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EXPLORING PSYCHOLOGICAL CAPITAL IN INDIAN CONTEXT AMONG MSME ENTREPRENEURS**MARIA TRESITA PAUL V.****RESEARCH SCHOLAR****BHARATHIAR SCHOOL OF MANAGEMENT & ENTREPRENEUR DEVELOPMENT****BHARATHIAR UNIVERSITY****COIMBATORE****DR. N. UMA DEVI****ASST. PROFESSOR****BHARATHIAR SCHOOL OF MANAGEMENT & ENTREPRENEUR DEVELOPMENT****BHARATHIAR UNIVERSITY****COIMBATORE****ABSTRACT**

Major findings of the research paper indicate that the respondents differ on their scores on psychological capital. The demographic profiles except the age, educational qualification, years of experience, income, location of business, family type, business type and the entrepreneurial generation no other profiles had a significant difference in the MSME entrepreneur's psychological capital levels. So, hence it becomes necessary for the MSME development authorities, government and entrepreneur development bodies, to take necessary steps like creating a conducive environment, formulate training modules seminars and conferences, providing entrepreneurs with encouragement as growth of MSME entrepreneurs is deemed a vital source of employment creation and holistic development of India.

KEYWORDS

MSME entrepreneurs, psychological capital.

1. INTRODUCTION

Entrepreneurs are considered as the 'change agents' in the process of industrial and economic development of a country. Entrepreneurial contributions are crucial, in developing economies like India. They aid employment generation, growth of Gross Domestic Product and per capita income, economic diversification, optimum utilization of local resources, improvement in standard of living, promoting export and import, new product and market development. Thus, the overall development of country intimately depends on entrepreneurial success.

Research has demonstrated that Psychological Capital (PsyCap), drawn from positive psychology in general and positive organizational behaviour in particular, has important influence on entrepreneurial behavior. Psychological capital is viewed as a person's self-view or sense of self-esteem. (Goldsmith 1997). Thus, it can be viewed as a person's ability to successfully utilize the financial social and human capital he/she brings into the organization in a productive manner. Psychological capital is formally defined as a higher-order construct derived from a constellation of motivation and behavioural tendencies associated with self-efficacy, hope, optimism and resilience (Luthans, Youssef et al., 2007).

The Micro, Small and Medium Enterprises (MSMEs) play a pivotal role in the economic and social development of the country, often acting as a nursery of entrepreneurship. In India MSME sector has emerged as highly vibrant and dynamic over the last five decades. The sector contributes about 8% to Gross Domestic Product (GDP) besides 45% to the total manufacturing output and 40% to the exports from India (MSME at a Glance 2016 Report, MSME).

The present study measures the psychological capital of MSME entrepreneurs based upon their perception of having psychological capital. Previous research, has found that Psychological capital plays a role in, entrepreneurial behavior and success (Gartner 2005; Hmieleski and Baron 2009; McGee et al. 2009) which as earlier mentioned is important for overall development of India, making it very much important to be measured.

Hmieleski and Carr proposed that psychological capital (PsyCap) is a vital individual trait required by entrepreneurs to lead their businesses throughout their entrepreneurial practices. However, inadequate empirical studies have examined this. Furthermore, psychological capital has been argued to have positively linkages with desirable attitudes and negative linkages with the undesirable attitudes. Unfortunately, past researchers ignored the influence of psychological capital on positive attitudes like future growth intentions of entrepreneurs'. Based on these reports it is reported and found out that the study is needed to understand the perceptions of entrepreneurs towards their Psychological capital in their overall development.

2. PSYCHOLOGICAL CAPITAL

During the past decade, there has been a lot of scientific studies on psychological capital. Psychological Capital is identified as personal traits contributing to individual productivity by psychologists (Gohel, 2012). It is the study and application of positively oriented human resource strengths and psychological capacities that can be measured, developed, and effectively managed for performance improvement in today's workplace (Luthans et al., 2007).

A critical review done by Adipraja Al Rasyid & Yuni Ros Bangun (2015), in their study conclusively proved, that Psychological capital positively affects entrepreneurial traits of the students, with optimism and resiliency to be the state with the highest impact on entrepreneurship.

Michael Frese & Michael M. Gielnik (2014), in their research article on Psychology of Entrepreneurs, concluded that personality dimensions, such as (general) self-efficacy and need for achievement, and entrepreneurial orientation are highly associated with entrepreneurship (business creation and business success).

Psychological Capital is seen as a resource that goes beyond human capital (experience, knowledge, skills and abilities) and social capital (relationships, networks). It deals with "who you are here and now", and "who you can become" in the proximal future if your resources are developed and nurtured in the workplace (Luthans et al., 2004). Psychological Capital only makes entrepreneurs proactive.

Susan M. Jensen (2012) in his study on Psychological Capital and Entrepreneurial Stress, proposed that the core construct of psychological capital (comprised of self-efficacy, hope, optimism, and resilience) may enhance the understanding of how individuals perceive stress and the malleable nature of psychological capital offers opportunity for entrepreneurs to strengthen their own psychological capital and that of their employees. The study provides practical strategies for stress management within the entrepreneurial environment are provided.

Keith M. Hmieleski & Jon C. Carr (2008) in their study investigated the relationship between the psychological capital of entrepreneurs and the performance of their new ventures. Entrepreneurs' psychological capital was found to explain a significant amount of variance in new venture performance, above and beyond measures of financial capital, human capital and social capital. Further, the relationship between psychological capital and new venture performance was found to be enhanced by environmental dynamism, such that the relationship is most positive when dynamism is high, as opposed to low.

Fred Luthans, Kyle W. Luthans & Brett C. Luthans (2004) in their research article suggest that by eschewing a preoccupation with personal shortcomings and dysfunctions and focusing instead on personal strengths and good qualities, today's leaders and their associates can develop confidence, hope, optimism, and resilience, thereby improving both individual and organizational performance.

According to Luthans & Youssef (2007), "Psychological Capital is an individual's positive psychological state of development, characterized by:

- (1) *Self-efficacy*: Having confidence to take on and put in the necessary effort to succeed at challenging tasks,
- (2) *Optimism*: Making a positive attribution about succeeding now and in the future,
- (3) *Hope*: Persevering towards goals and, when necessary, redirecting paths to goals to succeed,
- (4) *Resilience*: When beset by problems and adversity, sustaining and bouncing back and even beyond to attain success”.

3. RESEARCH QUESTION

Will entrepreneurs differ on their scores on Psychological Capital?

4. NULL HYPOTHESIS

- H1: There is no significant difference between the family type of entrepreneurs on their scores on Psychological Capital.
- H2: There is no significant difference between the Entrepreneurial Generation of entrepreneurs on their scores on Psychological Capital.
- H3: There is no significant difference between the location of business of entrepreneurs on their scores on Psychological Capital.
- H4: There is no significant difference between the Business Type of entrepreneurs on their scores on Psychological Capital.
- H5: Entrepreneurs would remain homogenous on their scores on Psychological Capital based on their Age.
- H6: Entrepreneurs would remain homogenous on their scores on Psychological Capital based on their Educational qualification.
- H7: Entrepreneurs would remain homogenous on their scores on Psychological Capital based on their experience.
- H8: Entrepreneurs would remain homogenous on their scores on Psychological Capital based on their income.

5. INSTRUMENTATION

5.1 Psychological Capital Scale

The scale for measuring psychological capital, was adopted from psychological capital questionnaire or PCQ developed by Luthans et al., in the year 2007. The scale consists of 24 items. In our study the scale was adopted to measure the level of psychological capital of entrepreneurs and the responses were collected using a five point scale (1- Strongly Disagree; 2- Disagree; 3- Neutral; 4- Agree; 5- Strongly Agree), such that higher scores indicate that there is a higher level of psychological capital among the entrepreneurs and lower the scores indicate lower psychological capital. The minimum possible score was 24 and the maximum possible score was 120. The scale has 6 items for self efficacy, 6 items for hope, 6 items for optimism and 6 items for resilience.

5.2 Reliability

Spearman Brown split half reliability formula was used to find the reliability of all items of psychological capital questionnaire. The score was 0.763.

6. SAMPLE AND SAMPLE CHARACTERISTICS

Samples for the current study have been carefully chosen after in- depth analysis in the particular field of study. Probability sampling is used to collect the data from the respondents. Systematic random sampling method has been used for this study selecting the sample. This study comprises of entrepreneurs of micro small and medium enterprises registered with District industries Centre, Coimbatore district. A sample of 382 respondents’ has been selected in the entire Coimbatore district. The data were collected from 382 respondents. On scrutinizing it was found that 367 questionnaires only were filled with the complete set of data and they were used for further analysis.

7. ANALYSIS

Statistical analysis was conducted on the collected data. The mean difference test by using z-test and ANOVA were carried out to find the score of psychological capital of entrepreneurs.

7.1 INTERPRETATION OF DATA

H1: There is no significant difference between the family type of entrepreneurs on their scores on Psychological Capital.

TABLE 1

Psychological Capital	Family Type	Std. Deviation	Z	Sig
Self-Efficacy	Nuclear	.39049	-.238	.812
	Joint	.43202		
Optimism	Nuclear	.54543	2.802	.005*
	Joint	.71030		
Hope	Nuclear	.39804	-.514	.608
	Joint	.41435		
Resilience	Nuclear	.53351	-2.578	.010*
	Joint	.56696		

* Source: Primary data

* denotes the significance at 5%

Interpretation: Table 1 shows the result of Z test result between the family type of the respondent and psychological capital. It is used to determine whether the respondent’s opinion on psychological capital differed among the respondents based upon the family type. Since, the significant value is less than 0.05 the null hypothesis is rejected. Conclusion can be made from the table that there occurs a significant difference on respondent’s opinion about Optimism and Resilience between entrepreneurs belonging to joint and nuclear families.

H2: There is no significant difference between the Entrepreneurial Generation of entrepreneurs on their scores on Psychological Capital.

TABLE 2

Psychological Capital	Entrepreneur’s Generation	Std. Deviation	Z	Sig
Self-Efficacy	First	.41832	-2.732	.007*
	Second or traditional	.39223		
Optimism	First	.58310	-.237	.813
	Second or traditional	.67237		
Hope	First	.39609	-1.532	.126
	Second or traditional	.41178		
Resilience	First	.54417	-3.144	.002*
	Second or traditional	.54804		

* Source: Primary data

* denotes the significance at 5%

Interpretation: Table 2 shows the result of Z test between the entrepreneur’s generation and psychological capital. It is used to determine whether the respondent’s opinion on psychological capital differed among the respondents based upon first and second generation entrepreneurs. Since, the significant value is less

than 0.05 the null hypothesis is rejected. Conclusion can be made from the table that there occurs a significant difference on respondent’s opinion about Self efficacy and Resilience between entrepreneurs based upon their generation.

H3: There is no significant difference between the location of business of entrepreneurs on their scores on Psychological Capital.

TABLE 3

Psychological Capital	Location of Business	Std. Deviation	Z	Sig
Self-Efficacy	Urban	.40513	-2.455	.015*
	Rural	.40762		
Optimism	Urban	.62593	-.642	.522
	Rural	.63692		
Hope	Urban	.41469	.164	.870
	Rural	.38819		
Resilience	Urban	.58510	.058	.954
	Rural	.49119		

* Source: Primary data

* denotes the significance at 5%

Interpretation: Table 3 shows the result of Z test result between the location of business of the MSMEs and psychological capital. It is used to determine whether the respondent’s opinion on psychological capital differed among the respondents based upon the location of business. Since, the significant value is less than 0.05 the null hypothesis is rejected. Conclusion can be made from the table that there occurs a significant difference on entrepreneurs’ Self-Efficacy between urban and rural enterprises.

H4: There is no significant difference between the Business Type of entrepreneurs on their scores on Psychological Capital.

TABLE 4

Psychological Capital	Business Type	Std. Deviation	Z	Sig
Self-Efficacy	Sole trader	.36465	.274	.784
	Partnership	.48365		
Optimism	Sole trader	.58334	-1.634	.103
	Partnership	.70569		
Hope	Sole trader	.38502	2.331	.020*
	Partnership	.43403		
Resilience	Sole trader	.51420	3.104	.002*
	Partnership	.60323		

* Source: Primary data

* denotes the significance at 5%

Interpretation: Table 4 shows the result of Z test between the business type of the respondents and psychological capital. It is used to determine whether the respondent’s opinion on psychological capital differed among the respondents based upon the business type. Since, the significant value is less than 0.05 the null hypothesis is rejected. Conclusion can be made from the table that there occurs a significant difference on respondent’s opinion about Hope and Resilience between entrepreneurs based upon their business type.

H5: Entrepreneurs would remain homogenous on their scores on Psychological Capital based on their Age.

TABLE 5

Psychological Capital	Age	Sum of Squares	df	Mean Square	F	Sig.
Self-Efficacy	Between Groups	3.527	3	1.176	7.404	.000*
	Within Groups	57.638	363	.159		
	Total	61.164	366			
Optimism	Between Groups	.404	3	.135	.338	.798
	Within Groups	144.566	363	.398		
	Total	144.970	366			
Hope	Between Groups	.708	3	.236	1.445	.229
	Within Groups	59.298	363	.163		
	Total	60.006	366			
Resilience	Between Groups	1.347	3	.449	1.475	.221
	Within Groups	110.470	363	.304		
	Total	111.817	366			

* Source: Primary data

* denotes the significance at 5%

Interpretation: Table 5 shows the one way ANOVA result between the opinion of respondent’s about psychological capital and age of the respondents. It could be inferred from the table that for the factors Self-Efficacy F ratio (7.404) is significant (p=.000). Hence, the null hypothesis is rejected. This hypothesis holds good and implies that there exists a significant difference on entrepreneur’s opinion about self-efficacy and their age.

H6: Entrepreneurs would remain homogenous on their scores on Psychological Capital based on their Educational qualification.

TABLE 6

Psychological Capital	Educational Qualification	Sum of Squares	Df	Mean Square	F	Sig.
Self-Efficacy	Between Groups	4.299	3	1.433	9.148	.000*
	Within Groups	56.865	363	.157		
	Total	61.164	366			
Optimism	Between Groups	8.437	3	2.812	7.478	.000*
	Within Groups	136.532	363	.376		
	Total	144.970	366			
Hope	Between Groups	.652	3	.217	1.329	.265
	Within Groups	59.354	363	.164		
	Total	60.006	366			
Resilience	Between Groups	2.132	3	.711	2.352	.072
	Within Groups	109.685	363	.302		
	Total	111.817	366			

* Source: Primary data

* denotes the significance at 5%

Interpretation: Table 6 shows the one way ANOVA result between psychological capital and educational qualification of the respondents. The F ratio (9.148) is significant (p=.000) at 0.05 levels of self efficacy. The F ratio (7.478) is significant (p=.000) at 0.05 levels of optimism. Hence, the null hypothesis is rejected. This hypothesis holds good and it could be inferred from the table that there occurs a significant difference on entrepreneur’s “Self-Efficacy and Optimism” and their educational qualification.

H7: Entrepreneurs would remain homogenous on their scores on Psychological Capital based on their experience.

TABLE 7

Psychological Capital	Experience	Sum of Squares	Df	Mean Square	F	Sig.
Self-Efficacy	Between Groups	1.711	3	.570	3.482	.016*
	Within Groups	59.454	363	.164		
	Total	61.164	366			
Optimism	Between Groups	4.922	3	1.641	4.253	.006*
	Within Groups	140.048	363	.386		
	Total	144.970	366			
Hope	Between Groups	.741	3	.247	1.513	.211
	Within Groups	59.265	363	.163		
	Total	60.006	366			
Resilience	Between Groups	.619	3	.206	.674	.569
	Within Groups	111.198	363	.306		
	Total	111.817	366			

* Source: Primary data

* denotes the significance at 5%

Interpretation: Table 7 shows the one way ANOVA result between psychological capital and experience of the respondents. The F ratio (3.482) is significant (p=.016) at 0.05 levels of self efficacy. The F ratio (4.253) is significant (p=.006) at 0.05 levels of optimism. Hence, the null hypothesis is rejected. This hypothesis holds good and it could be inferred from the table that there occurs a significant difference on entrepreneur’s experience and their “Self-Efficacy and Optimism”.

H8: Entrepreneurs would remain homogenous on their scores on Psychological Capital based on their income.

TABLE 8

Psychological Capital	Income	Sum of Squares	df	Mean Square	F	Sig.
Self-Efficacy	Between Groups	.710	3	.237	1.421	.236
	Within Groups	60.454	363	.167		
	Total	61.164	366			
Optimism	Between Groups	3.006	3	1.002	2.562	.055
	Within Groups	141.964	363	.391		
	Total	144.970	366			
Hope	Between Groups	1.497	3	.499	3.095	.027*
	Within Groups	58.509	363	.161		
	Total	60.006	366			
Resilience	Between Groups	3.699	3	1.233	4.139	.007
	Within Groups	108.118	363	.298		
	Total	111.817	366			

* Source: Primary data

* denotes the significance at 5%

Interpretation: Table 8 shows the one way ANOVA result between psychological capital and income of the respondents. The F ratio (3.095) is significant (p=.027) at 0.05 levels of hope. The F ratio (4.139) is significant (p=.007) at 0.05 levels of resilience. Hence, the null hypothesis is rejected. This hypothesis holds good and it could be inferred from the table that there occurs a significant difference on entrepreneurs’ “Hope and Resilience” and their income.

8. RECOMMENDATIONS

1. It is suggested that the entrepreneurs should use their high confidence in setting the work goals to help them to leverage their optimism once goal is set and they start working on attainment of that goal.
2. Psychological Capital is a state-like resource, which can be developed. Short training interventions can be handy in developing positive resource of psychological capital in target audience like established and prospective entrepreneurs.
3. It is suggested that rural entrepreneurs should attend more of awareness and grooming trainings to develop their self-efficacy and optimism.
4. To improving the resilience, entrepreneurs should keep themselves focused on the long term gain and keep their morale high, which will help them to face any setbacks.

9. CONCLUSION

Major findings of the research paper indicate that the respondents differ on their scores on psychological capital. The demographic profiles except the age, educational qualification, years of experience, income, location of business, family type, business type and the entrepreneurial generation no other profiles had a significant difference in the MSME entrepreneur's psychological capital levels. So, hence it becomes necessary for the MSME development authorities, government and entrepreneur development bodies, to take necessary steps like creating a conducive environment, formulate training modules seminars and conferences, providing entrepreneurs with encouragement as growth of MSME entrepreneurs is deemed a vital source of employment creation and holistic development of India.

10. FUTURE SCOPE

Thus, we can conclude as mentioned in literature review some other antecedents can be studied in relation to psychological capital to make the study even more effective.

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