

## MOTIVATING FACTORS THAT INFLUENCE WOMEN ENTREPRENEURS

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**Received: 28 Mar 2018**

**Accepted: 04 Apr 2018**

**Published: 30 Apr 2018**

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### **ABSTRACT**

*The purpose of the study was to explore the motivational factors among the women entrepreneurs who started their beauty parlors in Bangalore city. A mixed method approach was adopted and a questionnaire was designed with 25 items to measure the motivators of 81 women entrepreneurs. The study found that the triggers which influenced women to start beauty parlor included external, internal factors and meaningful engagement such as perks/rewards and education/competencies. These women opined that the beauty parlor industry is a small enterprise and is easy to manage, which provides them social status, financial independence and rewarding career through which they are able to balance their family and professional lives. The research will help improve strategy for women employees to explore opportunities for start-ups and would aid in better positioning the significance of the above factors to train women to explore the opportunities for becoming entrepreneurs.*

**KEYWORDS:** *Entrepreneur, Women Entrepreneurship, Enterprise, Motivation Factors, Organizational Behavior*

### **INTRODUCTION**

In the last decade or so, a lot of attention and effort is been paid to study and understand the psychological and sociological origin of entrepreneurship, primarily understanding the economic aspect of the SMSE's or MSME's contribution towards economic growth. Today, many individuals (Women /Men) are choosing entrepreneurial careers as it seems to offer good economic and psychological reward and satisfaction than large corporates. Various studies on entrepreneurship have noted that there are some common traits/characteristics among entrepreneurs with respect to motivation like the need for achievement, risk-taking propensity, perceived locus of control. These studies have also suggested that factors of motivation influence individuals to take up entrepreneurship. Many people incorrectly view motivation as a personnel trait, that is, some have it and some don't, in practice it's common to hear that people lack motivation, as they are lethargic. That isn't true. "Motivation is a process of stimulating people to accomplish desired goals" (Scott). It's personal and an internal feeling which arises from the need to want. Motivation arises out of a felt need and triggers individual behavior to take action towards the specific objective or goal which needs to be fulfilled and to sustain and grow until the level of satisfaction or reduction of need state occurs. The study of motivation among entrepreneurs states that 'motivation is the result of the interaction of individual and situation, as we analyze the motivating factor that influences individuals to take up entrepreneurship varies between individual and within individuals at different times.

## ENTREPRENEURSHIP

Entrepreneurship is defined using the business process in many ways. The earliest definition of entrepreneurship can be dated to the eighteenth century, stating it as an economic term describing the process of bearing the risk of buying at certain prices and selling at uncertain prices. The word 'entrepreneur' is derived from the French word in the 17<sup>th</sup> century "Entreprendre" which means to undertake. Over the years the concept of entrepreneurship has evolved and refined further. Early this century, the concept of innovation was added to the definition of entrepreneurship. Innovation could be process innovation, market innovation, product innovation, factor innovation, and even organizational innovation. Later definitions described entrepreneurship as involving the creation of new enterprises and that the entrepreneur is the founder. There is no universal theory to entrepreneurship, it cuts across disciplines and is a multidimensional phenomenon. Risk bearing is an important element of entrepreneurial behavior; many entrepreneurs have succeeded by avoiding risk where possible and seeking others to bear the risk. As one successful entrepreneur has said; 'My idea of risk and reward is for me to get the reward and others to take the risks'. There are many factors that influence individual behavior, which can be identified and define what an entrepreneur is and In today's scenario, Entrepreneurship is a driving force of the country's economic development to increase per capita income and an instrument towards social and cultural economy (Pandey. V, 2013).

## ENTREPRENEURSHIP IN INDIA

Today India is witnessing a major development and growth in the area of entrepreneurship as the need of the hour is to create more jobs, since 65% of the population are under the age of 35 years. Today we are looking at job creators due to the alarming growth towards digitalization, Smartphone adoption and data services across the country. In the last five years, we are seeing an increasing number of start-ups and the rise in entrepreneurs. A new eco-system has emerged with the government, educational institutions, entrepreneurship support groups, investors and entrepreneurs encouraging and supporting the new era of start-ups and entrepreneurship.

The NSSO report states that 254 out of 1000 Indians are self-employed. The government of India is playing a vital role in developing and encouraging entrepreneurship. Various programs are being set up which can rapidly change the course of development in the area of SME's, MSE's etc and to fulfill the mission GOI have set up many institutions which support and encourage entrepreneurship. Such as

- **Start-up India:** provide entrepreneurs with various subsidies, as well as relaxed norms for starting up businesses in India.
- **Niti Aayog:** National Institution for Transforming India (The government of India's Innovation arm) also announced there will be up to \$2 million in support for those setting up and modernizing existing start-up incubators across the country and to promote entrepreneurship right at the high school level
- Digital India provides a platform for tech start-ups and mobile applications.
- Pradhan Mantri Kaushal Vikas Yojana (PMKVY) Ministry of Skill Development & Entrepreneurship

“The power to think differently and ahead for the betterment of mankind is what sets entrepreneurs apart. I see that power in India’s young generation today and 800 million potential entrepreneurs who can work towards making the world a better place” Prime Minister of India, Narendra Modi (GEM-2017)

## **WOMEN ENTREPRENEURS IN INDIA**

“Charity begins at home” a popular saying, women entrepreneurship also begins and nurtures at home. Women play various roles to manage and support the family by balancing work, family, personal and social life by planning and managing time and available resources. In today’s economic development, women entrepreneurs have become an important source for the growth and development of the nation and been recognized for their contribution in the co-operative movements like milk revolution and Mahila Griha Udyog in Gujarat. Women entrepreneurs tend to be highly motivated, self-directed and at the same time also exhibit a high internal locus of control and achievement. According to J.A. Schumpeter “Women who innovates, imitates, or adopts a business activity is called women entrepreneur”. Women entrepreneurs in the four southern states and Maharashtra account for over 50% of all women-led small-scale industrial units in India (SIDBI, 2016). Srivastav and Syngkon, 2007: Rathna, Badrinath, & Anushan, 2016) one fourth of the women from Meghalaya were first generation tribal entrepreneurs. Women entrepreneurs in India require a favorable socio-economic environment that encourages and promote entrepreneurial talents among women. In recent times, it’s observed that there has been an increasing trend in the number of women taking up entrepreneurship as the result of changing economic scenario and women are participating in large numbers in the present world of business and corporate world. A woman not only creates jobs for herself, but generates employment opportunities for other. All over the world, it is estimated that approximately one third of the business organizations is owned by women.

Traditional small-scale enterprise promoted by women were agarbatti (intense stick), papad, pickel, masala powder, embroidery, handicraft, tailoring, small kirana stores, small canteens etc. which were managed from their residences. From the unorganized sector of self-employment, the popularly referred 3P’s papads, pickles and powders -chutney & masala powder (Sharma 2013), was due to the economic compulsion to support their family and over a period of time slowly moved into service sector? Today, women entrepreneurs are playing a transformational role towards self-sufficiency and self-employment in rural and semi-urban areas (Kalyani and Kumar, 2011) and also been growing in less developed economies, as a means for women to survive themselves and support their families (Gordon, 2000). The reasons for the success of women entrepreneur is their creativity and innovation and their success factors are (1) Independence and flexibility (2) To balance work and family (3) To make optimum use of technical education & qualifications”(Ansari,2016).

The important sources for women to emerge in the area of entrepreneurship are work experience, exposure to education and urbanization apart from economic compulsion (Jesurajan and Gnanadhas, 2011). It’s been stated that 14.1% of women have ventured into entrepreneurship among the 22 countries, one in eleven (8.9%) as per Global Entrepreneurship Monitor (Pandey. V, 2013). So encouraging women entrepreneurship is very important as they have high potential to take up entrepreneurship and bring prosperity to mankind (McConnell, 2007). A comparative study shows that India has 31.6% women entrepreneurs compared to USA-45%, UK-43%, Cannada-42%, Indonesia -40%, Srilanka -35% and France at 32% (Ansari, 2016). The link between entrepreneurial competencies and success of enterprise managed by women is very high between innovativeness and success of the enterprise and between risk-taking behavior and success of

the enterprise is moderate (Kemkar and Sharma, 2016), with higher education, women are experiencing self-confidence and recognizing their strengths and potential to take up entrepreneurship (Pandey. V, 2013) and at the same time government policies, upliftment schemes for women are also driving them towards the entrepreneurship (Azad, 1982). Promotion of women entrepreneurship and development through training will solve tomorrow's unemployment problem and also be improving the quality of life in the families and bring economic independence to women (Jesurajan and Gnanadhas, 2011). Today, women have become a contributor to the entrepreneurial ventures and are able to manage the demands of the family and enterprise despite the obstacles and challenges. Ivanka Trump, Senior advisor to the President of America at GEM-2017, "when women work, it creates a unique multiplier effect, women are more likely than men to hire other women and give them access to capital, mentorship, and network. They are more likely to reinvest their income back into families and communities".

### **MAJOR CHALLENGES FOR WOMEN ENTREPRENEURS IN INDIA**

Long-ago in Indian society, women are perceived to be weak and hence men are preferred over women to face challenges related to enterprise, as they are not treated equally due to social and cultural traditions. Women have to face competition from male entrepreneurs, who have better access to their promotion and marketing products in the organized sector and male counterparts apart from restriction of mobility and attitude toward women which compel them to give up the enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Other challenges women face in our society are Patriarchal – male-dominated Society, family obligation – balance children/household/dependents ,etc. family support, access to financial resources, working capital, low level of education & self confidence in rural and semi-urban areas, Limited mobility, access to information, networking and exploitation by middle-men. Sumathi and Gunasundari, (2016) the major problem of Indian women is her responsibility towards family and society. It is important for the Indian women entrepreneurs to find a balance between home and enterprise/career. At the same time be part of the local bodies supporting women entrepreneurship, so it enhances their role to directly get involved with the policy makers at regional and national level.

### **OPPORTUNITIES FOR WOMEN ENTREPRENEURS IN INDIA**

The growth of MSME, SME and Service sector have created opportunities for women to take up entrepreneurship and they are also managing it successfully and contributing to the economic growth. In the era of entrepreneurship, women need to be encouraged and supported to start their own enterprise, especially for rural, semi-urban and urban areas based on their aptitude, educational background and interest by providing them the infrastructure and a grooming them further through training, coaching and mentoring. Former President of India, APJ Abdul Kalam "empowering women is a prerequisite for creating a good nation, when women are empowered, the society with stability is assured". A woman in India, need a safe and friendly environment to take up entrepreneurial activity, where there is an encouragement for understanding the process of entrepreneurial development apart from family support. Studies have found self-fulfillment, knowledge; skills and experience are important factors for the development of women entrepreneurs. Government and other agencies must promote the government policies and schemes which encourage women to take up entrepreneurship. Jesurajan & Gnanadhas (2011) the unemployment problems of the nation can be

solved by a promotion of entrepreneurship among women.

## **MOTIVATING FACTORS TO BE AN WOMEN ENTREPRENEUR IN INDIA**

It is very important to understand the motivational factors which influence women to become entrepreneurs as it provides the individual to look at various support systems to look at entrepreneurship. Motivation is “the process that accounts for an individual’s intensity, direction and persistence of efforts towards attaining a goal” (Robbins 2009). While general motivation is concerned with the effort towards any goal, here we will narrow the focus to entrepreneurship in order to reflect our singular interest in the motivating factors which influence women to take up entrepreneurship. Researchers had designed many theoretical models to determine women entrepreneurial motivation which acted as a catalyst and encouraged to facilitate their performance (Moses, Olokundun, and Mosunmola, 2014).

Health and Hygiene is a key motivating factor which women consider for taking up entrepreneurship. Women enjoy being on their own than being employed, the driving force for taking up entrepreneurship was to be independent and one’s own boss (Luoma., Anina, and Fang., Qian. 2009) The most important motivation for women to start an enterprise was the need to achieve, job satisfaction, the desire to be an independent and economically necessity (Schwartz, 1976: Robbins 2009). In addition to that, desire to control and improve the financial situation (Scott, 1986: Robbins 2009) are also prominent as motivating factors. While their previous experience in similar business, profits and personality characteristics have also been influencing factors. Unmarried and separated women used their technical skills and looked at the profits, whereas married women’s decisions were dependent on their family member’s advice and previous association or experience (Suganthi, 2009) to take up entrepreneurship to support and share the family’s financial burden (Sareen, 2017).

Women entrepreneurs’ motivational factor in SME’s has been classified into personal, family, market, society and legal factors whereby personal motivation is the topmost priority. The key motivating factors among the women from the southern states of Tamil Nadu and Andhra Pradesh are economic and financial need to supplement their family income, improve social status and overcome unemployment (Rathna, et al., 2016) apart from socio economic cultural, government policy, family status, personal characteristic, financial, market and network (Hemavathy and Sheeba, 2015), ambition, skills and knowledge, family support, market opportunities, independence, Government subsidy and job satisfaction (Krishnamoorthy & Balasubramani, 2014) and economic independence, achievement, equal status and establish own identity in society (Behara & Niranjana 2012).

Let’s look at some of the motivating factors that influence women from other countries, In Afghanistan, desire for financial independence and autonomy was the key (Freshta. Nehad, 2016), Self –motivation, family support, social networking and information and communication technology contributed to Pakistani women entrepreneurs (Abbas, Abrar, Saleem, and Iqbal, 2016). In Semarang, it was earning more money (Darmanto and Yuliari 2016) whereas independence, social recognition and not for growth and profitability in Somalia (Sheikh Ali and Mahamud, 2013). The push factor (unemployment, support family financially) was prominent among the women below the age of 35 in South Africa (Olawale Fatoki, 2014) and in Malaysia it was observed pulling factors (independence, recognition, challenges) were high compared to push factors (Ismail., Shamsudin., and Chowdhury, 2012) and job dissatisfaction, retrenchment and social networking (Gadar and Yunus, 2009).

## OBJECTIVES OF THE STUDY

To explore the motivational factors among the women entrepreneurs who started their beauty parlors in Bangalore city by finding the (1) Factors that motivate women to engage in Entrepreneurship. (2) Women entrepreneurs' expectation from their enterprise of being an entrepreneur. (3) To find if there is an association between the factors facilitating women to become entrepreneurs and the opportunity to become entrepreneurs and prime motivators to become entrepreneurs. (4) To identify the triggers that motivate women to start an enterprise and (5) To make a suitable suggestions on the basis of the study.

## RESEARCH DESIGN

The study is exploratory and a questionnaire was designed to find the motivation factors of women entrepreneurs in the beauty parlor. The tools had 25 items and a mixed method (Qualitative and Quantitative) was used, using Likert five-point rating scale. We considered Beauty Parlors which were in business for more than 12 months and above, started and managed by women entrepreneurs with at least 5 full-time employees. The questionnaire was distributed to 150 women entrepreneurs managing their beauty parlor in Bangalore city and received 81 questionnaires fully completed for data analysis. Respondents rate was equal to 54%. Data was analyzed using descriptive and Inferential Statistics. Percentages, frequency, mean, standard deviation and factor analysis and correlation tools were used through SPSS and Microsoft Excel.

## FINDINGS & DISCUSSIONS

The study has brought out various factors which have motivated and influenced women to start Beauty Parlor and be an entrepreneur.

### Respondent Profile

There was no member above 45 years and below 25 years, who started their enterprise in a beauty parlor. 51.9% of the women belong to the age group of 26-35 years. Most respondents, 61.70% started the enterprise at the age group of 26-35 year. 39.50% were graduates and 15% had undergone professional training in the beauty industry at the same time. Respondents employed in a beauty parlor before starting their own beauty parlor were 33.3%, which provided them a platform to start their own enterprise.

**Objective 1:** Factors that motivate women to engage in Entrepreneurship.

(Refer Chart 1) indicates that economic independence was the top motivating factor for women to take up entrepreneurship, followed by encouragement from family and friends and favorable market conditions.

**Objective 2:** Women entrepreneurs' expectation from their beauty parlor for being an entrepreneur.

Women entrepreneurs who participated in our study wanted to be independent was the top motivating factor to be an entrepreneur followed by generating employment for others and have recognized in the society (Refer Chart 2).



## HYPOTHESES TESTING

**Hypothesis 1:** There is no significant association between the factors facilitating women to become entrepreneurs and the opportunity to become entrepreneurs and prime motivators to become entrepreneurs. The study found that there was an association between the factors facilitating women to become entrepreneurs and the opportunity to become entrepreneurs and prime motivators to become entrepreneurs (Refer Table 1). The relationship was significant at the point 01 level of confidence. Therefore the null hypothesis was rejected and alternate hypothesis accepted, i.e. there is a significant association between the factors facilitating women to become entrepreneurs and the opportunity to become entrepreneurs and prime motivators to become entrepreneurs.

## FACTOR ANALYSIS

Out of the 25 factors crystallized, Rotated Component Analysis (RCA) was used to find out how the factors were clustered. The results themed the factors into three major dimensions – 1) Internal 2) External 3) Meaningful Engagement - Perks & Rewards and Education/Competency (Refer Table 2).

## INTERNAL TRIGGERS THAT MOTIVATE WOMEN ENTREPRENEURS

Triggers which influenced women to take up entrepreneurship: Intrinsic motivation plays an important role in the individuals to start his/her enterprise because he/she has the desire to perform a task in accordance to one's desire or belief system and fulfil his/her objective. It is observed from the data analysis that the respondents ( 44.4%, mean 3.54 & RCA 0.851) themselves **SELF** was the prime motivating factor for starting the enterprise followed by ( 45%, Mean 3.5 & RCA 0.800) respondents who wanted to **support their families** by supplement additional income due economic reasons. (32.09%, mean 3.3 & RCA.743) aspired and wished **to be their own boss** while (33.3%, mean 3.3 & RCA.743) wanted to **continue the family business**, (42%, mean 3.63 & RCA.638) wanted to **be independent** and ( 38.29%, mean 3.2 & RCA.624) wanted to **do something on their own** (Refer Table 3).

Previous studies have also shown similar motivating factors which have influenced women to take up entrepreneurship. Women of Thanjavur started their enterprise to support family income and do something on their own and to reduce unemployment risk (Rathna, et al., 2016) similarly in Finland, women wanted to be independent and be their own boss (Luoma and Fang, 2009). According to (Huuskonen, 1992: Luoma & Fang, 2009) independence were seen as a pull factor for entrepreneurship, as independence is a psychological and personal trait. In Malaysia, women entering into entrepreneurship were influenced by independence and wanted to do something on their own (Ismail, et al.2012). While the women in Madurai-Theni district women entrepreneurs wanted to be independent to nurture ambition- a personal goal and support their family (Krishnamoorthy and Balasubramani, April 2014), whereas in Madurai- SIDCO region it was financial independence and being their owns boss (Kalyani & Kumar, 2011).while women in Haryana were influenced by factors such as to support the family since they came from a business background, had the knowledge and looked at career prosperity (Panchal and Dua 2013).

## EXTERNAL TRIGGERS THAT MOTIVATE WOMEN ENTREPRENEURS

Triggers which influenced women to take up entrepreneurship: Extrinsic motivations are those stimuli which influences individuals from outside to perform or take new initiatives based on their experiences from external factors or environment like support of **Financial institutions in providing loans** encouraged women (21%, mean 3.2 & RCA.846 )

followed by understanding **potential market demand for starting an beauty parlour** (33.3%, mean 3.3 & RCA 0.843), women who were **dis-satisfied with previous employment** (43.2%, mean 2.1 & RCA 0.801), **Success stories of other entrepreneurs** (39.5%, mean 3.4 & RCA 0.754 ) and **Social status** (30.9%, mean 3.5 & RCA 0.722), to start their own enterprise (Refer Table 4). An earlier study in Tirunelveli district, showed similar results as women were looking at economic social status, opportunities and a potential market as some of the motivating factors which influenced them to take up entrepreneurship (Jesurajan & Gnanadhas, 2011).

### **OTHER FACTORS – REWARDS/PERKS THAT MOTIVATE WOMEN ENTREPRENEURS**

One of the motivating factors for personal motives is the entrepreneur's quest for success, control over self and responsible for the growth, success and higher profits/income apart from personal achievement. The desire to do something better for self is also a factor for starting an own enterprise. Respondents (32.1%, mean 3.3 & RCA 0.838) wanted to have **higher returns** from their beauty parlor and (37%, mean 3.4 & RCA 0.804) found this **business to be easy to start** and perform. **Job enrichment** was important for (37%, mean 3.5 & RCA 0.765), **Earning High income** was another factor for (30.8 %, mean 3.3, RCA 0.760), those aspired for **achievement** were ( 43.2%, mean 3.7 & RCA 0.740) and respondents were compelled to start the Beauty parlor because of **unemployment** were ( 45.6 %, mean 4.0 & RCA 0.633) (Refer Table 5). The challenges and opportunities in Semarang, Indonesia are growing rapidly and women who used to seek job are turning into job creators by taking up entrepreneurship due to the need for achievement, environment and family support to venture into business, earn more money and be successful –achievement factor (Darmanto and Yuliari 2016).

### **OTHER FACTORS – EDUCATION/COMPETENCY THAT MOTIVATE WOMEN ENTREPRENEURS**

An individual's decision to start an entrepreneurial career is dependent on competency factors such as professional training, Skills acquired in that particular field, formal education and experience which helps individuals to make a choice, **professional training** (27.18%, mean 3.3 & RCA 0.866), having **relevant trade information** (22.2% mean 3.3, RCA 0.797) or contacts to start beauty parlor (35.82%, mean 3.4 & RCA 0.796). To utilize acquired skills in the similar field (16%, mean 3.0 & RCA 0.791), **professional education** (30%, mean 3.1 & RCA 0.774) and **previous experience** in similar field (29.6%, mean 3.1 & RCA 0.759) encourages individuals to start something on their own based on their specialization because working in one's area of specialization or expertise give confidence and reduces the uncertainty associated with the new venture (Refer Table 6). Women in Coimbatore looked at entrepreneurship because of their technical and professional skill possessed, Suganthi (2009) whereas in Pakistan it was social networking/contacts and information and communication technology as a medium of trade information (Abbas., etal.,2016)and in Tiruchirappalli district factors such as Government policies ( trade information ), market and networking (Hemavathy & Sheeba, 2015).

### **IMPLICATIONS**

The growth and development of women to take up entrepreneurship need to be encouraged and promoted. So women can participate in the entrepreneurial development otherwise this will remain a distant dream.



The Government, non-government, promotional and regulatory agencies need to come forward and promote women entrepreneurship and remove the obstacles which restrict women from taking up entrepreneurial activity. According to The Female Entrepreneurship Index (FEI) 2015 by The Global Entrepreneurship and Development Institute, India ranks 70 out of 77 nations (Goyal., Preeti, 2015). Looking at the encouragement for women development and entrepreneurship globally, the women entrepreneurship development in India is beginning to grow slowly and steadily with government initiatives like skill development programmes, financial assistance through banks, education, apart from encouragement from families and society.

## **GOVERNMENT OF INDIA'S SUPPORT TO WOMEN ENTREPREUNERSHIP**

To support and encourage women in setting up their own enterprise, the Government is encouraging more women to take up an enterprise in the MSME sector; they have formulated various training and development cum employment schemes to develop women entrepreneurs. Some of the schemes and steps taken by the Government during Ninth Five-Year Plan: are (a) Trade-related entrepreneurship assistance and development scheme for women (TREAD).(b) Women Comkp0onent Plant,(c) Swarna Jayanti Gram Swarozgar Yojana and Swaran Jayanti Sekhari Rozgar Yojana, (d) New schemes named Women Development Corporations, (e) State Industrial and Development Bank of India (SIDBI) has introduced following schemes to assist the women entrepreneurs. These schemes are: (i) Mahila Udyam Nidhi (ii) Micro Cordite Scheme for Women (iii) Mahila Vikas Nidhi (iv) Women Entrepreneurial Development Programmes, (f) Marketing Development Fund for Women,(g) Consortium of Women Entrepreneurs of India provides a platform to assist the women entrepreneurs to develop new, creative and innovative techniques of production, finance and marketing.

## **FINANCIAL SUPPORT SCHEMES**

The Govt. of India has launched many programmes to encourage women to start their enterprise by providing financial support through schemes (a) Mudra Yojana Scheme for women to start their enterprise (SHISHU) like beauty parlour, etc. apart from this they also have (b) Mahila Vikas Nidhi loan are given to women to start their venture in the field like spinning, weaving, knitting, embroidery products, block printing, handlooms handicrafts, bamboo products etc.(c) Rashtriya Mahila Kosh set up to grant micro credit to pore women at reasonable rates of interest with very low transaction costs and simple procedures..

## **TRAINING PROGRAMMES**

The following training schemes ,especially for the self-employment of women, are introduced by government to develop and encourage entrepreneurial skills. (i) Support for Training and Employment Programme of Women (STEP). (ii) Development of Women and Children in Rural Areas (DWCRA). (iii) Small Industry Service Institutes (SISIs) (iv) State Financial Corporations (v) National Small Industries Corporations (vi) District Industrial Centers (DICs).

## **SUBSIDY SCHEMES**

The Govt. of India have launched many subsidies programmes to encourage women to start their enterprise through a) Bharatiya Mahila Bank started in 2013 to take care of the unbanked, neglected and discriminated women b) BMB Shringaar- setting up a beauty parlor /saloon/spa c) BMB Annapurna – Food enterprise, d) BMB Parvarish - day care center, e) TREAD Subsidy Scheme for Women- illiterate/semi-literate or lesser privileged women, f) Mahila Coir

Yojana- assistance to artisan women living in rural areas (producing coir fiber).

## **GOVERNMENT OF KARNATAKA'S SUPPORT TO WOMEN ENTREPREUNERSHIP**

The Govt. of Karnataka encourages women to take up entrepreneurship and have announced \$1.5 million (Rs. 10 crores) Idea2POC (idea to proof of concept) fund of International Women's 2017. Programmes like Udyogini Scheme, which encourages and empowers women to take up self-employment, especially in trade and service sector by providing financial support through banks and financial institutions. "Confederation of women entrepreneurs is promoting the cause of women empowerment by inculcating a culture of entrepreneurship among women and facilitating in shaping their ideas into workable models of business. Women empowerment means building their confidence level to face the world and to achieve their targets," (Priyank Kharge, Minister, Govt. Karnataka, 2017).

Some of the schemes which support women entrepreneurs are (1) Karnataka Mahila Abhivrudhi yojane ( K MAY), (2) Scheme for assisting women to take up training for job oriented program, (3) Skill Development, 40 Stree Shakthi program, etc KSFC – Karnataka State Finance corporation supports women through its various programmes in terms of financial assistance. The women's associations have come together to work as a team under 'Ubuntu'. Ubuntu comprises of (1) AWAKE (Association of Women Entrepreneurs of Karnataka),(2)COWE, EMERGE, KASSIA (Karnataka Small Scale Industries Association),(3)WISE (Women's Initiative for Self-Empowerment), (4) FKCCI (Federation of Karnataka Chambers of Commerce and Industry), and (5)WEKAS(Women Entrepreneurs Karnataka Association). The idea is to encourage women in Tier II and III cities and help the members get more business, facilitate marketing and vendor development. (Ratna Prabha, Chief Secretary to Government of Karnataka, 2017).

## **BANKING SECTOR SUPPORTING WOMEN ENTREPRENEURS**

To start any enterprise funds are very important and various banks are offering attractive and specialized loans for women entrepreneurs which are more flexible in terms and conditions pertaining to collateral security, interest rates etc. Some of the banks which encourage women are (1) Annapurna Scheme by State Bank of Mysore, (2) Stree Shakti Package for women entrepreneurs by State Bank of India, (3) Bharatiya Mahila Bank Business Loan, (4)Dena Shakti Scheme by Dena Bank, (5)Udyogini Scheme by Punjab and Sind Bank,(6)Cent Kalyani Scheme by Central Bank of India, (7)Mahila Udyam Nidhi Scheme by Punjab National Bank,(8) Orient Mahila Vikas Yojana Scheme by Oriental Bank of Commerce.

## **ROLE OF SOCIAL AND SELF HELP GROUPS**

Women need support, guidance, and encouragement to start an enterprise and there are many social groups/organizations which play an important role during their entrepreneurial journey by empowering the women entrepreneurs. These groups support women entrepreneurship through skill development, training, counseling, mentoring and assisting them in marketing their products apart from arranging financing for women-run businesses. They promote holistic and sustainable entrepreneurship. A self-help group is a blessing for women entrepreneurs. (Fazalbhoy, 2014) and are effective for women empowerment (Yadav, 1999). Some of the groups are (1) Stree Shakthi & Swashakthi Groups, (2) FIWE: The Federation of Indian Women Entrepreneurs, (3) TREAD: Trade Related Entrepreneurship Assistance and Development, (4) CWEL: Consortium of Women Entrepreneurs of India,(5) Stree Shakti

by Tie,(6). NWEA: The Noida Womens' Entrepreneur Association, (7) ALEAP- Association of Lady entrepreneurship in Andra Pradesh, (8). SEWA – Self-employed women's association target women enterprises in the informal sector and provide them with grants and loans to start and operate their businesses.

## **GENDER INCLUSION FOR MOTIVATING WOMEN ENTREPRENEURS**

The position of women in our society needs to be improved and strong efforts must be taken to promote women entrepreneurship. There must be a conscious effort to increase the capability of women to participate by treating them with par with men in the workplace which will, in turn, see the benefits in terms of growth and development. The customs and traditions towards women are also a factor which hinders the growth of women and faces many obstacles from within a family and environment, which they need to overcome and develop so they can have the same opportunities as men, especially in the rural, semi urban area. Family approval and encouragement is very important for women to prosper and flourish as entrepreneurs (Sharma, Y, 2013). Mentoring is the key to successful career and this has been experience of successful women who have been encouraged, mentored, and coached in the right direction by their mentors (Srinivasan, 2016).

Programs for women's development should be designed to address changes in attitude and mind-set of the people in our society. Awareness needs to be created about the opportunities and contribution they can make towards the economy and development of the society and nation. Workshops should be organized to encourage women to participate and later training programs can impart the skills required to run the enterprise (Gupta and Aggarwal, 2015). Government should promote their policies through awareness programs and set up infrastructure for vocational training, technology support for building a platform for women to participate and avail the benefits of the schemes and programs. Professional counselors, coaches and mentors must be engaged to develop and motivate women to take up entrepreneurship development. As a nation ,we need accept women's entrepreneurship development and their needs by instilling confidence and provide them an opportunity to be flexible, so they can adjust and manage their multiple roles and responsibilities. These will not only reduce gender inequalities, but also create more space for women to venture into entrepreneurship (Goyal., Preeti, 2015)

## **SUGGESTIONS FOR FURTHER RESEARCH**

- The study would aid in better positioning the significance of the above factors to train women to explore the opportunities for becoming entrepreneurs.
- Further, this study can be replicated in other sectors to understand the motivating factors among women entrepreneurs'.
- A large sample can be taken within the Beauty Parlour's across the country. Demographic variables that have majorly contributed to the present study can be investigated for all women entrepreneurs' across sectors.

## **CONCLUSIONS**

Entrepreneurs face many challenges in various areas due to economic conditions, social status in society, the need for being independent and flexibility, the magnitude and complexity of challenges for women entrepreneurs in developing economies are plenty. The Present study found that to start an enterprise, three triggers

(Internal, External & Engagement – Perks & Rewards and Education & Competencies) influence and motivated them to start the enterprise – Beauty parlor Age played a major role for women to start independent business. The majority of the women belong to the age group of 26-35 years. Factors like financial independence, risk taking abilities, social status, higher returns, working independently and unemployment have motivated women factors to venture into the small enterprise like Beauty parlor. They have also looked into market conditions, the individual's education & professional training, Support from family, financial institutions and dissatisfaction with one's previous job have also influenced and motivated them to them to start their enterprise Women have found the Beauty Parlor industry a small enterprise which is easy to manage, provide them the social status, financial independence and rewarding. Though which they are able to balance their family and professional lives.

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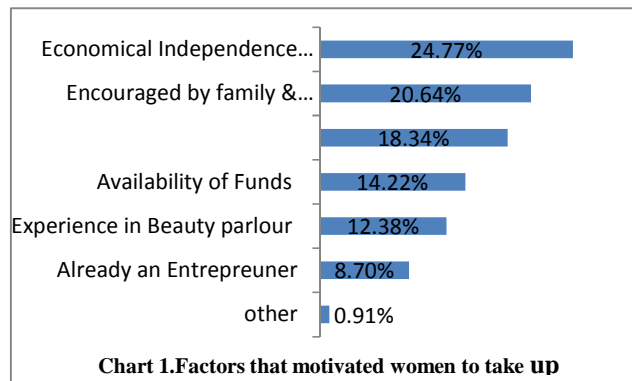


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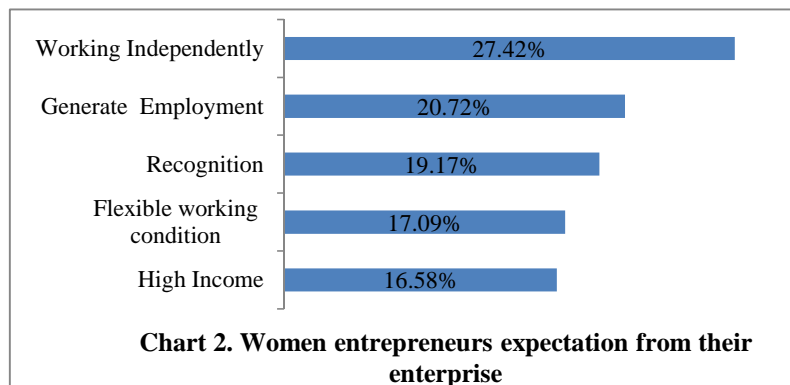
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**APPENDICES**

**Charts and Tables**



**Chart 1: Indicating Factors that Motivates Women to Engage in Entrepreneurship**



**Chart 2: Indicating Women Entrepreneurs' Expectation from their Beauty Parlour for being an entrepreneur.**

**Table 1: Indicating Association between the Factors Facilitating Women to Become Entrepreneurs and the Opportunity to Become Entrepreneurs and Prime Motivators to Become Entrepreneurs**

	Pearson Correlation	Sig. (2-tailed)	N
Factors Facilitating Entrepreneurship	1		81
Opportunity to become Entrepreneurs	.838**	.000	81
Prime motivators to become Entrepreneurs	.720**	.000	81

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

**Table 2: Indicating 25 Factors Crystalized, Rotated Component Analysis (RCA)**

Internal	External	Meaningful Engagement					
		Perks & Rewards			Education/Competency		
Self	0.851	Financial Institution	0.846	Higher Returns	0.838	Professional Training	0.866
Started business to Support family	0.800	Potential demand for beauty parlour	0.843	Business Easy to enter	0.809	Trade Information	0.797
Be my own Boss	0.743	Dis-Satisfaction with previous employer	0.801	Enriched jobs	0.765	Relevant Contacts	0.796
Continue family business	0.663	Success stories of other Entrepreneurs	0.754	Earn high income	0.760	To make use of acquired Skills	0.791
Being Independent	0.638	Social Status	0.722	Achievement	0.740	Professional Education	0.774
Do something on my own	0.624			Unemployed	0.633	Previous Experience in Beauty parlour	0.759
Personal Goals	0.530						

**Table 3: Indicating Internal Triggers That Motivate Women Entrepreneurs**

SI No.	Internal Triggers	Mean	SD	RCA
1	Self	3.5	1.6	.851
2	Started business to Support family	3.5	1.7	.800
3	Be my own Boss	3.3	1.6	.743
4	Continue family business	3.3	1.6	.663
5	Being Independent	3.6	1.4	.638
6	Do something on my own	3.2	1.7	.624
7	Personal Goals	3.6	1.2	.530

**Table 4: Indicating External Triggers that Motivate Women Entrepreneurs**

SI No.	External Triggers	Mean	SD	RCM
1	Financial Institutions	3.2	1.5	.846
2	Potential Market demand for Beauty Parlour	3.3	1.6	.843
3	Dissatisfaction with Previous employment	2.1	1.6	.801
4	Success stories of other Entrepreneurs	3.4	1.6	.754
5	Social Status	3.5	1.3	.722

**OTHER FACTORS - REWARDS/PERKS AND EDUCATION/COMPETENCY****Table 5: Indicating Other Factors – rewards/Perks that Motivate Women Entrepreneurs**

S. No	Rewards/Perks	Mean	SD	RCM
1	Higher returns	3.3	1.6	.838
2	Business easy to Enter	3.4	1.6	.804
3	Enriched Job	3.5	1.5	.765
4	Earn high income	3.3	1.5	.760
5	Achievement	3.7	1.4	.740
6	Unemployed	4.0	1.8	.633

**Table 6: Indicating other Factors –Education/Competency that Motivate Women Entrepreneurs**

Sl. No.	Education/Competency	Mean	SD	RCM
1	Professional training	3.3	1.5	.866
2	Had relevant trade information	3.3	1.5	.797
3	Contacts to start business ( Beauty parlour)	3.4	1.6	.796
4	To make use of acquired Skills	3.0	1.4	.791
5	Professional Education	3.1	1.7	.774
6	Previous Experience in Beauty parlour	3.1	1.7	.759