

**ENTREPRENEURS CHARACTERISTICS OF WOMEN BENEFICIARIES OF
MICROCREDIT SCHEME
(SPECIAL REFERENCE IN BADULLA DISTRICT)**



TENNAKON MUDIYANSELAGE DAMMIKA RUWAN KITHSIRI



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**Department of Commerce
Faculty of Commerce and Management
Eastern University, Sri Lanka**

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ABSTRACT

Entrepreneurs provide the spark for our economic system by taking risk in providing goods and services by choosing to own and manage their own firms. They become energizes of small business. The study essentially focuses to find out the level of entrepreneurial characteristics of women beneficiaries of microcredit scheme in Badulla district. Totally hundred questionnaire have issued to women entrepreneurs who residing in various part of divisional secretarial areas on convenient sampling basis.

Conceptualization framework used to developed questionnaire to the research and each element from conceptualization hold include in the questionnaire. According to the Conceptualization model, through the main objective of the study is to show the entrepreneurial characteristics of women beneficiaries of microcredit scheme such as, Creativity and Innovativeness, Risk Taking, Team Building, Self-Confidence and Optimism, Leadership and Internal Focus of Control.

Method of analysis specifically considered univariate analysis only. The results are illustrated by tables, bar charts, pie charts Based on the value indicated in the questionnaire, mean value is lying in the range between 1 to 5, which is strongly disagree to strongly agree with 5 scale measures.

The mean value of entrepreneurial characteristics of Creativity and innovativeness, Risk Taking, Self-Confidence, Leadership with regard to women entrepreneurs are (3.2200), (2.6980), (2.9100), (2.8967) in respectively. So these dimensions are conclude in moderate level. The mean value of entrepreneurial characteristics of Team Building and Internal Locus of Control with regard to women entrepreneurs are (2.3500), (2.3600) in respectively. So these two dimensions are conclude in low level. Finally the researcher can conclude that overall entrepreneurial characteristics are moderately support to women entrepreneurs.

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