Does Entrepreneur Gender Matter for Entrepreneurial Motivation: Answers from Micro Small and Medium Enterprises (MSMEs) of Assam

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Does Entrepreneur Gender Matter for Entrepreneurial Motivation: Answers from Micro Small and Medium Enterprises (MSMEs) of Assam

By Ankita Sarmah¹, Bedabrat Saikia², Dhananjay Tripathi³

Abstract

With regard to SGD-5, this study attempts to examine the association between entrepreneur’s gender and their entrepreneurial motivation and to discover if entrepreneur’s gender influences the motivation. The study further tries to see if entrepreneurial motivation varies on the grounds of entrepreneur’s gender. Based on a qualitative approach, the study uses interview data of 320 MSME entrepreneurs from Assam, India. Two hypotheses—there is no association between entrepreneur’s gender and the entrepreneurial motivation (H₀₁) and there is no significant difference between the mean rank of male and female entrepreneurs with respect to their motivational factors (H₀₂)—are postulated and tested using Chi-Square and Mann Whitney test respectively. The Chi-Square and Cramer’s V test findings corroborate a strong, positive, and significant association between (H₀₁) entrepreneur’s gender and their entrepreneurial motivations and further the Mann Whitney analysis acknowledged that motivational factors significantly vary across entrepreneur’s gender (H₀₂) refuting the earlier studies. Due to society’s gender perceptions, the relationship between entrepreneurial motivations and entrepreneurship differs between males and females. Men are relatively more drawn towards entrepreneurship than women. Male entrepreneurs are largely the outcome of force (46.9%), create (26.9%), and chance (26.3%) while females are of chance (55.6%), force (30.6%), and create (13.8%) motivational factors. From a policy perspective, female empowering policies should be of two-fold viz., first to economically strengthen them and second to spread awareness about their legal rights.

Keywords: Entrepreneurial Motivation, Gender, Female Entrepreneur, MSMEs, SGD-5

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Introduction

Women have been victims of socio-economic, political, and cultural discrimination across many societies for millennia (Cole, 2016). But economic freedom can largely liberate and counter such oppression (Conner, 2014). However, in a society dominated by the patriarchs, there is a tussle to achieve economic independence. Being socially marginalised, poverty of women and poverty of rural women in particular (Batana, 2013) is a global concern. Gender biases in resource allocation is rampant in many developing countries, including India (Sen and Anand, 1996). Until recently, women had no or limited access to medical and health care, food and nutrition, and ownership rights to land and other ancestral properties (Afza et al., 2010). Such biases can be attributed to favouritism for male wards coupled with the economic capacity of the family and the socio-cultural norms governing them. The World Economic Forum in its Global Gender Gap Report 2018 stated that it will take another 202 years to close the global economic gender gap at the current rate of progress. However, recently countries have made social inclusion and diversity their top agenda to mitigate the issues of gender biases in poverty and access to better education and health facilities (Demirgüç-Kunt and Klapper, 2012). Women are now diving into the non-agricultural sector for employment through entrepreneurship although their participation remains lower than their male counterparts (Cicchiello et al., 2020). The existence of a widespread gender gap among male and female entrepreneurs is well-known (Global Entrepreneurship Monitor, 2018). Yet women have earned laurels as successful entrepreneurs contributing to the country’s economic development. Female entrepreneurship is trending as a global economic venture, calling the attention of policy framers, researchers, and the general masses. In the past few decades there has been a worldwide upsurge in the number of female entrepreneurs. But female entrepreneurs in India are not able to excel at par with their fellow peers from developed nations (Ghosh and Cheruvalath, 2007). The social construct of women’s identity in India greatly differs from that of Western nations. Women here have restrictions to access resources and skill training, and the cultural doctrines assign them a subordinate position in society and often require the perusal of man (Venugopal, 2016). Four out of five women in India are not employed, and India’s FLFP (Female Labor Force Participation) dropped to 20.5% in 2019 from 30.3% in 1990 (Global Gender Gap Report 2020). Lower FLFP in India can be ascribed to the constraining socio-cultural views for working women, lower educational qualification, gender wage gap, lack of safety policies, and flexible work-timings (Ratho, 2020). Only 8.9% of firms in India have women in top management positions, while for performing the same work women on average earn only 65.5% of what their male colleagues earn on an hourly wage basis (Global Gender Gap Report 2020). The MasterCard Index of Women Entrepreneurs 2020 has ranked India 49th among 58 countries of the world. The same report also claims that out of 100 business leaders in India, only 6-15 are females. India has a low women business leader representation of 14% and the Indian markets have sharply widened the gender gap for entrepreneurial activity; women’s entrepreneurial activity rate has declined from 79.6% in 2017 to 62.1% in 2018 due to a rise in men’s entrepreneurial activity rate from 10.3% to 14%. With a view to achieve gender equality, empower all women and girls, and ensure social inclusion and gender diversity in workspaces, the United Nations framed its Sustainable Development Goal Five (SDG) along with the other seventeen goals to be achieved by 2030. Against the backdrop of SGD-5, this study probes the association between entrepreneurs’ gender and their entrepreneurial motivations to see if gender biases influence women’s motivations. Gender is a sociocultural term and it differs from sex which is something biological and bodily (Fausto-Sterling, 1999; Pryzgoda & Chrisler, 2000). For Lips (2020, p.7) “sex is an individual’s biological maleness or femaleness”, or variations of intersex whereas “gender is non-physiological aspect of being male or female—the cultural expectations and roles for femininity and masculinity”. Assumptions about biological sex as binary are also rooted in cultural
ideologies. We seek to determine if entrepreneurial motivation varies on the grounds of an entrepreneur’s gender. Building on earlier scholarship, this study intends to find the potential influence of gender on entrepreneurial motivations of individuals as suggested by Ajzen’s (1991) Theory of Planned Behaviour (TPB). Ajzen, in attempting to explain the entrepreneurial motivation of an individual, establishes three concepts viz., entrepreneurial personal attitude (EPA), entrepreneurial perceived behavioural control (PBC), and subjective/societal norm (SN). Various studies like Haus, et al., (2013); Datta, (2020); Arshad, et al., (2016) examined if an entrepreneur's gender influences entrepreneurial motivation by using the Theory of Planned Behaviour. The results of these studies show that compared to women, men usually have a higher motivation towards entrepreneurship because subjective/societal norms play a pivotal part in influencing entrepreneurial motivations for women.

There is an acute gap in research on gender equality and entrepreneurship, especially in managerial positions. Extensive research is required to explain the gender differences in entrepreneurial activities (Santos et al., 2016; Datta, 2020). Of the total studies on entrepreneurship only 10% is devoted to women (Welsh et al., 2014) and Europe and North America generate most of the studies (Venugopal, 2016). Our study fills in the gap by contributing to the scanty literature on gender equality and entrepreneurship especially in managerial positions by focusing on the motivational factors driving entrepreneurship. A study on entrepreneurship is incomplete without studying the entrepreneurial motivations for diving into entrepreneurial ventures (Datta, 2020). There is an absolute dearth of literature dealing with the entrepreneurial motivations of women entrepreneurs from developing regions of Assam or India (Khanka, 2009). Blending the sociological aspect of gender bias with the economics of entrepreneurship and economic growth, this study is a flag-bearer in showcasing the realities of gender gaps in entrepreneurial ownership, managerial positions, perceived intentions, motivations, and the nature of entrepreneurial activities all in a common platform. Our study adds both to the theoretical and practical aspects of entrepreneur’s gender influencing the entrepreneurial motivations.

### Theoretical Framework & Relevant Literatures

Entrepreneurship is undeniably influenced by the psychological factor of motivation and mental readiness (Marques et al., 2012). Naffziger et al., (1994) explains why ‘motivation’ of the entrepreneurs during their early entrepreneurial period needs to be studied to answer why some individuals opt for entrepreneurship and how they vary from those who do not. Behavioral psychologists Kreitner (1995) defined motivation as a psychological process that gives behavior, purpose, and direction to an individual. Ismail et al., (2012) maintained that it is motivation which directly gives rise to the entrepreneurial decisions, and motivational factors stimulate the personal entrepreneurial behavior. Limbu and Bordoloi (2015) state that rural Assamese women lack motivation to be entrepreneurs. Several theories try to explain the complexities of the motivational factors, and Maehr and Meyer (1997, p.372) commented “motivation is a word that is part of the popular culture as few other psychological concepts are”. Cooper’s (1981) study highlighted three motivational factors for entrepreneurship viz., antecedent (background factors like family & genetic); the ‘incubator organization’ (the previous occupation or the nature of organization where the entrepreneur was engaged prior), and environmental factors (economic conditions, access to finance and support services). A few focused on two prime motivational factors, ‘push’ and ‘pull’ (Gilad and Levine, 1986; Watson et al., 1998; Hughes, 2006; Nasiri and Hamelin, 2018). Push denotes pushing someone into entrepreneurship often against their will, while pull describes pulling someone towards entrepreneurship. Some others have additionally divided the ‘push’ factor into ‘chance’ and ‘force’, and our study incorporates the terminology of studies that identifies three motivational
Entrepreneurial Personal Attitude (EPA) & Motivation

EPA is the attitude or desire to become an entrepreneur (Ferri et al., 2018). Using Schumpeter’s (1934) work, Carland et al., (1984) opined that women are in business to attain growth, innovation, and profits. Women are more likely to start a business as a challenge and opportunity of self-fulfilment while a few others opt as a means to exert control over the quality and the quantity of work and as an option to limitations in career growth (Belcourt et al., 1991; Vracheva and Stoyneva, 2020). Holland and Garrett (2015) concluded that success and profits are not the only criteria for the decisions to start a new venture. Individual differences, nature of the current business, and the context of the opportunity have an integral part in such decisions. For Khanka (2009) personal growth, recognition, autonomy, and the need for self-achievement are the prime motivating factors for Assamese women entrepreneurs. Works of Ojewumi, et al., (2018); Singh (1993); Rosa and Dawson (2006); Jennings and Brush (2013); Chaudhuri et al., (2020); Hutasuhut, (2018); Nasiri and Hamelin, (2018) have acknowledged that the entrepreneurial motivational factors are uniform across men and women. Yet the propensity of females to start a business is less, and they are generally less attracted to entrepreneurship (Aterido et al., 2011; Koellinger et al., 2013). This could be due to several factors like higher scarcity of capital (Brush et al., 2020); inaccessibility of markets and infrastructure (Lalhunthara, 2015); lack of role-models, networking, management, and other resources (Brush et al., 2004; Becker-Blease and Sohl, 2007), lack of prior work experience and trainings; limited family support; and gender perceptions and low confidence (Hisrich and Brush, 1984; Belcourt et al., 1991; Fisher et al., 1993; Das, 2012). Moreover, self-employment or entrepreneurship is perceived as a disadvantage by the women fraternity (Wincent and Ortqvist, 2009) owing to a multitude of factors like priority of family obligations (Wentling, 1996; Rathna, 2016), marriage (Tharenou and Conroy, 1994); support from the family (Mali, 2004; Limbu and Bordoloi, 2015); family status and entrepreneurial family background (Davidsson and Honig, 2003); government policies (Pathak, 1972); educational qualification (Ghosh and Cheruvalath, 2007); pregnancy, motherhood, and maternity leave (Bhagat, 2007; Wincent and Ortvqvist, 2009); household chores and drudgeries (George et al., 2009); national culture of ‘individualism’ (Cassar, 2007); and unemployment and flexibility of working hours (Georgellis and Wall, 2005; Ratho, 2020). EPA is seen to be negative among females and studies like those conducted by Arora and Jain, (2019); Veena and Najaraja, (2013); Cornwall, (2011); Griswold and Palmer, (2019) have clearly stated that males and females have different motivations for starting an enterprise.

Entrepreneurial Perceived Behavioural Control (PBC) & Motivation

PBC or Self-efficacy (ESE) in the general parlance is the self-belief that one has the capacity to undertake and perform an activity (Ferri et al., 2018). Studies have proven time and again that compared to men, women have low self-efficacy (Nowiński et al., 2019; Wilson et
Female entrepreneurs are also found to have different attitudes towards business competition and risk-taking quotient; self-confidence and optimism; and differences in perception of business opportunities (Gneezy, 2003; Bengtsson, 2005; Dohmen et al., 2011; Koellinger et al., 2013). Opportunity cost and the roles attributed to women, and fear of failure as an entrepreneur and absence of social networks with fellow entrepreneurs and entrepreneurial role models instils a negative self-efficacy in women (Aldrich and Cliff, 2003; Wagner, 2004; Diaz-Garcia and Jimenez-Moreno, 2010; Dohmen et al., 2011; Koellinger et al., 2013; Shahriar, 2018). Contrarily, men have a higher self-efficacy and prefer entrepreneurship over other career options (Veciana et al., 2005; Langowitz and Minniti, 2007). Kumar et al., (2012); Pharm and Sritharan, (2013) highlight how grievous the gender gap is in terms of self-employment and self-efficacy. Patel (1987) noted that the entry of women into business is a ‘recent development in the orthodox, traditional socio-cultural environment’ of Indian society. Traditional Indian society visualises women as a caretaker of the family latent with the household drudgeries rather than the bread earner. Goyal and Prakash (2011) described how Indian women transformed from being confined to ‘Pickles, Kitchen, Kids and Knitting’ to being engaged in ‘3Ps-Pickles, Powder and Pappad’. This transition was possible because women became considerate about their own growth, economically and socially.

**Societal/Subjective Norms (SN) & Motivation**

Bandura’s (2001) Social Cognitive Theory explains how the social environment of an individual moulds his/her cognition and behaviour (De Carolis and Saparito, 2006). Whether entrepreneurship is viewed as a respectable career option by society will attract an individual's interest towards it (Ferri et al., 2018). It primarily involves ‘social capital’ or bonds among family members and ethnic groups (Bazan, et al., 2019). Mali (2004) claimed that the support North-Eastern women entrepreneurs of India received from their family and male members was imperative in shaping their career (Sahban, et al., 2016). Traditionally entrepreneurship has not only been stereotyped as a masculine endeavour (Bird and Bush, 2002; Gupta, et al., 2014) but certain entrepreneurial activities have also been stigmatized as feminine and masculine (Perez-Quintana, et al., 2017). Women largely view entrepreneurship as a male activity (Langowitz and Minniti, 2007) even though the participation of women in entrepreneurship is increasing (Agarwal et al., 2018). Many women in Assam and even in several parts across the globe have been made to believe that masculinity (aggressiveness, risk-taking, competitiveness) is instrumental to succeed and consequently they belittle themselves (Bird and Brush, 2002; Veciana et al., 2005). Gender bias owes largely to the socio-economic and cultural doctrines (Shinnar et al., 2012; Bosma, 2013) of the society. Ramaswamy (2010) showed that socio-cultural factors were an integral part of the entrepreneurship process. Ufuk and Ozgen (2001) stated that cultural differences across the country affect the personal and professional roles of women entrepreneurs. As an entrepreneur, it will negatively impact her personal life but positively impact the individual’s life and her social and economic life. For Shahriar (2018) in patriarchal societies, only men have more chances to establish a business and vice-versa. Religiosity and caste division of the Indian societies also impose hurdles for entrepreneurship (Audretsch et al., 2013), more so for the women who are already in the grasp of evils like dowry, low literacy, and low social status (Ghosh and Cheruvalath, 2007). Upper-caste women and women assigned conventional social roles are even denied free movement and liberty to work (D’Cruz, 2003). Gender biasness and typecast have even demarcated the range of entrepreneurial activities to be undertaken (Ghosh and Cheruvalath, 2007). For Sinha (2003), traditional business activities (handloom & handicrafts) are mostly dominated by
women whereas only a handful of them choose non-traditional ones. Furthermore, regional differences also vary the participation of women in entrepreneurship. Female entrepreneurs in Southern India are involved in coir making, manufacturing ready-made garments, food processing, pickle and bakery, handicrafts, printing, book binding, electronics and assembling units, and other areas (D’Cruz, 2003). Women in Northern India opt for light-manufacturing items and boutiques, beauty products, interior design and home furnishings, management and placement, consultancy, and nursery schools (Sharma and Dhameja, 2002). Families traditionally (Bania or Punjabi Khatri) with entrepreneurial backgrounds will draw women of such families towards entrepreneurship as evident from regions like Gujarat, Maharashtra, and Karnataka (Walokar, 2001; Sharma and Dhameja, 2002). Traditional Assamese societies with male dominance have little room for female entrepreneurship and women are viewed as caretakers of the family rather than bread earners. Women, with limited education and technical knowledge, are preoccupied with household chores and agricultural tasks (Limbu and Bordoloi, 2015). Gender biases and the aftermath of orthodox societal norms puts the final nail in the coffin for female entrepreneurship and entrepreneurial motivations.

**Methodology**

The study is based on Assam, a developing region of the Indian sub-continent, as the researcher is adept in the local language and diaspora. Of the 34 districts (administrative units), Kamrup-Metropolitan and Kamrup-Rural have been selected as the study area. An amalgamated data set from the urban and rural Assam would reflect a better sample composition representing a true picture of the economy.

**Data Collection & Sampling Design**

MSME entrepreneurs of Kamrup-Metropolitan and Kamrup-Rural are the primary data source. These units are registered with DICs (District Industries Centre) of either district and have been operational for no less than five years as of 31st March 2018. MSMEs surviving for a minimum five years are only enumerated as some units fail miserably and do not survive the first few years and units surviving the first five years are considered as successful (Toluyemi, et al., 2016). Secondary data are also consulted. Sample size (n) is 320 units by employing Yamane’s (1973) formula. Primary data was collected during 2018-2019 by canvassing a schedule. Based on our survival criteria and applying purposive sampling of entrepreneur’s gender, we have collected 160 males and 160 females. The study focuses on general MSME activities along with certain gender specific activities in particular. We have focused on 12 such activities in accordance with the A Standard Industrial Commodity Classification (ASICC) 2000 and National Industrial Classification (NIC) 2008 for the MSMEs, India.

**Hypotheses**

To learn if entrepreneur’s gender (independent variable) is in any way associated with entrepreneurial motivation (dependent variable) or to know if gender influences motivation, a null hypothesis is formulated:

H01: There exists no association between entrepreneur’s gender and entrepreneurial motivation

Furthermore, another set of null hypotheses is postulated to see if the motivational factors vary on the grounds of an entrepreneur’s gender:

H02: There is no significant difference between the mean rank of male and female entrepreneurs with respect to their motivational factors.

**Statistical Tools**
Chi-Square analysis is applied to check for significant association in the null hypothesis, there exists no association between entrepreneur’s gender and the entrepreneurial motivation (H0₁) and Cramer’s V test to check the strength of the association (Rayat, 2018; Pandis, 2016; Sarmah et al., 2021). To test the null hypothesis, there is no significant difference between the mean rank of male and female entrepreneurs with respect to their motivational factors (H0₂) Mann-Whitney U test (Birnbaum, 2020; MacFarland and Yates, 2016) is employed and the effect-size ($r^2$) is also computed \( ([v^2/n-1], \quad n= \text{ sample size} \quad \& \quad v^2=\text{squared value of the ‘z’ score}) \) to know how much shared variance exists between the independent and dependent factors of the study (Green and Salkind, 2005; Sarmah et al., 2021). The effect-size is interpreted in accordance with Cohen’s study (1992) (Datta, 2020). Besides this, to illustrate primary survey findings descriptive statistics (Ahmed and Ahmed, 2021; Collis and Hussey, 2014) are also used.

**Results and Interpretation**

The lesser number of female entrepreneurs is a well-established fact. At the national level, females account for only 20.37% of the total MSME ownership as against 79.63% male Evidence as of 2019-2020 (Table 1). The motivational factors to be an entrepreneur are universal in nature as highlighted in the empirical instances, yet the actual proportion tells a different story. Female entrepreneurs are less common than male entrepreneurs, and this asymmetric phenomenon is widely prevalent. Males (79.63%) dominate the ownership of all three categories of MSMEs in India. Females are engrossed more in micro enterprises as evident from secondary and primary data of the study. Women occupy only a meagre 2.27% ownership of medium enterprises. Even within micro and small enterprises their inclination is towards micro units (20.44%) than the small enterprises (5.26%). In contrast, males are inclined towards medium enterprises (97.33%) and small (94.74%), and less towards the micro (79.56%).

Table 1: MSMEs Ownership in India 2019-2020

<table>
<thead>
<tr>
<th>Category of Enterprise</th>
<th>Male</th>
<th>Female</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro</td>
<td>79.56</td>
<td>20.44</td>
<td>100</td>
</tr>
<tr>
<td>Small</td>
<td>94.74</td>
<td>5.26</td>
<td>100</td>
</tr>
<tr>
<td>Medium</td>
<td>97.33</td>
<td>2.27</td>
<td>100</td>
</tr>
<tr>
<td>All</td>
<td>79.63</td>
<td>20.37</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Annual Report of MSME 2019-2020, Government of India

The skewed ownership of MSMEs in India can be attributed to females’ lower social status, education, ownership rights of movable and immovable properties, capital availability, networking, and so on.

**Analysis of Primary Data**

As noticeable from Table 2, females have typically cramped in micro enterprises as these are characterized by easy entry and exit, low capital and simple technology, and minimal skills or expertise. Activities of ‘furniture & fabrication’; ‘civil engineering’; and ‘transport & logistics’ are viewed as masculine entrepreneurial endeavours while ‘beauty & wellness’ is strictly beheld as feminine activity. ‘Food processing’; ‘tailoring & weaving; ‘catering service’
Table 2: MSMEs Activities of the Surveyed Entrepreneurs

<table>
<thead>
<tr>
<th>Activities</th>
<th>Female Micro Units</th>
<th>Female Small Units</th>
<th>Female Total</th>
<th>Male Micro Units</th>
<th>Male Small Units</th>
<th>Male Medium Units</th>
<th>Male Total</th>
<th>Total MSMEs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food Processing</td>
<td>15(9.4)</td>
<td>7(4.4)</td>
<td>22(13.8)</td>
<td>3(1.9)</td>
<td>5(3.1)</td>
<td>1(0.6)</td>
<td>9(5.6)</td>
<td>31(9.7)</td>
</tr>
<tr>
<td>Traditional Jewelry</td>
<td>22(13.8)</td>
<td>6(3.8)</td>
<td>28(17.5)</td>
<td>2(1.3)</td>
<td>2(1.3)</td>
<td>0</td>
<td>4(2.6)</td>
<td>32(10)</td>
</tr>
<tr>
<td>Printing</td>
<td>3(1.9)</td>
<td>3(1.9)</td>
<td>6(3.8)</td>
<td>5(3.1)</td>
<td>0</td>
<td>11(6.9)</td>
<td>14(4.4)</td>
<td></td>
</tr>
<tr>
<td>Hotel &amp; Catering</td>
<td>3(1.9)</td>
<td>0</td>
<td>3(1.9)</td>
<td>0</td>
<td>3(1.9)</td>
<td>6(1.9)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Furniture &amp; Fabrication Services</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>45(28.1)</td>
<td>10(6.3)</td>
<td>55(34.4)</td>
<td>55(17.2)</td>
<td></td>
</tr>
<tr>
<td>Transport &amp; Logistic Services</td>
<td></td>
<td></td>
<td></td>
<td>5(3.1)</td>
<td>6(3.8)</td>
<td>11(6.9)</td>
<td>11(3.4)</td>
<td></td>
</tr>
<tr>
<td>Plastic Based</td>
<td>1(0.6)</td>
<td>2(1.3)</td>
<td>3(1.9)</td>
<td>13(8.1)</td>
<td>4(2.5)</td>
<td>2(1.3)</td>
<td>19(11.9)</td>
<td>22(6.9)</td>
</tr>
<tr>
<td>Stone Crusher &amp; Civil Engineering Services</td>
<td>0</td>
<td></td>
<td></td>
<td>11(6.9)</td>
<td>3(1.9)</td>
<td>1(0.6)</td>
<td>15(9.4)</td>
<td>15(4.7)</td>
</tr>
<tr>
<td>Tailoring &amp; Weaving</td>
<td>35(21.9)</td>
<td>3(1.9)</td>
<td>38(23.8)</td>
<td>4(2.5)</td>
<td>7(4.4)</td>
<td>0</td>
<td>11(6.9)</td>
<td>49(15.3)</td>
</tr>
<tr>
<td>Consultancy Services</td>
<td>0</td>
<td></td>
<td></td>
<td>3(1.9)</td>
<td>5(3.1)</td>
<td>8(5)</td>
<td>8(2.5)</td>
<td></td>
</tr>
<tr>
<td>Miscellaneous Manufactured Items</td>
<td>21(13.1)</td>
<td>2(1.3)</td>
<td>23(14.4)</td>
<td>9(5.6)</td>
<td>4(2.5)</td>
<td>1(0.6)</td>
<td>14(8.8)</td>
<td>37(11.6)</td>
</tr>
<tr>
<td>Beauty and wellness salons</td>
<td>40(25)</td>
<td>0</td>
<td>40(25)</td>
<td>0</td>
<td></td>
<td>40(12.5)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total MSMEs</td>
<td>140(87.5)</td>
<td>20(12.5)</td>
<td>160(100)</td>
<td>100(62.5)</td>
<td>55(34.4)</td>
<td>5(3.1)</td>
<td>160(100)</td>
<td>320(100)</td>
</tr>
</tbody>
</table>

Source: Primary Data

Note: Figures in Parenthesis denotes %

‘Beauty and wellness salons’ are absorbing the bulk of female entrepreneurs (25%) which operate with minimal capital investment and skills. ‘Food processing’; ‘miscellaneous manufactured items’ and ‘tailoring & weaving’ are the exemplary activities where females start as a hobby and end up being entrepreneurs. ‘Civil engineering’; ‘transport and logistics’;
‘consultancy services’ and ‘furniture and fabrication’ are the areas which call for additional professional skills and expertise above other inputs. Consequently, we find absence of female entrepreneurs even at the micro levels. On the other hand, these activities occupied the topmost areas to combat the male entrepreneurs (Table 2). When we asked the female respondents if they ever thought of engaging in those entrepreneurial ventures they replied ‘those activities suit men not us’. Contrarily, when male entrepreneurs were asked if they would take up the activities favoured most by women they responded ‘those activities complement and grace only the womenfolk’. Societal norms have convinced people to perceive some activities as masculine and some as feminine (Perez-Quintana et al., 2017). Society moulds the mindset of the people towards entrepreneurial venturing. Our findings suggest that 25% of the respondents vaguely intended to be entrepreneurs (Table 3) whereas only 15.6% have perceived entrepreneurship seriously as a career option earlier in their life.

### Table 3: Perceived Entrepreneurial Intentions

<table>
<thead>
<tr>
<th>Perceived Intentions</th>
<th>Male</th>
<th>Female</th>
<th>Total Entrepreneurs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never Intended</td>
<td>77(48.1)</td>
<td>113(70.6)</td>
<td>190(59.4)</td>
</tr>
<tr>
<td>Vaguely Intended</td>
<td>50(31.3)</td>
<td>30(18.8)</td>
<td>80(25)</td>
</tr>
<tr>
<td>Seriously Intended</td>
<td>33(20.6)</td>
<td>17(10.6)</td>
<td>50(15.6)</td>
</tr>
<tr>
<td><strong>Total Entrepreneurs</strong></td>
<td><strong>160(100)</strong></td>
<td><strong>160(100)</strong></td>
<td><strong>320(100)</strong></td>
</tr>
</tbody>
</table>

Source: Primary Data
Note: Figures in Parenthesis denotes %

About 70% of our female respondents never intended to be entrepreneurs and cited reasons like ‘in earlier days business and entrepreneurship were marked only for men’, ‘what will people say?’, ‘fear of failure’, ‘balancing entrepreneurial and personal life will be difficult’, ‘no acquaintance of entrepreneurs or lack of role-model’, ‘dearth of resources’ and so on. While 48% of males ‘preferred other secured occupations’, ‘scanty resources’, ‘no idea what business to start’. A detailed classification of entrepreneur’s motivational factors (Table 4) describes how the majority of our sample entrepreneurs are (40.9%) chance driven followed by force (38.8%) and create (20.3%).

### Table 4: Entrepreneur’s Motivational Factors

<table>
<thead>
<tr>
<th>Category of Entrepreneurs</th>
<th>Motivational Factors</th>
<th>Entrepreneurs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Male</td>
</tr>
<tr>
<td>Chance</td>
<td>Busy</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Hobby</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Family business</td>
<td>42(26.3)</td>
</tr>
<tr>
<td><strong>Total Chance Entrepreneurs</strong></td>
<td><strong>42(26.3)</strong></td>
<td><strong>89(55.6)</strong></td>
</tr>
<tr>
<td>Forced</td>
<td>Financial Crisis</td>
<td>24(15)</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th></th>
<th>Male entrepreneurs</th>
<th>Female entrepreneurs</th>
<th>Total Entrepreneurs</th>
</tr>
</thead>
<tbody>
<tr>
<td>No other employment</td>
<td>51(31.8)</td>
<td>25(15.6)</td>
<td>76(23.8)</td>
</tr>
<tr>
<td>Show others I can do it</td>
<td>0</td>
<td>4(2.5)</td>
<td>4(1.3)</td>
</tr>
<tr>
<td><strong>Total Forced Entrepreneurs</strong></td>
<td><strong>75(46.9)</strong></td>
<td><strong>49(30.6)</strong></td>
<td><strong>124(38.8)</strong></td>
</tr>
<tr>
<td>Created</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Economically independent</td>
<td>27(16.9)</td>
<td>12(7.5)</td>
<td>39(12.2)</td>
</tr>
<tr>
<td>Self-satisfaction</td>
<td>0</td>
<td>3(1.9)</td>
<td>3(0.9)</td>
</tr>
<tr>
<td>Entrepreneurial training</td>
<td>11(6.9)</td>
<td>5(3.1)</td>
<td>16(5)</td>
</tr>
<tr>
<td>Try something new</td>
<td>5(3.1)</td>
<td>2(1.3)</td>
<td>7(2.2)</td>
</tr>
<tr>
<td><strong>Total Created/Pull Entrepreneurs</strong></td>
<td><strong>43(26.9)</strong></td>
<td><strong>22(13.8)</strong></td>
<td><strong>65(20.3)</strong></td>
</tr>
</tbody>
</table>

Source: Primary Data
Note: Figures in Parenthesis denotes %

Male entrepreneurs (46.9%) are largely the outcome of forced motivation while females are of chance (55.6%). Females are clustered around transforming ‘hobbies’ into entrepreneurial ventures (25%) and to be ‘busy’ (24.4%). As mentioned by our female respondents (25%) they are in business just by transforming their hobbies into a business endeavour and tag themselves as entrepreneurs motivated by the fame and recognition to be one. Their enterprise was often the result of their hobby and when their merchandise got famous among their friends and acquaintances, they converted it into a full-fledged economic enterprise. For 31.8% male, entrepreneurship was an alternative to other employment whereas 26.3% were the successive generation of family businesses, 16.9% desired economic independence and 15% wanted to overcome financial crisis. Entrepreneurs with ‘entrepreneurial training’ are less in our sample of which females occupy only 3.1%. Activities like ‘traditional jewellery’; ‘printing’; ‘plastic based’; and ‘beauty and wellness’ attract females with entrepreneurial training organized by Indian Institute of Entrepreneurship (IIE), Pradhan Mantri Kaushal Vikas Yojana (PMKVY) and several NGOs. Created category is the one actually motivated to be an entrepreneur and males intend more to be entrepreneurs (26.9%) than females (13.8%). Lack of proper flow of information to the grass-roots hinders the growth of females in the create category among other hurdles of capital paucity, networking, and technical know-how as stated by 46.9% of our female respondents. Fewer number of created entrepreneurs (20.3%) emphasises the fact that people of our country do not envisage entrepreneurship as a career choice and consequently it is not pursued. Female respondents described how the profession of an entrepreneur and other professions are poles apart. Entrepreneurship involves uncertainties, speculations, and forecasting coupled with fluctuations in demand and supply; credit availability; shortage of raw material and skilled labourers; infrastructural and marketing bottlenecks; and tax regimes and difficult business environments. For a female entrepreneur, striking a right balance between her personal and professional life becomes a momentous task. Sometimes females are also seen to withdraw themselves from active entrepreneurial activities owing to a disequilibrium in the balance. The constant shift of a female entrepreneur between her personal and professional life drains her out with frustrations and tensions. Amidst the commotion of such shifts, the productivity and creativity of the female entrepreneur is hard-hit. Such a shift weakens the stability of the business and also lessens the time she gets to be associated with it. Furthermore, marriage is another significant part in Indian society and more so for women. The outlook of the family towards entrepreneurship post marriage and childbirth influences the decision to start an
enterprise or continue entrepreneurship. Being a woman in Assam or in any part of the world involves managing the household and its associated errands, and if it is combined with entrepreneurial activities it turns out to be all the more arduous. Male entrepreneurs in contrast, have comparatively less participation in managing the household activities and they can feverishly focus on strengthening and expanding their enterprise. According to OECD (Organization for Economic Co-operation & Development) Gender data 2019, Indian women on average spend nearly six hours of unpaid work daily whereas men spend only 52 minutes. Table 5 summarizes the findings of Chi-Square and Cramer’s V test employed to test null hypothesis, there exists no association between entrepreneur’s gender and the entrepreneurial motivation.

Table 5: Summary of Chi-Square ($\chi^2$) & Cramer’s V Test

<table>
<thead>
<tr>
<th></th>
<th>$\chi^2$</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chi-Square</td>
<td>29.1</td>
<td>&lt;0.001*</td>
</tr>
<tr>
<td>Cramer’s V</td>
<td>Test value</td>
<td>0.302</td>
</tr>
<tr>
<td></td>
<td>p-value</td>
<td>&lt;0.001*</td>
</tr>
</tbody>
</table>

Source: Author’s calculation
Note: * Denotes significant at 5% level

With p-value (<0.001) less than 0.05, the null hypothesis, there exists no association between entrepreneur’s gender and the entrepreneurial motivation is rejected at 5% level of significance [$\chi^2(2,320) = 29.1, p = < 0.001]$. Hence, we concluded that there is a significant association between an entrepreneur's gender and entrepreneurial motivation. The Cramer’s V test (0.302) with p-value (<0.001), significant at 5% level of significance, testifies a strong association (0-1) between entrepreneur’s gender and the entrepreneurial motivation (Table 5). Such strong association exemplifies that gender has always been the most influential demographic factor on entrepreneurial motivations, be it in any part of the world. Thus, we can rightly sum up the existence of a strong significant association between entrepreneur’s gender and the entrepreneurial motivations in line with previous studies like Haus, et al., (2013); Datta, (2020); Arshad, et al., (2016).

Mann Whitney analysis to test the null hypothesis, there is no significant difference between the mean rank of male and female entrepreneurs with respect to their motivational factors, (Table 6) affirms that motivational factors differ on the ground on entrepreneurs as male entrepreneurs have a higher mean rank (185.4) than females (135.5).

Table 6: Summary of Mann Whitney U Test

<table>
<thead>
<tr>
<th>Motivational Factor</th>
<th>Entrepreneur’s Gender</th>
<th>z-value</th>
<th>p-value</th>
<th>Effect-Size ($r^2$)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>185.4</td>
<td>135.5</td>
<td>-6.002</td>
<td>&lt;0.001*</td>
</tr>
</tbody>
</table>

Source: Author’s calculation
Note: * Denotes significance at 5% level
With the z-value (6.002) and p-value (<0.001) of less than 0.05, the null hypothesis that there is no significant difference between the mean rank of male and female entrepreneurs with respect to their motivational factors, is rejected at 5% level of significance. Hence, it establishes a significant difference between mean ranks of entrepreneur’s gender with respect to their motivational factors. The effect size of 0.11 or 11% variance in the dependent variable (motivational factors) can be explained by the independent variable (entrepreneur’s gender). Effect-size is confined in the category of large effect Cohen (1992). Gender of the entrepreneur is imperative in influencing the motivations to be an entrepreneur, and our test results are a testimony to the fact that these motivations vary on the grounds of entrepreneur’s gender refuting Singh (1993); Rosa and Dawson (2006); Hutasuhut, (2018); Jennings and Brush (2013); Ojewumi, et al., (2018); Chaudhuri et al., (2020) and others. Our findings are aligned with the previous studies that suggest that males and females ought to have different motivations for starting a business (Veena and Najaraja, 2013; Cornwall, 2011; Griswold and Palmer, 2019).

Conclusion and Implications
Entrepreneurship involves uncertainties, speculations, and forecasting coupled with fluctuations in demand and supply; credit availability; shortage of raw material and skilled labourers; infrastructural and marketing bottlenecks; tax regimes, and business networking to name a few. For female entrepreneurs apart from these common entrepreneurial hurdles, societal-gender biasness, family support, childcare, safety in work and public space, low business confidence, and fear of failure creates havoc. Moreover, striking a right balance between personal and professional commitments becomes a momentous task. Even after countless efforts by the government to promote female entrepreneurship, the statistics are not very appealing. Any female empowering policy should be of two-fold viz., first to economically strengthen them and second to spread awareness about their legal rights. For policy implications we urge to solve the entrepreneurial issues on their priority basis. Specifically, female entrepreneurial issues should have a different outlook. Variations in the motivational factors across male and female entrepreneurs call for customized support measures. We suggest launching low-cost government funded day care crèche facilities for children of female entrepreneurs as a part of the on-going women empowering measures. Low-cost vocational training should be incorporated in the existing academic curriculum and imparted right from elementary schooling and specifically targeted to the rural areas and middle-class and lower-middle class sections of the society. But above all, a significant onus lies with the society and the families in inculcating the sense of equality between men and women in the young minds of little boys. The socialization of men and boys in schools and in the home is critical. Men need to participate equally in household chores. They need to put in equal time raising children and engaging in household work. Only then we can see an upsurge in the number of working women and women entrepreneurs. From the standpoint of a developing economy like Assam or India, entrepreneurship should be all the more encouraged and promoted as entrepreneurship is imperative for economic growth. Being a country with the problem of population explosion, the conventional employment opportunities are rapidly saturating. Gender oriented support measures will not only improve female’s participation in entrepreneurship but also mitigate gender biasness of societies and unemployment. As specified by our female respondents (46.9%) there is a lack of proper penetration of the governmental support measures to the grassroots. For a better dissemination of the measures NGOs working in the lines of female entrepreneurship and the public sector industrial departments can come on a common platform. The general mind-set of the people towards entrepreneurship and female entrepreneurship in particular must be reformed and they should see it as a doable career option and not as a last resort.
With SGD-5 as its backdrop, the study envisaged knowing the association between entrepreneur’s gender and entrepreneurial motivations and secondly to examine if entrepreneurial motivations vary on the grounds of entrepreneur’s gender. We refuted the first null hypothesis, there exists no association between entrepreneur’s gender and the entrepreneurial motivation and established a strong, positive, and significant association between entrepreneur’s gender and their motivations Haus, et al., (2013); Datta, (2020); Arshad, et al., (2016). With a strong and significant association it is needless to say that an entrepreneur's gender has an indomitable influence in implanting entrepreneurial motivations.

We rejected the second null hypothesis, there is no significant difference between the mean rank of male and female entrepreneurs with respect to their motivational factors, and acknowledge that motivations vary on the grounds of entrepreneur’s gender (Veena and Najaraja, 2013; Cornwall, 2011; Griswold and Palmer, 2019) thereby refuting Singh (1993); Rosa and Dawson (2006); Jennings and Brush (2013); Chaudhuri et al., (2020) who believed that motivational factors are uniform.

In conclusion, we can state that an entrepreneur's gender matters in shaping entrepreneurial motivations as findings of this study suggest. As long as there are pervasive gender biases, inequities, and lack of participation of men in sharing household chores and childrearing activities equitably with women, a rise in the number of working women will be less. Due to society’s gender perceptions the relationship between entrepreneurial motivations and entrepreneurship differs between men and women.

Acknowledgement

The authors would like to extend their heartfelt gratitude to the guest editor of this special, the regular editor of the Journal and the editorial board members for giving the paper a place in this esteemed journal. We are also indebted to the anonymous reviewer(s) for their detailed comments which substantially helped us to improve the paper.

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