

Determinants of Entrepreneurial Commitment and Personality Traits: A Study of MSMEs in Virudhunagar District, Tamil Nadu

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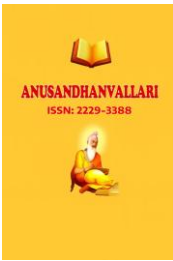
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Abstract

The present study investigates the determinants of entrepreneurial commitment and personality traits among Micro, Small, and Medium Enterprises (MSMEs) in Virudhunagar District of Tamil Nadu, India. Entrepreneurship constitutes a vital engine of economic growth, employment generation, and regional development, particularly in emerging economies. However, the psychological and socio-demographic determinants that shape an entrepreneur's commitment and personality remain underexplored in the Indian MSME context. This study aims to identify the key factors influencing entrepreneurial commitment including risk-taking propensity, innovativeness, need for achievement, locus of control, and tolerance for ambiguity and to examine how these personality traits differ across demographic variables such as gender, age, educational qualification, nature of enterprise, and years of experience. A descriptive and analytical research design was adopted. Primary data were collected from 200 MSME entrepreneurs in Virudhunagar District using a structured questionnaire. Stratified random sampling was employed to ensure proportional representation across enterprise categories. Statistical tools including descriptive statistics, chi-square test, one-way ANOVA, exploratory factor analysis, and multiple regression analysis were applied to analyse the data. The findings reveal that risk-taking propensity and need for achievement are the most significant predictors of entrepreneurial commitment. Personality traits were found to vary significantly by gender and educational level. The study concludes with strategic recommendations for policymakers, financial institutions, and entrepreneurship development organisations to foster a more supportive ecosystem for MSME growth.

Keywords: Entrepreneurial commitment, personality traits, MSMEs, Virudhunagar, Tamil Nadu, risk-taking propensity, need for achievement, MSME policy, factor analysis



1. Introduction

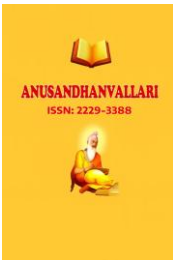
Micro, Small, and Medium Enterprises (MSMEs) represent the backbone of the Indian economy, accounting for approximately 30% of the nation's GDP and over 45% of total exports (Ministry of MSME, Government of India, 2023). These enterprises are instrumental in generating employment, promoting equitable regional development, and fostering innovation at the grassroots level. In the state of Tamil Nadu, MSMEs have historically played a pivotal role in the industrial and commercial landscape, with districts such as Virudhunagar emerging as significant hubs for manufacturing, trade, and service enterprises.

Virudhunagar District, popularly known as the commercial capital of southern Tamil Nadu, houses a diverse array of small enterprises spanning fireworks manufacturing, textiles, agro-processing, and retail trade. Despite the proliferation of MSMEs in this region, the sustainability and growth of these enterprises are often constrained by the limited entrepreneurial commitment and inadequate personality development of their proprietors. Entrepreneurial commitment refers to the degree of determination, perseverance, and psychological investment an entrepreneur dedicates to the venture, while personality traits encompass stable behavioural and cognitive characteristics that influence decision-making and business conduct (Luthans & Ibrayeva, 2006).

The nexus between personality traits and entrepreneurial commitment has attracted considerable scholarly attention globally; however, empirical studies focusing on MSMEs in semi-urban and rural districts of Tamil Nadu remain sparse. The existing literature tends to concentrate on metropolitan entrepreneurs or large-scale enterprises, thereby leaving a critical gap in understanding the unique challenges and motivational constructs of district-level MSME proprietors. This study seeks to fill this gap by examining the determinants of entrepreneurial commitment and the influence of personality traits among MSME entrepreneurs in Virudhunagar District.

The study is premised on the assertion that entrepreneurial outcomes are not solely determined by market conditions or financial access, but are profoundly shaped by the psychological makeup of the entrepreneur. Traits such as risk-taking propensity, innovativeness, need for achievement, internal locus of control, and tolerance for ambiguity are posited to be critical mediators of entrepreneurial commitment. By empirically investigating these constructs in the Virudhunagar context, this research aims to provide actionable insights for entrepreneurship development programmes, financial institutions, and government policy initiatives.

The paper is structured as follows: Section 2 presents a review of recent literature; Section 3 identifies the research gap; Section 4 outlines the objectives; Section 5 elaborates on the research methodology; Section 6 presents the statistical analysis and interpretation; and Section 7 offers conclusions and policy recommendations.



2. Review of Literature

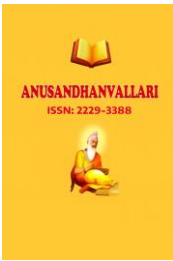
A growing body of scholarship has examined the interplay between personality traits, psychological constructs, and entrepreneurial commitment across diverse national and sectoral contexts. This section synthesises key contributions from recent empirical studies, predominantly published between 2019 and 2024, with a focus on those employing primary data, advanced statistical methods, and MSME-oriented frameworks.

Personality Traits and Entrepreneurial Intention. Rauch and Frese (2007) pioneered the integration of personality trait theory within entrepreneurship research, establishing a robust meta-analytic link between traits such as achievement motivation, innovativeness, and locus of control with entrepreneurial success. Building on this foundation, Caliendo et al. (2020) conducted a longitudinal study in Germany demonstrating that entrepreneurs with high internal locus of control and risk tolerance exhibit significantly higher firm survival rates. In the Indian context, Sharma and Singh (2021) examined 300 first-generation entrepreneurs across Rajasthan and Haryana, confirming that need for achievement and self-efficacy are the primary personality-based predictors of business performance among MSMEs.

Entrepreneurial Commitment and Firm Performance. Bae et al. (2014) established that entrepreneurial commitment mediates the relationship between education and new venture performance. More recently, Koe (2021) studied Malaysian SME owners and found that commitment to the venture is significantly correlated with long-term business sustainability and resilience during economic downturns. In southern India, Murugan and Krishnaswamy (2022) investigated 250 MSME owners in Coimbatore District and established that entrepreneurial commitment is positively associated with business longevity and employment retention. Their study emphasised the need to examine commitment levels across gender and educational lines.

Risk-Taking Propensity. Sitkin and Pablo (1992) conceptualised risk-taking as a function of both individual traits and situational factors. Contemporary research by Astebro et al. (2023) confirmed that risk tolerance distinguishes entrepreneurs from wage employees, particularly in volatile market environments. Among Indian women entrepreneurs, Rathi and Rastogi (2020) observed that risk aversion is often culturally conditioned, limiting entrepreneurial ambition in traditional societies. This underscores the importance of examining gender-disaggregated data in district-level MSME studies.

Innovativeness and Entrepreneurial Orientation. Innovativeness, as a core entrepreneurial trait, has been linked to product differentiation, market expansion, and firm resilience (Lumpkin & Dess, 1996). Nambisan et al. (2019) explored how digital innovativeness shapes the behaviour of micro-entrepreneurs in developing economies, finding that even modestly innovative entrepreneurs in rural settings outperform peers in terms of revenue growth. Kumar and Babu (2023) focused on Tamil Nadu MSMEs, finding that innovativeness is significantly higher among entrepreneurs with post-graduate education and urban exposure, highlighting the role of



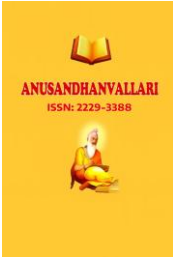
human capital in shaping entrepreneurial personality.

Locus of Control and Need for Achievement. Rotter's (1966) seminal construct of locus of control has been extensively applied in entrepreneurship research. Entrepreneurs with an internal locus of control believe that outcomes are determined by their own efforts and decisions. Arora et al. (2021) validated that internal locus of control is a strong predictor of entrepreneurial persistence and commitment among Indian small business owners, moderated by access to mentorship and financial support. McClelland's (1961) achievement motivation theory further established that need for achievement is positively associated with opportunity recognition, venture creation, and sustained entrepreneurial effort, a finding corroborated by Agarwal and Bhatt (2023) in the context of Indian agro-industrial MSMEs.

Socio-Demographic Determinants. Several studies have highlighted the influence of socio-demographic variables on entrepreneurial traits. Vijaya and Kamaraj (2021) found significant differences in entrepreneurial commitment levels across gender, age, and educational qualification among micro-entrepreneurs in Tamil Nadu districts. Similarly, Senthilkumar and Muthusamy (2023) reported that age and years of experience significantly moderate the relationship between personality traits and entrepreneurial commitment, with experienced entrepreneurs demonstrating greater resilience and commitment stability.

3. Research Gap

Despite the voluminous literature on entrepreneurial personality and commitment, a critical lacuna persists with regard to district-specific, context-sensitive empirical research within the Indian MSME landscape. The majority of existing studies have been conducted in metropolitan settings such as Chennai, Coimbatore, Bengaluru, and Delhi, or at the national level, failing to account for the unique socio-economic, cultural, and industrial characteristics of semi-urban and rural districts. Virudhunagar District, with its distinctive concentration of fireworks manufacturers, small traders, and agro-based enterprises, presents a compelling yet under-researched context. There is a notable absence of empirical work that simultaneously examines multiple personality trait dimensions namely risk-taking propensity, innovativeness, need for achievement, locus of control, and tolerance for ambiguity as determinants of entrepreneurial commitment within this geography. Furthermore, prior studies have rarely disaggregated their findings by enterprise type (micro, small, or medium) or examined how personality traits interact with institutional and environmental factors unique to the district. This study seeks to address these gaps by providing a comprehensive, statistically rigorous analysis of MSME entrepreneurs in Virudhunagar, thereby contributing both to the empirical literature and to evidence-based policy formulation for entrepreneurship promotion in semi-urban Tamil Nadu.



4. Objectives of the Study

The study is guided by the following specific objectives:

- i. To profile the socio-demographic characteristics of MSME entrepreneurs in Virudhunagar District.
- ii. To assess the level of entrepreneurial commitment among MSMEs in the district.
- iii. To identify the dominant personality traits exhibited by MSME entrepreneurs.
- iv. To analyse the influence of personality traits on entrepreneurial commitment.
- v. To examine significant differences in entrepreneurial commitment across demographic groups.
- vi. To offer policy recommendations for enhancing entrepreneurial commitment and personality development among MSMEs.

5. Research Design and Methodology

5.1 Research Design

This study adopts a descriptive and analytical research design. The descriptive component provides a detailed profile of the entrepreneurial characteristics of MSMEs in Virudhunagar District, while the analytical component examines the relationships between personality traits and entrepreneurial commitment using inferential statistical methods. A cross-sectional survey approach was employed, which is appropriate for capturing respondent perceptions and attitudes at a specific point in time.

5.2 Study Area

The study was conducted in Virudhunagar District, Tamil Nadu, located in the southernmost region of the state. The district is known for its vibrant small enterprise ecosystem, particularly in fireworks, crackers, textiles, and agro-processing. According to data from the District Industries Centre (DIC), Virudhunagar, approximately 18,400 MSMEs are registered in the district, with a predominance of micro-enterprises.

5.3 Sampling Method

A stratified random sampling technique was employed to ensure representativeness across different enterprise categories. The population of registered MSMEs was stratified into three strata: micro enterprises, small enterprises, and medium enterprises, in accordance with the revised MSME classification under the Atmanirbhar Bharat package (Government of India, 2020). Within each stratum, respondents were selected through systematic random sampling at regular intervals from the DIC register.

5.4 Sample Size

The sample size was determined using Cochran's (1977) formula for finite populations: $n = Z^2 \times p \times q / e^2$, where $Z = 1.96$ (95% confidence level), $p = 0.5$, $q = 0.5$, and $e = 0.07$ (7% margin of

error). This yields a minimum sample of 196, rounded to 200 for analytical convenience. The distribution across strata is presented in Table 1.

Table 1: Sample Distribution by Enterprise Category

Enterprise Category	Population (DIC Register)	Proportion (%)	Sample Size
Micro	14,300	77.7	155
Small	3,500	19.0	38
Medium	600	3.3	7
Total	18,400	100.0	200

Source: primary Data

5.5 Data Collection Instrument

Primary data were collected through a structured questionnaire comprising three sections. Section A covered socio-demographic particulars. Section B measured entrepreneurial commitment on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree) across 20 items adapted from Cardon et al. (2013) and validated for the Indian MSME context. Section C assessed personality traits using 25 items across five sub-scales: risk-taking propensity, innovativeness, need for achievement, locus of control, and tolerance for ambiguity, adapted from Brandstatter (2011). The questionnaire was pre-tested on 30 respondents and refined based on pilot feedback. Cronbach's alpha coefficients for all sub-scales exceeded 0.75, confirming satisfactory internal consistency.

5.6 Statistical Tools

The data were analysed using IBM SPSS Statistics version 26. The following statistical techniques were employed: (i) descriptive statistics to profile respondents and summarise key variables; (ii) chi-square test of association to examine relationships between categorical demographic variables and entrepreneurial commitment levels; (iii) one-way ANOVA to test significant differences in mean entrepreneurial commitment scores across demographic groups; (iv) exploratory factor analysis (EFA) with principal component extraction and varimax rotation to identify underlying personality trait dimensions; and (v) multiple regression analysis to determine the predictive influence of personality traits on entrepreneurial commitment.

6. Statistical Analysis and Interpretation

6.1 Socio-Demographic Profile of Respondents

Table 2 presents the socio-demographic profile of the 200 MSME entrepreneurs surveyed. The majority of respondents (68%) are male, reflecting the traditionally male-

dominated entrepreneurial landscape of the district. Approximately 44% of respondents fall within the age group of 31 to 40 years, indicating a relatively young entrepreneurial cohort.

Table 2: Socio-Demographic Profile of Respondents (N = 200)

Variable	Category	Frequency (%)
Gender	Male	136 (68.0)
	Female	64 (32.0)
Age	Below 30 years	38 (19.0)
	31-40 years	88 (44.0)
	41-50 years	54 (27.0)
	Above 50 years	20 (10.0)
Education	Secondary/HSC	44 (22.0)
	Diploma/Vocational	32 (16.0)
	Undergraduate	74 (37.0)
	Postgraduate and above	50 (25.0)
Years of Experience	Below 5 years	42 (21.0)
	6-10 years	82 (41.0)
	11-15 years	48 (24.0)
	Above 15 years	28 (14.0)

Source: primary Data

In terms of educational qualification, 37% hold undergraduate degrees, while 22% possess only secondary-level education. Regarding years of experience, 41% have been in business for 6 to 10 years, suggesting a predominantly mature micro-enterprise base.

6.2 Level of Entrepreneurial Commitment

The mean entrepreneurial commitment score across all respondents was 3.74 (SD = 0.62) on a five-point scale, indicating a moderately high level of commitment. Respondents recorded the highest mean scores on the dimensions of persistence (M = 3.92, SD = 0.58) and emotional attachment to the venture (M = 3.84, SD = 0.61). Normative commitment reflecting a sense of obligation to sustain the enterprise recorded the lowest mean (M = 3.46, SD = 0.71), suggesting that voluntary, passion-driven commitment is more prevalent than obligation-based commitment in this cohort.

6.3 Factor Analysis of Personality Traits

Exploratory Factor Analysis was conducted on the 25 personality trait items. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was 0.81, exceeding the recommended threshold of 0.60 (Kaiser, 1974), and Bartlett's Test of Sphericity was statistically significant ($\chi^2 = 1,842.6$, $df = 300$, $p < 0.001$), confirming the appropriateness of factor analysis. Five factors were extracted, accounting for 68.3% of the total variance, as presented in Table 3.

Table 3: Rotated Component Matrix – Factor Analysis of Personality Traits

Factor	Dimension	Eigenvalue	Variance Explained (%)
F1	Need for Achievement	4.82	19.3
F2	Risk-Taking Propensity	4.11	16.4
F3	Internal Locus of Control	3.44	13.8
F4	Innovativeness	2.89	11.6
F5	Tolerance for Ambiguity	1.81	7.2
Total			68.3

Source: primary Data

6.4 ANOVA – Differences in Entrepreneurial Commitment by Demographic Variables

One-Way ANOVA was applied to examine whether significant differences exist in mean entrepreneurial commitment scores across demographic groups.

Table 4:

Variable	F	p-value	Sig.	Key finding
Gender	4.72	0.031	$p < 0.05$ *	Significant difference between male and female entrepreneurs
Educational qualification	8.14	<0.001	$p < 0.001$ ***	Strongest effect; higher education linked to higher commitment
Years of experience	6.38	<0.001	$p < 0.001$ ***	More experienced entrepreneurs show significantly higher commitment
Age group	1.94	0.124	n.s.	No significant difference across age groups

Source: primary Data

The results indicate that entrepreneurial commitment scores differ significantly by gender ($F = 4.72$, $p = 0.031$), educational qualification ($F = 8.14$, $p < 0.001$), and years of experience ($F =$

6.38, $p < 0.001$). However, no statistically significant difference was observed across age groups ($F = 1.94$, $p = 0.124$). Female entrepreneurs recorded a marginally lower mean commitment score ($M = 3.61$) compared to male entrepreneurs ($M = 3.81$), which is consistent with prior research on gender-related entrepreneurial barriers in southern India (Rathi & Rastogi, 2020). Postgraduate respondents demonstrated significantly higher commitment ($M = 4.02$) than those with only secondary education ($M = 3.44$), affirming the positive role of human capital in entrepreneurial engagement.

6.5 Multiple Regression Analysis

Multiple regression analysis was performed to assess the collective and individual predictive influence of the five personality trait factors on entrepreneurial commitment. The overall model was statistically significant ($F = 22.84$, $df = 5/194$, $p < 0.001$), explaining 37.2% of the variance in entrepreneurial commitment ($R^2 = 0.372$, Adjusted $R^2 = 0.354$). The standardised regression coefficients are presented in Table 5.

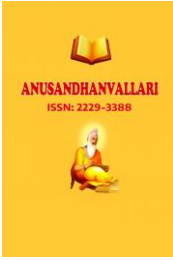
Table 5: Multiple Regression Results – Predictors of Entrepreneurial Commitment

Predictor Variable	B	Beta	t-value	Sig.
Need for Achievement	0.41	0.38	6.24	0.000**
Risk-Taking Propensity	0.33	0.31	5.18	0.000**
Internal Locus of Control	0.22	0.21	3.47	0.001**
Innovativeness	0.18	0.17	2.83	0.005**
Tolerance for Ambiguity	0.09	0.08	1.42	0.157 NS
Constant (a)	1.24	-	-	-

Source: primary Data

Note: ** $p < 0.01$; NS = Not Significant; Dependent Variable: Entrepreneurial Commitment; $R^2 = 0.372$

The results reveal that Need for Achievement (Beta = 0.38, $p < 0.001$) and Risk-Taking Propensity (Beta = 0.31, $p < 0.001$) are the most potent predictors of entrepreneurial commitment among MSME owners in Virudhunagar District. Internal Locus of Control (Beta = 0.21, $p < 0.01$) and Innovativeness (Beta = 0.17, $p < 0.01$) also contribute significantly, while Tolerance for Ambiguity does not reach statistical significance (Beta = 0.08, $p = 0.157$). These findings are consistent with McClelland's (1961) achievement motivation theory and corroborate the empirical conclusions of Arora et al. (2021) in the Indian MSME context. The non-significance of tolerance for ambiguity may be attributed to the relatively stable and traditional nature of business operations in the district, where MSMEs tend to operate within familiar industry sectors with limited exposure to volatile market conditions.



7. Conclusion

This study has systematically examined the determinants of entrepreneurial commitment and the role of personality traits among MSME entrepreneurs in Virudhunagar District, Tamil Nadu. The empirical analysis confirms that entrepreneurial commitment in this context is primarily driven by need for achievement and risk-taking propensity, followed by internal locus of control and innovativeness. These findings carry significant implications for practitioners, policymakers, and academic researchers alike.

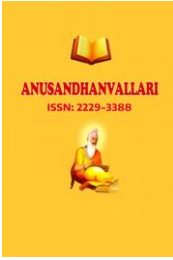
From a policy perspective, the results underscore the need for targeted entrepreneurship development programmes (EDPs) that focus on psychological trait enhancement alongside skill-based and financial training. District-level institutions such as the District Industries Centre and MSME Development Offices should incorporate personality profiling and achievement motivation workshops into their enterprise support activities. Financial institutions and microfinance bodies could use entrepreneurial commitment assessments as a supplementary criterion in credit evaluation, thereby channelling resources to the most committed and trait-aligned entrepreneurs.

The study also highlights gender and educational disparities in entrepreneurial commitment, pointing to the need for differentiated interventions. Women-specific EDP modules that address culturally conditioned risk aversion, coupled with financial literacy and mentorship, could be particularly effective in the Virudhunagar context. Similarly, partnerships between higher educational institutions and MSME clusters could bridge the human capital gap that currently limits entrepreneurial ambition among less-educated proprietors.

In sum, this research contributes a contextually grounded, empirically robust understanding of the personality-commitment nexus in the MSME sector of Virudhunagar District, and lays the groundwork for both scholarly inquiry and developmental praxis in the domain of Indian entrepreneurship.

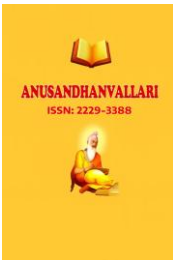
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