

WOMEN ENTREPRENEURIAL MOTIVATIONS – AN EXPLORATION OF SVEP ENTREPRENEURS IN THE IDUKKI DISTRICT OF KERALA

1 Saboor Beevi S
Research Scholar

Department of Political science and Public Administration
Annamalai University, Tamil Nadu, India
Email id: sabikhadar95@gmail.com

2 Dr.J. Subramaniyan

Associate Professor & co-ordinator
Department of Political science and Public Administration
Annamalai University, Tamil Nadu, India.

Abstract

A woman can be seen as a catalyst for a nation's economic growth. It took a while for women's entrepreneurship to reach its full potential. Yet, because women were confined within the four walls of the home, the old patriarchal society did not recognize and exploit the strength and potential of women. Women progressively started to recognize their innate business potential. As women saw how their status and function in society were changing, things moved forward more quickly. The previously male-dominated business sector began to welcome more female entrepreneurs progressively. Since Kerala economy has witnessed many women-run initiatives, it is imperative to understand the motivational factors associated with every new venture creation in the state. A proper understanding of the motivational factors is required to assess the driving force behind women entering into business. Socio-cultural and legal and administrative factors also play an essential role in determining women entrepreneurial motivation. The broad objective discussed in this study is the factors that determine women entrepreneurial motivations that enabled women to venture into SVEP in Kerala. Start Up Village Entrepreneurship Programme (SVEP) is a sub-scheme under Aajeevika – India's National Rural Livelihood Mission implemented through States to promote to start-up enterprises in rural areas.

Keywords: Women Entrepreneurship, Motivational factors, SVEP

Introduction

Motivation is considered as one of the factors impacting the process of entrepreneurship. The main elements motivating entrepreneurs are the need for accomplishment, locus of control, vision, desire for independence, enthusiasm, and drive. An individual is motivated to work harder to achieve their goals through entrepreneurial motivation. Internal forces or impulses in a person may determine the velocity of this process. Regardless of gender, entrepreneurial motivation is a key element in entrepreneurship. To put it more clearly, a driven entrepreneur will work harder to achieve particular targets, objectives and goals. Many factors influence entrepreneurial drive in different ways. A woman can be seen as a catalyst for a nation's economic growth. It took a while for women's entrepreneurship to reach its full potential. Yet, because women were confined within the four walls of the home, the old patriarchal society did not recognize and exploit the strength and potential of women. Women progressively started to recognize their innate business potential. As women saw how their status and function in society were changing, things moved forward more quickly. The previously male-dominated business sector began to welcome more female entrepreneurs progressively. Due to this, they are gradually stepping into the realm of entrepreneurship, as well as

changing times, shifting cultural norms, and rising literacy among women. Since Kerala economy has witnessed many women-run initiatives, it is imperative to understand the motivational factors associated with every new venture creation in the state. This becomes the need of the hour as Kerala has marked up enormous activities initiated by the government to promote and nurture an enterprising culture among women.

A proper understanding of the motivational factors is required to assess the driving force behind women entering into business. Motivational factors may be push, pull, external, internal, extrinsic or intrinsic (Brush, 1992; Ismail et al 2012). Individual and personality reasons, psychological and social constraints also motivate women into entrepreneurship (Wood & Wang, 2004; Hughes 2005). Socio-cultural, legal and administrative factors also play an essential role in determining women entrepreneurial motivation (Arshad et al., 2019; Buyong et al., 2018). In addition to internal and external motivation, perks, rewards, education and competitiveness also motivate women into entrepreneurship. Entrepreneur's characteristics also act as a determining factor of women entrepreneurship motivation (Cavada and Bobik, 2017). The broad objective discussed in this study is the factors that determine women entrepreneurial motivations that enabled women to venture into SVEP in Kerala.

Start-Up Village Entrepreneurship Programme (SVEP)

The SVEP is a sub-scheme under Aajeevika – India's National Rural Livelihood Mission. It is being implemented through States to promote start-up enterprises in rural areas. It supports rural start-up entrepreneurs by training them to choose the right enterprise to start and run, making available loans through SHGs for starting the enterprise and subsequently linking them to banks for additional funds for expansion and supporting them for the initial six months of its business to ensure the sustainability of the enterprise. SVEP aims to support 1.82 lakh entrepreneurs in 125 Blocks in 29 States over 4 years at an estimated cost of Rs.484 crore.

The Start-up Village Entrepreneurship Program (SVEP) aims to improve rural communities' standard of living by supporting local businesses at the block level. In a nation like India, where more than 90% of the population relies on the unorganized sector for a living, it's critical to develop an ecosystem where entrepreneurs can gain the essential business skills, incubation support, and financial backing. With 125 blocks spread throughout 24 states, the SVEP aims to support 1.82 lakh village businesses over a four-year period, from 2015 to 2019. Beyond financial gains, the program will assist homes and communities by fostering a sense of dignity and independence among rural residents, particularly the SC, ST and women who are the most marginalized.

The aim of SVEP are:

- To assist rural poor people in escaping poverty by assisting them in starting businesses and offering support until the businesses reach a stable state.
- To offer business knowledge, exposure to fresh concepts, financial connections, and other essential business help to entrepreneurs.
- Making use of NRLM SHGs and federations as a support system during the first crucial six months.
- Choose and train 1325 CRP-EP members from 53 blocks to provide the necessary support for the businesses.
- Throughout the course of the first four years, 1,27,200 village enterprises were established and strengthened in 53 blocks spread across 8 states.

Major components under SVEP:

- i) Community Resource Person for Enterprise Promotion (CRP-EP) - SVEP calls for the deployment of a community cadre chosen and trained from the SHG network (NHG in Kerala) to assist the block's entrepreneurs with technical matters.

- ii) The Block Resource Centre for Business Promotion (BRC) - is a community-owned organization that serves as a support network for all MEC-based enterprise-related activities in the block.
- iii) Block Level Federation (BLF): The institutional platform for BRC-EP will be the Block Level Federation under NRLM. It shall be a registered entity and in charge of carrying out all financial operations associated with the operation of BRC.
- iv) Community Enterprise Fund (CEF): The CEF is a block-level corpus fund that is in the jurisdiction of the community and is used only for lending to support the growth of businesses. According to the initiative, the CEF may lend an enterprise up to Rs. 1 lakh, however it is advised that loans over Rs. 50,000 go through banks.

Review of Literature

The potential for financial gain primarily drove a person's decision to become an entrepreneur. However, recent studies on entrepreneurial motivation show many additional motivations besides economic ones, including the need for social recognition. Nowadays, a wide range of factors affect the entrepreneurial drive. Researchers have used various variables and frameworks to classify these aspects in various ways. These variables might be external, intrinsic, or a push or pull. Some studies emphasise personal, psychological, or personality factors, while others focus on socioeconomic limitations (Gate wood, 2004 & Hughes, 2005).

Gibb (1993) looked at the social variables influencing women's entrepreneurship, including their history, family background, career stage, early life experiences, and growing environment. According to research by Schwartz (1976) the driving forces behind 20 female company owners, the need for financial need, the strong desire for independence, and work satisfaction drive people to start their businesses.

Several researches have divided entrepreneurial motives into pull factors and push factors. Pull theories typically concentrate on how entrepreneurship is influenced by a person's internal urge for success (McClelland, 1961). On the other hand, push theorists emphasize the detrimental elements, such as workplace disputes, job loss, and restricted possibilities, which encourage people to become entrepreneurs (Greenberger and Sexton, 1988). Sunandha (2015) surveyed 200 women business owners in the manufacturing sector in the Thrissur District to pinpoint the push and pull variables influencing women's entrepreneurship in Kerala. When asked about the pull factors, most respondents named "to earn money" the most crucial one. Other pull-side motivators include the desire to work independently, the encouragement of family and friends, they want to advance socially, the need to engage fully, the desire to hire people, and the desire to keep oneself occupied. The husband's death and health issues are the main driving forces behind the separation. Unemployment, job unhappiness, diversifying one's economic interests, and using unused funds are powerful motivators.

The motivational factors for female entrepreneurs in Mexico were examined by Cavada et al. in 2017. The study demonstrates that a mix of push and pull forces, with a preponderance of pulling factors, encourage Mexican women entrepreneurs. According to the study, various elements, including the entrepreneurs' personal characteristics, social networks, and economic circumstances, impact female entrepreneurship. Women are discouraged from starting their businesses by the traditional conservative mindset, risk-averse inclination, and noncooperative attitude of the family members. The study established that unemployment and a lack of economic opportunities drove women into entrepreneurship. Due to the greater chances offered by the growing number of non-governmental entities during the start-up period of the firm, the pull forces of entrepreneurship prevailed in Mexico (Orhan & Scott, 2001; Kirkwood, 2009).

Objective

- To explore the factors determining women’s entrepreneurial motivations that enabled women to venture into SVEP in Kerala.

Methodology

The methodology concentrates on both descriptive and survey method with the help of the structured questionnaire to gather specific data by using a systematic random sampling technique to elicit the perception of women respondents in the Idukki district. The survey method is adopted with the help of a structured questionnaire to collect primary data. The survey was conducted among women SVEP entrepreneurs in the Idukki block of the Idukki district. A total of 200 respondents were taken from women entrepreneurs of SVEP existing in these areas based on a simple random method. Further, the study utilizes the relevant primary and secondary data materials to enhance the research.

Results and Discussion

Socio-Economic Profile of SVEP Entrepreneurs

The social and demographic characteristics determine how entrepreneurial activities among women lead to regional entrepreneurial development. These characteristics comprise age, marital status and educational standards, etc.

Age

Age is a decisive factor for women’s entry into entrepreneurship. It is a factor that determines women’s decision about when to enter entrepreneurship. Some studies argue that people’s skills improve with age (Welmilla et al., 2011).

Table: 1 Age of the Respondents

| Age | Frequency | Per cent |
|----------|-----------|----------|
| 20-30 | 15 | 7.5 |
| 31-40 | 47 | 23.5 |
| 41-50 | 87 | 43.5 |
| Above 50 | 51 | 25.5 |
| Total | 200 | 100 |

Source: Primary Data

It is found that the majority of the respondents i.e, 87 (43.5%) belong to the age group of 41-50. About 23.5 per cent belongs to the age group of 31-40 and 7.5 per cent belong to the age group of 20-30. This is the time period when women have gained maximum experience in decision-making in their field of activities, whether to sit idle or nurture their passions and the like. Some of them want to assume new roles in life, some others want to materialize their forgone wishes and ambitions, and a few others prefer to provide extra financial support to their families. All these intentions finally emerge into entrepreneurship as that has happened with the case of the sample respondents too.

Marital Status

Marital status exercises ample influence on women's advent into entrepreneurship. Not only entrepreneurship but any form of self-employment activity. This is because individual factors promote and push them into such ventures. Some may be positive factors related to their spouse like motivations derived from them to venture into entrepreneurship because certain husbands always want their better halves to establish their own identity and manage family responsibilities.

Table: 2 Marital Status of the Respondents

| Marital Status | Frequency | Percent |
|----------------|-----------|---------|
| Married | 183 | 91.5 |

| | | |
|-----------|-----|-----|
| Unmarried | 2 | 1 |
| Divorced | 1 | 0.5 |
| Widow | 13 | 6.5 |
| Separated | 1 | 0.5 |
| Total | 200 | 100 |

Source: Primary Data

It is clear that, among the respondents, more than 90 percent are married (183), 2(1%) are unmarried, 1 (0.5%) is divorced, 13 (6.5%) are widowed and the rest 1(0.5%) is separated.

Educational Status

Education is considered one of society's most effective tools for socio-economic change. Many studies have highlighted the role of education in women entrepreneurial development. Education is viewed as an indicator of an individual's knowledge and skill. Women entrepreneurs' educational standards are reflected in their enterprises' financial success (Hisrich and Brush, 1984). A higher level of education indicates an individual's skills and cognitive ability and is a revelation of future productivity in business.

Table: 3 Educational Status of the Respondents

| Educational Status | Frequency | Percent |
|--------------------|-----------|---------|
| Illiterate | 2 | 1 |
| LP | 4 | 2 |
| UP | 11 | 5.5 |
| HS | 19 | 9.5 |
| SSLC | 70 | 35 |
| PDC/PlusTwo | 50 | 25 |
| Diploma/ Degree | 32 | 16 |
| PG | 6 | 3 |
| Professional | 6 | 3 |
| Total | 200 | 100 |

Source: Primary Data

Out of the total respondents under study, only 2 (1%) are illiterate, 4 (2%) have a Lower Primary level of education, 11(5.5%) have an upper primary level of education and 19 (9.5%) got high school level education. About 35 percent of the respondents got SSLC level education, 25 percent have a higher secondary level of education, 16 percent have degree level education, 3 percent have qualified PG and the rest 3 percent have a professional qualification.

Occupation before Entrepreneurship

An inquiry into the respondent's previous occupation before venturing into entrepreneurship was also ascertained. The survey response regarding the same is presented in Table 4.

Table: 4Occupation before Entrepreneurship

| Occupation | Frequency | Percent |
|-------------------------------|-----------|---------|
| Nursing Assistant | 5 | 2.5 |
| Agriculture&Allied Activities | 34 | 17 |
| Anganwadi Worker | 12 | 6 |
| Beautician | 13 | 6.5 |
| Clerical Jobs | 23 | 11.5 |
| Home Nursing | 16 | 8 |

| | | |
|---------------|-----|------|
| Housewife | 37 | 18.5 |
| Lab Assistant | 2 | 1 |
| MGNREGA | 11 | 5.5 |
| Nurse | 3 | 1.5 |
| Tailor | 19 | 9.5 |
| Teacher | 11 | 5.5 |
| Others | 14 | 7 |
| Total | 200 | 100 |

Source: Primary Data

It is evidenced that the respondents were engaged in different occupations before entrepreneurship. About 18.5 per cent were housewives followed by agriculture and related activities (17%), clerical jobs (11.5%), tailor (9.5%), home nurse (8%), beautician (6.5%), Anganwadi worker (6%), MGNREGA (5%), teacher (5.5%), nursing assistant (2.5%), nurse (1.5%) and lab assistant (1%). About 7 per cent of the respondents were engaged in jobs other than those mentioned in table 4.

Entrepreneurial Profile of the Respondents

To start an enterprise, entrepreneurs should first understand what business will be carried out. The enterprises can be divided into businesses in the production sector, service sector and in trade sector. Production is an area of activity where raw materials are processed and converted into either semi-finished and/or finished commodities. Service providers include tailoring, cafes, restaurants, hair salons, spas, car washes, private kindergartens, fitness centres, internet service providers etc. This type of business typically has conventional benefits such as low start-up costs and high levels of profitability. Trading activities include trade in groceries, household goods, clothes, footwear, stationery, flowers etc. The points of sale can be physical outlets and online stores (virtual).

Table: 5 Type of Enterprise

| Type of Enterprise | Frequency | Percent |
|--------------------|-----------|---------|
| Production | 81 | 40.5 |
| Service | 80 | 40 |
| Trade | 39 | 19.5 |
| Total | 200 | 100 |

Source: Primary Data

The primary data revealed that out of the total entrepreneurs taken for the study, 81 (40.5%) are in the production sector, 80 (40%) are in the service sector and the rest 39 (19.5%) are in the trade sector.

Location of Enterprise

The location of a business influences both its ability to service customers and its costs and revenues. The poor choice of site might have detrimental effects on the company. This post will teach you what attributes a successful business location should have as well as how to create a location strategy. A facility or building used by a company to do business is referred to as a business location. This covers any building or location that is used for conducting business.

Table: 6 Location of Enterprise

| Place of Enterprise | Frequency | Percent |
|--------------------------------|-----------|---------|
| House Itself | 85 | 42.5 |
| Place Arranged by Entrepreneur | 96 | 48 |
| Place Arranged by Kudumbashree | 14 | 7 |

| | | |
|--------|-----|-----|
| others | 5 | 2.5 |
| Total | 200 | 100 |

Source: Primary Data

The primary data revealed that 85 (42.5%) of the respondents have their enterprises in their own houses, 96 (48%) in the places arranged by the entrepreneurs themselves, 14 (7%) in the places arranged by Kudumbashree and the rest in other places.

Financial Support for Running the Enterprise

Finance is the main fuel of every business, no matter what size. Finance can benefit businesses in a variety of ways. It might involve increasing working capital, growth, acquisition of new assets, stock replenishment, hiring more personnel, or refinancing to pay off existing debt. A firm is built on its financial stability.

Table: 7 Financial Support for Running the Enterprise

| Source of Finance | Frequency | Percent |
|------------------------|-----------|---------|
| Bank | 69 | 34.5 |
| Financial Institutions | 27 | 13.5 |
| NGOS | 15 | 7.5 |
| Family | 10 | 5 |
| Friends | 11 | 5.5 |
| Own savings | 15 | 7.5 |
| Others(CEF) | 53 | 26.5 |
| Total | 200 | 100 |

Source: Primary Data

It is noted that About 69 (34.5%) respondents got financial assistance or support through banks, financial institutions (13.5%), NGOs (7.5%), Family (5%), friends (5.5%), own savings (7.5%) and the rest and CEF (26.5%) from other sources.

SVEP Entrepreneurship Intention

Bird (1988) defined entrepreneurship Intention as entrepreneur's state of mind that directs attention, experience and actions towards a business concept. In entrepreneurship, intentions play an active role for people who wish to venture into a new business. Following the definition by Ismail et al. (2012), Entrepreneurship Intention as per this research is defined as the intention to start a new business. Respondents were asked to cite the responses regarding the reasons for joining SVEP are given in Table 8.

Table: 8 Factors Determining Entrepreneurship Intention

| Factors | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | Mean | SD | Z - Value | Sig |
|------------------------|-------------------|------------|------------|--------------|----------------|------|-------|-----------|------|
| To Earn Money | 2 (1) | 4 (2) | 3 (1.5) | 39 (19.5) | 152 (76) | 4.11 | 0.608 | 25.816 | .000 |
| Economic Necessity | 0 | 4 (2) | 2 (1) | 36 (18) | 158 (79) | 4.13 | 0.504 | 31.685 | .000 |
| Financial Independence | 0 | 1 (0.5) | 3 (1.5) | 35 (17.5) | 161 (80.5) | 4.15 | 0.463 | 34.948 | .000 |

| | | | | | | | | | |
|-------------------------------|------------|------------|--------------|--------------|---------------|------|-------|--------|------|
| To Give Education to Children | 0 | 2 (1) | 3 (1.5) | 35 (17.5) | 160 (80) | 4.13 | 0.514 | 31.077 | .000 |
| To Pursue Own Interest | 2 (1) | 1 (0.5) | 9 (4.5) | 37 (18.5) | 151 (75.5) | 4.10 | 0.575 | 27.012 | .000 |
| Independence & Mobility | 0 | 1 (0.5) | 3 (1.5) | 32 (16) | 164 (82) | 4.13 | 0.451 | 35.371 | .000 |
| To Become Well-off | 1 (0.5) | 1 (0.5) | 65 (32.5) | 35 (17.5) | 98 (49) | 3.82 | 0.732 | 15.921 | .000 |
| Social Status | 0 | 2 (1) | 9 (4.5) | 38 (19) | 151 (75.5) | 4.12 | 0.510 | 31.161 | .000 |
| Government Facilities | 0 | 1 (0.5) | 2 (1) | 28 (14) | 169 (84.5) | 4.11 | 0.427 | 36.892 | .000 |
| Growing Targets | 0 | 3 (1.5) | 78 (39) | 30 (15) | 89 (44.5) | 3.73 | 0.728 | 14.184 | .000 |

Source: Computed

Earning money is one of the significant determinants of women entrepreneurship intention. Earn money from a new venture is not only decisive for economic sustainability, but necessary to keep things operating, pay for employees, advertise products, cover taxes and make some profit. Hence the majority of the respondents (76%) assign much importance to this factor. Economic necessity too has very much affected women's decision to choose entrepreneurship. The majority (79%) have agreed that they are highly guided by economic necessity towards entrepreneurship. Becoming wealthy also has been acknowledged by the respondents to a considerable extent (49%). Growing targets depict women's needs in the choice of entrepreneurship. Some are positive targets like the need to establish their own identity, to promote one's passion, etc. This paves the way to entrepreneurship as is visible from the responses of these ladies (44.5%). To gain a better status in society and to be reckoned with respect and dignity is often a definite reason for choosing entrepreneurship as a career. About 75.5% of them consider this as a real facilitating factor for choosing their own business as a career option. The education of their children was viewed as one of the primary reasons contributing to their venturing into entrepreneurship. Most responses to this statement were a great deal (80%). Perception of own interest also promotes women entrepreneurship intention. But to a considerably higher degree, strongly agreed (75.5%). Many government facilities are offered to women in entrepreneurship. The majority of responses (84.5%) highlight this. Most of the surveyed women were driven towards entrepreneurship to gain financial independence as the first option. This is evident from the opinion of most respondents to this question (80.5%). Independence and mobility are also positive factors driving women to choose this business. Hence the majority of them (82%) expressed their view as strongly agreeing to this factor.

The mean scores and standard deviation for entrepreneurship intention determining factors are also presented in Table 8. The results indicate that women entrepreneurs in Kerala agreed that these factors influence their decision to become entrepreneurs. It was evidenced in the study that all the entrepreneurship intention factors had a mean score of above three. The main factor crucial to women entrepreneurs is 'Financial Independence' as it marks the highest mean value of 4.15 and the lowest mean score observed is "Growing Targets" with mean of 3.73. Since P is less than 0.05 for all the factors, it is concluded from Table 8 that there is a significant difference in entrepreneurship intention between the respondents.

Factor Analysis of Women SVEP Entrepreneurship Intention

Factor analysis was performed to the respondents' responses to determine the key variables influencing women's intention to start their own businesses, as shown in Table 9. Factor analysis is typically used to examine correlations between variables and condense them into fewer components to explain the initial data more effectively. Here, two stages of factor analysis are carried out, the first is the Factor Extraction process, which determines how many factors should be recovered from the data.

Rotation of Principal Components, the second stage of factor analysis, is where the extracted factors are given names. The factors are analyzed and interpreted in this stage using a rotated component matrix. The factor matrix represents each variable's factor loadings on the extracted factors. The factors with high loading are named and recognized. Values represent high loadings near to one, and low loadings are represented by values close to zero. The significance of the association among the variables has been examined using the Bartlett's Test of Sphericity and the Kaiser-Meyer-Olkin Measure of Sampling Adequacy.

Table 9: Principal Component Analysis of SVEP Entrepreneurship Intention

| KMO and Bartlett's Test | | | |
|--|--------------------|------------------|----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .883 | |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 1938.493 | |
| | df | 45 | |
| | Sig. | .000 | |
| Rotated Component Matrix^a | | | |
| Statements | Factors | Component | |
| | | 1 | 2 |
| To earn money | Economic Factors | .794 | .281 |
| Economic necessity | | .924 | .079 |
| Financial Independence | | .872 | .140 |
| To give Education to children. | | .775 | .417 |
| To pursue my own interest. | | .864 | .109 |
| Independence and mobility | | .818 | .411 |
| To become well-off | Social Factors | .492 | .596 |
| Social status | | .165 | .911 |
| Government Facilities | | .347 | .819 |
| Growing targets | | .458 | .660 |
| Eigenvalues | | | 6.462 |
| Per cent of total variance explained | | 64.622 | 12.570 |
| Cumulative per cent of the variance explained | | 64.222 | 77.191 |
| Extraction Method: Principal Component Analysis. | | | |
| Rotation Method: Varimax with Kaiser Normalization. | | | |
| a. Rotation converged in 3 iterations. | | | |

Source: Computed from survey data.

Ten factors determining women entrepreneurship intentions were identified. The respondents were asked to express their level of opinion on the influence of each these factors on a five-point Likert scale. The rotated component matrix for factors depicting entrepreneurship intention of women entrepreneurs understudy is given in table 9.

Factor loadings in the rotated component matrix show that the first factor strongly loads women entrepreneurship intention on six-factor items. The highest loading is .924 for economic necessity and the minimum loading .775 for to give education to children. The second factor in women entrepreneurship intention loads on four variables, maximum loading for social status .913 and minimum loading for to become well off .596. The factor analysis extracted two components significant to women entrepreneurship intention, namely; economic factors and social factors. These factors account for about 64.622 per cent of the variance in the data. Economic factor comprises of six items. The Eigenvalue for the same factor is 6.462, which indicate that this factor contains very high information than the other factors. This factor provides the maximum insights of elements influencing women entrepreneurship intention in the study area. The second factor, namely; social factors account for about 12.570 per cent of the variance. The Eigenvalue for this factor is 1.257. It explains that the women entrepreneur's intention to become wealthy, growing targets to establish their

own identity with adequate support from the government also influence their intention to start the business. Higher values of Kaiser-Meyer-Olkin (KMO) test of sampling frequency (.883) indicates that the correlation between the pairs of variables explained by other variables and thus the factor analysis is considered to be appropriate for this model. The Bartlett's Test of Sphericity for women entrepreneurship intention, approximate Chi-square 1938.493 with degrees of freedom 45 and $P < 0.000$ show patterned relationships between the items and the correlation matrix measures are significantly making the factor analysis appropriate.

Motivating Factors in Women SVEP Entrepreneurship

The most important motivation for women to enter into entrepreneurship is the need to achieve, job satisfaction, desire to be independent and economic necessity. A woman entrepreneur views entrepreneurship as a support to her family, to share her family's financial burden (Sareen, 2017). The majority of women entrepreneurs are motivated by economic and financial need to add something to their family income and an inevitable extent tide over the problem of unemployment (Rathna et al., 2016). Self-realisation, own ambition and independence, attaining equal status and establishing own identity in society are reviewed as other significant motivators (Krishnamoorthy and Subramani, 2014).

The categorization of motivating factors towards women entrepreneurship has led the researcher to demarcate between favourable and unfavourable elements of an entrepreneur's environment. The favourable factors towards women entrepreneurship motivation identified henceforth are the external factors like the economy, availability of business capital, competitors and government regulations, and support from friends, family and society as is highlighted in most of the studies. When the identical elements move in the opposite direction, they create an unfavourable environment towards entrepreneurship. This, in turn, frames the prime variant of motivating factors; namely the push/pull factors. The push and pull factors finally lead to another motivation variant, namely the extrinsic and intrinsic motivators. A brief overview of the push and pull factors identified through this study and the responses against each is mentioned in the subsequent sections.

Push Factors

The push factors of motivation generally focus on factors that relate to necessities such as unemployment, recession, redundancy, job dissatisfaction, inadequate family income etc. (Ismail, 2012). Some other factors were also identified from the response of the sample respondents. The factors so identified and incorporated in this study are broadly categorized as economic factors and socio-psychological and familial factors based on information gained from various studies. The economic push factors include economic necessity, unemployment, recession, deployment, financial difficulties, inadequate income and absence of alternative employment. The socio-psychological and familial factors in this regard are the death of a spouse, career dissatisfaction, to support own family, dissatisfaction with the current job, boredom in the previous job, to get a better life, frustration, redundancy and need to accommodate work and home roles. Respondent's response towards push factors of entrepreneurship motivation is given in Table 10.

Table 10: Push Factors of Motivation

| Push Factors | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | Mean | SD | Z Value (p-Value) |
|----------------------------|-------------------|----------|-----------|-------------|----------------|------|-------|-------------------|
| Family facing difficulties | 0 | 4 (2) | 10 (5) | 182 (91) | 4 (2) | 3.93 | 0.382 | 34.441 (.000) |

| | | | | | | | | |
|--------------------------------------|---------------|--------------|---------------|---------------|---------------|------|-------|------------------|
| Death of spouse | 165 (82.5) | 22 (11) | 3 (1.5) | 8 (4) | 2 (1) | 1.30 | 0.777 | 30.960 (.000) |
| To support own family | 0 | 0 | 1 (0.5) | 197 (98.5) | 2 (1) | 4.01 | 0.123 | 35.854 (.000) |
| Dissatisfaction with the current job | 0 | 50 (25) | 64 (32) | 85 (42.5) | 1 (0.5) | 3.19 | 0.815 | 3.210 (.002) |
| Frustration | 3 (1.5) | 61 (30.5) | 89 (44.5) | 47 (23.5) | 0 | 2.90 | 0.770 | 1.837 (.068) |
| Boredom in the previous job | 2 (1) | 64 (32) | 109 (54.5) | 24 (12) | 1 (0.5) | 2.79 | 0.677 | 4.387 (.000) |
| No alternative job | 2 (1) | 62 (31) | 101 (50.5) | 33 (16.5) | 2 (1) | 2.86 | 0.733 | 2.79 (.006) |
| Unemployment | 2 (1) | 60 (30) | 83 (41.5) | 54 (27) | 1 (0.5) | 2.96 | 0.795 | .712 (.477) |
| Career dissatisfaction | 2 (1) | 55 (27.5) | 73 (36.5) | 69 (34.5) | 1 (0.5) | 3.06 | 0.825 | 1.029 (.305) |
| Economic necessity | 1 (0.5) | 3 (1.5) | 5 (2.5) | 189 (94.5) | 2 (1) | 3.94 | 0.370 | 35.904 (.000) |
| To earn additional income | 1 (0.5) | 3 (1.5) | 3 (1.5) | 191 (95.5) | 2 (1) | 3.95 | 0.358 | 37.531 (.000) |
| To get a better life | 1 (0.5) | 1 (0.5) | 2 (1) | 3 (1.5) | 193 (96.5) | 3.93 | 0.486 | 27.057 (.000) |

Source: Computed

Difficulties faced by the family in different forms such as financial difficulty, loss of employment of spouse, temporary nature of his job, mounting expenses at present, need for proper upbringing of own children, provision for their better education, etc. were viewed as family difficulties by the respondent. All these difficulties forced them to venture into the present occupation. The majority have the same opinion. About 91per cent agree with this factor.

The death of their spouse poses severe financial difficulties to women. Then women will have to think of various means to sustain the family, and they view entrepreneurship as an alternative to combat this tragedy. The death of one's spouse is identified as an essential push factor in entrepreneurship. But this study shows a reverse trend as most of the respondents (82.5%) strongly disagree with the same. This is because most respondents have not been into such an incident. Only a few (5%) have undergone such misfortune.

Dissatisfaction with the present job matters for those initially employed before venturing into entrepreneurship. Dissatisfaction with the current job as a push factor into entrepreneurship, 43 per cent agreed with it. Frustration exercises very low significance in the choice of their career as is revealed from their responses with a majority (30.5%) disagreeing with the view. Boredom in the previous job is not a vital push factor towards entrepreneurship as already explained. This factor tends to gain significance only if entrepreneurs, before entrepreneurship, were employed in some other profession. The majority (12.5%) of the sample respondents who were busy with household activities before getting into entrepreneurship agree with the statement.

No alternative job or unemployment is a chronic panacea of the Kerala economy despite cent per cent literacy. Entrepreneurship or self-employment will be the only option for women who fail to find alternative employment suiting their qualifications and demand. This is revealed from the responses, too, 16.6% of women entrepreneurs agreed. Many respondents cited the lack of better employment in tune with available qualifications as a pushing factor towards entrepreneurship. This is true with the case of women in Kerala where most get a better education but that education fails to turn skills into employment. Hence most of the females here remain unemployed and the pressures of being unemployed force many to venture into entrepreneurship. When career dissatisfaction is concerned, it is not the dissatisfaction in a career but the non-availability of a suitable career relating to one's education that has pushed women into new business. Hence 27.5% strongly disagree with career dissatisfaction as a push factor towards entrepreneurship.

Economic necessity is a significant push factor towards entrepreneurship. To some, it is gaining adequate income. Some others consider it to fulfilling the basic amenities of life. For another group, it is for the maintenance of the family. Yet another group is for meeting family expenses. To a specific category, it is the education of their children and ensuring them a better life that revolved around economic necessity. Most respondents (94.5%) view economic necessity as a pushing factor in entrepreneurship and they agree with this. An additional income other than the current family income can be a significant catalyst in smoothly running the family. Earning an additional income, thereby helping their spouse run their family was agreed upon by 95.5% as a push factor. Venturing into a new business, meeting economic necessity and earning additional income will surely benefit one's life. That is revealed from this study too. Hence the idea of getting a better life pushed a many lot of women (96.5%) into entrepreneurship, and they strongly agree with the statement.

The mean scores and standard deviation for push factors determining the entrepreneurship motivation of the respondents are also presented in Table 10. The results indicate that women entrepreneurs in Kerala agreed that these factors pushed them to become entrepreneurs. It was evidenced in the study that seven push motivating factors had a mean score of above three. The main factor crucial to push the motivation of women entrepreneurs is "to support own family" as it marks the highest mean value of 4.01 and Standard Deviation of 0.123. The lowest mean score observed is for the "death of their spouse" as it marks the lowest mean score of 1.30 and the standard deviation is 0.777. Since the p-value is less than 0.05 for the factors such as family facing difficulties, death of their spouse, to support own family, dissatisfaction with the current job, boredom in the previous job, no alternative job, economic necessity, to earn additional income and to get a better life, there is a significant difference in the factors among the respondents.

Pull Factors

The pull factors of motivation generally focus on the need for achievement perspective of entrepreneurship. The most common elements identified in this regard include to be independent, being reckoned in society, to have knowledge and self-confidence, to balance family and work, to establish own identity, freedom to take individual decisions, autonomy, education and family security, personal achievement, improved financial opportunity, passion for the job and for a bright future. Here financial factor is included in both elements. When financial matters come under push factors, it is an inadequate income that represents the cause. But in pull factors, there is some financial stability already. An attempt by venturing into entrepreneurship is made to sustain this financial stability with more income accruing an additional opportunity. That makes the difference. Respondent's response on pull motivating factors is highlighted in Table 11.

Table 11: Pull Factors of Motivation

| Pull Factors | Strongly Disagree | Disagree | No Opinion | Agree | Strongly Agree | Mean | SD | Z Value (p-Value) |
|---|-------------------|----------|------------|------------|----------------|------|-------|-------------------|
| To be independent | 0 | 0 | 20 (10) | 178 (89) | 2 (1) | 3.91 | 0.320 | 40.214 (.000) |
| To establish own identity | 0 | 2 (1) | 23 (11.5) | 175 (87.5) | 0 | 3.87 | 0.371 | 32.994 (.000) |
| Autonomy | 0 | 2 (1) | 15 (7.5) | 183 (91.5) | 0 | 3.91 | 0.326 | 39.217 (.000) |
| Education & family security | 0 | 0 | 4 (2) | 196 (98) | 0 | 3.98 | 0.140 | 98.747 (.000) |
| Personal achievement | 0 | 6 (3) | 34 (77) | 160 (80) | 0 | 3.77 | 0.488 | 22.308 (.000) |
| To be reckoned in the society | 0 | 4 (2) | 32 (16) | 164 (82) | 0 | 3.80 | 0.448 | 25.235 (.000) |
| Financial opportunity | 0 | 2 (1) | 15 (7.5) | 179 (89.5) | 4 (2) | 3.93 | 0.361 | 36.278 (.000) |
| Passion for the job | 0 | 4 (2) | 35 (17.5) | 161 (80.5) | 0 | 3.79 | 0.458 | 24.236 (.000) |
| To get social recognition | 0 | 3 (1.5) | 30 (15) | 165 (82.5) | 2 (1) | 3.82 | 0.422 | 27.449 (.000) |
| To have knowledge & self confidence | 0 | 0 | 19 (9.5) | 177 (88.5) | 4 (2) | 3.93 | 0.332 | 39.456 (.000) |
| Flexibility for balancing family and work | 0 | 0 | 10 (5) | 186 (93) | 4 (2) | 3.97 | 0.264 | 52.055 (.000) |
| For a bright future | 0 | 0 | 4 (2) | 190 (95) | 6 (3) | 3.99 | 0.354 | 39.337 (.000) |

Source: Computed

Achieving a sense of independence with financial freedom also pulls the woman to venture into entrepreneurship. About 89% of respondents agreed and 1% strongly agreed that they wanted to be independent while considering choosing a new business. Establishing their own identity through entrepreneurship enables women entrepreneurs to upgrade their status in the family and society. Hence the majority (87.5%) consider it a real pull factor towards entrepreneurship, and they agree with the statement. While coming to the matter of autonomy, most of the women value their objectivity in decision making, even though men frame the ultimate decision. Accordingly, majority responses (91.5%) underscore it. The most critical pull factor that attracted women towards entrepreneurship is an intense desire to provide education to their children and providing family henceforth. Hence a significant chunk of women entrepreneurs (98%) under study agreed to this aspect. To gain personal achievement was agreed upon by the majority of entrepreneurs (80%) as an essential pull factor towards entrepreneurship. Under pull factors, recognition in society was viewed by the majority of the respondents (82%) as a decisive factor towards venturing into entrepreneurship.

The improved financial opportunity is another factor which is viewed with positivity while venturing into entrepreneurship. Enterprising women can realize economic opportunity through the profits of the business. Hence the majority of the respondents (89.5%) agreed that they were pulled towards new business attracted by the financial opportunity associated with the same. Intense passion for an activity also motivates a person to take up that activity. Hence the love for the job is also a significant pull motivator in business. Most of the women entrepreneurs (80.5%) were pulled towards new ventures owing to their passion for the job. But most (17.5%) had no opinion regarding the same. Gaining social respect and recognition exercised a decisive role in their decision-making towards moving into

entrepreneurship. About 82.5 per cent agreed to this. Gaining knowledge and self-confidence were assigned much importance by the sample respondents and hence the majority of the respondents (88.5%) agreed this statement. Striking a balance between family and work is viewed by most of the entrepreneurs as a decisive pull factor towards entrepreneurship. Own business gives a considerable degree of freedom to women in this respect. Hence most of them (93%) agree with this and consider it a decisive factor. Majority of them (95%) agreed that motivated by a bright future, they were pulled towards entrepreneurship.

The main factor crucial to pull motivation of women entrepreneurs is “For a bright future” as it marks the highest mean value of 3.99 and Standard Deviation 0.354. The lowest mean score observed is for the “personal achievement” as it marks the lowest mean score of 3.77 and the standard deviation is 0.488. Since the p-value is less than 0.05 for the pull factors there is a significant difference in the factors among the respondents.

Conclusion

Women in SVEP enterprises, have emerged as a vital component of the overall development of their family and society. Numerous studies elaborated on women entrepreneurial intentions as depending on the financial support of their families, their need for independence and self-fulfilment. The fundamental aim of this study is to find the primary motivators for women venturing into SVEP entrepreneurship in Kerala. The results from this chapter indicate that women entrepreneurship intentions in SVEP enterprises of Kerala are thoroughly dependent on variants of motivating factors like the pull and push motivators. To conclude, a better understanding of the motivating factors of women-run enterprises will have implications for Kerala women entrepreneurs to broaden their businesses successfully in a competitive environment. Having assessed the socio-economic determinants and entrepreneurial motivations of women entrepreneurs, it is imperative to examine the salient features of enterprises operated by these women.

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