The development of Ukrainian entrepreneurs way of life: personal vector

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Article info
Received 16.05.2018
Accepted 29.06.2018


The definition of lifestyle in psychology is traditionally associated with various aspects of the development of personality and social groups. The way of life depends not only on objective social factors, but also on a person himself, on what external and internal activity he represents in the objective process of life. Thus, the formation and development of personality is reflected in his activity increasing in preserving or transforming own way of life.

One of the main features of the present is the existence of such social group as entrepreneurs. The development of this social group is connected with the formation of the independence of our state and the activation of a certain social stratum of the development of entrepreneurial way of life. Entrepreneurship in Ukraine has been developing ever since 1991. During the years of independence in Ukraine, the socio-economic situation has changed significantly. Favorable socio-economic conditions of the early 2000s have increased the activity of people to transform their own way of life and the realization of entrepreneurial activity. We were interested in how this was reflected in the development of socio-psychological qualities of an individual.

The purpose of our research is to determine the socio-psychological peculiarities of the individual in the making a way of life for entrepreneurs at different stages of small business development in independent Ukraine (in the 1990s and in the period from 2010 to 2014).

The following methods and techniques were used. 16 PF Kettell (Form C) adaptation A. G. Shmelev, V. I. Pohilko, A. S. Solovychk, the method of personal differentiation (V. F. Bazhin, E. A. Golinkina, A. M. Etkind), the method of determining the level of subjective control (V. F. Bazhin, E. A. Golinkina, A. M. Etkind), the method of graphical scaling D. Guilford for determining the level of risk, the test-questionnaire for the diagnosis of the presence and severity degree of the main psychological barriers for entrepreneurship (O. P. Ermolaeva), the method of pair comparisons of L. Terstou, methods "Self-Cost" and "New social status" O. M. Laktionov, the method of determining the severity of entrepreneurial activity indicators of S. G. Ianovska. Mathematical-statistical processing of results was carried out using a number of mathematical statistics methods (Mann-Whitney U-criterion, Student's t-criterion).

A comparative analysis of the socio-psychological qualities of entrepreneur’s personality at different stages of small business development in Ukraine revealed that the transformation that has occurred over the time is manifested in the following features: increasing the role of the communicative unit of a personality profile of an entrepreneurial entity, increasing the internal locus of control and the value of economic wealth values in regulating the entrepreneurial activity. The role of the professional component of entrepreneurial professional activity is changing; the importance of professional knowledge and special training in running business is growing. The results of the study were used to create a training program for the development of entrepreneurial activity, which was implemented during the last year.
Introduction

The definition the way of life in psychology is traditionally associated with various aspects of personality and social groups development. It can be noted that the way of life depends not only on objective social factors, but also on a person himself, on what external and internal activity he represents in the objective process of life. Thus, the formation and development of personality is reflected in increasing activity for preserving or transforming the own way of life.


B. G. Ananiev (Ananiev, 1977) defines a way of life as a complex of interacting circumstances (economic, political, legal, ideological, socio-psychological, etc.).

S. L. Rubinstein (Rubinstein, 2002) believed that "the style of the era, the lifestyle of certain social strata to some extent predetermines the pace, dynamic features of the behavior of the representative of this era and the corresponding social strata, which we reflected in the way of life. "According to the scientist, the character of a person is determined by the way of his life - "reflecting the way of life, the character of a man is reflected in him. With the formation of a certain way of human life, a person is formed himself; because during his actions, the person defines and fixes a characteristic for him - more or less stable - way of actions, he forms and establishes a certain structure of his properties".

According to V. I. Tolstykh (Tolstykh, 1975) in the way of human life there is reflected the actions of objective factors independent of consciousness and will of an individual. On the other hand, the way of life reveals the process of personality formation, as a result of man interaction with the totality of social factors acting on him.

B. F. Lomov (Lomov, 1984) believed that the way of life is a peculiar social function of an individual, which "provides formation, transformation and consolidation of the properties that form his psychological composition".

V. F. Sergeantov (Sergeantov, 1990) defines the way of life as an orderly interaction of individuals, as a certain fulfillment of social functions ("game roles") based on their social statuses. The way of life and value system is a mechanism that unites society with the individual. "And if the way of life is the sphere of immediate realization of an individual social functions, then the system of values, before identifying itself as the regulator of individual's external behavior and their mutual social relations, generates in the human mind a special personal system of value orientations and only through the mediation of the latter reveals its social and regulatory function".

I. N. Nekrasova (Nekrasova, 2011) developed a subjective model of the way of life. The way of life of a person is described by her through the discovery of three dimensions of his being. "The meaningful descriptors of the way of life reflect the main modes of life: subjective perceptions about oneself, about others, about the world of substantive things and social phenomena, as well as about their own ability to influence life. These descriptors relate to the discursive and retrospective characteristics of a personality of life and are the main content components of the system analysis of the subjective mode of the way of life."

Yu. M. Schwalb (Schwalb, 2016) emphasized that the emergence of new social groups, which differ significantly in the way of life, takes place in conditions of society transformation, in connection with the change of established stereotypes. "The changes that are taking place are not neutral - they always have a positive or negative meaning from the point of view of the potential of personality and society development".

Thus, the category of the way of life is used in the context of developing the problems of interaction between an individual and community and is reflected in personal qualities that affect the livelihoods of an individual as a whole.

One of the main features of the present is the presence of such a social group as entrepreneurs. The development of this social group is connected with the formation of our state independence and activation of a certain social strata the development of the entrepreneurial way of life. Entrepreneurship in Ukraine has been developing ever since 1991. During the years of independence in Ukraine, the socio-economic situation has changed significantly. The beginning of the 2000s was marked by the gradual liberalization of market relations, improvement of the general business climate in the state, and improvement of the spheres of state regulation of economic activity. In the dynamics of small enterprises opening, the year 2005 marked the beginning of small enterprises registration flourishing. In our opinion, a significant increase in the number of private entrepreneurs and the simplification of the conditions for small business is reflected in psychological features of the latter. In the circle of entrepreneurs, people who until now either just talked about taking up their own business, or even did not think their way of life would be changed. However, favorable socio-economic conditions have increased the activity of these people in terms of transforming their own way of life. We were interested in how this was reflected in the development of socio-psychological qualities of individual.

Goals of article

The purpose of our research is to determine socio-psychological peculiarities of an individual in the making way of life for entrepreneurs at different stages of small business development in independent Ukraine (in the 1990s and in the period from 2010 to 2014). The main assumption of our study is that along with the changes in the socio-economic situation, the psychological properties of business entities also change. The epoch of the beginning of 2000 generates entrepreneurs of a "new wave". Therefore, we can put forward the hypothesis that the
The development of entrepreneurial activity will be carried out at the expense of other mechanisms, which makes the study of personal, value-semantic, social, and professional components of entrepreneurial activity relevant to this stage of development of Ukrainian society.

Materials and Methods

Technically, this phase of the study was implemented by comparing the entrepreneurs of the 90s and the entrepreneurs of the 2000s. A sample of managers who worked in 2010-2014 as hired employees in the small business sector was formed as a control group. A total of 191 people participated in the study, including 45 entrepreneurs (25 men, 18 women) who started their work and worked in 1996-2003, and in 2010-2014; 76 entrepreneurs (41 men, 35 women) who started their activity after 2005; 72 people (38 men, 34 women), all of whom are currently working as managers.

The following methods and techniques were used. 16 PF Kettell (Form C) Adaptation A. G. Shmelev, V. I. Pohilko, A. S. Solovaychik., for providing qualitative and quantitative assessment of structural components of personality (Nekrasova, 2011). The method of personal differentials (V. F. Bazhin, E. A. Golinkina, A. M. Etkind) was used to determine the level of self-esteem of the subjects (Nekrasova, 2011). The method of determining the level of subjective control (V. F. Bazhin, E. A. Golinkina, A. M. Etkind) corresponds to the principle of the hierarchical structure of the system of activity regulation, includes a generalized indicator of individual LSC invariant to individual situations of activity, two indicators of the average level generalizations, differentiated with the emotional sign of these situations, and a number of situational-specific indicators (Nekrasova, 2011). Method of graphical scaling D. Guilford (Gusev, Izmailov, Mikhailievskaya, 1998) for determining the level of risk. It has the form of a straight vertical line with the inscriptions on the side: on the top - "high risk", in the middle - "middle risk", below "low risk". According to the instructions, the subjects on the straight line put a mark of the level of risk, which, in their opinion, was appropriate to the level of risk of their enterprise. Test-questionnaire for the diagnosis of the presence and severity degree of the main psychological barriers for entrepreneurship (Ermolayeva O.P.), designed to determine the severity degree of psychological barriers for entrepreneurship (Ermolayeva, 2007). The method of pair comparison of L Terstou is aimed at determining the value preferences of entrepreneurs and managers. Each of them presented a list of value pairs. In each of the values pairs they had to choose the one that is the most important to stimulate their activities (Gusev, Izmailov, Mikhailievskaya, 1998). The method "Self-Cost" of O. M. Laktionov measures the parameters of subjective value of an individual by translating it into such qualities of a person that reflect his abilities and achievements in his real life, are connected with everyday life and understandable to him (Laktionov, 2000). The method "New Social Status" of O. M. Laktionov to measure the totality of assessments by the individual himself in the process of a new way of life formation, carried out in the concepts of modern social values and norms. The basis of creation (construction, conquest) of the new social status there are three components: the material sphere, subjectivity and spirituality (Laktionov, 2000). Method of determining the severity of entrepreneurial activity indicators of S.G. Ianovska. The study of entrepreneurial activity was carried out by using a 21-item test questionnaire. This questionnaire includes items for assessing the psychological, social and professional indicators of entrepreneurial activity. Mathematical-statistical processing of results was carried out using a number of methods of mathematical statistics, for the calculation of which the software package Statistica 6.0 and SPSS 17.0: Mann-Whitney U-criterion were used to calculate the level of significance of divergence of diagnostic features between research groups; Student's t-criterion to determine the significance of differences in variables in research groups.

Results and discussion

Initially, the analysis of the personality profile in the research groups was carried out. By the method of Kettell, the degree of personality factors severity was evaluated. The results are shown in Table 1.

<table>
<thead>
<tr>
<th>Factor</th>
<th>1. Entrepreneurs of the 90s (n=43)</th>
<th>2. Entrepreneurs of the 2000s (n=76)</th>
<th>3. Managers (n=72)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Factor A</td>
<td>4.4/1.63</td>
<td>6.1/1.75</td>
<td>5.9/2.46</td>
</tr>
<tr>
<td>Factor L</td>
<td>4.5/1.21</td>
<td>7.3/2.03</td>
<td>7.5/1.63</td>
</tr>
</tbody>
</table>

In general, we can state that the revealed differences are few. Both results affect the communicative block of qualities: factor A - openness / closure and factor L - credulity / insight. The results are reliable, Student's criterion was used for testing, its value for factor A was t1.2 = 2.21, p <0.05 when comparing groups of entrepreneurs. For factor L, the following value is defined: t1.2 = 2.54, p <0.05. At the same time, a group of entrepreneurs of the "new wave" (early 2000s) does not show significant differences from managers in terms of the level of expression of personality characteristics. We can conclude that for modern entrepreneurs there is an increase in the role of communicative abilities: they are more open and ready to take part in communication, wherein they are more perceptive, that is, they understand people better, their communication and establishing contacts are more pragmatic, that is, serve certain goals.

Also, a comparison was made between the results of appraisal and self-evaluation characteristics in groups of entrepreneurs and managers. The results are presented in Table 2. These results indicate the absence of significant differences between the two groups of entrepreneurs and the presence of a significant difference in the "Strength" factor compared to the group of managers.
Fundamental and applied researches in practice of leading scientific schools - ISSN 2313-7525

Volume 27, Number 3, 2018

Mean values of assessment-self-evaluation characteristics of entrepreneurs and managers (SD method)

Table 2

<table>
<thead>
<tr>
<th>Factor</th>
<th>1. Entrepreneurs of the 90s (n=43)</th>
<th>2. Entrepreneurs of the 2000s (n=76)</th>
<th>3. Managers (n=72)</th>
<th>Student’s criterion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Evaluation</td>
<td>11,7±3,5</td>
<td>13,1±2,5</td>
<td>10,6±3,4</td>
<td>p&gt;0,05</td>
</tr>
<tr>
<td>Strength</td>
<td>9,7±3,9*</td>
<td>9,9±3,4*</td>
<td>6,4±3,3*</td>
<td>t1:3=2,31</td>
</tr>
<tr>
<td>Activity</td>
<td>7,3±2,8</td>
<td>10,2±1,9</td>
<td>8,9±3,4</td>
<td>p&gt;0,05</td>
</tr>
</tbody>
</table>

*p<0.05.

Both entrepreneurs of both groups and managers consider themselves to be strong-willed, self-confident, independent, inclined to rely on their own forces in difficult situations. Both of them highly appreciate their personal qualities, demonstrate a sufficient level of self-esteem, consider themselves to be quite active and sociable. At the level of the trend, although the difference does not reach a significant level, one can note an increase in the estimated judgments on the "Activity" factor for a new generation of entrepreneurs, which can be explained by the greater diversity in their activities, the need to combine different directions in business and the acceleration of the pace of life in general.

Significant differences were identified by the factor "Strength" between samples of entrepreneurs and managers. Managers, unlike representatives of the entrepreneurs' sector, consider themselves less able to control events in their own lives. Entrepreneurs, in turn, are more self-confident, independent, inclined to rely on their own forces in difficult situations. In general, we can note that there has been no significant change in the basic characteristics of the individual entrepreneurs' personality.

The study also carried out an analysis of subjective control level in entrepreneurs of the 1990s and early 2000s and managers. High indices of internality were revealed for both entrepreneurs and managers, while significant differences between indices in these two groups were not found by the Wilcoxon-Mann-Whitney criterion.

As follows from the data obtained, the locus of control among the representatives of all three groups is shifted to the pole of internality, which reflects the tendency to take responsibility for events in their life, both in general and in certain spheres.

Data of the comparative analysis of subjective control indices in entrepreneurs and managers

Table 3

<table>
<thead>
<tr>
<th>Scales of methodology</th>
<th>1. Entrepreneurs of the 90s</th>
<th>2. Entrepreneurs of the 2000s (n=76)</th>
<th>3. Managers (n=72)</th>
</tr>
</thead>
<tbody>
<tr>
<td>The average sample index of the total LSC</td>
<td>6,4</td>
<td>6,8</td>
<td>6,7</td>
</tr>
<tr>
<td>The average LSC index of achievement</td>
<td>7</td>
<td>7,2</td>
<td>6,7</td>
</tr>
<tr>
<td>The average sample index of LSC failures</td>
<td>5,9</td>
<td>6,3</td>
<td>6,0</td>
</tr>
<tr>
<td>The average sample index of LSC production</td>
<td>5,5</td>
<td>6,2</td>
<td>6,3</td>
</tr>
<tr>
<td>Average sample index LSC interpersonal</td>
<td>7,7</td>
<td>8,1</td>
<td>7,2</td>
</tr>
</tbody>
</table>

Comparing the data among themselves, one can note the general trend (although it does not reach a significant level) to the growth of subjective control indicators among entrepreneurs of the "new wave". Socio-economic changes that occurred during this time, contributed to an increase in the internal locus of control among representatives of the economic sphere of activity.

In the study, the indicators of the value-semantic sphere of entrepreneurs and managers were analyzed using the method of paired comparisons. The results are shown in Table 4.

Table 4 shows the average frequency of the choice of values of the two groups of entrepreneurs and managers.

These results indicate the difference between groups of entrepreneurs. In the 1990s, the value of the "secured future" occupied the first place in the group of entrepreneurs, while the value "income" occupied the second place. In the early 2000s, the first place in the hierarchy of values of entrepreneurs and managers is no different, and entrepreneurs and managers have the value of "income, profit" (Xm = 5,1, 5,0). This may be due to increasing competition in the economic sphere, where getting of income for an entrepreneur involves costs that many times exceed the efforts of the past.

Significant differences in the indicator of professional growth were revealed (for entrepreneurs' x = 3,7 and x = 3,1, for managers x = 3,9, p<0.005). That is, for this value, "new entrepreneurs" demonstrate a weakening of their regulatory power. We can explain this by the lack of professional training of entrepreneurs of the 90s and, accordingly, the increase in their professional level, the desire to learn new skills and activities were relevant. At the time of the disintegration of the USSR and the beginning of the formation of independent Ukraine, entrepreneurship was a...
new phenomenon, for which there was no sufficiently qualified educational base before, so the values of professional growth for entrepreneurs of the 90s were defined as significant.

For modern entrepreneurship, there seems to be a sufficient balance of professional knowledge, from 2010 to the present, there is a significant abundance of various training programs for entrepreneurs (financial literacy trainings, time management, etc.), so there is no shortage of special knowledge. Thus, entrepreneurial activity in modern conditions is largely regulated by the values of economic and material well-being.

We also conducted an empirical study of the value and the new social status of entrepreneurs of the 2000s and managers, and the results were compared to similar ones that were obtained in the 90s.

The results of comparing the value and the new social status of entrepreneurs and managers show that there are differences only in terms of the material component, in contrast to the results of the past years, when differences were observed in terms of material, subjective component and the integral index of the new social status (Table 5).

### Table 5

<table>
<thead>
<tr>
<th>Research groups</th>
<th>Material component</th>
<th>Subject component</th>
<th>Spiritual component</th>
<th>Integral indicator (NSS)</th>
<th>Self-Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Entrepreneurs of the 90s (n=43)</td>
<td>59,3</td>
<td>58,9</td>
<td>56,2</td>
<td>175,4</td>
<td>44,6</td>
</tr>
<tr>
<td>2. Entrepreneurs of the 2000s (n=76)</td>
<td>57,4</td>
<td>55,6</td>
<td>55,3</td>
<td>168,3</td>
<td>53,4</td>
</tr>
<tr>
<td>3. Managers (n=72)</td>
<td>46,3</td>
<td>55,4</td>
<td>53,7</td>
<td>155,4</td>
<td>51,2</td>
</tr>
<tr>
<td>Student’s criterion</td>
<td>t1=3±2,01, t2=3±1,99, p&lt;0,05</td>
<td>Not significant</td>
<td>Not significant</td>
<td>t1=3±2,21, t2=3±2,12, p&lt;0,05</td>
<td>t1=2±2,01, t2=3±1,99, p&lt;0,05</td>
</tr>
</tbody>
</table>

Indicators of the new social status in the material sphere and, as a consequence of the social status as a whole, among entrepreneurs of the “new generation” are significantly higher than those of managers (57.4 and 46.3 points, respectively, p<0.05). There were no significant differences between entrepreneurs and managers in the subject and spiritual spheres of status. Both the manager and the entrepreneur now must demonstrate a high level of control over the events taking place in life. They implement strategies aimed at finding new opportunities, they must act quickly, make quick decisions.

As the result, the study has received high estimates for the value of the self-cost, both of new entrepreneurs and managers. At the same time, the indicator of the self-cost of modern entrepreneurs exceeds that of entrepreneurs of the 90s. We associate this with the growing role of achievements in the activities of people engaged in business. Since the concept of “self-cost” reflects the abilities and achievements in real life, related to everyday life and understandable to man” (Laktionov, 2000, p. 266), then it can be said that engaging in entrepreneurship and management gives an individual the opportunity to maintain a high level of self-esteem and to be sure of receiving high marks of their achievements from the others. This is primarily due to the high level of material achievements and the success of the subjects: entrepreneurs in the connection with the opening of their own business and making a profit; managers - in connection with the clear implementation of internal instructions and corporate requirements that guarantee a high level of wages. In modern conditions, both
entrepreneurs and managers in their professional activities have the opportunity to maximize their individual capabilities and have, in modern conditions, one of the important skills to adapt to the market conditions the opportunity to "stand up for themselves" in a situation of economic difficulties and competition to earn money.

Thus, in the social component of entrepreneurial activity, we see a change in the fact that the role of the sphere of achievements on the basis of which an individual forms a sense of value and the role of the material component of the social status as an external measure of the success of entrepreneurial activity are growing.

In terms of transforming entrepreneurial activity, the changing of barriers is of interest, since part by the subjective perception of barriers to the opening of own business is formed in the process of socialization of an individual, and partly - the conduct of business and socio-economic situation in the country govern the legislative base. We traced the changes in barriers to entrepreneurial activity in two generations of entrepreneurs and in a group of managers as a control. The results are shown in Table 6.

### Table 6

<table>
<thead>
<tr>
<th>Barriers</th>
<th>1. Entrepreneurs of the 90s (n=43) M/D</th>
<th>2. Entrepreneurs of the 2000s (n=76) M/D</th>
<th>3. Managers (n=72) M/D</th>
<th>Student's criterion</th>
</tr>
</thead>
<tbody>
<tr>
<td>autonomy</td>
<td>2.50/1.21</td>
<td>4.35/2.08</td>
<td>4.66/1.45</td>
<td>t2=-3,08, p&lt;0.01</td>
</tr>
<tr>
<td>achievements</td>
<td>5.35/2.13</td>
<td>6.51/2.21</td>
<td>6.78/2.31</td>
<td>t2=-2.02, p&lt;0.05</td>
</tr>
<tr>
<td>communication</td>
<td>2.61/1.09</td>
<td>2.88/1.13</td>
<td>2.85/1.05</td>
<td>Not relevant</td>
</tr>
<tr>
<td>susceptibility to the new</td>
<td>3.15/2.97</td>
<td>2.54/1.06</td>
<td>3.10/1.43</td>
<td>t1=-2,00, p&lt;0.05</td>
</tr>
<tr>
<td>personal initiative</td>
<td>2.90/1.56</td>
<td>3.12/1.24</td>
<td>4.53/1.90</td>
<td>t2=-2,61, p&lt;0.01</td>
</tr>
</tbody>
</table>

If we compare the sample of entrepreneurs of the 2000s with managers, then the situation with the degree of barriers severity has changed to some extent. Entrepreneurs and managers do not show differences in the autonomy barrier, it has a fairly high level in both groups and reveals a significant difference with the group of entrepreneurs of the 1990s (the difference is reliable at the level of p<0.01). We can explain this by reducing the importance of personal initiative in running a small business and increasing the role of other regulators. A high barrier of autonomy can guide new entrepreneurs not only to believe in themselves and their strengths and the desire to solve everything alone, but also to seek authoritative sources for decision-making. For example, such authorities can be consulting companies that provide services to private entrepreneurs and companies, or agencies that offer services for opening / closing individual entrepreneurship, accounting or auditing. Thus, instead of focusing on independence in performing different types of work, one can turn to specialists for help, and thus the existence of a high barrier of autonomy exists at the level of its subjective assessment, but this barrier loses its value as an obstacle to entrepreneurial activity.

We also see a significant difference in the degree of the barrier to susceptibility to something new (the difference is reliable at the level of p<0.05). A new generation of entrepreneurs has lower indicators of this barrier, and accordingly, they have higher sensitivity and readiness to perceive new information and are ready to act on the basis of new ideas and innovations. As the innovative potential is the basis of entrepreneurial activity, the increase of susceptibility to novelty can be regarded as a prerequisite for the formation of entrepreneurial potential. In addition, we see a decrease in this barrier in the group of managers.

Comparing these results together, one can make an assumption about higher openness to new experiences and changes in the generation of small business representatives which formed in the early 2000s. This era is associated with the introduction of digital technologies in various spheres of life: bank cards, electronic banking, electronic communications, etc. Therefore, the willingness to follow the new and keep pace with rapid changes is actually a condition for working in a modern business environment.

Another difference concerns the barrier of achievements: its significance for entrepreneurs of the new generation is significantly higher (the difference is reliable at the level of p<0.05) and reaches almost the same value as in the group of managers. This barrier reflects the motivation to achieve and overcome difficulties. In the previous paragraphs, we showed that entrepreneurs have lower values than managers. The presence of the high barrier among entrepreneurs of the "new wave" can mean that they are not ready to overcome the difficulties arising in the course of implementing entrepreneurial activity. In fact, this is evidenced by the statistics of the closure of Individual Entrepreneurships when changing tax rules. This was particularly evident in recent years (2016-2017), when with the increase in the level of the minimum wage and SSC (Single Social Contribution) in the last weeks of 2016, more than 128 thousand individual entrepreneurs were closed. That is, entrepreneurs who started their business...
after 2005 and later (the new generation) are more focused on doing business in "comfortable" conditions. When situations requiring overcoming difficulties and reaching a new level arise, they will abandon entrepreneurial activity rather than actively seek solutions.

This situation can be illustrated by the words of one of the participants of the study: "Today's entrepreneurs are yesterday's managers who started their business at the moment when there were the most favorable conditions. They were tired of working for their uncle, and they decided to organize something of their own. But in general they will not fight for their business and will sell it and again they will go to the office under someone's wing... ." Indeed, analyzing some indicators, we see a number of similarities of modern entrepreneurs with managers or employees of the 90s.

The situation in the field of the values of personal initiative barrier has not changed (the difference is reliable at the level of p <0.01): businessmen of both groups have lower values than managers, which indicates their higher willingness to take the initiative and start a new business.

We also conducted a comparative analysis of the subjective evaluation of professional experience of entrepreneurs and managers, which revealed a steady tendency of exceeding the intensity of all indicators among entrepreneurs compared to managers (Table 7). Similar results were obtained in a study of the nineties (Ianovskaya, 2013).

We also observed a change in the level of subjective risk (Table 8).

<table>
<thead>
<tr>
<th>Indicator</th>
<th>1. Entrepreneurs of the 90s (n=43)</th>
<th>2. Entrepreneurs of the 2000s (n=76)</th>
<th>3. Managers (n=72)</th>
<th>Student's criterion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personality</td>
<td>15.6±2.3</td>
<td>15.9±1.8</td>
<td>14.1±2.2</td>
<td>t1-3=2.05, t2-3=2.07, p&lt;0.05</td>
</tr>
<tr>
<td>Professional</td>
<td>17.1±1.9</td>
<td>17.2±2.1</td>
<td>15.4±3.1</td>
<td>t1-3=2.04, t2-3=2.04, p&lt;0.05</td>
</tr>
<tr>
<td>Social</td>
<td>16.9±2.4</td>
<td>16.9±2.6</td>
<td>15.1±2.9</td>
<td>t1-3=2.09, t2-3=2.09, p&lt;0.05</td>
</tr>
</tbody>
</table>

The general pattern is to reduce the assessment of the level of entrepreneurial risk among entrepreneurs. We discussed the liberalization of legislation with respect to entrepreneurs after 2005, which can exert its influence. In general, this means an increase in the "illusion of control", the fact that entrepreneurs can lead the situation and influence it.

A meaningful clarification of the significance of the risk in the course of the conversation with the subjects showed that the main risks are still associated with the financial side of taking up and running a business. But there is also a new interpretation of risks - as a loss of social and personal prestige: "Who will I be after that?", "This is already my personal brand, and I do not want to devalue it." That is, among the risks there is a tendency associated with the "branding" of making business, when the cause and name of the founder become a brand that is endowed with its own importance. This motivates entrepreneurs to sustainability and long-term prospects in making business, and simultaneously, it forms specific risks.

### Conclusions

A comparative analysis of the socio-psychological qualities of an individual in the process of formation of the way of life of Ukrainian entrepreneurs revealed the transformation that has occurred over time.

First of all, this is due to the change in the role of the communicative block of a personality profile of an entrepreneurial entity. The ability of entrepreneurs to control the events of their own lives increases, the internal locus of control grows. Entrepreneurial activity is largely governed by the values of economic material well-being.

The role of the professional component of entrepreneurial professional activity is changing: the importance of professional knowledge and special training in conducting business is growing. That is, business is often based not on the personal contribution of an entrepreneur and his rigid personal control, but on the knowledge gained and the development of professional experience.

The results of the study were used to create a training program for the development of entrepreneurial activity, which was implemented during the last year in work with internally displaced persons and start-ups.
The results of the study were used to create a training program for the development of entrepreneurial activity, which was implemented during the last year in work with internal immigrants and start-uppers.

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