

A Study of The Influence of Income as A Motivator of Women Entrepreneurship

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ABSTRACT

Over the last 30 years, research on women entrepreneurs has proliferated because, although women make up over half of the Indian population, their participation in entrepreneurial activities is severely constrained. The study aims to analyze the dynamics of female entrepreneurship and the drivers thereof. The study results point to the fact that income is the critical factor driving entrepreneurship in India and other countries across the globe. Using both primary and secondary data, we can show that there are significantly fewer women entrepreneurs across economies. We also prove that the number of women entrepreneurs is substantially more from lower economic regions. This trend is actual both in India and Globally. This study gives us a clearer picture of why women choose to be entrepreneurs.

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1. INTRODUCTION

Entrepreneurship, or the skill of transforming ideas into successful businesses, is critical in today's fast-paced world. Despite its difficulties, entrepreneurship is a rewarding path. Although success is not guaranteed, the lessons learned are priceless.

In essence, India has responded with amazing tenacity, emerging as one of the world's fastest- recovering economies. According to the Economic Survey 2021-22, the Covid-19 pandemic has negatively influenced almost every area of the economy. The Indian government responded with a series of computed steps targeted to cushion the lives and livelihoods of the most in peril and small enterprises, likewise the Micro, Small, and Medium Enterprise (MSME) category.

With over 60,000 start-ups, India has overtaken the United States and China as the world's third-largest start-up ecosystem. India created 42 unicorns in 2021 itself.

As per the Global Entrepreneurship Monitor (GEM) India Report (21-22), India's entrepreneurial activity grew in 2021, with the country's Total Entrepreneurial Activity rate or running a new firm rising to 14.4% in 2021, from 5.3% in 2020. (Hill, S. et al.,2022) Although there are nearly similar numbers of men and women in our country's population (India), the number of women who start their entrepreneurship journey still needs to grow. (Country meters)

Women Entrepreneurship In today's global economy, Women entrepreneurs are a formidable force. India holds the 57TH rank in the Mastercard Index of Women Entrepreneurship out of 65 countries surveyed MIWE REPORT (2022). According to McKinsey research in THE TIMES OF INDIA, the leveling of the playing field for female entrepreneurs has the potential to add

\$1 trillion to the Indian ecosystem and economy. Worldwide, this corresponds to more than \$20 trillion in value. Furthermore, according to McKinsey, promoting women's equality can add about \$12 trillion to global GDP by 2025 if all players in the ecosystem and economy collaborate. They are not only founding businesses but also developing answers to societal problems and inspiring constructive change. Women's support networks Entrepreneurs are also becoming more potent due to mentorship. (Radhakrishnan, A. & Vashistha, A. 2022



2. LITERATURE REVIEW

In this section, we shall highlight the advances made by various professionals in the worldwide research field of women's entrepreneurship.

2.1 Challenges faced by women entrepreneurs Globally

Gender Inequality

Gender as an essential social aspect becomes a matter for debate; women are often deemed weaker in most patriarchal societies. The COVID-19 pandemic appeared as a silver lining for women outperforming males in the sphere of entrepreneurship. (Muzaffar, H. 2023). We also observe a feminist perspective on gender disparities (Rinehart, J. A. 2002). Gender, according to Judith Butler, is not inextricably linked to material bodily truths. A study of twenty organizations in Spain found that women are frequently chosen as leaders during crises when they are typically set up for failure (Robbins et al 2022). We can observe the phenomenon of

the "glass ceiling" and "glass cliff," where males are thought to be better leaders since they are more aggressive and domineering. (Babic, A., & Hansez, I. 2021). However, many studies have shown that women are effective administrators in organizations. Countries such as Australia, the United States, and the United Kingdom have laws prohibiting sex discrimination, and many other countries are attempting to do the same to uplift women in various ways (Robbins et al 2022).

Barriers to Acquiring Finance

Many studies agree that the financial side of entrepreneurship is a significant barrier to female entrepreneurship. In particular, the lack of finance and the constraints in accessing it are challenges women entrepreneurs face. (Barhate, G. H., & Patgaonkar, M. S. 2012); (Bhuiyan, M. B., & Abdullah, R. 2007). The additional difficulties mentioned include a need for more awareness about the procedures for obtaining and repaying loans and dealing with discriminatory legislation and practices. (Mwobobia, F. M. 2012) According to (Buttner, E. H., & Rosen, B. 1988), bank loan officers rate women as less successful entrepreneurs than men on various characteristics. According to (Barhate, G. H., & Patgaonkar, M. S. 2012), banks have a negative attitude toward women entrepreneurs, whom they view as "mobile" people who travel with their husbands.

Individual Factors: Low Self-esteem/confidence

"How entrepreneurs think about themselves and their condition will influence their commitment to persevere towards achieving their goal" (Gatewood, E. J., Shaver, K. G., & Gartner, W. B. 1995). Women entrepreneurs may feel that their families do not recognize them appropriately and do not believe they can run a successful business, which can undermine their motivation and self-confidence. (Barhate, G. H., & Patgaonkar, M. S. 2012).

The Status of Women and Socio-cultural Factors

Many civilizations still equate women with roles related to childcare, household, and family responsibilities. (Woldie, A., & Adersua, A. 2004), (Achtenhagen, L., & Welter, F. 2003). Although women worked for longer hours than their male spouses, family and domestic duties are ascribed to women. (Greer, M. J., & Greene, P. G. 2003). As a result, women are more likely to struggle with finding a work-life balance. Furthermore, the obligation of dependents and financial and societal demands limit opportunities to invest or expand a firm (Mwobobia, F. M. 2012)

Lack of Skills and Entrepreneurial Education

Developing managerial skills and training is a necessary component of successful entrepreneurial activity. While entrepreneurship skills cannot be ensured by education, it does raise the likelihood that women will possess the expertise required to thrive in a company. Therefore, women entrepreneurs would have disadvantages compared to their male counterparts due to lower levels of education. (Lea, M., Spears, R., & De Groot, D. 2001) Women entrepreneurs' capacity to expand their businesses is constrained by a need for these abilities (Brush, C. G., De Bruin, A., & Welter, F. 2009). Many women need help to utilize business training/enterprise development services when offered due to inconvenient times or the expensive cost. In addition, women typically start businesses later than males do, which is problematic. (Mwobobia, F. M. 2012), (Stevenson, L., & St-Onge, A. (2005)

2.2 Problems faced by Indian women entrepreneurs

Family ties

Families and Indian women share a close emotional connection. They must manage every aspect of the household while keeping an eye on the children and other family members. They devote much time and effort to family responsibilities, including extra time spent with their husband, children, and in-laws. Focusing on such an environment and properly managing the business will take a lot of work. (GOYAL, M., & PARKASH, J. 2011)

Male dominated society



Even though our constitution advocates for gender equality, male chauvinism still dominates our community. Males and females do not share the same rights. Before they may establish a business, the family patriarch must approve. Entrepreneurship has historically been associated with men. All of them hinder the development of women entrepreneurs. (Sharma, Y. 2013)

Issue with finances

Concern with finances Bankers, creditors, and financial institutions are reluctant to lend money to women borrowers due to their lower creditworthiness and higher risk of failing their businesses. Women entrepreneurs have a complex time financing and meeting the financial needs of their companies. (GOYAL, M., & PARKASH, J. 2011)

Social barriers

Women in Indian civilizations occasionally face obstacles to their growth and success because of the traditions and rituals still practiced there. Religions and castes coexist to the detriment of women business owners. They encounter additional social difficulties in rural places. They are constantly viewed with skepticism. (Sharma, Y. 2013).

Lack of education

In terms of education, women in India still need to catch up. About 60% of all women are illiterate, which is a majority. Because of early marriage, sons' better education, and poverty, those who are educated receive either less or inadequate education than their male counterparts. Women entrepreneurs need the proper education about new technological developments, production techniques, marketing, and other government initiatives that might help them succeed. (Sharma, Y. 2013).

The entrepreneurial activities are frequently defined by the "push and pull" theory, in which dissatisfaction, unsuitable working hours, and a lack of chances function as push factors towards entrepreneurial activities, while the desire for independence and a better lifestyle operate as pull factors (Dawson, C., & Henley, A. 2012).

3. REASONS FOR STARTING A BUSINESS

Studies show that men are more enticed than women to start businesses for financial gain. In contrast, women are more likely to launch a business due to concerns about their way of life. (Roseli Wünsch Takahashi, A., Lemos Lourenço, M., Alexandre Sander, J., & Patricia da Silva Souza, C. 2014). According to most recent studies, economic incentives and push factors are not the main drivers of women entrepreneurs in India. The findings demonstrate that intrinsic factors, such as the drive to create, autonomy, identity, pleasure of challenges, and societal contribution, are more significant in motivating women to pursue entrepreneurship. (Agarwal, S., Agrawal, V., & Agrawal, A. M. 2018) Easy access to business information, bank funding and internal finance sources, education, family status, and geography all benefit women's drive for e-entrepreneurship. (Mand, H. S., Atri, M., Gill, A., & Amiraslany, A. 2018).

Supporting the family's earnings, gaining recognition in the family and society, a desire to be active and follow an interest, being independent, self-confident, and trying something new were

all listed as reasons for starting a business. (Mukherjee, S. 2016) Considering made or pulled entrepreneurs makes sense, according to our review's findings, as they appear to perform better and attribute their success to their entrepreneurial abilities. A woman's social identity is shaped by her father, partner, children, and family in age-old patriarchal cultures, while modern women nourish and build their development through their mindsets and skills. (Das, M. 1999)

3.1 Determinants of Success in Women Entrepreneurship

Psychological dimensions

According to (Hofer, C. W., & Bygrave, W. D. 1992); (Rauch, A., & Frese, M. 2000), The need for achievement, locus of control, propensity for taking risks, self-efficacy, and inventiveness are the psychological characteristics that are most strongly associated with entrepreneurial success. According to a study, female entrepreneurs are more inclined than their male counterparts to take risks (Jyoti, J., Sharma, J., & Kumari, A. 2011). According to a study by (Abrar ul Haq, M., Victor, S., & Akram, F. 2021), individual characteristics are essential to entrepreneurs. It proved that women with greater entrepreneurial potential are self-driven, capable of taking calculated risks and dedicated to their profession.

Socio-cultural dimensions

People adopt some cultural norms and values from the society they inhabit. The social structure affects and is impacted by individuals, influencing the study of entrepreneurship. According to (McClelland, D. C. 1961), India's cultural traditions contribute to its economic underdevelopment. They stressed how limited the socio-economic foundation for entrepreneurship is in the Indian context (Shankar, R. K. 2016).

Skill-related dimension



According to (Chell, E. 2013) research, the entrepreneurship process is highly complex, so it is vital to consider the talents needed at each level. Skills and abilities are distinct (Meher, R., & Sahoo, R. 2008). Claim that an entrepreneur's success is influenced by their communication, technology, leadership, and marketing skills. Any business' long-term viability and growth depend on its capacity to manage its finances (Thom, M. 2016).

Resources-linked dimension

To expand their firms, entrepreneurs need financial support in the form of money. Many factors affect a company's long-term performance, including access to financial capital, market

awareness and information, government support, and facilities. (Basu, A. 1998). According to (Basu, A. 1998), access to knowledge about resources, their availability, and market operations is critical for proper resource deployment in enriching the business. According to a qualitative study on young women to determine entrepreneurial attitude, good education and training are essential in fostering entrepreneurial activity in society (Srivastava, S., & Misra, R. 2017).

Many studies have been conducted on numerous factors affecting women's entrepreneurship, such as stereotypical practices, commitment, specific family limitations, and the biases women encounter. They also indicated that it would play a vital role in all economies in the future. However, a woman's financial motivators are a significant aspect that can affect entrepreneurial activities and are relatively less studied.

4. RESEARCH GAP

Researchers have extensively utilized their specialist knowledge to identify the characteristics that bridge the gender gap in entrepreneurship. However, a more in-depth examination of women's entrepreneurial tendencies is still required, and it is still being determined whether earning higher income is the primary motivation behind women choosing to be entrepreneurs. The following were the research questions for the study.

Q4.1. What are the current trends followed in women's entrepreneurship? Q4.2. How do economic/financial conditions influence women entrepreneurs?

Q4.3. Whether economic/financial conditions are the prime motivator behind women choosing entrepreneurship?

5. RESEARCH OBJECTIVES

This study aims to understand the gender biasness faced by women; it also explores the relationship between economic conditions and entrepreneurship both globally and nationally. It focuses on whether the women's entrepreneurial trend being followed globally is also observed in India as well or not. The objectives of the study are as follows:

To determine whether women entrepreneurs are much lower than men.

To determine whether the economic situation impacts the number of entrepreneurs.

To comprehend the motivations that drive women to pursue entrepreneurship The Hypotheses associated with the objectives are as follows: -

HA: - There is a significant difference in the number of entrepreneurs across gender (male/female) worldwide.

HA: - The economic condition of a country affects entrepreneurship.

HA: - The number of women entrepreneurs differs according to the financial health of a country.

HA: - The proportion of women-owned establishments varies among India's low and high-income states.

6. RESEARCH METHODOLOGY

The study was divided into two parts. For the first part, quantitative research was conducted, where secondary data for entrepreneurs was collected at both the Global (Country-wise data) and the national level (State-wise data), and the hypotheses were tested using One-way, Two- way ANOVA and two-sample independent T-test.

The second part consisted of a primary survey of women entrepreneurs from different backgrounds through interviews and questionnaires to include the qualitative aspect and the various factors influencing women's entrepreneurial activity. A sample of 30 women entrepreneurs from different backgrounds, mainly from Eastern India, were interviewed to understand their motivations for starting a business and the changes that have occurred in their lives because of their efforts. Convenience sampling was used to get access to the participants. People from a few trusts working with women entrepreneurs were also interviewed to study the process and other circumstances faced by women entrepreneurs associated with them.

7. DATA ANALYSIS AND INTERPRETATION



The analysis shows that the number of women entrepreneurs is significantly lower than that of men across all countries, suggesting a substantial disparity between genders. (Table-1, Hypothesis a) The subsequent two hypotheses (Table 1) deal with the global relationship between entrepreneurship, gender, and income level. The second hypothesis results point out that there is a discernible difference in the overall number of entrepreneurs based on the economic status of various countries. From the third hypothesis, we were able to prove that women entrepreneurs were significantly more in countries with lower income levels. This

indicates that countries with higher income levels tend to have a lower number of female entrepreneurs than lower-income countries. At the national level, our aim was to find whether the proportion of establishments owned by women differed across states of India when categorized by income. This was to see if the Global trend had been observed in India. Our findings also point out that the same pattern existed domestically (Table-1, Hypothesis d). Thus, the average number of establishments in states with low per capita income is significantly higher than the ones with higher per capita income. Furthermore, after analyzing the primary data collected by the interview method, we can better understand how different factors affect women's entrepreneurial activities.

From our primary data collected from women entrepreneurs, it was found that the majority of the women were unemployed before starting their entrepreneurship journey. (Figure-2) The descriptive analysis shows that the primary motive for starting entrepreneurship across all age groups was to attain financial stability, as most women belonged to lower- or middle-income groups (Figure-3). The family income of around 36% of participants ranged from 50 thousand to 3 lakh, and for about 20% of individuals, it varied from 10 lakhs to 20 lakhs. However, creating value in life was also seen to be the second most important factor for them. 73.3% of the women from our sample, whose income ranged between 50 thousand to 3 lakhs, stated that they have seen a significant increase in their income after starting their entrepreneurial journey (Figure-1). These findings point to the potential benefits of entrepreneurship to improve financial conditions and achieve personal goals.

Table 1: Results of Hypothesis Testing

Hypothesis	Level of significance	Method
Alternate hypothesis a	0	Anova: Two-Factor Without Replication
Alternate hypothesis b	0	Anova: Two-Factor Without Replication
Alternate hypothesis c	0.003	Anova: Single Factor
Alternate hypothesis d	0.01	T-Test: Two-Sample Assuming Equal Variances

Figure 1: Age-wise change in income received (Sample data)

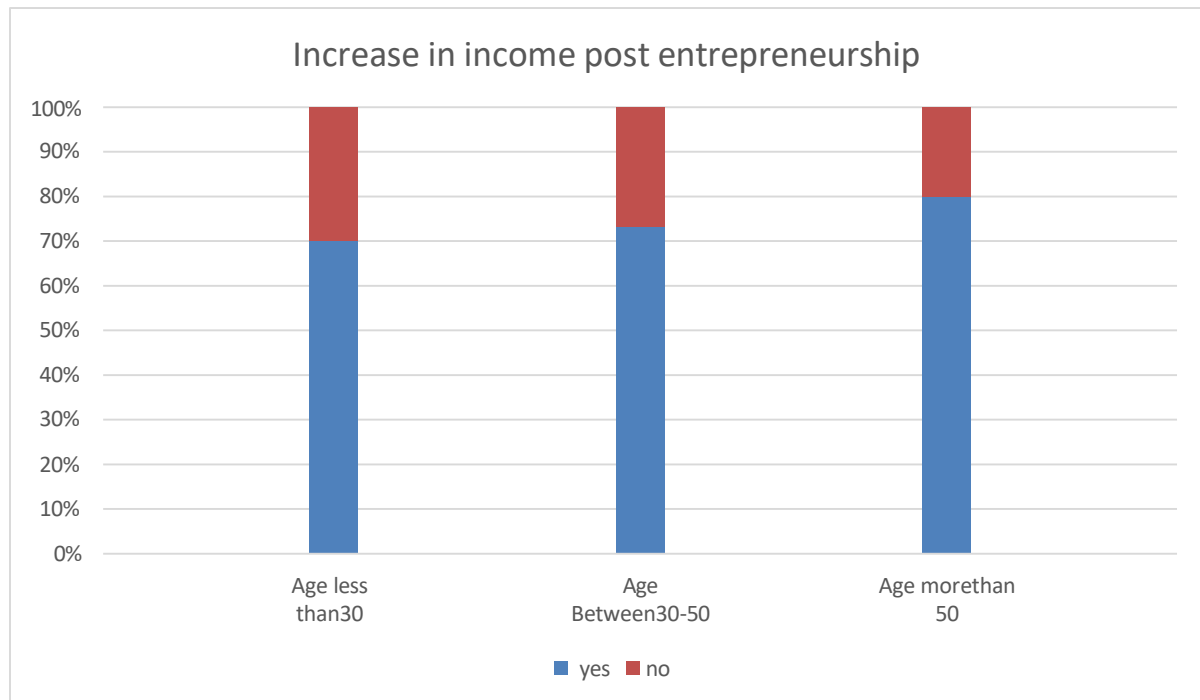


Figure-2: Age-wise past engagement (Sample data)

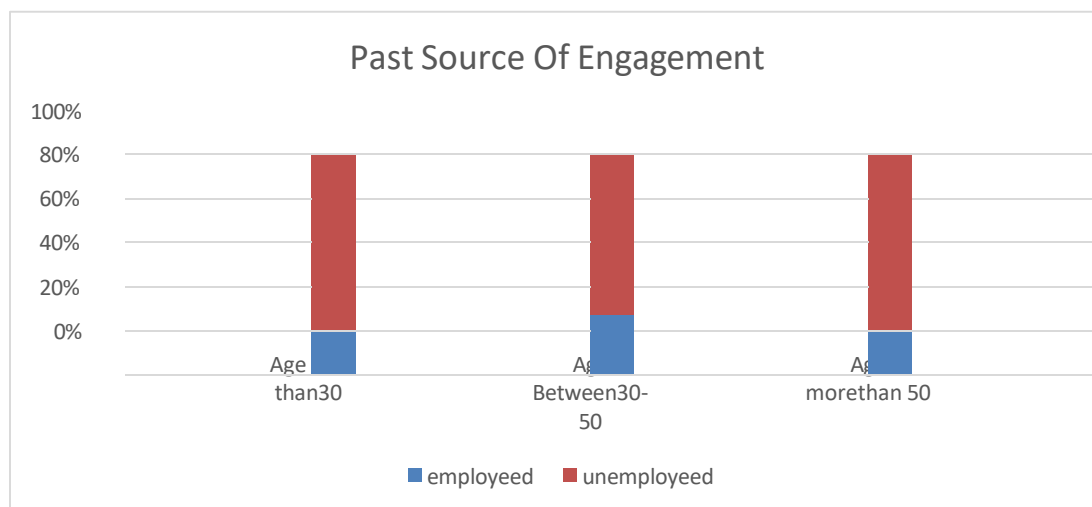
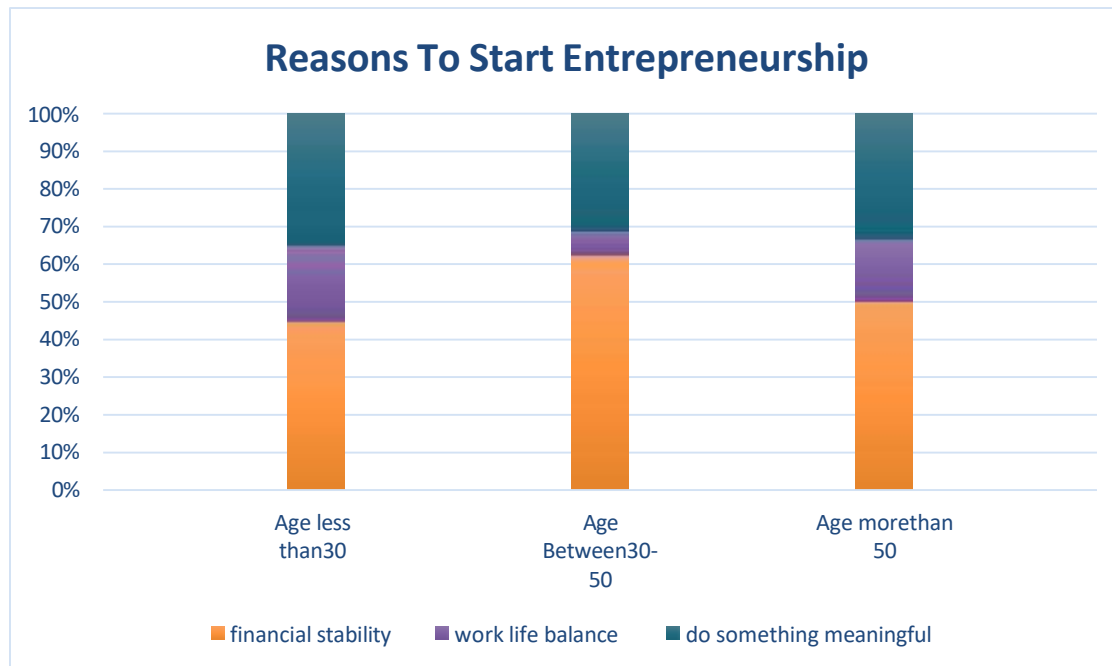


Figure-3: Reasons behind Entrepreneurship



8. CONCLUSION

The purpose of this research was to delve into the nuances of the gender gap in entrepreneurship, investigating the barriers faced by women and the relationship between economic conditions and entrepreneurial activity. The study included both quantitative and qualitative approaches and pointed some noteworthy findings. First off, there is a significant gender gap in entrepreneurship both globally and locally. Second, the number of female entrepreneurs varies significantly depending on a nation's economic standing, with lower- income countries having a higher proportion. This demonstrates how economic compulsions impact women's entrepreneurial activity. In the context of India, the study looked at the relationship between the proportion of establishments owned by women and state per capita income. The findings revealed a pattern identical to the global trend. States with lower per capita income had more women-owned businesses, highlighting the economic factors being the primary motivator in determining women's entrepreneurship in India. In addition, the qualitative interviews shed information on the motives for women launching enterprises. Financial security emerged as a significant motivation for women, particularly those from poor or middle-income families. This research emphasizes the critical role that entrepreneurship can play in improving the financial circumstances of women and their families. Adding value to people's lives was another critical aspect, as reflected in the qualitative study. Overall, this

study thoroughly explains the gender difference in entrepreneurship. Although gender differences still exist globally, economic considerations significantly affect women's entrepreneurial involvement. Similar patterns have been observed in India, where women find that entrepreneurship is a terrific tool for enhancing their worth and financial security. These results emphasize the need to support and empower female entrepreneurs while recognizing their potential to spur economic growth and social change

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