questionnaire	88
Appendix- C : Choice Dilemma Questionnaire	89-94
Appendix- D : Level of Aspiration Test	95-96
Appendix- E : Locus of Control Scale (I/E Scale)	97-101

LIST OF TABLES

Table No.		Page No.
1	Means and SDs of Achievement motivation measure by entrepreneurs, school teachers, college teachers and nurses.	46
2	Means and SDs of Risk taking in decision making measure by entrepreneurs, school teachers, college teachers and nurses.	47
3	Means and SDs of level of aspiration measure by entrepreneurs, school teachers, college teachers and nurses.	47
4	Means and SDs of Locus of control measure by entrepreneurs, school teachers, college teachers and nurses.	48
5	Means and SDs of Achievement motivation, Risk taking in decision making, Level of aspiration and Locus of control measures by entrepreneurs and combined non-entrepreneur groups.	49
6	Summary of ANOVA for Achievement motivation by entrepreneur group and non- entrepreneur groups.	50
7	Summary of ANOVA for Risk taking by entrepreneur group and non- entrepreneur groups.	50
8	Summary of ANOVA for Level of aspiration by entrepreneur	51

	group and non- entrepreneur groups.	
9	Summary of ANOVA for Locus of Control by entrepreneur group and non- entrepreneur groups.	51
10	Matrix of intercorrelations among dependent variables (N = 150)	52
11	Chi ² between women entrepreneur group and non-entrepreneur group in respect of overall monthly family income.	53
12	Chi ² between women entrepreneur group and non-entrepreneur group in respect of marital status.	54
13	Chi ² between women entrepreneur group and non-entrepreneur group in respect of husband's education.	54
14	Chi ² between women entrepreneur group and non-entrepreneur group regarding husband's occupation.	55
15	Chi ² between women entrepreneur group and non-entrepreneur regarding father's education.	55
16	Chi ² between women entrepreneur group and non-entrepreneur group regarding father's occupation.	56
17	Chi ² between women entrepreneur group and non-entrepreneur group regarding Mother's education.	56
18	Chi ² between women entrepreneur group and non-entrepreneur group regarding Mother's occupation.	57
19	Chi ² between women entrepreneur group and non-entrepreneur group in respect of place of residence in childhood (rural/urban).	57
20	Chi ² between women entrepreneur group and non-entrepreneur group regarding type of family (nuclear/Joint).	58

21	Chi ² between women entrepreneur group and non-entrepreneur group in respect of number of sibling.	58
22	Chi ² between women entrepreneur group and non-entrepreneur group regarding Birth order.	59
23	Summary of Analysis of variance of Respondents scores on the measure of Achievement motivation as a function of Birth order (A), type of occupation (B) and place of early childhood (C).	60
24	Summary of Analysis of variance of Respondents scores on the measure of Risk taking as a function of Birth order (A), type of occupation (B) and place of early childhood (C).	61
25	Summary of Analysis of variance of Respondents scores on the measure of Level of Aspiration as a function of Birth order (A), type of occupation (B) and place of early childhood (C).	62
26	Summary of Analysis of variance of Respondents scores on the measure of Locus of control as a function of Birth order (A), type of occupation (B) and place of early childhood (C).	63

ABSTRACT

The present study aimed at investigating whether women entrepreneurs differ from women engaged in traditional jobs in respect of Achievement motivation, Risk taking in decision making, Level of aspiration and Locus of control. It was also intended to observe if two groups differ in respect of some Psychosocial variables such as Overall monthly income of the family, Paternal education and Occupation, Maternal education and Occupation, Marital status, Husband's education and Occupation, Type of family, Number of sibling, Birth order, Place of residence in early childhood. It was hypothesized that entrepreneur group will achieve higher score on Achievement motivation, Risk taking in decision making and Level of aspiration but lower score on Locus of control than non-entrepreneur group.

A total 150 women of Dhaka city were selected of whom 50 were women entrepreneurs, selected randomly and 100 were engaged in teaching and nursing profession, selected incidentally. Among the traditional groups called non- entrepreneurs, 30 were school teachers, 50 college teachers and 20 nurses. The two groups were more or less matched in terms of age and education, age range of entrepreneur group was 28 to 62 years and age range of traditional groups was 24-57 years. Educational Qualification of both the groups ranged from H.SC to Masters Level.

Instruments used were Achievement motivation scale (Jahan, 1982), Bengali version of Choice Dilemma Questionnaire (Jahan and Jenkins, 1975), Level of Aspiration Scale (Begum, 1986) and Bengali

version of Rotter's (1966) Locus of Control Scale for measuring personality. A Personal Demographic Information Blank was attached with the questionnaires to measure Psychosocial background. Data were collected either individually or in group; mostly questionnaires were taken at home by the respondents and filled up questionnaires were collected later on by the author. Data were analyzed by using various statistical techniques including One-Way ANOVA, χ^2 test and 3-Way ANOVA. To see if entrepreneurs and non-entrepreneur groups differ significantly in respect of 4 dependent measures i.e. Achievement motivation, Risk taking in decision making, Level of aspiration and Locus of control. 4 One-Way ANOVA were computed. The results show that the two groups differ highly significantly in respect of Achievement motivation ($F = 22.97$, $df = 3$, $P < .001$), Risk taking ($F = 11.439$, $df = 3$, $P < .001$), Level of aspiration ($F = 43.899$, $df = 3$, $P < .001$) and Locus of control ($F = 4.22$, $df = 3$, $P < .005$). Three hypotheses were confirmed but not Locus of control, where mean externality score of entrepreneur group was significantly higher whereas it was hypothesized that entrepreneur will be internally oriented. For psychosocial variables χ^2 s were computed. In respect of Overall monthly Income, Marital status, Father's education, Husband's Education and Occupation χ^2 s were significant. But in respect of Mother's education and Occupation, Father's Occupation, Number of siblings, Birth order, Type of family and Place of early childhood χ^2 s were non-significant.

Three-way ANOVAs were computed to see if Birth order, Type of occupation and Place of early childhood had any interaction with four measures used. None of the interaction was, however, significant. The results have been explained mostly in the context in Bangladesh.

CHAPTER- ONE

INTRODUCTION

INTRODUCTION

Sustainable development, as we know, is the latest challenge to the international development community and to achieve that the women more than ever before should be brought to the front and centre of all action strategies. This is neither a matter of social justice, nor a feminist issue; it is simple common sense. Development strategies in the past, which relied heavily on measurement of GNP, ignored the **silent and invisible contributor** to development i.e. the womenfolk. Now-a-days 'Entrepreneurship' is a popular concept for development but female entrepreneurship is still a newer phenomenon. However, in Bangladesh Now-a-days women participation in development has become pronounced but regarding women entrepreneurship very little progress has been made.

The female population of the country has been estimated at 54.1 million (1997-98) which is about 50% of total population of the country and the sex ratio of male and female is 100:106 (Population Census, 1996). Although women constituted half of the population of Bangladesh, their participation in labour force is far less (20.8 million; Labour force survey, 1995-96, Bangladesh Bureau of Statistics) and their importance for potential role in socio-economic development has been either ignored or bypassed. In recent days, however, there has been a growing realization among policy planners, political leaders, development practitioners, NGOs, donors and intellectuals that women should be brought to the mainstream and integrated to all socio-economic development efforts starting from policy making to its

implementation. In other words, women empowerment has been currently given due importance in Bangladesh.

In the International arena significant changes had been occurring since the late 70's. This change has been outcome of the Decade of Women (1975-1985) which brought greater realization about the participation of women in development by national government and international agencies. The Nairobi Declaration of 1985 envisaged forward looking strategies for the development of women which strengthened and consolidated the conviction that women were part and parcel of development and their integration in the development endeavour was a critical factor in the socio-economic and human development of nation states.

Our constitution guarantees equal right of women with male (Article 28 (2)) and sanction affirmative action in favour of our women (Article 28 (4)). The Government and all its policies and declaration try to ensure women's right and several steps have been taken to establish the same in all walks of life. But illiteracy, ignorance, fanaticism etc. that prevail in our country have debarred us from doing something tangible specially for the womenfolk. This is one of the most important reasons why women entrepreneurs in the national economy are not very prominent. In fact, their presence as entrepreneur is hardly felt even in most suitable areas of manufacturing or production.

It is now being increasingly recognized that in economic development growth pattern should subserve the goal of distributive justice. Women along with the men should be considered both as agents of

production and claimants of equitable shares of the national income. Women should also contribute to the national product and share the benefit of development. But traditionally women have been excluded from the mainstream of development. The age-old tradition and stereotyped emotion/sentiment has imprisoned them in a network of social limitations. One of the main obstacle to the integration of woman with the mainstream of economic development activities is the gender division of work resulting from the socio-cultural norms of our patriarchal society.

Gradually, however, women's role in the country has changed. Bangladesh is one of the least developed countries of the Third World. The grave economic situation has compelled a large number of women, both in urban and rural area, to enter the labor market for survival. Over the past two decades norms segregating and protecting women have been breaking down. Traditionally they were doing gender specific works outside their home. Thereafter a steady upward trend has been observed regarding participation of Bangladeshi women in economic activities. Now some of them have emerged as entrepreneur.

The present study focuses on womenfolk of Bangladesh as entrepreneurs. The country is far behind as compared to other Third World Countries in respect of women's contribution to economic development; though women are now coming up. Today women are not only employed in large number, some are engaged in income generating activities by themselves. Thus it has become important that the researchers would focus light on this group : as psychologists, we can have a look into their psychosocial background.

1.1 Entrepreneurship as a factor of Economic Development

Entrepreneurship development is precondition for a sustained economic development of a country (Stephen, 1978).

There have been rare instances where a development process has been initiated just by an accident. In this connection it has to be stressed that the quality and quantity of human resources which include among others, entrepreneurial ability, skilled manpower, the state of administration and national character are the prerequisites in order to change the initial conditions of the economy. As such, entrepreneurship may not be regarded as a sufficient condition for growth activity, but it is positively a necessary condition (Jagadish, 1966).

Entrepreneurship development is a dynamic and a vast subject. Women entrepreneurship is somehow much-more than of that. It's emergence depends on the prevailing social, economic and political conditions of a country. However, women doing a business or starting a small scale industries, though new in our country, can help to develop the country economically. Industrialization can occur through entrepreneurship development, which helps to build up an industrially developed nation. Many studies have shown how entrepreneurship is related to economic development.

Growth activities in an economy are shared by millions of people ranging from cabinet members to small industrialists and businessmen. Specific economic development ventures, however, are mostly

undertaken by a minority group conventionally identified as growth factors in general and entrepreneurs in particular (Momen and Rahman, 1990).

1.2 Entrepreneurship and Social Development :

Entrepreneurship is not only important for economic development, it has profound effect on social field too. With economic enrichment people are likely to be inspired to get education to enlighten themselves. In an economically developing society, people's attitude toward womenfolk will also change. Women are also likely to join hands with menfolk to improve their socio-economic conditions. When women will be empowered, they will have less children and their attitude toward family planning is more favourable. Thus, overall social settings are likely to change (Tasneem, 1981).

Empowerment of women can change the social attitude and economic condition of common people as observed by Chakrabarty (2000). Chakrabarty gave example of a project, where some distressed women were selected through lottery in a rural maintenance project run by CARE Bangladesh. It was found that these women later on became self-reliant. It has also been seen that some contested UP election. They fought against men and won in the election.

Housewives play significant role in small scale enterprise development and operation (Rashid, 1993). As a result of various government and non-government efforts, an increase of female literacy, growth in the number of technically and professionally qualified women and

increase in the number of women entrepreneurship has been observed (Madhavi, 1994). Sogra (1993) mentioned that female literacy rate increased from 13.7% in 1976, 22.2% in 1989 in Bangladesh. Studies on household income-allocation conducted by social anthropologists revealed that it is predominantly the women's income that goes to family food and basic needs. The loss of women's income results a lowering of the nutritional level of family. This is absolutely true for poor families. Another study conducted by BIDS in 1982-83 revealed that women entrepreneurs household status was better than that of male entrepreneurs with regard to their level of living i.e. clothing, health and education (Rahman, 1986). It was also found a positive relationship between female income and their status (Hossain, 1980).

It is now well-recognized, that women involvement in income generating activities affects human fertility. Employment provides a women with alternative source of fulfilment of hopes and desires rather than having children. It indirectly helps family planning in the society.

Entrepreneurship also raises women's position in her family as well as in the society (Begum, 1986). Begum was interested to find out the effects when women participated in income generating activities. The attitude of family members and the society has been observed to be favourable towards earning women. She also found that the working women participate in family decision making process such as children's education, marriage, family income and expenditure, social affairs and so on.

For the developing countries now-a-days the donors, researchers, policy planners, economists have emphasized women productivity more than they have done in the past, based on the recognition of women's independent and critical roles in socio-economic activities. They have consequently seen income generating activities as the most important way to maximize women's capacity to become independent and self-sufficient. They also see the income generation as a means to enhance women's decision making power which will have positive impact on the family. Income-generation is undoubtedly a powerful tool to improve women's status (Anwar, 1992).

1.3 Concept And Definition Of The Term Entrepreneur :

Entrepreneurship is defined by different writers in different ways; but the essence of all such definitions lies in the recognition of the fact that embraces such types of activities as is helpful in promoting economic development. Economic development and Entrepreneurship development are closely related to each other. In any economy entrepreneur is the central figure and propeller of development under free enterprise. It may be said that development or under development is the reflection of the development or under development of entrepreneurship in the society.

Entrepreneurial functions are perceived in different societies in various ways but the word entrepreneur appeared in the French language long before the emergence of the concept of entrepreneurial function. In the early 16th century it was applied to those who were engaged in military expedition. In the 17th century it was extended to cover civil engineering

activities such as construction and fortification. It was only in the beginning of the 18th century that the word was used to refer to economic activities. The entrepreneur and his/her unique risk bearing function was first identified in the early 18th century by Richard Cantillon, an Irishman living in France, who defined an entrepreneur as a person who buys factor services at certain prices with a view to selling it at uncertain prices in the future (Kilby, 1971). Cantillon thought of an entrepreneur as a bearer of non-insurable risk. His definition makes it clear that an entrepreneur is a decision maker in the entire process. Knight (1921) has exclaimed it further by saying that the entrepreneur has to undertake the risk and uncertainty. The supply of entrepreneurship involves three factors. They are ability, willingness and power. Knight has also located the psychological, social and economic factors which govern the supply of entrepreneurship. Robinson (1966) has described 'entrepreneur' as an individual who possesses the ambition, energy and motivation to give the business the strong thrust it needs to become successful. Glueck (1980) has thought of the entrepreneur who creates a new firm and continues to manage until it is successful.

Historically, entrepreneurship as the human generator played a dominant role in bringing about economic changes leading to socio-economic development in various countries. The entrepreneurs are from a group of people who are largely responsible for taking investment decisions, increasing production, advancing technology; thus promoting growth and development. They are involved in the creation, innovation and development of new production technologies, improvement of the old ones, exploration of new sources of raw materials and markets for products and so on.

For the first time, Schumpeter (1955) put the human agent at the centre of the process of economic development and transferred a critical role to the entrepreneurship in the theory of economic development. He also thought that economic development could be generalized by five different types of events and whoever can initiate these events may be termed as an entrepreneur. The events are :

- (a) Introduction of a new product in the market,
- (b) Introduction of new production technology,
- (c) Creation or discovery of a new market,
- (d) Finding new sources of supply, and
- (e) New organization of any industry.

According to Schumpeter, economic development is not an automatic process, it must be deliberately and actively promoted by some agency within the system. He called the agent who initiates the above changes as an entrepreneur. He added that an entrepreneur is an 'innovator' and his 'innovation' is a creative response to a situation. Cole (1959) defines entrepreneurship as the purposeful activity of an individual or a group of associated individuals who undertake to initiate, maintain or aggrandize a profit-oriented business unit for the production or distribution of economic goods and services. According to Habibullah (1972), 'Entrepreneur' is one who can bring about changes in the business, initiates technical innovation, introduces new forms of production, finds out new type of business, marshal men and materials for producing results.

McClelland (1961), a psychologist, describes entrepreneur as a person who is psychologically motivated by a high need for achievement. Such need encourages him to undertake risky venture and makes him hard working to achieve the goal. He termed such a man as entrepreneurial personality. He further said that the most dominant psychological drive that motivates the entrepreneurs is high need for achievement. He summarized some traits for entrepreneurial personality which are as follows :

- (a) Desire for responsibility,
- (b) Preference of moderate risk,
- (c) Perception of profitable success,
- (d) Energetic activity,
- (e) Future orientation,
- (f) Skill in organization and
- (g) Money orientation

There are good reasons for defining entrepreneurs in variety of ways: Myers (1959) addressed Entrepreneurs as organization builders. Aitken (1967) has considered entrepreneurship as one of the factors of production if not the most important factor. In the word of Abraham Maslow (1968) entrepreneurs are more crucial than economists or politicians or engineers for promoting economic growth in a deteriorating society.

Hagen (1962) identifies creative innovation or change as the fundamental characteristics of economic growth. Hagen after analyzing the traditional societies, maintains that the position of authority are granted in

such societies not on the basis of individual ability but on the basis of his status. This structure is characterized by typical 'authoritarian' personality. In contrast Hagen visualizes an 'innovational' personality.

Entrepreneurship is not just a way to increase the level of innovation and productivity of organizations. The concepts of entrepreneur and entrepreneurship incorporates basic qualities of leadership, innovation, enterprise, hard work, vision and maximization of profits. An entrepreneur is able to motivate and bring in change for the betterment of the society. All his socio-economic, organizational and managerial qualities are always directed towards the well-being of the society or community. He is committed to progress. He is catalytic agent of development and change.

McClelland, like others, identifies two characteristics of entrepreneurship. First doing things in a new and better way which is synonymous with the innovative characteristics and second 'decision making under uncertainty, that is risk as identified by Cantillon. McClelland, more explicitly, emphasized the need for achievement or achievement orientation as the most directly relevant factor for explaining economic behaviour. This motive is defined as a tendency to strive for success in situation involved and of one's performance in relation to the same standard of excellence.

Ahmed (1998) is of opinion that anybody capable to initiate an enterprise/project for production purposes that usually can give good return may be termed as an entrepreneur. He said "entrepreneurs are not born, they become entrepreneurs by virtue of their own efforts, their perseverance and

their determination". According to him an entrepreneur should have initiative and drive, he/she should be creative and innovative, able to bear risk and overcome crisis, should have integrity, have vision and foresightedness, should have quality, awareness, salesmanship quality, ability to expand business and prudence.

In the context of developing countries like Bangladesh, the concept is used to connote that "an entrepreneur is a person who undertakes to organize, own and run an enterprise. Women entrepreneur could then be defined as adult women who creates, owns and runs an enterprise (Hussain, 1994).

After careful analysis of the above definitions and views we can conclude that entrepreneurship is a multi-dimensional task defined differently by different authorities, but it is essentially creative in nature and it also plays a pivotal role in socio-economic development.

1.4 Historical Retrospect : Emergence of Entrepreneurship

Although Bangladesh achieved independence in 1971, the country was not progressing according to the hopes and aspirations of people.

This part of the subcontinent was under British rule for about 200 years. Thereafter independence was achieved in 1947 by dividing Indian subcontinent into India and Pakistan. East Pakistan, the south east wing was found later on far less developed as compared to the western counterpart.

Ultimately after 25 years Bangladesh was born as a result of war of liberation.

The economic history of the people of Bengal during the East India Company and British regime is a history of exploitation, deprivation, woes and sorrows. There was a sharp break from the past in all respects of trade and commerce, arts and crafts, manufacturing and husbandry. The whole period of the British occupation of Bengal is marked by the total destruction of her industrial base (Islam, 1992).

Up to 1947, the economic features of East Bengal were stagnation, inequality, poverty and frequent incidents of famines. Such was the economy which the then East Bengal (East Pakistan) inherited from the past.

After the partition of 1947, the deprived peoples were very happy and expected that the golden days were coming ahead. But it was another history of deprivation by the West Pakistan based rulers.

The state of Pakistan could play a vital role for the development and growth of entrepreneurship in East Pakistan. But it did not happen. Rather she tried to exploit this wing to develop West Pakistan (Alam, 1998).

After almost two hundred years of British rule and 25 years of Pakistani domination, Bangladesh emerged as an independent nation in South East Asia in December 1971. The country possessed a long colonial history which characterised by social, political and economic exploitation,

resulted in a pillage of vast wealth in all sectors from the country (Mannan 1987).

After independence in 1971, the people of Bangladesh got a real chance to build up the economy. But it also could not achieve the desired goal perhaps due to Nationalization policy of the then Government. The then Government adopted nationalization policy for changing capitalistic economy to a socialistic one. However, there was, frequent changes in industrial policy in favour of private initiative from 1975 and open market economy was rooted during 90's. Regarding entrepreneurship it may be said that owing to military, pseudo military and autocratic rules no strong and powerful entrepreneur class could be developed for many years. However, a few entrepreneurs could come forward to trade, business and industry but the rate was too low and also it did not indicate positive trend of entrepreneurship development.

It should be noted that the emergence of entrepreneurs in most of the countries of the world was caused by one or other kind of historical imperatives which made the opportunity visible and attainable. For Bangladesh it becomes apparent that the trend was changing with the onset of democracy.

Besides, global economic and political system have also influenced Bangladesh economy. Now the Government of Bangladesh has declared that economic development will be achieved through the development of private sector.

Economic and non-economic-both sets of factors constitute necessary conditions for the emergence of entrepreneurship. Experts in this field ~~come~~^{coming} from disciplines other than economic, are school of Business, sociology, psychology, anthropology and history. These disciplines show a wide variety of conditions that either help or hinder producing entrepreneur. For example, the present economic and social conditions have helped the emergence of entrepreneurship in Bangladesh.

The population of the country is 11.99 crore (1995) with an annual population growth rate of about 1.75 percent. The male-female ratio is 100 : 106. The birth and death rates per 1000 persons are 27 and 8.6 persons respectively. The average life span is 58.7 Years. The total civilian labour force is 5.6 crore of which agricultural labour force is 63.2 percent, industrial labour force is 7.7 percent and 30 percent of total labour force is unemployed. Bangladesh is a small country but thickly populated. The density of population is 755 per square kilometer (Bangladesh Bureau of statistics, 1996).

Bangladesh is known as one of the least developed countries of the world. Its present socio-economic indicators are very poor as compared to other Asian countries as well as to SAARC countries excluding Nepal. According to Human Development Report, 1996. Bangladesh ranks 143rd among 174 countries. The annual growth rate of GDP is 4.7 percent (1997-98). The per capita income of the people of the country per annum is 235 U.S. dollars. Bangladesh derived a very large portion of GDP from agricultural sector (32.4%) in 1996-97 and a small portion of her GDP

(11.1%) in 1996-97 fiscal year comes from the industrial sector (Bangladesh Economic Survey, 1997).

The literacy rate of the country is 32.4 percent (7 years and over) of which 48.3 percent and 25 percent are male and female respectively (Bangladesh Bureau of Statistics, 1996). The main characteristics of the economy are low industrial base, acute unemployment, under employment and mass poverty. The Fourth-Five year plan finds the poverty situation in Bangladesh still overwhelming and the Human Development Report '96 reveals that 51% of the rural population and 56 percent of the Urban population live below poverty level and suffer from malnutrition (Human Development Report, 1996).

The unemployment problem appears to be severe in both the rural and urban areas in Bangladesh. Government statistics indicate that about 15 million people in Bangladesh are unemployed at present. The percentage of unemployed labour force in urban and rural areas are 19% and 81% respectively. The rate of unemployment is gradually increasing. In the urban area, the unemployment problem has increased owing to stagnation of overall economy in general and decline in employment in particular.

Thus slow growth in percapita income, over population, low education, fall in industrial production, unsteady political situation, shortage of business capital, massive unemployment, alarming poverty level have all contributed to create a gloomy socio-economic, scenario. In this background it is quite natural that people will take initiative for self-employment. And they have come forward and they are coming up for survival.

Choudhury (1988) argues that the emergence of entrepreneurs at least in the developing countries is caused by the interaction of some predisposing factors, enabling factors, motivational factors along with the opportunity structure. The opportunity may be product of the historical imperatives or be independently created, projected, protected and expanded by the Government of each country.

Some specialists are of the opinion that entrepreneurship is most likely to emerge either under a specific set of social conditions or when a society has a sufficient number of individuals possessing particular psychological characteristics. Others believe it is most likely to occur in a situation where a set of particular highly favorable economic conditions exist.

Both the views are fragmented and incomplete. Experience proves that a combination of both the conditions play a vital role in determining the entrepreneurial graph of a region.

1.5 Why Women Entrepreneurs

Although women constitute nearly half of the population in Bangladesh, their participation in labour force is far less which threatens overall socio-economic development of the country. Though few of them have been working since few decades, they are mostly engaged in traditional jobs which may also be called stereotype female occupation like teaching, nursing, medical practice etc. After independence however, women are found to be employed in many nontraditional jobs like engineering,

journalism, administration, police etc. In recent days, participation of women in workforce is fast increasing. Career women are also emerging fast. Women entrepreneurship may be called as a recent phenomenon in this process of development. The world of work has been considered primarily to be the world of men. Even in the western world context most of the occupations are male dominated. Traditional feminine occupation include nursing and non-traditional occupation include trade and technology (Chattarjee and McCarrey, 1991).

It is true that according to the norms of a particular culture the roles of men and women in a society have tended to be quite different. But at present the nature of these roles is gradually changing. More and more women are completing university and postgraduate education in Bangladesh. Many of them are working full time in various organizations both public and private sectors. Although in a limited scale, some of them are engaged in the small and micro business and some are self-employed. About them we know very little (if any), particularly it will be interesting to know if women entrepreneurs in Bangladesh bear similar characteristics as reported by experts in this field. These questions call for research aiming at gaining an understanding of women entrepreneurs. But there is still a great deal of mystery about the women in business and questions remain about their entrepreneurial characteristics (Moyeen and Hoq, 1994).

The grave economic situation stated before has compelled a large number of women in Bangladesh to come out of home and take up a job or start a business. Traditional culture for women ~~is~~ to stay at home, rear up children and look after the families can no longer exist now-a-days. In

order to reduce poverty or face reality, a good number of women have come up and enter into wage employment. However, all women cannot get job or any specific job. As compared to men they are less educated and less skilled (Chowdhury, 1998). However, women are exploited more or less in majority of the countries of the world. They are also less paid when they work, it is one third to one-half of men's wages.

In recent days realizing the need for women involvement in development process, most of the member states of the United Nations have given due importance to help them to grow up. Numerous resolutions have called for equality between men and women in all spheres of life. Action to be taken by government with NGO and private sector to provide outreach programs to inform low-income and poor women, particularly in rural and remote areas of opportunities for market technology access and provide assistance in taking advantage of such opportunities (Beijing Declaration, 1995).

It has been stated earlier that women involvement in income generating activities affects human fertility. Employment provides a women with alternative source of fulfilment rather than child bearing and rearing only through practice of effective family planning. This ultimately helps curb population pressure on the country as a whole.

There are other significant contributions of women when they earn money. Studies have shown that where women are able to control their earnings, increases in their income are highly correlated with improvement of the nutritional status of their families particularly children. Clearly efforts

to increase their earning potential are likely to have positive effects on the welfare of their families (Andaleeb, 1984)

Women in Bangladesh are lagging far behind as compared to their male counterpart in all spheres of life and being victim of gender inequality are unable to contribute their share to the country's economic development. In this background a group of women have come up to assert their presence in mainstream production. They are women entrepreneurs. They have accepted the challenge of life by engaging themselves in income generating activities. They are changing their own fate as well as contributing to socio-economic development of the country. Research on this group is highly justified.

1.6 Entrepreneurship : Education and Training.

In view of the fact that entrepreneurship is very important for the growth and development of a country, it is specially suggested that youths should be educated and trained for self-employment and self-entrepreneurship.

Poverty is the endemic problem in Bangladesh. The overall national development strategy of developing countries mainly the poorest group must focus on progressive reduction of poverty with a view to removing it within a reasonable time. Among the various causes of poverty, unemployment and under employment are major parts. Therefore any strategy designed to solve the problem of poverty must focus on employment generation, both self-employment and wage employment.

In a country like ours emphasis should be given more on self employment because job market is almost stagnant. But to become self employed one needs proper guidance, education and training.

The Great Person School of Entrepreneurship thinks that an entrepreneur is born, not made. But the 'Management School' of entrepreneurship says that entrepreneurs can be created and developed through class room teaching, proper training and motivational activities (Ali, 1994).

Our Education system from pre-school to university level is not work oriented or practical knowledge based for which the learners can not choose an occupation later on for self reliance. There is hardly any course in S.S.C and H.S.C level on entrepreneurship or anything like that (Rahman 1992).

In U.S.A. entrepreneurship courses are becoming popular in the colleges and universities. Being encouraged by the result of such training courses, Lee Nehert, World Bank Project consultant, has suggested introduction of courses on entrepreneurship in the Commerce Faculties of Dhaka University. Lee Nehert's recommendation seems to have been influenced by the study of Buchele, who after review of small scale industries in India, Brazil and U.S.A. concluded that, 'Entrepreneurs can be produced. Training courses can also stimulate existing entrepreneurs to try for more rapid growth of their business. However, there are people who feel that entrepreneurship cannot be taught because this is a state of mind or

certain quality in an individual. But state of mind itself is subject to change (Nehert, 1970).

Nabi (1985) in his paper titled, "The Role of Universities in the development of Small Business Enterprises in a Developing Economy Like Bangladesh", gave emphasis on training and education of Bangladeshi youths for entrepreneurship. This article is based on the experiences which were gathered by the author from an academic visit to the universities in the United Kingdom (UK). He says that a good number of educated youths in our country who come out from colleges and universities every year after finishing their education ~~also~~ remain unemployed and under employed because of job scarcity. They do not get any practical training from the universities to establish a new venture. But these opportunities are available in the universities of U.K. He recommends that the universities of Bangladesh can offer these types of training programmes. If they offer these programmes they need not incur any additional expenditure, because they have well-experienced and well-trained people and sufficient space. In this manner, universities can play significant role in the development of small business enterprises like those developed in other countries.

Business training development programmes are important, especially in countries where the private sector has not flourished or in fact never existed in the real sense of the term. As such many of the citizens of the countries that move toward market economy, may be interested in starting and operating a privately owned business but may not know how to go about doing so. To meet this pressing need, countries have devised a variety of innovative programmes. In general training programmes will be

essential in providing knowledge necessary for the development of a thriving private sector. Such programmes will need strategies for reaching and attracting their target audience of entrepreneurs, as well as building support and awareness among the general public. These programmes will also help combat negative attitudes toward business that may still exist in some societies. Habibullah, (1987) in a descriptive study entitled 'Entrepreneurship Training and Development' gave his opinion by saying that Bangladesh has lot of entrepreneurial timber. There are youths who can be groomed as entrepreneurs if favourable conditions are created. Development of a good breed of entrepreneurs is possible if necessary incentives are provided. He suggested that entrepreneurship can be substantially developed by appropriate training. Entrepreneurial training should relate to motivation for self-employment.

Ahmed (1987) in his paper titled "Entrepreneurship Development with some references to Bangladesh," tried to explore why entrepreneurship process was slow in Bangladesh. He stated that lack of right social attitude toward business is the main cause for the under development of Bangladeshi entrepreneurs. The author also suggests that in order to do something for the nation this attitude must be changed and introduction of training programmes for the entrepreneurs is essential. It is also necessary to train the trainers of entrepreneurs: Efforts should be made to attract the persons with right attitude to entrepreneurship and people with right attitude should be selected for loan giving and other supports.

Desai (1989), in his thought provoking article analyzed the various approaches to determine the real entrepreneurs. He finds that every

year a number of applicants with good entrepreneurial potential are likely to be rejected and several wrong ones are selected when traditional method is used for selecting real entrepreneurs. So, he developed a new model named "Competence Test" for the selection of new entrepreneurs. Again, he says, competence is signified as moderate success in risk-taking which is a function of skill, not chance. The measurement of competency achievement is based on five categories as listed below :

- (a) Independence motive;
- (b) Need achievement;
- (c) Need affiliation;
- (d) Immitative dependent motive
- (e) Indifferent motive.

Nandy (1973) Carried out an intensive study of small scale entrepreneurs and a matching group of non- entrepreneurs from an Urban Ward of Howrah in West Bengal, India. This was an attempt to compare the enterprising and non-enterprising cultures. The study reveals that in an enterprising community, entrepreneurial exposures themselves contribute substantially to entrepreneurship development and identifies such a phenomenon as an important determinant of entry into and survival in business. In his study, n/Ach turned out to be the best predictor of entrepreneururial motives, followed by n/Power and the sense of efficacy.

Choudhury (1996) in his study on 'Entrepreneurship Training in Bangladesh' discussed various institutions, where entrepreneurial

developmental training programmes were conducted. He says about enrolment courses and programmes of these institutions. He points out that entrepreneurial training in Bangladesh is at the infant stage and is incapable of meeting the needs of the country. He also says that an effective entrepreneurship training warrants systematic assessment of training needs of the entrepreneurs, design of the training programme in keeping with the training needs, devising proper training methodology to facilitate effective learning process and proper evaluation of the training results. Unfortunately, these aspects are not carefully considered while devising entrepreneurship training programmes in Bangladesh.

Some scholars and researchers of Bangladesh think that we should conduct research to find out optimal teaching vehicles, we may explore what social and psychological factors encourage or discourage entrepreneurial drive and see whether some effective methods can be incorporated in our existing training programmes.

Anwar (1992) emphasized that strategies should be developed so that rural women can grow as independent producer. A range of training programmes have been identified which include education, health, agriculture, small business management and small and micro-enterprises. Many external financed projects in Asia are already addressing some of these needs. Donors and practitioners have recommended a variety of support services, including credit, management and skill training and technical assistance. They argue that training should respond women's needs for more effective income generating activities.

So, it seems clear that training has a positive impact on entrepreneurship development and promotion. The main input for entrepreneurship development is training programme, because training increases motivation and changes attitude of the entrepreneurs. This is why, most countries have been endeavouring to create sufficient number of dexterous and farsighted entrepreneurs through carefully planned programmes. Like many other developing countries, Bangladesh has also realized the significance of training to entrepreneurs. Accordingly, various Government Organizations, Universities, NGOs and Trade associations have been offering training programmes to train and develop the entrepreneurs throughout the country.

Before closing this sub-section it should be pointed out that training becomes more effective and not wasted if proper selection is made. Unless men and women having abilities and aptitudes, personality and interest are in line with the occupation he or she will undertake, no training programme can be effective. Person having entrepreneurial characteristics should be selected first and thereafter appropriate training method can be applied. ✓

1.7 Focus of the study :

On the basis of entrepreneur's contribution toward socio-economic development, particularly female entrepreneur's role in the context of Bangladesh, the present study was chalked out. It came to our mind if women entrepreneurs possess certain qualities needed for entrepreneurship or those who themselves are doing business, possess some characteristics

compared to others who are also doing some jobs traditionally done by our women. Urban women are particularly focused in the present study. Women today are found starting small businesses-boutiques, restaurants, poultry farming and so on. Pioneer women in this field are Rokia Afzal Rahman and Geeteara Safia Choudhury, the former received "Women Entrepreneurs of the World award" in 1999. The same award was given to the later in 2000. Ms. Rahman is successfully running cold storage business along with many other projects at hand; Ms. Choudhury launched an advertising agency 'Adcomm Ltd', one of the largest advertising agencies in Bangladesh. Both these women entered into big business since 70's and have successfully survived and flourished. It is reported that they take challenge, believe in hard work, patience and persistence (Daily Star Weekend Magazine, May 12, 2000).

Research studies show that motivation, ambition, risk taking, innovation etc. are some of the qualities needed for entrepreneurship. As our focus group is women entrepreneurs we would like to see if these qualities are prevalent among our female entrepreneurs - a control group would be taken, as mentioned above, who are doing traditional jobs. We were specifically interested to know the psychosocial background of women entrepreneurs of our country.

1.8 Review of Literature :

A good number of studies have been reported earlier. Some recent studies mostly done in Bangladesh are reported below.

Choudhury (1998) has done a survey on women entrepreneurship in rural Bangladesh. The factors leading to adoption of entrepreneurship among rural women are as follows : previous knowledge of entrepreneurship and skill of product making (9.57%), advantages and prospect for women (8.10%), provide extra support to family (7.68%), poverty (7.01%), increase of income (6.82%), to continue crafts manufacture of the husband's family (5.03%), availability of training (4.11%), dependence on other members of the family (4.07%), doing something new and creative (4.01%), abandoned by husband (3.72%), better utilization of time (2.46%). Mainly hardship, miseries or poverty lead rural women to enter into this new area.

Choudhury also revealed some factors associated with women entrepreneurs: education, marital status, income etc. and gave emphasis on investigating characteristics needed for women entrepreneurs. In rural Bangladesh she observed that successful women entrepreneurs have achieved leadership in socio-economic and political field in term of their participation in national and local government elections. Empowerment has changed their individual lives in raising standard of living, providing health support and education to children, participating in decision- making etc. and also taking part in removing social ills. In short, they were found better off.

In a study conducted by Rahman (1988) entrepreneurs and non-entrepreneurs, all male, were found to differ significantly in respect of achievement motivation and risk-taking. Entrepreneurs were found high risk takers and their achievement motivation was also higher as compared to

non-entrepreneurs. Besides risk taking and achievement motivation were found to be positively correlated.

Alam (1992) found that in Bangladesh, women entrepreneurs are gradually increasing but socio cultural factors, lack of awareness among women and the fancy of the country's entrepreneurial sector itself deterred the emergence of women entrepreneurs. Alam categorized Bangladeshi women entrepreneurs into three classes. They are :

- (1) The grassroot entrepreneurs,
- (2) The budding entrepreneurs,
- (3) The pseudo entrepreneurs.

In this study the problems, obstacles and success of budding women entrepreneurs were also discussed.

Nilufer (1995) describes women entrepreneurship in Bangladesh, its background, obstacles to growth and present status. She particularly referred to the women entrepreneurs accessibility through various programmes of Government and Non-Government organizations. Though efforts are underway to bring more women entrepreneurs under the fold of credit, yet the credit extended so far is inadequate in terms of size and volume of loan. In this connection, she narrated some real life experiences of women entrepreneurs about credit financing.

Bandana (1995), wrote an article on Women Entrepreneurship and Bank Financing. Her study deals with general problems of women entrepreneurship development.

Saleh (1995) finds that the appropriate support services provided to the women entrepreneurs in a congenial environment can easily prove their potentiality of entrepreneurship as good as their male counter-part.

Schwartz (1979) reported that the major motivations of women entrepreneurs for starting a business were the need to achieve, the desire to be independent, the need for job satisfaction and economic necessity.

Stevenson (1986) Justified that while it appears to be true that an insignificant number of large firms are owned by women, women-owned business are the fastest growing segment of the small business population in many developing and developed countries.

A similar tendency is also present in many developing countries (UNIFEM : 1989, Epstein 1990, Harper, 1991). For example, in Tanzania, virtually all low-income and many middle income women are involved in micro-economic activities.

A recent study conducted by Islam and Hossain (1999) has shown that entrepreneurs have higher achievement motivation and they take more risk in decision making as compared to non-entrepreneurs. The subjects were all male. The authors observed that the overall achievement and risk taking score of both the groups were very low which indicate that

the people in Bangladesh in general have lower achievement motive and risk taking tendency. The study also showed that entrepreneur's age is positively correlated with achievement motive and negatively correlated with risk taking tendency. Ordinal position is found to be positively correlated with risk taking whereas family size has significant negative correlation with achievement motivation and risk taking.

Ahmed (1998) reported role of women entrepreneurs mainly in the context of their economic activities. He reported some peculiarities of women entrepreneurship in Bangladesh. Organizations financing women entrepreneurs, both rural and urban are various government and NGOs. The role of Grameen Bank for emergence and development of rural women entrepreneurs is noticeable. He gave a detailed report of loan distributed and amount recovered year-wise mentioning particularly how the recovery is amazing.

1.9 Rationale of the study :

The role of entrepreneurship in economic and social development of a country cannot be overemphasized. This is particularly true in the case of a developing country like Bangladesh. Studies on this issue are not many and those were not from psychological point of view. Most of the studies done are descriptive in nature, some are analytical and a few empirical. These studies have shown historical background, economic conditions, training programs for entrepreneurship development, entrepreneurial characteristics, problems of entrepreneurial development, NGOs involvement in rural women entrepreneurship and the like.

Psychological studies particularly on women entrepreneur are almost lacking.

This is not surprising in developing countries that men make up the majority of people who start and run a business. Emergence of women starting a small scale industry or a business is rather a new phenomenon and consequently female entrepreneurs as a subject of research has started only very recently. The present study is aimed at this line. Why have women come up in business in a society which is male dominated? Are they different from other females who do traditional jobs? If so, in which characteristics do they differ? As psychologist it will be interesting to know, if there is an entrepreneurial personality.

Studies on entrepreneurial characteristics indicate that entrepreneurs are a highly motivated group. They are achievement oriented and risk prone. Their level of aspiration is likely to be high. In respect of personality the author assumes that they are internally oriented who do not believe in luck or chance, rather they think that success in life depends on their work or performance. Although there are other characteristics in respect of which entrepreneurs may differ from non- entrepreneurs, but all could not be investigated in a single study.

If at least some of the characteristics of women entrepreneurs can be identified by research it would help to develop and promote women entrepreneurs in the country. The existing training programs can then be modified and improved. Furthermore, before training is initiated a recruitment device can be included which will be enable to predict the most

suitable persons. In this process the training programme will become more effective.

In a poor country like ours women empowerment is a necessity and women entrepreneurs should grow rapidly. The author makes an attempt, based on research, in this line by specifically trying to find out some psychosocial factors associated with women entrepreneurship. Here lies the justification of the study.

1.10 Objectives of the study :

The main purpose of the present study was to investigate factors associated with women entrepreneurship in Bangladesh. The study was carried out specially to find out if women entrepreneurs differ significantly from women doing traditional jobs in respect of achievement motivation, risk taking in decision making, level of aspiration and locus of control or internal/external dimension of personality. In addition, the objective of the study was to see if entrepreneurs and non- entrepreneurs i.e. traditional group also differ in respect of some psycho-social variables such as socio-economic condition, marital status, parental education, parental occupation, type of family, birth order, number of siblings and place of early childhood: rural and urban.

1.11 Hypotheses of the study:

Hypotheses formulated in the present study were as follows :

1. Achievement motivation will be higher for entrepreneurs as compared to non- entrepreneurs.
2. Risk-taking in decision-making will be higher for entrepreneurs as compared to non- entrepreneurs.

3. Level of aspiration will be higher for entrepreneurs than non-entrepreneurs and
4. Locus of control will be lower in case of entrepreneurs as compared to non- entrepreneurs.

In respect of psychosocial background of two groups- entrepreneurs and non-entrepreneurs - no hypothesis was formulated.

CHAPTER- TWO

METHODS

METHOD

2.1 Sample :

The sample consists of 150 women of whom 50 were entrepreneurs, 30 school teachers, 50 college teachers and 20 nurses. The last 3 groups consisted of women employed in traditional jobs, who are termed in this study as non- entrepreneurs.

Entrepreneurs in this study was defined as those persons who take initiative to establish a work place for income generating activities. To select the entrepreneurs sample, statistical sampling method was followed. The sample was selected from the list of entrepreneurs prepared by MIDAS (Micro Industries Development Assistance System) and WEA (Women Entrepreneurs Association). MIDAS is a well-known NGO in Bangladesh which has recently opened a cell to provide every kind of assistance from counseling to financial support (loan) to women who are already in business or intend to establish a business-field called 'Women Entrepreneur Development' (WED). However, MIDAS prepared the list of women entrepreneurs alphabetically. With the help of this list the subjects were selected randomly. WEA also supplied list of women entrepreneurs. By simply following the list, that is every 11th numbered person, the sample of women entrepreneurs was selected. Strictly speaking, it is a systematic sampling method which is based on a systematic rule such as "every 10th case" or "every other element" (Reber, 1985).

Entrepreneurs chosen in the present study were found to be engaged in various types of business, such as, boutique, dairy and poultry, fast food business, pharmacy, garments and advertising firm.

After the data were collected from the female entrepreneurs a comparable non-entrepreneurial group was selected who were doing traditional jobs. In the context of developing or underdeveloped country the traditional female jobs are teaching, nursing, medical profession etc. Teaching and nursing profession are known for years in our country as traditional jobs. Among the health professionals, practicing medicine (i.e. doctor) is also a traditional job for women. But compared to entrepreneurs sample obtained in the present study, the female doctors were found more qualified and thus they were excluded as subjects in the present study. Traditional or non-entrepreneur group was composed of college teachers, school teachers and nurses. The method of sampling for the control groups was incidental i.e. who were available to the investigator at the time of data collection. The school and college teachers belonged to both public and private institutions and nurses belonged to a government-run medical college and hospital.

The mean age of women entrepreneur was 32. The range was 28-62 years. The mean age of the traditional group was 27. The range was 24 to 57 years.

The educational level of the entrepreneur was from H.S.C. to masters level but majority of them were at Bachelor degree level. The educational level of the teachers was also from H.S.C. to masters level. In

respect of nurses general education was up to H.SC. level but they had to take 4 years of professional education.

It should be mentioned that urban women entrepreneurs were selected in this study rather than rural women entrepreneurs. The comparative non-entrepreneur groups were also urban based - all from Dhaka city.

2.2 Measuring Instruments :

The data required to be collected for the present study fall under two parts :

2.2.1 Personal Demographic Information Blank : This instrument included information on age, income, marital status, parental education, parental occupation, husbands education and occupation, number of siblings, birth order, type of family and place of residence.

2.2.2 Measuring Scales : Four Scales were used which are as follows

(A) Achievement Motivation Scale.

(B) Choice Dilemma Questionnaire.

(C) Level of Aspiration Test.

(D) Locus of Control scale.

A. Achievement motivation Scale :

Achievement Motivation Scale used in this study was developed by Jahan (1982). It is a subscale of a personality test namely Multitrait Personality Inventory (MTPI) designed to measure 13 personality traits intended to be used for managerial selection in this country. The test is constructed in Bengali. Achievement motivation is one of the traits, which is defined as one who is competitive and ambitious, has strong determination to succeed and wants to reach the goal. It is a Likert type 5-point scale consisting of 10 items or statement each to be rated by the respondent from not at all applicable (value = 1) to very much applicable (value = 5). The respondent is asked to read each statement and put a tick mark on place which is applicable to him/her. The items were positively and negatively constructed, four items were negatively and six were positively worded. In the case of negative statements the scoring system was reversed, with not at all applicable responses being given the weight of 5 and very much applicable the weight of 1. The total score is the summation of all the items of the scale. The range of score of any respondent could be between 10 to 50. Higher the score, higher is the achievement motivation.

The reliability of the MTPI was measured by split-half method and test-retest method. The split-half reliability corrected by the Spearman Brown Prophecy formula on a group of managerial personnel (N = 123) for the subscale of achievement motivation was found to be highly significant ($r = 0.82$). Test-retest correlation over a period of 3 months for the same group (N = 80, the rest was not available) was also highly significant ($r = 0.81$).

The test-retest reliability was also estimated on a sample of 77 University students. After 1 Month interval coefficient of correlation for this scale of achievement motivation was found significant beyond .01 level ($r = 0.88$).

Validity of the MTPI was determined by correlating test score with self-ratings, peer rating and ratings of supervisors on overall performance. A sample of managerial personnel ($N = 54$) rated themselves on a 6 points scale as to the extent of possession of each trait. For achievement motivation scale the correlation was found to be significant at .01 level ($r = 0.57$). In another study peer-rating method was followed on a group of University students ($N = 30$) who knew each other for about 4 years. Every student rated every other student for each item on a 6 point scale. Correlation coefficient for achievement motivation scale was 0.45 which was significant at .05 level. Finally in 3 studies validity was determined by correlating test scores with external criterion of performance of industrial personnel rated by their supervisors on 6 point scale. The correlations were positive though all were not significant.

B. Choice Dilemma Questionnaire (CDQ) :

A slightly modified Bengali version of Choice Dilemma Questionnaire (Jahan and Jenkins 1975) which was originally developed by Wallach & Kogan (1959,61), was used. The original questionnaire consisted of 12 problems but in Bengali version 10 were chosen, 2 problems were not consistent with our socio-cultural context and thus were excluded. However, in the present study five problems were selected out of 10 problems, those

seemed to author appropriate in the present socio-economic context of Bangladesh. Each problem of the questionnaire requires the subject to give advice to a hypothetical person who is faced with difficult decision. The subject must decide whether to take a risky or non-risky alternative. If the risky alternative is chosen, he must also decide the minimum odds of success which should be demanded before choosing alternative. The most risky response available involves choice of the risky alternative with one-tenth ($\frac{1}{10}$ th) choice of success. The subject may also recommend the choice of risky alternative with 3, 5, 7 or 9 chances in 10 of success. The most cautious response is the choice of non-risky alternative. In all items, the risky alternative involves a better outcome if it is successful. The items deal with wide range of problems including career, politics, finance etc.

The problems selected for the present study are summarized below :

1. An electrical engineer has to choose between his present job and his modest but adequate salary or another where there is no guarantee of long term security although the financial rewards are much higher.
2. A man of moderate means invests some money he recently inherited in secured 'blue chips' low return securities or in more risky securities *with* that the possibility of large gain.
3. A post-graduate chemistry student has to choose between high calibre university where relatively few manage to get their PhD's or another

university of less repute where almost every post graduate student receives his doctorate.

4. A student with a considerable music talent has to choose between a secure medical college and embarking on precarious a career as a concert pianist.
5. A successful businessman has to decide whether or not to enter politics on the side of a minority party with limited financial resources.

The reliability and validity of the Bengali version of CDQ have not been ascertained, but it is used comfortably in a good number of studies conducted in Bangladesh. (Jahan and Jenkins, 1975; Jahan and Begum, 1977; Jahan 1979; Begum and Dhar, 1984; Jahan and Masiha, 1985; Begum and Ahmed 1986; Khanam and Parveen 1993-94).

C. Level of Aspiration Test :

The instrument used in this study for measuring the level of aspiration of the respondents was a semi-projective test developed by Begum (1986). The test is constructed in Bengali and was developed in the light of Pareek and Chattopadhyay's Farmer's level of aspiration test (1965). This device is Semi-projective in the sense that it presents the respondents with a situation which gets him unknowingly to reveal his own level of aspiration by projecting him/her into the situation. The test consists of a short story of a petty shop-keeper living in a small town. After the story is

read or narrated to a respondent, he or she is asked to imagine all other aspects which have not been covered in the story and guess different aspects of life after years. The area covered are (a) Education, (b) Income, (c) Housing, (d) Land, (e) Furniture and (f) Other precious materials possessions. The responses are scored by given weighted value. A sum of all the responses formed an individual's score. Higher scores indicated higher level of aspiration.

Test-retest reliability of this test measured on a sample of 50 respondents was found to be significant ($r = 0.83$).

To measure the validity, scores obtained by a group of 22 individuals were correlated with a performance test. The result obtained was satisfactory ($r = 0.58$).

D. Locus of Control Scale (I/E Scale) :

The Bengali version of Rotter's (1966). Internal-External Locus of Control Scale was used. Locus of Control test measures internally oriented and externally oriented personality. Those who believe that they are masters of their own fate, they are internals and those who believe that their lives are controlled by luck and chance have been termed as externals by Rotter. It was a 29 item (6 filler) forced choice paper pencil test. For each item, the subject is asked which of the two statements he more strongly believes. Subject's score is the total number of external choices.

The scale was translated by Jahan (1979) with the help of a professional Bengali translator. To see the translation reliability, 15 undergraduate students (12 female and 3 male) of Psychology Department of Dhaka University were tested. Seven subjects were given the Bengali versions and five subjects were given the original English test. A week later the process was reversed. The Pearson product moment correlation coefficient was computed between two sets of scores. A highly significant positive correlation was obtained ($r = 0.90$) which indicated that the translation was satisfactory and the scale could be used for Bengali speaking people.

Rotter's original I/E scale had adequate psychometric properties.

To see the reliability of the Bengali version the investigator of the present study administered the questionnaire to the elementary Psychology students of the Dhaka University ($N = 25$, 17 female and 9 male). After a gap of 2 weeks the questionnaire was administered again. The Test-retest reliability was calculated by Pearson product moment correlation co-efficient technique. The result was found satisfactory ($r = 0.59$) indicating that the scale is reliable. The validity of the Bengali version could not be determined.

The Personal-Demographic Information Blank, Achievement Motivation Scale, Choice Dilemma Questionnaire, Level of Aspiration Test and Locus of Control Scale are presented in Appendix A, B, C, D & E respectively.

2.3. Procedure :

The main target group of the present study was women entrepreneurs. Thus they were approached first. The investigator contacted officials of MIDAS (Micro Industries Development Assistance System), an NGO, where women entrepreneurs are available. In this respect she got the cooperation of the organization not only from MIDAS but also from WEA (Women Entrepreneur Association). At first the author collected the lists of women entrepreneurs provided by MIDAS and WEA kept a record of the randomly selected subjects to herself. In MIDAS a monthly meeting is generally held among the members on a fixed day of the month. In one of such a scheduled meeting the author was introduced by an official of MIDAS who delivered a brief lecture about the researcher and the purpose of her study. The officer particularly asked the entrepreneur to cooperate with her in this research project. Still then in each sitting the researcher was required to introduce herself and establish rapport with the subject, so that they take interest in the task. However, the general procedure was like this: The author used to contact each selected subjects and a date and time was fixed up according to the convenience of the subject. Each subject was asked to respond to some questionnaires to help the researcher for an academic pursuit. They were particularly assured that their responses will be kept confidential and they should give their honest responses.

A booklet consisting of 4 Questionnaires along with a Personal Demographic Information Blank was supplied to each subject. The subjects responded individually or in group in the office room of MIDAS. At first the

investigator tried to collect data not individually but in group. In fact, some data were collected groupwise initially. But since the entrepreneurs were busy persons, many preferred to take the task at home. The filled up questionnaire were collected later on by the investigator. By and large the target group cooperated with the researcher.

After examining Bio-Data of the entrepreneur group, the investigator, in consultation with the Supervisor, decided to select the traditional groups who will be more or less matched with the target group. Three groups of women were taken who were engaged in traditional jobs. They were School Teachers, College Teachers and Nurses. The investigator contacted some Government and non-Government school and colleges and approached the teachers to help for an academic work. Those who were available or extended cooperation, they were chosen as subjects. Nurses of a Government-run hospital were approached in the same way. The traditional groups also preferred to take the booklets at home and the investigator collected filled up questionnaires later on except some subjects, like entrepreneur group who responded in front of the investigator, either individually or in group.

All the subjects were thanked for their cooperation.

The investigator took about 6 months to collect data. It was in the early part of the year 1999.

CHAPTER- THREE

RESULTS

Result

The purpose of this research was to investigate if women entrepreneurs differ from women engaged in traditional jobs in respect of some psychosocial variables. Teaching and nursing were considered as traditional jobs for women in this study. Thus women entrepreneurs were compared with women engaged in teaching in schools and colleges as well as women taking nursing as profession. Different groups were compared in respect of Achievement Motivation, Risk-taking in Decision making, Level of Aspiration and Locus of Control. Data were subjected to One Way Analysis of Variance. Table 1 to 4 show Means and SDs of those measures by entrepreneurs and each non-entrepreneur group. Table-5 has shown Means and SDs of entrepreneur group and all the non-entrepreneur groups combined.

Table – 1

Means and SDs of Achievement motivation measure by entrepreneurs, school teachers, college teachers and nurses.

Measure	Groups	N	Mean	SD
Achievement Motivation	Entrepreneurs	50	34.22	5.06
	School teachers	30	28.83	3.95
	College teachers	50	28.18	4.01
	Nurses	20	29.75	3.77

Table – 2

Means and SDs of Risk taking in decision making measure by entrepreneurs, school teachers, college teachers and nurses.

Measure	Groups	N	Mean	SD
Risk taking in Decision making	Entrepreneurs	50	30.66	12.09
	School teachers	30	27.27	8.04
	College teachers	50	27.98	6.41
	Nurses	20	16.80	6.62

Table – 3

Means and SDs of Level of aspiration measure by entrepreneurs, school teachers, college teachers and nurses.

Measure	Groups	N	Mean	SD
Level of Aspiration	Entrepreneurs	50	43.58	3.32
	School teachers	30	30.57	6.47
	College teachers	50	30.80	6.13
	Nurses	20	25.66	3.86

Table – 4

Means and SDs of Locus of control measure by entrepreneurs, school teachers, college teachers and nurses.

Measure	Groups	N	Mean	SD
Locus of Control	Entrepreneurs	50	9.62	2.82
	School teachers	30	9.03	2.24
	College teachers	50	8.08	2.59
	Nurses	20	7.50	2.06

These Tables show that means for all the dependent measures are higher for entrepreneur group as compared to non- entrepreneur or traditional groups.

Table – 5

Means and SDs of Achievement motivation, Risk taking in decision making, Level of aspiration and Locus of control measures by entrepreneurs and combined non-entrepreneur groups.

Measure	Groups	N	Mean	SD
Achievement Motivation	Entrepreneurs	50	34.22	5.06
	Non- Entrepreneurs	100	28.09	3.97
Risk taking	Entrepreneurs	50	30.66	12.09
	Non- Entrepreneurs	100	25.53	8.19
Level of Aspiration	Entrepreneurs	50	43.58	9.32
	Non- Entrepreneurs	100	29.69	6.26
Locus of Control	Entrepreneurs	50	9.62	2.82
	Non- Entrepreneurs	100	8.25	2.43

Table 6 to 9 represent One Way ANOVA for 4 measures separately by entrepreneurs and Non- entrepreneurs (traditional) group.

Table – 6

Summary of ANOVA for Achievement motivation by entrepreneurs, school teachers, college teachers and nurses.

Sources of Variation	Sum of Square	df	Mean Square	F	Level of significance
Between Group	1305.457	3	435.152	22.570	P<.001
Within Group	2765.877	146	18.944		
Total	4071.333	149			

Table – 7

Summary of ANOVA for Risk taking by entrepreneurs, school teachers, college teachers and nurses.

Sources of Variation	Sum of Square	df	Mean Square	F	Level of significance
Between Group	2792.093	3	930.698	11.439	P<.001
Within Group	11879.267	146	81.365		
Total	14671.366	149			

Table – 8

Summary of ANOVA for Level of aspiration by entrepreneurs, school teachers, college teachers and nurses.

Sources of Variation	Sum of Square	df	Mean Square	F	Level of significance
Between Group	6850.293	3	2283.431	43.899	P<.001
Within Group	7594.347	146	52.016		
Total	14444.646	149			

Table – 9

Summary of ANOVA for Locus of Control by entrepreneurs, school teachers, college teachers and nurses.

Sources of Variation	Sum of Square	df	Mean Square	F	Level of significance
Between Group	93.667	3	31.222	4.822	P<.005
Within Group	945.427	146	6.476		
Total	1039.093	149			

The above results show that the entrepreneur group and traditional groups differ highly significantly for all four dependent variable measures.

The inter correlations among dependent variables for the entire sample as well as Means and SDs are shown in Table 10. It is observed that all measures are positively intercorrelated, though all are not statistically significant.

Table – 10

Matrix of inter correlations among dependent variables (N = 150)

Variables	Mean	SD	2	3	4
1. Achievement motivation	30.13	5.23	.152	.401 **	.201 *
2. Risk Taking	27.24	9.92		.177*	.057
3. Level of Aspiration	34.32	9.85			.162*
4. Locus of control	8.71	2.64			

* P <.05

** P <.01

The aim of the study was also to see whether in respect of some psychosocial variables, the women entrepreneurs and women engaged in traditional jobs differ or not. The subjects were all female and in respect of education and age the two groups were more or less similar and thus sex, age and education are excluded from the statistical analyses done for this purpose.

The personal-demographic information obtained from the data are analyzed by series of χ^2 tests. Table 11 to 22 show the differences between entrepreneur group and combined traditional group called non-entrepreneur group in respect of each and every variable.

Table – 11

χ^2 between women entrepreneur group and non- entrepreneurs group in respect of overall monthly income.

Group	Overall monthly income range			Total	χ^2	Level of significance
	5000-19000	20000-29000	30000-41000			
Entrepreneur	9 (18%)	34 (68%)	7 (14%)	50	31.187	P <.001
Non-Entrepreneur	66 (66%)	30 (30%)	4 (4%)	100		
Total	75	64	11	150		

The above table shows that the χ^2 is highly significant at .001 level. This means entrepreneur group and non-entrepreneur group differ significantly in respect of overall monthly income. It indicates that the majority of the non-entrepreneur group belongs to lower and middle range of income whereas entrepreneur group mostly belongs to upper range. Furthermore as compared to only 4% of traditional groups 14% of entrepreneur group belongs to the highest range of income as classified in the present study from obtained data.

Table – 12

**Chi² between women entrepreneur group and non-entrepreneur group
in respect of marital status.**

Group	Marital status of the respondents			Total	Chi ²	level of significance
	Unmarried	Married	Widow			
Entrepreneur	2 (4%)	40 (80%)	8 (16%)	50	7.276	P<.001
Non- Entrepreneur	35 (35%)	55 (55%)	10 (10%)	100		
Total	37	95	18	150		

The table shows that the chi² is significant in respect of marital status, majority are married in both the group, 35% unmarried in traditional groups as against 2% in the entrepreneur group but more of the entrepreneur group are widows as compared to non- entrepreneur group.

Table – 13

**Chi² between women entrepreneur group and non-entrepreneur group in
respect of husband's education.**

Groups	Husband's education			Total	Chi ²	level of significance
	Below Bachelor	Bachelor	Above Bachelor			
Entrepreneur	3 (6%)	23 (46%)	24 (48%)	50	23.24	P<.001
Non- Entrepreneur	41 (41%)	19 (19%)	40 (40%)	100		
Total	44	42	64	150		

It indicates that husbands of entrepreneur group are more educated (Bachelor and above Bachelor) than non-entrepreneur groups.

Table – 14

**Chi² between women entrepreneur group and non-entrepreneur group
regarding husband's occupation.**

Groups	Husband's occupation		Total	Chi ²	level of significance
	Service	Business other		34.95	P<.001
Entrepreneur	22 (44%)	28 (56%)	50		
Non- Entrepreneur	52 (52%)	48 (48%)	100		
Total	74	76	150		

The result shows that the chi² is significant at .001 level. It indicates that husbands of entrepreneur group are more involved in business whereas husbands of non-entrepreneur group are more service holders.

Table – 15

**Chi² between women entrepreneur group and non-entrepreneur group
regarding father's education.**

Groups	Father's education		Total	Chi ²	level of significance
	Below Bachelor	Above Bachelor		5.69	P<.05
Entrepreneur	12 (24%)	38 (56%)	50		
Non- Entrepreneur	44 (44%)	56 (48%)	100		
Total	56	94	150		

The result indicates that the chi² is significant. It indicates that fathers of entrepreneur group is more educated i.e. above bachelor degree as compared to traditional groups.

Table – 16

Chi² between women entrepreneur group and non-entrepreneur group regarding father's occupation.

Groups	Father's occupation			Total	Chi ²	level of significance
	Business	service	Farming			
Entrepreneur	11 (22%)	37 (37%)	2 (4%)	50	2.12	NS
Non-Entrepreneur	22 (22%)	67 (67%)	11 (11%)	100		
Total	33	104	13	150		

The Table shows that the Chi² is not significant. It indicates that father's occupation of both the groups are mostly in service, and then they are found in business.

Table – 17

Chi² between women entrepreneur group and non-entrepreneur group regarding mother's education.

Groups	Mother's Education			Total	Chi ²	level of significance
	Below Bachelor	Bachelor	Above bachelor	Total		
Entrepreneur	44 (88%)	5 (10%)	1 (2%)	50	3.541	NS
Non-Entrepreneur	96 (96%)	3 (3%)	1 (1%)	100		
Total	140	8	2	150		

The result shows chi² is not significant. This means regarding mother's education the two groups do not differ.

Table – 18

Chi² between women entrepreneur group and non-entrepreneur group regarding mother's occupation.

Group	Mother's occupation		Total	Chi ²	level of significance
	Housewife	Business/service			
Entrepreneur	45 (90%)	5 (10%)	50	3.429	NS
Non-Entrepreneur	94 (94%)	6 (6%)	100		
Total	139	11	150		

The result shows chi² is not significant. It reveals that most of the mother's of both the groups are housewives.

Table – 19

Chi² between women entrepreneur group and non-entrepreneur group in respect of place of residence in childhood (rural/urban).

Group	Place of residence in childhood		Total	Chi ²	level of significance
	Rural	Urban			
Entrepreneur	11 (22%)	39 (78%)	50	1.075	NS
Non-Entrepreneur	30 (30%)	70 (70%)	100		
Total	41	109	150		

The result indicates that the chi² is not significant. It indicates that both the groups were mostly urban based in early childhood life .

Table – 20

Chi² between women entrepreneur group and non-entrepreneur group regarding type of family (neuclear/Joint).

Group	Type of family		Total	Chi ²	level of significance
	Nuclear	Joint			
Entrepreneur	42 (84%)	8 (16%)	50	8.290	NS
Non-Entrepreneur	97 (97%)	3 (3%)	100		
Total	139	11	150		

The result indicates that the chi² is not significant. It indicants that majority of both the groups come from neuclear family.

Table – 21

Chi² between women entrepreneur group and non-entrepreneur group in respect of number of sibling.

Group	Number of siblings			Total	x ²	P
	0-5	6-10	11-15			
Entrepreneur	22 (44%)	27(54%)	1 (2%)	50	11.53	NS
Non- Entrepreneur	42 (42%)	52 (52%)	6 (6%)	100		

The result shows that chi² is not significant. It indicates regarding number of siblings the two groups do not differ.

Table – 22

Chi² between women entrepreneur group and non-entrepreneur group
regarding birth order.

Group	Birth order of the respondents			Chi ²	Level of significance
	First born	Middle	Youngest		
Entrepreneur	5 (10%)	8 (16%)	5 (10%)	.475	NS
Non-Entrepreneur	9 (9%)	3 (3%)	7 (7%)		

The result shows that the chi² is not significant. This indicates that the two groups do not differ in respect of birth order.

Data obtained in the present study were further analyzed to see if the interactions of some of the demographic variables selected in the study are significant in respect of dependent measures. Four 3-way ANOVAs were computed taking Birth order, Type of occupation and Place of early childhood as independent variables. The dependent measures were Achievement motivation Risk taking, Level of aspiration and Locus of control. The results are shown in Tables 23 to 26.

Table-23 shows 3-way ANOVA for the scores of the respondents on Achievement motivation in respect of Birth order (1st, middle and youngest), Type of occupation (entrepreneur, non-entrepreneur) and Place of early childhood (rural, urban).

Table – 23

Summary of Analysis of variance of Respondents scores on the measure of Achievement motivation as a function of Birth order (A), Type of occupation (B) and Place of early childhood (C).

Score	SS	df	MS	F	P
A	13.843	2	6.921	.360	.698
B	229.282	1	229.282	11.928	.001
C	19.232	1	19.232	1.001	.319
AB	32.133	2	16.067	.836	.436
AC	1.055	2	.527	.027	.973
BC	3.067	1	3.067	.160	.690
ABC	3.854	1	8.854	.200	.655
Total	140274.000				

The results indicate that the interactions are not significant.

Table-24 shows 3-way ANOVA for the scores of Risk taking measure in respect of Birth order, Type of occupation and Place of early childhood.

Table – 24

Summary of Analysis of variance of Respondents scores on the measure of risk taking as a function of Birth order (A), Type of occupation (B) and Place of early childhood (C).

Score	SS	df	MS	F	P
A	203.062	2	101.531	1.152	.319
B	410.346	1	410.346	4.657	.033
C	21.898	1	21.898	.249	.619
AB	504.839	2	252.420	2.865	.060
AC	70.589	2	35.295	.401	.671
BC	359.263	1	359.263	4.078	.045
ABC	2.940	1	2.940	.033	.855
Total	125974.000	150			

The result shows that the interaction are not significant except type of occupation and place of early childhood in respect of Risk taking.

Table-25 shows 3-way ANOVA for the scores of the respondents on Level of aspiration measure in respect of Birth order, Type of occupation and Place of early childhood.

Table – 25

Summary of Analysis of variance of Respondents scores on the measure of Level of Aspiration as a function of Birth order (A), Type of occupation (B) and Place of early childhood (C).

Score	SS	df	MS	F	P
A	236.714	2	118.357	2.215	.133
B	2491.022	1	2491.022	46.617	.000
C	12.942	1	12.942	.242	.623
AB	25.650	2	12.825	.240	.787
AC	38.289	2	19.145	.358	.700
BC	1.906	1	1.906	.036	.850
ABC	77.560	1	77.560	1.451	.230
Total		150			

The result indicates that the interactions are not significant.

Table-26 shows 3-way ANOVA for the scores of the respondents on Locus of control measure in respect of Birth order, Type of occupation and Place of early childhood.

Table – 26

Summary of Analysis of variance of Respondents scores on the measure of Locus of control as a function of Birth order (A), Type of occupation (B) and Place of early childhood (C).

Score	SS	df	MS	F	P
A	7.520	2	3.760	.572	.566
B	1.530	1	1.530	.233	.630
C	1.369	1	1.369	.208	.649
AB	39.786	2	19.893	3.028	.052
AC	2.326	2	1.178	.179	.836
BC	14.233	1	14.233	2.166	.143
ABC	3.576	1	3.576	.544	.462
Total		150			

The result indicates that the interaction are not significant.

CHAPTER-FOUR

DISCUSSION

DISCUSSION

The research was conducted to investigate psychosocial background of Urban female entrepreneurs of Bangladesh. In particular, the aim of the study was to find out if women entrepreneurs differ from women doing traditional jobs in respect of some psychological measures such as Achievement motivation, Risk taking in decision making, Level of aspiration and Locus of control. In addition, it was also observed if two groups differ in respect of some Personal-demographic variables.

Hypotheses formulated were –

- (i) Achievement motivation will be higher for entrepreneurs as compared to non- entrepreneurs or traditional groups. (ii) Risk taking in decision making will be higher for entrepreneurs as compared to non-entrepreneurs. (iii) Level of aspiration will be higher for entrepreneurs as compared to non- entrepreneurs; and (iv) Locus of control will be lower in case of entrepreneurs as compared to non- entrepreneurs.

Data obtained in the present study were subjected to various statistical techniques. To see if four groups of respondents (entrepreneurs, college teacher, school teacher and nurses) differ in respect of four dependent measures, 4 One-way ANOVA were computed.

Regarding Achievement motivation the groups were found to differ significantly ($F = 22.970$, $df = 3$, $P = .001$) Table 1 shows the mean of entrepreneurs is 34.22 whereas mean of school teachers is 28.83, mean of college teachers is 28.18 and mean of nurses is 26.75.

Mean of combined non- entrepreneur group is 28.09 (Table-5). The obtained result conform with other studies, opinions and suggestions of many experts of this field. Almost all of them have pointed out that the entrepreneurial personality must be high achievement motivation oriented. In McClelland's theory high achievement motivation will belong to the cluster of entrepreneurial character traits. The result of the study is consistent with many other studies, for example, in one study on female entrepreneur's it was found that the female entrepreneurs major motivations for starting a business were : the need to achieve, the desire to be independent, the need for job satisfaction and economic necessity (Schwartz, 1979). In another study of 122 black, white and American Indian women entrepreneurs it was observed that the responses of both minority and non-minority women entrepreneurs differed significantly from those of women in the general population on the tests of measuring achievement, autonomy, leadership, aggression, conformity, independence and benevolence (DeCarlo and Lyons, 1979). In still another study with male entrepreneurs it was observed that mean achievement motivation and risk taking score were significantly higher than male non-entrepreneurs (Rahman 1988).

Thus the hypothesis formulated in the present study that Achievement motivation of urban female entrepreneur group will be higher than women engaged in traditional jobs has been confirmed like other studies in the field.

In respect of Risk taking in decision making entrepreneurs and traditional group are found to differ highly significantly ($F = 11.43$, $df = 3$, $P < .001$). Table-2 shows that mean of entrepreneurs in Risk taking in decision

making is 30.66 whereas mean of school teachers is 27.27, mean of college teacher is 27.98 and mean of nurses is 16.80; mean of combined traditional group is 25.53. Thus the higher score obtained by entrepreneur group on Risk taking than non- entrepreneur group proves that our second hypothesis is confirmed. Experts and researchers in the field are of opinion that Risk taking in decision making is one of the most distinctive ability of entrepreneurial characteristics. Studies mentioned in the context of Bangladesh earlier (Rahman, 1988; Islam and Hossain, 1999) also reveal that entrepreneurs are high risk takers as well as they are more Achievement oriented when compared to non-entrepreneurs.

Why are entrepreneurs found to take more risk? We know that there are many jobs in this world though they are not too many in our job market. People of our country usually look for a paid job but if he fails to get such a job he may be engaged in selfemployment. He becomes an entrepreneur. Once he enters into the field of business he may feel if nothing is ventured, nothing is gained. Thus he takes risk in order to achieve the goal.

There may be another interpretation. Those who are bold, wants to achieve something in life, can take risks, they do not hesitate to start a business of their own. Thus risky shift phenomenon may be an inherent quality which might induce a person to take a profession of uncertainty.

Table-10 shows the correlations among four dependent measures; it is found that Achievement motivation and Risk taking is positively correlated. That means if a person is achievement oriented he is

risk taker also. If the person strives for achievement he may go through some uncertainty and can take risk. There is supportive evidence in this line. McClelland and Watson's (1973) study shows that achievement prone persons are found to participate in open competition and take greater risk in gambling. In another study it has ^{been} shown that highly motivated persons usually take more risks.

In the case of Level of aspiration measure the women entrepreneurs and non- entrepreneur groups differ significantly ($F = 43.899$, $df = 3$, $P < .001$). Table-3 shows that the mean of entrepreneur in Level of aspiration is 43.58, whereas mean of school teacher is 30.57, mean of college teacher is 30.80 and mean of nurses is 25.66. Three groups combined mean is 29.69 (Table-5). Thus the entrepreneur group scored higher on Level of aspiration than non- entrepreneur groups. So, our third hypothesis of the study is confirmed.

Why are Level of aspiration, Achievement motivation and Risk taking etc. are higher for women entrepreneurs as compared to women who have chosen traditional occupation? What may be the cause behind their choice of occupation different from others? There may be some inherent attributes or those may have been developed in their rearing up process. Table-10 shows Level of aspiration is significantly correlated with Achievement motivation and Level of aspiration is also positively related to risk taking in decision making. So, one variable includes the components of others. A good number of research also reveal their interrelationship. Whatever may be the reasons for having these qualities, they are likely to induce people to go up, to do some thing new or to establish themselves in

the society. Thus it is not unlikely that this type of people, female though, will initiate a business or start a poultry firm or run a small scale industry for higher income or better living. They may not like doing a traditional jobs with limited income and bound to abide by some fixed rules and regulations. In this regard a study in the context of Bangladesh can be cited (Begum and Afroza, 1992). It was hypothesized in this study that families with high upward mobility (from village to town) will have higher achievement motivation and higher level of aspiration as compared to families with low mobility. The results supported both the hypothesis. Though women entrepreneurs seem not be associated with social mobility, we may infer that not all people go from village to town, not all persons face uncertainty but only few of them do it. May be some sort of psychological factors induce them to move for their survival or for some bright future. In the case of few women who have chosen to develop career in trade and commerce in Bangladesh same factors might have played a role.

In respect of Internal/External locus of control the results show that all the groups differ significantly ($F = 4.822$, $df = 3$, $P < .005$).

The result appeared in table-4 showed that the mean of entrepreneurs is 9.62, mean of school teachers is 9.03, mean of college teacher is 8.08 and mean of nurses is 7.50; combined mean of non-entrepreneur groups is 8.25 (Table-5). It indicates that the entrepreneur's Locus of control is higher than non-entrepreneurs. It should be noted that Locus of control yields score of externality. Higher the score more externally oriented the person is. Our hypothesis was entrepreneurs will be more internally oriented. So, our hypothesis has not been confirmed in this

case. It was logically believed that entrepreneurs will not believe on luck, chance or fate in work but on performance. Why did it happen then? It is observed that women entrepreneurs achieved higher scores in this dimension. This should not have happened. Any way, according to the author, internality is not a social value. In our every day life we talk about chance factor, luck or fate. The reason is not far to seek. We are a poor nation. Instead of our belief in hard work we tend to show that our poverty/failure etc. originated from fate. Our religion (Islam or Hinduism) is also in this line, we tend to believe more in fate. Another explanation is, in Bangladesh uncertainty, risk etc. are dominant factor in business. Our society is not stable both politically and economically. People can not predict about success or failure in business. Only hard work, sincerity etc. do not work here. One can be successful in business or failure in business, the reason is not known. Behind this background a group of women doing business may be more externally oriented than the traditional groups who are more secured in jobs. Still this finding needs further investigation. It may also happen that because they are women and doing business in a male dominated society they are to believe more in fate.

The second part of the results deal with the psychosocial background of entrepreneurs. Each personal-demographic variable of entrepreneur group is compared with non-entrepreneurs i.e. traditional groups. χ^2 tests were used to see if the differences are significant.

Regarding overall monthly income of entrepreneur's and non-entrepreneur's family (Table-11), it is found that χ^2 is significant (χ^2 31.187, $df = 2$, $P < .001$). This means entrepreneurs and non- entrepreneurs

differ in respect of overall monthly income. The Table shows that the majority (66%) of non- entrepreneurs fall in relatively lower range of income (5000-19000), 30% in upper middle range (20000-29000) and only 4% in the highest range (30000-41000). On the contrary only 18% entrepreneurs belongs to lower range of income, 68% belongs to upper range and 18% belongs to highest range of income. Thus the urban women entrepreneur group is an affluent group or it may be said they belong to upper middle and upper social class. Why is it so? Do women belonging to upper middle class want to earn more money by doing business to enhance quality of living? Do they want to give best education to their children? Instead of sitting idle in the house, which used to happen earlier there are educated women, though rich, may want to be involved in some work to make life meaningful or simply they want to enjoy life more. There is support available in this point; in an interview session of some successful women entrepreneurs in Bangladesh, some of them said that they come to business not only to make money but also to do something (Daily Star Weekend Magazine, April 9, 1999). It may also happen that they have more capital to invest or get assistance/ loan easily, because of their influence in society by being rich. It is also evident (Table-14) that entrepreneur's husbands are more involved in business as compared to non- entrepreneur's, who are mostly service holder. This might have influenced women to do business and earn more money for the family. Thus they have become entrepreneurs. In this regard another findings of Saleh (1995) shows that the main motivation of women for going into business was not money making but opportunity to do a desired type of work.

So at present urban women entrepreneurs come from upper income range family. This needs to be investigated on larger sample to arrive at a conclusive statement.

Table-15 shows father's education is also higher i.e. above bachelor degree (56%) for entrepreneur group than non- entrepreneur groups (48%). This shows women entrepreneurs come from more educated families. This interpretation is further strengthened when we look at table-17 which shows as many as 56% of mothers of entrepreneurs are highly educated i.e. above bachelor degree as compared to only 4% of the mother of non-entrepreneurs groups. Thus this study indicates that urban women entrepreneurs come from more educated families.

Regarding marital status entrepreneurs differ significantly than non- entrepreneurs ($\chi^2 = 17.27$, $df = 2$, $P = <.001$). Table-12 shows that, in both the groups majority are married. It is observed that 16% of entrepreneurs are widows as compare to 10% of non- entrepreneurs. A widow in our society usually goes through hardship and miseries. In many cases the widows becomes an income generating factor. Further more, sometimes a widow needs to take all load of husband's business and thus emerge as entrepreneur. Our study is in line with this observation.

Regarding family type (Table-20) χ^2 is found not significant, majority of both the groups belong to nuclear or single family but 16% of entrepreneurs have joint family as against only 3% of traditional families. Perhaps big family is more favorable for doing a non-traditional work (running business) or in big family even a female member needs to earn

money, whatever the way it is, because of overcoming the hardship. This variable needs to be investigated further.

No significant differences have been observed between women entrepreneurs and non-entrepreneurs in respect of Mother's occupation, Father's occupation, Place of early childhood, Number of sibling and Birth Order.

Third part of the results (Table-23 to 26) was an attempt to see if there are interactions among some selected personal demographic variable in respect of four measures used. It has been observed no such interactions exist, except Type of occupation and Place of early childhood in respect of Risk-taking in decision making. This findings is interesting but unless further study supports, we can not explain it and conclude anything. However, Birth order, Type of occupation, and Type of residence in early childhood have no effect on Achievement motivation, Level of aspiration and Locus of control. Interactions among the variables were not found significant. If interactions were found significant, we could have deep rooted understanding about complex behaviour pattern of women doing traditional jobs and women who have emerged as entrepreneurs.

Limitations and Recommendations :

The study has some limitations. Although entrepreneurs have been selected randomly, the comparable groups could not be selected randomly but they were chosen on the basis of who were available. A representative sample of all the traditional groups should have been

drawn. Regarding entrepreneurs it has not been ^{ascertained} found whether listed entrepreneurs are new or they are doing business for longer period, or whether they are successful or unsuccessful entrepreneurs. Entrepreneurs doing different types of business might have some effect on entrepreneurial behavior. Many other issues can be investigated in ^{the} future.

The author therefore recommends further research on the issue of women entrepreneurship.

In order to get a thorough background of urban women entrepreneurs there are other aspects which should have been discovered or can be studied in future research.

Conclusion :

On the basis of the findings of the present study it may be concluded that urban women entrepreneurs differ from urban women doing traditional job in respect of some psychosocial variables.

In the present study, women entrepreneurs are found more achievement oriented, their level of aspiration is higher and they take higher risk in decision making than non-entrepreneurs. The study at least leads to give due importance to selection of women entrepreneurs which means before women entrepreneurs are provided loans for development activities or before entrepreneurship education and training are given, persons having qualities for entrepreneurship should be selected. Their level of aspiration, motive to achieve, risk taking in decision making etc. and more qualities may be empirically determined and should be evaluated scientifically through psychological tests. Persons achieving higher scores should be chosen, so that right persons are selected for right occupation.

CHAPTER- FIVE

SUMMARY

SUMMARY

The purpose of the study was to investigate psychosocial factors associated with women entrepreneurs in Bangladesh. In particular, the objective of the study was to find out if women entrepreneurs differ significantly from women doing traditional jobs in respect of Achievement motivation, Risk taking in decision making, Level of aspiration and Locus of control. It was also intended to observe if entrepreneurs and non-entrepreneurs differ in respect of some psychosocial variables such as, overall income of family, marital status, father's education and occupation, mother's education and occupation, husband's education and occupation, place of residence in early childhood, number of siblings, type of family and birth order.

The hypotheses formulated were: (i) Achievement motivation will be higher for entrepreneurs as compared to non-entrepreneurs, (ii) Risk-taking behaviour in decision making will be higher for entrepreneurs as compared to non-entrepreneurs, (iii) Level of aspiration will be higher for entrepreneurs, than non-entrepreneurs and (iv) Locus of control will be lower in case of entrepreneurs as compared to non-entrepreneurs. In respect of psychosocial background of two groups no hypothesis was formulated.

The sample consisted of 150 women of whom 50 were entrepreneurs and 100 women were engaged in traditional jobs such as teaching and nursing. Entrepreneur group was selected randomly from the lists of urban women entrepreneurs provided by MIDAS and WEA but non-entrepreneur groups were selected by incidental method. To match with the

main target group in term of sex, age and education the women doing traditional jobs called non-entrepreneur group were chosen who were available to the investigator and willing to become subjects. They were 50 college teachers, 30 school teachers and 20 nurses. Age range of entrepreneurs was from 27 to 60 years and non-entrepreneurs 24 to 57 years. Educational qualification of both the growth range from H.SC. to Masters level.

A Personal demographic Information Blank along with 4 measuring instruments, (a) Achievement Motivation Scale, (b) Choice Dilemma Questionnaires, (c) Level of Aspiration Test and (d) I/E Locus of Control Scale were used.

The author herself collected the data. Data were collected either individually or in group; mostly questionnaires were taken at home by the respondents and filled up questionnaires were collected later on by the author. Data were analyzed by using various statistical techniques including One-Way ANOVA, χ^2 test and 3-Way ANOVA. To see if entrepreneurs and non- entrepreneur groups differ significantly in respect of 4 dependent measures i.e. Achievement motivation, Risk taking in decision making, Level of aspiration and Locus of control. 4 One-Way ANOVA were computed. The results show that the two groups differ highly significantly in respect of Achievement motivation ($F = 22.97$, $df = 3$, $P < .001$), Risk taking ($F = 11.439$, $df = 3$, $P < .001$), Level of aspiration ($F = 43.899$, $df = 3$, $P < .001$) and Locus of control, ($F = 4.822$, $df = 3$, $P < .005$). The hypotheses were confirmed except Locus of control, where mean extrnality score of entrepreneur group was significantly higher, whereas it was hypothesized

that entrepreneurs will be internally oriented. For psycho-social variables series of χ^2 were computed. In respect of overall monthly income of the family, marital status, father's education, husband's education and occupation χ^2 were significant. But in respect of mother's education and occupation, father's occupation, number of siblings, birth order, type of family and place of early childhood no significant difference was observed.

Four 3-Way ANOVAs were computed to see if Birth order, Type of occupation and Place of early childhood had any interaction with four measures used. None of the interaction was, however, significant. The results were discussed in the context of Bangladesh.

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APPENDICES

APPENDIX – A

Personal Demographic Information Blank

প্রিয় উত্তরদাতা,

আমি মোসলেহা পারভীন, ঢাকা বিশ্ববিদ্যালয়ে মনোবিজ্ঞান বিভাগে এম. ফিল, শেষ পর্বের একজন ছাত্রী। এম.ফিল. ডিগ্রী লাভের আবশ্যিক অংশ হিসাবে আমাকে একটি গবেষণা পরিচালনা করতে হচ্ছে। এই গবেষণা কাজে আপনার সাহায্য ও সহযোগিতা কামনা করছি। আপনি অনুগ্রহ করে নীচের ঘরগুলো পূরন করুন এবং পরে নির্দেশনা অনুযায়ী চার ধরনের প্রশ্নপত্র পূরন করুন। আপনার উত্তরের গোপনীয়তা রক্ষা করা হবে এবং তা গবেষণার ফলাফল পর্যালোচনায় ব্যবহৃত হবে।

আপনার সহযোগীতার জন্য ধন্যবাদ।

পারিবারিক তথ্য

১. আপনার নাম (ইচ্ছা) :
২. বয়স :
৩. শিক্ষা : এস.এস.সি ☐
এইচ.এস.সি ☐
বি.এ/বি.এস.সি/বি.কম ☐
এম.এ/এম.এস.সি/এম.কম ☐
পি.এইচ.ডি ☐
৪. বৈবাহিক অবস্থা : অবিবাহিত ☐ বিবাহিত ☐ বিধবা ☐
তালাকপ্রাপ্ত ☐ বিচ্ছিন্ন ☐
৫. যদি বিবাহিত হন : স্বামীর শিক্ষাগত যোগ্যতা :
৬. পেশা : ব্যবসা হলে বিবরণ :
চাকুরী ☐ চাকুর হলে পদবী :
৭. আর্থ-সামাজিক অবস্থা : পারিবারিক মাসিক আয় :
৮. পিতার শিক্ষাগত যোগ্যতা :
৯. মাতার শিক্ষাগত যোগ্যতা :
১০. পিতার পেশা : ব্যবসা ☐ চাকুরী ☐ কৃষিকাজ ☐
১১. মাতার পেশা : গৃহকর্ম ☐ ব্যবসা ☐ চাকুরী ☐
১২. আপনার শৈশব ও বাল্যকাল কোথায় কেটেছে : গ্রাম ☐ ☐
১৩. আপনার পরিবারের ধরন : যৌথ একক ☐ ☐
১৪. ভাইবোনের সংখ্যা :
১৫. ভাইবোনের মধ্যে আপনার অবস্থান ১ম ☐ ২য় ☐ --- কনিষ্ঠ ☐

APPENDIX – B

Achievement Motivation Questionnaire

প্রশ্নমালা - ১

নির্দেশনা :

নিম্নোক্ত প্রশ্নমালায় মানুষের কতগুলো বৈশিষ্ট্য বা আচরণের বর্ণনা দেয়া হয়েছে। প্রতিটি বর্ণনা বা বিবৃতি মনে দিয়ে পড়ুন এবং স্থির করুন এগুলি আপনার বেলায় কতটা প্রযোজ্য। প্রতিটি বিবৃতিতে পাশে স্কেল দেয়া আছে তারই সাহায্যে বিবৃতিটি আপনার জন্য কতটা প্রযোজ্য তা প্রকাশ করুন। যথোপযুক্ত জায়গায় $\sqrt{\quad}$ চিহ্ন দিন। মনে রাখবেন এটা কোন বুদ্ধি বা দক্ষতা পরীক্ষা নয়। এখানে শুদ্ধ বা অশুদ্ধ বলে কোন উত্তর নেই। বিবৃতি গুলি সামাজিকভাবে কতটা স্বীকৃত সে কথা না মনে করে আপনার বেলায় কতটা প্রযোজ্য তা প্রকাশ করুন।

	বিবৃতি	একেবারেই প্রযোজ্য নয়	কিছুটা প্রযোজ্য	মাঝামাঝি প্রযোজ্য	অনেকটা প্রযোজ্য	অত্যন্ত প্রযোজ্য
		১	২	৩	৪	৫
১	আমার কৃতিত্বকে আমি সব সময় অন্যদের সাথে তুলনা করি।					
২	জীবনে যতটা সাফল্য অর্জন করেছি তাতেই আমি সন্তুষ্ট।					
৩	আমি আমার সব কাজে ও পরিকল্পনায় চূড়ান্ত সফলতাকে লক্ষ্য করে এগিয়ে চলি।					
৪	প্রতিযোগিতামূলক কাজে যোগ দিতে খুব বেশী ইচ্ছুক নই।					
৫	সব কাজেই বিজয়ী হবার মনোভাব আমার তীব্র।					
৬	আমি যেক্ষেত্রেই কাজ করি সেখানেই সবাইকে অতিক্রম করে যেতে চাই।					
৭	খুব উঁচুতে উঠার বাসনা আমার নাই, মোটামুটি ভাবে জীবনটা কেটে গেলেই হল।					
৮	লোক আমাকে চিনুক, এটা নিয়ে আমার কোন মাথা ব্যাথা নেই।					
৯	যেসব সমস্যা অন্যদের জন্য কঠিন, আমি সেগুলিই সমাধান করতে চাই।					
১০	যেসব কাজে খ্যাতি বা উন্নতি লাভ করা যায় না সেসব কাজে আমার তেমন উৎসাহ নাই।					

APPENDIX – C

Choice Dilemma Questionnaire

প্রশ্নমালা - ২

নির্দেশনা :

পরবর্তী পৃষ্ঠাগুলোতে আপনি এমন কতগুলো পরিস্থিতির বর্ণনা পাবেন যা দৈনন্দিন জীবনে ঘটতে পারে। প্রত্যেকটি পরিস্থিতিতে প্রধান ব্যক্তির সামনে দুটো কর্মপন্থা রয়েছে যাদের আমরা “চ” ও “ছ” কর্মপন্থা বলে অভিহিত করতে পারি। “ছ” এর চেয়ে “চ” কর্মপন্থা বেশী বাঞ্ছনীয় ও আকর্ষণীয় কিন্তু “চ” এ পৌছানোর বা সাফল্য লাভের সম্ভাবনা “ছ” এর চেয়ে কম।

পরবর্তী পৃষ্ঠাগুলোতে বর্ণিত প্রত্যেকটি পরিস্থিতির জন্য আপনাকে জিজ্ঞাসা করা হবে যে অধিকতর আকর্ষণীয় ও ইম্পিট পন্থা “চ” গ্রহণ করা হোক বলে সুপারিশ করার আগে আপনি উক্ত পন্থার সাফল্যের জন্য ন্যূনতম কি পরিমাণ প্রতিক্রিয়া গ্রহণযোগ্য বলে মনে করেন।

আপনার মতামত দেওয়ার আগে প্রতিটি পরিস্থিতির বিবরণ সতর্কতার সাথে পড়ুন। প্রত্যেক পরিস্থিতিতে নিজেকে প্রধান ব্যক্তির আসনে বসাতে চেষ্টা করুন। এখানে মোট পাঁচটি পরিস্থিতি বর্ণনা দেওয়া হয়েছে, কোনটি বাদ দেবেন না।

১. মিঃ “ক” একজন ইলেকট্রিক্যাল ইনজিনিয়ার, বিবাহিত, এক সন্তানের জনক। ** বছর আগে প্রকৌশল বিশ্ববিদ্যালয় থেকে ডিগ্রী লাভের পর থেকে তিনি একটি বৃহৎ ইলেকট্রনিক্স কর্পোরেশনে চাকুরী করছেন। পরিমিত হলেও পর্যাপ্ত বেতন এখানে আজীবন চাকুরীর নিশ্চয়তা আছেও, আর অবসর গ্রহণের পর উনার সুযোগ সুবিধাও তিনি পাবেন। অন্যদিকে অবসর গ্রহণের আগে তার বেতন যে খুব বেশী বাড়বে সে সম্ভাবনাও খুব কম। একটি সম্মেলনে যোগদানকালে মিঃ ক এর নিকট প্রস্তাব দেওয়া হল যে তিনি একটি ছোট, নব-প্রতিষ্ঠিত কোম্পানীতে চাকুরী নিতে পারেন। এই কোম্পানীর ভবিষ্যৎ খুব অনিশ্চিত। এই নতুন চাকুরীতে যোগ দিলে মিঃ ক বেশী প্রারম্ভিক বেতন পাবেন, আর বড় ফার্ম

গুলোর সঙ্গে প্রতিযোগিতায় এই কোম্পানীটি যদি টিকে যায় তবে এর মালিকানায় তাঁর অংশীদার হওয়ার সম্ভাবনাও রয়েছে।

মনে করুন আপনি মিঃ ক কে উপদেশ দিবেন। নীচে নতুন কোম্পানীটির আর্থিক দিক থেকে সাফল্যলাভের কয়েকটি সম্ভাবনার কথা বলা হয়েছে।

সাফল্যের ন্যূনতম কতখানি সম্ভাবনা থাকলে মিঃ ক এর পক্ষে নতুন চাকুরীটি গ্রহণ করা ঠিক হবে বলে আপনি মনে করেন নীচে তা নির্দেশ করুন।

- কোম্পানীটির আর্থিক সাফল্য লাভের সম্ভাবনা	১০ এর মধ্যে ১
- কোম্পানীটির আর্থিক সাফল্য লাভের সম্ভাবনা	১০ এর মধ্যে ৩
- কোম্পানীটির আর্থিক সাফল্য লাভের সম্ভাবনা	১০ এর মধ্যে ৫
- কোম্পানীটির আর্থিক সাফল্য লাভের সম্ভাবনা	১০ এর মধ্যে ৭
- কোম্পানীটির আর্থিক সাফল্য লাভের সম্ভাবনা	১০ এর মধ্যে ৯

- আপনি যদি মনে করেন যে সাফল্য অসাফল্যের সম্ভাবনা যাই হোক না কেন মিঃ 'ক' এর পক্ষে নতুন চাকুরীটি গ্রহণ করা উচিত হবে না, তবে এখানে নির্দেশক চিহ্ন দিন।

২. মিঃ 'খ' বিবাহিত দুই সন্তানের জনক। তাঁর একটি স্থায়ী চাকুরী আছে এবং মাসিক প্রায় আট হাজার টাকা বেতন পান। এতে তিনি অনায়াসেই জীবন-যাত্রার প্রয়োজন গুলি মেটাতে পারেন, কিন্তু বিলাস সামগ্রীর ইচ্ছা মিটাতে কমই সমর্থ হন। মিঃ 'খ' এর পিতা সম্প্রতি মারা গেছেন। তাঁর দুই লাখ টাকার একটি জীবন বীমা ছিল। মিঃ 'খ' এই অর্থ স্টকে বিনিয়োগ করতে চান। তিনি ভাল ভাবেই নিরাপদ 'ব্লু-চীপ' স্টক ও তার অঙ্গীকার পত্রের কথা অবগত আছেন যাতে অর্থ বিনিয়োগ করলে তিনি মোটামুটি শতকরা ৬ ভাগ মুনাফা পাবেন। পক্ষান্তরে, মিঃ 'খ' জানতে পেরেছেন যে অপেক্ষাকৃত অপরিচিত 'ম' কোম্পানির স্টকের মূল্য তাদের বর্তমান মূল্যের দ্বিগুন হতে পারে যদি উক্ত কোম্পানীর

তৈরী একটি মাল ক্রেতা সাধারণের পছন্দ হয়ে যায়। তবে মালটি যদি ক্রেতা সাধারণ পছন্দ না করে তবে উক্ত কোম্পানীর স্টকের মূল্য কমে যাবে।

মনে করুন মিঃ 'খ' কে উপদেশ দিচ্ছেন। নীচে 'ম' কোম্পানীর স্টকের মূল্য দ্বিগুন ওয়ার কয়েক প্রকার সম্ভাবনার কথা বলা হয়েছে।

'ম' কোম্পানীর স্টকের মূল্য দ্বিগুন হওয়ার ন্যূনতম কতখানি সম্ভাবনা থাকলে মিঃ 'খ' এর পক্ষে 'ম' কোম্পানীর স্টকে টাকা খাটানো ঠিক হবে বলে আপনি মনে করেন নীচে তা নির্দেশ করুন।

- উক্ত স্টকের মূল্য দ্বিগুন হওয়ার সম্ভাবনা	১০ এর মধ্যে ১
- উক্ত স্টকের মূল্য দ্বিগুন হওয়ার সম্ভাবনা	১০ এর মধ্যে ৩
- উক্ত স্টকের মূল্য দ্বিগুন হওয়ার সম্ভাবনা	১০ এর মধ্যে ৫
- উক্ত স্টকের মূল্য দ্বিগুন হওয়ার সম্ভাবনা	১০ এর মধ্যে ৭
- উক্ত স্টকের মূল্য দ্বিগুন হওয়ার সম্ভাবনা	১০ এর মধ্যে ৯

- আপনি যদি মনে করেন যে 'ম' কোম্পানীর স্টকের মূল্য দ্বিগুন হওয়ার সম্ভাবনা যাই হোক না কেন মিঃ 'খ' এর পক্ষে উক্ত কোম্পানীর স্টকে অর্থ বিনিয়োগ করা উচিত হবেনা, তবে এখানে নির্দেশক চিহ্ন দিন।

৩. মিঃ 'গ' বর্তমানে স্নাতোকোত্তর শেষ বর্ষের ছাত্র তিনি রসায়নে পি.এইচ.ডি ডিগ্রী লাভের জন্য পড়াশুনা চালিয়ে যেতে অত্যন্ত আগ্রহশীল। 'ক' ও 'খ' এই দুটো বিশ্ববিদ্যালয়ই তাকে ভর্তির জন্য নির্বাচিত করেছে। 'ক' বিশ্ববিদ্যালয়ের রসায়নে দুনিয়া জোড়া খ্যাতি রয়েছে। 'ক' বিশ্ববিদ্যালয় থেকে ডিগ্রী লাভের অর্থ হচ্ছে এই যে এক্ষেত্রে অসাধারণ প্রশিক্ষণপ্রাপ্ত হওয়া। কিন্তু এখানকার শিক্ষার মান এতই উচ্চ স্তরের যে শিক্ষার্থীদের মাত্র এক ক্ষুদ্র অংশ এই ডিগ্রী অর্জন করতে সমর্থ হন। 'খ' বিশ্ববিদ্যালয়ের রসায়নের অনেক কম নাম রয়েছে কিন্তু যারা এখানে ভর্তি হন তাদের প্রায় সকলকেই পি.এইচ.ডি ডিগ্রী

দেওয়া হয়। তবে এই ডিগ্রী মর্যাদা 'ক' বিশ্ববিদ্যালয়ের অনুরূপ ডিগ্রী অপেক্ষা অনেক কম।

মনে করুন আপনি মিঃ 'গ' কে উপদেশ দিচ্ছেন। নীচে মিঃ 'গ' এর 'ক' বিশ্ববিদ্যালয় থেকে ডিগ্রী পাওয়ার কয়েক প্রকার সম্ভাবনার কথা বলা হয়েছে। যে ডিগ্রীটি অধিকতর মর্যাদা সম্পন্ন।

সাফল্যের ন্যূনতম কতখানি সম্ভাবনা থাকলে মিঃ 'গ' এর পক্ষে 'খ' বিশ্ববিদ্যালয় অপেক্ষা 'ক' বিশ্ববিদ্যালয়ে ভর্তি হওয়া ঠিক হবে বলে আপনি মনে করেন নীচে তা নির্দেশ করুন।

- আপনি যদি মনে করেন যে সাফল্যের সম্ভাবনা যাই হোক না কেন মিঃ 'গ' এর 'ক' বিশ্ববিদ্যালয়ে ভর্তি হওয়া উচিত নয়, তবে এখানে নির্দেশক চিহ্ন দিন।

- মিঃ গ এর ক বিশ্ববিদ্যালয়ের ডিগ্রী লাভের সম্ভাবনা	১০ এর মধ্যে ৯
- মিঃ গ এর ক বিশ্ববিদ্যালয়ের ডিগ্রী লাভের সম্ভাবনা	১০ এর মধ্যে ৭
- মিঃ গ এর ক বিশ্ববিদ্যালয়ের ডিগ্রী লাভের সম্ভাবনা	১০ এর মধ্যে ৫
- মিঃ গ এর ক বিশ্ববিদ্যালয়ের ডিগ্রী লাভের সম্ভাবনা	১০ এর মধ্যে ৩
- মিঃ গ এর ক বিশ্ববিদ্যালয়ের ডিগ্রী লাভের সম্ভাবনা	১০ এর মধ্যে ১

৪. মিঃ ঘ একজন সফল ব্যবসায়ী। তিনি সমাজ কল্যাণমূলক অনেক গুলি পৌর কাজে শরীক হয়েছেন। দেশের পরবর্তী নির্বাচনে প্রার্থী হিসাবে দাঁড় করানোর জন্য তাঁর রাজনৈতিক দলের নেতারা তাঁকে অনুরোধ করেছেন। মিঃ 'ঘ' এর দল বর্তমানে সংখ্যালঘু কিন্তু অতীতে তারা মাঝে মাঝে নির্বাচনে জয়ী হয়েছে। মিঃ 'ঘ' রাজনৈতিক পদ লাভের জন্য নির্বাচনে প্রতিদ্বন্দ্বীতা করতে ইচ্ছুক বটে, কিন্তু এতে তাঁর মোট টাকা খরচ হবে, কারণ দলের নির্বাচনী অভিযান চালানোর জন্য যথেষ্ট ফান্ড নাই। তাছাড়া তীব্র এক নির্বাচনী অভিযানে তাঁকে রাজনৈতিক প্রতিদ্বন্দ্বীদের আক্রমণ মোকাবেলা করতে হবে।

মনে করুন আপনি মিঃ 'ঘ' কে উপদেশ দিচ্ছেন। নীচে মিঃ 'ঘ' এর পক্ষে তাঁর জেলায় নির্বাচনী জয়ী হওয়ার কয়েক প্রকার সম্ভাবনার কথা বলা হয়েছে।

সাফল্যের ন্যূনতম কতখানি সম্ভাবনা থাকলে মিঃ 'ঘ' এর পক্ষে নির্বাচনে দাঁড়ান ঠিক হবে বলে আপনি মনে করেন নীচে তা নির্দেশ করুন।

- সাফল্য লাভের সম্ভাবনা যাই হোক না কেন আপনি যদি মনে করেন যে মিঃ ঘ এর পক্ষে নির্বাচনে রাজনৈতিক পদপ্রার্থী হওয়া ঠিক হবে না তবে এখানে নির্দেশক চিহ্ন দিন।

- | | |
|---|---------------|
| - মিঃ ঘ এর নির্বাচনে জয়ী হওয়ার সম্ভাবনা | ১০ এর মধ্যে ৯ |
| - মিঃ ঘ এর নির্বাচনে জয়ী হওয়ার সম্ভাবনা | ১০ এর মধ্যে ৭ |
| - মিঃ ঘ এর নির্বাচনে জয়ী হওয়ার সম্ভাবনা | ১০ এর মধ্যে ৫ |
| - মিঃ ঘ এর নির্বাচনে জয়ী হওয়ার সম্ভাবনা | ১০ এর মধ্যে ৩ |
| - মিঃ ঘ এর নির্বাচনে জয়ী হওয়ার সম্ভাবনা | ১০ এর মধ্যে ১ |

৫. মিঃ ও কলেজের শেষ বর্ষের ছাত্র। ছোট বেলা থেকেই তিনি গান শিখছেন। সঙ্গীত প্রতিযোগিতায় তিনি একাধিকবার পুরস্কার পেয়েছেন এবং অনেক অনুষ্ঠানাদিতে গান গেয়েছেন। এসবে প্রমানিত হয় যে মিঃ ও এর সঙ্গীতে যথেষ্ট মেধা রয়েছে। কলেজের পড়া শেষ হওয়ার প্রকালে তিনি দেখলেন তাঁর সামনে দুটো পথ রয়েছে যার যে কোন একটি তিনি বেছে নিতে পারেন। মেডিক্যাল কলেজে ভর্তি হয়ে তিনি ডাক্তারী পড়তে পারেন এবং ডাক্তার হলে তিনি একটি নির্দিষ্ট মর্যাদা ও অর্থ সম্পদের অধিকারী হতে পারেন অথবা একজন নাম করা ওস্তাদের কাছে উচ্চ পর্যায়ের প্রশিক্ষণ লাভের উদ্দেশ্যে একটি সঙ্গীত কলেজে ভর্তি হতে পারেন। মিঃ ও জানেন যে, সঙ্গীত কলেজের শিক্ষা সম্পন্ন করতে বেশ কয়েক বছর সময় লাগবে এতে প্রচুর অর্থ ব্যয় হবে। কিন্তু শিক্ষাশেষে একজন প্রতিষ্ঠিত গায়ক হিসাবে তিনি যে সাফল্য লাভ করবেনই তার কোন নিশ্চয়তা নাই।

মনে করুন আপনি মিঃ 'ঙ' কে উপদেশ দিচ্ছেন। নীচে প্রতিষ্ঠিত গায়ক হিসাবে মিঃ ঙ এর সাফল্য লাভের কয়েক প্রকার সম্ভাবনার কথা বলা হয়েছে।

সাফল্যের ন্যূনতম কতখানি সম্ভাবনা থাকলে মিঃ 'ঙ' এর পক্ষে সঙ্গীত শিক্ষা চালিয়ে যাওয়া ঠিক হবে বলে আপনি মনে করেন নীচে তা নির্দেশ করুন।

- সাফল্য লাভের সম্ভাবনা যাই হোক না কেন আপনি যদি মনে করেন যে মিঃ ঙ এর পক্ষে সঙ্গীত শিক্ষা চালিয়ে যাওয়া উচিত নয় তবে এখানে নির্দেশক চিহ্ন দিন।

- প্রতিষ্ঠিত গায়ক হিসেবে মিঃ ঙ এর সাফল্য লাভের সম্ভাবনা ১০ এর মধ্যে ৯
- প্রতিষ্ঠিত গায়ক হিসেবে মিঃ ঙ এর সাফল্য লাভের সম্ভাবনা ১০ এর মধ্যে ৭
- প্রতিষ্ঠিত গায়ক হিসেবে মিঃ ঙ এর সাফল্য লাভের সম্ভাবনা ১০ এর মধ্যে ৫
- প্রতিষ্ঠিত গায়ক হিসেবে মিঃ ঙ এর সাফল্য লাভের সম্ভাবনা ১০ এর মধ্যে ৩
- প্রতিষ্ঠিত গায়ক হিসেবে মিঃ ঙ এর সাফল্য লাভের সম্ভাবনা ১০ এর মধ্যে ৯

APPENDIX – D

Level of Aspiration Test

প্রশ্নমালা - ৩

আমি আপনাকে ছোট একটি গল্প বলবো এবং পরে এই গল্পের উপর কিছু প্রশ্ন করবো। আপনার মনে যে উত্তর আসবে ভাল মন্দ বলে কোন উত্তর নেই, আমরা শুধু জানতে চাই আপনার কি মনে হয়।

গল্পটি হল ৪ বাংলাদেশের একটি ছোট শহরে গফুর তাঁর পরিবার নিয়ে বাস করেন। তাঁর একটি মুদি দোকান আছে। তাঁর বসতির পাশে একটি হাই স্কুল আছে এবং দুই মাইলের মধ্যেই একটি কলেজ আছে। শহরের মাঝখানে সরকারী অফিস, দোন ইত্যাদি আছে এবং শহরটিতে উপযুক্ত ডাক্তার, সিনেমা হল, পাবলিক লাইব্রেরী আছে। শহরটির সড়ক ও রেলপথে দেশের অন্যান্য অংশের সাথে ভাল যোগাযোগ আছে। বেশীর ভাগ বাড়ী কাঁচা। তবে অল্প কয়েকটি বাড়ী ইটের তৈরী। স্থানীয় কিছু অধিবাসী দরিদ্র কিন্তু বেশীর ভাগ ব্যবসায়ী, দোকানদার এবং কলেজাধ্যাপকের কাজ করে, অফিসে কাজ করে এবং অল্প কিছু লোক অন্যান্য কাজ কর্ম করে।

গফুরের বাড়িটি টিনের চালা, মাটির দেয়াল এবং ইটের মেঝে। একটি রান্না ঘর সহ বাড়ীতে দু'টি ঘর আছে। পায়খানা, একটি টিউবওয়েল এবং বাড়ীর কাছে একটি মিউনিসিপ্যালিটির বা সরকারী পানির কল আছে। গফুর খাবার পানি সংগ্রহ করে ঐ সরকারী কল থেকে। আধা বিঘা জমির উপর তাঁর বাড়িটি। গফুরের লেখাপড়া অষ্টম শ্রেণী পর্যন্ত। তাঁর দোকান শহরতলীতে এবং দোকানের মূলধন ৫,০০০/-টাকা। বাড়ীর জায়গাটি গফুর বাবার কাছ থেকে উত্তরাধিকার সূত্রে পেয়েছেন। তিনি তাঁর দোকানের জন্য খুবই পরিশ্রম করেন, বাজারে যাবার পথে তাঁর দোকানটি অবস্থিত। দোকানের জন্য মাসিক ১০০/-টাকা ভাড়া দেন। তাঁর বাৎসরিক মোট আয় হলো ৯০০০/-টাকা থেকে ১০,০০০/-টাকা পর্যন্ত।

গফুরের পরিবারের সদস্য সংখ্যা তাঁর বৃদ্ধা মাতাকে সহ ৬ জন। ১পুত্র, ২ কন্যা, স্ত্রী এবং নিজে। তাঁর প্রথম সন্তান ছেলে এবং বয়স ৮ বৎসর। বাড়ীর জমিটুকু ছাড়া তাঁর আর কোথাও

কোন জমি জমা নেই। সেই জন্য ব্যবসাই তাঁর প্রধান পেশা। গফুর কখনই অপচরী নন আবার কৃপনও নন। শাক-শজি বাড়ীর চৌহদ্দীতেই হয় এছাড়া বাকী সব প্রয়োজনীয় দ্রব্যাদি বাজার থেকে কেনেন। সেজন্য তাঁর অন্যান্য প্রতিবেশীদের মত আগত কঠিন দিন ও দ্রব্য মূল্য বৃদ্ধিতে তিনিও উদ্বিগ্ন। তথাপি গফুর একজন ভাল ও সৎ মানুষ। আমি তাঁর সম্পর্কে এটুকুই জানি। এখন আমি আপনাকে অল্প কিছু প্রশ্ন করবো গফুরের ভবিষ্যৎ সম্পর্কে। আপনার কাছে যে উত্তরটি প্রযোজ্য মনে হবে দয়া করে সেটিতে (✓) টিক চিহ্ন দিন।

১. গফুর তার ছেলেকে কতদূর শিক্ষিত করবে বলে আপনি মনে করেন ?

প্রাইমারী/সেকেন্ডারী/উচ্চ মাধ্যমিক/কলেজ/অন্যান্য (লিখুন)

২. তার ব্যবসায়ে মূলধন কত বাড়তে পারবে বলে আপনি মনে করেন ?

শূন্য/৫০০০ টাকার উপর/১০,০০০ টাকার উপর/২০,০০০ টাকার উপর/এক লাখের উপরে/ অন্যান্য (লিখুন)।

৩. পরবর্তী পাঁচ বছরে তাঁর বার্ষিক আয় কত বৃদ্ধি পাবে ? (লিখুন)

৪. তাঁর বাড়ীর কতখানি উন্নতি হবে ?

২টা পাকা ঘর/১ টা পাকা ঘর/যা আছে তাই থাকবে।

৫. তাঁর দোকান থেকে আয় কত বাড়বে ?

বাড়বে না/ বৃদ্ধি পাবে খুব বেশী হলে ২,০০০/- বৃদ্ধি পাবে/খুব বেশী হলে ৫,০০০/- বৃদ্ধি পাবে/খুব বেশী হলে ২০,০০০/- অন্যান্য (লিখুন)

৬. পরবর্তী পাঁচ বছরে তাঁর জমির মালিকানা কত খানি বৃদ্ধি পাবে ?

বৃদ্ধি পাবে না/ ১ বিঘা বৃদ্ধি পাবে/ ২বিঘা বৃদ্ধি পাবে/৩ বিঘা বৃদ্ধি পাবে/ ৪ বিঘা বৃদ্ধি পাবে/ ৫ বিঘা বৃদ্ধি পাবে।

৭. পরবর্তী পাঁচ বছরে তাঁর ঘরে কিকি আসবাবপত্র থাকবে ?

বেঞ্চ/চেয়ার/টেবিল/ আলমারী/আয়না/সেলফ/খাট/সোফা চেয়ার।

৮. এরপর তার ঘরে কি ধরনের বিলাস দ্রব্য থাকবে ?

ঘড়ি/রেডিও/সাইকেল/ মটর সাইকেল/টেলিভিশন/সেলাই মেশিন/মটর গাড়ী।

APPENDIX – E Locus of Control Scale (I/E Scale)

প্রশ্নমালা-৪

“নির্দেশাবলী”

এই প্রশ্নমালার উদ্দেশ্যে হচ্ছে আমাদের সমাজের বিভিন্ন ব্যক্তিকে কোন কোন গুরুত্বপূর্ণ ঘটনা কি ভাবে প্রভাবিত করে তা জানার উপায় উদ্ভাবন করা। প্রতিটি বিষয় এক জোড়া বিকল্প প্রশ্ন-ক অথবা খ-নিয়ে গঠিত। অনুগ্রহ পূর্বক আপনি প্রতি জোড়া থেকে এখন একটি (শুধুমাত্র একটি) বক্তব্য বেছে নিন যেটাকে আপনি আপনারই বিষয় বলে মনে করেন। এটা ব্যক্তিগত বিশ্বাস নিরূপনের একটি পদ্ধতি। তাই এতে শুদ্ধ বা ভুল উত্তর বলে কিছু নেই। নিজের পছন্দ নিরূপনের সময় প্রতিটি বিষয়ের উপর স্বাধীনভাবে মতামত ব্যক্ত করুন। আগের পছন্দ আমাকে যেন প্রভাবিত না করে। প্রতিটি বক্তব্যের ক-অথবা খ-কে আপনার উত্তরের চিহ্ন স্বরূপ বৃত্তবদ্ধ করুন।

- (১) ক. ছেলে মেয়েরা অসুবিধায় পড়ে কারণ তাদের পিতামাতা তাদেরকে বেশী মাত্রায় শাস্তি দিয়ে থাকেন।
খ. আজকাল অধিকাংশ ছেলেমেয়েদের অসুবিধার কারণ হচ্ছে এই যে তাদের পিতা মাতা নিজেদের নিয়েই ব্যস্ত থাকেন।
- (২) ক. মানুষের জীবনে অনেক অশুভ ঘটনার জন্য আংশিক ভাবে দায়ী মন্দ ভাগ্য।
খ. মানুষের মন্দভাগ্য হচ্ছে তাদের ভুলের ফল।
- (৩) ক. আমরা যে এখনো যুদ্ধের সম্মুখীন হই তার একটি প্রধান কারণ জনগন রাজনীতি সম্পর্কে যথেষ্ট উৎসাহী নন।
খ. জনগন যত কঠোরভাবেই যুদ্ধকে ঠেকিয়ে রাখবার চেষ্টা করুক না কেন যুদ্ধ সব সময়েই হবে।

- (৪) ক. শেষ পর্যন্ত মানুষ এই পৃথিবীতে তার প্রাপ্য সম্মান পাবেই।
খ. দুর্ভাগ্য বশত : একজন মানুষ যতই চেষ্টা করুক না কেন তার যোগ্যতা প্রায়ই অস্বীকৃত থেকে যায়।
- (৫) ক. শিক্ষকগণ ছাত্রদের প্রতি বিরূপ মনোভাব পোষন করেন এটা একটি বাজে কথা।
খ. হঠাৎ ঘটে যাওয়া ঘটনাবলী তাদের পরীক্ষার ফলাফলকে কে যে কি পরিমাণে প্রভাবিত করে থাকে অধিকাংশ ছাত্রই তা বুঝতে অক্ষম।
- (৬) ক. উপযুক্ত সুযোগ না পেলে কেউই কর্মক্ষম নেতা হতে পারে না।
খ. উপযুক্ত ব্যক্তিদের নেতা হতে না পারার কারণ এই যে তারা তাদের সুযোগের সদ্যবহার করেন নি।
- (৭) ক. আপনি যতই চেষ্টা করুন না কেন কিছু লোক আপনাকে কিছুতেই পছন্দ করবে না।
খ. যে সব লোক অন্যদের দিয়ে নিজেদের পছন্দ করাতে পারে না তারা আসলে অন্যদের সাথে কিভাবে চলতে হবে তাই বুঝে না।
- (৮) ক. ব্যক্তিত্ব গঠনে বংশগতি বিশেষ ভূমিকা পালন করে।
খ. একজন ব্যক্তির ব্যক্তিত্ব তার জীবনের অভিজ্ঞতা দ্বারা প্রভাবিত হয়।
- (৯) ক. আমি অনেক সময় দেখেছি যা ঘটতে যাচ্ছে তা ঘটবেই।
খ. কোন বিশেষ কাজে তা দেয়ার সিদ্ধান্তের বিষয়ে ভাগ্যের উপর নির্ভরতা কোন সময়েই আমাকে সাহায্য করেনি।
- (১০) ক. পরীক্ষার জন্য ভালোভাবে প্রস্তুতি নেয়া ছাত্রের কাছে কঠিন পরীক্ষা বলে কিছু নেই।
খ. অনেক সময় পাঠ্য তালিকার সাথে পরীক্ষার প্রশ্ন পত্রের এতই অমিল যে পড়াশুনাই অর্থহীন হয়ে পড়ে।
- (১১) ক. সাফল্য কঠিন পরিশ্রমের ফর। এতে ভাগ্যের আবদান সামান্য অথবা মোটেই কিছু না।
খ. ভাল চাকুরী পাওয়া মূলতঃ নির্ভর করে ঠিক সময়ে ঠিক জায়গায় থাকার উপর।
- (১২) ক. সাধারণ নাগরিক সরকারী সিদ্ধান্তকে প্রভাবিত করতে পারে।

- খ. ক্ষমতায় যারা রয়েছে তারাই এই পৃথিবীটাকে শাসন করছে, তাই সাধারণ নাগরিকের ভূমিকা এতে খুবই গৌণ।
- (১৩) ক. যখন আমি পরিকল্পনা তৈরী করি তখন আমি প্রায় নিশ্চিত যে আমি সে গুলো কার্যকরী করতে পারব।
- খ. অনেক দূর ভবিষ্যতের পরিকল্পনা করা সব সময়ে বুদ্ধিমানের কাজ নয় কেননা শেষ পর্যন্ত অনেক জিনিষই ভাল অথবা মন্দ ভাগ্য হিসাবে দেখা দেয়।
- (১৪) ক. এমন কিছু লোক রয়েছে যারা কোন কাজেরই না।
- খ. প্রত্যেক ব্যক্তির মধ্যেই কিছু ভাল রয়েছে।
- (১৫) ক. আমার ব্যাপারে আমি যা চাই তা পাওয়া ভাগ্যের সাথে সামান্য অথবা মোটেই সম্পর্ক যুক্ত নয়।
- খ. অনেক সয় আমরা কি করব হয়ত তা পয়সার টোকা মেরেই ঠিক করি।
- (১৬) ক. মনিব কে হবে তা প্রায়ই নির্ভর করে বর গুণে সবার আগেই কে ঠিক জায়াটিতে রয়েছে তার উপর।
- খ. মানুষকে দিয়ে উপযুক্ত কাজ করিয়ে নেয়া নির্ভর করে যোগ্যতার উপর এতে ভাগ্যের কিছুই নেই, থাকলেও তা সামান্য।
- (১৭) ক. বিশ্বের ঘটনা প্রবাহ, আমরা অধিকাংশই হচ্ছি এমন সব শক্তির শিকার যা আমরা বুঝি না বা যাতে আমাদের কোন হাত নেই।
- খ. রাজনীতি এবং সামাজিক কাজে সক্রিয়ভাবে অংশ গ্রহণ করলে জনগন বিশ্ব ঘটনাবলী নিজ আয়ত্রে আনতে পারবে।
- (১৮) ক. হঠাৎ যে ঘটনা ঘটে যায় তা যে কি পরিমাণ তাদের জীবনকে নিয়ন্ত্রিত করে থাকে তা অধিকাংশ লোকই বুঝতে অক্ষম।
- খ. কপাল বলে সত্যিকারের কোন জিনিষই নেই।
- (১৯) ক. ভুল করতে তা স্বীকার করার ইচ্ছা সবার পোষণ করা উচিত।
- খ. সাধারণতঃ ভুল গোপন করাই হচ্ছে সর্বোত্তম পছন্দ।

- (২০) ক. কোন ব্যক্তি সত্যি আপনাকে পছন্দ করে কি না তা জানা ভারী কঠিন।
খ. আপনার ক'জন বন্ধু থাকলে তা নির্ভর করছে আপনি ব্যক্তি হিসেবে কতটুকু ভালো তার উপর।
- (২১) ক. আমাদের প্রতি খারাপ যা কিছু ঘটে শেষ পর্যন্ত ভালো ঘটনা দিয়ে তা পুরন হয়ে যায়।
খ. বেশীর ভাগ ক্ষেত্রে মন্দ ভাগ্যের কারণ হচ্ছে যোগ্যতার অভাব, অজ্ঞতা, অলসতা অথবা এই তিনটিই।
- (২২) ক. অনেক চেষ্টার মাধ্যমে আমরা রাজনৈতিক দুর্নীতি নির্মূল করতে পারি।
খ. রাজনীতিবিদরা ক্ষমতায় থেকে যা করে তা আওতায় আনা জনগনের পক্ষে খুবই কঠিন।
- (২৩) ক. শিক্ষকগণ কিভাবে পরীক্ষার ফলাফল নির্ণয় করে থাকেন তা আমি কোন কোন সময় বুঝতে পারি না।
খ. আমি কতটা পরিশ্রমের সাথে পড়াশুনা করেছি এবং কি ফল লাভ করেছি, এ দুটোর মধ্যে প্রত্যক্ষ যোগাযোগ রয়েছে।
- (২৪) ক. একজন ভালো নেতা আশা করেন জনগনের যা করা উচিত তা তারাই ঠিক করুক।
খ. একজন ভালো নেতা জনগনকে জানিয়ে দেন তাদের কি কাজ করতে হবে।
- (২৫) ক. অনেক সময় আমি অনুভব করি আমার যা কিছু ঘটে থাকে সে গুলোকে আমি সামান্যই প্রভাবান্বিত করতে পারি।
খ. আমার জীবনে সুযোগ বা ভাগ্যের বিশেষ ভূমিকা রয়েছে তা আমার পক্ষে বিশ্বাস করা কঠিন।
- (২৬) ক. মানুষ নিঃসঙ্গ কারণ তারা বন্ধুত্বে অনাগ্রহী।
খ. অন্যেরা যদি আপনাকে পছন্দ করে, তা হলে তাদেরকে চেষ্টা করে খুশী করার দরকার নেই।

- (২৭) ক. খেলাধুলার উপর উচ্চ বিদ্যালয়ে বেশী গুরুত্ব দেয়া।
খ. দলবদ্ধ হয়ে খেলাধুলা করা চরিত্রে গঠনের একটা উৎকৃষ্ট উপায়।
- (২৮) ক. আমার যা কিছু ঘটে তা আমার কর্মফল।
খ. আমি কোন কোন সময়ে অনুভব করি আমার জীবনের গতি যে দিকে যাচ্ছে তাতে আমার যথেষ্ট হাত নেই।
- (২৯) ক. অধিকাংশ সময়ে আমি রাজনীতিবিদদের আচরণ বুঝতে পারি না।
খ. শেষ পর্যন্ত দেখা যায়, জাতীয় ও স্থানীয় পর্যায়ে খারাপ সরকারের জন্য জনগনই দায়ী।