Entrepreneurship in Nagaland: A Gender Perspective

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By

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DECLARATION

I Bendangienla Aier, hereby declare that the subject matter of this is the record of work done by me, that the contents of this thesis did not form basis of the award of any previous degree to me or to do the best of my knowledge to anybody else, and that the thesis has not been submitted by me for any research degree in any other University/Institute.

This is being submitted to the Mizoram University for the degree of Doctor of Philosophy in the Department of Management.

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CERTIFICATE

This is to certify that the thesis entitled **'Entrepreneurship in Nagaland: A Gender Perspective'** written by Ms. **Bendangienla Aier** has been undertaken under my supervision.

She has fulfilled all the required norms laid down under the Ph.D. Regulations of Mizoram University. The thesis is the result of her hard work and investigation. The thesis is verified for plagiarism by **Turnitin** (9%), a certificate of it has been appended at the end of the thesis. Neither the thesis as a whole nor any part was ever submitted to any University for any degree or award.

(**Prof. Elangbam Nixon Singh**)

Supervisor

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PREFACE

Although equal rights of male and female are guaranteed by law in most economies, female's disadvantage in labor markets is still an issue. In the Global Gender Gap index, India is ranked on the 87th amongst 144 countries and ranked 136th in the Economic Participation and Opportunity Index. Lately, business owned by female in India observed a significant growth trend and the similar inclination has been observed in most of the developed and developing economies as well. Despite the existing literatures, study on female entrepreneurship is remarked essential particularly in north eastern region of India, the region has been slow in its progress of economic development compared to the other part of India. The controversial evidence of gender differences in entrepreneurship identified by the academic literature and the shortcomings of the existing research in transition economies being scarce suffers from some important limitations, mainly lack of methodological rigor and lack of contingent and explanatory investigations.

Though entrepreneurship is coming of age, it is still in a sorry state in Nagaland. The fear among the public persist, the state still suffers from unavailability of resources, technical knowledge, skilled laborer and mentorship, poor state's infrastructural assets procurement of capital and communication networks. Researchers concern in gender system of entrepreneurship is inspired by both the economic and equality implications of the phenomenon. The gender gap among Naga entrepreneurs persist due to traditional customs and traditions, owing to the patrilineal society that they belong to, men are always placed higher in every respect. It is a recent phenomenon that women started selling on commercial level, they are getting into new

fields of consumerism, reaching out to greater avenues and taking up novel tasks towards women empowerment through financial advancement. Besides society, government of Nagaland also neglected the essence of women entrepreneurship in the economic development of the state, the Naga women entrepreneurship have moved from generating income to providing employment today. It is a rare event to encounter Naga women representing technically equipped industries, high-end distribution network, farming on large scale or manufacturing etc.

The study tried to throw light on the entrepreneurs and make a comparative analysis on gender perspective that could facilitate in identifying causative factor for the slow growth of the state's entrepreneurs compared to the rest of the country. The Naga society has shared a long history of insurgency which had a direct impact on the dawdling growth of its economy. The female in the society faced immeasurable problems that led to their late entry in the field of entrepreneurship; entrepreneurship among female is a recent phenomenon while male has been into it since the inception of statehood. And since the discovery of female entrepreneurs by entrepreneurship and small business scholars in the mid 1970's, research on female's entrepreneurship expanded considerably. Yet, equal opportunity to male and female entrepreneurs is still not a reality as most of the government policies and programs tend to be skewed far away from female and 'male-streamed' against this backdrop. Recent data suggest that the largest gaps occur in middle-income nations where men are 75 percent more likely than female to be active entrepreneurs, compared with 33 percent in high income countries and 41 percent in low-income countries. An investigation on the factors determining entrepreneurial activity of male and female entrepreneurs can throw light on the similarities and dissimilarities of their approach towards their entrepreneurial venture. An identification of the factors that

contributed to the growth of the male entrepreneurs in Naga society could help the female to broaden outlook and identify loopholes in their approach and management of the enterprise.

To underline the gender differences on socio-demographic, enterprise (features of a firm) and performance related variables, *t*-test and chi-square test has been applied. The items falling under motivation and problem-related variables were factor analyzed using a series of principal axis factoring and varimax rotation. Data was checked for applicability of factor analysis using Kaiser-Meyer-Olkin (KMO) and Barlett's test, altogether, 7 factor analysis has been carried out which resulted to 16 factors. The factors were further utilized to create hypotheses for the study. The homogeneity of the items within each factor was established further by summing up the items in the factor and computing their internal consistency (coefficient alpha) applying the formula recommended by Cronbach. To examine the hypotheses, six (6) binomial logistic regression has been carried out with the factors extracted from factor analysis as independent variable and gender as dependent variable. All factors found significantly related to gender in the first part of analysis were used to form sixth regression model with gender as dependent variable, forward stepwise regression method was applied on the significant factors to identify most important predictors for gender differences.

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Chapter -1

Entrepreneurship in Nagaland: An Introduction

1.1 **Introduction**

Gender has always been an area of best comparison since time immemorial, male and female has been the best partners yet foe too. Although equal rights of male and female are guaranteed by law in most developed economies, female's disadvantage in labor markets is still an issue. Lately, businesses owned by females in India observed a significant growth trend and the similar trend has been found in most of the developed and developing nations. Despite the existing literature, study on female entrepreneurship is needed particularly in North Eastern Region of India, the region had been slow in its progress of economic development compared to the other parts of India. Females specifically have been doled out an exceptional part not just on the grounds that they remain to profit by business enterprise, being the gender that is poorer and experiences more separation, yet in addition since they are viewed as a crucial driver of entrepreneurship in light of their interesting part in the family unit and the ascent in female-headed families over the creating scene. While research interest and the quantity of female businesses has accelerated profoundly (Weiler and Bernasek, 2001) and female-owned businesses represent the quickest developing section of small businesses, yet the female's enterprise is still fundamentally lower than that of male (Langowitz and Minniti, 2007).

According to the Global Entrepreneurship Monitor, "in high-income countries male are almost twice as likely as female to be involved in early-stage entrepreneurial activity or established business ownership, while in middle-income countries gender gap in early-stage entrepreneurial activity is more than 25 percent and for established business ownership it widens to 59 percent" (Minniti *et al*. 2005). It should be noted that it is only the countries like USA and UK where researches on female entrepreneurs have been highly documented (Ahl, 2002), there is a gigantic shortage of exact proof from around the globe that can add to the information about the attributes of female entrepreneurs and substantiate the presence of distinction amongst male and female

business visionaries. “However, the available findings from Anglo-Saxon countries cannot be directly applied to other countries due to political, economic, cultural, and institutional differences. Thus, the investigation of gender differences in self-employment in other countries is seen as a promising direction for new research” (McManus, 2001). The limitations confronting the existing literature is its scarcity on gender perspective study and dearth of methodological accuracy, reliant and descriptive investigations. The questionable confirmation of gender orientation contrasts in enterprise distinguished by the scholastic writing and the inadequacies of the current research experiencing significant change economies give convincing motivations to additionally look into the gender differences in entrepreneurship.

1.2 **Entrepreneur**

Around the globe, entrepreneurship as an exceptional career choice has soared higher over the years. With a broader outlook and the avenues available, its presence is felt and has been expanding into unprecedented markets across the world. A plethora of assertion has been thrown to trace the origin of the word *entrepreneur.* It is conceived that a French banker named Richard Cantillon first begat the term entrepreneur in the mid of eighteenth century. He went on to define an *entrepreneur,* “the agent who buys a means of production at certain prices in order to combine them into a product he is going to sell at prices that are uncertain.” The main function of any entrepreneur according to him is to work in an uncertain atmosphere. An entrepreneur according to him is a person who is engaged in production activities and makes certain payments to the owners of production factors in expectation of uncertain receipts (Cantillon, 1725). The determination of the phrase entrepreneur is a derivative of the French verb “entreprendre”, that signifies ‘to undertake.’ It gives out a meaning of those who ‘undertake’ the risk of new enterprises. The idea of entrepreneurship advanced throughout the years as entrepreneurs were

thought to be those that were engaged in military expeditions in the early 16th century. And in the 17th century, the concept became broader and it enveloped the profession of civil engineering activities such as construction and fortification (Cochran, 1950). As it evolved, it was in the earlier stage of 18th century that the term was linked to the economic aspects. Henceforth, in 19th century the literature on entrepreneurship was emphasized when Jean Baptiste Say, a French economist described the entrepreneur as the one who shifts economic resources out of an area of lower and into an area of higher productivity and greater yield, thus encompassing the concept of value creation (Martin *et al*. 2007).

Over time, entrepreneurs were defined by various personalities from different perspectives. The definition propounded by Dewing (1914) accentuated on entrepreneur's function as one which becomes a drive to advocate converting ideas into business, Knight (1921) states that "entrepreneurs are the specialized group of people who bear risk and deal with uncertainty." Adam Smith (1959) identified the entrepreneur with capitalist, in his regard to entrepreneur he used the terms like an employer, the master, and the merchant, which clearly meant that entrepreneurs were people who employ others to get their work done. The function of an entrepreneur has also been identified as a process that involves identification of unique concepts, converting the concept into reality by effective managerial and leadership qualities (Baumol, 1968). As per Burch (1986), "an entrepreneur is one who undertakes a venture, organizes it, raises capital to finance it and assume all or a major portion of the risk." Peter Drucker (1985) "identifies entrepreneur as the one who always searches for change, responds to it and exploits as an opportunity. Innovation is a specific tool of entrepreneurs, the means by which they exploit change as an opportunity for different business or service," the statement of Drucker finds relevance in the definition given by Gaikward (1970), and he stressed that adaptation and usage

of modern devices and equipment by entrepreneurs is a profoundly important characteristic of entrepreneur besides being an innovator. However, McClelland (1961) argued that entrepreneur is the one who likes to take reasonable risks. Wants to know how they can turn out as quickly as possible and a high degree of need for achievement, Further, he defined entrepreneurship as a "degree to do well, not so much for the sake of social recognition or prestige, but to attain an inner feeling of personal accomplishment." It means that entrepreneurship has more to do with the inner personal needs than external needs. Identification of opportunities by an entrepreneur refers to recognition of needs as and before it arises, the needs are either fulfilled by innovative inventions, recreation of previous products/services by utilization of resources that are available or created by harmonization of scare resources, Mark Casson (1982) also argued that "an entrepreneur is someone who specializes in taking judgmental decisions about the coordination of scarce resources." An occupational definition of an entrepreneur "is someone who specializes in taking responsibility for and making judgmental decisions that affect the location, form, and the use of goods, resources, or institution" (Hebert and Link, 1989)

1.3 **Entrepreneurship**

The term 'entrepreneurship' was applied to business for the first time in the 18th century. The term was implied to those dealers who purchases and offers products at unverifiable costs. Entrepreneurship is an age-old practice and has been aptly argued by Austen *et al*. (2006) as the practice of entrepreneurship is as old as trading between tribes and villages. As a concept, entrepreneurship was first defined approximately 250 years ago but still remains as the most mysterious and powerful force of the human potential. Entrepreneurship, as defined by Hisrich (1986), "is the process of creating something different with value by devoting necessary time and effort, assuming the accompanying financial, psychological and social risks and receiving the

result- rewards of monetary and personal satisfaction." John Burch (1986) argued that it is the art of being an entrepreneur; it involves sufficient volume of risk and adventure in the business under personal bears, the ultimate authority of taking decisions and formulating policies regarding business. He further stated that entrepreneurship is an economic activity in which an individual, motivated by economic going, invests capital, borrowed or his own in order to get a return. Higgins (1989) opines that "entrepreneurship means the function of seeing investment and production opportunity, organizing an enterprise to undertake a new production process, raising capital, hiring labour, arranging the supply of raw materials, finding sites, introducing a new technique and commodities, discovering new sources of raw materials and selecting top managers for day-to-day operation of the enterprise." Entrepreneurship has been defined from a different perspective by Sawyer (1958), according to him entrepreneurship can be found in a whole range of functions from "the purely innovative to the purely routine, not only in business, but in other organizations where significant decisions involving change are made affecting the combination and commitment of resources under condition of uncertainty." Entrepreneurship is basically a path undertaken by individuals who prefer to follow rules set up by self and be their own boss, they are those who get their work done by others. In the parallel line, Leon Walrus (1954) has given an apt definition to entrepreneurship as "Entrepreneurship is not itself a factor of production, but rather a function that can be carried on by an agent". Entrepreneurship is multifaceted, and it involves various functions H.N. Pathak (1972) has highlighted some of the functions as "(i) perception of an opportunity (ii) organizing an industrial unit, and (iii) running the industrial unit as a profitable, going and growing concern." Based on the opportunity identification by entrepreneur it is once again emphasized by Shane (2003) that entrepreneurship is an activity the involves exploitation of opportunities.

Entrepreneurs are individuals who come into shape from different walks of life, they can be any individual who saw/perceived an opportunity coming their way, and they could be any individual like a retired officer, a student or even a school drop-out, a doctor, scientist, an employee of any firm from any level of management. Henceforth, it can be said that any human irrespective of age, gender, qualification, profession, background etc. who have identified an opportunity or decided to be their own boss becomes an entrepreneur. However, there is an exceptional case of those individuals who became an entrepreneur by inheritance.

1.4 **Entrepreneurship and Gender Issue**

Studies have been initiated and investigated to come to a consensual conclusion in the premise of entrepreneurial difference irrespective of gender. Regardless of the mounting attention, and in spite of the development in the quantity of female business visionaries of late (Weiler and Bernasek, 2001), and even though women are noticeably contributing to economic change, yet in discussion, their contribution still fail to be at par with men as entrepreneurship has been traditionally been identified with men (McGowan *et al.* 2011). Entrepreneurship is highly gendered, and it has been extensively verified in various researches as one of the male-typed activity. Entrepreneurship was strongly associated with stereotypical masculine characteristics in an investigation of business studies in the United States, India and Turkey by Gupta *et al.* (2009).

The entrepreneurial gap between entrepreneurs from a gender perspective is clear in the General Entrepreneurship Monitor (GEM) report on women and entrepreneurship, 2017. The report states that out of 63 economies that were surveyed between 2015-2017, women entrepreneurial activity is up 10 percent, which potentially bridges the gender gap by 5 percent since 2014. The study also shows an 8 percent increase in women's ownership of the established business. Despite the increase of Total Entrepreneurial Activity (TEA) among women by 10 percent, the female

discontinuance rate exceeds male entrepreneurs. They are more improbable to begin business and likewise tend to leave the business more, the discontinuance rate is shown highest in sub-Saharan Africa and Latin America (GEM 2016/2017 report on women's entrepreneurship). Previous researches have shown how and where gender gap is created, Gender difference was found in the form of work and family life conflict (Carter and Cannon, 1992), training needs of the entrepreneurs (Carter, 2000) and demographic characteristics (Sexton and Bowman-Upton, 1990), According to Ahl (2002), "male and female entrepreneurs are compared on by their distinctive entrepreneurial characteristics such as motivation, personality traits, experience, by the features of their firms such as size, goals, strategy, management and performance, by the structural factors such as problems of start-up, financial problem or development of business."

The Significant gender difference was also found in the personal and enterprise aspects. Male and female entrepreneurs were seen to operate enterprises differently. They came from different backgrounds and their work experience prior to starting the business was also different, they set different goals and had different business structure (Verheul *et al*. 2006). The realism of high male representation in the entrepreneurial arena often disheartens the women who intend to enter business as well as those who are already into business. Scholars like Bruni *et al*. (2004) argued that a sense of dominance that is inherent to men is the essence and drive of entrepreneurial activity in the modern capitalist culture. Koorilsky and Walstad (1998) also found in their study that women shy away from starting a business because they were very aware of their deficiencies. So also, the study of Scherer *et al*. (1990) which supplemented explanation of female low self-confidence by its report that male had a significantly higher preference to become an entrepreneur than the female. Gender difference in entrepreneurship is a global issue. The stereotypical female role in the family and the societal generated barriers imposed on them

still finds its existence, which however doesn't positively affect the development of women businesses (Startien and Remeikien, 2008). In Norway, though there is no gender difference regarding business surviving the early growth phase, yet it is men in the majority that own and operates high-growth companies (Ljunggren, 2008). The lack of confidence in women makes it difficult for them to establish themselves as business individuals. A negative perspective is held by society towards them, and it prevails the family, spouse, relatives, and friends of the women entrepreneurs to look at them through that tinted glass created by society. As per the society's anticipation, women are only expected to do good in an activity that is best defined as 'feminine' and so the expectation run low when women perform a more complex task which is unlikely in the case of men (Wagner and Berger, 1997; Ridgeway, 2009). Gender difference of entrepreneurs is not uniform for all the countries as it differs from economy to economy, in the study by Bosma *et al*. (2009) " it was found that the level of women businesses was higher in nations such as Angola, Bolivia, and Peru, where the general income per capita was small whereas the count of women entrepreneurs was lower in countries like Isreal, Germany and UK, where the general income per capita was high." The tendency of disparity in the gender of entrepreneurs is also broader in high and middle-income countries whereas it is the opposite in low-income countries. The trend of such diversified gender gap is because, in the low-income countries, the women take up entrepreneurship out of necessity. Employment generation in such countries is an uphill road and thus women resort to entrepreneurship for their livelihood.

The argument on gender difference also incorporates various variables to identify the gap. Some scholars (For e.g. Boden and Nucci, 2000; Gundry *et al*. 2002) noted that the businesses operated by female entrepreneurs underperform compared to the ones operated by male entrepreneurs. In accordance with the business age, the businesses led by female entrepreneurs are younger with

relative to male entrepreneurs (Hill *et al.* 2006). An added variable that identifies gender gap is the satisfaction derived from work and life, the probability of choosing entrepreneurship because of dissatisfied job and life is higher for men than women (Verheul *et al*. 2006).

The growth of women entrepreneurs' attribute to the advantage of personal, social and economic advancement. On the personal level, it is believed that most women start business as economic independence is the only way to tackle the misgivings that women face in the society. On the social level, it uplifts the confidence of the women giving way to active social participation. On the economic level, women entrepreneurship is understood as one of the vital answer to unemployment; changes and contributions of women entrepreneurs in economic and social arena is significantly observed (Welter *et al*. 2003). It has been noted by Reynolds *et al*. (2000) that the contribution of female entrepreneurs is undeniably noteworthy; the countries that disregard the idea of uplifting women entrepreneurs will fail to fully grow economically.

Despite the insistent gender gap findings on entrepreneurship, there are also scholars whose findings directs towards gender neutrality. In a pilot study conducted on developing countries (Schreiver, 1975), it resulted that there is no critical gender distinction amongst entrepreneurs. Numerous variables on female and male entrepreneurs were taken up from GEM data at country level by Verheul *et al*. (2006), and the result indicated no significant gender difference by the factors of influence and direction. In short, it means that all the entrepreneurs are influenced by similar aspects and they follow the same directions in their entrepreneurial activity. They were also reported to have same optimism towards their venture in the initial stage (Cooper and Artz, 1995). Then, when it comes to the personal traits of successful entrepreneurs, male and female entrepreneurs were found sharing the same innovative traits and internal locus of control (Mathur and Anamika, 1987). The finding is supplemented by works of other scholars with result that

shows a bigger number of similitudes than contrasts amongst male and female businesses. They were found similar with regard to traits, motivations and success (Sexton and Bowman-Upton, 1990; Kalleberg and Leicht, 1991). An empirical analysis conducted utilizing representative samples from 37 countries by Minniti and Nardone (2007) also shows that it is not the impact of gender that often draws difference between entrepreneurs. In their study variables such as age, probability of beginning business, family unit wage, work status and training of business people were not reliant on gender. Thereafter, it is also being said that the differences among entrepreneurs are more pronounced across nations than within the male and female entrepreneurs of each country, Kolvereid *et al*. (1993) in a cross-national gender comparative study notes that start-up difficulties of entrepreneurs were not gendered but differs across countries.

1.5 **Nagaland at a glance**

Nagaland is a small state in the North Eastern part of India. In the west, the state shares border with Assam, towards the north Nagaland has Arunachal Pradesh and some segments of Assam, it shares border with Manipur and Burma in the south and east. Kohima is the capital of the state with Dimapur as its commercial capital. Nagaland is one of the smallest states in India and according to the Census of India 2011, it covers an area of 16,579 square kilometers (6,401 sq. m) and 1,980,602 population. It consists eleven (11) districts, namely Kohima, Dimapur, Mokokchung, Mon, Tuensang, Wokha, Zunheboto, Phek, Longleng, Kiphire, Peren. Agricilture is the most essential monetary generator in the state. The state has encountered insurgency and between ethnic clash since the 1950s, the viciousness and frailty has since a long time ago constrained Nagaland's financial advancement. Nagaland has abundant natural resource that serve as a readily available raw material for the development of different types of industries both in medium and small-scale sector.

Nagaland became an official state of India on 1st December 1963. Geographically, it is situated in the eastern most region of the country and shares a long line of international border with Myanmar. The state is blessed with high altitude mountains encircling all the districts with abundance of natural flora and fauna. After the attainment of statehood in 1963, the state commemorated its first ever democratic election in 1964.

The state's economy is highly dependent on agriculture. Most of the employment is generated out of agricultural activity. Major crops include corn, tobacco, rice, millets, pulses, oilseeds, sugarcane, potato and fibers. Despite of their dependency on agriculture for employment and its mass activity, the state still depends on food supplies from other states. Cottage industries also form as another source of revenue, some of the cottage industries existing in Nagaland are- weaving, woodwork, pottery etc.

As per the All India Census Report 2011, the state consists of eleven administrative districts headed by a Deputy Commissioner assisted by eighteen Additional Deputy Commissioners and nineteen sub-divisional officers (Civil). The state is represented by 1428 villages, each village is administered by Goanburas or the village headman. Village Development Board (VDB) headed by the VDB secretary takes the responsibility of acquiring resources and implementing developmental work in the village. The state is inhabited by sixteen major tribes along with some other sub-tribes.

1.5.1 **Entrepreneurship in Nagaland**

Entrepreneurship in Nagaland is at nascent stage, the rapid development of Naga society has made entrepreneurship as the most dynamic force in the economy. The state is witnessing a surging growth in entrepreneurship over the years because of the realization that was brought about in the minds of young populace- high-level corruption has mounted discouragement

among the youths, most of the best qualified and eligible youths are unemployed not because they lack qualification but because the system is deformed politically, economically and socio-culturally. Corruption of Nagaland government has crippled the state which adversely failed to provide basic infrastructure to the public, backdoor appointment of candidates for any form of employment is the order of the day and it has drained out the economy of the state. It has created a sense of hopelessness in the minds of the public and some resorted to criminal activities to make a livelihood, entrepreneurship came as a rescue to most of the educated unemployed whose faith in government to secure employment never saw the sight of the daylight or to those migrating to mainland India to attain employment.

Though entrepreneurship is coming of age, it is still in a sorry state. The fear among the public persist, the state still suffers from unavailability of resources, vicious cycle of corruption, technical knowledge, skilled mentorship and laborer, poor state's infrastructural assets and procurement of capital, communication networks. Firstly, the government has done so little to eradicate this frustration, secondly the political unrest in the state cripples the growth of any business. Limited funding regulations and policies in the state level also puts a halt to the growth of entrepreneurship. Weak political administration gave rise to the infiltration of illegal immigrants who emerged as the biggest competition to the Naga enterprises, absence of economic policy reforms and security support in Nagaland also gave birth to tons of non-locals running business in the name of the Nagas, while the non-locals continue to launder money from the market of Nagaland by exempting income tax from central government in the guise of Naga names, as per Government of India regulation the Nagas are exempted from public taxes but the advantage is taken up by the non-locals. Denial of good places in the market to local entrepreneurs due to their inability to pay huge sum of investment led non-locals to monopolize

the prime business locations in the state. Naga entrepreneurs are also besieged by extortion in the name of 'taxes' from the Naga underground groups who harass the businessmen to meet their financial demands.

The need of the hour in Nagaland is providing protection to the local entrepreneurs from undue competition from outsiders and ensure equal economic opportunity. Collaboration of government and non-government organizations should be brought about to create a balanced ecosystem with a better climate for starting business. They should aim towards guiding and providing support system to break the barriers boggling the minds of aspiring Naga entrepreneurs. Another problem revolving around the entrepreneurs is their inability to combat giant brands in the market, its inability to make up to the standard packaging and marketing strategy. Innovative ideas in product creation to usage of marketing mix to advertise product that speaks to the target customer and position themselves in the minds of the customers are identified as the need for entrepreneurs in the state. Entrepreneurship cannot survive without networking and it is pivotal for the entrepreneurs to learn from another entrepreneur. Strategies should be equipped to bring businesses together to inspire and mentor one another. Entrepreneurial leaders who identifies opportunity for every problem that stumbles their way can lead the horde of emerging entrepreneurs, such leaders instead of resigning due to the societal, competition, infrastructure or resources problem will combat against it by identifying opportunities and breaking through it.

Though the Naga women enjoy certain benefits over other women in India, yet it is incomparable to the amount of rights adorned to men in the Naga society. Naga women face challenges due to traditional customs and traditions owing to the patriarchal society that they belong to. Men are always placed higher in every respect. The practice prevailed ever since Naga society emerged,

suppression of rights and opportunities to women was considered just by everyone in the society and thus carried forward the tradition till today. The society believes in a system whereby women's place is always second to men. With the introduction of education system and Christianity in the state, the inculcation of education in the society irrespective of gender broadened the minds of the Naga girls/women. Education heightened the knowledge and made women aware of their suppressed rights which however had a solution in the attainment of economic independence that could aid in creating a status in the society for themselves, be a part of family decision-making and society building and bring about equality of sexes. The order of the day in Naga society is such that women folks doesn't have any inheritance rights; the children takes on the name of the father and the ancestral land can be inherited through the father to the sons only.

Women of Nagaland was always a part of economy building, markets across Nagaland have women vendors at majority, the mother/sister/daughter cultivate their home produce and sell it at the market closest to them, weave clothes and resell finished products to make a livelihood. It's a recent phenomenon that women started selling on commercial level, they are getting into new fields of consumerism, reaching out to greater avenues and taking up novel tasks towards women empowerment through financial advancement. Despite of the increase of women entrepreneurs in large scale, entrepreneurship remain a domain as women are highly represented in service sector, growth becomes a hurdle for women due to financial constraint- managing capital from home and financial institutions is an uphill road for them, little that they have from their savings and from private money lenders or borrowings from friends/family/relatives make up to their capital input to their business. The National Sample Survey Organization (NSSO,) reported that only 14 percent of Indian businesses are run by women. The survey also unveiled that 79 percent of those

women enterprise were self-financed. For long, women entrepreneurship in Nagaland was not highly honored or recognized, men still feel the entire responsibility of placing food on the table and supporting family financially as their own, thereby discouraging their women to do anything independently. When a woman ventures out to create her own business, she must take the permission from male folks at home without which she cannot move forward.

Besides society, government also neglected the essence of women entrepreneurship in the economic development of the state, Naga women entrepreneurship have moved from generating income to providing employment today. Women have been sidelined within the Naga society and the fight for their socio-economic and political rights is still on. The argument on why Naga women entrepreneurs comparably under-perform their male counter parts could also be attributed by the fact that women are risk-averse by nature, nature of their business- which is more of re-selling of clothes, food items and representation of service sector like beauty salon, school, colleges etc. It is a rare event to encounter women representing technically equipped industries, high-end distribution network, farming on large scale, manufacturing etc.

As women empowerment became more pronounced around the world, initiatives are taken for the exhilaration of women in social, commercial and political arena. Policies and strategies are coined in international, national and regional level to elevate women entrepreneurs. A plethora of schemes and programmes are constituted by government of Nagaland along with certain NGOs. As an initiative for the "Make in India" program, Amazon launched its "Global Selling Programme" under which it took initiative to drive digital literacy among women entrepreneurs in Nagaland. The program was launched in collaboration with state government and National Skill Development Corp (NSDC), which will equip the women entrepreneurs by rendering training and skill development workshops on subject related to e-enterprises and way to

successful online enterprising. The program provides benefit by offering global platform to the women entrepreneurs to sell their products at zero initial cost.

In an initiative taken at state level, YouthNet[1] in collaboration with Godrej launched the 'Salon-I Fellowship' which aims at equipping micro-entrepreneurs in the space of beauty with up-skilling and help them grow and develop sustainable business model (Eastern Mirror Nagaland, 2018). In yet another initiative a loan scheme- 'La Catalyst' funded by Mokokchung Entrepreneurs Consortium (MEC) supported by YouthNet was launched. It aimed to empower and encourage women entrepreneurs of Mokokchung town by providing microloans at minimal interest rates, (Eastern Mirror Nagaland, 2017).

1.5.2 **Population and Density of Nagaland**

The population of the state is 19,80,602 according to 2011 census. The district that measured highest in its population is Dimapur with a number of 3,79,769, while Longleng was measured lowest with only 50,593. The density of population in Nagaland is 119 per sq.km against the country's average of 362 per sq.km. The district with the highest density of population is Dimapur 410 persons per square kilometer, while Peren has the lowest with 55 persons per square kilometer.

[1] A non-profit organisation in Nagaland

Table:1.1 Demographic Structure of Nagaland

	Population			Density of population	Decadal growth rate 2001-11	Decadal growth rate of Urbanization 2001-11	Sex-Ratio		
	Rural (%)	Urban (%)	Total				Rural	Urban	Total
Dimapur	48.05	51.95	379769	410	23.13	72.14	931	903	916
Kohima	54.40	45.60	270063	213	22.80	50.87	924	932	927
Mokokchung	71.19	28.81	193171	120	-16.77	78.30	950	874	927
Wokha	78.95	21.05	166239	102	3.11	-7.04	980	930	969
Phek	84.93	15.07	163294	81	10.19	91.27	969	860	951
Zunheboto	80.42	19.58	141014	112	-08.79	19.60	998	916	981
Tuensang	81.28	18.72	196801	90	05.81	23.74	939	890	930
Mon	86.15	13.85	250671	140	-03.83	109.27	901	905	898
Peren	84.41	15.59	94954	55	10.19	-	916	921	917
Longleng	84.96	15.04	50593	89	-58.39	-	902	905	903
Kiphire	77.72	22.28	74033	66	-30.54	-	970	928	961
Nagaland	71.03	28.97	1980602	119	-00.47	67.38	942	905	931
India	68.84	31.16	1210193422	362	17.64	31.80	947	926	940

***Source**: Census 2011*

1.5.3 **Profile of Sample Areas**

The socio-economic profile of the sample areas, viz, Kohima, Dimapur and Mokokchung along with the details of municipal councils are discussed in the following section.

1.5.3.1 **Profile of Kohima**

Kohima is the capital of Nagaland, it was adorned as the capital in December 1963 when Nagaland became one of the full-fledged state of India. The district is located in the north-eastern part of Nagaland, to the west of Kohima lies Assam and Dimapur, to the east is the Phek district, Manipur to the south and Wokha in the North. The population in the town composed of all the sixteen tribes of Nagaland along with different mainland Indians. It is one of the oldest districts in the state, the district covers 1463 sq.km. in area, which represents 8.82 percent of the aggregate region of the territory of Nagaland. Regarding area, Kohima is the seventh largest

district of the state. As per 2011 Census, Kohima has 105 villages which is altogether inhibited. The district administer two statutory towns and one Census town under its jurisdiction.

1.5.3.2 **Kohima Municipal Council**

Kohima Municipal council was initially regarded as Kohima Town Council which came into existence on 1957. On its inception it had only eight wards under its jurisdiction. Then in 2005, Kohima Municipal Council came into being under the provision of the Nagaland Municipal Act, 2001. Presently, KMC has 19 wards under its jurisdiction. The office is run under the leadership of Administrator and Chief Executive Officer (CEO) followed by a Chairman and vice-chairman. There are eleven branches under Kohima municipal council, viz, Establishment Branch, Account Branch, Revenue Branch, Transport Branch, Engineering Branch, Market Branch, Enforcement Branch, Sanitary Branch, Conservancy Branch, Labour Section and Toll Gate Section.

1.5.3.3 **Profile of Dimapur**

Dimapur is the commercial capital and the most populous district of Nagaland. The district is the gateway to Nagaland and Manipur. Dimapur became the 8th district of Nagaland on December 1997. It is bounded by Kohima district of Nagaland in the East, Peren district of Nagaland in South, Karbi Anglong and Golaghat (districts of Assam) in the West and North. The district is mostly plain unlike the rest of the state which is in the mountains. Dimapur has an area of 927 sq.km. which represent 5.59 percent of the aggregate region of the territory of Nagaland. When ranked as per the area of each district, the area of Dimapur ranks tenth place. As per the 2011 census, Dimapur has 222 villages, out of which 219 villages are inhabited and 3 villages are uninhabited. The district has three statutory towns, viz, Dimapur Municipal Council, Chumukedima Town Council, and Medziphema Town Council and four census towns.

1.5.3.4 **Dimapur Municipal Council**

Dimapur Municipal council was established in 2001. DMC has 23 wards under its jurisdiction. The population of the town makes up to 1,25,513 according to 2011 census report. It covers an area of 18.13 sq.kms. The municipal Council is headed by Administrator cum Chief Executive Officer (CEO). The DMC currently functions through various in-house departments which are listed below: Establishment Branch, Revenue Branch, Accounts Branch, Rate Control Branch, Veterinary cell, Sanitation Branch, Development Branch, Public Grievance Branch. The Trade license issued to all the enterprises are taken care by revenue branch. It consists of issuing and renewing of trade license for existing enterprises and collection of trade license fee. Category of trade is divided based on the nature of business operated by the businesses, and license and sanitation fees are imposed based on the category.

1.5.3.5 **Profile of Mokokchung**

Mokokchung came into existence as a district on 1st December 1963 when the state attained it statehood. Like any other Naga villages most of the villages are located at the hill top spread over six broad mountain ranges in the district. In 1957, when Naga Hills Tuensang area came into being, Mokokchung became one of the three districts and continue to remain one when Nagaland as a state came into existence. The locale is prevalently occupied Ao clan. It has an area of 1,615 sq.km. which embody 9.74 percent of the aggregate region of the state of Nagaland. According to 2011 census, it has 108 villages out of which one village is uninhabited. It has three statutory towns, viz, Mokokchung town, Tuli town and Changtongya town and one census town.

1.5.3.6 **Mokokchung Municipal Council**

Mokokchung Municipal Council came into being on 10th July 2005. As per the Population Census 2011, the total number of families falling under the municipal council is 8,327. The city has a total population of 35,913. The male population is 18,898 and female are 17, 015 with an average sex ratio 900. The council has 18 wards under its jurisdiction. The council is headed by the administrator and assisted by superintendents and head of various departments.

1.6 **Significance and Scope of the Study**

The study is intended to throw light on the entrepreneurs of Nagaland and make a comparative analysis on gender perspective that can facilitate in identifying causative factor for the slow growth of the state's entrepreneurs compared to the rest of the country. The Naga society has shared a long history of insurgency which had a direct impact on the dawdling growth of its economy. Nagaland has a patriarchal system of society and the females in the society faced immeasurable problems that have led to their late entry in the field of entrepreneurship; the entrepreneurship among female is a recent phenomenon while the male has been into it since the inception of statehood. "Since the discovery of female entrepreneurs by entrepreneurship and small business scholars in the mid 70's (Catley and Hamilton, 1998), research on female's entrepreneurship expanded considerably" (Carter *et al.* 2001). Yet, equal opportunity between male and female in entrepreneurship is still not a reality as most of the government policies and programs tend to be skewed far away from the female and 'male-streamed' against this backdrop. "Recent data suggest that the largest gaps occur in middle-income nations where men are 75 percent more likely than female to be active entrepreneurs, compared with 33 percent in high-income countries and 41 percent in low-income countries" (Minnitti, Arenius, & Langowitz, 2005).

To achieve success in the development of entrepreneurship, the entrepreneurial potentials need to be tapped properly to improve the industrial base in any economy. Innovation is the center driver of the improvement of economies, and much more so in current, information-based economies, whereby business is the core driver of monetary development. It must be analyzed in all phases of its development, and both through the founding of new firms and through the infusion of entrepreneurial organizational practices in established firms.

The international body of literature does suggest that male and female entrepreneurs have very different motivation, business skills, and occupational levels, and the factors which contribute to the startup process are dissimilar, especially in terms of support systems, sources of finance and constraints, although there are a few studies which are to the contrary. So, this study intends to add knowledge to the gap that exists between female and male entrepreneurs drawing inferences from empirical data collected from the sampled entrepreneurs of the state. Since the women enterprises are less as well as described by low turnover than their counterparts, performance contrasts by sexual orientation might be clarified by methodical gender contrasts in qualities influencing the business result.

1.7 **Statement of Problem**

The entrepreneurial difference between the gender has been observed and stated in many studies conducted earlier. Gender gaps in start-up activity which was discovered bigger in middle-income countries, in all probability, because numerous women begin businesses out of obligation to earn a livelihood. Yet there is an urging need for more research on female entrepreneurship. Despite a growing literature, particularly in developing countries where female have stepped out of their age-old tradition of serving family to make a stance in the economic development of the

society as a whole. For one thing, it is realized that altogether less female than male possess and manage business around the world. This could be on the grounds that female fail more frequently than male, or in light of the fact that less female than male begin business in the first place, or both. In order to improvise and motivate female entrepreneurs to keep up the pace with the male entrepreneurs', various factors that enhance to clarifying noted contrasts in entrepreneurial conduct crosswise over gender orientations ought to be distinguished. Perhaps male and female have distinctive demographics qualities and, if the elements, for example, education, wealth, family and work status were to be amended, those distinctions will vanish.

An empirical investigation of the factors determining the entrepreneurial activity of male and female entrepreneurs can throw light on the similarities and dissimilarities of their approach towards their entrepreneurial venture. An identification of the factors that contributed to the growth of the male entrepreneurs in the Naga society could help the female to broaden outlook and identify loopholes in their approach and management of the enterprise.

1.8 **Review of Literature**

1.8.1 **Gender Issue Based on the Socio-Demographic Variables**

Age act as an agent of determination for entrepreneurs according to a theoretical model of risk time discounting across the life course introduced by Levesque and Minniti (2006), the theory demonstrated that the propensity of entrepreneurs decreases with the increase in age. Increase in age of an entrepreneur bring about various disadvantages which includes their risk propensity, as an individual increase in age, they tend to be more scared to take risks in life owing to increased responsibilities and decrease in life expectancy. In support of the previous finding, Block and Sandner (2009) stated in their argument the probability of entrepreneurial commitment because of chance abatement as a person winds up more as they grow older. However, it has been argued by various scholars in this line that increase in age has a countervailing effect. First, as an individual move up in the life cycle it aggregate growth in human and financial capital rendering them in a better position for business start-up. It has also been agreed in various studies that there is an inverted U-shape impact of age- it is the middle age group of people who show the highest start-up rates among men and women (For e.g. Gottschalk and Theuer, 2008).

Increase in the number of mid aged entrepreneurs could be because people at this age have already developed required competency, have control over finance, experienced and developed good network that ensure growth and overcome obstacles. It has also identified that the years between 25 to 40 was the phase when the decision to become an entrepreneur is usually made. It is the age when an individual is considered as mid-age and so the entrepreneurial decisions are likely to be made (Shapero, 1971; Mayer and Goldstein, 1961). Findings in the parallel line has been recognized in the study conducted in UK, as per the report the average age of the female entrepreneurs were 37.2 years and that of male entrepreneurs were 39.3 years (Birley *et al*.

2000). The difference of entrepreneurs in relation to age is that, it is female entrepreneurs who are more in age and settled in life, they find it easier to plunge into entrepreneurial activity later in life as it places them in a better position to sort out problems (Sumanti, 2012). In the innovative establishments too, mid-age of the entrepreneurs i.e. 20 to 40 years has been the best age to venture into such business (Shah 1985, Singh *et al*. 1986). However, in a comparative study conducted between rural and urban women entrepreneurs in Kamrup district of Assam by Anjali Devi (2015), women entrepreneurs hailing from the urban areas were mostly aged between 20-30 years. The study is also supplemented by the findings of Rani (1986) where she reported that majority of the women respondents in her study were between the age group of 21-30 years. Till date, majority of the empirical research on entrepreneurs shows that the peak age of entrepreneurship is between 30-40 years; the general accord of research discoveries is that entrepreneurship is concentrated among individuals in mid-career, i.e. between 35-44 years of age. In a study conducted in Canada based on GEM data from 2002-2003 between male and female entrepreneurs (Robichaud *et al*. 2005), the study reported higher female representation at the age group of 35-54 years. However, it as depicted in a sample collected by Birley *et al.* (1986) that female entrepreneurs were younger than the male entrepreneurs.

In the Indian scenario, dissimilarity was found between entrepreneurs on gender basis in a comparative study (Srivastava, 1994) which states that female entrepreneurs (35 years) set up their business quite late compared to their male counterparts (30 years). Business intention and age of entrepreneurs has been highly debated with no definite conclusion, yet another argument has been put forward by Botham and Graves (2009) whereby they stated that "with the probability of setting up a business initially increasing with age, before declining after the age of

50. However, that probability remains relatively high until age 60, after which the decline is rapid."

Attainment of education by an entrepreneur can be important, but it is not imperative. History stands as a testimony how education is not the most important factor that makes a person a successful entrepreneur. Some of the biggest personalities in the business world today don't have the highest form of qualification, yet their names are etched in the highest form for the world to look upon. Significant light has been thrown on the research of education of entrepreneurs, as education has always played a pivotal role in shaping an individual. So, it becomes imperative to research on the educational qualification of entrepreneurs because education helps to widen the perspective of entrepreneurs, to set pre-determined goals and then acquire the means and resources to find the most efficient way of achieving it. However, this doesn't make the educational needs of the entrepreneur less important. This section discusses about the past literature on how education give shape to the creation or suppression of gender difference of the entrepreneurs. It has been asserted that estimation of formal education attained by an individual is the most common measure for general assessment of human capital (Becker, 1993). Empirical evidence often confirms the claim about the constructive outcome of education on the start-up affinity of both male and female business people (For e.g. Dolinsky *et al*. 1993). The claims of Leicht *et al.* (2004) also states that "the increase of female self-employment in Germany in the 1990's is, to a large extent, due to an increase of female university graduates." Coleman (2002) asserted that female entrepreneurs tend to have lesser business degree. In a study conducted in Solvenia by Širec and Močnik (2012), on small and medium business owners, it highlighted nonexistence of statistical significant gender difference regarding education. In the sample, no female had the highest degree of education i.e. MBA or Doctoral degree, but female had higher

rate of university degree- 24.6 percent, compared to only 16.2 percent for male. However, in its argument Brush (1992) noted that male and female entrepreneurs differ in educational qualification. A comparative study on male and female entrepreneurs by Van Uem and Bais, (1996) also shows similar result, the study concluded that male entrepreneurs are more likely to have acquired technical schooling, while education of female centers around streams that are administrative, economics or commercial and they tend to have specialized more in personal services.

Gender comparative study of Barringer *et al*. (1998) shows a significant difference between male and female entrepreneurs with regard to education. They become entrepreneurs coming from different educational background and it was male entrepreneurs who had higher representation from professional qualification than female. But, it was noted than most of the entrepreneurs were well educated as more than 75 percent of the respondents were either graduates or more. In a study conducted on urban women entrepreneurs by Devi (2015), it was found that the education level below HSLC is zero, post graduates were 25.76 percent, 35.6 percent graduates, 14.39 percent HSLC passed and 24.24 percent HSSLC passed. It clearly states that all the urban respondents of the study were literates. Grilo and Irigoyen (2006) states that irrespective of gender, "entrepreneurial activity is high for less educated people because self-employment is the best alternative to unemployment." However, Bergman and Stenberg (2007) argued that opportunity entrepreneurs are most educated. A study conducted on Croatian entrepreneurs in comparison with Post-communist and developed European nations demonstrates that on the level of education no obvious distinction were found amongst entrepreneurs from gender perspective (Borozan and Pfeifer, 2014). In the parallel line, educational backgrounds of the entrepreneurs are similar in the studies of researchers like Cohen (1996) and Fischer *et al*. (1993). In the Indian

scenario, Sen (2001) argued that female is still disadvantaged and that there are still significant constraints faced by female in comparison to male. Access to education was considered generally a male particular zone in numerous customary social orders and its existences is still felt in different region. However, in a study carried out in Solvenia women folks were found more educated that men, especially among the age group 25-44 years old. Number of Women entrepreneurs with post-graduate degree was two times more than male entrepreneurs (16.6 percent of women versus 8.6 percent of men).

Pines and Schwartz (2007) described in their study that there is gender variance in educational background of entrepreneurs: more female had academic degree and a management degree, but more male had degree from technical background and acquired technical education. In an empirical study conducted on United states drawing data from Global Entrepreneurship Monitor (GEM) from 2001-2005, the effect of gender in the educational qualifications of entrepreneurs advocates that the requirement of higher level of education is more among women on average than men to boost their confidence to consider themselves worthy of becoming an entrepreneur (Thébaud, 2010). “It depicts that women having post-secondary degree was associated with 72 percent increase in the odds that positively acknowledge her competence to be an entrepreneur, whereas, only 26 percent increase was for men. As for the graduate degree, 68 percent increase in the odds of assessing oneself as competent at entrepreneurship for women, but only 19 percent increase for men.” This shows that women have less self-esteem and they need a greater degree of education and support system than men in order to consider themselves competent to be an entrepreneur. Besides the formal education attained by the entrepreneurs, attainment of professional education does come into play. However, previous studies show that women entrepreneurs tend to have a less professional degree in entrepreneurship. In India, in the late

1990s, a study was conducted on 145 SSI units in three cities of Orissa. It surfaced that 90 percent of the surveyed entrepreneurs were graduates and professional degree/diploma holder. The degree obtained were a professional degree in engineering, business management, pharmacy, agriculture sciences, accountancy and the like. Only 1.38 percent of the surveyed entrepreneurs were under-graduate, 8.27 percent and 0.69 percent were matriculate and under-matriculate (Meher and Sahoo, 2008).

Marital status is also often expressed as civil status. This distinct option describes the relationship of an individual with the significant other. The section aims to identify the gender gap in entrepreneurship created by marital status. It has often been argued that male entrepreneurs seldom experience conflicts between their marriage and business, and that female entrepreneurs suffers from role conflict between their claims of marriage and business. However, it has also been argued that married women are in better position to avail financial assistance from various institution as their husband act as the financial partner and repayment of the loan doesn't seem like a big concern to stress upon. With all the claims and arguments laid down upon the entrepreneurs, the question of why and how gender gap amongst the entrepreneurs is created by marital status is worth delving into. Empirical evidence from the study of male and female entrepreneurs from emerging firms suggest that female entrepreneurs are more inclined to be in some kind of association, be it marriage or a common law (Robichaud *et al*. 2005). Similarly, (Sumanthi, 2012) in a study conducted on 300 women entrepreneurs at Perambalur district in India, it was reported that 80 percent of the women entrepreneurs were married, while 11 percent were single. Such conclusions are an indication that female entrepreneurs prefer to get married before entering the entrepreneurial set-up or that their need for self-employment arises after they are married either because of financial needs, freedom from daily wage or formal

employment to make time for family care along with earning a livelihood. Claims has been made on the line of mothers choosing entrepreneurship and it notes that, for mothers, entrepreneurship gives the luxury of flexibility which is essential to keep up with the rhythm of both domestic and employment responsibilities (Vinnicombe, 1987). However, a conflicting idea by Orser and Hogarth Scott (2002) surfaced a result that womankind is repressed higher by personal demands than mankind, which means that whether a female is married or unmarried, the responsibilities of life besides business falls upon the female entrepreneurs more heavily. Raknerud and Rønsen (2014) stated that there is dissimilarity between genders of entrepreneurs in the effects of having a significant other in life, the study resulted to a higher number of single female entrepreneurs choosing entrepreneurship than the married or cohabiting women. While the opposite result for the male entrepreneurs. Naudé and Minniti (2011) also had the same conclusion, that, married women who have young children at home usually choose entrepreneurial career over any other formal job compared to the unmarried women. The study also says that such married women also have a high tendency of quitting business voluntarily.

It is said and believed that new entrepreneurs often lack expertise and rule of thumb to identify opportunities and utilize available resources, and as Jyotibha (1990) has rightly stated that an entrepreneur picks up the tricks of the trade and expertise mostly through experience. Henceforth, the importance of inculcating business experience in the study of entrepreneurs holds a significant meaning and its importance cannot be undermined. The debate on experience gained by entrepreneurs on business has been highlighted in this section in order to determine gender gap. Studies have shown that it is more men who have prior business experience than women, and it holds true to its claim when studies (for e.g. Fisher *et al.* 1993; Kalleberg and

Leicht, 1991) comes to the conclusion that men are likely to have earlier entrepreneurial experience than women, similarly Welsch and Young (1982) notes that the probability of male entrepreneurs being employed prior to the start-up of their business and comparatively higher work experience is more than female entrepreneurs. Choosing entrepreneurship becomes a convenient choice for those females working in various organizations where the inflow of income is limited, complete absence of luxury of time and inflexibility of time, and as such they embark into entrepreneurship as an escape from that monotony. Thus, female entrepreneurs differ from male entrepreneurs as they are less likely to have prior business experience because of the reasons discussed earlier (Carter *et al*. 2003). In fact, Birley (1989) reported that it is through their own business that most women gained their first managerial experience. Furthermore, Shaw (2001) asserted that "female entrepreneurs tend to have less managerial experience before starting their business." Business experience is also related to successful startups, and this relativity shows that since women have less workplace and managerial experience, this adds up to the much-claimed unsuccessful business start-up by female entrepreneurs (Loscocco *et al.* 1991; Carter *et al.* 2001). However, in a study on Indian entrepreneurs (Manimala, 2002) it has been found that the propensity to start a business directly without prior work experience is high. In yet another study conducted on women entrepreneurs in four districts of India, namely Anantapur, Chittoor, Cuddapah, and Kurnool found that "majority (73.30 percent) of the women entrepreneurs started their business without any experience, whilst 26.70 percent had experienced before starting their own business."

This section considers the entrepreneurs within the context of the family structure, the family structure is the composition and membership of the family and the organization and patterning of the relationship among the members of the family. The aim is to explore how the family

structure of the entrepreneurs is different among male and female entrepreneurs. Past studies show a mixed result in this arena. In an empirical study conducted on the problems and prospects of rural women entrepreneurs in Perambalpur district, India by Sumathi (2012) illustrates a picture that out of all the women entrepreneurs surveyed, 74 percent of them belong to nuclear family. This result signifies why it is imperative for a female entrepreneur to maintain an independent family structure to carry forward their business. India, being a country where the joint family system is still prevalent, yet the female entrepreneurs choose to break free from the age-long custom/tradition and settle for the nuclear family system is in itself a substantiation that female entrepreneurs have the responsibility of family besides being a businesswoman. In the similar line, Tridevi (1991) found in her study on tribal entrepreneurs in Rajasthan that 82 percent of the tribal entrepreneurs belonged to nuclear families, whereas only 9.6 percent and 7.6 percent belonged to the joint and extended family. The finding is similar to Dhameja (2008) as he also reported that most women entrepreneurs are from nuclear family type. Belonging to a nuclear family promotes the growth of entrepreneurship in women (Dasgupta, 2004). Family structure has a tremendous influence on both the male and female entrepreneurs, and it becomes one of the reasons why they could venture into a commercial activity which however would not have been possible in the joint family system. However, Kalyani and Chandralekha (2002) reported in their research that type of family/family structure does not affect the decision of women entrepreneurs regarding their involvement in their enterprise management.

The occupational backgrounds of the entrepreneur's parents were taken into the study, Dinesh Awasthi (1994) observed that family occupation, economic background, and educational experience facilitate entrepreneurial entry into the business. Sumanthi (2012) also asserted the claim by the findings that the "majority of the women entrepreneurs in the study have parents

who were either in service or business sector." Family plays an essential role in influencing an individual's career choice. However, when it comes to the gender perspective Matthews and Moser (1995) found that being brought up in an entrepreneurial family has a noteworthy relationship with the intention of the children to start their own business, and it holds true mostly for the males. The result of a study conducted on business school students portray that interest of the student to become an entrepreneur is significantly higher for those students whose parents are an entrepreneur (Prabhu and Thomas, 2014). Thereby, it can be said that parents become a role model to their children, their lives and mentorship gives birth to a desire to become an entrepreneur in their children (Scherer *et al.* 1989; Birley and Westhead,1994). However, amongst the parents who were entrepreneurs, it was those children who had parents with a small business that demonstrated a higher preference for entrepreneurship (Pingle and Greenhaus, 1991). A study on small business owners in USA which consisted of 1000 entrepreneurs accounts that male and female differ in this respect. The male entrepreneurs mostly stated that their families did not influence their career choice whilst the majority of female entrepreneurs credited their family for their entrepreneurial career choice (Rani, 1992). Reports of a comparative study between the entrepreneurs of Meghalaya and Chotanagpur shows that the parental occupational background was not a vital variable to show a significant difference between the entrepreneurs of the two states (Priyadarshi, 1997).

The secondary occupation was incorporated as Nagas have the tendency of adopting entrepreneurial career only when they have a job that provides secured income, plunging into entrepreneurial arena as the only source of income is a recent event in Nagaland. In earlier days, entrepreneurship was identified with those Naga people from lower class who had no education to secure a government job and to those people like Jains, Muslims, and Hindus. No much study

has been done to identify the the secondary occupation of the entrepreneurs. However, Stigter (1999) reported that male entrepreneurs tend to have a more secondary occupation in the form of another business or other employment, they usually work on a part-time basis in their own business.

The size of the family referred to the number of family members currently residing with the entrepreneur. It was incorporated to understand the factors that affect the gender gap among entrepreneurs. In an empirical research in India by Kalyani and Chandralekha (2002), women entrepreneurs were found mostly belonging to nuclear families, the information likewise uncovers that a large portion of them (67.30 percent) had less than two children at home, whilst 14.30 percent of them had no children, 14.70 percent had one child, while 38.30 percent had two children and only 32.70 entrepreneurs had more than two children. It was also found that women entrepreneurs who had one child were more self-motivated and had better future plans and they been also found investing more time in business compared to those with more children. Based on the findings of the previous researches it can be said that entrepreneurs usually prefer or have smaller family size, lesser in number means a reduced responsibility and it holds true to most of the female entrepreneurs.

Time investment is divided into two categories for the current study- (i) time invested on the business and (ii) time invested in household chores. The much-debated subject for male and female entrepreneurs usually turns out in favor of the women folks showing that men usually have only business to invest their entire time upon, whereas women have the dual responsibility of homemaking and business. Majority of the previous study proves the point repeatedly. The claims are supported by the conclusion drawn by Stigter (1992), more than half of the women entrepreneurs in the study were found having a dual responsibility. Besides running their

business, they were either homemaker or employed in some other job. In Canada, related literature on gender perspective study of entrepreneurs (Cliff, 1998) states that "women entrepreneurs devote approximately 50 percent more time than men to housework and child care." According to OECD (1998), on an average female entrepreneur were found working fewer hours than male entrepreneurs and so they invest. Lesser time for the development of their business. Significant gender difference was also seen regarding time investment in the business, lesser women (69 percent) worked full time in their business as compared to men (86 percent). The sample also reports that women entrepreneurs were more probable than men to be homeowners.

Researches such as Stoner *et al*. (1990); Eastwood (2004); Ljunggren (2008) represent how family and household situation become a possible barrier to entrepreneurial activity of female entrepreneurs. Dual responsibility of female entrepreneurs has always been considered as one of the biggest barriers to the growth of their enterprise. The dimension of time invested in running business by women entrepreneurs were such that "63 percent of them invest on an average eight hours a day, 24 percent investing six to seven hours and 13 percent were spending between two to five hours, and the average of women entrepreneurs investing higher amount of time in business were mostly represented by women who were unmarried and divorced/separated." This finding is an indication that lesser responsibilities to manage a home divert the time of women entrepreneurs towards their business (Kalyani and Chandralekha, 2002). Tigges and Green (1998) had an opinion that 'double responsibility' may curtail the amount of time female entrepreneurs invest on their business. The consequences of managing time for family and business often lead to role conflict and it's a lot likely for the entrepreneurs to resort to certain remedy to overcome the conflicts, Parasuraman *et al.* (1996) found that female reduce family

career conflict by spending less time at work, while male increase their time at work. However, in a study conducted on ICT sector in Ireland, Humbert *et al.* (2009) presumed that entrepreneurs are not affected by gender, the entrepreneurs in the study worked very long hours and were very committed towards their business. However, it is also argued that women choose entrepreneurship as it gives them the convenience to manage time to take care of family, which, otherwise is not possible if they are employed in formal job or work as daily-wage labor. This argument gives an idea it is family and child care responsibility that pushes a woman to choose entrepreneurship. In the parallel line Harvey (2005) on a study on black woman states that "many women stated that as a salon owner, it is much easier for them to meet the challenges of working full-time and raising children. They were able to set their own hours and could structure their time to devote adequate attention to children and work." As a means of balancing work and family, women may make women more prone to set up their own business (Boden, 2001; Wellington, 2006). Along with other authors, Davies-Netzley (2000) also agrees that the need to balance work and family often differentiates women's motivation for entrepreneurial activity from mankind.

1.8.2 **Gender issue based on the enterprise and performance related Variables**

1.8.2.1 **Enterprise and Gender issues**

Training in the study refers to the entrepreneurial training undergone by the entrepreneurs before or after starting their enterprise. It has been brought to light to determine the relevance of entrepreneurial training in the creation of gender gap. Training of entrepreneurs has been emphasized in the Naga scenario, yet there is a majority who fail to understand the substantial need for such training, and the failure of the governing body to necessitate such training. A study shows that education of the entrepreneur and training go hand in hand. Entrepreneurs with higher

educational qualification identified the significance of training and considered it vital to make improvement in their business. The study showed the relationship between education and training as statistically significant (13.225 at 0.01 level). Devi (2015) asserted in her study that entrepreneurship development programs are essential as it boosts the confidence to venture out as it helps to enhance the skills and comprehend the know how to carry out a venture like market knowledge, customer understanding, financial resources, manpower building, and the likes. Training has been found positively essential for start-up for entrepreneurs as it helps to increase education level and assumes an essential part in impacting entrepreneurial execution and profit generation, and its influence impacted the female entrepreneurial activity more than its male counterparts (Tsyganova and Shirokova, 2010). Ganesan *et al*. (2002) in the pursuit of identifying complications pertaining to women entrepreneurs in the course of carrying out business, they identified that entrepreneurial training nourishes women entrepreneurs to become successful.

Confidence in an entrepreneur becomes a driving force to break through the glass ceiling and helps to stay self-motivated, as it shows from previous literature review that lack of self-confidence becomes the key factor for the poor growth of female's business (Carter, 1993) and the lack of confidence among women is attributed to the fact that entrepreneurship is viewed as a realm of men. Women lack self-efficacy especially when they venture out knowing that the market is already dominated by male entrepreneurs (Arch, 1993). In a study conducted in Israel by Pines and Schwartz (2007) to identify gender difference among the Israeli adults, management student and small business owners, male students expressed more confidence over themselves to become an entrepreneur and considered themselves having more entrepreneurial traits compared to their female counterparts. These finding supplements to the conclusion drawn by Langowitz and Minniti (2007); Van Uxem and Bais (1996) whereby women entrepreneurs

were found with low self-confidence to do better than men in the entrepreneurial pursuit. The lack of confidence among female entrepreneurs is related to the negative self-perception that hampers the entrepreneurial capabilities. On the other hand, Thebaud (2010) from a data drawn from Global Entrepreneurship Monitor (GEM) of United States (2001-2005) to evaluate gender difference in self-assessments of entrepreneurial ability, exhibited that women perceive themselves less likely to have the ability to be an entrepreneur as compared to similar men. Similarly, in Norway, the segment of women who believed in themselves to have the necessary capabilities to become an entrepreneur was lower compared to men (Bullvag *et al*. 2011). As the women entrepreneurs have lesser expectation on their ability as an entrepreneur, they also tend to take smaller steps towards the growth of their enterprise, male entrepreneur had greater confidence and had higher expectations from their business, as such women entrepreneur chose those businesses with lower growth and income that can be operated within the line limit which does not adversely affect their personal lives (Cliff, 1998). The lack of confidence in women through its various arguments also proves that their business growth becomes unfavorable due to their inability to build up trust in their abilities (Carter, 1993)

1.8.2.2 **Performance and Gender issues**

Nature of business here refers to the kind of business operated by the entrepreneurs. Many thoughts and arguments have been put forward from a gender perspective. Bowen and Hisrich, (1986) argued in their study that women are over-represented in certain sectors because women tend to enter those sectors which as ‘not traditionally male-dominated.’ Loscocco and Robinson, 1991 in its empirical study concluded that women entrepreneurs are concentrated on low margin and female monopolized industries i.e. retail, food service, and interpersonal care. The traditional belief find that male entrepreneurs enter more complex businesses and female entrepreneurs

choose the convenient sectors to find its support in the opinion of Van Uxem and Bais (1996). They noted that male entrepreneurs are mostly in manufacturing, wholesale trade, and financial services whereas female entrepreneurs are mostly seen in sectors characterized as 'supporting service', i.e. secretarial, translation and processing activities. OECD (1998) reported that the sectors where the male and female entrepreneurs venture their business is different. According to the study, American women-owned businesses are intensely present in the retail and services sectors. Over time, the claims remain the same for most of the empirical studies, Carter *et al*. (2000) also found that female-owned business doesn't perform as good as male enterprises and they are over-represented in retailing and service industries. American women-owned businesses were also found mostly populated in areas such as services, wholesale retail and which is followed by finance, insurance, real estate, construction, and manufacturing (for e.g. Swinney *et al.* 2006). Brush *et al*. (2006) once again asserted on the same point stating that entrepreneurs of different gender do not start the same type of business.

Certain authors argued on all the possibilities why women only choose industries which is termed as 'supporting service' or 'traditionally female dominate'. Some researcher such as Mirchandani (1999) argued that the gender differences that is created by the nature of business operated by the entrepreneurs, is the result of socialization and structural barriers. The need to be socially accepted becomes a priority while women entrepreneurs chose their sector of operation, moreover, because they have more issues related to other responsibilities besides business, choosing the convenient sector of operation becomes easier for them. In addition to the claim, it can also be asserted that overtime the trend is undergoing a slow change and it had been reported on a study of British entrepreneurs (Hill *et al*. 2006) that greater part of the female entrepreneurs who participated in the study were operating in businesses that represented high-tech sectors. In

the Indian scenario, a study that was conducted in 2015 on Urban women entrepreneurs depicted that 46.97 percent of the women entrepreneurs were operating manufacturing unit, 24.24 percent in trading, 28.78 percent in service sector (Devi, 2015). Such representation of units/business by women entrepreneurs reassures the transformation that is happening in the entrepreneurial field. In addition, interlinking the educational qualification with entrepreneurial choice of the entrepreneurs, tracing the education acquired by most of the entrepreneurs it shows that male usually have degree on science and technology. Such qualification of the male entrepreneurs gathers to the need of conveniently venturing into business that demands technical skills (Brush *et al*. 2006).

The capital invested by entrepreneurs for the inception of the business has been discussed here. Previous researchers have claimed certain things related to male and female entrepreneurs with regard to financial investment made by them. Yet a definite conclusion is not brought about. In a study conducted on Australian women entrepreneurs by Breen *et al*. (1995) to examine financial and family issues, it highlighted an issue pertaining to women entrepreneurs that since they face problem acquiring finances, they venture into business with low initial capital. In comparison to men owned business, women-owned business is usually smaller, they own lesser business experience and most of all it is undercapitalized, and they tend to have lesser confidence (Langowitx & Minniti, 2007; Verheurl *et al*. 2006). Various reasoning (ENSR, 1996) was done in order to identify the smallness of enterprises run by women. Firstly, it was assumed that women might have lesser capital to invest at inception because of the low salaried employment they were into earlier. Usually, family properties are not inherited by women, so it becomes impossible to acquire money from home. Secondly, the capital invested also depends on the sector of operation and since women starts businesses that doesn't need much investment, the

average initial investment of women compared to men is less. It is also stated that entrepreneurs do not differ on the amount of their own amount utilized for start-up of business (Rosa *et al*. 1994) but male entrepreneurs may have superior admittance to acquire formal source of debt financing from private or public financial institutions (OECD,1998). Utilizing a panel of 2000 Dutch start-up in 1994 by Sirec and Močnik (2011), "it depicted how male and female entrepreneurs differ from certain perspective, starting from the amount of start-up capital and it shows that female entrepreneurs have smaller amount of start-up capital but they do not significantly differ with respect to the composition of financial capital." The financial performance difference that occurs between genders is attributed to the reason that female entrepreneurs start up with a low capital investment as they have meager source to acquire finance, so they usually tend to utilize their own savings. Women doesn't rely or fail to get external financial resources besides money borrowed from family and friends (Olm *et al.* 1983; Johnson and Storey, 1993).

Early entrepreneurship researches suggest a mixed result on the financial performance of the entrepreneurs. The financial outcome of the entrepreneurs by Meek and Sullivan (2013) shows that when it comes to revenue generated by entrepreneurs, male and female entrepreneurs don't have a statistical significance, meaning that financial outcome of the business does not create a gender gap. Studies on U.S. and Sweden shows no support for the underperformance hypothesis (Hisrich *et al.* 1997; Du Rietz and Henrekson, 2000). However, most of the previous research suggests that female entrepreneurs are not on par with male entrepreneurs and they tend to perform less financially. Srinivasan *et al.* (1994) reported that ventures managed by women under-perform financially as compared to men. The financial underperformance of women is based on an array of dimensions, which includes revenue, profit, and growth and discontinuance

rate (Cooper *et al.* 1994; Du Rietz and Henrekson 2000). Naudé and Minniti (2011) stated that they are different, their business are smaller, grow less and tend to have a lesser profit.

GEM data of Canada from 2002 and 2003 that focused on identifying gender gap of the entrepreneurs asserted with its findings that there is lesser businesses of women whose merchandises are exported. They also invest lesser amount of time in their business and draw lesser income compared to male entrepreneurs (Robichaud *et al.* 2005). Studies represent results indicating that businesses owned by women have a lower sales rate and they tend to employ fewer people compared to men owned businesses (Fisher *et al.* 1993).

1.8.3 **Gender issue based on the motivation and problems related variables**

1.8.3.1 **Motivation and Gender issues**

Motivation drives an individual to choose a career path and it further leads and many studies observed that there are certain differences between entrepreneurs from gender aspect with regard to their motivation of starting an enterprise. As has been rightly noted by Venkataraman (1997) that understanding entrepreneurship is incomplete without a clear understanding of the motivation behind an individual's choice to become an entrepreneur. Earlier researchers have put forward their arguments and failed to arrive at a consensus conclusion. They say women entrepreneurs doesn't choose the path of entrepreneurship harmoniously but driven by the negativity that prevail in the family because of work and family strife and those that prevail in the society in the form of gender discrimination in the formal employment scenario forces or pushes a women to venture out of her own to create her own enterprise (Budig, 2006; Buttner and Moore, 1997; Heilman and Chen, 2003). A study in Israel also concluded that there is no gender difference in connection with reasons for starting a business. However, women rated self-realization slightly higher than men, on the other hand, men rated the status of a business owner

slightly higher than women. Both men and women rated unemployment lowest for the reason to start a business. Generally, any entrepreneur is usually driven towards entrepreneurship by their love for independence. Independence entails an individual to take their own decision and take responsibility for their action instead of following the assertions of others (Pines and Schwartz 2007). The desire for independence was identified as the most aspired reason for entrepreneurs to start their business by Hisrich (1985).

In a study focused on the difference between British and Indian entrepreneurs by Manimala (2002), it was observed that the need for autonomy and independence was higher for Indian entrepreneurs, the need for autonomy can be attributed to the societal barriers that prevail in every Indian society which doesn't gift wrap independence to any individual. In the case of women entrepreneurs in developed nations, job dissatisfaction usually assume an imperative part in convincing an individual to become an entrepreneur (Berard and Brown, 1994). The yearning for economic independence attracts an individual to the pool of entrepreneurial arena and this factor also attribute to the increasing growth of women entrepreneurs (Koper, 1993). Nevertheless, the assertion does not hold true in the works of Lavoie (1992) whereby women entrepreneurs were not primarily motivated by financial gain to start a business, they were more driven by challenges and opportunities for self-fulfillment. It was also reported that women entrepreneurs were also driven by certain other factors which include the need for achievement and self-determination (Shane *et al.* 1991; Buttner and Moore, 1997). In an attempt to study how successful female entrepreneurs, differ from male entrepreneurs, Cohoon *et al*. (2010) found that the entrepreneurs of both the gender share the same motivation, assumes similar reasons for their success, same type of funding, and face equal challenges in their business. Besides the regularly mentioned motives, security, prestige, power and social service were also found as latent

motivators (For e.g. Vidyu Lata, 1990). Shapero and Sokol (1982) spotted that there are two kinds of motivation that lead to the startup of a business, namely, negative displacement and positive pulls, and it has been found through their study that negative displacement like political, religious and job-related issues triumph over positive pulls. Cooper (1989) also corresponded to the findings of negative displacement stating that frustration in the job pushes an individual to entrepreneurship. From the gender perspective of motivation, "male entrepreneurs are often motivated by financial objectives, such profit and growth (Kent *et al*. 1982)" and female entrepreneurs were "motivated by desire to face challenges, intellectual growth, personal enjoyment and self-determination (Brush, 1992; Buttner and Moore, 1997)." The key motivation to start a business for women was the need to achieve, desire for job satisfaction and economic necessity, while for men it was the 'desire to make things happen', to control resources and need for achievement (Schwartz, 1979).

In a study conducted on 101 South African entrepreneurs by Mitchell (2004), "no significant difference was found between the male and female entrepreneurs, both were equally motivated by need for independence, need for material incentives and need for achievement." A contrasting result was found by Hisrich and O'Brein (1982), where men were found motivated by the desire to control their own destiny and to make things happen, whilst the women were motivated by the need of independence and achievement. Rosti and Chelli (2005) reported that in Italy, women tend to enter entrepreneurship because of idleness or unemployment whereas men are likely to enter entrepreneurship because of their need to improve their long-term career options. In Norway, it was found that there is no significant difference between entrepreneurs on the basis of their gender when entrepreneurial growth aspirations were concerned (Kolvereid, 1992). Job dissatisfaction due to male chauvinist corporate structure often lead women to choose the

entrepreneurial path, one of such example is set by Rosener (1989) in which it reported that "70 percent of the women respondents had been employed in formal corporation before starting their business and 80 percent of those women stated that in their previous employment they were made to work harder than men to advance." Gangadhara Rao (1986) in his study identified that economic gain was the major ambition of all the entrepreneurs. Sharma (1980) propagated three factors that prompted new entrepreneurial class into the business, they are, "(a) They had a strong desire to do something independent in life, (b) they possessed technical knowledge or trading or manufacturing experience in the same or related line (c) Governmental and institutional assistance became available to those would have perhaps otherwise not taken up entrepreneurial activity." Chaganti *et al.* (1996) further asserted in a comparative study that female's rating for both achievement and financial goals were significantly higher than their male counterparts.

Social issues like the stereotypes imposed on women by social institutions acted as a force for women to the entrepreneurial path (C. Leibow, 1991). Dhaliwal (1998) reported that women in the study were more driven towards entrepreneurship not for monetary gain but to fill up their idle time, they tend to business only after their children are capable enough i.e. once the schooling starts or after they leave home. The following study shows that family and child care assume an essential part in the life of womankind. In a study directed towards understanding the problems and prospects of rural women entrepreneurs in India by Sumanthi (2012) showed that 50 percent of the women respondents started their business in order to satisfy their desire to achieve something independently, 26 percent of them started business to fulfill family responsibility and 14 percent of the respondents choose entrepreneurship to follow their hereditary background. Love for financial and non-financial independence lures most individuals

towards entrepreneurship and the claim find its corresponding support in the work of Rani (1986) whose reported stated that desire to do something independently prompted women towards entrepreneurship. Studies show that women engage in entrepreneurship because of varied reasons, which includes the likes of "glass-ceiling, the need for balance between professional development and private life, autonomy etc." (Heptulla Najma, 1992). Though many arguments have been put forward on the identification of motives which are either positive or negative, internal or external, and as has been observed, male and female entrepreneurs differ to some extent in the pursuit, some women also start a business for political as well as economic reason. The belief that the only way to sexual equality is only through economic independence also pulls some of the deprived women into entrepreneurship.

In the pursuit of identifying entrepreneurial motivation, a study was conducted to analyze the causes of the low growth of small-scale industries (SSI) in Orrisa, India by Meher and Sahoo (2008). The study surfaced with certain findings regarding motivation, "9.65 percent of the respondents choose entrepreneurship because of their inability to secure employment in organized sector, 14.48 percent stated that their close relatives and friends motivated them, 2.76 percent said that they were lured into business by their previous employer, 3.48 percent stated that they were attracted by the policy packages and financial support extended by government, 4.83 percent choose the occupation accidentally, and 9.65 percent cited other motivational factors like job dissatisfaction, identification of better economic rewards and scope, independence, to provide employment etc." Unemployment is also found to have positive correlation with entrepreneurship, as unemployment is a factor that spurs alternative employment. With an increase of unemployment, the rate of necessity entrepreneurship activity also increases (Reynolds *et al.* 2005). Unemployed and part-time employees among men and

women were found to choose entrepreneurship as an alternative occupation to gain economic momentum (Raknerud and Rønsen, 2014).

Besides many other reasons that motivate an entrepreneur, flexibility with regard to time in managing family life and work life is found as a crucial motivator. However, more women tend to be influenced by this factor more than men, women considered entrepreneurship as a career option because it considerably reduces the number of weeks and hours women work (Boden, 2000). Pandey *et al*. (2003) also asserted that it is the flexibility of time and financial security that draws women of both developed and developing nation to entrepreneurship. Global Entrepreneurship Monitor (GEM) 2010, women report articulated that "in most economies, more women than men are motivated by necessity when starting a business, but the gap may be closing with time. Necessity motives for women are highest in less developed economies. In the most developed countries, 72.3 percent of women start a business because they recognize opportunities, rather than out of necessity. Evidence was found against discrimination of women in the workplace in the form of hiring, salary, promotion, assignment of responsibility, performance measure and training opportunities. Thereby, it drives one in every five women in the corporate world towards entrepreneurship" (Moore and Buttner, 1997). Role model plays a vital part in motivating an individual to become an entrepreneur, however, women were disadvantaged in the entrepreneurial arena and has always been the minority, thus they have lesser women successful entrepreneurs around them to look up as role models (Delmar and Holmquist, 2004). The findings in a study conducted in Spain to identify gender difference in entrepreneurial activity by Driga *et al*. (2012) notes that in the case of Spanish entrepreneurs the function of role model from entrepreneurial field impacts positively on the decision to become an entrepreneur. However, the impact was felt more by the male entrepreneurs than the female.

1.8.3.2 **Problems and Gender issues**

The problems pertaining to the smooth functioning of the enterprise is varied. The problem starts from home of the entrepreneurs to the market, political and certain external factors. Men and women entrepreneurs are at the receiving end of the all the problems arises from both internal and external environments. Various arguments have been put forward by earlier researchers, which has been complied and discussed further. In a study focused on North-east India by Sinha (2003), it was identified that the entrepreneurs (both men and women) of north-east were distressed by insufficient income generated by their enterprise. Pooja *et al.* (2007) also said that entrepreneurs' face constraints in the form of workplace facility and health problems, production problem were in the form of non-availability of raw materials and health problems were in the form of fatigue, tension, and headache. Improper water and space facility was also reported as a constant issue in the proper functioning of enterprises. Out of the many problems faced by female entrepreneurs, some of the prominent ones as highlighted by societal acceptance as a woman in business, deficiency of female role model, lack of professional interaction, failure in building customer confidence, lack of training and experience. A further extension on the problems faced by women entrepreneurs found that enterprises of women suffer because of their lack of education on business management, male-dominated society, poor knowledge of technology and market, market-oriented risk factors and lack of self-confidence (Raval and Shejal, 2011). Dasgupta, 2004 also stated that in the case of small firm owners, male and female entrepreneurs perceived the operational problems in the same way. They enlisted that marketing, accounting, and financial problems were most prevalent in their firms. In addition to the problems pertaining with entrepreneurs. In a study conducted on women entrepreneurship development in India by Mishra (2009), it discusses on the problems faced by women when they venture out to make a mark of themselves in the competitive business world. The study reveals

that women face the biggest constraint in the form of obtaining financial resource and working capital. In an interview conducted on 120 females' enterprises at Pondicherry region to highlight the difference between the problems faced by women entrepreneurs in urban and rural areas (Punitha *et al*. 1999), it concluded that rural women entrepreneurs faced problems such as competition from better quality product and marketing problems, the urban respondents faced the problem of acquiring loan along with competition from better products. Problems of women in Assam were dominance of market by businessmen from other states of India, negative attitude of financial institutions to provide assistance and marketing hurdles faced in the hands of middleman due to their dominance (Dutta, 1997). The study of Pakistani women entrepreneurs also reported that the social stigma towards the entrepreneurial failure limits the financial risk of the women, thereby they finance the business with the little that they have from their own savings and avoid incurring financial debt (Shabbir and DiGregorio, 1996). (Devi, 2015) Another study on rural and urban women entrepreneurs reveals that majority of the entrepreneurs faced problems because of the lack of opportunity to attain entrepreneurial training, shortage of skilled labor, complete lack of knowledge about government schemes for entrepreneurs, and the inconsistency of the skilled labor as they tend to leave the enterprise after sufficient exposure. The study also reports problems pertaining to inadequate space and building to run enterprise, poor power, and water supply, lack of proper communication facility and a shortage of equipments and machines. The women entrepreneurs also faced the problem of competing with market giants and owing to the social stigma, they also faced problems to travel alone often. A study focused to identify performance difference between male and female entrepreneurs in informal service in India (Sengupta *et al*. 2013), stated that in resource constraint the main problems faced by entrepreneurs were the shortage of capital, deficient outlet for product

marketing, social problem in the form of stiff competition were faced by the entrepreneurs irrespective of gender. However, it was found that they did not face the problem related to labour. Women entrepreneurs also mentioned the frequently stated bottleneck in the form of cash-flow, followed by marketing and employee management. Women entrepreneurs also face problem of working capital, infrastructure, lack of availability of skilled labor along with finance and marketing problem (Ganesan *et al*. 2002; Kumar, 2006). Robita and Thaimei (2012) analyzed the relationship between entrepreneurship development and employment in three states of India, namely, Assam, Manipur, and Meghalaya and found that poor transportation and poor communication were the main cause for the slow growth of entrepreneurship in the North-east region of India.

1.9 **Research Gap**

In spite of the fact that numerous has been said and talked about, yet the need to think about the gender distinction in entrepreneurship emerges as it has not yet been completely clarified by experimental examinations. “Few variables were consistently found which differ between male and female and at the same time relate to performance in a way that they explain female underperformance. After controlling for potential determinants of the female/male performance gap, studies often still find a significant negative effect of female business-ownership on size and growth-related performance indicators (Loscocco *et al.* 1991, Rosa et al. Fasci and Valdez 1998, Fairlie and Robb 2009).” Moreover, the reasons for the performance gap seem to diverge according to the performance indicator considered. And despite of the sophistication of research, the available literature on gender difference in entrepreneurship is full of mix and contradictory results (Ahl, 2002). One of the factor restraining the improvement of female in business is “a clear lack of cumulative knowledge and a failure to adequately conceptualize and build

explanatory theories" (Carter *et al.* 2001). There are additionally a few investigations which did not find any gender-specific distinction in education or to locate a noteworthy effect of education on performance of entrepreneurs (Loscocco *et al.* 1991, Fisher *et al*. 1993). The study by Furdas and Kohn (2010) failed to find significant gender difference regarding various personality traits including risk tolerance for entrepreneurs in Germany. All in all, "it indicates that there is a greater similarity than difference in psychological characteristics and values between male and female entrepreneurs (Sexton and Bowman-Upton 1990, Kalleberg and Leicht 1991, Loscocco *et al*. 1991)."

Review of past studies culminated to the identification of the research gap, it has been observed that there is fewer works on entrepreneurship from gender perspective in the north-eastern region of India. The literature on gender perspective study on Naga entrepreneurs was not substantiated before, this has prompted the present study to delve into an in-depth study of entrepreneurship in Nagaland, based on gender perspective. The study aims to redefine entrepreneurs from a gender perspective and unearth results that can stimulate further productive scholarly research and attract the attention of the policy makers to consider the significant gender gap in its policy formulation.

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Chapter -2

Research Methodology

2.1 **Introduction**

"A research design expresses both the structure of the research problem and the plan of the investigation used to obtain empirical evidence on the relations of the problem. It facilitates the smooth sailing of the various research operations, thereby making research as efficient as possible yielding maximal information with minimal expenditure of effort, time or money."

-Kerlinger

As anywhere in society, gender system has emerged as a vital factor in shaping entrepreneurship and economic growth. Study on entrepreneurship has caught the interest of scholars which however, has mounted higher with the growing importance on women entrepreneurs in society. The studies conducted on female entrepreneurs led to a need for better information to promote and improvise entrepreneurship. Researchers concern in gender system of entrepreneurship is inspired by both the economic and equality implications of the phenomenon. Given the fact, "entrepreneurship is considered as the main source of growth, employment and innovation; women are readily available that countries at different stages of economic development may use to achieve economic progress" (Minniti & Arenius, 2003).

Optimum utilization of workforce paves way for economic growth and development. Notwithstanding ongoing financial advances, India's gender orientation for entrepreneurship stays among the most reduced around the globe. In the Global Gender Gap index, India is ranked on the 87th amongst 144 countries and ranked 136th in the Economic Participation and Opportunity Index[2]. Enhancing this adjust is a vital advance for India's improvement and its accomplishment of sexual orientation fairness and more noteworthy financial development. Very

[2] Using data from the 2016, Global Gender Gap it shows the score for women's economic participation and opportunity is below the 5th percentile of the distribution.

limited empirical study has been done to explore the gender gap in entrepreneurship in India and the study aims to mitigate the gap and focus on moving from whether gender makes a difference on entrepreneurship to how it makes a difference (Carter and Shaw, 2006).

The chapter aims to introduce and describe the methodological approach used to define the procedures streaming the problem identified for the research, objectives formulated to deal with the problems identified including the research design best suited to address the hypotheses thus created. A research process involves the identification and selection of research problem, decision of hypothetical system for explore issue and its association with past research; plan of research issue, specification of its objectives, its scope and hypotheses to be tested, design of experiment or enquiry, definition and measurement of variables, sampling procedure, tools and techniques for gathering data, processing of data, application of appropriate statistical techniques, interpretation of data, generalization of research findings and their limitations and suggestions for further research" (Hansraj, 1979).

2.2 **Objectives**

The study seeks to assess and compare entrepreneurs from a gender perspective. The following objectives have been formulated to probe into the research matter: -

a. To study the socio-demographic differences of the male and female entrepreneurs
b. To compare the enterprise and performance of the male and female entrepreneurs
c. To identify motivating variables associated with the emergence of male and female entrepreneurs
d. To develop an understanding of the gender differences in financial, personal, marketing and labor problems of the entrepreneurs

2.3 **Hypotheses**

"Hypotheses statements are predictive statements capable of being objectively verified and tested" (Kothari 2009). The hypotheses of the study were derived after the factor analysis was conducted on motivating and problems (financial, personal, marketing and labor problems) variables. Altogether, sixteen (16) factors were extracted after a series of factor analysis and based on the items with the highest factor loading the factors were named. The null hypotheses for the sixteen (16) extracted factors, governing the study is given below:

Motivation

a) *Need for achievement* as a start-up motivation does not differ between male and female entrepreneurs.

b) The need for *self-growth* as a start-up motivation is not gender differentiated.

c) *Basic survival needs* did not significantly differ in motivating the male and female entrepreneurs to start up their business.

d) There is no significant gender gap in *job dissatisfaction* as a motivation to become an entrepreneur.

e) Male and female entrepreneurs diverged in *encouragement and inspiration* as start-up motivation.

f) *Government aid* as a motivation to entrepreneurs is not gender blind.

g) The motivation *sufficiency of money* is not significantly gender-differentiated.

Personal Problems

h) There is no significant gap between male and female entrepreneurs in *low social participation and self-confidence.*

i) *Unfavorable training and role conflict* as a personal problem did not create gender gap.

j) *Lack of family support* did not have a significant variance between male and female entrepreneurs.

Marketing Problems

k) *Marketing inadequacy* does not vary significantly among male and female entrepreneurs.

l) There is no significant gender difference in *high competition and marketing setback* faced by entrepreneurs.

Labour Problems

m) The *labor problem* faced by entrepreneurs while managing their business is not different for male and female entrepreneurs.

Financial Problems

n) *Meager government assistance* as the financial problem of entrepreneurs is not significantly gendered.

o) There is no significant gender gap in *limited inflow of money* as the financial problem for entrepreneurs.

p) The *factional monetary demand* as the financial problem of entrepreneurs does not have a gender gap.

2.4 **Pilot Study**

A pilot study was conducted for the study as the chief goal of conducting the study was to understand the importance and review the measures to assess the variables and content validity.

The questionnaire administered for data collection was initially pre-tested; a rough draft of the questionnaire was prepared and circulated among academic experts for critical evaluation. Henceforth, the draft was revised in the light of their remarks. The revised questionnaire was thus subjected to pilot survey constituting 30 (thirty) randomly selected participants from Dimapur (one of the selected districts). The participants thus selected belonged to different entrepreneurial background that includes 15 (fifteen) female entrepreneurs and 15 (fifteen) male entrepreneurs. The suggestions were incorporated, and the measures were modified based on the obtained feedback.

2.5 **Sampling Design**

Mohsin (1984) stated that sampling is a small part of the total existing events, objects or the information. The sampling plan was in relation with the objectives. The objective of the study aimed at identifying gender difference in socio-demographic, enterprise, performance, motivation and problems of the entrepreneurs. Universe of the study included all the businesses registered (enrolled) with municipal councils in the year 2014 from the selected districts (Kohima, Dimapur and Mokokchung) of Nagaland. The districts thus selected are the three largest towns in the state with municipal bodies[3]. The selected districts were the only districts in the state governed by municipal council. Before the selection of desired sample size, the offices of each municipal council (Kohima Municipal Council, Dimapur Municipal Council and Mokokchung Municipal Council) were visited to obtain the details of the businesses enrolled with the council. The list of the businesses from each of the district made up to the population of the study. The list of entrepreneurs secured from the municipal offices were in line with the trade

[3] Urban population on the rise in Nagaland, March 22, 2015, *The Morung Express*.

license issued by each municipal council. The licenses are issued by the council to all the business established under its jurisdiction every year.

2.5.1 ***Sample Element***

"Research protocol says the key respondent to any survey must be a person who is in the best position to know the constructs under study" (Huber *et al.* 1985). Hence, it was carefully ensured that the respondents of the study were the founder of the enterprise and actively participating in managing the enterprises thus selected. Henceforth, the sampling element or the target respondents were selected based on the following criterion:

(a) The founders need to register their enterprise legally with municipal council.

(b) The enterprise is located in the urban area of the select districts.

(c) The enterprise should be more than 5 years old and operating presently.

(d) The sector of operation had no restrictions.

The data was drawn from the urban areas of the aforementioned districts and the chosen unit has been registered at least five years before the survey was undertaken i.e. on or before August 2010. The urban areas were identified based on the definition provided in the All India Census Report 2011, which is as follows: (a) All Statutory places with municipality, corporation, cantonment board or notified town area committee, etc. (b) A place satisfying the following three criteria simultaneously: i) a minimum population of 5,000 ii) At least 75% of the male working population engaged in non-agricultural pursuits; and iii) a density of population of at least 400 per sq.km.(1000 per sq. mile).

2.5.2 ***Simple Random Sampling***

In the random sampling technique, simple random sampling is considered the most uncomplicated technique. “It is the foundation for all the other random sampling techniques, every item from a frame has the same chance of selection as every other item, each element is identified by a distinct number (say from 1 to *N*), and then *n* items are selected from a population of size *N*. Therefore, simple random sampling is a method of selecting ‘*n*’ units out of a population of size ‘*N*’ units by giving equal probability to all units.” (Levine *et al*, 2008)

Stat Trek Random Number Generator was utilized to select the desired sample; it utilizes a factual calculation to create arbitrary numbers. Sampling was done without replacement and as such an item once selected was not selected again. The chance of selecting any item not previously selected on the next draw is ‘*1*’ out of ‘*N-1*’. Stat Trek Random Number Generator produces numbers that are nearly random, and to select sample without replacement care has been ensured by preventing duplicate entries.

To draw the appropriate number of samples, the list of entrepreneurs collected from each municipal council were firstly segregated based on certain parameter i.e. the enterprise was more than five years old and operational presently. Secondly, only those enterprise who were registered and issued a trade license by the municipal council were considered. Thirdly, the enterprises were segregated based on gender. Fourthly, all the enterprises fulfilling the aforementioned criteria were given labels in the form of serial number based on gender and district. For the convenience of sample selection, the enterprises of Dimapur district were labeled as: serial number 0001 to 2378 was assigned for the female-run enterprises and serial number 2379 to 5286 for the male run enterprises. The enterprises in Kohima district were labeled as:

serial number 0001 to 1789 was assigned for the female-run enterprises and serial number 1790 to 4532 for the male run enterprises. Similarly, for the enterprises in Mokokchung district, serial number 0001 to 1749 were marked for female-run enterprises and serial number 1750 to 3701 were marked for male-owned enterprises. The result of sample selection obtained by utilizing Stat Trek Random Number Generator is shown in appendix 1.

2.5.3 ***Sample size***

On the onset, the appropriate sample size of 300 numbers is calculated out of 13,519 entrepreneurs from the three districts who fulfilled the criteria prescribed in the sample element. The calculation was conducted using Yamane's sample size formula with sampling error of 10%, which is as follows: -

$$n = \frac{N}{1 + N(e)^2}$$

Where,
n= Sample size
N= Population size (the universe)
e= Sampling error (10%)

Finally, the representing samples were selected and shown in the following table-

Table:2.1 Description of Sample

District	Population*			Sampling error	Sample size
	Male	Female	Total		
Dimapur	2908	2378	5286	10%	98.14
Kohima	2743	1789	4532		97.84
Mokokchung	1952	1749	3701		97.37
Total			13,519		293.35

*__Source__- *Respective Municipal Councils as on 31st March 2014*

The sample size was rounded up to 100 (100*3= 300) from each district because "when the sample size is large, the statistics calculated from the data is more enhanced, as the sample

becomes better representative of the larger population" (Kerlinger, 1973). For the present study, a sample of 300 urban entrepreneurs (rounded off) was targeted. The study tried to give proportionate representation to both the gender i.e. male and female entrepreneurs, as such sample size was distributed equally between them. Stat Trek random number generator method was utilized to randomly select the respondents. The numbers thus generated made up to the sample size of the study. Though equal representation of respondents was targeted from all the aspects selected for the study, the final sample size came to only 297 entrepreneurs after the process of data coding and cleaning. The details of sample enterprise representation are given in table 2.2.

Table:2.2 Details of enterprises

Sl.No	Type of Industry	Male	Female
1	Manufacturing	9	3
2	Retail	55	43
3	Wholesale	11	14
4	Manufacturing & Trading	32	31
5	Services	40	59
Total		147	150

Source: *Field Survey*

2.6 **Questionnaire Design**

The questionnaire adopted for the study was divided into six parts, which was common to all the entrepreneurs selected for the study. In view of the investigation objectives, supplemented by literature review, discussion with experts and pilot survey helped in the preparation of the questionnaire. The first part of the questionnaire captured the socio-demography of the entrepreneur: age, marital status, family details, educational qualification, time invested and business experience. The second part deals with the enterprise operated by the entrepreneur which consist of the year of establishment, origin, form of business, location of enterprise,

entrepreneurial training attained, self-confidence, sales, and financial status. The Third part seek to identify the performance difference of the entrepreneurs, it is estimated in view of financial and non- financial measures. The non-financial measures had variables such as the nature of the business, market where their product is sold, and number of employees. The financial measures of performance inculcated variables such as initial investment, annual turnover, assets, liabilities, and savings. Lastly, the entrepreneurs were measured on the motivation and problems aspects, the motivation of the entrepreneurs were divided into three group of determinants i.e. ambitious motivation, compelling motivation and facilitating motivation. The problem faced by entrepreneurs was a collaboration of various variables such as personal problem, marketing problem, labor problem, and financial problem. The more detailed framework is depicted in table 2.3.

2.7 **Data Collection**

Based on the details collected, the respondents were personally approached at their suitable time, they were made aware about the importance of the research and assured confidentiality as most of them were skeptical about disclosing the business financial details. The questionnaires were administered to both male and female entrepreneurs belonging to different educational backgrounds and as the questionnaire was formulated in English language, some respondents had problem understanding it, hence, proper care was taken to explain each question to the respondents in the local dialect appropriate to them. So as to keep the appropriate responses as exact and legit as possible all responses were gathered within the premise of anonymity. Each questionnaire took approximately 30-40 minutes to complete. To increase the frequency of responses from the target respondents' efforts were ensured by the survey, followed by an in-depth interview to gain insights into their entrepreneurial venture. The field survey was

conducted from August 2015 to February 2016 for the collection of primary data. The reference period of the survey was therefore from 2015 to 2016.

Table:2.3: Details of the variables used in the questionnaire

Part	Description	Type of scale	No. of questions	Total
i	*Demographic profile*			
	a) Gender		1	
	b) Age		1	
	c) Marital status		1	
	d) Education		1	
	e) Family structure	Open-ended and	1	
	f) Size of family	multiple choice	1	
	g) Parental occupation		1	
	h) Secondary occupation		1	
	i) Business experience		2	
	j) Time invested		2	**12**
ii	*Enterprise Profile*			
	a) Year of establishment		1	
	b) Origin of business		1	
	c) Form of business		1	
	d) Location	Multiple choice and	1	
	e) Training	interval scale (Likert	1	
	f) Self-confidence	questions 1-5 scale)	1	
	g) Sales		1	
	h) Financial status		1	**8**
iii	*Performance*			
	a) Nature of business		1	
	b) Initial investment		1	
	c) Market		1	
	d) Number of employees	Multiple choice	2	
	e) Annual turnover		1	
	f) Assets		1	
	g) Liabilities		1	
	h) Savings		1	**9**
iv	*Motivation*			
	a) Ambitious motivation	Interval scale	6	
	b) Compelling motivation	(Likert questions 1-	6	
	c) Facilitating motivation	5 scale)	6	**18**
v	*Problems*			
	a) Personal problem		6	
	b) Marketing problem	Interval scale	6	
	c) Labour problem	(Likert questions 1-	5	
	d) Financial problem	5 scale)	6	
				23
Grand Total				**70**

2.7.1 **Source of data**

The study is based on a culmination of data sourced by the primary and secondary method.

2.7.1.1 ***Primary Data***

The primary data is directly collected from the owner of the enterprise by serving a structured questionnaire. All efforts were taken to collect accurate data by establishing a good rapport with respondents by personally meeting and having an informal conversation with them. As the respondents were apprehensive to disclose details of the enterprise, their confidence on the researcher was ensured by meeting them several times and explaining the confidentiality of the data besides putting forth the need of an empirical research on the entrepreneurs of the state. Thus, 300 (three hundred) randomly selected entrepreneurs belonging to the various sector of business from three different districts were targeted and successfully achieved.

2.7.1.2 ***Secondary Data***

The secondary data required for the study is supported by a collection of information and reports from various sources, which were mainly congregated from published and unpublished works on related topics. It mainly consisted of manuals and reports of the state concerned literature. The following are the list of data sources:

(a) All India Census Report 2011

(b) Statistical handbook of Nagaland- 2000 to 2017

(c) Annual Reports of Directorate of Industries- Kohima, Dimapur and Mokokchung.

(d) Past research work, research journals and various periodicals of different universities in India and other countries, magazine, books etc.

(e) Reports of Municipal councils- Kohima, Dimapur, and Mokokchung.

(f) Websites of MSME, GEM, University Grant Commission (UGC) etc.

(g) Journals, Manuals, Newspapers, and Booklets

2.8 **Measurement of Variables**

The study aims to identify gender differences among entrepreneurs on selected variables namely, socio-demographic variables, enterprise, performance, motivation, and problems related variables. The present section defines the factors extracted from motivation and problems related variables and the other variables of the study.

2.8.1 **Predictor Variables**

2.8.1.1 ***Gender difference by socio-demographic variables***

This section endeavors to present description of measurement instrument related to entrepreneurial socio-economic, the questions presented in each category are being addressed to respondents. The socio-demographic profile includes age, marital status, educational qualification, family structure, size of the family, parental occupation, secondary occupation, business experience and time invested in the business and household. Table 2.4 depicts the details of all the variables included in the study.

Table:2.4: Details of all the socio-demographic variables included in the study

Variables	Description
Age	The respondents were asked to provide their age at the time of venturing their present enterprise. The responses were presented in continuous (quantitative) form
Marital status	Marital status of the entrepreneurs was extracted by a compilation of four categories, and the respondents were expected to choose the status best suited to their current condition. Four Categories: Single, Married, Divorced, Widowed.
Educational qualification	In the pursuance of the respondent's educational qualification, they were asked to state the highest degree they attained; responses were then harmonized into five categories. Five categories: Illiterate, Matriculate, Undergraduate, Graduate, Post Graduate.
Family structure	Family structure referred here implies the kind of family system practiced in the personal life of the entrepreneurs, based on the Indian scenario the responses were categorized into two cohorts. Two categories: Joint and Nuclear family structure.
Family Size	The respondents were asked to provide the size of their family based on the number of their family members, and it was divided into five categories. Five categories of family members: 1-5, 6-10, 11-15, 16-20, 21 and above.
Parental Occupation	The occupation of the parents was enquired; responses were grouped into four cohorts based on the general occupational structure in the state. Four categories: Agriculture, Business, Govt. Job, Others.
Secondary Occupation	Respondents were asked to provide their occupational status (besides being an entrepreneur) at the time of the survey. Yes/No answers.
Business Experience	Respondents were asked whether they had any business experience prior to starting their present enterprise. The experience mentioned here included working as an employee in some other organization or experience in their own business before the establishment of the present enterprise. Yes/No answers.
Time Invested	Respondents were asked to state the amount of time invested in taking care of household chores as well as in the business. Both the variables were divided into five categories of time investment (in hours). Five categories: 1-3, 4-6, 7-9, 10-12, 13 and above (in hours).

Source: *Field Survey*

2.8.1.2 ***Gender difference by enterprise (features of the firm)***

Consistently with the theoretical concept of the study, variables incorporated in the study include enterprise characteristics of the entrepreneurs such as year of establishment, origin, form, location, training, confidence, level of product sold and financial status. Table 2.5 provides a list and description of all variables in the study.

Table:2.5 Details of all the enterprise variables included in the study

Variables	Description
Year of establishment	The respondents were asked to provide the year they established their enterprises, and it was divided into five cohorts. Five categories: 1995 and below, 1996-2000, 2001-2005, 2006-2010, 2011 and above (in years).
Origin of Enterprise	The respondents were asked to provide information on how the enterprise came into being. The responses were contained in three categories. Three categories: Inherited, Purchased and Established by self.
Form of Business	The respondents were asked to answer on the kind of ownership of their business; form of business was segregated into three categories. Three categories: Sole proprietorship, Partnership, Limited company
Location of Enterprise	The premises of the respondent's enterprise were inquired. The responses of the premises were divided into five cohorts. Five categories: Home, Own building, Rental, Market, Others
Training	The respondents were asked if they underwent any sort of entrepreneurial training or development program attained. Yes/no answers
Confidence	The respondents were solicited on their level of confidence to expand their business by making more profit. The responses were assessed using five item score. "Likert Scale: 1= Very doubtful……. 5 = Very confident"
Sales	The respondents were asked on the satisfaction level of their product sold in the market i.e. Sales. The responses were assessed using five item score. "Likert Scale: 1 = Totally dissatisfied……. 5 = Totally satisfied"
Financial Status	The respondents were further inquired on the satisfaction level of their current financial status of the business i.e. profit. The responses were assessed using five item score "Likert Scale: 1 = Totally dissatisfied……. 5 = Totally satisfied"

Source: *Field Survey*

2.8.1.3 ***Gender difference by performance***

Table:2.6 Details of all the performance variables included in the study

Variables	Description
Nature of Business	The respondents were asked to provide type or general category of commerce undertaken by them, and it was divided into five cohorts. Five categories: Manufacturing, Retail, Wholesale, Manufacturing and Trading, Service.
Initial Investment	The respondents were asked to answer the financial investment made by them on the inception of the enterprise. The responses were contained in five categories. Five categories: Up to 1 lakh, 1 lakh- 2 lakh, 2 lakhs-3 lakhs, 3 lakhs – 4 lakhs, 4 lakhs and above (in Rs).
Market	The respondents were asked on the kind of market they captured with their product/services. The responses were segregated into four kinds. Four categories: Local, State, National, International (Markets)
Employees	The respondents were asked to answer the number of salaried employees (permanent employees) and number of temporary employees engaged in their enterprise. The responses were presented in continuous (quantitative) form.
Annual Turnover	Respondents were asked to answer regarding the net sales generated by the business. The responses were divided into five cohorts. Five categories: Below 50,000, 50,000-1 lakh, 1 lakh- 2 lakh, 2 lakh-3 lakh, 3 lakh and above
Assets	The respondents were asked to assess the value of the company, and the responses were divided into five categories Five categories: Up to 5 lakhs, 5 lakhs-10 lakhs, 10 lakhs-15 lakhs, 15 lakhs-20 lakhs, 20 lakhs and above.
Liabilities	The respondents were solicited on financial liabilities incurred by the business. The responses were assessed using five categories. Five categories: Up to 1 lakh, 1 lakh - 2 lakhs, 2 lakhs - 3 lakhs, 3 lakhs - 4 lakhs, 4 lakhs and above.
Savings	The respondents were asked on the financial savings made from the business earning. The responses were assessed using five categories. Five categories: Up to 1 lakh, 1 lakh - 2 lakhs, 2 lakhs - 3 lakhs, 3 lakhs - 4 lakhs, 4 lakhs and above.

Source: *Field Survey*

The section highlights the financial and non-financial measures of performance from a gender perspective in table 2.6, the non-financial performance measures incorporate- nature of business, market, and employees. Whereas, the financial performance measures include- initial investment, annual turnover, assets, liabilities, and savings.

2.8.1.4 ***Gender difference by motivation and problems of entrepreneurs***

This segment of the study discusses the motivational factors in table 2.7 that played a part in driving the sampled respondents to become entrepreneurs, and the later part discusses the problems faced by entrepreneurs in their personal as well as business (Table 2.8). The factors selected for further analyses were products of factor analysis, on the initial run of the analysis, the items with the highest factor loadings were selected for the creation of the final factors.

Table:2.7 Details of the motivation variables included in the study

Factors	Description
Motivation	
Need for achievement	The factor is an extraction from four (4) items of ambitious motivational group of determinants, the responses were assessed utilizing five item score. Cornbach's α = 0.73 "5-point Likert scale: 1-Strongly disagree……. 5- Strongly agree"
Self-growth	The factor is extracted from two (2) items of ambitious motivational group of determinants. the responses were assessed utilizing five item score. Cornbach's α = 0.67 "5-point Likert scale: 1-Strongly disagree……. 5- Strongly agree"
Basic survival needs	The factor is extracted from three (3) items of compelling motivational group of determinants. the responses were assessed utilizing five item score. Cornbach's α = 0.70 "5-point Likert scale: 1-Strongly disagree……. 5- Strongly agree"
Discontented job factors	The factor is extracted from two (2) items of compelling motivational group of determinants. the responses were assessed utilizing five item score. Cornbach's α = 0.66 "5-point Likert scale: 1-Strongly disagree……. 5- Strongly agree"
Encouragement and inspiration	The factor is extracted from two (2) items of facilitating motivational group of determinants. the responses were assessed utilizing five item score. Cornbach's α = 0.68 "5-point Likert scale: 1-Strongly disagree……. 5- Strongly agree"
Government aid	The factor is extracted from two (2) items of facilitating motivational group of determinants. the responses were assessed utilizing five item score. Cornbach's α = 0.67 "5-point Likert scale: 1-Strongly disagree……. 5- Strongly agree"
Sufficiency of money	The factor is extracted from two (2) items of facilitating motivational group of determinants. the responses were assessed utilizing five item score. Cornbach's α = 0.65 "5-point Likert scale: 1-Strongly disagree……. 5- Strongly agree"

Source: *Field Survey*

Table:2.8 Details of the problems variables included in the study

Factors	Description
Problems	
Low social participation and self - confidence	The factor is extracted from two (2) items of personal problem group of determinants. the responses were assessed utilizing five item score Cornbach's α = 0.65 "5-point Likert scale: 1-Strongly disagree……. 5- Strongly agree"
Role-conflict and unfavorable training	The factor is extracted from three (3) items of personal problem group of determinants. the responses were assessed utilizing five item score. Cornbach's α = 0.66 "5-point Likert scale: 1-Strongly disagree……. 5- Strongly agree"
Lack of family support	The factor is extracted from one (1) item of personal problem group of determinants. The responses were assessed utilizing five item score. Cornbach's α = 0.67 "5-point Likert scale: 1-Strongly disagree……. 5- Strongly agree"
Advertisement inadequacy	The factor is extracted from three (3) items of marketing problem group of determinants. The responses were assessed utilizing five item score Cornbach's α = 0.65 "5-point Likert scale: 1-Strongly disagree……. 5- Strongly agree"
High competition and marketing setback	The factor is extracted from three (3) items of marketing problem group of determinants. The responses were assessed utilizing five item score Cornbach's α = 0.65 "5-point Likert scale: 1-Strongly disagree……. 5- Strongly agree"
Labour problem	The factor is extracted from four (4) items of labor problem group of determinants. The responses were assessed utilizing five item score Cornbach's α = 0.71 "5-point Likert scale: 1-Strongly disagree……. 5- Strongly agree"
Meager government assistance	The factor is extracted from two (2) items of the financial group of determinants. The responses were assessed utilizing five item score Cornbach's α = 0.75 "5-point Likert scale: 1-Strongly disagree……. 5- Strongly agree"
Limited Inflow of Finance (money	The factor is extracted from three (3) items of financial problem group of determinants. The responses were assessed utilizing five item score. Cornbach's α = 0.65 "5-point Likert scale: 1-Strongly disagree……. 5- Strongly agree"
Factional monetary demand	The factor is extracted from one (1) item of financial problem group of determinants. The responses were assessed utilizing five item score. Cornbach's α = 0.70 "5-point Likert scale: 1-Strongly disagree……. 5- Strongly agree"

Source: *Field Survey*

2.9 **Framework of Analysis**

After all the usable responses from the questionnaires were recorded, edited and coded, the collected data was analyzed for missing values. Missing values in the data were replaced by the variables mean which is available in SPSS (Dickson, 2014).

To underline the gender differences on socio-demographic variables, enterprise (features of a firm) and performance related variables, *t*-test and Chi-square test has been applied. But wherever assumption of chi-square i.e. 20 percent cells or less has expected frequency count below 5, was violated, Fisher's Exact test was followed. Chi-square was followed in case of education, family structure, parental occupation, business experience, year of establishment, origin of enterprise, training, nature of business, annual turnover, assets, liabilities and savings. Fisher's Exact test was followed for marital status, secondary occupation, form of business, location of enterprise, self-confidence, sales, financial status, initial investment and market. However, for age, size of family, time invested, and employees related variables, *t*-test has been conducted.

Moreover, the items falling under motivation and problem-related variables were factor analyzed using a series of principal axis factoring and varimax rotation. The first group of determinants from motivation variable i.e. ambitious motivation carrying 6 items gave 2 factors (or components), after factor analysis. Whereas, the second group of determinants from compelling motivation with 6 items summarized into 2 factors and third facilitating motivation i.e. the third group of determinants formed 3 factors out of 6 items, after factor analysis. Personal problem, which had 6 items summarized into 3 factors after applying factor analysis. Another problem-related variable, i.e. marketing problem with 6 items gave 2 factors after factor analysis. Labour-problem had 5 items that merged into 1 factor in the data summarization process of factor

analysis. Financial problem consisted of 6 items and it converged into 3 factors. Only those items which reached a loading of 0.40 or higher on a single factor were retained for forming the factors (Netemeyer *et al.* 2003). Also, data were checked for applicability of factor analysis using Kaiser-Meyer-Olkin (KMO) and Barlett's Test, where KMO (more than 0.50) and Barlett's test (less than 0.05) (Sengupta and Gupta, 2012) showed a significance level in all the cases, and hence the data was accepted for factor analysis. Altogether, 7 factor analysis has been carried out which gives 16 factors from motivation and problem-related variables. These 16 factors have been used to create hypotheses for the study posits a relationship between the factors and gender of entrepreneurs. The homogeneity of the items within each factor was established further by summing up the items in the factor and computing their internal consistency (coefficient alpha) applying the formula recommended by Cronbach (1951). The cronbach's alpha value falls between 0.65 - 0.85, where some of the factors possess value just below recommended value of 0.70 (Nunaaally and Bernstein, 1994) but still suggests an acceptable level of internal consistency among factors (Briggs and Cheek, 1986). After the factor analysis, for the sixteen (16) factors extracted, the score of each of the factor was computed by taking out the mean of the items falling under each factor (Sengupta and Gupta, 2012).

To examine the hypotheses, six (6) binomial logistic regression has been carried out with the factors extracted from factor analysis as independent variable and gender as a dependent variable. This was a two-way process. First, factors extracted from each group of variables i.e. motivation, personal problems, marketing problems, labor problems, and financial problems were regressed with gender in five regression models created. First regression model possesses seven (7) factors from motivation as independent variable; second regression model carries three (3) factors from personal problem as independent variable; third regression model possess two

(2) factors from marketing problem; fourth regression model consists one (1) factor from labor problem as independent variable; fifth regression model possess three (3) factors from financial problem as independent variable. Second, all factors found significantly related to the gender of entrepreneurs in the first part of the analysis were used to formulate the sixth regression model taking gender as dependent variable. Forward stepwise regression method was applied on these factors, in order to identify most important predictors of gender differences. Prior to regression, Pearson correlation between gender and other extracted factors were computed in all six regression models. Moreover, the degree of multicollinearity between all independent variables (factors) in each model were examined using variance inflation factor (VIF). Whereas, none of the models has a VIF above 10, which is recommended threshold value (Gujarati, 2003).

Table 2.8 Chapter Scheme

Chapters	Description
Chapter 1: Entrepreneurship in Nagaland- An Introduction	Introduction
	Entrepreneur, Entrepreneurship
	Entrepreneurship and Gender issue
	Nagaland at a glance
	Significance and scope of the study
	Statement of problem
	Review of literature
	Research gap
Chapter 2: Research Methodology	Introduction
	Objectives
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2.10 **Limitation of the Study**

The present study has its own share of limitations being an individual's effort, which posed as a stumbling block to a refined piece of work. The literature and secondary data concerning with the study area was insufficient as scholarly attention towards the entrepreneurs in Nagaland is a recent phenomenon, with no sight of the outlook from a gender perspective. Inferences cannot be generalized for all the entrepreneurs of Nagaland, the result arrived from the study may or may not be applied to other states as well. It is only applicable to those areas having similar socio-economic and behavioral background. The limitation of response bias and sample survey cannot be ignored as the possibility of hiding certain facts from the respondent's part cannot be ruled out. The pertaining fear of monetary demand from factional militants impeded the respondents from disclosing details related to the financial status of the firm, only the approximate amount could be obtained. It was also found that maintenance of proper account book of the business was not practiced by most of the entrepreneurs; the records were arbitrary and had very slight idea about the monetary value of their assets as well. However, to ensure the reliability of the result, care has been taken to minimize the biasness/vagueness through cross-checks.

2.11 **Conclusion**

This chapter integrated the methodology and procedures employed on assortment and statistical treatment of the primarily collected data. It is an incorporation of the objectives, hypotheses, sampling design, data collection, pilot study, questionnaire, measurement of variables and data analysis plan of the study. It elucidates the rationale behind the formulation of the research hypotheses and answers to questions like the sampling element, sample technique utilized, determination of sample size and sources of data operated for the study. This chapter also considers the description and types of scales used to measure the variables, it also ensures the

reliability of the variables and the methodology used for the development of the scale used to measure the motivation and problems pertaining to the entrepreneur's venture.

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Chapter -3

Gender Difference by Socio-Demographic Factors

3.1 **Introduction**

In this part of the research, socio-demographic structure of the entrepreneurs is analysed as it is crucial in the social science investigation. The chapter attempts to investigate prevalence of gender difference by utilizing nine socio-demographic variables that are relevant to the entrepreneurial milieu. Gender has been taken as dependent variable and the socio-demographic variables of the sampled entrepreneurs have been taken into consideration as independent variables. Attempt has been made to draw a comparison between dependent and various independent variables to identify the prevalence of gender gap with respect to all other socio-demographic variables, if any.

Gender differences among the selected entrepreneurs by socio demographic factors are hereby analysed under the following headings:

a. Age
b. Marital status
c. Education
d. Family structure
e. Size of family
f. Parental occupation
g. Secondary occupation
h. Business experience
i. Time invested

The section utilizes chi square, *t*-test and fisher's exact test to analyze the characteristic of the sample in totality. The significance of differences was tested on 297 sampled entrepreneurs of Nagaland. The dependent variable in this study i.e. gender is a dichotomous variable (0 = male, 1 = female) and the independent variables include dichotomous and nominal variables such as: age, marital status, education, family structure, number of family members, parental occupation, entrepreneur's secondary occupation, business experience and time invested (household and business). Gender difference between male and female entrepreneurs in selected socio demographic variables were analyzed employing *t*-test, chi square and fisher's exact test. Chi square test was utilized on the areas where data was categorical by nature to draw the outcome of association between the chosen variables. However, on similar data fisher's exact test was followed when on the initial run of the chi square test, its basic assumption that all expected counts should be greater than or equal to five was compromised. *t*-test was utilized to evaluate whether the mean of the test variable for one group (female) differs significantly from the mean value of the test variable of the second group (male). Overall, all the tests were employed with an intention to identify existence of gender difference in the demographic variables of the sampled entrepreneurs.

3.2 **Age**

The age at which the entrepreneurs ventured into their enterprise has been taken into study to identify if it contributes to creation of gap between the genders. The test variable (age) being continuous in nature, *t*-test was followed to compare means of the group variable (gender) chosen. The foremost test was determined utilizing Levene's test for equality of variance. It is an inferential statistic used to assess the equality of variance for a variable calculated for two or more groups; the result for the test is reported by *p* value. If *p* value is larger than the alpha value, then it can be said that the variance is equal and vice versa if the *p* value is smaller than

the alpha level. Table 3.1 (b) shows that the significance value of 'F' (0.925) was greater than 0.05 ($p > 0.05$). So, the decision to interpret the first line of the table was formulated (Equal variance assumed).

Table 3.1(a): Mean score of gender and age

Gender	N	Mean	Std. deviation	Std. error mean
Male	147	40.84	9.690	0.799
Female	150	40.21	7.810	0.638

Source*: Field Survey*

Table 3.1(b): *t*-test of gender by age

Gender	Levene's test for equality of variance		*t*-test for equality of means				
	f	Sig	*t*	df	Sig (2 tailed)	Mean difference	Std error difference
Equal variance assumed	0.009	0.925	-0.858	295	0.392	-0.727	0.848
Equal variance not assumed			-0.857	292.092	0.392	-0.727	0.848

Source*: Field Survey*

In this sample study, both male and female entrepreneurs seemed to embark into the pool of business/enterprising at almost the same age group with t (295) = -0.858, p = 0.392. It can be interpreted from Table 3.1(b) that there is no significant gender difference in relation to the age of entrepreneurs at the time of starting enterprise which created at $p > 0.05$. Similar study when conducted by Wagner (2007) to look at the age impacts on entrepreneurs, it found no huge contrasts. From the study, it was learnt that majority of the entrepreneurs embarked into business aged between 26 to 35. The result is similar to the works of many other researchers, they mentioned that entrepreneurial decision is often made between the ages of 25 to 40 (Mayer and Goldstein 1961, Bisht and Sharma 1991). In Nagaland, the age between 26-35 is often observed as the age when an individual start looking for job opportunities, seeking financial independence

and later followed by thoughts of marriage leading to an ardent necessity of having a decent source of income to support family. Bosma *et al.* (2007) believes that as an individual increase in age the need to earn and live a comfortable life increases, it is substantiated by the findings of his study which unravels rates of early entrepreneurial activities relatively low among 18-24 age groups, but escalates amongst 25-34 age groups, furthermore it sharply declines above the age 44. As regard to age, gender difference was identified by Birley *et al.* (1986) by their result of higher number of young female entrepreneurs than male in the study. Drawing inference from the past researches, the findings of the study could be an indication that the entrepreneurs in the study felt the need of doing something on their own at almost the same age group because of various factors viz., unemployment, business opportunities, funding, identification of self-reliance or any push or pull factors.

3.3 **Marital Status**

This part in the study was customized to identify extend of marital status influence on gender differences of entrepreneurs. Owing to the influence of Indian social taboos and norms against women, it is expected that male business owners experience less conflict managing family and business, as a man in the house is least expected to carry out household duties. Fisher's exact test was selected to understand the association between marital status and gender difference of the entrepreneurs. Observing that the nature of the variables involved was categorical, usage of parametric test was not feasible and with the expected frequency of three cells (37.5 percent) less than 5 (Table 3.2), fisher's exact test result was followed to describe the outcome of the variables.

Table 3.2: Fisher's exact test of gender and marital status

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	17.791	3	0.000	0.000
Likelihood Ratio	19.046	3	0.000	0.000
Fisher's Exact Test	17.704			0.000
3 cells (37.5%) have expected count less than 5. The minimum expected count is 2.97				

Source*: Field Survey*

The obtained fisher's exact test value (17.704) is statistically significant at 0.001 level ($p < 0.001$) in Table 3.2, stating that there is association between marital status and gender of entrepreneurs. It was found that male entrepreneurs were mostly married and had very negligible number of divorce and widowers. This supports the assumption that female entrepreneurs choose to remain single or start business before marriage owing to the dual responsibility of household and business that accompanies with marriage. The finding had some similarity with the findings of Dasgupta (2004), where significant difference in the marital status of male and female entrepreneurs was identified, 90 percent of the male samples were found married with female samples having fewer stable marriages (50-70 percent were married). Home management and childcare is often expected of a woman and these responsibilities often led to work and family conflict stress, however theory also suggest an opposite of this assumption stating women choose entrepreneurship as a career after their marriage instead of working in formal institution because the later provide flexibility to manage time and other responsibilities besides making money out of the business. In his argument, Khanka (2009) stated there were more married than unmarried women entrepreneurs who chose entrepreneurship as their career. By and far the reason why most unmarried female entrepreneurs joined entrepreneurship might be because of the liberal society that exists in the naga scenario whereby women are not expected or forced for marriage after the completion of their educational pursuit which gives them the wings to utilize their passion thus giving wind to entrepreneurship. Furthermore, in most of the society, male

entrepreneurs have been found unaffected by their marital status. Their endeavor towards entrepreneurship remain consistent through-out as better part of their life responsibilities are taken care by his parents (when single) or wife (after marriage).

3.4 **Education**

In this section, educational qualification of entrepreneurs was taken to identify existence of gender variation among the sampled entrepreneurs. Chi square test was adopted on the observation of two cells (16.7 percent) with an expected frequency count less than 5 (Table 3.3). Chi square test of independence was employed based on the categorical nature of the data.

Table 3.3: Chi square test of gender and education

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	4.742	5	0.448	0.462
Likelihood Ratio	5.529	5	0.355	0.425
Fisher's Exact Test	4.362			0.501
2 cells (16.7%) have expected count less than 5. The minimum expected count is 99.				

Source: *Field Survey*

In the result (Table 3.3) association between educational qualification attained by entrepreneurs and gender were found insignificant with χ^2 (4.742) and *p* value (0.462) greater than 0.05 ($p > 0.05$); majority of the respondents were graduates irrespective of gender. Looking at related literature, similar findings were offered with a majority of entrepreneurs as graduates, followed by post graduates and under graduates (Histrich 1984, Singh and Gupta 1985, Bowen and Histrich 1988). Attainment of education in the state is often considered necessary among the denizens and thus led to the outcome of no gender difference in terms of educational qualification. Educational qualification of entrepreneurs has been emphasized often by various studies indicating as the causative factor for the growth of female entrepreneurs today around the world, the claim has been confirmed by Leicht *et al*. (2004) with an argument that the "increase in female self-employment in Germany in the 1990's is, to a large extend, due to an increase of female university graduates." Past studies however indicate that attainment of higher level of

education provides confidence to women to become entrepreneurs, (Thebaud, 2010) argued that women feel the need of higher educational qualification than men as they tend to appraise their own proficiency to become an entrepreneur by a stringent regulation. The inherent mentality of 'men are better than women' tends to influence these groups of individuals which however can be seen as an effect of education to become entrepreneurs for female unlike their male counterparts.

3.5 **Family Structure**

To further address the objective of this study, association of variables (family structure and gender) were tested utilizing chi square test; the test was selected as zero cells (0 percent) had expected count less than 5.

Table 3.4: Chi square test of gender and family structure

	Value	df	Asymp. Sig.(2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	5.947	1	0.015	0.017
Likelihood Ratio	4.935	1	0.026	
Fisher's Exact Test	6.168	1	0.013	0.017
0 cells (0%) have expected count less than 5. The minimum expected count is 11.38				

Source: *Field Survey*

The obtained chi square value (5.947) is statistically significant with a *p* value (0.017) smaller than 0.05 level *($p < 0.05$)*, as shown in Table 3.4. Based on the result it can be inferred that male and female entrepreneurs differs on the kind of family structure they belong to, a meagre number of entrepreneurs belonged to join family, but a greater number of male entrepreneurs belonged to nuclear family in comparison to female entrepreneurs. The reason why most female entrepreneurs had nuclear family structure substantiate how managing big families can be a hindrance to venture at the commercial platform; Dhameja (2008) also confirmed the argument with the claim that most women entrepreneurs in the study belonged to nuclear families. Nuclear family structure is practiced in Nagaland for long, moreover, since the exploration concentrated

on the urban territories of the state the existence of such family structures was more prevalent. In the present scenario, the denizens prefer small families as a result of sophisticated and urbanized outlook towards family planning and likewise the demand of relocation by certain career opportunities also prompts the children to move out of their parent's home early in life thereby reducing the size of the family. As per the result of the study, the respondents belonging to the joint family structure were mostly the non-Naga entrepreneurs like Hindus, Muslims, Jain, Buddhist etc. who have the practice of maintaining joint families as per their culture and societal norms.

3.6 **Size of Family**

Based on the nature of representative data, *t*-test was selected to fulfill the objective of the present section. Taking Levene's test for equality of variance into account, it was depicted that the 'F' value (1.224) was more than 0.05 ($p > 0.05$). So, the result in the upper line of the table was considered for further interpretation of the investigated variable.

Table 3.5(a): Mean score of Gender and size of family

Gender	N	Mean	Std. Deviation	Std. Error Mean
Male	147	5.71	3.325	0.274
Female	150	5.63	2.676	0.219

Source: *Field Survey*

Table 3.5(b): *t*-test of Gender and size of family

Gender	Levene's test for equality of variance		*t*- test for equality of means				
	f	Sig	*t*	df	Sig (2 tailed)	Mean difference	Std error difference
Equal variance assumed	1.224	0.269	0.250	295	0.802	0.088	0.350
Equal variance not assumed			0.250	279.746	0.803	0.088	0.351

Source: *Field Survey*

Table 3.5 (b) reports *t*-test statistic of $t\ (295) = 0.250$, $p = 0.802$ rendering the difference between entrepreneurs by the size of family as statistically insignificant created at $p > 0.05$. The insignificance of result could be sourced from the kind of family structure that exist in naga society with a very rare sight of joint family system, 60 percent of the sampled entrepreneurs had only one to five numbers of family members. It therefore indicates that all the entrepreneurs had small family which consisted of parents and unmarried children, the reason for such sized family can be drawn from the nation's concern of over growing population and financial constraints to raise big family.

3.7 **Parental Occupation**

Choice of career is sometimes influenced by parental occupation, they are often considered role models by their children and thus the need to verify if occupation of parents creates any gender difference among entrepreneurs was initiated through this objective. Chi square test was followed as data was categorical in nature and zero cells (0 percent) had expected count less than 5.

Table 3.6: Chi square test of Gender and parental occupation

	Value	df	Asymp. Sig.(2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	19.144	3	0.000	0.000
Likelihood Ratio	19.505	3	0.000	
Fisher's Exact Test	19.175			0.000
0 cells (0%) have expected count less than 5. The minimum expected count is 11.38				

Source*: Field Survey*

The significant difference between parental occupation of male and female entrepreneurs in this regard is statistically depicted in Table 3.6 with χ^2 (19.144) and *p* value (0.000) which is smaller than 0.001($p < 0.001$). From the result of the study, it was interpreted that parental occupation of entrepreneur differs in terms of gender; on closer examination of data it shows majority of the parents in general were government servants. However, female entrepreneurs had more parents

from business background. Results in similar line were found by Bowen and Hisrich (*1986*), Rani (1996) and Dhameka (2008). The causative factor for the substantial difference of male and female entrepreneurs could be the way they perceive their parents as a role model, strong mental outlook and optimistic attitude amongst women towards entrepreneurial venture might have been developed by observing their parents or by the training passed on by their parents, this could be an indication that parent's occupation influence in shaping the career of female entrepreneurs. As generally observed amongst the youngsters in the state, besides some exceptions most of them chose entrepreneurship when their parents have stable job (government job), it qualifies them to get loan easily from any financial institution to help invest in the business. Nevertheless, arguments have been raised against the significant difference between family background and gender; Devi (2005) in a comparative study conducted in Assam found result contrary to earlier findings with women entrepreneurs belonging mostly to service family background.

3.8 **Secondary Occupation**

The secondary occupation has been discussed here to discern if the entrepreneurs were wholly focused as a businessman/woman. Entrepreneurs at times tend to hold other job and venture into business to make more money. It was also opined that they hold secondary occupation which can be a regular source of income when the business fails. So, a need was identified to see if there is any difference between gender and the secondary occupation of entrepreneurs. Fisher's exact test was followed here as on the initial run of the chi square test, its basic assumption that all expected counts should be greater than or equal to five was compromised and so the chi square statistic could not be considered valid.

Table 3.7: Fisher's exact test of gender and secondary occupation

	Value	df	Asymp. Sig. (2-sided)	Exact Sig.(2-sided)
Pearson Chi-Square	3.300	2	0.192	0.148
Likelihood Ratio	3.692	2	0.158	0.148
Fisher's Exact Test	3.223			0.148
2 cells (33.3%) have expected count less than 5. The minimum expected count is 49				

Source*: Field Survey*

The insignificant difference in secondary occupation of male and female entrepreneurs is statistically depicted in table 3.7 with a *p* value (0.148) which is greater than 0.05 *(p > 0.05)*. The insignificance in the result is an indication that there is no association between gender difference and the secondary occupation of the entrepreneurs. Historically, the commercial platform in Nagaland has often been exercised mostly by service holders with a stable income; in their terminology, this is referred as '*side income*'. The fear of failure in the business makes the individual choose a profession/job that can provide them stable source of income, and the business thus established is taken care by hired employees or its family members. Additionally, entrepreneurs also choose to pursue secondary occupation because of the ease it provides while availing bank loan. Male and female entrepreneurs don't differ in this regard, in fact majority of the respondents did not have a secondary occupation which is a ray of delight to the researcher as it depicts full time involvement of the entrepreneurs in their business and their interest in entrepreneurship which is the main source of economic development in the country.

3.9 **Business Experience**

Normally, the route to entrepreneurship is replication of previous business in which the entrepreneur had technical experience; such experiences are achieved by being an owner or as an employee of an enterprise. To examine the presence of gender differences on business experience, chi square test was adopted with the observation of zero cells (0 percent) count less than 5 (Table 3.8).

Table 3.8: Chi square test of gender and business experience

	Value	df	Asymp. Sig.(2-sided)	Exact Sig.(2-sided)
Pearson Chi-Square	10.006	1	0.002	0.002
Likelihood Ratio	9.253	1	0.002	
Fisher's Exact Test	10.078		0.002	0.002
0 cells (0%) have expected count less than 5. The minimum expected count is 51.97				

Source*: Field Survey*

With the χ^2 (10.006) and *p* value (0.002) which is less than 0.01 *(p < 0.01)* in table 3.8, it very well derived that there is huge gender contrast with regard to business experience acquired by the entrepreneurs. It has been believed that female often venture into business out of necessity or to utilize leisure time unlike male counterparts who often venture into business after having firsthand experience of business either as an employee of a firm or to replicate their previous business, and such arguments are backed by studies such as fisher *et al.* (1993), Shrivastava (1994) Carter *et al.* (2001). In fact, Chandler *et al.* (2000) argued that women entrepreneurs had their first managerial experience from their own business. On the contrary line of thought, both male and female entrepreneurs were found statistically significant with no prior managerial/business experience before starting their enterprise in a study conducted on Slovenian entrepreneurs by Sirec & Mocnik (2012). Unlike such findings, almost half of the male respondents in this study had prior business experience before venturing into the present enterprise; the term *present enterprise* has been coined here because not all of them began a new business, to some it was an extension to their existing line of business. Difference in business experience is likely because females have experience in occupation often less appropriate for entrepreneurship like teaching, sales etc.

3.10 **Difference of Gender by Time invested by entrepreneurs**

3.10.1 **Time Invested in Household**

The variables chosen for this study has been identified to throw light on the societal differences faced by male and female entrepreneurs. Owing to the expectations laid upon women to take care of household work besides running the business unlike its male counterpart, the need to ensure if all the target respondents face the similar time management issues was identified. Being a continuous data by nature, *t*-test was employed to compare means of the male and female entrepreneurs. Levene's test for equality of variance shows a significance level 0.030 smaller than 0.05 ($p < 0.05$), hence it was assumed that the variance is not equal, and the bottom line was interpreted for t-test.

Table 3.9 (a): Mean score of gender and time invested in household

Gender	N	Mean	Std. Deviation	Std. Error Mean
Male	147	0.86	1.334	0.110
Female	150	3.84	1.580	0.129

Source: *Field Survey*

Table 3.9 (b): *t*-test of gender and time invested in household

Gender	Levene's test for equality of variance		*t*-test for equality of means				
	f	Sig	*t*	df	Sig (2 tailed)	Mean difference	Std error difference
Equal variance assumed	4.762	0.030	-17.557	295	0.000	-2.983	0.170
Equal variance not assumed			-17.587	288.714	0.000	-2.983	0.170

Source: *Field Survey*

With t (288.714) = -17.587 and p = 0.000 in Table 3.9 (b), it can be stated that male and female entrepreneurs differ on the basis of their time investment in performing household responsibilities was created at $p < 0.001$. Further, it is shown that female entrepreneurs invest

more time in household chores with an average number of 3.84 whereas male entrepreneurs invested in household chores with a mean of 0.86 as given in Table 3.9 (a). It can thus be opined that the time invested in household chores and taking care of family by entrepreneurs differ significantly in favor of female entrepreneurs. So, with a negative *t* value it can be interpreted that female entrepreneurs invest more time taking care of family and doing other domestic services. Result in the parallel line indicated women entrepreneurs devoting approximately 50 percent more time than male to housework and child care in a comparative study conducted on male and female entrepreneurs by Cliff (1998). In the similar line, Stigter (1999*)* also argued that more than half of the enterprising women in the study were doing the dual responsibility of being employed or taking care of their family besides running their own business. The universally acknowledged fact of interlinking women to home making is also clearly reflected in this study, the economic role of women is often being undervalued and usually tagged as 'unnecessary or non-traditional.'

3.10.2 **Time invested in business**

Likewise, it was sourced vital to ensure the difference in the time investment of entrepreneurs in their business, with the generally accepted fact a woman is expected to be a home maker and working personnel at the same time whereas such expectations are less from man. Having an identified gender difference in time management could help to further support the study thus adopted. Levene's test for equality of variance shows a significant *p* value (0.654) greater than 0.05 ($p > 0.05$) and so the result of the upper line of table 3.9.1 (b) was followed for the interpretation of *t*-test.

Table 3.9.1(a): Mean score of gender and time invested in business

Gender	N	Mean	Std. Deviation	Std. Error Mean
Male	147	8.99	2.352	0.194
Female	150	7.87	2.327	0.190

Source: *Field Survey*

Table 3.9.1 (b): *t*-test of gender difference and time invested in business

Gender	Levene's test for equality of variance		*t*-test for equality of means				
	f	Sig	*t*	df	Sig (2 tailed)	Mean difference	Std error difference
Equal variance assumed	0.201	0.654	4.099	295	0.000	1.113	0.272
Equal variance not assumed			4.099	294.711	0.000	1.113	0.272

Source: *Field Survey*

The obtained *t*-test value depicts gender difference with t (295) = 4.099, p = 0.000 to be statistically significant where *p* value 0.000 is smaller than 0.001 ($p < 0.001$). The result can further be interpreted by stating that the time invested by male and female entrepreneurs in their business is different thereby indicating a gender difference. Female entrepreneurs had M = 7.87, SD = 2.327 and male entrepreneurs with M = 8.99, SD = 2.352. Hence it can be stated that male and female entrepreneurs differ on the basis of their time investment in carrying out household responsibilities created at $p<0.001$. In table 3.9.1(a) the result illustrates mean score of female entrepreneurs 7.87 (*standard deviation 2.327*) and that of male entrepreneurs is 8.99 (*standard deviation 2.352*) indicating the time invested in business differ significantly in favor of male entrepreneurs. With a positive *t* value, it can be interpreted that the male entrepreneurs invest more time on their business comparatively. Significant gender difference was also observed in other studies; for instance, women were found working less as full time in their firms than men in a study conducted on business startup activity in Germany by Furdas and Kohn (2010). However, studies like Humbert *et al*. (2009) argued that women are as committed towards their

business as men, the study show a contrasting result as most of the male and female entrepreneurs were found working very long hours, indicating no gender difference in the efforts of time invested by entrepreneurs to get the business enterprising. Dual responsibility of home making and running business side by side is an uphill climb for any female entrepreneur and this could also be the reason that curtails the time female entrepreneurs invest on their business as observed by Tigges and Green (1992), resulting to male entrepreneurs leading in the field of entrepreneurship from whom the responsibility of home making is not expected.

3.11 **Conclusion**

Guided by the first objective of the study the quantitative scrutiny of the data gathered from a sample of male and female entrepreneurs shows a downright contrast in many of the analyzed areas (Table 3.10). As widely confirmed researches states entrepreneurship is one such male-type activity. "In an analysis of business students in the United States, India and Turkey, Gupta *et al.* (2009) verified that participants in the study in all three contexts strongly associate entrepreneurship with stereotypically masculine characteristics."

Table 3.10: Difference and similarities between male and female entrepreneurs

Area of Study	Tools	Relationship
Age	*t* test	Not Significant
Marital Status	Fisher's exact test	Significant***
Education	Chi square test	Not Significant
Family Structure	Chi square test	Significant*
Size of Family	*t* test	Not Significant
Parental Occupation	Chi square test	Significant***
Secondary occupation	Fisher's exact test	Not Significant
Business Experience	Chi square test	Significant**
Time Invested (Household)	*t* test	Significant*
Time Invested (Business)	*t* test	Significant***

**p < 0.05; **p < 0.01; ***p < 0.001*

The impact of gender difference in entrepreneurship is strongly sensed in the study with an outcome of more variables having a statistically significant result. Age of the entrepreneurs while

starting their business doesn't portray gender gap which is an indication that the burden of making money and doing something out of one's life or any other reason that might have acted as *'push or pull'* factor to become an entrepreneur is equally felt by both the male and female entrepreneurs. The significant relationship of marital status, family structure, parental occupation, business experience, time invested in business and household chores are confirmation of social and cultural stigma prevalent in the society. Naga society being patriarchal, men holds primary power, moral authority, special privilege and control of the property etc. hence women become victim of male domination and makes their condition grim. Indian women entrepreneurs have to fight against deep rooted values and traditions as well, the traditional mindset entails that men are the breadwinner in the family which constraints the women from taking initiative to start their own family and they are expected to prioritize family over work. Moreover, those who began their entrepreneurship expedition face the task of balancing their work schedule as they are still expected to do domestic chores which is also clearly portrayed in the study by the amount of time invested in business and household chores. The female entrepreneurs here are shown investing less time in managing business than male counterparts and more in performing household chores which is not seen as a male domain. And the fact that most women in the study were single could be their defense mechanism against the added responsibility of being a mother and a home maker besides being an entrepreneur. Though majority of the respondents belonged to nuclear families, it resulted to significant gender difference having more male entrepreneurs belonging to joint families.

It also suggests social norms about the role of women in society, the greater household burdens and competition with well-established male entrepreneurs is an uphill task for women; apparently more female entrepreneurs choose to have nuclear families whereby the burden of

extended family members is lessened. Societal attitude towards women and the lack of support from family, spouse and friends becomes a harsh reality for female entrepreneurs. Toting up to it is the relative shortage of female role model making it more difficult to get adequate mentorship to tackle with their business management. Summing it all forms the reason of female's poor participation in this arena which furthermore lead to lack of experience in business, most of the female get their first business experience from their own business as they are less likely to have previous management or any other relevant experience, nor specific knowledge of the business. Parental occupation of sampled entrepreneurs was also found significant, more of female respondents had parents coming from business background whereas parents of male entrepreneurs came mostly from service sector, similarity in occupation with parents can be linked to parental role model theory and sometimes absence of male child to take over the family business or both.

However, variables such as educational qualification, size of family (number of family members) and secondary occupation owned by the entrepreneurs were found with no significant relationship with gender. The way that greater part of the discoveries demonstrated distinction of gender strengthens the clarification for female's entrepreneurial inadequacy coming about because of social omission, male chauvinism and absence of equal opportunity. The importance of empowering female entrepreneurs begins from the demographic level by doing away with the age-old practices, societal culture and values which is highly sexist. Entrepreneurship of this generation should be gender-blind, for the reason that empowering female's participation and advancement in entrepreneurship are vital for sustainable and better economic development of any nation.

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Chapter -4

Gender Difference by Enterprise and Performance factors

4.1 **Introduction**

This chapter unfolds the outcome and discussion of the performance and enterprise related differences of the data collected from male and female entrepreneurs concentrated in the urban areas of Nagaland irrespective of the kinds of enterprises operated. The chapter is divided into two sections that highlights the gender difference by enterprise and performance related parameters. Eight parameters for enterprise and eight parameters for performance difference was adopted for analysis utilizing chi square, *t*-test and fisher's exact tests to identify the significance of gender difference in each variable.

Gender difference by enterprise (Features of the firm)

a. Year of establishment
b. Origin of enterprise
c. Form of business
d. Location of enterprise
e. Training
f. Self-confidence
g. Sales
h. Financial status

Gender difference by performance

i. Nature of business
j. Initial investment
k. Market

l. Number of employees

m. Annual turnover

n. Assets

o. Liabilities

p. Savings

4.2 **Gender difference by Enterprise (Features of the firm)**

The enterprise profile refers to the features of the firm which explains all the characteristics of the firm that the respondents operate. The study discusses from how and when the firms originated to the way the entrepreneur perceive the future of the firm (year of establishment, origin, form, location, training, self-confidence, sales and financial status) and each parameter was analysed and discussed in the light of gender perspective. It has been generally perceived that female-owned businesses are sized smaller compared to those of male counterparts and that they tend to possess less business experience, undercapitalized with slower growth rate and possess less confidence as identified by Langowitz and Minniti (2007); Verheurl *et al.* (2006). In fact, there is sparingly any literature that shows female entrepreneurs faring better than the male entrepreneurs, generally female entered the entrepreneurial scene very late and clubbed with various other dynamics it constrained their growth to keep up a pace with the male counterparts. In his argument, Hofstede (1991) stated that social and cultural factors play an important role in maintaining negative self-image of women, like the subordinate role of women in large parts of the world and internalized gender specific images and values.

4.2.1 **Year of Establishment**

Year of establishment was taken into context to identify gender gap; the year referred here is the year the enterprises were established by the entrepreneurs, so to say the time of inception. It has been discussed to shed light on the frequency of entrants into the entrepreneurial scene among the genders. And owing to the categorical nature of the data chi square test/fisher's exact test were found suitable for the present study, since the minimum expected count was 13.36 which is lesser than 20, chi square test result was followed.

Table 4.1: Chi square test of gender and year of establishment

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson chi-square	20.244	4	0.000	0.000
Likelihood ratio	20.541	4	0.000	0.000
Linear-by-Linear association	4.645[b]	1	0.031	0.034
0 cells (0%) have expected count less than 5. The minimum expected count is 13.36				

Source: *Field Survey*

Based on the year the enterprises were established, a highly statistically significant relationship was created between gender and the year of establishment ($p < 0.001$). The result ($\chi^2 = 20.244$, $p = 0.000$) in Table 4.1, it can be interpreted that the male and female entrepreneurs established their enterprises in different time frame. On closer observation, it is male entrepreneurs in majority who started enterprising early. The larger part of female entrepreneurs entered the scene by early 2000 and saw its rise till 2010, after a span of ten years (2000-2010) the number decreased significantly as compared to the male entrepreneurs. The significant difference of sampled entrepreneurs and the year of enterprise establishment depicts male entrepreneurs having a strong hold from the beginning of the scene till date. The reasons for the rise and fall in number of female entrepreneurs could be traced back to the societal attitude towards female entrepreneurs, female's incapacity to compete with the male entrepreneurs, lack of management skills to sustain the business, failure to generate fund from financial institutions who generally

have a skeptical attitude financing venture owned by female entrepreneurs. The incapacity of the women to develop innovative business ideas is also a potential reason why most of them refrain from entering the economic scene.

4.2.2 **Origin of Enterprise**

Table 4.2: Chi square test of gender and origin of enterprise

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	6.269	2	0.044	0.043
Likelihood Ratio	6.440	2	0.040	0.042
Linear-by-Linear Association	5.523	1	0.019	0.023
0 cells (0%) have expected count less than 5. The minimum expected count is 13.86				

Source: *Field Survey*

With the nominal nature of data, chi square/fisher's exact test was selected for examining the gender difference by origin of enterprise. Chi square was performed as the expected frequency of zero cells (0%) was less than 5. Result of the test shown in Table 4.2 indicates a statistically significant relation ($p < 0.05$) between gender and origin of enterprise ($\chi^2 = 6.269$, $p = 0.043$). Origin of enterprise answers to the question of how the enterprise came into being; family business that had been passed on from parents to children or among siblings gathered to the 'inherited' group of origin, the 'purchased' origins are those enterprise bought from previous owner, then those firms that are 'established by self' whereby the owner of the enterprise is usually a first-generation entrepreneur. On further observation 77.1 percent of the respondents had stated that they established their own enterprise to which the reasons can be sourced from the recent phenomenon on the rise of number of entrepreneurs in the state and interlinked to the meager amount of respondents i.e. 9.4 percent who inherited the business directing it to the presumption that there were very few naga entrepreneurs in yester years. 14.5 percent of the enterprise had 'purchased' origin. Late realization that every educated individual cannot be sheltered under the blanket of central and state government jobs curtailed the growth of

entrepreneurship in the state. Comparatively, there were more male entrepreneurs (13.6 percent) who inherited their business than the female entrepreneurs (5.3 percent) which is a direct indication of the societal milieu prevalent in the state.

4.2.3 **Form of Business**

Form of business is referred to the kind of ownership of the business managed by the sampled entrepreneurs, ownership was segregated based on three kinds- first features the firms established by single owner, second features the partnership firms, which is legal form of business operation between two or more individual who shares management and profits. Thirdly the limited company which is either set up by one person or with other people, a limited company is a sort of business format which is consolidated at Companies House as a legal 'person'.

Table 4.3: Fisher's exact test of gender and form of business

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	2.778	2	0.249	0.246
Likelihood Ratio	3.556	2	0.169	0.231
Fisher's Exact Test	2.406			0.269
2 cells (33.3%) have expected count less than 5. The minimum expected count is 99				

Source: *Field Survey*

With two nominal variables present with its expected frequency in 2 cells (33.3%) less than 5, fisher's exact test was found suitable to define the difference of gender by their form of business for this particular study. The obtained fisher's exact test value (2.406) with a *p* value 0.269 is statistically insignificant *($p > 0.05$)* (Table 4.3), stating that there is no association between form of business and gender of entrepreneurs, thereby, meaning that the male and female entrepreneurs share similar kind of business ownership. Ownership system of the sampled entrepreneurs illustrated that 88.6 percent were 'sole proprietors' with a drastically opposite percentage of 'limited company' with only 0.7 percent.

Thus, it can be concluded that the entrepreneurs in the state mostly compromise of micro entrepreneurs where profit earning is aimed towards making ends meet and putting food on the table, thus, reinvesting profit on business growth is a far fetch dream for most of the entrepreneurs. With deficient infrastructure, lack of entrepreneurial knowledge and skills etc. the state suffers from industrial under-development. Setting up a company requires manpower, transportation facilities, good governance and resources in huge quantity which the state government fails to facilitate to its potential entrepreneurs.

4.2.4 **Location of Enterprise**

In order to illustrate the entrepreneurial milieu from gender perspective, the place where enterprises of the sampled entrepreneurs were located was taken into study. The location of the enterprise was ascertained by incorporating four options to the answer as own building (located in the building belonging to the respondent itself), rental building (located in building on rent), market (those entrepreneurs who move from one market to another as per the need and demand, not fixed to one area), others (any other location not given in the option).

Table 4.4: Fisher's exact test of gender and location of enterprise

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	14.981	4	0.005	0.003
Likelihood Ratio	15.620	4	0.004	0.005
Fisher's Exact Test	15.276			0.003
4 cells (40.0 %) have expected count less than 5. The minimum expected count is 2.97				

Source: *Field Survey*

Fisher's exact test result (Table 4.4) has been followed based on the expected frequency with four cells (40 percent) having an expected count less than 5, Table 4.4 shows a statistically significant relationship between gender difference and location of the enterprise with a 15.276 fisher's exact value and a *p* value (0.003) significant at 0.01 level ($p < 0.01$). Consequently, it means that there is gender difference in the way the entrepreneurs decide to set up their

enterprises. 64.3 percent of the enterprises were located in rental buildings. 20.5 percent of the enterprises were located in their self-owned building. On certain instances, entrepreneurs set up business on places which belonged to them but away from their home, on contrary home-based entrepreneurs were found to be 10.8 percent and those located in 'market' were 2 percent. The entrepreneurs who go around from one market to another in search of customers without a permanent/fixed enterprise were labeled as entrepreneurs located in the 'market'. Study in parallel line shows 36 percent each of women entrepreneurs located at home and business operated in separated shop/unit, and 28 percent of the respondents operating their business on the road side, Sumathi (2012).

4.2.5 **Training**

The training mentioned here refers to entrepreneurial training or development program attained by the entrepreneurs, the source of the training constituted irrespective of private or public undertaking. For examining gender difference by training undertaken by the entrepreneurs, chi square test (Table 4.5) was followed owing to the nature of data and with the expected frequency of zero cells was less than 5.

Table 4.5: Chi square test of gender and training

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	0.802[a]	1	0.371	0.380
Likelihood Ratio	0.803	1	0.370	0.380
Fisher's Exact Test				0.380
Linear-by-Linear Association	799[c]	1	0.371	0.380
0 cells (0%) have expected count less than 5. The minimum expected count is 44.55				

Source: *Field Survey*

Results as shown in table 4.5 depicts an insignificant relationship ($p > 0.05$) between the variables chosen for the study ($\chi^2 = 0.802$, $p = 0.380$). Thus, it can be stated that the training

undergone by the respondents failed to create any significant gender gap. The insignificance in the result can be associated to the reason that the importance of entrepreneurship was felt later in Nagaland scenario compared to the other parts of the country. Only 30 percent of the surveyed entrepreneurs attended any training program on entrepreneurship and the reasons stated by respondents during informal interview were unawareness about the existence of such program/training, lack of knowledge about the program benefits and inefficient advertisement of the corresponding programs. With little knowledge about the importance of entrepreneurship development programs, people tended to ignore if there are no direct financial benefits linked with the programs. Comparatively female entrepreneurs (32.7 percent) had attended the entrepreneurial development programs more than male (27.9 percent).

4.2.6 **Self-confidence**

The confidence level here has been discussed to know the entrepreneur's confidence in themselves to expand their business by making more profit, and also to examine if male and female entrepreneurs are in par with one another in this context.

Table 4.6: Fisher's exact test of gender and self-confidence

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	6.035	3	0.110	0.093
Likelihood Ratio	7.279	3	0.064	0.077
Fisher's Exact Test	5.563			0.107
2 cells (25.0 %) have expected count less than 5. The minimum expected count is 1.48				

Source: *Field Survey*

With 25 percent expected frequency count less than 5, fishers exact test shows a value 5.563 with a *p* value 0.107 (Table 4.6) which is significantly larger than 0.05 *($p > 0.05$)*. The result can be inferred that male and female entrepreneurs have the same confidence level to make more profit from their business. In general, majority of the respondents were found confident about their

venture (71 percent) and 4.7 percent of the entrepreneurs were very doubtful about their confidence to expand their business by making more profits. Previous studies such as (Veena & Nagaraja, 2013) stated that female entrepreneurs have less conviction in their entrepreneurial capacities than men, contrary to that the female entrepreneurs in the present study shows courage and believe in themselves in the male dominated arena to survive the crunch and make it big, it is a very positive outlook and a breath of fresh air to the age-old belief that links fragility and timidity to female entrepreneurs. The causative factor for this positive outlook could be the women empowerment storm that has taken all over the world giving air to the female to come out of their repressed life. Lately, many young female entrepreneurs made an impact in the entrepreneurial scenario of Nagaland who did not only make it big but also didn't follow the crowd, some have made it big as social entrepreneur, manufacturers, wholesalers etc. presence of such spirit in the society may be the causative factor that boosted the confidence of the female entrepreneurs.

4.2.7 **Satisfaction level of Sales**

Entrepreneurs are producers or sellers by nature; their primary aim is to sell their product to get the enterprise moving forward. This part of the study has been interpreted by means of fisher's exact test which is a non-parametric test applicable when there are two nominal data involved, with 40 percent expected frequency less than 5, chi square test was found inappropriate for the study.

Table 4.7: Fisher's exact test of gender and sales

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	3.709	4	0.447	0.440
Likelihood Ratio	4.146	4	0.387	0.442
Fisher's Exact Test	3.568			0.449
4 cells (40.0 %) have expected count less than 5. The minimum expected count is 49				

Source: *Field Survey*

The result shows statistically insignificant association between the variables chosen for the study with a fisher's exact value 3.568 and *p* value 0.449 *(p > 0.05)* (Table 4.7). It gives a meaning that male and female entrepreneur's shares similar frequency of their satisfaction level with the product sold in the market. Drawing a comparison of male and female entrepreneurs, female was found satisfied by 58 percent, dissatisfied by 4.7 percent, totally dissatisfied by 4.7 percent and those who were 'neutral'- the point where respondents were unable to determine their satisfaction level was 32.7 percent and there were no respondents totally satisfied with the level of their product sold. The male entrepreneurs on the other hand who were totally satisfied with level of sales was depicted by 2 percent, satisfied shown by 35.4 percent, neutral by 42.9 percent, dissatisfied by 15 percent and totally dissatisfied by 4.8 percent.

4.2.8 **Satisfaction level of Financial status**

The respondents were further inquired on the satisfaction level of the current financial status of their business with an aim to see progress in their business.

Table 4.8: Fisher's exact test of gender and financial status

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	2.090	4	0.719	0.964
Likelihood Ratio	2.863	4	0.581	0.964
Fisher's Exact Test	1.977			0.964
4 cells (40.0 %) have expected count less than 5. The minimum expected count is 49				

Source: *Field Survey*

Fisher's exact test was utilized owing to the fact that 40 percent had an expected count less than 5 (Table 4.8). With fisher's exact value (1.977) and *p* value (0.964), it resulted to a statistically insignificant result *(p > 0.05)* meaning that all the entrepreneurs are equally satisfied with 48.5 percent of the respondents stating satisfied with their current financial status. In comparison it was found that female entrepreneurs were satisfied with their current financial status by 49.3

percent, neutral by 36.7 percent, dissatisfied by 14 percent. On the other hand, male entrepreneurs were totally satisfied shown as 0.7 percent, satisfied was 46.7 percent, neutral as 36.7 percent, dissatisfied was 14.3 percent and totally dissatisfied were 0.7 percent.

4.3 **Gender difference by Performance of the entrepreneurs**

As far as entrepreneurial performance is concerned, a commonly used measure to differentiate entrepreneurs on the basis of their performance is the rate of growth of sale or of profit (Bruno & Tyebjee, 1981). However, this study incorporated certain non-financial performance measures besides the financial performance measures, gender inequality like any other social inequality persist in the society and at home too and it pose as a threat to the growth of female entrepreneurs. Female has emerged in the field of entrepreneurship but the barrier posed by the gender differentiation clipped their wings to fly higher, the existing literature especially in India lack proper gender perspective study. Thereby choosing the parameter for the study was also limited, however efforts has been made to throw light on the performance from gender perspective starting from the non-financial measures such as the nature of business they operate, capital investment, place where they market their product, number of permanent and temporary employees to the financial measures namely: the annual turnover of the firm, the monetary value of the assets owned by the entrepreneur, liabilities incurred and savings made from profit.

4.3.1 **Nature of Business**

The nature of business refers to the type or general category of activities/business undertaken by the sampled entrepreneurs, the first nature of business enlisted was manufacturing- it is those business that uses raw materials to produce finished goods or components for any finished product, secondly the retail nature of business- it is those business that sells goods to individual

customers whereby entrepreneurs fulfill the small orders of a large number of individuals (end users) and thirdly the wholesalers- they are those intermediary entity in the distribution channel who buys and sells goods in huge quantity to the retailers rather than end consumers. Fourthly, the manufacturing and trading nature of business refers to those entrepreneurs who procures raw materials to create finished products and take the responsibility of selling it to the consumers, Lastly the service sector- it describes those work that generate revenue out of business that does not produce a tangible commodity.

Table 4.9: Chi square test of gender and nature of business

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	8.462	4	0.076	0.075
Likelihood Ratio	8.628	4	0.071	0.076
Linear-by-Linear Association	6.556	1	0.010	0.011
0 cells (0%) have expected count less than 5. The minimum expected count is 5.94				

Source: *Field Survey*

While examining performance difference by nature of business, chi square test was utilized because of the categorical nature of the data, likewise the test was also chosen as the result depicted an expected frequency of zero cells (0 percent) less than 5 (Table 4.9). However insignificant association was identified between performance difference of gender and nature of the business operated by the respondents ($\chi^2 = 8.462$, $p = 0.075$) from the result shown in Table 4.9. In other words, nature of business as a performance indicator shows no difference between male and female entrepreneurs in terms of the nature of business operated by them. In manufacturing sector there were more male entrepreneurs (6.1 percent) than female (2 percent), same in retail sector as male were 37.4 percent and female were 28.7 percent, however in wholesale sector there were more female (9.3 percent) while male were 7.5 percent, the male entrepreneurs were slightly higher in manufacturing and trading sector with 21.8 percent while female were 20.7 percent, female entrepreneurs (39.3 percent) were comparatively higher in the

service sector than male entrepreneurs 27.2 percent. The common conclusion extracted of various researches states that "female entrepreneurs are over represented in the retail and service sector" (Coleman, 2002) and the present study diverted from the common conclusions. There were more male entrepreneurs in the retail sector and more female in the wholesale sector, however according to Van Uxem and Bais, (1996) "male entrepreneurs are overrepresented in manufacturing, wholesale trade and financial services," which seems convincing but the present study failed to substantiate previous researches with the discovery of good number of female entrepreneurs in the manufacturing sector though they were slightly lesser in number than the male entrepreneurs. As has been reported in most of the studies, female entrepreneurs in this study were also mostly present in the service sector and the study reported by Mathias *et al.* (2013) also found female entrepreneurs widely active in consumer oriented and service activities.

4.3.2 **Initial Investment**

The initial investment discussed here refers to the financial investment made by the entrepreneurs at the inception of the enterprise. The performance parameter were chosen based on previous studies and intends to check its contribution in the creation of gender gap/difference. The amount of initial investment has been segregated into five categories ranging from zero to above Rs. Four lakhs of investment.

Table 4.10: Fisher's exact test of gender and initial investment

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	4.372[a]	4	0.358	0.366
Likelihood Ratio	4.432	4	0.351	0.373
Fisher's Exact Test	4.401			0.357
Linear-by-Linear Association	1.116[b]	1	0.291	0.300
2 cells (20.0%) have expected count less than 5. The minimum expected count is 3.46				

Source: *Field Survey*

Based on the initial investment endowed to set up the enterprise a statistically insignificant relationship was found between performance difference and initial investment ($p > 0.05$). The result shows 4.401 as fisher's value with a p value ($p = 0.357$) (Table 4.10), meaning male and female entrepreneurs are not different in the amount of money invested for the establishment of their enterprise. Based on the ranges set for initial investment, majority of the entrepreneurs (45.8 percent) have invested the initial capital investment of above Rs. 4 lakhs followed by entrepreneurs who have invested below Rs. 1 lakh. And it can be safely stated that initial capital investment made by the entrepreneurs did not contribute in creating gender gap.

4.3.3 **Market Captured**

Market captured refers to the areas where the product/services of the sampled entrepreneurs has been marketed, and based on the general observation of the naga entrepreneurs the markets were segregated into local level (market) - it refers to the marketing of product/service in the near vicinity or to the most covering the district where the enterprise is located, state level (market)- referring to those who have ventured to certain districts/areas of the state. Then the national level marketing whereby the product is sold outside the state of origin but not beyond the country, and in the international level marketing the product is sold in the overseas market.

Table 4.11: Fisher's exact test of gender and market captured

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	2.119	3	0.548	0.550
Likelihood Ratio	2.141	3	0.544	0.550
Fisher's Exact Test	2.149			0.548
2 cells (25.0 %) have expected count less than 5. The minimum expected count is 3.46				

Source: *Field Survey*

The insignificant difference of male and female entrepreneurs in relation to market captured by them is statistically depicted by fisher's exact test in Table 4.11 with a p value (0.548) greater

than 0.05 *(p > 0.05)*. Fisher's exact test was followed here as on the initial run of the chi square test, its basic assumption that all expected counts should be greater than or equal to five was compromised, so the chi square statistic could not be considered valid. The insignificance in the result can be further interpreted that there is no performance difference among gender in the kinds of market seized by the entrepreneurs. However, the entrepreneurs in the state had little exposure in the market outside the state, in fact, there were more entrepreneurs who sold their product/service on local level. Their presence in the national and international market was very scare, firstly there are very few producers in the state and those that produce are unable to sustain the national and international standards. Secondly, the failure to impact the market with the indigenous product curtails its demand in the market. Thirdly, the ignorance or lack of knowledge to reach out to bigger platform limit the entrepreneurs to stay concentrated on their comfort zone. Fourthly, incapability to keep up with the cut edge pricing competition, lack of infrastructure for manufacturing and storage of finished products, failure to meet demand of mass production etc. restrain the entrepreneurs in the state to venture outside the state.

4.3.4 **Permanent Employees**

The salaried employees of the enterprise were taken as permanent employees, they were considered essential to measure the performance of the enterprises and to identify gender difference through it. They form a part of human capital to a firm and its presences helps in determining size and growth of the enterprise.

Table 4.12(a): Mean score of gender and permanent employees

Gender	N	Mean	Std. Deviation	Std. Error Mean
Male	147	3.65	8.882	0.733
Female	150	2.15	4.772	0.390

Source: *Field Survey*

Table 4.12(b): *t*-test of gender and permanent employees

Gender	Levene's test for equality of variance		*t*-test for equality of means				
	f	Sig	*T*	Df	Sig (2 tailed)	Mean difference	Std error difference
Equal variance assumed	5.879	0.016	1.817	295	0.070	1.500	0.825
Equal variance not assumed			1.807	222.811	0.072	1.500	0.830

Source: *Field Survey*

The test variable (No. of permanent employees) being continuous in nature, *t*-test was followed to compare means of the group variable (gender) chosen. According to the Levene's test for equality of variance, significance value of 'F' is lesser than 0.05 *(p < 0.05)*, so the lower row was followed. The result shows *t* (222.811) = 1.807, p = 0.072, insignificant result can be interpreted that all the entrepreneurs in the study maintains similar number of permanent employees in their enterprises. Overall, the number of permanent workers usually employed by most of the entrepreneurs ranged between one to seven. With dearth sight of industrial development in the state it is no wonder that the employment generated by the entrepreneurs are also meager and it was a rare sight to see them hiring more than twenty employees in their enterprises.

4.3.5 **Temporary Employees**

The temporary employees referred here is the kind of employment situation whereby workers are engaged only for a specific period of time, it includes day workers, seasonal or casual workers or those task-based contracts.

Table 4.13(a) Mean score of gender and temporary employees

Gender	N	Mean	Std. Deviation	Std. Error Mean
Male	147	0.65	2.958	0.244
Female	150	0.70	3.521	0.288

Source: *Field Survey*

Table 4.13(b) *t*-test of gender and temporary employees

Gender	Levene's test for equality of variance		*t*-test for equality of means				
	f	Sig	*T*	Df	Sig (2 tailed)	Mean difference	Std error difference
Equal variance assumed	0.091	0.763	-0.137	294	0.892	-0.052	0.378
Equal variance not assumed			-0.137	286.730	0.891	-0.052	0.378

Source: *Field Survey*

Table 4.13 (b) reports *t*-test statistic of t (294) = -0.137, p = 0.892 rendering the difference between male and female entrepreneurs by the temporary employees managed by them as statistically insignificant created at $p > 0.05$. The insignificant result suggests that temporary employees hired by the entrepreneurs didn't aid in identifying performance difference of the entrepreneurs, thereby meaning that it is gender neutral. Unlike the permanent employment, most of the entrepreneurs did not hire more than seven temporary workers at a time; it however doesn't mean that hiring more than the mentioned number is totally absent. And as reported there were some enterprises where temporary workers were totally not utilized. At a glance of the average number of employment generated it can be concluded that there are any entrepreneurs taking up big projects in the state nor are there any kind of labour intensive firms that can employee workers in large scale.

4.3.6 **Annual Turnover**

The net sales generated by the business were taken into account for the estimation of annual turnover of the business. The parameter was chosen to identify growth of businesses based on gender perspective. Annual turnover was categorized into five factors ranging from Rs. 50,000 to above Rs. 3 lakhs.

Table 4.14: Chi square test of gender and annual turnover

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	14.611[a]	4	0.006	0.004
Likelihood Ratio	16.206	4	0.003	0.003
Fisher's Exact Test	14.208			0.004
Linear-by-Linear Association	3.162[b]	1	0.075	0.076
2 cells (20.0%) have expected count less than 5. The minimum expected count is 1.48				

Source: *Field Survey*

With the nominal data in focus, chi square test/fisher's exact test was selected for examining the gender difference by annual turnover. However, fisher's exact test was performed as the expected frequency of two cells (20 percent) was less than 5. Result of the test shown in table 4.14 indicates a statistically significant relation *($p < 0.01$)* between gender and annual turnover (isher's value = 14.208, $p = 0.004$). An inference can be drawn that there is dissimilarity between gender in annual turnover of the enterprises. Performance difference is identified with more male entrepreneurs (68.7 percent) with an annual turnover of Rs. 3 lakhs and above from their business than female entrepreneurs (54.7 percent), female enterprises (8 percent) had more representation in the lowest range of annual turnover which is below Rs. 50,000 per year. This difference could be because of the skeptical nature of the female thereby choosing business with less risk, fewer investment and contented with the minimal return out of the investment. "Researches in this line indicates similar conclusion whereby business owned by women tend to under-perform in financial/growth terms compared to male owned firms, Srivasan *et al.* (1994)." Thus, based on the annual turnover as the basis of performance measure it is safe to conclude that male entrepreneurs are performing better than the female in this study.

4.3.7 **Assets**

The asset of the firm has been taken into study to measure the financial performance of the entrepreneurs. Measurement of assets is the process of assessing the value of a company, real

property or any other items of worth; firstly, "it includes the fixed assets such as plants, equipment, land and building etc. secondly, the short-term assets of the firm such as raw materials, work in progress and finished goods."

Table 4.15: Chi square test of gender and assets

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	26.175	4	0.000	0.000
Likelihood Ratio	26.693	4	0.000	0.000
Fisher's Exact Test	26.272			0.000
Linear-by-Linear Association	24.360	1	0.000	0.000
0 cells (0%) have expected count less than 5. The minimum expected count is 15.89				

Source: *Field Survey*

The assets owned by the entrepreneurs has been studied here to identify the financial status of the sampled entrepreneurs, relationship between gender and assets was found statistically significant ($p < 0.001$). The result ($\chi^2 = 26.175$, $p = 0.000$) in Table 4.15, it can be interpreted that there is gender difference with regard to the assets owned by the entrepreneurs. The significance in the result is due to the huge margin between the assets owned by the entrepreneurs, female entrepreneurs had 28 percent and male had 52.4 percent who owned the highest range of assets (Rs. 20 lakhs and above), female had 15.3 percent and male had 19.7 percent owning Rs. 15 lakhs to Rs. 20 lakhs assets, female had 14 percent and male had 7.5 percent in the range of Rs. 10 lakhs to Rs. 15 lakhs, female had 18 percent and male had 10.2 percent in the range of Rs. 5 lakhs to Rs. 10 lakhs. As can be observed, female entrepreneurs had more presence in the lower ranges of assets value, so also the female entrepreneurs (24 percent) had more presence than male entrepreneurs (10.2 percent) in the lowest category of assets owned (Rs. 5 lakhs and below). Assets was measured based on the current value of all the movable and immovable possessions of the respondents, based on the result indicated above it is evident that male

entrepreneurs are performing better than the female entrepreneurs with more of them belonging to the highest range of assets category.

4.3.8 **Liabilities**

Liabilities of the firm elucidate the financial liability of the business; the study inculcates two kinds of financial liabilities incurred by the business- the short term and long-term liabilities (debt). The liabilities bound to be cleared within a year time frame is called short-term liabilities, for e.g. accounts payable, interest payable, income tax payable, bills payable, bank account overdrafts and short-term loans. The long-term liabilities are those that are due after a year or more, for e.g. Capital lease, Mortgage payable, deferred tax liabilities, long terms notes payable and bonds payable.

Table 4.16: Chi square test of gender and liabilities

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	34.108	4	0.000	0.000
Likelihood Ratio	35.443	4	0.000	0.000
Fisher's Exact Test	34.766			0.000
Linear-by-Linear Association	12.973	1	0.000	0.000
0 cells (0%) have expected count less than 5. The minimum expected count is 21.28				

Source: *Field Survey*

While examining the performance of gender by the measure of liabilities incurred by the entrepreneur chi square test was utilized as gender is categorical in nature, besides the stated reason the tool was particularly chosen as the result depicted an expected frequency of zero cells (0%) less than 5 (Table 4.16). The result shows a significant association in the performance difference of gender by liabilities incurred ($\chi^2 = 34.108$, $p = 0.000$) in the result shown in Table 4.16. In other words, it can be said male and female entrepreneurs have contrasting performance in terms of the liabilities incurred by them. Female entrepreneurs were found less burdened by debts compared to male entrepreneurs as they had 25.9 percent in the highest category of debts

(Rs. 4 lakhs and above) while female had 24.7 percent in the same. Contrary to that, female entrepreneurs were found 27.3 percent and 14.3 percent male entrepreneurs in the lowest category of liabilities incurred i.e. Rs. 1 lakh and below. Liabilities in this context have been understood as that unpaid sum incurred in managing the business, and it shows a highly significant difference in the performance measurement of the entrepreneurs. Incurring debts is a two-way dynamic, some entrepreneurs incur debts due to their failure to repay loans and for some it is a sign of growth whereby the entrepreneur take loans to expand the market. Subsequently, taking debts as a parameter to measure performance of the entrepreneurs it can be reasoned that female led businesses are performing better than male.

4.3.9 **Savings**

The savings here refers to financial savings made by the entrepreneurs to explore different savings practices associate with the likelihood that an entrepreneur reinvests her/his earnings into the enterprise. The saving practices here inculcates savings in a formal bank account and informal savings. The parameter was inculcated to study the financial performance measurement of the entrepreneurs as the probability of reinvestment is higher for entrepreneurs who save than for those who do not.

Table 4.17: Chi square test of gender and savings

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	53.576	4	0.000	0.000
Likelihood Ratio	59.057	4	0.000	0.000
Fisher's Exact Test	57.659			0.000
Linear-by-Linear Association	28.513	1	0.000	0.000
0 cells (0%) have expected count less than 5. The minimum expected count is 20.29				

Source: *Field Survey*

Test result of performance difference of gender by savings made by the entrepreneurs shows a statistically significant relationship ($p < 0.001$). The result ($\chi^2 = 53.576$, $p = 0.000$) in Table 4.17

can be interpreted that there is performance difference in relation to the savings done by the entrepreneurs. The significance in the result is due to the huge margin between the savings done from business by the entrepreneurs, female entrepreneurs had 3.3 percent and male had 30.6 percent who owned the highest range of savings (Rs. 4 lakhs and above), female had 10 percent and male had 17 percent owning Rs. 3 lakhs to Rs. 4 lakhs savings, female had 22.7 percent and male had 8.2 percent in the range of Rs. 2 lakhs to Rs. 3 lakhs, female had 41.3 percent and male had 24.5 percent in the range of Rs. 1 lakh to Rs. 2 lakhs. As can be observed, female entrepreneurs had more presence in the lower ranges of savings, so also the female entrepreneurs (22.7 percent) had more presence than male entrepreneurs (19 percent) in the lowest category of savings done (Rs. 1 lakhs and below). According to the savings made by the sampled entrepreneurs, it is the male entrepreneurs who performed better than the female entrepreneurs.

4.4 **Conclusion**

It can be concluded that features of the firm (enterprise) is not highly gendered basing on higher number of insignificant results from the variables adopted to study the gender difference. Out of eight features of the firm considered for the study, only three was found statistically significant with gender difference. Contrary to earlier studies, the present study advocates less gender gap with an exception of the year of enterprise establishment whereby male entrepreneurs had a strong hold with its majority among the first entrants and till date. And being the first entrants in the entrepreneurial scenario of the state, it facilitated in creating gender gap on the origin of the enterprise whereby the female entrepreneurs had less inherited enterprises with more of its origination by self-establishment.

Table 4.18: Difference and similarities between male and female entrepreneurs

Area of Study	Tools	Relationship
Enterprise Difference		
Year of establishment	Chi square test	Significant***
Origin of enterprise	Chi square test	Significant*
Form of business	Fisher's exact test	Not Significant
Location of enterprise	Fisher's exact test	Significant**
Entrepreneurial development program	Chi square test	Not Significant
Confidence level	Fisher's exact test	Not Significant
Satisfaction with product sold	Fisher's exact test	Not Significant
Satisfaction with financial status	Fisher's exact test	Not Significant
Performance Difference		
Nature of business	Chi square test	Not Significant
Initial investment	Fisher's exact test	Not Significant
Market captured	Fisher's exact test	Not Significant
Permanent employees	*t* -test	Not Significant
Temporary employees	*t* -test	Not Significant
Annual Turnover	Chi square test	Significant**
Assets	Chi square test	Significant***
Debts	Chi square test	Significant***
Savings	Chi square test	Significant***

**p < 0.05; **p < 0.01; ***p < 0.001*

The issue with the meager business inheritance could be lack of entrepreneurial skill among female, lack of confidence in female in the family to pass on the family business etc. Location of enterprise also contributed in identifying gender gap. However out of nine performance measure there were four variables that helped in identifying the gender gap, annual turnover of the business was checked based on the current year where male entrepreneurs was found making more profit out of their business, the assets and savings made by them also showed female performing behind the male entrepreneurs. However, measuring by the debts incurred by the entrepreneurs it was female entrepreneurs who had less burden of it than the male entrepreneurs which is a confusing statement as incurring debts is also a mark of expansion and progress.

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Chapter -5

Gender Difference by Motivation and Problems

5.1 **Introduction**

The chapter is devoted to three segments based on the varieties of statistical tools applied to prove the hypotheses formulated for the study. In the first section, all the measures of motivation and problems faced by entrepreneurs are factor analyzed for data summarization and the best practices implemented by logistics researchers (Lee, 1988; Garver and Mentzer, 1999; Michael and Williams, 2010) were followed for construct development of the study. Each theoretically specified construct related to motivation and problems of the entrepreneurs were factor analyzed in isolation of all other constructs. The constructs were factor analyzed by means of principal axis factoring. As a consequence, the derived factors were employed for designing the hypotheses of the study. In the second section, the hypotheses thus designed were verified making use of binary logistic regression, furthermore, in the third segment the findings of binary logistic regression were confirmed and supplemented by forward stepwise (wald) regression method.

Hair *et al*. (2005) suggest that "factor analysis should be undertaken on a sample of fewer than 50 observations and preferably the sample size should be 100 or larger. As a general rule, the minimum is to have at least five times as many as observations as there are variables to be analyzed, and the more acceptable size would have a ten-to-one ratio."

For the rotation, varimax and direct oblimin has been utilized based on the need of the data, the suitability of rotation was checked before the commencement of factor analysis. Tabachnick and Fiddell (2007) noted "Perhaps the best way to decide between orthogonal and oblimin rotation is to request oblique rotation (e.g., direct oblimin or promax from SPSS) with the desired number of factors (see Brown, 2009) and check for the correlation among factors. If the factor correlations are not driven by the data, the solution remains nearly orthogonal. Look at the factor

correlation matrix for correlation around 0.32 and above. If the correlation exceeds 0.32, then there is 10 percent (or more) overlap in variance among factors, enough variance to warrant Oblique rotation unless there are compelling reasons for orthogonal rotation."

5.2 **Ambitious motivation variables**

Kaiser-Meyer-Olkin (KMO**)** measure of sampling adequacy was used to test various ambitious variables that lead to the startup of the enterprise by the sampled respondents. KMO value serves as an indicator to scrutinize the suitability of factor analysis. This test is used to measure the sampling adequacy, which also decides the need to conduct factor analysis, "high values (close to 1.0) generally indicate that a factor analysis may be useful with the data and if the value is less than 0.50, the result of the factor analysis may not be very useful." Here, the KMO value is 0.640 (Table 5.1) which is acceptable as a mediocre value (Kaiser, 1974), it means that the sample is suitable and factor analysis can be used for the given set of data. Further, for the significance correlation of coefficient matrix of the variables, Bartlett's test of sphericity testing indicates that the coefficient matrix is significant as indicated by the *p* value corresponding to the chi square statistic. The *p* value that emerged from this is 0.000 (*p<0.001*), which is less than 0.05; this significant result implies that the correlations between pairs of variables can be explained by other variables and hence the instrument was accepted for further study. In other words, a significant result indicates the existence of a viable association between the variables in the analysis.

Table 5.1 KMO and Barlett's test

Kaiser-Meyer-Oklin measure of sampling adequacy		0.640
Barlett's test of sphericity	Approx. chi-square	124.599
	df	15
	Sig.	0.000

Source*: Field Survey*

Principal axis factoring was utilized for extraction with varimax rotation for the sample study. The purpose was to summarize the data and to study the factor loadings/cross loadings in various components. Principal axis factoring is a descriptive procedure best suited to use when the focus is just on the sample and there is no intention to generalize the results beyond the sample. All the ambitious motivational reasons that could have led to the start up the enterprise were factor analyzed to produce several factors.

Table 5.2 Communalities of ambitious motivation variables

Sl. No	Items	Initial	Extraction
1	I want to give shape to my ideas and skills	1.000	0.467
2	I wanted to acquire wealth	1.000	0.360
3	I always wanted to be an employer	1.000	0.577
4	I wanted to fulfill the ambition of my family members	1.000	0.576
5	I wanted to be independent	1.000	0.634
6	I wanted to earn respect and recognition in society	1.000	0.349

Extraction Method: Principal Axis Factoring

Table 5.2 shows the values of communalities of the variables before and after extraction. The initial assumption of the extraction assumes that all variances are common and therefore, the communalities before extraction are found to be 1. The communalities of the variables after extraction are shown in last column of the table. It is known that the communality of variable is the total amount of variance shared with the other variables.

The communality of ambitious variables was drawn from table 5.2, giving shape to their ideas and skills is 0.467 and it infers that 46.7 percent of the variance associated with giving shape to their ideas and skills is shared with other variables. Similarly, 36 percent, 57.7 percent, 57.6 percent, 63.4 percent and 34.9 percent of the variance associated with acquiring wealth, to be an employer, fulfill the ambition of my family members, independence and earning respect and recognition in society are shared with other variables. The initial communalities are 1 (one) because factor analysis works on the initial assumption that all variance is common.

The correlation coefficient between the factor score and the variables included in the study is called factor loading and is presented by the rotated component matrix. And the rotation converged in 3 iterations (Table 5.3).

Table 5.3 Rotated component matrix

Items	Factors	
	1	2
I wanted to acquire wealth	0.599	
I always wanted to be an employer	0.759	
I wanted to fulfill the ambition of my family members	0.758	
I wanted to earn respect and recognition in society	0.509	
I wanted to give shape to my ideas and skills		0.683
I wanted to be independent		0.796
Eigen value	1.802	1.161
Percentage of variance	30.036	19.352
Cumulative percentage	30.036	49.388

Source*: Field Survey*

Table 5.3 presents the output of the factor analysis for ambitious motivation variables, the rotated factor matrix comprises all the six variables, the percentage of variance, the cumulative percent of variance and the eigenvalue of all the factors having eigenvalue of 1 (one) or more than 1(one). As depicted, the cumulative percent of the variable column shows that two factors extracted together account to 49.388 percent of the total variance. The eigen value associated with each factor represents the variance explained by that linear component and in terms of percentage of variance explained is also displayed. Thus, the item in the first factor explains 30.036 percent of the total variance and similarly 19.352 percent of variance is explained by second factor and so on.

The next phase of the analysis was to interpret the factor loading matrix; variables were rotated using the varimax rotation method with kaiser normalization to transform the factor matrix into simple, easily interpretable matrix. Rotation converged in three iterations. In order to interpret the result of the rotated component matrix (Table 5.3), cut off point of 0.40 was decided. It can

be observed that item 2, 3, 4 and 6 corresponds to the extracted factor 1(one) as they have scores greater than 0.40 for the extracted factor 1(one). Similarly, item 1 and 5 are parallel to extracted factor 2 (two). As can be observed, a variable which appears in one factor does not appear in other. Normally, a variable which does not have a factor loading of 0.40 or greater with any component is rejected but none of the variables in this analysis fell on that category, thus all the variables were considered in the formation of different factors.

A factor analysis of the six statements suggests that two factors were chosen in terms of eigenvalue of more than 1.0. Factor- 1 (one) has four variables viz., acquiring wealth, to be an employer, fulfill the ambition of my family members, and earning respect and recognition in society, so a suitable name was assigned based on the intensity of the factor loading for/on each item *'need for achievement'*. Factor- 2 (two) has two variables viz., giving shape to their ideas and skills and to be independent, thereby a common and suitable name as *'self-growth'* was assigned.

5.3 **Compelling motivation variables**

The foremost requirement to establish the validity of the test, reliability and adequacy of the data was operated by utilizing KMO (Kaiser-Meyer-Oklin measure of sampling adequacy) and Bartlett's test of sphericity. The test result is 0.617 (Table 5.4) which means that the sample is adequate and factor analysis could be used for the given set of data. Further, the significance of the correlation matrix of the variables as specified by Bartlett's test of sphericity indicates that the correlation coefficient matrix is significant by the *p*-value corresponding to the chi-square statistic (Table 5.4). The *p*-value is 0.000 ($p<0.001$), which is less than 0.05, the assumed level of significance. This significant result implies that the correlations between pairs of variables can be explained by other variables and hence the instrument was accepted for further study.

Table 5.4 KMO and Barlett's Test

Kaiser-Meyer-Oklin measure of sampling adequacy		0.617
Barlett's test of sphericity	Approx. chi-square	133.852
	df	15
	Sig.	0.000

Source*: Field Survey*

Principal axis factoring was utilized for extraction with varimax rotation for the sample study. All the compelling motivational reasons that could have led to the start up the enterprise were factor analyzed to produce several factors**.**

Table 5.5 Communalities of compelling motivation variables

Sl. No	Items	Initial	Extraction
1	I was frustrated in my previous job	1.000	0.748
2	I had to clear debts	1.000	0.630
3	I was unemployed	1.000	0.561
4	I needed the flexibility to manage my work and family	1.000	0.080
5	I lack the higher education to get a good job	1.000	0.505
6	I needed money to survive	1.000	0.508

Extraction Method: Principal Axis Factoring

Table 5.5 shows the values of communalities of the variables before and after extraction. The initial assumption of the extraction assumes that all variances are common and therefore, the communalities before extraction are found to be 1. The communalities of the variables after extraction are shown in the last column of the above table. It is known that the communality of variable is the total amount of variance shared with the other variables.

The communality of compelling motivational reasons was drawn from table 5.5, drawing inferences from the table were thus: 74.8 percent for frustrated in the previous job, 63 percent for the need to clear debts, 56.1 percent for unemployment, 8.0 percent for seeking flexibility to manage work and family, 50.5 percent for lack of higher education to secure good job and finally 50.8 percent for the persistent need of money to survive.

The correlation coefficient between the factor score and the variables included in the study is called factor loading which is presented by the rotated component matrix (Table 5.6).

Table 5.6 Rotated component matrix

Items	Factors	
	1	2
I was frustrated in my previous job	-0.225	0.835
I had to clear debts	0.360	0.707
I was unemployed	0.724	-0.194
I needed flexibility to manage my work and family	-0.284	
I lack higher education to get good job	0.706	
I needed money to survive	0.686	0.193
Eigenvalue	1.781	1.252
Percentage of variance	29.675	20.859
Cumulative percentage	29.675	50.534

Source*: Field Survey*

The output of the factor analysis for compelling motivational reasons is illustrated Table 5.6, the rotated factor matrix comprising all the six variables, the percentage of variance, the cumulative percent of variance and the eigenvalue of all the factors having an eigenvalue of 1 or more than 1. As depicted, the cumulative percent of the variable column shows that two factors extracted together account to 50.534 percent of the total variance. The eigenvalue associated with each factor represents the variance explained by that linear component and in terms of percentage of variance explained is also displayed. Thus, the item in the first factor explains 29.675 percent of the total variance and similarly, 29.675 percent of variance is explained by the second factor and so on.

The next phase of the analysis was to interpret the factor loading matrix; variables were rotated using the varimax rotation method with kaiser normalization to transform the factor matrix into simple, easily interpretable matrix. Rotation converged in three iterations. In order to interpret the result of the rotated component matrix (Table 5.6), cut off point of 0.40 was decided. It can be observed that item 3, 5 and 6 corresponds to extracted factor 1(one) as they have scores

greater than 0.40 for the extracted factor 1(one). Similarly, item 1(one) and 2 (two) are parallel to extracted factor 2 (two). The factors thus extracted were inclusive of items which exceeded 0.40 factor loading and were carried forward for further analysis. And thus item 4 (four) i.e. need for flexibility to manage work and family has been dropped/rejected because of its low correlation value -0.194.

And finally, the items falling under each of the factors were dealt with judiciously and items of the same nature were clubbed into factors. The factors were then labeled based on exogenous variables that are contained in them. Factor 1 (one) has three variables viz., unemployment, lack of higher education to get a good job and persistent need of money to survive, so it has been labeled as *'basic survival needs'* was assigned. Factor- 2 (two) has two variables viz., frustrated in the previous job and to clear debts, thereby a common and suitable name as *'job dissatisfaction'* was assigned.

5.4 **Facilitating motivation variables**

As for facilitating variables that lead to the startup of the enterprise by the sampled respondents, the value of Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy for MSA is found as 0.501 in (Table 5.7) and it indicates that patterns of correlations are relatively compact and so factor analysis should yield distinct and reliable factors. Here, the KMO value is (Table 5.7) similar to the accepted value of 0.5, it means that the sample is adequate and factor analysis could be used for the given set of data. Further, for the significant correlation of coefficient matrix of the variables, Bartlett's test of sphericity testing indicates a highly significant ($p<0.001$) and thus it means that factor analysis is appropriate as there are some relationships between the variables included in the factor analysis model.

Table 5.7 KMO and Barlett's Test

Kaiser-Meyer-Oklin measure of sampling adequacy		0.501
Barlett's test of sphericity	Approx. chi-square	63.882
	df	15
	Sig.	0.000

Source*: Field Survey*

Principal axis factoring was utilized for extraction with varimax rotation for the sample study. The purpose was to summarize data and to study the factor loadings/cross-loadings in various components. Principal axis factoring is a descriptive procedure best suited to use when the focus is just on the sample and there is no intention to generalize the results beyond the sample. And all the facilitating motivational reasons that could have led to the start up the enterprise were factor analyzed to produce several factors.

Communality is the amount of variance shared by a variable with all the other variables being considered. And the rotation of table 5.8 converged in six iterations.

Table 5.8 Communalities of Facilitating motivation variables

Sl. No	Items	Initial	Extraction
1	I had sufficient money to invest in the business	1.000	0.517
2	I received government subsidies	1.000	0.610
3	I received training from government agencies	1.000	0.700
4	My family/friends encouraged and supported me	1.000	0.658
5	Success stories of entrepreneurs encouraged me	1.000	0.583
6	I am lucky to get bank and financial institution support	1.000	0.609

Extraction Method: Principal Axis Factoring

The communalities for facilitating motivational variables after extraction i.e. the extraction values reflect the common variance in the data structure stating that 51.7 percent of the variance associated with item 1 (one) is common or shared variance. The amount of variance, in each variable that can be explained by the retained factors is represented by the communalities after extraction. The initial communalities are 1 (one) because factor analysis works on the initial assumption that all variance is common.

The correlation coefficient between the factor score and the variables included in the study is called factor loading and is presented by the rotated component matrix. And the rotation converged in 6 iterations (Table 5.9).

Table 5.9 Rotated component matrix

Items	Factors		
	1	2	3
I had Sufficient money to invest in the business	0.309	0.223	-0.610
I received government subsidies		0.651	0.424
I received training from government agencies	-0.103	0.810	-0.182
My family/friends encouraged and supported me	0.803	-0.116	
Success stories of entrepreneurs encouraged me	0.761		
I am lucky to get bank and financial institution support	0.219	0.161	0.732
Eigenvalue	1.404	1.241	1.033
Percentage of variance	23.398	20.677	17.213
Cumulative percentage	23.398	44.075	61.288

Source*: Field Survey*

The next phase of the analysis is to interpret the factor loading matrix called rotated component matrix, which is a matrix of factor loading for each variable onto each other. And in order to interpret the result of the rotated component matrix (Table 5.9), it was decided a cut-off point of 0.40. The eigenvalue associated with each factor represents the variance explained by that linear component and in terms of percentage of variance explained is also displayed. Consequently, the item in the first and second factor explains 23.398 percent each of the total variance and 17.213 percent of the variance is explained by the third factor. Thus, it can also be observed that item 4 and 5 are variables corresponding to extracted factor one as they are the only ones who could secure scores greater than 0.40 in factor one. Similarly, item 2 and 3 are corresponding to extracted factor two and likewise with item 1 and 6 in factor three. And the items with factor loading less than 0.40 were rejected.

And so forth, the exogenous variables obtained through the rotated component matrix are grouped under each of their relevant extracted factors, were assigned an appropriate label based

on the intensity of the factor loading on each item. The first factor was labeled as *'encouragement and inspiration'* which relates to encouragement and support extended by family/friends and the inspiration drawn by the success stories of entrepreneurs. The second factor exhibits largely loadings for two items relating to subsidies and training provided by government agencies and has been labeled as *'government aid'*. Subsequently, the third factor was labeled as *'sufficiency of money'* as it relates to the sufficiency of money to invest in starting the business and attainment of financial support from various financial institutions statements.

5.5 **Personal problems**

The KMO (Kaiser-Meyer-Oklin measure of sampling adequacy) test result shows 0.676 (Table 5.10) indicating that the sample is adequate and factor analysis could be used for the given set of data. Further, the significance of the correlation matrix of the variables as specified by Bartlett's test of sphericity indicates that the correlation coefficient matrix is significant by the *p*-value corresponding to the chi-square statistic (Table 5.10). The *p*-value is 0.013 ($p<0.05$), which is less than the assumed level of significance. This significant result implies that the correlations between pairs of variables can be explained by other variables and hence the instrument was accepted for further study.

Table 5.10 KMO and Barlett's Test

Kaiser-Meyer-Oklin measure of sampling adequacy		0.676
Barlett's test of sphericity	Approx. chi-square	29.789
	df	15
	Sig.	0.013

Source*: Field Survey*

Principal axis factoring was utilized for extraction with varimax rotation for the sample study. And all the motivational reasons that could have led to the start up the enterprise were factor analyzed to produce several factors**.**

Communality is the amount of variance shared by a variable with all the other variables being considered in the table 5.11.

Table 5.11 Communalities of personal problems

Items	Initial	Extraction
My dual responsibility to family and work is highly affected	1.000	0.627
My active participation in social activities/ functions are affected	1.000	0.654
My family does not support me in my venture	1.000	0.813
I face indifferent attitude from society	1.000	0.238
I lack self-confidence	1.000	0.627
Lack of formal training affects my venture	1.000	0.507

Extraction Method: Principal Axis Factoring

Table 5.11 shows the values of communalities of the variables before and after extraction. The initial assumption of the extraction assumes that all variances are common and therefore, the communalities before extraction are found to be 1. The communalities of the variables after extraction are shown in the last column of the above table. It is known that the communality of variable is the total amount of variance shared with the other variables.

The communalities of personal problems were drawn from table 3.7, taking inferences from the table were thus 62.7 percent for high impact on dual responsibility to family and work, 65.4 percent for high effect on active participation in social activities/ functions, 81.3 percent for lack of family support in their venture, 23.8 percent for indifferent attitude from society, 62.7 percent for lack of self-confidence and finally 50.7 percent for the impact in venture due to lack of formal training.

The correlation coefficient between the factor score and the variables included in the study is called factor loading and is presented by the rotated component matrix (Table 5.12) and the rotation converged in five iterations.

Table 5.12 Rotated component matrix

Items	Factors		
	1	2	3
My dual responsibility to family and work is highly affected		0.615	-0.495
My active participation in social activities/ functions are affected	-0.771	0.239	
My family does not support me in my venture		0.173	0.885
I face indifferent attitude from society	0.252	0.413	
I lack self confidence	0.731	0.292	
Lack of formal training affects my venture	0.108	-0.682	-0.175
Eigenvalue	1.233	1.176	1.056
Percentage of variance	20.557	19.600	17.604
Cumulative percentage	20.557	40.157	57.760

Source*: Field Survey*

The output of the factor analysis for personal problems is illustrated Table 5.12, the rotated factor matrix comprising all the six variables, the percentage of variance, the cumulative percent of variance and the eigenvalue of all the factors having an eigenvalue of 1 or more than 1. As depicted, the cumulative percent of the variable column shows that two factors extracted together account to 57.760 percent of the total variance. The eigenvalue associated with each factor represents the variance explained by that linear component and in terms of percentage of variance explained is also displayed. Thus, the item in the first factor explains 20.557 percent of the total variance, 19.600 percent of variance by second factor and 17.604 percent by third factor.

The next phase of the analysis was to interpret the factor loading matrix; variables were rotated using the varimax rotation method with kaiser normalization to transform the factor matrix into simple, easily interpretable matrix. Rotation converged in three iterations. To interpret the result of the rotated component matrix (Table 5.12) cut off point of 0.40 was decided. It can be observed that item 2 and 5 corresponds to extracted factor one as they have factor loadings greater than 0.40 for the extracted factor one. Similarly, items 1, 4 and 6 are parallel to extracted factor two. And item 3 to extracted factor three.

And finally, the exogenous items that are contained in each factor were clubbed and then labeled based on the intensity of the factor loading of each item. Factor one has two variables dealing with the effect on active participation in social activities/ functions and lack of self-confidence of the entrepreneurs; and has been labeled as *'low participation in social activities and self-confidence'*. Factor two had three variables viz., Dual responsibility to family and work highly affected, indifferent attitude from society and lack of formal training affecting venture and thereby a common name for all were assigned as *'unfavorable training and role conflict'***.** Since only one item was assigned in factor three, so the name of the statement was retained *'lack of family support'.*

5.6 **Marketing problems**

For the marketing problems faced by sampled entrepreneurs, the value of Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy for MSA is found 0.557 in Table 5.13, indicating that patterns of correlations are relatively compact and so factor analysis should yield distinct and reliable factors. Here, the KMO value is (Table 5.13) similar to the accepted value of 0.5, it means that the sample is adequate and factor analysis could be used for the given set of data. Further, for the significant correlation of coefficient matrix of the variables, Bartlett's test of sphericity testing indicates a highly significant ($p<0.001$) and thus it means that factor analysis is appropriate as there are some relationships between the variables included in the factor analysis model.

Table 5.13 KMO and Barlett's Test

Kaiser-Meyer-Oklin measure of sampling adequacy		0.557
Barlett's test of sphericity	Approx. chi-square	77.905
	df	15
	Sig.	0.000

Source*: Field Survey*

Principal axis factoring was utilized for extraction with varimax rotation for the sample study. The purpose was to summarize the data and to study the factor loadings/cross-loadings in various components. Principal axis factoring is a descriptive procedure best suited to use when the focus is just on the sample and there is no intention to generalize the results beyond the sample. And all the marketing problems faced by the entrepreneurs were factor analyzed to produce several factors.

Table 5.14 Communalities of marketing problems

Sl. No	Items	Initial	Extraction
1	There is a lack of adequate demand for my product	1.000	0.501
2	Inadequate storage facilities affect marketing	1.000	0.335
3	The competition in the market is stiff	1.000	0.672
4	The advertisement cost is very high in the state	1.000	0.694
5	The poor means of transport curtails marketing activity	1.000	0.160
6	I face difficulty in traveling	1.000	0.278

Extraction Method: Principal Axis Factoring

The communalities for marketing problems after extraction i.e. the extraction values reflect the common variance in the data structure stating that 50.1 percent of the variance associated with item 1 is common or shared variance. The amount of variance, in each variable that can be explained by the retained factors is represented by the communalities after extraction. The initial communalities are 1 (one) because factor analysis works on the initial assumption that all variance is common.

The correlation coefficient between the factor score and the variables included in the study is called factor loading, it is represented by the rotated component matrix. The rotation for the variables converged in 3 iterations (Table 5.15).

Table 5.15 Rotated component matrix

Items	Factors	
	1	2
There is a lack of adequate demand for my product	0.703	
Inadequate storage facilities affect marketing	0.358	0.455
The competition in the market is stiff		-0.816
The advertisement cost is very high in the state	-0.653	0.516
The poor means of transport curtails marketing activity		0.394
I face difficulty in traveling	-0.517	-0.101
Eigenvalue	1.427	1.212
Percentage of variance	23.790	20.196
Cumulative percentage	23.790	43.985

Source*: Field Survey*

In this stage, the analysis is aimed towards interpreting the factor loading matrix called the rotated component matrix, which is a matrix of factor loading for each variable onto each other. And in order to interpret the result of the rotated component matrix (Table 5.15), a cut-off point of 0.40 was determined. The eigenvalue associated with each factor represents the variance explained by that linear component and in terms of percentage of variance explained is also displayed. Consequently, the item in the first factor explains 23.790 percent of the total variance and 20.196 percent of variance is explained by the second factor. Subsequently, items 1, 4 and 6 are variables corresponding to extracted factor one as they are the only ones who could secure factor loading greater than 0.40 in that category. Similarly, items 2, 3 and 5 are corresponding to extracted factor two. And the items with factor loading less than 0.40 were rejected.

Thereafter, based on the intensity of the factor loading on each item the exogenous variables obtained through the rotated component matrix were grouped under each of their relevant extracted factors, and they were assigned an appropriate label. The first factor was labeled as *'marketing inadequacy'* which relates to the lack of adequate product demand, high advertisement cost, and difficulty faced in traveling for marketing purpose. The second factor exhibits largely loadings for three items relating to Inadequate Storage facilities, Stiff

competition in the market, Poor means of transport curtailing marketing activity; and has been labeled as *'high competition and marketing setback'.*

5.7 **Labour problems**

As for labor problems faced by the sampled respondents, the value of Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy for MSA is found as 0.636 in (Table 5.16) and it indicates that patterns of correlations are relatively compact and so factor analysis should yield distinct and reliable factors. Here, the KMO value is (Table 5.16) similar to the accepted value of 0.5, it means that the sample is adequate and factor analysis could be used for the given set of data. Further, for the significant correlation of coefficient matrix of the variables, Bartlett's test of sphericity testing indicates a highly significant ($p<0.001$) and thus it means that factor analysis is appropriate as there are some relationships between the variables included in the factor analysis model.

Table 5.16 KMO and Barlett's Test

Kaiser-Meyer-Oklin measure of sampling adequacy		0.636
Barlett's test of sphericity	Approx. chi-square	65.659
	df	15
	Sig.	0.000

Source*: Field Survey*

Principal axis factoring was utilized for extraction with varimax rotation for the sample study. The purpose was to summarize the data and to study the factor loadings/cross-loadings in various components. All the labor problem faced by the enterprise were factor analyzed to produce several factors**.**

Communality is the amount of variance shared by a variable with all the other variables being considered. And the rotation converged in three iterations (Table 5.17).

Table 5.17 Communalities of labor problems

Sl.No	Items	Initial	Extraction
1	Labour absenteeism is high	1.000	0.751
2	They demand unreasonable wage	1.000	0.765
3	Non-availability of skilled labor	1.000	0.400
4	I face trade union problems frequently	1.000	0.331
5	Experience workers leave the unit after sufficient exposure	1.000	0.868
6	Labour absenteeism is high	1.000	0.751

Extraction Method: Principal Axis Factoring

5.8 **Financial problems**

The Kaiser-Meyer-Olkin (KMO**)** measure of sampling adequacy which serves as an indicator to scrutinize the suitability of factor analysis portrays a value 0.600 which is above the accepted value, as high values (close to 1) generally indicate that a factor analysis may be useful with the data. Further, for the significant correlation of coefficient matrix of the variables, a significant coefficient matrix is delineated by Bartlett's test of sphericity. The *p*-value that emerged from this is 0.000 ($p<0.001$), this significant result implies that the correlations between pairs of variables can be explained by other variables and hence the instrument was accepted for further study.

Communality is the amount of variance shared by a variable with all the other variables being considered.

Table 5.18 KMO and Barlett's Test

Kaiser-Meyer-Oklin measure of sampling adequacy		0.600
Barlett's test of sphericity	Approx. chi-square	126.905
	df	15
	Sig.	0.000

Source*: Field Survey*

Principal axis factoring was utilized for extraction with varimax rotation for the sample study. The purpose was to summarize the data and to study the factor loadings/cross loadings in various

components. Principal axis factoring is a descriptive procedure best suited to use when the focus is just on the sample and there is no intention to generalize the results beyond the sample. And all the financial problems faced by the entrepreneurs were factor analyzed to produce several factors.

Table 5.19 Communalities of financial problems

Sl. No	Items	Initial	Extraction
1	I am compelled to sell goods on credit	1.000	0.281
2	I have a very limited working capital	1.000	0.494
3	I don't get any assistance from government agencies	1.000	0.989
4	I am unaware of the government-sponsored credit schemes	1.000	0.989
5	I lack ideas on cost-benefit	1.000	0.570
6	high financial demands from various factional groups	1.000	0.931

Extraction Method: Principal Axis Factoring

Table 5.19 shows the communalities of financial problems, compelled to sell goods on credit is 0.281 and it infers that 28.1 percent of the variance associated with this item is shared with other variables. Similarly, 49.4 percent, 98.9 percent, 98.9 percent, 57.0 percent and 93.1 percent of the variance associated with limited working capital, no financial assistance from the government, unawareness of government schemes, lack of cost-benefit idea and financial demand from various factional groups are shared with other variables. The initial communalities are 1 (one) because the factor analysis works on the initial assumption that all variance is common.

The correlation coefficient between the factor score and the variables included in the study is called factor loading and is presented by the rotated component matrix. And the rotation converged in four iterations (Table 5.20).

Table 5.20 Rotated component matrix

Items	Factors		
	1	2	3
I am compelled to sell goods on credit	0.165	0.503	
I have a very limited working capital	0.144	-0.656	-0.208
I don't get any assistance from government agencies	0.994		
I am unaware of the government-sponsored credit schemes	0.994		
I lack ideas on cost-benefit		0.726	-0.207
High financial demands from various factions			0.964
Eigenvalue	2.030	1.224	1.000
Percentage of variance	33.382	20.392	16.671
Cumulative percentage	33.382	64.219	70.819

Source*: Field Survey*

Table 5.20 presents the output of the rotated factor matrix comprising all the six items of financial problems faced by entrepreneurs, the percentage of variance, the cumulative percent of variance and the eigenvalue of all the factors having an eigenvalue of 1 or more than 1. As depicted, the cumulative percent of the variable column shows that three factors extracted together account to 70.819 percent of the total variance. The eigenvalue associated with each factor represents the variance explained by that linear component and in terms of percentage of variance explained is also displayed. Thus, the item in the first factor explains 33.382 percent of the total variance and similarly, 20.392 percent and 16.671 percent of variance are explained by a second and third factor.

In the next phase of the analysis, the factor loading matrix was interpreted; variables were rotated using the varimax rotation method with kaiser normalization to transform the factor matrix into simple, easily interpretable matrix. Rotation converged in four iterations. In order to interpret the result of the rotated component matrix (Table 5.20), cut off point of 0.40 was decided. It can be observed that items 3 and 4 corresponds to extracted factor one as they have factor loadings greater than 0.40 for the extracted factor one. Similarly, items 1, 2 and 5 are parallel to extracted factor two. With a high factor loading item 6 formed the final factor. As can be observed, a

variable which appears in one factor does not appear in other. Normally, an item which does not have a correlation of 0.40 or greater is rejected but none of the variables in this analysis fell on that category, thus all the variables were considered in the formation of different factors.

A factor analysis of the six statements suggests that two factors were chosen in terms of Eigenvalue of more than 1.0. Factor one has two items viz., no assistance from government agencies, unawareness of the government-sponsored credit schemes shaped into a new common name based on the intensity of the factor loading of each item *'meager government assistance'.* Similarly, Factor two has three variables viz., compelled to sell goods on credit, limited working capital and lack of cost benefit ideas, and it is thereby labeled as *'limited inflow of finance'*. And item sixth with its high factor loading retained its name by forming third factor *'high monetary demands by factional groups.'*

To understand the relationship between independent and dependent variables incorporated in the current study, hypotheses were created by each factor extracted from principal axis factoring.

5.9 **Hypotheses creation and testing**

The study seeks to contribute to the established research literature on gender difference in entrepreneurship based on start-up motivations and the inherent problems faced by entrepreneurs. The factors adopted for further analysis were extractions from the principal axis factoring conducted on the determinant factors of each construct. Based on the literature reviewed and observation of the sample area, factors associated with start-up motivations and the inherent problems faced by entrepreneurs are included as components of an integrated model. On the initial run, seven (7) factors were extracted out of 18 (eighteen) motivational items and thus formulated the first regression model. 'Need for achievement' forms the first (1^{st}) factor in the model, which is a culmination of four (4) items from a motivational group of determinants,

stating the aspiration of acquiring wealth, to be an employer, fulfilling the ambition of family members and to earn respect and recognition in society. 'Self-growth' (2^{nd}) factor had been extracted from two (2) items from a motivational group of determinants i.e. the entrepreneur's urge to give shape to their ideas and skills and need of independence. The third (3^{rd}) factor exhibits extractions of three (3) items from the remaining motivational group of determinants relating to unemployment, lack of better education and need of money for survival. Thereafter, the fourth (4^{th}) factor was formed with two (2) motivational groups of determinants articulating frustration in the formal job and need of money to clear debts. So, the fifth (5^{th}) factor was extracted out of two (2) items relating to support and encouragement from family and friends to become an entrepreneur, and motivation by the success stories of others. The sixth (6^{th}) factor exhibits extraction from two (2) items propagating trainings and subsidies provided by government agencies. Monetary aid from financial institutions and sufficiency of money in hand facilitated in creating the seventh (7^{th}) factor.

Problems pertaining to the entrepreneur's personal life has been adopted for study with an assumption to understand how male and female face individual problems separately. Three (3) factors surfaced out of personal problem group of determinants. The eighth (8^{th}) factor was extracted from the items illustrating self-confidence and the effect on social participation, three (3) items mounted to the formation of ninth (9^{th}) factor for the study, namely the effect on dual responsibility (home and business) of the entrepreneur, indifferent attitude from society and lack of formal training hampering entrepreneur's ability. The hesitation of support from the family members of the entrepreneurs thus became the tenth (10^{th}) factor.

The next factor (11^{th}) was formed on the contribution of three marketing problems i.e. lack of product demand, high advertisement cost, traveling constraints that effect advertisement. The

next (12^{th}) factor exhibits extraction from two (2) marketing problem statements illustrating the stiff competition in the market, storage facilities that affect marketing cost and the poor means of transport that curtails effective advertisement. Four (4) items from the labor problem group of determinant i.e. high labor absenteeism, demand of unreasonable wage, non-availability of skilled labor, Trade union issues culminated to the development of the 13^{th} factor of the study.

The final three factors undertake the financial problem approach to identifying and measuring the complex monetary issues of entrepreneurs and how they may differ by gender. The factors were extracted out of six (6) financial statements formulated to shed additional light on aspects that may be salient to explaining the financial problem from a gender perspective. Accordingly, the fourteenth (14^{th}) factor represented the problem faced because of no assistance from government and unawareness of government-sponsored credit schemes statements. The (15^{th}) factor is a culmination of financial problems faced because of credit selling out of compulsion and limited working capital of the entrepreneurs. And lastly, the ultimate factor (16^{th}) was created by the item that talks of high monetary demand by factional groups.

The hypotheses are based on the factors obtained from the extraction of factor analysis on the motivational causes of business startup and the problems associated with the management of the enterprise and being an entrepreneur. This study attempts to address the following hypotheses (in the null hypotheses form, i.e. H_0):

a) $H1_0$: *Need for achievement* as a start-up motivation does not differ between male and female entrepreneurs.

b) $H2_0$: The need for *self-growth* as a start-up motivation is not gender differentiated.

c) $H3_0$: *Basic survival needs* did not significantly differ in motivating the male and female entrepreneurs to start up their business.

d) $H4_0$: There is no significant gender difference in *job dissatisfaction* as a motivation to become an entrepreneur.

e) $H5_0$: Male and female entrepreneurs diverged in *encouragement and inspiration* as start-up motivation.

f) $H6_0$: *Government aid* as a motivation to entrepreneurs is not gender blind.

g) $H7_0$: There is no significant gender difference in the *sufficiency of money* to be an entrepreneur.

h) $H8_0$: There is no significant difference between male and female entrepreneurs in *low social participation and self-confidence.*

i) $H9_0$: *Unfavorable training and role conflict* as a personal problem did not create gender gap.

j) $H10_0$: *Lack of family support* did not have a significant difference between male and female entrepreneurs.

k) $H11_0$: *Marketing inadequacy* does not vary significantly among male and female entrepreneurs.

l) $H12_0$: There is no significant gender difference in *high competition and marketing setback* faced by entrepreneurs.

m) $H13_0$: The *labor problem* faced by entrepreneurs while managing their business is not different for male and female entrepreneurs.

n) $H14_0$: *Meager government assistance* as the financial problem of entrepreneurs is not significantly gendered.

o) $H15_0$: There is no significant gender difference in the *limited inflow of money* as a financial problem for entrepreneurs.

p) $H16_0$**:** The *factional monetary demand* as the financial problem of entrepreneurs does not have a gender gap.

In order to test the hypothesis, six (6) binomial logistic regressions were conducted with the gender of the entrepreneurs as the dependent variable and sixteen (16) factors extracted after principal axis factoring as independent variables. Each regression model carries factors from five different group of variables, i.e., motivation, personal problems, marketing problems, labour problems and financial problem. First regression model carries seven (7) factors falling under motivation as independent variable; second regression model consists of three (3) factors falling under personal problems as independent variable; third regression model is with two (2) factors dealing with the marketing problems of entrepreneurs; fourth regression model carries one (1) factor i.e., labour problem as independent variable and fifth regression model consists of three (3) factors falling under financial problem as independent variable (Table 5.21). In order to conduct the logistic regression, the dependent variables were segregated into 'female' (code one) and 'male' (code zero).

Table 5.21 Regression model

Regression models	Factors
Model 1	Need for achievement Self-growth Basic survival needs Job dissatisfaction Encouragement and inspiration Government Aid Sufficiency of money
Model 2	Low social participation and self-confidence Role-conflict and unfavorable training Lack of family support
Model 3	Marketing inadequacy High competition and marketing setback
Model 4	Labour problem
Model 5	Meager government assistance Limited inflow of finance(money) Factional monetary demand

Source*: Field Survey*

Binary logistic regression follows binomial probability theory and is a form of regression. It was used because gender (dependent variable) was measured as a binary variable and has been used in previous works with similar cases (Robichaud, 2005; Bhandari,2006; Wright and Bonett, 2007; Janssen, 2009; George, 2014). "Unlike simple regression, it does not require linearity of the relationship between independent and dependent variables and it does not require a normal distribution of the variables" (Janssen, 2009).

After regressing the factors from the different group of variables with gender, forward stepwise regression was applied to those factors which were found significantly related to gender to classify factors that are the most important predictors of gender differences. According to Howell in Janssen (2009) "this is the best selection procedure which aims to identify those variables which allows to explain a significant proportion of total variation, taking everything else into consideration." In the process of regression, the entry threshold for probability was set at 0.05

whereas exit threshold was set at 0.10, which is the default setting in SPSS. The end result of the forward stepwise procedure can give one to many steps with various numbers of variable(s)/factor(s). The factor with the lowest probability below 0.05 (as the entry threshold is 0.05 level of significance) enters the first step of the regression model. The factors with the next lowest probability below 0.05 enters the next step of the model and so on. At each step of the procedure, previously entered factors are re-evaluated using Wald test and the one with the highest probability greater than 0.10 (as exit threshold is 0.10 level of significance) is eliminated from the model. A factor which was significant in previous steps can lose its significance with the addition of new factors and may end up getting eliminated. The final regression model or equation formed when no factors are left with probability lower than 0.5 and higher than 0.10. The factors left at the end are the ones with a most significant capacity of explaining the dependent variable.

5.10 **Binary logistic regression analysis**

Prior to the regression, Pearson correlation between gender and other extracted factors were calculated in all six (6) regression models. In addition to that, the degree of multicollinearity between all independent variables in each model was examined using the variance inflation factor (VIF). Multicollinearity exists if the variance of one independent variable in a regression model is largely accounted by a linear combination of the other independent variable (Dalessio, 1986). However, none of the regression models had a VIF over 10, which is the recommended threshold value (Gujarati, 2003; Wasserman & Kutner, 1989).

Table 5.22 Motivational factor correlation

Factors	Mean	SD	r
Need for achievement	3.30	0.68	-0.003
Self-growth	3.96	0.70	0.008
Basic survival needs	2.62	0.75	0.026
Discontented job factors	3.35	0.82	-0.076
Encouragement and inspiration	2.33	0.73	-0.131*
Government aid	2.61	0.98	0.088
Sufficiency of money	3.06	0.99	-0.174**

Source*: Field Survey, *p < 0.05; **p < 0.01*

Table 5.23 Multicollinearity

Factors	VIF
Need for achievement	1.02
Self-growth	1.04
Basic survival needs	1.03
Job dissatisfaction	1.03
Encouragement and inspiration	1.04
Government Aid	1.02
Sufficiency of money	1.05

Source*: Field Survey*

Seven factors were extracted from motivational group of determinants. The factors extracted were first correlated with gender. Encouragement from family/friends and Success stories of entrepreneurs (r = -0.131, $p < 0.05$), Sufficiency of money to start the business (r = -0.174, $p < 0.01$) were found statistically significant with a negative correlation. Whereas, Need for achievement (r = -0.003, *ns*), Self-growth (r = 0.008, *ns*), Basic Survival needs (r = 0.026, *ns*), Job dissatisfaction (r = -0.076, *ns*) Government aid (r = 0.088, *ns*) were found statistically insignificant.

The degree of multicollinearity between independent variables of the model was found as 1.02, 1.04, 1.03, 1.03, 1.04, 1.02 and 1.05 substantially below the level at which problems can occur.

The VIFs values were within the level of the acceptable limit of five as suggested by Cohen *et al.* (2003).

Table 5.24 Omnibus test of model coefficients

		Chi-square	df	Sig.
Step 1	Step	19.003	7	0.008
	Block	19.003	7	0.008
	Model	19.003	7	0.008

Source*: Field Survey*

The Omnibus test shows χ^2 (7) = 19.003, df = 7, $p < 0.05$, suggesting that the model has predictive power and the model with explanatory variables is significantly different from the one only with constant. Conducting the Hosmer and Lemeshow goodness of fit test, gave χ^2 (8) = 8.611, $p > 0.05$, suggesting excellent fit of the hypothesized model with the data. This refers to the fact that the final model with the two hypothesized predictors emerged as a better model compared to the initial model only with the constant. The model as a whole explained between 16.4 percent (Cox and Snell R^2) and 18.8 percent (Nagelkerke R^2) of the variance in gender differences among entrepreneurs. In other words, 16 to 19 percent of gender differences among entrepreneurs can be attributed to the model. Cox & Snell R square and Nagelkerke's R^2 are referred to as Pseudo R square and are similar to the coefficient of determination (R^2) in multiple regression. The Cox and Snell R^2 is valued between 0 - 0.75, whereas Nagalkerke's R^2 is valued from 0 - 1. "The Cox and Snell R square are constrained in a way that it cannot equal 1, even if the model perfectly fits the data. However, the limitation is overcome by the Nagelkerke's R^2, which is more often used" (Malhotra, 2008).

Table 5.25 Variables in equation

Variables	B	S.E.	Wald	Df	Sig.	Exp(B)
Need for achievement	-0.059	0.180	0.106	1	0.744	0.943
Self-growth	0.056	0.174	0.104	1	0.748	1.058
Basic survival needs	0.082	0.163	0.254	1	0.615	1.086
Job dissatisfaction	-0.255	0.150	2.880	1	0.090	0.775
Encouragement and inspiration	-0.387	0.172	5.089	1	0.024	0.679
Government Aid	0.205	0.125	2.675	1	0.102	1.228
Sufficiency of money	-0.344	0.124	7.693	1	0.006	0.709
Constant	2.051	1.239	2.741	1	0.098	7.774

Source*: Field Survey*

As can be observed in Table 5.25, within this study two factors were identified as useful factors predictor *($p < 0.05$)* of gender. need for achievement (B = -0.06, S.E. = 0.18, *ns*), self-growth (B = 0.06, S.E. = 0.17, *ns*), basic Survival needs (B = 0.08, S.E. = 0.16, *ns*), job dissatisfaction (B = -0.26, S.E. = 0.15, *ns*), government aid (B = 0.21, S.E. = 0.13, *ns*) were not significant predictor of gender differences. Whereas encouragement and inspiration (B = -0.39, S.E. = 0.17, $p < 0.05$), sufficiency of money (B = -0.34, S.E. = 0.12, $p < 0.05$) were found as significant predictor of gender difference. "Wald test is used to test the statistical significance of each coefficient (B) in the model." Coefficient (B) value of (-) 0.39 in encouragement and inspiration denotes that female entrepreneurs decreases the logit (or coefficient) by 0.39 units indicating that female entrepreneurs were encouraged less by their family and draw less inspirations from the stories or testimonials of successful entrepreneurs to become entrepreneur, while the rest of the factors were held constant. Coefficient (B) value of (-) 0.34 in sufficiency of money denotes that female entrepreneurs decrease the logit (or coefficient) by 0.34 units, while the rest of the factors were held constant. However, it means that female could acquire less help from financial institutions and had less money/property in hand to start a business.

In binary logistic regression, odds ratio or exponentiated slope coefficients denoted as Exp (B) is calculated, which is described as the multiplicative change in the odds of outcome (or odds of

falling in the target group) that are related to a one-unit increase in a given predictor variable, while all the other predictor variables are held constant. A value of Exp (B) greater than one (1) represents the presence of positive coefficient (B), Exp (B) values less than one (1) represent negative coefficient (B), and Exp (B) is equal to one (1) represents zero (0) correlation or no relation. The odds ratio of 0.68 for encouragement and inspiration shows that female entrepreneurs receive such motivation one times less than the male entrepreneurs. It gives the idea that female entrepreneurs were less motivated by their family to start a business and had less successful female entrepreneurs around them to draw inspirations, unlike the male entrepreneurs. Exp (B) of 0.71 for sufficiency of money in hand to start business depicts that female was disadvantaged in this motivation too, the female entrepreneurs were motivated one unit lesser than male entrepreneurs. In other words, female entrepreneurs failed to acquire monetary aid from financial institutions for their venture nor did they have enough money or property in hand to invest in their business.

Table 5.26 Personal problems correlation

Factors	Mean	SD	r
Social participation and self-confidence	3.16	1.27	0.132*
Role-conflict and unfavorable training	3.28	0.69	0.228**
Lack of family support	3.17	0.60	0.237**

Source*: Field Survey, *p < 0.05; **p < 0.01*

Table 5.27 Multicollinearity

Factors	VIF
Social participation and self-confidence	1.00
Role-conflict and unfavorable training	1.00
Lack of family support	1.00

Source*: Field Survey*

Three factors were extracted from the personal problem group of determinants and further correlated with gender. The effect on low social participation and lack of self-confidence (r =

0.132, $p < 0.05$) were found to be statistically significant with a positive correlation with gender, whereas role-conflict and unfavorable training (r = 0.228, $p < 0.01$) and lack of family support (r = 0.237, $p < 0.01$) were found statistically significant for gender differences with positive correlation. The degree of multicollinearity between independent variables of the model was 1.001, 1.005 and 1.005 substantially below the level at which problems can occur.

Table 5.28 Omnibus test of model coefficients

		Chi-square	df	Sig.
Step 1	Step	37.079	3	0.000
	Block	37.079	3	0.000
	Model	37.079	3	0.000

Source*: Field Survey*

The Omnibus test shows χ^2 (3) = 37.079, df = 3, $p < 0.05$, indicating that model with explanatory variables shows improved fit better than the null model. Hosmer and Lemeshow goodness of fit test, presents χ^2 (8) = 4.579, $p > 0.05$, delineating that the final model with the three hypothesized predictors emerged as a better model compared to the initial model only with the constant. The model as a whole explained between 21.6 percent (Cox and Snell R^2) and 25.7 percent (Nagelkerke R^2) of the variance in gender differences among entrepreneurs. In other words, 21 to 26 percent of gender differences among entrepreneurs can be attributed to the model.

Table 5.29 Variables in equation

Variables	B	S.E.	Wald	df	Sig.	Exp(B)
Low Social participation and self-confidence	0.200	0.098	4.156	1	0.041	0.819
Role-conflict and unfavorable training	0.720	0.189	14.445	1	0.000	2.054
Lack of family support	0.832	0.214	15.109	1	0.000	2.297
Constant	-4.341	1.000	18.852	1	0.000	0.013

Source*: Field Survey*

As can be observed in Table 5.29, all the factors adopted in this study were found as significant predictors of gender difference. Social participation and self-confidence (B = 0.20, S.E. = 0.10, *p*

< 0.05), role-conflict and unfavorable training (B = 0.72, S.E. = 0.19, $p < 0.001$), lack of family support (B = 0.83, S.E. = 0.21, $p < 0.001$). Wald test is used to test the statistical significance of each coefficient (B) in the model. Coefficient (B) value of (+) 0.20 in social participation and self-confidence denotes that female entrepreneurs increase the logit by 0.20 units, while role-conflict and unfavorable training coefficient (B) value of (+) 0.72 denotes that female entrepreneurs increase the logit by 0.72, lack of family support also symbolizes female entrepreneurs increasing the logit by 0.83. The factors were held constant interchangeably as per the need. Being an entrepreneur, the female entrepreneurs had more problems in managing their active participation in social activities and had more lack of self-confidence in themselves unlike their male counterpart. Female entrepreneurs also faced role conflict of managing home and business more, faced indifferent attitude from society for being an entrepreneur, they also perceived that lack of formal entrepreneurial training affected their performance more. And most of all, the female entrepreneurs were not backed by their families in their venture.

Exp (B) of 0.82 on how business affects their active participation in social activities and lack of self-confidence depicts that female entrepreneurs face those problems one (1) times more than male (Table 5.29). However female entrepreneurs had problems of role-conflict and unfavorable training by two (2) times higher than male entrepreneurs. And also issues like lack of family support were faced by female entrepreneurs by two (2) times more than their male counterparts.

Table 5.30 Marketing problems correlation

Factors	Mean	SD	r
Marketing inadequacy	3.12	0.62	0.336**
High competition and marketing setback	3.55	0.56	-0.022

Source*: Field Survey, *p < 0.05; **p < 0.01*

Table 5.31 Multicollinearity

Factors	VIF
Marketing inadequacy	1.03
High competition and marketing setback	1.03

Source*: Field Survey*

The two extracted factors were checked upon its correlation with gender. Marketing inadequacy ($r = 0.336$, $p < 0.001$) found to have significance to gender difference with a positive correlation, whereas high competition and marketing setback ($r = -0.02$, *ns*) was found insignificant for gender differences. The degree of Multicollinearity between independent variables of the model was 1.03, substantially below the level at which problems can occur.

Table 5.32 Omnibus test of model coefficients

		Chi-square	df	Sig.
Step 1	Step	36.007	2	0.000
	Block	36.007	2	0.000
	Model	36.007	2	0.000

Source*: Field Survey*

The Omnibus test shows χ^2 (2) = 36.007, df = 2, $p < 0.05$, the significant chi-square value is an indication that model with explanatory variables shows improved fit than the null model. Thereafter, Hosmer and Lemeshow goodness of fit test show χ^2 (8) = 9.985, $p > 0.05$, a non-significance ($p > 0.05$) on Hosmer and Lemeshow goodness-of-fit is what indicates a well-fitted model. A non-significant result shows that there is no difference between the researcher's model (observed) and model predicted by the logistic regression.

The model as a whole explained between 15.4 percent (Cox and Snell R^2) and 20.8 percent (Nagelkerke R^2) of the variance in gender differences among entrepreneurs. In other words, 15 to 21 percent of gender differences among entrepreneurs can be attributed to the model.

Table 5.33 Variables in equation

Variables	B	S.E.	Wald	df	Sig.	Exp(B)
Marketing inadequacy	1.249	0.227	30.304	1	0.000	3.487
High competition and marketing setback	0.144	0.226	0.407	1	0.523	1.155
Constant	-4.388	1.161	14.296	1	0.000	0.012

Source*: Field Survey*

As can be observed in Table 5.33, marketing inadequacy (B = 1.25, S.E. = 0.23, $p < 0.001$) is significant predictor of gender differences, whereas high competition and marketing setback (B = 0.14, S.E. = 0.23, *ns*) is not statistically significant predictor. Wald test is used to test the statistical significance of each coefficient (B) in the model. Coefficient (B) value of (+) 1.25 in marketing inadequacy denotes that female entrepreneurs increase the coefficient by 1.25 units, while high competition and marketing setback are held constant. However, high competition and marketing setback were found statistically insignificant.

Exp (B) of 3.487 on marketing inadequacy depicts that female entrepreneurs face those problems three (3) times more than male entrepreneurs (Table 5.33). The advertising inadequacy is a culmination of lack of adequate product demand, high advertisement cost, problems in travelling for marketing purpose.

Table 5.34 Labor problems

Factors	Mean	SD	r
Labour problem	2.42	0.62	-0.197**

Source*: Field Survey, *p < 0.05; **p < 0.01*

The factor extracted was first correlated with gender. Labour problem (r = -0.197, *p < 0.01*) found to have statistically significant and negative correlation with gender.

Table 5.35 Omnibus test of model coefficients

		Chi-square	df	Sig.
Step 1	Step	11.685	1	0.001
	Block	11.685	1	0.001
	Model	11.685	1	0.001

Source*: Field Survey*

The Omnibus test shows χ^2 (1) = 11.685, df = 1, $p < 0.05$, suggests that the model has predictive power and the model with explanatory variables is significantly different from the one only with constant. The values depicted at Hosmer and Lemeshow goodness of fit test, χ^2 (6) = 9.307, $p > 0.05$, suggests an excellent fit of the explanatory model with the data. The model as a whole explained between 10.9 percent (Cox and Snell R^2) and 12.1 percent (Nagelkerke R^2) of the variance in gender differences among entrepreneurs. In other words, 15 to 21 percent of gender differences among entrepreneurs can be attributed to the model.

Table 5.36 Variables in equation

Variables	B	S.E.	Wald	df	Sig.	Exp(B)
Labour problems	-0.656	0.197	11.080	1	0.001	0.519
Constant	1.613	0.494	10.662	1	0.001	5.018

Source*: Field Survey*

As can be observed in Table 5.36, labour Problems was found significant predictor of gender differences (B = -0.66, S.E. = 0.20, $p < 0.01$). Wald test was used to test the statistical significance of each coefficient (B) in the model. The coefficient (B) value of (-) 0.66 in labor problem signify that male entrepreneurs face the setback more often compared to female entrepreneurs by 0.66 units more.

Odds ratio or Exp (B) of 0.52 for labor problem shows that female entrepreneurs face the labor problem by one (1) times less than male entrepreneurs (Table 5.36). The labor problem is constructed out of four factors, viz. high labor absenteeism, demand of unreasonable wage, non-availability of skilled labor and trade union problem.

Table 5.37 Financial problems

Factors	Mean	SD	r
High monetary demand by factional groups	3.24	1.03	0.204**
Limited inflow of money	3.57	0.62	0.042
Meager government assistance	3.83	1.15	0.017

Source*: Field Survey, *p < 0.05; **p < 0.01*

Table 5.38 Multicollinearity

Factors	VIF
High monetary demand by factional groups	1.00
Limited inflow of money	1.01
Meager government assistance	1.01

Source*: Field Survey*

Three factors were extracted from the financial problem group of determinants. The factors extracted were first correlated with gender. High monetary demand by factional groups (r = 0.204, *p < 0.01*) found to have statistically significant and positive correlations with gender, whereas limited Inflow of money (r = 0.042, *ns*) was found insignificant for gender differences. Meager government assistance (r = 0.017, *ns*). The degree of multicollinearity between independent variables of the model was 1.004, 1.013 and 1.011 substantially below the level at which problems can occur.

Table 5.39 Omnibus test of model coefficients

		Chi-square	df	Sig.
Step 1	Step	13.088	3	0.004
	Block	13.088	3	0.004
	Model	13.088	3	0.004

Source*: Field Survey*

The Omnibus test shows χ^2 = 13.088, df = 3, $p < 0.05$, is an indication that the model has predictive power and the model with explanatory variables shows improved fit than the null model. Likewise, Hosmer and Lemeshow goodness of fit test gave χ^2 (8) = 15.586, $p > 0.05$, this implies that the final model with the two hypothesized predictors emerged as a better model compared to the initial model only with the constant. Thus, a non-significant result shows that there is no difference between the researcher's model (observed) and model predicted by the logistic regression. The model as a whole explained between 14.3 per cent as depicted by Cox and Snell R^2 value and 15.7 percent by Nagelkerke R^2 value of the variance in gender differences among entrepreneurs. In other words, 14 to 16 percent of gender differences among entrepreneurs can be attributed to the model.

Table 5.40 Variables in equation

Variables	B	S.E.	Wald	df	Sig.	Exp(B)
High monetary demand by factional groups	0.410	0.120	11.770	1	0.001	1.507
Limited inflow of money	-0.113	0.194	0.337	1	0.561	0.893
Meager government assistance	0.048	0.104	0.214	1	0.644	1.049
Constant	-1.090	0.883	1.524	1	0.217	0.336

Source*: Field Survey*

As can be observed in Table 5.40, gender was predicted by one variable $p < 0.05$ namely high monetary demand by factional groups (B = 0.41, S.E. = 0.12, $p < 0.01$), whereas limited Inflow of money (B = -0.11, S.E. = 0.19, *ns*), Meager government assistance (B = 0.05, S.E. = 0.10, *ns*) were not statistically significant predictors. Wald test is used to test the statistical significance of each coefficient (B) in the model. Coefficient (B) value of (+) 0.41 in high financial demand from factional groups denotes that female entrepreneurs increase the logit by 0.41 units, while limited inflow of money and meager government assistance were held constant. In other words, female entrepreneurs faced the problems of high monetary demand from the factional group

more. Exp (B) of 1.50 for financial demand from factional groups shows that female entrepreneurs faced the problem two (2) times more than male (Table 5.40).

The hypotheses testing thus conducted has been summarized in the following table.

Table No 5.41 Summary of Hypotheses testing

Hypotheses	Results
Hypothesis 1_0	Failed to reject the null hypothesis
Hypothesis 2_0	Failed to reject the null hypothesis
Hypothesis 3_0	Failed to reject the null hypothesis
Hypothesis 4_0	Failed to reject the null hypothesis
Hypothesis 5_0	Rejected the null hypothesis
Hypothesis 6_0	Failed to reject the null hypothesis
Hypothesis 7_0	Rejected the null hypothesis
Hypothesis 8_0	Rejected the null hypothesis
Hypothesis 9_0	Rejected the null hypothesis
Hypothesis 10_0	Rejected the null hypothesis
Hypothesis 11_0	Rejected the null hypothesis
Hypothesis 12_0	Failed to reject the null hypothesis
Hypothesis 13_0	Rejected the null hypothesis
Hypothesis 14_0	Failed to reject the null hypothesis
Hypothesis 15_0	Failed to reject the null hypothesis
Hypothesis 16_0	Rejected the null hypothesis

As per the table 5.41, it can conclude that male and female entrepreneurs are equally motivated to start a business by their innate need for achievement factor which acts as a motivation for its start-up. Self-growth as a motivation for the startup of business also show that there is no gender difference, and as with the basic survival needs leading a person to choose entrepreneurship to earn livelihood also show no gender difference which means that the gendered mentality doesn't

stop a person in need of money to plunge into entrepreneurship. Discontented job factors as the fourth hypothesis refers to the individuals who chose entrepreneurship out of their frustration by working under someone else, this variable also shows no gender gap which can be inferred that the need for independence or the love of being one's own boss is equally adorned by male and female entrepreneurs leading them to establish their own business. The fifth hypothesis refers to the encouragement received from loved ones and inspirations drawn from successful entrepreneurs, the significance in the result lead to the rejection of the null hypothesis thereby proving that there is a gender difference in the encouragement and inspiration received by the entrepreneurs. The aid provided by the government in the form of training and financial assistance became a motivational source to become an entrepreneur which however shows no gender gap, the male and female respondents felt they are similar at the receiving end of government assistance. Sufficiency of money/wealth to start an enterprise also acted as a motivation, human tendency to multiply their acquired wealth often give shape to entrepreneurship, the study show that female entrepreneurs were one time less motivated than male entrepreneurs to start their business by this factor and they also failed to acquire monetary support from financial institutions.

Low social participation and lack of self-confidence relates to the personal problems faced by the entrepreneurs because of their business, null hypothesis has been rejected for this item with a significant result emerging from the analysis shown above in the binary logistic analysis, the difference in gender however shows that it is female entrepreneurs who face the problem of low social participation and self-confidence one time more than the male entrepreneurs. The next hypothesis covers the second personal problem faced by the entrepreneurs i.e. role conflict and unfavorable training, it refers to the unrest caused in the role played by the individual as an

entrepreneur and a family person which led to a chaotic role play. It also refers to the indifferent attitude of the society towards female entrepreneurs, the unfavorable training refers to the meager or nonexistence of training program in the state for its entrepreneurs, the study rejected the null hypothesis for this item and it is female entrepreneurs face this ill-fated consequence two times more than the male entrepreneurs. The third personal problem formed the tenth hypothesis for the study i.e. lack family support, the null hypothesis for this item is also rejected which helps in proving that there is gender difference when it comes to receiving family support for business venture and once again it is the female entrepreneurs who face lack of family support two times compared to the male counterparts.

Marketing inadequacy of marketing problems formed the next hypothesis for the study; the factor was formed by three items that relate to lack of adequate product demand, high advertisement cost, and difficulty faced in traveling for marketing purpose. The study resulted in the rejection of the null hypothesis stating that male and female entrepreneurs differ when it comes to marketing inadequacy. The female entrepreneurs suffer the problem of marketing inadequacy three times more than its male counterparts. The second marketing problem i.e. high competition and marketing setback shows no gender difference.

The labor problem formed the thirteenth hypothesis for the study, labor problem emerged out of four items each describing the dilemmas and crises faced in the day to day handling of human resource in the firm, and the study gives the evidence that there is gender difference with regard to the problems faced with labor management. However, the study illustrates that it is male entrepreneurs who face the problem one time more than female entrepreneurs.

Meager government assistance forms the first financial problem factor with an inclusion of two items viz., no assistance from government agencies, unawareness of the government-sponsored credit schemes. The study failed to reject the null hypothesis which gives out the meaning that male and female entrepreneurs face the meager government assistance in the same intensity. The next hypothesis i.e. limited inflow of money is a factor extracted from items such as- compelled to sell goods on credit, limited working capital and lack of cost-benefit ideas. However, due to the insignificance of the result the study failed to reject the null hypothesis leading to the conclusion that there is no gender difference with regard to limited inflow of money in the business. The final hypothesis talks of the monetary demands laid down by the insurgent groups of the state, such gibberish monetary demands cripple the growth of entrepreneurship and have been considered a social evil with no verdict for their hooliganism. The null hypothesis was rejected; it means that there is gender difference when it comes to monetary demands laid down by the insurgent groups and it is female entrepreneurs who encounters this problem two times more than male entrepreneurs.

5.11 **Forward stepwise Binary Logistic Regression**

The findings of binary logistic regression are confirmed and supplemented by forward stepwise (wald) regression. The stepwise procedures relating to predictors of gender differences in entrepreneurship comprised of six steps. The procedure ended at sixth step as the incorporation of the most significant variable would lead to the replication of the model developed at the foregoing step.

5.11.1 **Omnibus test of model coefficient**

Before conducting a regression test on the model, omnibus test helps to confirm that the current model shows better fit than the null model, the one only with constant. Omnibus tests of model

coefficient show chi-square value statistically significant (p<0.05) in all the steps, which is a positive inclination that the model is a good fit. The model χ^2 changes from 35.59 with a statistical significance of 0.000 (df = 1) in the first step to 98.22 with a statistical significance of 0.00 (df = 6) in the final step.

Table 5.42: Omnibus test of model coefficient

		Chi-square	df	Sig
Step 1	Step	35.599	1	0.000
	Block	35.599	1	0.000
	Model	35.599	1	0.000
Step 2	Step	16.554	1	0.000
	Block	52.153	2	0.000
	Model	52.153	2	0.000
Step 3	Step	14.807	1	0.000
	Block	66.960	3	0.000
	Model	66.960	3	0.000
Step 4	Step	12.107	1	0.001
	Block	79.067	4	0.000
	Model	79.067	4	0.000
Step 5	Step	11.542	1	0.001
	Block	90.609	5	0.000
	Model	90.609	5	0.000
Step 6	Step	7.617	1	0.006
	Block	98.226	6	0.000
	Model	98.226	6	0.000

Source*: Field Survey*

The data from Table 5.42 may be interpreted as a test of the capability of all predictors in the model jointly to predict the response (dependent) variable. It corresponds to the research conclusion that there is adequate fit of the data to the model, meaning that at least one of the predictors is significantly related to gender difference.

The model summary found that the explained variation of the dependent variable is in the range of 11.3 (Cox and Snell R^2) percent to 15.1 percent (Nagelkerke R^2) in the first step and 28.2 percent (Cox and Snell R^2) to 37.5 percent (Nagelkerke R^2) in the sixth step. The R^2 of Cox and Snell and of Nagelkerke improve respectively from 0.11 to 0.28 and from 0.15 to 0.37,

respectively. In other words, the model as a whole explained 28.2 percent as depicted by Cox and Snell R^2 value and 37.5 percent by Nagelkerke R^2. As observed, the model summary helps in understanding the amount of variation in the dependent variable is being explained by the independent variable. Consequently, the results in the table 5.43 testify that 37.5 percent of the variation in the dependent variable is explained by the independent variables.

Table 5.43: Model summary

Step	-2 Log likelihood	Cox & Snell R square	Nagelkerke R Square
1	376.100[a]	0.113	0.151
2	359.546[a]	0.161	0.215
3	344.739[b]	0.202	0.269
4	332.632[b]	0.234	0.312
5	321.090[b]	0.263	0.351
6		0.282	0.375

Source*: Field Survey*

5.11.2 **Hosmer and Lemeshow Test**

In table 5.44 all the predictors display an insignificant *p*-value ($p>0.05$), which indicates that the model is correctly specified. Well-fitting models show non-significance on the goodness-of-fit test indicating model prediction that is not significantly different from observed values. In this case, it is visible that the model is a good fit with *p*-value being 0.920, which indicates that the final model with all the predictors emerged as a better model compared to the initial model only with the constant.

Table 5.44: Hosmer and Lemeshow Test

Step	Chi-square	Df	Sig.
1	4.964	5	0.420
2	7.431	8	0.491
3	3.723	8	0.881
4	11.415	8	0.179
5	17.963	8	0.232
6	3.216	8	0.920

Source*: Field Survey*

5.11.3 **Variables in the equation**

The model in forward stepwise (wald) regression had eight (8) significant factors from binary logistic regression viz., sufficiency of money, lack of family support, encouragement and inspiration, role conflict and unfavorable training, high monetary demand by factional groups, labour problem, low social participation and self-confidence, and marketing inadequacy. In forward stepwise (wald) regression, significant factors are incorporated step by step. The final equation in the model (i.e. the sixth step) contains six (6) statistically significant predictors for gender differences viz., encouragement and inspiration, role conflict and unfavorable training, high monetary demand by factional groups, labor problem, low social participation and self-confidence, and marketing inadequacy. Stepwise regression analysis confirms the rejection of null hypothesis for encouragement and inspiration, role conflict and unfavorable training, high monetary demand by factional groups, labor problem, low social participation and self-confidence, and advertisement adequacy. Whereas, it failed to reject the null hypothesis for sufficiency of money and lack of family support. This indicates no significant effect of 'sufficiency of money' and 'lack of family support' on gender differences of entrepreneurs in Nagaland. Moreover, Table 5.45 infers that marketing inadequacy is the most significant

predictor of gender differences of entrepreneurs followed by low social participation and self-confidence, labor problem, role conflict and unfavorable training, high monetary demand by factional groups and encouragement and inspiration, respectively. The output of the variables in the equation has coefficient (B), standard error, Wald statistics, degree of freedom, significance level and exponential (B) or odds ratio Table 5.45.

The coefficient (B) value of (+) 1.23 in advertisement inadequacy denotes that female entrepreneurs increase the logit (or coefficient) by 1.23 units, while other factors are held constant. Whereas, odds ratio or Exp (B) of 3.42 for marketing inadequacy evident that being female entrepreneurs, one face 3 times more marketing inadequacy than male (Table 5.45). In case of low social participation and self-confidence, (+) 0.89 value of coefficient (B) indicates that female entrepreneurs increase the logit (or coefficient) by 0.89 units; with Exp (B) of 2.44, the result shows female entrepreneurs have low social participation and lack of self-confidence two (2) times more than male entrepreneurs. Coefficient (B) value of (-) 0.87 for labor problem depicts that female entrepreneurs decrease the logit by 0.87 units and odds ratio or Exp (B) of 0.41 indicates that being female entrepreneurs, one face 0.41 times less labor related problem in comparison to male entrepreneurs. Further, encouragement and inspiration with a coefficient value of (-) 0.38 show that female entrepreneurs bring down the logit (or coefficient) by 0.38. The odds ratio of 0.67 for encouragement and inspiration infers that female entrepreneurs get 0.67 times less encouragement and inspiration from others than male entrepreneurs. Coefficient (B) value of (+) 0.81 for role conflict and unfavorable training reveals that female entrepreneurs increase the logit (or coefficient) by 0.81 units and odds ratio of 2.26 for role conflict and unfavorable training indicates that female entrepreneurs face problem of role conflict and proper training facilities two (2) times more than male entrepreneurs.

Table 5.45: Variables in the equation

	Variables	B	S.E.	Wald	df	Sig.	Exp (B)
Step 1[a]	Marketing inadequacy	1.227	0.224	30.031	1	0.000	3.410
	Constant	-3.807	0.708	28.897	1	0.000	0.022
Step 2[b]	Low social participation & self confidence	0.771	0.198	15.165	1	0.000	2.162
	Marketing inadequacy	1.281	0.232	30.510	1	0.000	3.600
	Constant	-6.499	1.045	38.709	1	0.000	0.002
Step 3[c]	Low social participation & self confidence	0.817	0.206	15.786	1	0.000	2.263
	Marketing inadequacy	1.370	0.242	32.102	1	0.000	3.936
	Labour problems	-0.808	0.217	13.838	1	0.000	0.446
	Constant	-4.963	1.128	19.352	1	0.000	0.007
Step 4[d]	Low social participation & self confidence	0.811	0.210	14.922	1	0.000	2.251
	Role conflict & unfavorable training	0.797	0.235	11.478	1	0.001	2.218
	Marketing inadequacy	1.297	0.242	28.762	1	0.000	3.657
	Labour problems	-0.785	0.221	12.639	1	0.000	0.456
	Constant	-7.287	1.367	28.425	1	0.000	0.001
Step 5[e]	Low social participation & self confidence	0.889	0.216	16.878	1	0.000	2.432
	Role conflict & unfavorable training	0.836	0.239	12.251	1	0.000	2.307
	Marketing inadequacy	1.247	0.246	25.609	1	0.000	3.481
	Labour problems	-0.831	0.226	13.497	1	0.000	0.436
	High monetary demand by factional groups	0.461	0.140	10.893	1	0.001	1.586
	Constant	-8.891	1.517	34.346	1	0.000	0.000
Step 6[f]	Encouragement & inspiration	-0.388	0.143	7.360	1	0.007	0.679
	Low social participation & self confidence	0.894	0.217	16.886	1	0.000	2.444
	Role conflict & unfavorable training	0.817	0.245	11.109	1	0.001	2.263
	Marketing inadequacy	1.232	0.250	24.299	1	0.000	3.428
	Labour problems	-0.874	0.232	14.214	1	0.000	0.417
	High monetary demand by factional groups	0.492	0.144	11.623	1	0.001	1.636
	Constant	-7.608	1.582	23.130	1	0.000	0.000

Source*: Field Survey*

Finally, with coefficient (B) value of (+) 0.49 for high monetary demand by factional groups infers that female entrepreneurs increase the logit by 0.49 for the same. Whereas, odds ratio or Exp (B) of 1.63 depicts that female entrepreneurs face the problem of factional monetary demand from factional groups two (2) times more than male entrepreneurs of Nagaland.

The result of forward stepwise (wald) regression is similar to the result of binary logistic regressions conducted with six regression models.

5.12 **Conclusion**

The principal intent of this chapter was to identify the factors most suitable for explaining the gender difference by the motivational factors that lead to the startup of the business and the problems faced by the entrepreneurs in the management of the business. Initially, there were eighteen motivational factors which were divided into three constructs namely: ambitious, compelling and facilitating motivations and six personal problems, six marketing problems, five labor problems and six financial problems. Principal axis factoring was utilized in order to summarize the data into more appropriate and meaningful factors, thus it was applied individually into each construct and reduced the data into seventeen factors. The factors thus extracted were subjected to hypotheses testing, binary logistic regression was utilized for that purpose. Thereby, seventeen null hypotheses were formulated for the study. The hypotheses resulted to a mix conclusion; however female entrepreneurs were seen more disadvantaged than male in most of the spheres. Two motivational factors emerged with gender difference stating that female entrepreneurs receive one time less encouragement to become an entrepreneur from their family and friends and that they had no or very few successful female entrepreneurs around them who could be a source of inspiration to become an entrepreneur. Female entrepreneurs were also one time less motivated than male entrepreneurs to start a business by having sufficient amount of money in hand and monetary aid from financial institutions. The female entrepreneurs also faced the problem of low social participation and lack of self-confidence one times more than the male entrepreneurs. The problem of role conflict and unavailability of training program for the entrepreneurs which curtails the growth of entrepreneurs also shows gender difference

whereby the female entrepreneurs faced that problem two times more than the male entrepreneurs.

Family assumes a critical role in motivating the entrepreneurs to do better in their business, it is their constant boost of ego and support that pushes an individual to become a successful entrepreneur, however in this study the female entrepreneurs lack the family support in their venture two times more compared to the male counterparts. The female entrepreneurs also face the problem of marketing inadequacy three times more than male entrepreneurs. The marketing inadequacy compromises of items such as lack of adequate product demand, high advertisement cost and difficulty faced in travelling for marketing purpose, in short a female entrepreneur is disadvantaged in all the three spheres of inadequacies for reasons that may be innate to them or because of the societal discrimination and barriers erected particularly for female such as failure to provide safety to female for free movement etc. However, male entrepreneurs are more disadvantaged when it comes to the labor problems in the firm, the study illustrates that it is male entrepreneurs who face the problem more than female entrepreneurs by 0.52 units. With the prevalence of various insurgent groups in the state, the entrepreneur suffers the agony of their financial demands and it is female entrepreneurs who encounter this problem two times more than male entrepreneurs. Nevertheless, factors such as the need for achievement, self-growth, basic survival needs, job dissatisfaction, government aid, high competition and marketing setback, limited inflow of money, meager government support failed to reject the null hypothesis, thus it can be concluded that there is no gender difference in these factors.

A six steps forward stepwise (Wald) regression was conducted on the findings of binary logistic regression for confirmation and supplementation of the result and also to identify the factors that help in explaining gender difference and check its weights. The forward stepwise regression

illustrates that marketing inadequacy is the most significant predictor of gender differences of entrepreneurs followed by low social participation and self-confidence, labor problem, role conflict and unfavorable training, high monetary demand from factional groups and encouragement and inspiration, respectively. Whereas, it failed to reject the null hypothesis for sufficiency of money and lack of family support.

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Chapter -6

Findings, Conclusion and Suggestions

6.1 **Introduction**

The present chapter endeavors to present a summary of all the findings of the study based on the objectives. The statement of the problem of the study was '*to conduct an empirical investigation on the factors determining the entrepreneurial activity of male and female entrepreneurs to shed light on the similarities and dissimilarities of their approach towards their entrepreneurial venture.'* Though studies on entrepreneurship are growing in an immeasurable pace around the globe and an innumerable number of arguments on the possible similarities and differences among male and female entrepreneurs are identified. Yet, there is hardly any empirical evidence to support these claims especially in the entrepreneurial activity undertaken in Nagaland. It was some years ago that researchers were drawn towards this subject as entrepreneurship found its place in the hearts of the Nagas irrespective of age and gender and saw its growth. The realization that entrepreneurship is the vital ingredient of the economy building led to the birth of this interest in recent years. Entrepreneurship in the eyes of the Nagas was always a path undertaken by richest of the rich to multiply their wealth or a Kirana shop run by a poor to earn a livelihood, while the educated Naga youths continued their never-ending brawl to secure a government job or migrate to mainland India to find employment.

The last three chapters (three, four, five) have been employed in data analysis to explore the objectives of the study in detail. The concluding chapter brings forward the statistical conclusions which statistically verified the gender issues by identifying their differences and similarities and comparing them from various standpoint. The chapter also discusses the researcher's perspective and fostered suggestion to fill up the gender gap to break the glass ceilings that female entrepreneurs face, for the growth of society's economic building by transforming a job seeker to a job creator.

6.2 **Recapitulation of Research Findings**

6.2.1 **Objective I:** Gender difference by Socio-demographic variables

The socio-demographic variables for the study consisted of ten parameters that circles round the socio-demographic life of the sampled respondents. The findings of the study are discussed below:

6.2.1.1 ***Age***

The *age* of the entrepreneurs while starting the business does not show any significant gender difference. The greater part of the male and female entrepreneurs (49.8 percent) began their enterprises at the age group of 26-35, which is followed by those (34.3 percent) between the age group of 36-45, based on the result it can be said that individuals embarked into the entrepreneurial arena in their mid-ages i.e. 26-45. The number of entrepreneurs starting enterprises in the later stage of their lives (56 years and above) was found very less (only 0.3 percent).

6.2.1.2 ***Marital status***

The association between *marital status* and gender of entrepreneurs were found significant *($p < 0.001$)*, it means that there is gender difference in the marital status of the entrepreneurs. There were more married male entrepreneurs (73.5 percent) than the female entrepreneurs (52.7 percent), less male (25.2 percent) who were single than females (38 percent), there were also more female (3.3 percent) who were divorced than males (0.7 percent), and more females (6 percent) who were widowed than males (0.7 percent).

6.2.1.3 ***Education***

Interestingly, there was no gender difference in the *educational qualification* of the entrepreneurs, many entrepreneurs were graduates (35.7 percent), matriculate (19.5 percent), undergraduate (17.8 percent), post graduate (16.2 percent), illiterate (10.1 percent) and others (0.7 percent).

6.2.1.4 ***Family structure***

The *family structure* shows a gender difference ($p < 0.05$), with more female entrepreneurs (96 percent) from nuclear families compared to male entrepreneurs (88.4 percent), and more male entrepreneurs (11.6 percent) belonging to joint families than female entrepreneurs (4 percent).

6.2.1.5 ***Size of family***

The study proceeds rendering difference between male and female entrepreneurs by the *size of the family.* Which, however, was found statistically insignificant. As a greater part of the total respondents belonged to nuclear families, subsequently most of the entrepreneurs (60.6 percent) had family members between one to five followed by entrepreneurs (34.7 percent) who had members between six to ten, and contrastingly enough the presence of entrepreneurs in the highest group (above 21 family members) of family members was only 0.7 percent.

6.2.1.6 ***Parental occupation***

Parental occupation of the entrepreneurs was also adopted to identify gender difference, and it shows that the parental occupation between male and female entrepreneurs is significant ($p < 0.001$). Female entrepreneurs had more parents (38 percent) working in the government sector, followed by those into business (28.7 percent) and the least of their parents who were agrarian

(11.3 percent). The male entrepreneurs however, had more parents from 'others' category of the profession (43.5 percent), followed by those in the government sector (34.7 percent) and least from the agrarian sector (4.8 percent).

6.2.1.7 ***Secondary occupation***

The *secondary occupation* has been discussed to identify entrepreneurs who had another source of income besides their business, and it illustrates that there is no gender difference. Greater part of the respondents (77.1 percent) had no other secondary occupation besides their business, whilst the remaining (22.9 percent) respondents had a secondary occupation.

6.2.1.8 ***Business experience***

Most often entrepreneurs embark into their own business after acquiring experience by being an employee in other's enterprise or from their own business, the study inferred that there is a significant gender difference in *business experience* acquired by the entrepreneurs ($p < 0.01$). And the difference in gender is established by identifying lesser female entrepreneurs (26.7 percent) having business experience compared to male entrepreneurs (44.2 percent).

6.2.1.9 ***Time invested***

The *time invested* by entrepreneurs in *household chores* had been taken up in the study to identify gender difference as it is normally expected of a woman to manage home besides being a working professional, and the study illustrates a significant relationship between time invested in household management and gender difference ($p < 0.001$), the male entrepreneurs had majority (63.3 percent) who didn't invest time in household work, followed by those (28.7 percent) who invested around one to three hours of their time a day and there were no male

entrepreneurs in the highest category of time invested in taking care of home i.e. 7 hours and above. The female entrepreneurs however, had a presence in all the categories of time investment at household management, there was 48 percent of females who invested four to six hours a day, 45.3 percent who invested one to three hours a day, 4.7 percent who invested more than seven hours a day and there was only 2 percent who did not invest time in household management.

The study further illustrated the *time invested* by male and female entrepreneurs *in their business* and it also indicated gender difference *($p < 0.001$)*, the significance in the result is supplemented by the findings whereby male entrepreneurs (37.3 percent) and female entrepreneurs (16 percent) invested ten to twelve hours a day in business, male entrepreneurs (49.3 percent) and female entrepreneurs (56 percent) invested seven to nine hours of their time in business. However, there was a very negligible number of entrepreneurs who invested one to three hours a day in running the business (0.7 percent each), and only 4 percent of male entrepreneurs and 3.3 percent of were dedicated enough to invest more than thirteen hours of their time a day towards building their business.

6.2.2 **Objective II:** Gender difference by Enterprise and Performance

The enterprise profile of the entrepreneurs consisted of eight parameters which were thoroughly analyzed to identify the existence of gender difference, and the performance of the entrepreneurs was measured based on eight parameters. The significance of the parameters was analyzed utilizing chi-square, *t*-test and fisher's exact tests. The results that emerged out of the study are illustrated below:

6.2.2.1 **Gender difference by Enterprise**

6.2.2.1(a) ***Year of establishment***

The *year of establishment* of the enterprise shows a highly statistical relationship with gender difference (*p < 0.001)*. The study further confirms that majority of male enterprises were established in the years between 2006-2010, followed by those established before 1995, 1996-2000 and 2001-2005. The female enterprises were mostly established between the years 2006-2010, and thereafter between the years 2001-2005, whilst the establishment of female enterprises before the year 1995 was less compared to male entrepreneurs.

6.2.2.1(b) ***Origin of enterprise***

The *origin of enterprise* depicts a statistically significant relation indicating gender difference *(p < 0.05)*, the female entrepreneurs mostly had enterprises that were established by themselves (80.7 percent), followed by purchased enterprises (14 percent), and a very negligible number of inherited enterprises (5.3 percent). The male entrepreneurs also show the similar chronology as female i.e. established by self (71.4 percent), purchased (15 percent), and though inherited business was less among the male entrepreneurs (13.6 percent), it was comparatively higher than the female entrepreneurs.

6.2.2.1(c) ***Form of business***

However, the gender difference was not identified in the *form of business,* it means that the male and female entrepreneurs share almost similar kind of business ownership. The highest amounts of ownership among male and female entrepreneurs were sole proprietorship (88.6 percent), followed by partnership firms (10.8 percent), with only two male respondents owning a Limited company (0.7 percent).

6.2.2.1(d) ***Location of enterprise***

Based on the *location of the enterprise,* the study showed a statistically significant relationship *(p < 0.01),* it means that there is gender difference with regard to the place where the entrepreneurs located their firm. There were more male entrepreneurs (72.8 percent) than female entrepreneurs (55.3 percent) who were located in rental buildings, male entrepreneurs were fewer (19 percent) compared to female (22.7 percent) in terms of location in their own building, female entrepreneurs(16.7 percent) had more home-based enterprises than male entrepreneurs (4.8 percent), and they were also more female entrepreneurs (2.7 percent) located in the marketplaces than male entrepreneurs (1.4 percent) and in the category of 'others' location female had (2.7 percent) while male had (2 percent).

6.2.2.1(e) ***Training***

The *training* undertaken by the entrepreneurs depicts an insignificant relationship showing no gender difference, there were more respondents who never underwent such trainings (69.7 percent), there was only 30.3 percent respondents who availed such training.

6.2.2.1(f) ***Confidence level***

To identify gender difference through the *confidence* of the entrepreneurs they have in themselves to make profit and expand their business the test was conducted which resulted to an insignificant relationship, the insignificance in the result can be further understood that male and female entrepreneurs have the same level of confidence to make more profit from their business. Majority of respondents answered that they were 'confident' (71 percent), however there were

also good number of entrepreneurs who were indecisive (neutral) about their confidence (23.2 percent). Contrastingly, there were more entrepreneurs who were ‘doubtful’ (3.7 percent) about their confidence of future endeavors than those who were ‘very confident’ (1 percent).

6.2.2.1(g) ***Satisfaction level of sales***

The product sold by the entrepreneurs on the daily basis was scrutinized to understand their *satisfaction level of sales*, however it shows that there is no gender difference and that they were mostly ‘neutral’ with the level of product sold (42.8 percent), followed by the second majority stating that they are ‘satisfied’ about their satisfaction level (38 percent). There was 9.1 percent of respondents who were ‘dissatisfied’ with the level of sale, and there was very negligible number of respondents who were ‘totally satisfied’ (1.3 percent) or ‘totally dissatisfied’ (0.3 percent).

6.2.2.1(h) ***Financial status of the firm***

The *satisfaction level of the current financial status* of the firm was extracted by utilizing the five-point Likert scale ranging from ‘strongly disagree to strongly agree’. It also resulted to an insignificant relationship; absence of gender difference in this parameter could be because of the first majority of respondents stating they are ‘satisfied’ (48.5 percent) with their financial status and second majority having ‘neutral’ (36.7 percent) as their response, there was 14.1 percent of respondents who were ‘dissatisfied’, an equal number of entrepreneurs stated ‘totally satisfied’ and ‘totally dissatisfied’(0.3 percent).

6.2.2.2 **Gender difference by performance**

6.2.2.2(a) ***Nature of the business***

The first performance was measured by the *nature of the business* and it shows that there is no performance difference between male and female entrepreneurs in terms of the nature of business operated by them. In manufacturing sector there were more male entrepreneurs (6.1 percent) than female (2 percent), same in retail sector as male were 37.4 percent and female were 28.7 percent, however in wholesale sector there were more female (9.3 percent) while male were 7.5 percent, the male entrepreneurs were slightly higher in manufacturing and trading sector with 21.8 percent while female were 20.7 percent, female entrepreneurs (39.3 percent) were comparatively higher in service sector than male entrepreneurs (27.2 percent).

6.2.2.2(b) ***Initial investment***

The financial investment made by the entrepreneurs on the inception of the enterprise has been taken as the second parameter to analyze performance difference of gender, a statistically insignificant relationship was found between performance difference of gender and *initial investment*. Based on the ranges set for initial investment, majority of the entrepreneurs (45.8 percent) have invested the initial capital investment above Rs. 4 lakhs followed by 31.6 percent of entrepreneurs who have invested below Rs. 1 lakh, then those (11.1 percent) who invested between Rs. 1 lakh to Rs. 2 lakhs, (9.1 percent) with Rs. 2 lakhs to Rs. 3 lakhs, and (2.4 percent) between Rs. 3 lakhs to Rs. 4 lakhs.

6.2.2.2(c) ***Market***

The *Market captured* refers to the areas where the product/services of the sampled entrepreneurs have been marketed; the study shows that there is no performance difference between genders. The products marketed in the local market were 59.6 percent, 29 percent in the state level, 9.1 percent in the national level, 2.4 percent in international level.

6.2.2.2(d) ***Employees***

Permanent employees were adopted as another parameter to measure the performance difference of gender and it shows an insignificant relationship, there were 9.4 percent entrepreneurs who didn't have any permanent entrepreneurs in their enterprise, the highest number of entrepreneurs (68.4 percent) had employees ranging from one to seven, next with 10.4 percent had employees between eight to fourteen, then 3.4 percent having permanent employees between fifteen to twenty-one, 2.4 percent of the entrepreneurs had permanent employees between twenty-two to twenty-eight and 6.1 percent of the entrepreneurs had employees more than twenty-nine.

The *temporary employees* also depicted an insignificant result suggesting that temporary employees hired by the entrepreneurs didn't aid in identifying the performance difference of the entrepreneurs. The data shows that 83.5 percent of the entrepreneurs did not hire temporary workers, highest number of entrepreneurs (10.4 percent) had employees ranging from one to seven, next with 2.7 percent hired employees between eight to fourteen, then 1.7 percent hiring temporary employees between fifteen to twenty-one, 0.3 percent of the entrepreneurs hired temporary employees between twenty-two to twenty-eight and 1.3 percent of the entrepreneurs had employees more than twenty-nine.

6.2.2.2(e) ***Annual turnover***

The result of the test between gender and *annual turnover* indicates a statistically significant relation *($p < 0.01$)*, the difference in gender can be traced back to the outcome where female had only 54.3 percent while male entrepreneurs had 68.7 percent making a turnover annually more than Rs. 3 lakhs, female (25.3 percent) and male (15 percent) earns between Rs. 2 lakhs to Rs. 3 lakhs, subsequently the percentage of male decreases with the decrease in the range of annual turnover.

6.2.2.2(f) ***Assets***

The gender difference was identified in accordance with the *assets* owned by the entrepreneurs, a statistically significant relationship was found between gender and assets owned by them ($p < 0.001$). The male entrepreneurs had 52.4 percent and female had only 28 percent of the group of entrepreneurs who had assets worth more than Rs. 20 lakhs, the male entrepreneurs had 19.7 percent and female had 15.3 percent with assets worth between Rs. 15 lakhs to Rs. 20 lakhs and in the lowest range of assets value i.e. Rs. 5 lakhs and below, female had a presence of 24.7 percent and the male had only 10.2 percent.

6.2.2.2(g) ***Liabilities***

The performance difference was also analyzed based on the liabilities incurred by the entrepreneurs in operating the enterprise, it is found that there is a performance difference between male and female entrepreneurs in terms of the *liabilities* incurred by them ($p < 0.001$). The study shows that there were more male entrepreneurs burdened by liabilities, majority of the male entrepreneurs (25.9 percent) had debts above Rs. 4 lakhs followed by 25.2 percent between Rs. 3 lakhs to Rs. 4 lakhs and they had the least number of respondents (14.3 percent) with

liabilities below Rs. 1 lakh. However, female entrepreneurs had highest presence (31.3 percent) in the liabilities grouped between Rs. 1 lakh to Rs. 2 lakhs followed by those (27.3 percent) with liabilities below Rs. 1 lakh.

6.2.2.2(h) ***Savings***

The financial *savings* done from profit of the enterprise were also scrutinized to identify the performance difference of the gender, and it depicts a significant relationship ($p < 0.001$). The significance in the result is due to the huge margin between the savings done from the business by the entrepreneurs, female entrepreneurs had 3.3 percent and the male had 30.6 percent who owned the highest range of savings (Rs. 4 lakhs and above), the female had 10 percent and male had 17 percent owning Rs. 3 lakhs to Rs. 4 lakhs savings, female had 22.7 percent and the male had 8.2 percent in the range of Rs. 2 lakhs to Rs. 3 lakhs, female had 41.3 percent and the male had 24.5 percent in the range of Rs. 1 lakh to Rs. 2 lakhs. As can be observed, female entrepreneurs had more presence in the lower ranges of savings, so also the female entrepreneurs (22.7 percent) had more presence than male entrepreneurs (19 percent) in the lowest category of savings done (Rs. 1 lakh and below). Contrary to the savings made by the sampled entrepreneurs, it is the male entrepreneurs who performed better than the female entrepreneurs.

6.2.3 **Objective III:** Gender difference by Motivation and Problems of Entrepreneurs

6.2.3.1 ***Gender difference by Motivation***

In order to comprehend the motivation and problems encountered by the entrepreneurs, the study incorporated forty-one (41) items that answered the motivational and problems aspects of the sampled entrepreneurs. In the first phase, all the variables of motivation and problems faced by the entrepreneurs was scrutinized and principal axis factoring was applied to find optimal ways

of combining variables into a small number of subsets, it is a procedure that transforms a number of (possibly) correlated variables into a (smaller) number of uncorrelated factors. A total of sixteen (16) hypotheses were formulated from each factor extracted from factor analysis. Taking into view the dichotomous nature of the dependent variable (gender), binary logistic regression analysis was adopted for the testing of hypotheses. Therefore, the conclusion drawn out of the regression analysis demonstrates that male and female entrepreneurs are equally motivated to start a business by their innate *need for achievement* factor which acts as a motivation for the startup of business. *Self-growth* as a motivation for the startup of business also show that there is no gender difference, and as with the *basic survival needs* leading a person to choose entrepreneurship to earn livelihood also show no gender difference which means that the gendered mentality doesn't stop a person in need of money to plunge into entrepreneurship. *Discontented job factors* as the fourth hypothesis refers to the individuals who chose entrepreneurship out of their frustration by working under someone else, this also show no gender gap which can be inferred that the need for independence or the love of being one's own boss is equally adorned by male and female entrepreneurs leading them to establish their own business. The fifth hypothesis refers to the *encouragement* received from loved ones and *inspirations* drawn from successful entrepreneurs, the significance in the result lead to the rejection of the null hypothesis thereby proving that there is a gender difference in the encouragement and inspiration received by the entrepreneurs $(p<0.05)$. The study further illustrates that the female entrepreneurs received encouragement and inspiration one time lesser than the male entrepreneurs. The *government aid* in the form of training and financial assistance became a motivational source to become an entrepreneur which however shows no gender gap, the male and female respondents felt they are similar at the receiving end of government

assistance. *Sufficiency of money/wealth* to start an enterprise also acted as a motivation, human tendency to multiply their acquired wealth often give shape to entrepreneurship. Sufficiency of money for startup shows gender difference *(p<0.05)*, the study shows that female entrepreneurs were one time less motivated than male entrepreneurs to start their business by this factor.

6.2.3.2 **Gender difference by Problems**

6.2.3.2(a) ***Personal problems***

Low social participation and lack of self-confidence relates to the personal problems faced by the entrepreneurs because of their business, null hypothesis has been rejected for this item with a significant result *(p<0.05)*. The difference in gender however, shows that it is female entrepreneurs who faced the problem of low social participation and self-confidence one time more than the male entrepreneurs. The next hypothesis covers the second personal problem faced by the entrepreneurs i.e. *unfavorable training and role conflict*, it refers to the unrest caused in the role played by the individual as an entrepreneur and a family person which lead to a chaotic role play. The unfavorable training refers to the meager or nonexistence of training program in the state for the entrepreneurs, the study rejected the null hypothesis *(p<0.001)* for this item and it is female entrepreneurs face this ill-fated consequence two times more than the male entrepreneurs. The third personal problem formed the tenth hypothesis for the study i.e. *lack of family support*, the null hypothesis for this item was also rejected *(p<0.001)* which helped in proving that there is gender difference when it comes to receiving family support for business venture and once again it is the female entrepreneurs who lack family support two times compared to the male counterparts.

6.2.3.2(b) ***Marketing problems***

Marketing inadequacy of marketing problems formed the next hypothesis for the study; the factor was formed by three items that relate to lack of adequate product demand, high advertisement cost and difficulty faced in traveling for marketing purpose. The study resulted in the rejection of the null hypothesis *($p<0.001$)* stating that male and female entrepreneurs differ when it comes to marketing inadequacy. The female entrepreneurs suffer the problem of marketing inadequacy three times more than its male counterparts. The second marketing problem i.e. *high competition and marketing setback* shows no gender difference.

6.2.3.2(c) ***Labor problems***

The *labor problem* formed the thirteenth hypothesis for the study, labor problem emerged out of five items each describing the dilemmas and crises faced in the day to day management of human resource in the firm, and the study gives the evidence that there is gender difference *($p<0.01$)* regarding the problems faced with labor management. However, the study illustrates that it is male entrepreneurs who face the problem one time more than female entrepreneurs.

6.2.3.2(d) ***Financial problems***

Meager government assistance forms the first financial problem factor with an inclusion of two items viz., no assistance from government agencies, unawareness of the government-sponsored credit schemes. The study failed to reject the null hypothesis which gives out the meaning that male and female entrepreneurs face the meager government assistance in the same intensity. The next hypothesis i.e. *limited inflow of money* is a factor extracted from items such as- compelled to sell goods on credit, limited working capital and lack of cost-benefit ideas. However, due to the insignificance of the result, the study failed to reject the null hypothesis leading to the

conclusion that there is no gender difference in the limited inflow of money in the business. The final hypothesis talks of the *high monetary demands laid down by the insurgent groups in the state (p<0.01),* such monetary demands cripples the birth and growth of entrepreneurship and has been considered a social evil with no verdict for their hooliganism. The null hypothesis was rejected, so it means that there is gender difference when it comes to monetary demands laid down by the insurgent groups and it is female entrepreneurs who encounter this problem two times more than male entrepreneurs.

The obtained hypotheses results were further reconfirmed by running the forward stepwise regression, it helped in identifying the most important predictors for gender differences. The chronology of the significance shows *marketing inadequacy (p< 0.001) (B=1.232)* to be the most significant predictor of gender differences, which is followed by *low social participation and lack of self-confidence (p< 0.001) (B=0.894)* of the entrepreneurs, *labour problems (p< 0.001) (B= -0.874), unfavorable training and role conflict (p< 0.01) (B=0.817), high monetary demand by factional groups (0.01) (B=0.492),* and lastly *encouragement and inspiration (p< 0.01) (B= -0.388)* obtained by the entrepreneurs. In conclusion, the most pertaining problem which propagates gender difference is the marketing inadequacy, the factor was a culmination of three items that relate to lack of adequate product demand, high advertisement cost, and difficulty faced in traveling for marketing purpose. The highest gender gap by marketing inadequacy is a distinct picturization of the constraints imposed on women by society, free mobility of women in India is still highly limited due to various reasons and with the male chauvinism still the order of the day, women suffer from male reservations about a women's role, social attitude towards women entrepreneurs and disbelief in their ability and capacity usually lead to low sales and liquidation of women enterprises.

6.3 **Suggestions**

Based on the findings of the study, the following pragmatic and action-oriented suggestions are laid down based on the key obstacles:

Suggestion to Government

(a) **Accentuating training program:** To improvise the effect on business due to the lack of formal training, there are various activities that can be undertaken by the government. Accentuating the need for Entrepreneurship Development Programs should be through appropriate publicity which should go beyond newspaper advertisement, like social media platforms, local news channels. Selection of the entrepreneurs should be done by corresponding with local bodies such as administrators, village chairman etc. which will rigorously enhance the selection of genuine entrepreneurs. EDP planning may involve pre-programme activities, programme activities, and post-program activities. Emphasis should be laid on the post-programme measures as the entrepreneurs resume to the real world, it should involve follow-up programs, guidance, and monitoring at regular intervals. Policymakers should consider financial and technical support programs for entrepreneurs that will foster the reduction of business and market uncertainty, equip with competitive skills and minimize various risks. Technical skills training and management models may be designed and coordinated by various institutions to suit the needs of entrepreneurs, and most of all training should be made accessible and inexpensive.

(b) **Improvising marketing Inadequacy:** Some of the marketing problems identified in the study that are innate to gender gap were- lack of product demand, high advertisement cost, the traveling problem for marketing purpose. The female entrepreneurs were at the

receiving end of these marketing problems. To bridge the gap between marketing problems and entrepreneurs, the government may work with the private sector and knowledge institutions to eradicate such challenges. The government agencies may design services to educate female entrepreneurs starting from business planning, branding, and marketing, accounting etc, by providing mentorship and coaching programs on marketing. As it is understood that good networks intensifies business growth, government need to help entrepreneurs to build solid networks which are very crucial for marketing, trade missions can be launched on regional, national and international level, such trade missions will help Naga entrepreneurs have access to new markets, they need to take steps to reduce regulatory burden from the entrepreneurs by bringing digital technology to use.

(c) **Building self-confidence:** To cope up with the low self-confidence of female entrepreneurs, government agencies and non-government agencies or institutions can co-ordinate to recognize female entrepreneurs in Naga society by organizing awards such as 'Naga Women Entrepreneur of the year', such programmes can act as a positive motivation to create healthy competition and bring about greater visibility in the common platform, the process will thereby empower women and help to change society's attitude towards women entrepreneurship.

Suggestion to Society

(a) **Combating dual responsibility:** Society and family can play the role of inculcating shared family responsibilities by husband and wife, with the increased number of working women in society, the multi-role duties has resulted in conflict stress among the female entrepreneurs. The least that could be done to minimize such conflicts is by

changing role expectations and role performance to meet the societal and cultural values which are deeply embedded in the Nagas way of life. The role of family care, child upbringing, nursing elders of the family should shift from female domain to a common shared interest of all the immediate members of the family. In order to encourage women in entrepreneurship steps can be taken by any group/bodies to ensure the availability of affordable child care and organization of seminars/conferences that is directed towards the elimination of gender stereotyping.

(b) **Drive to encourage entrepreneurs and gender neutrality:** Gender gap was identified in the form of motivation drawn from the encouragement of family/friends to become entrepreneurs and inspiration drawn from the success stories of other entrepreneurs. To counterbalance the gap, initiatives can be taken to enlighten the mind of society regarding the need of entrepreneurship in the state, the importance of a self-reliant society and economic prosperity and alleviation of unemployment through entrepreneurship. Entrepreneurship should not be perceived as gender specific but rather individual specific, an individual who is persistent, has the idea and courage to achieve it, innovative, someone, who knows the end-game and who is in for the war and not a battle. A gender-blind approach can be developed in the current economic environment of the state to bring about economic prosperity, the approach may be embraced altogether starting from the government policymakers, officials, financial institutions, banks and its employees, suppliers, retailers, consumers, and to each individual who comes in contact with female entrepreneurs. Entrepreneurship culture can be developed by introducing entrepreneurship as a subject in academic institutions at the high school level. The subject needs to be practically oriented by organizing exposure visits to trade fairs, industries,

special classes and interaction with successful entrepreneurs so that it doesn't become just another addition to their academic subjects.

(c) **Embracing local and providing security:** Society need to learn to embrace locally produced goods and services, buying local provide benefit beyond the sheer convenience as locally owned businesses build strong communities by recycling an ample share of the revenue generated in the local business back into the local economy, it helps to enrich the community and create more jobs locally which will substantiate the number of educated youths migrating to other parts of the country in search of employment. Local businesses help in linking neighbors in a web of economic and social relationship which gives a community its flavor, it creates a unique environment which is a rare sight around the globe whereby locals produce, purchase and grow together.

It is female entrepreneurs who often feel the threat of traveling alone for marketing purposes, the free mobility of women is limited because of various reasons. Nagaland has come a long way to provide security to its citizens amid the murky atmosphere prevailing in other parts of India. It is both the responsibility of the society and government to create further female safety environment by enacting stringent laws.

(d) **Exemption from illegal tax:** In the study, one of the major financial problem confronted by the entrepreneurs was the monetary demands by the factional groups of Nagaland. However, Naga entrepreneurs saw its first ray of hope in 2017, when the six NNPGs (Naga National Political Groups) made a welcome move to exempt the young indigenous Naga entrepreneurs from the purview of taxation in the initial years. However, efforts can be made to avoid divergence between policy and practices and take corrective measures for benefitting the entrepreneurs. Efforts to reconsider the inclusion of local established

business houses under the purview of tax exemption can be pursued, and so long as the local entrepreneurs are meeting up to the needs of the public and contributing to the growth of state economy, the burden of tax need to be dithered from them.

Suggestion to Entrepreneurs

(a) **Construction of self-confidence:** Building up self-confidence must generate from within, female entrepreneurs need to remove the perception that perceives other more deserving than themselves, elimination of inner uncertainty of their own capabilities and a mental shift to an equality mentality may be instilled in them. Every entrepreneur need to understand that self-doubt is a necessary trait, it is important to remember that they are not the first ones to struggle with it, a good support system in the form of loved ones who understand their goals may be entailed and seek advisors and mentors help.

(b) **Combat to high advertisement cost:** Alternatives to tackle with the high advertisement cost could be extensive use of social media platform and word of mouth advertisement by providing quality product/services through a widespread distribution channel. One need not invest in advertisements when its product/service is positioned well in the minds of the consumers, the loyal customers automatically become the major source of advertisement.

(c) **Remodeling labor problems:** The problems faced in the form of employees can be eliminated to a large extent by being exclusive at the time of recruiting the candidates. They should be made clear about the job description, days and hours of work expected, wages and benefits to be paid. The employer can also take time to seek authentic reference of the potential candidate, try to understand their cost to the business, understand the rewards they seek by specifically asking what it will take to keep them employed for a

long-term and make necessary adjustments, their culture fit and their role as a team player. Most of the problems of the employer-employee problem can be solved by developing a mutually beneficial client-boss relationship and by perceiving the employees as a partner to help the entrepreneur operate and grow their business.

(d) **Identification of role model:** Female entrepreneurs can draw inspiration from anyone and anything without being gender specific, they need to focus on developing their network, a network that entails bankers, lawyers, accountant, investors, partners, vendors, mentors, and advisors. If a female entrepreneur fails to find its inspiration from within its community, internet is one of the best platforms to seek inspiration from around the globe.

6.4 **Opportunities for Future Research**

(a) The present study represents entrepreneurs from all forms of business, future research can focus on enterprises limited to a single or some specified industries to deal with the industrial efficiency and bring in more knowledge on the identification of gender difference of entrepreneurs in the same industry.

(b) Comparison of entrepreneurs was done from a gender perspective in this study; however, it will be research worthy to draw a comparison between local and non-local entrepreneurs, urban and rural entrepreneurs in Nagaland, inter-state comparisons so as to enhance the knowledge of the entrepreneurs and help them to draw a comprehensive SWOT (Strength, Weakness, Opportunity, and Threat) analysis.

(c) The study had limited variables of the financial and non-financial performance indicators. Future research can be enhanced by utilizing accounting practices such as profit and loss statement, balance sheet etc.

(d) A future research concentrated on the identification of skills and competencies desired for startup, development, and growth of a business can be a major source of inspiration and knowledge enrichment for the aspiring entrepreneurs.

(e) Nagaland is witnessing the growth of commercial and social entrepreneurs recently and it will be fascinating to understand the similarities and dissimilarities in their aims, objectives, process, business model, their social, economic and environmental impacts.

(f) The present study is a study on entrepreneurship in Nagaland which is based on gender perspective. Both male and female entrepreneurs were taken as respondents for the study. Future research maybe undertaken on women specific entrepreneurship studies that can reflect women status in the society as household head and be portrayed and analysed with entrepreneurship as their main activity. The study is mainly based on quantitative analysis. Future research can be done by incorporating qualitative analysis also that may unearth few more socio-cultural and behavioral perspectives of the similar work.

6.5 **Conclusion**

The study redefined entrepreneurs from a gender perspective and unearth many results that can stimulate further productive scholarly research and attract the attention of the policy makers to consider the significant gender gap in its policy formulation. The present research has certain implications: Irrespective of gender, the Naga entrepreneurs usually start their business between the age of 26-35 and goes on till 45 years of age, which indicates that entrepreneurship is a career choice made while the individual is endowed by age but not a post-pension plan. Most of the entrepreneurs were graduates with a very negligible number of illiterates, it substantiates the fact of increasing number of educated unemployed in the state. A greater part of the respondents belonged to nuclear families, showing that entrepreneurs had only immediate family members

with no extended family members in their family structure. Secondary occupation of the entrepreneurs also failed to show significance which is a ray of delight to the researcher as it depicts full-time involvement of the entrepreneurs in their business and their interest in entrepreneurship which become the main source of economic development in the country.

The ownership system of business illustrates 'sole proprietors' as the utmost choice of the entrepreneurs, the study shows a dearth of 'limited companies' in the state. Only thirty percent of the surveyed entrepreneurs attended any training program on entrepreneurship and the reasons stated by respondents during the informal interview were unawareness about the existence of such program/training, lack of knowledge about the program benefits and inefficient advertisement of the corresponding programs. With little knowledge about the importance of entrepreneurship development programs, people tended to ignore if there are no direct financial benefits linked with the programs. The present research also established lack of gender difference in the nature of business operated by the entrepreneurs, however, there was more male representative in the manufacturing sector and more female in the service sector. Majority of the entrepreneurs also invested amount above four lakhs initially for establishing their business, the second majority were entrepreneurs who invested below one lakh. The investment trend implies varied answers which however signify that survival in the market is not determined by the amount of money invested in the business, as all the surveyed entrepreneurs were sustaining in the market for more than five years. Performance of the entrepreneurs was also found similar with an insignificant relationship between the number of employees and gender.

The gender gap was identified upon the identification of a higher number of unmarried, divorced and widowed female entrepreneurs while men were found mostly married. Business experience also implied gender difference as it was men who had prior business experience, the time factor

of entrepreneurs is highly debated, and the study substantiates the argument that women entrepreneurs are unable to invest ample amount of time on business owing to their responsibilities towards household activities. The financial performance of the business also displays significant gender difference with the male entrepreneurs performing better on the parameters of annual turnover, assets, savings. As they ventured out, female entrepreneurs fell short of motivation in the form of encouragement from family/friends, and with dearth amount of successful female entrepreneurs in the community, the female entrepreneurs had no mentors/advisors who could inspire them. Financial motivation also fell short for female entrepreneurs as they failed to obtain monetary aid from financial institutions nor could they manage financial support from their families. Female also faced problems such as lack of self-confidence, family-business role conflict stress, training, indifferent attitude from society, lack of product demand, constraint-free mobility etc.

In conclusion, gender is a social construct and it determines the role of a man and woman in a social milieu, the expectations and responsibilities of a man and woman is not biologically determined (Snyder and Tadesse, 1995)[4]. Entrepreneurs irrespective of gender are a central catalyst for the growth of economic and social status of a nation, the essence of entrepreneurship can be derived by coming together of both the sexes with its unique characteristics to fulfill the needs and wants of the customers. Since the identification of gender gap in entrepreneurship has been achieved through the study, it is a hope to eradicate the disadvantages faced by female entrepreneurs simply by virtue of their gender. The study aims to encourage policymakers, institutions, government, and non-government organizations to assimilate gender issues into their

[4] Snyder MC, Tadesse M (1995). African women and development. Johannesburg: Witwatersrand University Press.

planning and structure. Despite many speculations on financial problems faced by entrepreneurs on startup, the study substantiates that survival and growth of business do not depend on finance, a shoestring budget is enough so long as an idea with right execution goes hand in hand. The pivotal goal of every business should be creating sales because there are very few problems in business that sales cannot solve.

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APPENDIX - I

Appendix I

Questionnaire of the Ph.D. work entitled
'Entrepreneurship in Nagaland: A Gender Perspective'
Undertaken at Mizoram University, Aizawl
(Please fill up all the questions)

Personal Profile

Name of the Entrepreneur (optional): ……

1. Age at the time of starting business …… Present Age …….

2. Gender: (i) Male (ii) Female

3. Marital Status: (i) Single (ii) Married (iii) Divorced (iv) Widowed

4. Educational level:

(i) Illiterate (ii) Matriculate (iii) Undergraduate (iv) Graduate (v) Post Graduate

5. Your family structure: (i) Joint (ii) Nuclear

6. Number of the family members: ……

7. Parental/spouse main occupation: (i) Agriculture (ii) Business (iii) Govt. Job (iv) Other

8. Do you have any secondary occupation? (i) Yes (ii) No

If yes please specify …….

9. Did you have any business experience before starting the business? (i) Yes (ii) No

If yes, in which sector? ……..

10. Please specify the working hours invested in a day:
    (i) Household chores (work) per day ……
    (ii) Business hour per day …….

Enterprise profile

Name of the enterprise: …….

11. Year of Establishment: …….

12. Origin of the business: (i) Inherited (ii) Purchased (iii) Established by self

13. Form of Business: (i) Sole Proprietorship (ii) Partnership (iii) Limited company

14. Business premises:

(i) Home (ii) Own Building (iii) Rental Building (iv) Market (v) If other, please specify …….

15. Have you undergone EDP training? (i)Yes (ii) No

If yes, name the agency who conducted the EDP: ……..

16. How confident are you to make sufficient funds to repay loans and make profits?

(i)Very confident (ii) Confident (iii) Neutral (iv) Doubtful (v) Very Doubtful

17. How satisfied are you with the level of your product sold in the market?

(i)Totally Satisfied (ii) Satisfied (iii) Neutral (iv) Dissatisfied (v) Totally dissatisfied

18. How satisfied are you with the current financial status of your business?

(i)Totally Satisfied (ii) Satisfied (iii) Neutral (iv) Dissatisfied (v) Totally dissatisfied

19. Nature of Business:

(i) Manufacturing (ii) Retailing/wholesaling (iii) Service (iv)Manufacturing and Trading (v) If others please specify ……..

20. What was the initial investment (Approx)?

21. Your product/service is marketed at:

(i) Local level (ii) State level (iii) National level (iv) International level

22. Total number of employees working in your business? Indicate in number.

a. At the starting of enterprise : Permanent ……. Temporary …….

b. At present : Permanent ……. Temporary …….

23. What was the annual turnover of your business? Please tick the relevant one

Turnover	**First year**	**Currently**
Below 50,000		
50,000 - 1,00,000		
1,00,000 - 2,00,000		
2,00,000 - 3,00,000		
3,00,000 and above		

24. What changes do you see in your family income/assets because of your contribution (In Rupees)?

Sl No	**Items**	**Before**	**After/Now**
1	Assets (In Rupees)		
2	Liabilities		
3	Savings		

Please respond by putting a tick mark (√)						
Statement relating to Ambitious Factors						
		Strongly Agree	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
1	I wanted to give shape to my ideas and skills					
2	I wanted to acquire wealth					
3	I always wanted to be an employer					
4	I wanted to fulfil the ambition of my family members					
5	I wanted to be independent					
6	I wanted to earn respect and recognition in society					
Statement relating to Compelling Factors						
		Strongly Agree	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
7	I was frustrated in my previous job					
8	I had to clear debts					
9	I was Unemployed					
10	I needed flexibility to manage my work and family.					
11	I lack higher education to get good job					
12	I needed money to survive					
Statement relating to Facilitating Factors						
		Strongly Agree	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
13	I had Sufficient amount of money to invest in business					
14	I received government subsidies					
15	I received training from government agencies / institutions					
16	My family/friends Encouraged and supported me					
17	Success stories of entrepreneurs encouraged me					
18	I am lucky to get Bank and financial institution support					
Statement relating to Personal problems						
		Strongly Agree	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
19	My dual responsibility to family and work is highly affected					
20	My active participation in social activities/ functions are affected					
21	My family does not support me in my venture					
22	I face indifferent attitude from society					
23	I lack self confidence					
24	Lack of formal training affects my venture					
Statement relating to Marketing problems						
		Strongly Agree	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**

25	There is lack of adequate demand of my product					
26	The competition in the market is stiff					
27	Inadequate Storage facilities affects marketing					
28	The advertisement cost is very high in the state					
29	The Poor means of transport curtails marketing activity					
30	I face difficulty in travelling					
Statement relating to labour problems						
		Strongly Agree	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
31	Labour absenteeism is high					
32	They demand unreasonable wage					
33	Non-availability of skilled labour					
34	I face trade union problems frequently					
35	Experience workers leave the unit after sufficient exposure					
Statements relating to Financial problem						
		Strongly Agree	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
36	I am Compelled to sell goods on credit					
37	I have a very limited working capital					
38	I don't get any assistance from government agencies					
39	I am unaware of the government sponsored credit schemes					
40	I lack ideas on cost benefit					
41	Financial Demands from factional groups					

36. Suggest any measures for the development of entrepreneurship in Nagaland.

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Thank You for your time

APPENDIX - II

Appendix II

List of selected samples

Table: 2.1 Sample Selection of Dimapur Female Entrepreneurs

50 Random Numbers
2082 1803 0263 0126 1168 2168 0914 1184 1006 1539 1685 2362 0965 1031 1463 1914 1676 0644 1361 2219 0761 1641 1381 0898 2346 0380 0406 0330 0558 2250 1930 2260 1269 1863 1828 0187 0355 0482 0101 1244 1939 1600 0873 0044 0152 1092 0019 0228 0863 1336 **Specs:** This table of 50 random numbers was produced according to the following specifications: Numbers were randomly selected from within the range of 0001 to 2378. Duplicate numbers were not allowed. This table was generated on 7/17/2015

Source: *Stat Trek Random Number Generator*

Table: 2.2 Sample Selection of Dimapur Male Entrepreneurs

50 Random Numbers
2513 4905 2774 3352 2389 5278 4563 3799 2413 3663 4365 5165 4129 5103 4315 4544 3084 2420 5185 4843 2960 2793 4066 2382 3756 4086 3868 4521 4699 2618 3818 3899 4427 4979 4688 3426 4303 2444 3569 4645 4327 3736 2599 3103 3135 3041 3321 2482 4998 2494 **Specs:** This table of 50 random numbers was produced according to the following specifications: Numbers were randomly selected from within the range of 2379 to 5286. Duplicate numbers were not allowed. This table was generated on 7/17/2015.

Source: *Stat Trek Random Number Generator*

Table:2.3 Sample Selection of Kohima Female Entrepreneurs

50 Random Numbers
0760 1116 0524 0512 0072 1391 0538 1307 1739 0443 1594 0404 1708 0060 0951 0543 0454 0244 0875 0772 1555 0519 1364 1567 1434 0046 0156 0665 1403 1453 1778 0328 0149 1161 1701 0557 1250 0122 1716 1353 0653 0963 0982 0925 1097 0581 0340 0588 1632 0290 **Specs:** This table of 50 random numbers was produced according to the following specifications: Numbers were randomly selected from within the range of 0001 to 1789. Duplicate numbers were not allowed. This table was generated on 7/17/2015.

Source: *Stat Trek Random Number Generator*

Table:2.4 Sample Selection of Kohima Male Entrepreneurs

50 Random Numbers
2225 4107 1932 2243 2038 2653 3551 3602 1991 2067 2565 3814 2811 4364 2448 4166 4499
2771 3199 2642 4312 4060 4089 4001 4265 3474 3104 3485 2342 3756 2987 3836 4030 4177
3737 2313 3843 2723 1884 4400 3796 2137 4371 3884 1873 2419 4254 4235 3562 2840
Specs: This table of 50 random numbers was produced according to the following specifications: Numbers were randomly selected from within the range of 1790 to 4532. Duplicate numbers were not allowed. This table was generated on 7/17/2015.

Source: *Stat Trek Random Number Generator*

Table:2.5 Sample Selection of Mokokchung Female Entrepreneurs

50 Random Numbers
1478 1496 1440 1609 0640 0868 1111 0383 0819 0794 1335 1459 1552 1272 0364 0875 0625
0091 1230 1310 0252 1212 1366 0084 1716 1137 1590 0696 0700 1616 0154 0576 1522 0434
1485 0546 1149 0271 1156 1534 1328 0196 1380 0397 1597 0210 0408 0278 0670 1242
Specs: This table of 50 random numbers was produced according to the following specifications: Numbers were randomly selected from within the range of 0001 to 1749. Duplicate numbers were not allowed. This table was generated on 7/17/2015.

Source: *Stat Trek Random Number Generator*

Table:2.6 Sample Selection of Mokokchung Male Entrepreneurs

50 Random Numbers
2575 2213 1867 2388 2776 2130 2117 3589 3076 2145 2985 3456 2041 3297 2000 3422 3576
2596 2151 2054 1825 2513 2401 3256 2125 3047 3269 3123 3560 3680 2284 3089 3143 3498
1916 3673 2826 3414 2166 2922 3644 3430 3034 2271 2609 2630 2568 2755 2192 1929
Specs: This table of 50 random numbers was produced according to the following specifications: Numbers were randomly selected from within the range of 1750 to 3701. Duplicate numbers were not allowed. This table was generated on 7/17/2015.

Source: *Stat Trek Random Number Generator*

APPENDIX - III

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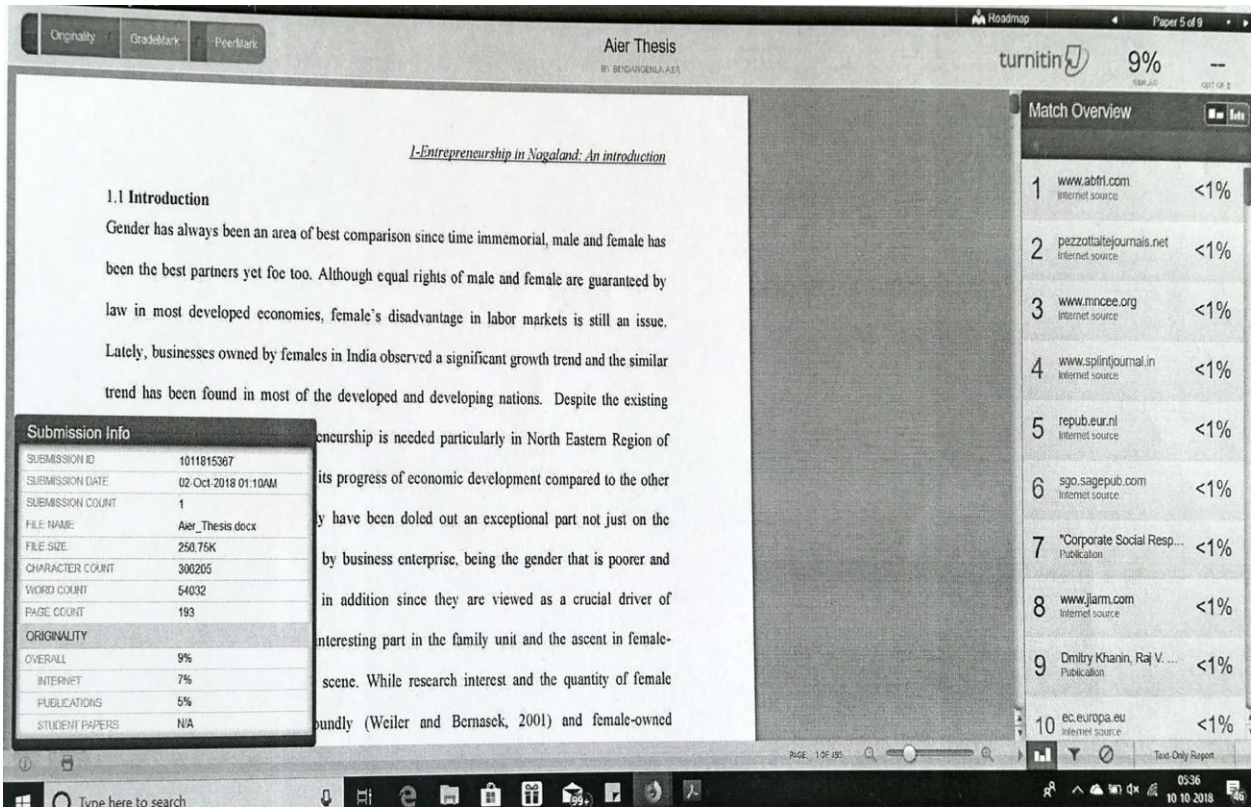
1-Entrepreneurship in Nagaland: An introduction

1.1 Introduction

Gender has always been an area of best comparison since time immemorial, male and female has been the best partners yet foe too. Although equal rights of male and female are guaranteed by law in most developed economies, female's disadvantage in labor markets is still an issue. Lately, businesses owned by females in India observed a significant growth trend and the similar trend has been found in most of the developed and developing nations. Despite the existing literature, study on female entrepreneurship is needed particularly in North Eastern Region of India, the region had been slow in its progress of economic development compared to the other parts of India. Females specifically have been doled out an exceptional part not just on the grounds that they remain to profit by business enterprise, being the gender that is poorer and experiences more separation, yet in addition since they are viewed as a crucial driver of entrepreneurship in light of their interesting part in the family unit and the ascent in female-headed families over the creating scene. While research interest and the quantity of female businesses has accelerated profoundly (Weiler and Bernasek, 2001) and female-owned businesses represent the quickest developing section of small businesses, yet the female's enterprise is still fundamentally lower than that of male (Langowitz and Minniti, 2007).

According to the Global Entrepreneurship Monitor, "in high-income countries male are almost twice as likely as female to be involved in early-stage entrepreneurial activity or established business ownership, while in middle-income countries gender gap in early-stage entrepreneurial activity is more than 25 percent and for established business ownership it widens to 59 percent" (Minniti *et al*, 2005). It should be noted that it is only the countries like USA and UK where researches on female entrepreneurs have been highly documented (Ahl, 2002), there is a gigantic shortage of exact proof from around the globe that can add to the information about the attributes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APPENDIX - IV

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ENTREPRENEURSHIP: A GENDER PERSPECTIVE STUDY

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Abstract

Male and female are different in most of entrepreneurial aspects as observed from previous studies. Gender gap in the study is scrutinize by using primary data collected from 297 entrepreneurs of Nagaland using random sampling, the data combine socio economic characteristics and motivational characteristics. In the first part of the study chi square has been used to prove the hypothesis and as the variables chosen were at nominal level it was applied to analyze difference between them. The second part of the study emphasized on categorizing the factors that motivated the respondents to choose entrepreneurship as their career. As claimed in earlier studies, female entrepreneurs were found mostly unmarried and belonged to nuclear families indicating a family responsibilities post a hindrance for their commercial venture. However they were found equally educated as male entrepreneurs and majority of the entrepreneurs started their entrepreneurial venture between the age group of 26-35.

Introduction

Evidence to date suggests that a variety of factors contribute to explaining observed differences in entrepreneurial behavior across genders and such difference have significant implications at the macroeconomic level. Male and female entrepreneurs differ in the way they operate their business, this difference can be attributed to the type of business they operate, their marital status, kind of family they belong to, educational qualification, the age they started their business and their business experience prior to starting the enterprise. Perhaps male and female have different socioeconomic characteristics and, if we were to correct factors such as education, wealth, and family and work status, those differences would disappear. Such diversity among male and female entrepreneurs triggers curiosity to envisage into the depth of its differences and identify reason leading to it. A number of factors also contribute in motivating the entrepreneurs to venture, provides a basis of survival and emerging successful in the entrepreneurial arena. A number of factors help motivate, encourage and influence entrepreneurs to set up and grow their businesses, Eduardo Morato, (2005). It is true that the entrepreneurship doesn't spring from everybody in the society, factors of motivation varies from individual to individual depending on the family socialization, ideological values, investment climate, material resources and readiness of the socioeconomic and political system.

There is sea change in the field of entrepreneurship in Nagaland over the years. The evolution and development of entrepreneurship in the state plays a vital role through creation of utilities and generation of employment within a short period. Entrepreneurship is considered to be better career option by the people of the state as it makes an individual financially self-reliant as well as adds to the economy's wealth creation process, paving the path to fast growth and development in the state. A panel of 297 entrepreneurs were selected for this study, the entrepreneurs were compared at a founder level to find similarities and differences in their marital

status, educational qualification, family structure, age while starting business, nature of business and business experience of the entrepreneurs prior to starting business. As the variables chosen were at nominal level, chi square analysis was applied to analyze difference between them. The second part of the study emphasized on categorizing the factors that motivated the respondents to choose entrepreneurship as their career. The motivational factors are divided into three categories such as, ambitious factor, compelling factor and facilitating factor.

Objectives of the Study

The present study has two specific Objectives such as:

1. It aims to identify the difference between the male and female entrepreneurs on the following ascribed factors:
    a) Age at the time of establishing their business.
    b) Family structure of the entrepreneurs.
    c) Marital status of the entrepreneurs.
    d) Educational qualification of the entrepreneurs.
    e) Type of business they operate.
    f) Business experience prior to establishing their current business.

2. To identify various factor that motivated the entrepreneurs to start up their enterprise, such as:

    a) The ambitious Factors.
    b) The compelling Factors.
    c) The facilitating Factors.

Related Literature

Although equal rights of male and female are guaranteed by law in most developed economies, female's disadvantage in labor markets is still an issue. In recent years the rate of new business owned by female has increased significantly in India and the similar trend has been found in most of the developed and developing nations. The recent trend on the entrepreneurial study provides evidence of massive transformation in the growth of research studies on the gender difference of entrepreneurs. Studies on gender differences in entrepreneurship have indicated that while post-venture creation (retrospective) studies find little or no differences between men and women entrepreneurs, pre-venture (prospective) studies and theories suggest that there may indeed be significant differences between male and female in terms of their motivations, inclinations, and intentions to start a business. Furthermore, this gap in entrepreneurial activity varied significantly from country to country ranging from a 5 to 1 ratio in Japan to a 1.04 to 1 ratio in Thailand, Reynolds et al. (2002). Scherer, Brodzinski, & Wiebe (1990) also found that males have a higher preference for entrepreneurship than females.

Earlier studies of Reynolds (1997) had taken age as a key demographic characteristic of selected entrepreneurs to understand the entrepreneurial behaviors and intentions and came to the conclusion that age of entrepreneurs also help to shape their behavior toward entrepreneurship. The study suggests that age of the person depicts the increase in experience and it has been the basis of experience and growth evaluation for various learning. In the Indian scenario where female are deprived of many rights, on the gender perspective of entrepreneurship too female are found as late entrants in the area. They set up their business in the later stage of life (35 years) unlike male as found in a comparative study of genders selected from four cities of India, Shrivastva (1994). There was no significant difference found on the when comparing the age effect on male and female by Wagner (2007).

Managing home and work is a crucial decision for male and female, however household chores, family and childcare, care for the elderly still are mainly a female domain, and so family environment play a more important role for women's employment decisions as compared to men's. The effect of family involvement on the decision to start a self-employment is hazy though, McManus (2001). People from small sized families tend to have comparatively lesser

responsibilities and generally result in a higher labor force participation rate, increasing the propensity for both dependent and self-employment. Shrivastva (1994) found in his comparative study that female entrepreneurs belonged mostly to nuclear families compared to male as nuclear families has less family responsibilities and obligations which didn't become a hindrance for them to venture into commercial activity.

A comparative studies on gender in United States of America by Stevenson (1993) found that female entrepreneurs generally were better educated than male entrepreneurs, but more very often they did not have an educational background in business, female were also less likely to have previous management experience, they also did not have any experience relevant to the business venture initiated and neither had specific knowledge of the business nor managerial experience before embarking on the business. The background variable studied by Dhillon & Powland (1995) on male and female entrepreneurs reflected the similarity between them except on age, educational qualification and income. Female were found much older than male, less educated (contrary to other findings) and had higher annual income (similar to the findings of Hisrich & Bush, 1996).

The study conducted by Shrivastava (1994) depicts the normal route to entrepreneurship for male entrepreneurs was to venture into same line of business where they had prior experience in both technical and managerial terms, the experience acquired from previous employer. Whereas the female entrepreneurs plunged into business without such prior experience. The type of business operated by the entrepreneurs also differed as women were mostly in services while men were in manufacturing. The lack of professional or business experience prior to start up is also comparatively lesser in female Compared to male, female have less professional experience due to maternity leave spells, more frequent part-time work, and resulting discontinued employment histories. More generally, the employment status is pivotal to the start-up decision, Blanchflower and Oswald (1998).

The key to entrepreneurial performance is motivation, motivational orientation of the entrepreneurs drives them to choose business as a career and helps them to sustain in the field. People are drawn towards the entrepreneurial arena by varied factors, a study conducted by Noor et al. (2014) found the main factor of people going into business is related to life and family security. One of the main motives why people opt for business is because they prefer to be independent. Since there is no clear differentiation between "business start-up" and "growth" motives, in this research business start-up motives are considered as those motivate entrepreneurs to start their own business venture. This is due to the fact that most of us detest receiving instructions from others. This means that the reason more people are venturing into business is because they want to be independent and their will to be free of any control or become one's own boss Carter et.al (2003), Hung et.al (2011). Murugesan & Sankaran (2006), in their study of 153 entrepreneurs of Tamil Nadu (India) found that majority of the entrepreneurs are motivated mainly by the urge to attain economic independence such as the desire to earn money and to be self-employed. Rodrigo (1986), in his study of Cali Columbia based 64 entrepreneurs, found out the following motivating factors for entrepreneurship: independence, desire to make a reality of their ideas, confidence in their capacities, desire to develop their initiative and creativity, money, and the need desire to be their own boss, and desire to define their life path before getting old. Manickavasagam (2007) concluded in their work that 'family members, friends and relatives' influenced to start the entrepreneurial activity.

Sampling Design

The study was conducted on a sample of 297 entrepreneurs belonging to various sectors in Nagaland. Random sampling was adopted to select the enterprise/entrepreneurs. Out of 297 entrepreneurs so selected 147 were male and 150 were females. The sample of the study was drawn

from the urban areas of three districts in Nagaland, namely, Kohima, Dimapur and Mokokchung. The districts were selected based on the number of registered entrepreneurs as per the state's statistical handbook 2013. It has been identified that the above given districts had the highest number of registered entrepreneurs in the year 2012-13. Such selected entrepreneurs/ enterprise represent different kind of ownership viz., sole proprietorship, partnership firms and private limited companies. The respondent entrepreneurs have educational qualification such as matriculate, undergraduate, graduate and post graduate. They also belong to different age group, having different marital status, religion and different family backgrounds.

Hypothesis

There is significant difference between male and female entrepreneurs with regard to their entrepreneurial tendencies, the sub hypothesis are:

1. There is no significant difference as regard to the age of starting enterprise, family structure, marital status and educational qualification of the male and female entrepreneurs in Nagaland.

2. There is no significant difference among male and female entrepreneurs in their ascribed factors like type of business, business experience prior to establishment.

Analysis of Study

The entrepreneurs were compared at a founder level to find similarities and differences in their marital status, Educational qualification, family structure, age while starting business, nature of business and business experience of the entrepreneurs prior to starting business. As the variables chosen were at nominal level Chi square analysis was applied to analyze difference between them. Henry Garett ranking have been used for the purpose of analysis and inferences of the Motivational factors which pushed and pulled the entrepreneurs into the entrepreneurial venture. Data analysis was done with the help of SPSS and Microsoft Excel software packages.

Survey Result

The motivating factors were ranked by the respondent entrepreneurs on the basis of their preferences from scale 1 to 6 where 1 stands for the Highest score and 6 stand for the least score. Henry Garett Ranking method was used to analyze the data as follows:

$$\text{Percent Position} = \frac{100(Rij - 0.5)}{Nj}$$

Where, Rij = Rank given for the jth variable by the jth respondents

Nj= Number of variable ranked by the jth respondents.

Table 1.1: Henry Garrett ranking of Ambitious motivating factor of Entrepreneurs

Ambitiuos Factors	Total Score	Average Score	Rank
To Give Shape to Ideas and Skills	19807	66.70	1
Acquire Wealth	14771	49.73	3
To be an Employer	11776	39.65	5
To Fulfill the ambition of Parents/Self/Spouse	13936	46.92	4
To be Independent	18072	60.85	2
To earn respect and recognition in society	10747	36.19	6

Source: Field Survey

As ranked on the basis of entrepreneurs preference of ambitious factor that motivated them to take up entrepreneurship as a career option on Table 1.1, To Give shape to ideas and skills is ranked first with a total score of 19807 and an average score 66.70. To be Independent is ranked second with a total score of 18072 and an average score 60.85, Acquire Wealth has been

ranked third with a total score of 14771 and an average score 49.73, To Fulfill Ambition of Parents/Self/Spouse has been rank fourth with a total score of 13936 and an average score 46.92, To Be an Employer has been ranked fifth with a total score 11776 and an average score 39.65, To earn respect and recognition in society has been ranked last with a total score of 10747 and an average score 36.19.

Table 1.2: Henry Garrett ranking of Compelling motivating factor of Entrepreneurs

Compelling Factors	Total Score	Average Score	Rank
Frustrated in Previous Job	12026	40.50	6
To clear Debts	12928	43.53	5
Unemployment	17870	60.17	2
Utilize Business Skills	18615	62.68	1
Lack of Higher Education	13468	45.35	4
Need more money to Survive	14162	47.68	3

Source: Field Survey

Table 1.2 indicates the ranking done on the basis of factor that compelled entrepreneurs to take entrepreneurship as a career option, To utilize business skills has been ranked first with a total score of 18615 and an average score 62.68, Unemployment has been ranked second with a total score of 17870 and an average score 60.17, Need more money to survive has been ranked third with a total score 14162 and an average score 47.68, Lack of Higher Education has been ranked fourth with total score 13468 and an average score 45.35, To clear Debts has been ranked fifth with total score 12928 and an average score 43.53, Frustrated in previous job has been ranked last with total score 12026 and an average score 40.50.

Table 1.3: Henry Garrett ranking of facilitating motivational factor of Entrepreneurs

Facilitating Factors	Total Score	Average Score	Rank
Sufficient property and money in hand	12151	40.91	6
Various subsidies and incentives offered by the government	13603	45.80	4
Training Undergone	16167	54.43	3
Encouragement from family, friends and relatives	17933	60.38	1
Success stories of Entrepreneurs	16359	55.08	2
Bank and Financial Institution support	12967	43.66	5

Source: Field Survey

Table 1.3 indicates the ranking done on the basis of factor that facilitated the entrepreneurs to take entrepreneurship as a career option, Encouragement from Family, Friends and Relatives has been ranked first with a total score of 17933 and an average score 60.38, Success stories of Entrepreneurs has been ranked second with a total score of 16359 and an average score 55.08, Training Undergone has been ranked third with a total score 16167 and an average score 54.43, Various subsidies and incentives offered by the government has been ranked fourth with total score 13603 and an average score 45.80, Bank and Financial Institution Support has been ranked fifth with total score 12967 and an average score 43.66, Sufficient property and money in hand has been ranked last with total score 12151 and an average score 40.91.

Fig 1.4 Marital Status of male and female entrepreneurs

Marital status of the Respondents	Gender of the respondents		Total
	Male	Female	
Single	37	57	94
Married	108	79	187
Divorced	1	5	6
Widowed	1	9	10
Total	147	150	297

Source: Field Survey, df= 3, □□= 17.791, p> 0.001

As depicted in figure 1.4 majority of the respondents are married though the marriage profile of male and female entrepreneurs are portrayed as different. 73.5% of the male entrepreneurs are married, 25.2% are single, 0.7 % is divorced and 0.7% is widowed. 52.7% of the female entrepreneurs are married, 38.0% are single, 3.3% divorced and 6% are widowed. Significant difference was observed among the genders, however higher percentage of women entrepreneurs was single as compared to male and a striking difference in the percentage of divorced and widowed entrepreneurs. As has been the tradition of humanity that women are responsible to take care of family and home once they are married is clearly indicated in the lower number of married female entrepreneurs compared to male of the same category. However the Null hypothesis was rejected with p>0.001 and thus there is significant relationship between gender and marital status of entrepreneurs. It was found in the study conducted by Loscocco (1991); Tigges & Green (1992) that Female entrepreneurs have "double assignments"; i.e. they are running an enterprise and a household at the same time. These "double assignments" may limit the time female entrepreneurs spend on their businesses and hence the numbers of single, widowed and divorced female entrepreneurs are higher compared to male entrepreneurs in this study.

Fig 1.5 Family Structure of the Respondents

Family Structure of the Respondents	Gender of the respondents		Total
	Male	Female	
Joint	17	6	23
Nuclear	130	144	274
Total	147	150	297

Source: Field Survey df= 1, □□= 5.947, p>0.015

A comparative analysis of the data depicted as revealed in figure 1.5 it is observed that 11.6% of the male entrepreneurs belonged to joint family compared to female entrepreneurs 4%. It was also observed that majority 96% of the female entrepreneurs belonged to nuclear family as compared to male entrepreneurs 88.4%. However the difference was statistically significant indicating that there was difference between gender and family structure of the entrepreneurs X^2= 5.947, p>0.015.

Other Studies conducted on the same line supported the same result; it states that the nuclear family structure was predominant among entrepreneurs in urban areas. Rani. C (1992) in her study on women entrepreneurs found that 78% of entrepreneurs from the small scale sector belonged to nuclear families. Women entrepreneurs belonged more to nuclear families than men in a comparative study conducted by Srivastava (1994).

Fig 1.6 Educational level of the Respondent

Educational level of the Respondent	Gender of the respondents		Total
	Male	Female	
Illiterate	12	18	30
Matriculate	30	28	58
Undergraduate	26	27	53
Graduate	51	55	106
Post Graduate	28	20	48
Others	0	2	2
Total	147	150	297

Source: Field Surve y df= 5, □□= 4.742, p<0.448

It was found in figure 1.6 that 8.2% of the male respondents are illiterate, 20.4% are matriculate, 17.7% are undergraduate, 34.7% are Graduate, 19% are post graduate. While 12% of the female respondents are illiterate, 18.7% are matriculate, 18% are undergraduate, 36.7% are graduate, 13.3% are Post graduate, 1.3% is others. The apparent difference was not found to be significant.

Fig 1.7 Nature of business

Nature of business	Gender of the respondents		Total
	Male	Female	
Manufacturing	12	4	16
Retail	54	39	93
Wholesale	9	9	18
Manufacturing & Trading	32	31	63
Service	40	67	107
Total	147	150	297

Source: Field Survey df= 4, χ^2= 12.041, p>0.010

Figure 1.7 indicates that a larger number 44.7% of enterprising women belonged to service sector as compared to male entrepreneurs 27.2%, 26% of the female entrepreneurs were enterprising at retail sector while 36.7% of male entrepreneurs belong to the same sector which was comparatively higher than female entrepreneurs. Only 2.7% of the female entrepreneurs were enterprising at manufacturing sector which is very less compared to male entrepreneurs 8.2%, there was less difference identified between the male 21.8% and female entrepreneurs 20.7% in the manufacturing and trading unit whereas there was no observed difference in the wholesale sector between the female entrepreneurs 6% and the male entrepreneurs 6.1%. However the difference was statistically significant and thus the nature of business is dependent on the gender of the entrepreneurs.

As per the report of OECD, 1998 Male and female entrepreneurs work in different sectors. Female entrepreneurs are overrepresented in the retail- and service sectors, in particular in personal services. While the study of Van Uxem & Bais (1996) shows that Male entrepreneurs are overrepresented in manufacturing, wholesale trade and financial services.

Fig 1.8 Business experience before starting the present business

Business experience before starting the present business	Gender of the respondents		Total
	Male	Female	
Yes	65	40	105
No	82	110	192
Total	147	150	297

Source: Field Survey df= 1, χ^2= 10.006, p>0.002

As depicted in the figure 1.8, it is apparent that male entrepreneurs 44.2% have higher business experience compared to female entrepreneurs 26.7%. And majority of the female entrepreneur 73.3% started off their business fresh and inexperienced while majority of the male entrepreneurs 55.8% started it off without prior experience but were comparatively lesser to the female entrepreneurs. Thus there is statistical significance and hence can be said that business experience is dependent on gender.

It is evident from the result that business in Nagaland has been adapted by male first and female entered the scene later either compelled by economic factor or motivated by the market scenario, identification of business opportunity, facilitated factors or the success stories of entrepreneurs. Various studies correlates with the business experience among gender prior to establishing their own business, Men are more likely to have been employed prior to the start-up of their business and tend to have more working experience (Van Uxem & Bais, 1996; Welsch & Young, 1982).Men are also more likely to have earlier entrepreneurial experience (Fischer et al., 1993, Kalleberg & Leicht, 1991). Additionally, they have more industry experience and experience with human resource management, financial management and the application of

modern technologies (Fischer et al. 1993, Van Uxem & Bais, 1996).

Fig 1.9 Age at the time of starting business

Group of Age at starting	Gender of the respondents		Total
	Male	Female	
16-25	53	49	102
26-35	71	77	148
36-45	17	21	38
46-55	5	3	8
56 and above	1	0	1
Total	147	150	297

Source: Field Survey df= 4, □□= 2.291, p<0.682

As depicted in Fig 1.9, 36.1% of the male respondents were between the age group of 16-25, 48.3% were between the age group of 26-35, 11.6% were between the age group of 36-45, 3.4% were between the age group of 46-55, 0.7% were 56 years and above. While 32.7% of the female respondents were between the age group of 16-25, 51.3% were between the age group of 26-35, 14% were between the age group of 36-45, 3.4% were between the age group of 46-55, 2% were 56 years and above. The analysis shows a $p<0.670$ and thus it can be said that there is no significance between gender and the age of entrepreneurs while starting the enterprise.

Conclusion

The dual objective of the paper had been to firstly identify the entrepreneurial difference of selected entrepreneurs from a gender perspective which were analyzed based on variables like age of entrepreneurs at the time of establishing their business, family structure, marital status, educational qualification, type of business, business experience prior to establishing their current business. The result show evidence that there is significant difference between gender and marital status of the entrepreneurs, as women have dual responsibility of looking after family and business as such the number of single women was much higher compared to single men. The percentage of women belonging to joint families were lesser compared to men as the responsibilities of people belonging to joint families tend to be more compared to nuclear families which is why the number of women entrepreneurs belonging to nuclear families were more, the difference was found statistically significant. Women in this study were found concentrated more on Service sector compared to men who were comparatively higher in manufacturing, retail etc and found the relationship between gender and nature. However the study shows no significant difference men and women entrepreneurs regarding the age of starting their business, most of the entrepreneurs have started their business between the age group of 26-35, and the difference between gender and educational level was also found insignificant. As has been stated by the study of Brush 1992, men and women entrepreneurs tend to differ in experience; the present study also shows there is statistical significance and hence said that business experience is dependent on gender. The study also helps to identify factors that motivated entrepreneurs and it was found that to give shape to their entrepreneurial ideas and skills works towards the birth of enterprises. To be the master of own and the idea of economically sound life too pulled the respondent entrepreneurs to do something of their own and venture into the business arena. They were also compelled to plunge into the arena by factors like Utilizing Business Skills, massive unemployment among the youngsters in Nagaland also compels them to start up business. Various external forces too act as motivating aspect that attracts the entrepreneurs towards the venture, encouragement from the Closed ones/members plays the most important role followed by success stories shared by successful entrepreneurs, various trainings and courses taken up by them facilitated them to easily take up business as their career option.

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An Empirical Study on the Gender Difference in Entrepreneurship

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Abstract:

Male and female entrepreneurs differ in the way they operate their business, this difference can be attributed to the type of business they operate, their marital status, kind of family they belong to, educational qualification, the age they started their business and their business experience prior to starting the enterprise.

Such diversity among male and female entrepreneurs triggers curiosity to envisage into the depth of its differences and identify reason leading to it. For centuries entrepreneurship has been considered as a proportion for male, till date it is a man's domain. Apart from economists, psychologists have also described entrepreneurs as 'men'. Lights have been shed on women entrepreneurs recently as they progressed in the field which however led to draw differences between the entrepreneurs on gender basis. A panel of 297 entrepreneurs were selected for this study, the entrepreneurs were compared at a founder level to find similarities and differences in their marital status, educational qualification, family structure, age while starting business, nature of business and business experience of the entrepreneurs prior to starting business. As the variables chosen were at nominal level, chi square analysis was applied to analyze difference

between them. Statistically significant difference was observed between gender and type of business, business experience, marital status and family structure of the entrepreneurs. However educational qualification and age at the time of starting the business were found to be independent of gender.

Key words: Entrepreneurs, age, marital status, educational qualification, nature of business, family structure and business experience.

INTRODUCTION

'No two entrepreneurs are the same', the difference among them are in respect of age, kind of business they operate, their background and experience, educational qualification, etc. Such diversity among male and female entrepreneurs triggers curiosity to envisage into the depth of its differences and identify reason leading to it. For instance, they may differ because their societal opportunities are unevenly distributed or as a result of different upbringing or because of different expectation from its family for instance women are expected only to help in household activities and thereby they are discouraged to be an entrepreneur and men on the other hand are expected to work because they are considered the bread earner of the household. For Centuries entrepreneurship has been considered as a proportion of male, till date it is a man's domain. Apart from economists, psychologists have also described entrepreneurs as 'men' Collins and Moore (1964) in their book on "The Enterprising Man" noted that men who go the entrepreneurial way were not remarkably likeable people. Though it started off as gender specific but it is no longer specified to male alone. Influenced by different forces female folks made its appearance in the entrepreneurial field, while a number of research studies reveal a growing number of women entrepreneurs and women-owned businesses, findings show

that the level of male entrepreneurial activity is still higher compared to that of women and was observed that self-employment rates of female are about half the rates for male (Minniti *et al.* 2006). The current scenario depicts a rate of new business creation by women significantly outpacing the rate of new business created by men across all ethnic groups in the United States. It has been observed in India in the recent years that the rate of new business owned by female has increased significantly and the similar trend has been found in most of the developed and developing nations. Lights have been shed on women entrepreneurs recently as they progressed in the field which however lead to draw differences between the entrepreneurs on gender basis, studies show that Male and female entrepreneurs differed significantly on marital status as male entrepreneurs are usually found married with wives assuming supportive traditional role. Husbands of married female entrepreneurs tend to be less supportive as they usually have their respective job or business which is often considered as the primary source of livelihood of the family and thereby sidelined the wife's activity. Women entrepreneurs have less stable marriage, they were usually divorced mostly single or widowed.

Cross-national empirical studies report significant differences in female and male entrepreneurial activity, with various factors affecting small business performance across countries. Such gender differences are significantly and systematically observed, and they vary across countries in GDP and region. In general, women owned businesses are of smaller size compared to those of their male counterparts. Many female opt for entrepreneurship out of necessity as the income of the male in the family cannot suffice the growing need of the family, as such the gender difference in the start-up activity are significantly prevalent in middle-income countries whereas they tend to be narrower in lower-income countries. Evidence also suggests that propensity to start business by male and

female entrepreneurs differ and the aspiration for growth too, most of the female enter into low risk and low income business with a mere effort of survival.

The scope for this paper will be limited to a selected start-up characteristic of the entrepreneurs which include their age at the time of venturing to business, family structure, marital status, educational qualification, type of business they operate and business experience prior to establishment. The study will investigate the difference between female and male entrepreneurs on the variables chosen.

OBJECTIVES OF THE STUDY

The present study has been specifically concentrated on identifying the difference between the male and female entrepreneurs on the following ascribed factors:

1. Age at the time of establishing their business.
2. Family structure of the entrepreneurs.
3. Marital status of the entrepreneurs.
4. Educational qualification of the entrepreneurs.
5. Type of business they operate.
6. Business experience prior to establishing their current business.

HYPOTHESIS

There is significant difference between male and female entrepreneurs with regard to their entrepreneurial tendencies, the sub hypothesis are:

1. There is no significant difference as regard to the age of starting enterprise, family structure, marital status and educational qualification of the male and female entrepreneurs in Nagaland.

2. There is no significant difference among male and female entrepreneurs in their ascribed factors like type of business, business experience prior to establishment.

REVIEW OF LITERATURE

Over the last few years, there has been a sea change in the growth of research studies on the gender difference of entrepreneurs. Studies on gender differences in entrepreneurship have indicated that while post-venture creation (retrospective) studies find little or no differences between men and women entrepreneurs, pre-venture (prospective) studies and theories suggest that there may indeed be significant differences between men and women in terms of their motivations, inclinations, and intentions to start a business. Furthermore, this gap in entrepreneurial activity varied significantly from country to country ranging from a 5 to 1 ratio in Japan to a 1.04 to 1 ratio in Thailand (Reynolds *et al.*, 2002). Scherer, Brodzinski, & Wiebe (1990) also found that males have a higher preference for entrepreneurship than females. As women entered into the entrepreneurial scenario later than men, Females tend to have less business experience (Fischer et al., 1993) and their businesses are usually undercapitalized (Carter, 2000; Marlow & Patton, 2005). Lesser capital invested by female could also be an indication of some researchers note that women entrepreneurs have less confidence in their own capabilities (Verheul & Thurik, 2001).

Age of people also shape their behavior toward entrepreneurship as studies suggest that age of the person depicts the increase in experience and it has been the basis of experience and growth evaluation for various learning. Studies suggest that the person's age has been considered as a key demographic characteristic in understanding his or her entrepreneurial behaviors and intentions (Reynolds, 1997). Women set up their business in the later stage of life (35 years)

as found in a comparative study of genders selected from four cities of India (Shrivastva 1994). The women in this study were equally educated as men (graduate and above) but men had more professional qualification than women. The type of business operated by the entrepreneurs also differed as women were mostly in services while men were in manufacturing and for those women they belonged mostly to nuclear families compared to men, nuclear families has less family responsibilities and obligations which didn't become a hindrance for them to venture into commercial activity. The genders also came from very different educational and business experience backgrounds. The skills of people might improve with the age (Welmilla *et al.*, 2011). It is believed that as an individual increase in age the need to earn and live a comfortable life increases which is supported by the studies on entrepreneur in developing countries, The entrepreneurs are in 25-34 age groups at an early stage and 35-44 age groups are of early stage entrepreneurs in the developed countries (Bosma *et al.*, 2007; Karadeniz & Özçam, 2009). According to them, among 18-24 age groups, the rates of early entrepreneurial activities are relatively low, but are at a peak amongst 25-34 age groups but then sharply decline above the age of 44.

The background variable studied by Dhillon & Powland (1995) on women and men entrepreneurs reflected the similarity between them except on age, educational qualification and income. Women were found much older than men, less educated (contrary to other findings) and had higher annual income (similar to the findings of Hisrich & Bush, 1996) Overall, scholars agree that as female-led businesses tend to be smaller in size, they are "cheaper" to finance than those led by male counterparts (Hill *et al.*, 2006). Their business growth is slower, suggesting a preference for lower risk and lower confidence (Langowitz & Minniti, 2007; Verheurl *et al.*, 2006), Men are more likely than women to build empire or enter new market (Still & Timms, 2000).

The study conducted by Shrivastava (1994) depicts the normal route to entrepreneurship for male entrepreneurs was to venture into same line of business where they had prior experience in both technical and managerial terms, the experience acquired from previous employer. Whereas the female entrepreneurs plunged into business without such prior experience.

A comparative studies on gender in United States of America by Stevenson(1993) found that women entrepreneurs generally were better educated than male entrepreneurs, but more very often they did not have an educational background in business, women were also less likely to have previous management experience, they also did not have any experience relevant to the business venture initiated and neither had specific knowledge of the business nor managerial experience before embarking on the business.

SAMPLING DESIGN

The study was conducted on a sample of 297 entrepreneurs belonging to various sectors in Nagaland. Random sampling was adopted to select the enterprise/entrepreneurs. Out of 297 entrepreneurs so selected 147 were male and 150 were females. The sample of the study was drawn from the urban areas of three districts in Nagaland, namely, Kohima, Dimapur and Mokokchung. The districts were selected based on the number of registered entrepreneurs as per the state's statistical handbook 2013. It has been identified that the above given districts had the highest number of registered entrepreneurs in the year 2012-13. Such selected entrepreneurs/ enterprise represent different kind of ownership viz., sole proprietorship, partnership firms and private limited companies. The respondent entrepreneurs have educational qualification such as matriculate, undergraduate, graduate and post graduate.

They also belong to different age group, having different marital status, religion and different family backgrounds.

ANALYSIS OF STUDY

The entrepreneurs were compared at a founder level to find similarities and differences in their marital status, Educational qualification, family structure, age while starting business, nature of business and business experience of the entrepreneurs prior to starting business. As the variables chosen were at nominal level Chi square analysis was applied to analyze difference between them.

SURVEY RESULT

Marital status has been brought to light since marriage and family responsibilities are challenges for an entrepreneur that may undermine the success of business, such responsibilities determine and influence the chosen line of work or career to a great extend especially for women entrepreneurs.

Fig 1.1 Marital Status of male and female entrepreneurs

Marital status of the Respondents		Gender of the respondents		Total
		Male	Female	
	Single	37	57	94
	Married	108	79	187
	Divorced	1	5	6
	Widowed	1	9	10
Total		147	150	297

df= 3, _ = 17.791, p> 0.001

As depicted in figure 1.1 majority of the respondents are married though the marriage profile of male and female entrepreneurs are portrayed as different. 73.5% of the male entrepreneurs are married, 25.2% are single, 0.7 % is divorced and 0.7% is widowed. 52.7% of the female entrepreneurs are married, 38.0% are single, 3.3% divorced and 6% are widowed.

Significant difference was observed among the genders, however higher percentage of women entrepreneurs was single as compared to male and a striking difference in the percentage of divorced and widowed entrepreneurs. As has been the tradition of humanity that women are responsible to take care of family and home once they are married is clearly indicated in the lower number of married female entrepreneurs compared to male of the same category. However the Null hypothesis was rejected with p>0.001 and thus there is significant relationship between gender and marital status of entrepreneurs.

It was found in the study conducted by Loscocco, 1991; Tigges & Green, 1992 that Female entrepreneurs have "double assignments"; i.e. they are running an enterprise and a household at the same time. These "double assignments" may limit the time female entrepreneurs spend on their businesses and hence the numbers of single, widowed and divorced female entrepreneurs are higher compared to male entrepreneurs in this study.

Fig 1.2 Family Structure of the Respondents

Family Structure of the Respondents		Gender of the respondents		Total
		Male	Female	
	Joint	17	6	23
	Nuclear	130	144	274
Total		147	150	297

df= 1, _ = 5.947, p>0.015

A comparative analysis of the data depicted as revealed in figure 1.2 it is observed that 11.6% of the male entrepreneurs belonged to joint family compared to female entrepreneurs 4%. It was also observed that majority 96% of the female entrepreneurs belonged to nuclear family as compared to male entrepreneurs 88.4%. However the difference was statistically significant indicating that there was difference between gender and family structure of the entrepreneurs X^2= 5.947, p>0.015.

Other Studies conducted on the same line supported the same result: it states that the nuclear family structure was predominant among entrepreneurs in urban areas. Rani. C (1992) in her study on women entrepreneurs found that 78% of entrepreneurs from the small scale sector belonged to nuclear families. Women entrepreneurs belonged more to nuclear families than men in a comparative study conducted by Srivastava (1994).

Fig 1.3 Educational level of the Respondent

Educational level of the Respondent	Gender of the respondents		Total
	Male	Female	
Illiterate	12	18	30
Matriculate	30	28	58
Undergraduate	26	27	53
Graduate	51	55	106
Post Graduate	28	20	48
Others	0	2	2
Total	147	150	297

df= 5, □ = 4.742, p<0.448

It was found in figure 1.3 that 8.2% of the male respondents are illiterate, 20.4% are matriculate, 17.7% are undergraduate, 34.7% are Graduate, 19% are post graduate. While 12% of the female respondents are illiterate, 18.7% are matriculate, 18% are undergraduate, 36.7% are graduate, 13.3% are Post graduate, 1.3% is others. The apparent difference was not found to be significant.

Fig 1.4 **Nature of business**

Nature of business	Gender of the respondents		Total
	Male	Female	
Manufacturing	12	4	16
Retail	54	39	93
Wholesale	9	9	18
Manufacturing & Trading	32	31	63
Service	40	67	107
Total	147	150	297

df= 4, □ = 12.041, p>0.010

Figure 1.4 indicates that a larger number 44.7% of enterprising women belonged to service sector as compared to male entrepreneurs 27.2%, 26% of the female entrepreneurs were enterprising at retail sector while 36.7% of male entrepreneurs belong to the same sector which was comparatively higher than female entrepreneurs. Only 2.7% of the female entrepreneurs were enterprising at manufacturing sector which is very less compared to male entrepreneurs 8.2%, there was less difference identified between the male 21.8% and female entrepreneurs 20.7% in the manufacturing and trading unit whereas there was no observed difference in the wholesale sector between the female entrepreneurs 6% and the male entrepreneurs 6.1%. However the difference was statistically significant and thus the nature of business is dependent on the gender of the entrepreneurs.

As per the report of OECD, 1998 Male and female entrepreneurs work in different sectors. Female entrepreneurs are overrepresented in the retail- and service sectors, in particular in personal services. While the study of Van Uxem & Bais, 1996 shows that Male entrepreneurs are overrepresented in manufacturing, wholesale trade and financial services.

Fig 1.5 Business experience before starting the present business

Business experience before starting the present business		Gender of the respondents		Total
		Male	Female	
	Yes	65	40	105
	No	82	110	192
Total		147	150	297

df= 1. = 10.006, p>0.002

As depicted in the figure 1.5, it is apparent that male entrepreneurs 44.2% have higher business experience compared to female entrepreneurs 26.7%. And majority of the female entrepreneur 73.3% started off their business fresh and inexperienced while majority of the male entrepreneurs 55.8% started it off without prior experience but were comparatively

lesser to the female entrepreneurs. Thus there is statistical significance and hence can be said that business experience is dependent on gender.

It is evident from the result that business in Nagaland has been adapted by male first and female entered the scene later either compelled by economic factor or motivated by the market scenario, identification of business opportunity, facilitated factors or the success stories of entrepreneurs.

Various studies correlates with the business experience among gender prior to establishing their own business. Men are more likely to have been employed prior to the start-up of their business and tend to have more working experience (Van Uxem & Bais, 1996; Welsch & Young, 1982).Men are also more likely to have earlier entrepreneurial experience (Fischer *et al.*, 1993, Kalleberg & Leicht, 1991). Additionally, they have more industry experience and experience with human resource management, financial management and the application of modern technologies (Fischer *et al.* 1993, Van Uxem & Bais, 1996).

Fig 1.6 Age at the time of starting business

Group of Age at starting	Gender of the respondents		Total
	Male	Female	
16-25	53	49	102
26-35	71	77	148
36-45	17	21	38
46-55	5	3	8
56 and above	1	0	1
Total	147	150	297

df= 4, □ = 2.291, p<0.682

As depicted in Fig 1.6, 36.1% of the male respondents were between the age group of 16-25, 48.3% were between the age group of 26-35, 11.6% were between the age group of 36-45, 3.4% were between the age group of 46-55, 0.7% were 56 years and above. While 32.7% of the female respondents were

smallness becomes manifest in several ways, like low returns, a small workforce (if any) and a small amount of start-up capital (Van Uxem & Bais, 1996) as such women in this study were found concentrated more on Service sector compared to men who were comparatively higher in manufacturing, retail etc and found the relationship between gender and nature of business statistically significant. As has been stated by the study of Brush 1992, men and women entrepreneurs tend to differ in experience; the present study also shows there is statistical significance and hence said that business experience is dependent on gender. However the study shows no significant difference men and women entrepreneurs regarding the age of starting their business, most of the entrepreneurs have started their business between the age group of 26-35.

The present study still reveals areas deserving further investigation, evidence suggests that a variety of factors contribute to explaining observed differences in entrepreneurial behavior across genders and such differences have significant implications at the macroeconomic level. Considering the limited number of districts undertaken for the study which also explains a limitation in explanatory variables, future research can focus on taking in bigger area for investigation and possible effect of a variety of factors could be considered. Although only six traits were examined in this paper, the study should mark the beginning of a stream of research on why female entrepreneurs differ from male entrepreneurs and identify factors contributing to the success of male entrepreneurs to enhance the development of female entrepreneurs.

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