

Necessity-Based Entrepreneurs: A Motivation for Women Entrepreneurship

Dr. Kavita Sangolagi,

Former Research Scholar,
Department of Business Studies,
Central University of Karnataka,
Kadaganchi, India.

Dr. Mallikarjun Alagawadi,

Professor and Supervisor,
Department of Business Studies,
Central University of Karnataka Kalaburagi,
Kadaganchi, India.

ABSTRACT

The developing country like India needs women contribution to entrepreneurship activities. it must be incorporated for achieving developmental goals; A lot of literature supports for the same This study sought to determine factors influencing the purpose(motivation) of women entrepreneurs in developing district of the backward region. The study was guided by the following objectives: To understand the demographic profile of women entrepreneurs and their enterprises in Kalaburagi district; to explore and analyze the Purpose (motivational factors) of women entrepreneurs in Kalaburagi district. The target population for this research included all the 3987 (2721 were registered women entrepreneurs of DIC and 1266 were unregistered women entrepreneurs identified by the researcher) women entrepreneurs in all the seven taluks of Kalaburagi district, a sample size of 415 women entrepreneurs selected by proportionate random sampling technique. A descriptive Research design was used to gather information, summarize, present and interpret data. The collected data was classified, coded, sorted and with the help of SPSS software analysis was done. From this study, it was observed that Necessity is the first major influencing factor for women to enter into entrepreneurship in developing district of backward region

Keywords: Motivation, Pull, Push, Intrinsic, Extrinsic, Necessity.

INTRODUCTION:

In India, it was seen that women's participation in the field of entrepreneurship is gaining increased acceptance, although at a slow pace, while efforts are ongoing to enhance women's involvement and achievement in the field. From many centuries women are brought up in an environment where the family is the foremost priority, it was a culture and tradition that being married and having a family was a significant source of support for women entrepreneurs. Behind most successful women entrepreneurs, there was a strong family support, and the husbands supported their wives' Women in India are mostly economically dependent from their husband who reduces their ability to bear the risks and uncertainties involved in launching a business. Although the Indian society is fast evolving, it remains a male-driven / patriarchal society in which women have to fight many battles in order to become successful entrepreneurs. Although in the Constitution of India, which confers equal rights and opportunities to both men and women, in practice, women are still viewed 'able' weak. (Shah, 2013)

OBJECTIVES OF THE STUDY:

- To know the demographic profile of women entrepreneurs and their enterprises in Kalaburagi district
- To explore and analyze the Purpose (motivational factors) of women entrepreneurs in Kalaburagi district.

LITERATURE REVIEW:

The study of motivation has gained importance since the early fifties with the efforts of McClelland and his associates¹. Motivation factors are classified into push and pull factors by many researchers like Shapero and Sokol (1982)⁸; Sexton and Vasper (1982)⁹; Hisrich and Brush (1985)¹⁰. Bartol and Martin (1998)¹¹ classified motivation factors into (i) Personal characteristics (ii) Life-path circumstances and (iii) Environmental factors. Kjeldsen and Nielson (2000)¹² classified these factors into personal characteristics, the surroundings, types of enterprise and the entrepreneurial process. Parboteeah(2000)² categorized Women motivational factors into (i) the entrepreneur's background (ii) the entrepreneur's personality and (iii) the entrepreneur's environment. Kavitha Raman and Anantharaman, R. N (2008)³ examined and motivation factors and classified into the individual and entrepreneurial core, economic core, work core, social core. And even the researcher found that motivation and demographic variables contribute significantly to the entrepreneurial intention in women concluded that both motivation and environmental influences play a crucial role in entrepreneurship.

McClelland (1961)⁵ and Rotter (1966)⁶ discussed a high need for achievement, self-belief, propensity to take risks and independence as the major factors which motivate individual to start an entrepreneurial career. Gibb and Ritchie (1982)⁷ had the opinion that family influence, education and training, and perceived job opportunities are factors influencing the decision to become an entrepreneur. Kirkwood (2009) suggested that motivations to become an entrepreneur that relate to work are considered as push factors. Family-related motivations for becoming an entrepreneur are classified as push factors. Dangi and Ritika (2014)⁴ highlighted that Pull factors comprise of aspirations for autonomy and independence, personal satisfaction and achievement, search for a challenge, challenging/ rejecting gender stereotypes, the gap in the market etc. Push factors comprise of dissatisfaction with the job, need for greater income, unemployment, desire for a better life or higher earnings financial incentive and motivation from government schemes for assistance, the attraction of high-profit margins, etc.

In developing district like Kalaburagi, very few research studies have been undertaken on women entrepreneurship. Moreover, these studies are relating to the women entrepreneurs in the industrially developed places like Hyderabad, Delhi, Chennai, Visakhapatnam, Ahmedabad etc. have been conducted. Women and entrepreneurship are well documented in literature but little literature can be found about what are the factors which motivate women entrepreneurs in the backward region. In the light of such research gaps, this study tries to fill in the research gaps in a modest manner.

METHODOLOGY:

The study employed descriptive as well as diagnostic research. The research used primary as well as secondary data. Primary data has been collected directly from the women entrepreneurs from the developing district namely Kalaburagi. And the secondary data has been collected from different journals and the internet. The interview schedule is used to collect detail information. In absence of the sampling frame, researcher collated a list of 2721 women entrepreneurs who were registered in DIC and 1266 were unregistered women entrepreneurs identified by the researcher. So broadly all the 3987 women micro business was defined as the sampling frame. Proportionate random sampling technique was adopted to select the women respondents from the universe. These samples were drawn by lottery method. The sample for the study consisted of 415 which consist of 10 per cent of women entrepreneurs were selected, giving representation to all the seven talukas of the area under study.

DISCUSSION:

Women start businesses for different reasons; and these reasons or motivations vary by demographic factors like gender, age, education, marital status, number of children, family occupation and income, nature of business, experience, age of enterprise, form of enterprise etc.

Table 1: Descriptive statistics for demographics of women entrepreneur

Variables	Categories	Frequency	Per centage
Age	Below 30	99	23.9
	31-40	134	32.3
	41-50	112	27.0
	Above 50	70	16.9

Variables	Categories	Frequency	Per centage
Education	illiterate	149	35.9
	Primary-High school	117	28.2
	SSLC to PUC	122	29.4
	Graduate and above	27	6.5
Marital status	Single	18	4.3
	Married	301	72.5
	Separated	9	2.2
	Divorced	3	0.7
	Widow	84	20.2
Women having children	Yes	377	94.7
	No	20	4.8
No. of children	No children	20	4.8
	1-2 children	159	39.9
	3-5 children	187	47.0
	Above 5 children	31	7.8
Type of family	Joint	80	20.1
	Nuclear	318	79.9
Occupation of family	Business	387	97.2
	Agriculture	4	1.0
	Others	7	1.8
Annual income of family	Below one lakh	147	36.9
	One-two lakh	166	41.7
	Above two lakh	85	21.4

From the Table 1, it is observed that 32.3 per cent of respondents were in the age group of 31-40. It is seen that 35.9 per cent of women entrepreneurs is illiterate, 72.8 per cent are married with 90.8 per cent of women are having children. It is observed that 45.1 per cent of women entrepreneurs agree with the fact that they have 3 to 5 children. 79.9 per cent had a nuclear family. 97.2 per cent women family occupation is the business. And 41.7 per cent women annual income of family belongs to one-two lakh.

Table 2: Descriptive statistics for business activities

Variables	Categories	Frequency	Per centage
Nature of business	Trade	169	40.7
	Manufacturing	112	27.0
	Service	134	32.3
Experience in doing business	Yes	66	15.9
	No	349	84.1
Earlier experience in years	No experience	349	84.1
	1-5 years' experience	40	9.6
	6-10 years -experience	17	4.1
	Above 10 years- experience	9	2.2
Age of enterprise	3-10 years age of the enterprise	238	57.3
	11-20 years age of the enterprise	127	30.6
	21-30 years age of the enterprise	44	10.6
	Above 30 years age of the enterprise	6	1.4
Business Registration	Yes	88	21.2
	No	327	78.8
Form of enterprise	Sole proprietorship	281	67.7
	Partnership (family)	130	31.3

Variables	Categories	Frequency	Per centage
Total number of employees working	Partnership (non-family)	4	1.0
	No employees	180	43.4
	2-3 employee	169	40.7
	4-10 employees	53	12.8
	Above 10 employees	13	3.1
Nature of workplace premises	Owned commercial	37	8.9
	Owned home	124	29.9
	Rent commercial	107	25.8
	Rent home	68	16.4
	Rent roadside	3	0.7
	Lease commercial	3	0.7
	Other home	7	1.7
	Other roadside	66	15.9
Target market	Local	376	90.6
	District level	31	7.5
	State level	5	1.2
	National level	2	0.5
	Foreign market	1	0.2

From the Table 2, it is observed that 40.7 per cent respondents were involved in trading, 84.1 per cent of women did not had any previous experience in doing business, 40.5 per cent of the respondents age of the enterprise is 4-10 years, 78.8 per cent of the respondents have not registered their business in government agencies, 67.7 per cent of women are running their business as sole proprietorship, 76.1 per cent of women have created self-employment, 23.9 per cent of women have employment, 55.7 per cent of respondent workplace premises is home (rent or owned), 90.6 per cent of respondents target market is local market.

Table 3: Distribution of respondents based on the prime motivators

Motivator		Frequency	Per cent	Valid Per cent	Cumulative Per cent
Valid	Self	222	53.5	53.5	53.5
	Husband	98	23.6	23.6	77.1
	Father	8	1.9	1.9	79.0
	Friends	18	4.3	4.3	83.4
	Relatives	67	16.1	16.1	99.5
	Government officials	2	.5	.5	100.0
	Total	415	100.0	100.0	

Table 3 exhibits the prime motivators of entrepreneurs to enter into business. Prime motivators play a prevailing role in the establishment of different entrepreneurship. Self-motivation (53.5 per cent) has been a major source for women. The husbands (23.6 per cent) are observed as the second most important source of inducement and encouragement in opening their own business enterprise. 16.1 per cent includes relatives

Entrepreneurial activity in developing or developed country or even in any region at any time is influenced by so many factors like personal, economic, social, financial, technological, institutional, willingness of the individual to do something, wanted to contribute something to the society, effective utilization of time, government's facility and so on. Now the question arises did these women involved in entrepreneurship because they wanted to become an entrepreneur (entrepreneurs by choice) or whether they were forced into it (entrepreneurs by force). In other words, they were drawn to entrepreneurship because of pull or push factors, pull factors refer to the situations of opportunities being too attractive (opportunity based), while the push

factors denote compulsions (necessity based).

According to review push factors are those influences that push individuals toward entrepreneurship. Pull factors are those influences that pull people towards entrepreneurship. Push factors are characterized by personal or external factors. Pull factors are those that lure people to start businesses.

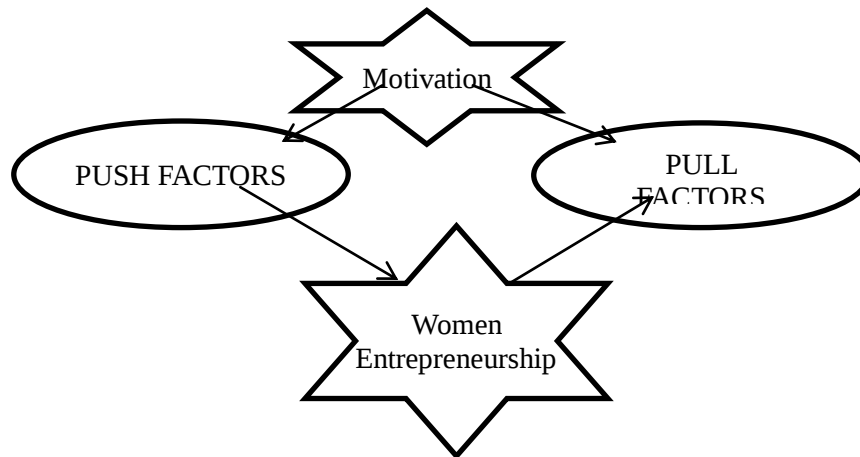


Figure 1

Therefore the researcher tried to gather more information so, women entrepreneurs were asked to be more specific about why they have decided to get involved in the business field.

Likert scales are widely used in most research in business and other related courses in social science literature (Garland, et al 1984)

Since responses were measured using a five-point Likert scale, which ranged from “strongly agree” to “strongly disagree” (5 = ‘Strongly Agree’, 4 = ‘Agree’, 3 = ‘Neutral’, 2 = ‘Disagree’ and 1 = ‘Strongly Disagree’) was used to reflect the agreement of the respondents, a respondent scoring above three (3) on this scale

Table 4: Descriptive statistics for motivation variables

Particulars	Number of cases	Mean	S.D.
I always wanted to start my own business	415	2.80	1.908
I wanted to contribute something to the society	415	2.12	1.553
I wanted to get economic independence	415	3.64	1.631
I wanted to be the boss	415	2.34	1.625
I wanted to gain Social Prestige	415	2.17	1.417
I didn't had job satisfaction	415	2.27	1.116
I started my business out of necessity	415	3.97	2.231
I wanted to enjoy the flexible work environment	415	3.37	1.545
I had the skill set to commence the business	415	2.57	1.694
I wanted to continue my family business	415	2.39	1.797
I got encouragement from my family members	415	3.47	1.711
I got encouragement from support agencies	415	1.40	.952
I had aspiration about my children	415	2.95	1.659
I heard Success stories of friends and relatives	415	1.93	1.298
I observed a high-profit margin in this business	415	2.64	1.557
I wanted to use Government subsidies, incentives & concession	415	1.29	.686
I saw the availability of raw material	415	2.35	1.432
I saw heavy demand for product/service	415	3.86	1.609

Source: Primary data

During the survey, few questions were asked to the women entrepreneurs. It is observed that the major factors motivating to women entrepreneurs are: Economic independence (Mean: 3.64, Standard Deviation: 1.631), Out of necessity (mean: 3.97, Standard Deviation: 2.231), Enjoy flexible work environment (mean: 3.37, Standard Deviation: 1.545), Encouragement from family members (mean: 3.47, Standard Deviation: 1.711), Heavy demand for product/service (mean: 3.86, Standard Deviation: 1.609). These five factors are important for motivation as they have higher mean values.

Reliability Test:

The questionnaire/ interview schedule for women entrepreneur was subjected to reliability test using Cronbach's alpha. A reliability test of 18 items in the motivation of women entrepreneurs scale (discarding two items) was done. An analysis of the reliability test brings out that the items of the scale have an acceptable level of internal consistency.

Table 5: Reliability Test for Questionnaire

Test#	Number of items	Cronbach's Alpha
Motivation factors influencing performance	18	0.809

Source: Primary data

Factor Analysis for motivation variables:

Factor analysis is used to find out very important factors among observed variables. It groups the variables with similar characteristics together under a factor.

In the first stage, the correlation matrix is generated for all the variables than factors are extracted based on the correlation coefficients of the variables. Finally, factors are rotated to maximize the relationship between the variables and some of the factors.

Sampling adequacy and degree of correlation between the variables:

Hair et al., (2008) explained that in order to conduct factor analysis, the minimum requirement of sample size must be 10 observation per variable or else at least five observations per variable. The total variables in this study are 18 hence the sample size requirement is 180 or else 90. The present sample size is 415 is sufficient to perform a factor analysis. The Kaiser-Meyer-Olkin MSA indexes, which can range from 0 to 1, indicate the degree to which each variable in a set is predicted without error by the other variables. If the MSA index reaches 1, each variable is perfectly predicted by the other variable without error. According to Hair et al., (1998), a value of 0.50 or more from the Kaiser Meyer Olkin MSA test indicates that the data are adequate for Exploratory Factor Analysis.

Table 6: KMO and Bartlett's test for variable influencing performance

KMO and Bartlett's Test		Motivation
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.842
Bartlett's Test of Sphericity	Approx. Chi-Square	1714.735
	df	120
	Sig.	0.000

Source: Primary data

Bartlett's test of sphericity provides the statistical probability that the correlation matrix has significant correlations among at least some of the variables.

The Kaiser-Meyer-Olkin measure (KMO) was 0.842, 0.684, and 0.615 indicating that the data were sufficient for factor analysis. The Bartlett's test of sphericity for motivation variables $\chi^2(120) = 1714.735$, $df = 120$, $p < 0.000$ showed that there were patterned relationships between the items and the measures of inter correlation matrix are significant, thus the factor analysis is considered to be appropriate.

Exploratory Factor Analysis:

An exploratory factor analysis using a principal component method was conducted. Thus, the final sixteen observed variables after preliminary analysis were considered as input for factor analysis covering motivation concept.

Communalities:

In Exploratory Factor Analysis Communalities explain how much of the variance in the variables has been accounted for by the extracted factors. For instance over 73.3 per cent wanted to contribute something to the society is accounted for while 69.7 per cent of the variance in wanted to start own business is accounted for, 69.1 per cent of the variance in observed high-profit margin in this business is accounted for, 64.5 per cent of the variance in got encouragement from support agencies.

Table 7: Communalities for motivation variables influencing performance

Items	Initial	Extraction
I always wanted to start my own business	1.000	0.697
I wanted to contribute something to the society	1.000	0.733
I wanted to be the boss	1.000	0.580
I didn't had job satisfaction	1.000	0.521
I started my business out of necessity	1.000	0.454
I wanted to enjoy the flexible work environment	1.000	0.389
I had the skill set to commence the business	1.000	0.315
I wanted to continue my family business	1.000	0.569
I got encouragement from my family members	1.000	0.580
I got encouragement from support agencies	1.000	0.645
I had aspiration about my children	1.000	0.462
I heard Success stories of friends and relatives	1.000	0.333
I observed a high-profit margin in this business	1.000	0.691
I wanted to use Government subsidies, incentives and concession	1.000	0.562
I saw the availability of raw material	1.000	0.566
I saw heavy demand for product/service	1.000	0.564
Extraction Method: Principal Component Analysis.		

Factor extraction:

The process of obtaining the underlying factors is called an extraction. With the help of principal component analysis, 1 variables are being identified. And 'Total Variance Explained' gives an indication about the number of meaningful factors. It shows all the factors extractable from the analysis along with their Eigen values which is the measure of the amount of total variance in the data explained by a factor.

Table 8 presents the total variance explained by the factors. 'Initial Eigen values' gives the values for all the possible factors in decreasing order. Extracted sums of Squared Loadings give information on factors with eigenvalues greater than 1 after factor extraction. The 'Rotation sums of squared loading' give the information on the extracted factors after rotation. The values under the 'Cumulative per cent' indicates that the total per cent of extracted factors variance. The First factor accounts for 27.212 per cent of the variance, the second 12.260 per cent and the third 8.056 per cent, fourth 6.610 per cent. All the remaining factors are not significant

Table 8: Total variance explained for motivation variables influencing performance

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	per cent of Variance	Cumulative per cent	Total	per cent of Variance	Cumulative per cent	Total	per cent of Variance	Cumulative per cent
1	4.354	27.212	27.212	4.354	27.212	27.212	3.254	20.338	20.338
2	1.962	12.260	39.472	1.962	12.260	39.472	2.945	18.403	38.741
3	1.289	8.056	47.528	1.289	8.056	47.528	1.264	7.899	46.641
4	1.058	6.610	54.138	1.058	6.610	54.138	1.200	7.497	54.138
5	.940	5.875	60.012						
6	.867	5.418	65.430						
7	.808	5.051	70.481						
8	.793	4.958	75.439						
9	.688	4.297	79.736						
10	.637	3.980	83.716						
11	.572	3.575	87.291						
12	.535	3.343	90.634						
13	.487	3.047	93.681						
14	.368	2.302	95.982						
15	.356	2.227	98.209						
16	.286	1.791	100.000						
Extraction Method: Principal Component Analysis.									

Rotated Component Matrix:

There are several methods available for rotating factor matrix. The one used in this analysis is Varimax with Kaiser Normalization which attempts to minimize the number of variables that have high loadings on a factor. Factors with eigenvalues greater than 1.0 and rotated factor loadings of 0.40 or greater were retained.

Table 9: Rotated component matrix for motivation factors

Variables	Component			
	1	2	3	4
I observed a high-profit margin in this business	0.797			
I saw the availability of raw material	0.734			
I had aspiration about my children	0.676			
I saw heavy demand for product/service	0.636			
I didn't had job satisfaction	0.632			

Variables	Component			
	1	2	3	4
I heard Success stories of friends and relatives	0.495			
I started my business out of necessity	0.470			
I wanted to contribute something to the society		0.845		
I always wanted to start my own business		0.812		
I wanted to be the boss		0.721		
I wanted to enjoy the flexible work environment		0.538		
I had the skill set to commence the business		0.442		
I got encouragement from support agencies			0.784	
I wanted to use Govt. subsidies, incentives & concession			0.720	
I wanted to continue my family business				0.717
I got encouragement from my family members				0.601
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization.				
Rotation converged in 5 iterations.				

Factor analysis of the eighteen items of the motivation scale was done as shown in Table 9, two items: “I wanted to get economic independence” and “I wanted to gain social prestige” were removed from the final analysis as they were not significant in the model. The final factor solution emerged and the rotated factor matrix has been obtained. It resulted in four factors covering 54.138 per cent of variability and the eigenvalues for all the factors were above 1.0

Extracted Factors:

The extracted factors are named based on the nature of variables, judgment by the academicians and experts in the field, and an examination of the previous research studies.

Extracted Factors for motivation variables:

Factor 1: It can be noticed from Table 9, that first factor comprises of seven items which load into the first component in the component matrix. The first rotated factor MF1 with eigenvalue of 3.254 explaining 20.338 per cent of the total variance is revealing strong association among items having loadings. The items are: observed high profit margin in this business (0.797), saw availability of raw material (0.734), had aspiration about children (0.676), saw heavy demand for product/service (0.636), didn't had job satisfaction (0.632), heard Success stories of friends and relatives (0.495), started business out of necessity (0.470). Since these items are related to demand and need it can be interpreted as “**Necessity**”

Factor 2: It is observed that Second factor includes five items, the second rotated factor MF2 with eigenvalue of 2.945 explaining 18.403 per cent of the total variance comprises of five items having loading of, wanted to contribute something to the society (0.845), always wanted to start my own business (0.812), wanted to be the boss (0.721), wanted to enjoy flexible work environment (0.538), had skill set to commence the business (0.442). These items are expressing freedom and utilization of expertise; these can be labeled as “**Challenge**”

Factor 3: Third rotated factor MF3 comprises of two items with eigenvalue of 1.264 accounting for 7.89 per cent of the total variance. The two items are: got encouragement from support agencies (0.784), wanted to use Government subsidies, incentives and concession (0.720) since the two items are pertaining to promotional activities and its impact it can be labeled as “**Opportunities**”.

Factor 4: Fourth extracted factor MF4 with eigenvalue of 1.200 accounting for 7.497 per cent total variance this factor is again grouping of two items having wanted to continue my family business (0.717), got encouragement from my family members (0.601). As these two items are regarding encouragement and family, it is labeled as “**Family background**”.

Reliability of Extracted Factors:

The extent of consistency between several measurements of the variable was measured by Reliability (Hair et al., 2008). One of the best methods to test the reliability of empirical measurement is internal consistency. In this method, the individual items or indicators of the scale should measure the same construct and thus be highly inter-related (Nunnally, 1970 and Churchill, 1979).

Chronbach's alpha method is the most generally used measure to assess the consistency of the entire scale and it could be considered reliable with a lower limit of 0.70 although it decreases to 0.60 and 0.50 in exploratory research (Cronbach, 1951 and Straub, et al., 2004).

The EFA output for motivation variables was tested statistically for validity and reliability. The Cronbach's α value for MF1 (0.740) and MF2 (0.762) was greater than 0.5 indicating the reliability of the output. But for MF3 (0.348) and MF4 (0.242) the reliability was very low. Hence these two factors are not considered for further analysis.

Pearson correlation test for extracted factors:

A Pearson correlation test was conducted among the variables in order to see whether the various extracted factors were correlated with the women entrepreneur performance. Table 10 summarizes correlations between the performance and the independent variables (Extracted factors).

Table 10: Correlation between extracted factors and performance

Motivation	Coefficient (r)	Significance (p)
Necessity	.110*	.025
Challenge	.202**	.000

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

The extracted factors were found to be statistically correlated with performance with p-values smaller than an alpha level of 0.01. Indeed, the challenge has a significance value of 0.000 as shown in Table 10 Hair et al., which is less than 0.01. As a result, it implies that we can say with 99per cent of confidence that challenge is correlated with performance.

The Necessity has a p-value of 0.025 which is less than 0.05. It can be concluded that the Necessity is correlated with the performance at 5per cent level of significance. It implies that we can say with 95 per cent of confidence that Necessity is correlated with performance.

Moreover, Necessity and challenge significant correlations were positive, implying that an increase in the value of the independent variable will result in an increase in the value of the dependent variable as well. It is observed that the first strongest correlation was between Challenges with a correlation of 0.202, the second strongest correlation was Necessity with a correlation of 0.110

TESTING OF HYPOTHESIS:

H₁: Motivational factors influence the performance of women entrepreneurs

The following hypotheses are analyzed using a correlation analysis. Factor analysis results into two sub-hypotheses within H₁ as shown below:

H_{1a}: Necessity influences the performance of women entrepreneurs

Hypothesis 1a aimed to discover whether there was a significant relationship and correlation between necessity and performance. It also aimed at finding out whether this necessity enhanced the performance of women entrepreneurs. The p-value from the regression analysis ($p=0.257$) being greater than the alpha level of 0.05, the null hypothesis was accepted. Necessity doesn't contribute to the prediction of the performance of women entrepreneurs. The data didn't provide sufficient evidence supporting the idea that necessity influences the performance. Therefore, this hypothesis hasn't been supported.

H_{1b}: Challenge influences the performance of women entrepreneurs

Hypothesis 1b planned to find out whether there was a significant relationship between the challenge and the performance and if this challenge enhanced the performance. The p-value from the regression analysis ($p=0.105$) being greater than the alpha level of 0.05. The null hypothesis was accepted. The standard regression

analysis results show that the challenge doesn't contribute to the prediction of the performance. The data didn't provide sufficient evidence that challenge influence the performance of women entrepreneurs. There is a no directional relationship between the two analyzed variables. Therefore, this hypothesis hasn't been supported by these findings.

FINDINGS :

In order to assess the impact of *Necessity* on performance Pearson correlation and multiple regression analysis were performed. Though, the Pearson correlation test exposed a significant correlation between 'Necessity' and performance ($p = 0.025$). The regression analysis results between 'Necessity' and performance ($p = 0.257$), suggest that they did not influence significantly for women entrepreneur's performance. Even though the 'Necessity' did not seem to influence the performance of women entrepreneurs, 'Necessity' can be used as a means to portray opportunities available to women entrepreneur. It is revealed by the respondents as well as researcher found out that more number of women is involved in a small business where women are trying to fulfill or satisfy the family needs. Women entrepreneurs or policymakers cannot ignore this factor as it gives an idea about profit margin, availability of raw material, demand for the product, women can make an effort to fulfill their necessity and aspiration about children. Furthermore, women entrepreneurs can create success stories for themselves. Therefore, 'Necessity' is considered to be a crucial factor in improving the performance of women entrepreneur.

The Pearson correlation test confirmed a significant correlation between 'Challenge' and performance ($p = 0.000$) of women entrepreneur. Further, the regression analysis showed that 'Challenge' ($p = 0.105$) did not influence significantly for performance. The findings of the study did not support that 'Challenge' motivate women to contribute something to the society, develops a feeling to start own business, fulfills the dream of being a boss having a flexible work environment and allows women to use her skillset. Therefore, 'Challenge' is not considered being a crucial factor in improving the performance of women entrepreneur. The data did not provide sufficient evidence that there was a significant relationship between 'Challenge' and performance of women entrepreneur.

CONCLUSION:

It could be concluded that women entrepreneurs definitely can become noteworthy performer and contributor to the society in general and family in particular if they could explore and these entrepreneurs are supported by government and voluntary organization either to change the attitude of the family member towards women entrepreneurship. Since this is one of the few studies on women entrepreneurs in developing district of Backward region, these results will form the basis for future research to enable more to be made known about women entrepreneurship.

RECOMMENDATIONS FOR POLICY IMPLICATIONS:

From the findings of this study, few recommendations are made for policy implications (i) Women entrepreneurs should take some time to study the nature of business before starting their business. (ii) Women would not mind to start their business from micro or small level and allow it to grow gradually. (iii) There is also a need for women who are successful in business to assist other women who wish to start a new business. This will help to keep up the level of motivation until they get involved in the business.

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