

SMALL SCALE WOMEN ENTREPRENEURS: A STUDY OF PUSH AND PULL FACTORS IN DISTRICTS LUDHIANA AND JALANDHAR IN PUNJAB

Surinder Sharma¹

The present study is an effort to compare the perceptions of the small scale women entrepreneurs of districts Ludhiana and Jalandhar in Punjab for assessing the push and pull factors motivating women for becoming entrepreneurs. The ongoing study finds that the respondents surveyed have been found agreeing with the push and pull factors considered in the study for motivating women for becoming entrepreneurs. The significant value of Kendall Coefficient of Concordance signifies that there is a close concordance among the perceptions of the respondents pertaining to the statements designed for the study. The application of chi-square test finds that all the statements either push or pull considered in the study motivate the women of both the districts for initiating entrepreneurship significantly. The results of Z statistics find that in case of statement wise comparison there is no difference in the perceptions of the respondents but in case of aggregate comparison there is significant comparison between the respondents of the two districts of Punjab considered in the study. The findings of the ongoing study may be helpful for the researchers, centre and state governments especially those dealing with the micro and small scale industry, non-governmental organizations working for the upliftment of the women in the society, etc. to formulate effective policy that can motivate women to become entrepreneurs.

Key words: Factors, Push, Pull, Small Scale, Women Entrepreneur.

Introduction

In the present scenario, the economies around the sphere irrespective of their features too have realized that the equal partaking of the women contributes directly to the development of the nation significantly. The accessibility of latest data with the Human Development Report (2012) pertaining to the 'Gender Inequality Index (2012)' shows that during 2011 as far as ratio of women to men labour participation is concerned, in

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Introduction

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very high human developed (76.6 per cent of the male share) and low human developed (70.7 per cent of the male share) economies the role of women is more or less the same all over the world. The escalating role of the women in labour participation has gained the attention of the researchers of the social science to locate the factors that are responsible for the entrepreneurial role of the women. In allied research, the study of push and pull factors are gaining significance for determining the factors that propel women for initiating entrepreneurship. With this objective, to examine the push and pull factors motivating women for becoming entrepreneurs the present study has been conducted and categorized into five sections for analysis. Section I deals with the relevant literature reviewed for the ongoing study. This is followed by Section II which discusses the data base and the research methodology adopted for executing the study. Section III comprises of the descriptive analysis for the factors motivating women to become entrepreneurs. Section IV discusses the application of the statistical tools for measuring the influence of the designed statements on respondents and for examining the difference between the two set of respondents of the study. Conclusion and implications are presented in Section V.

Section I

Earlier Studies

There is no dearth of literature available abroad or in India for exploring the various push and pull factors in women entrepreneurship. For instance, Orhan (2001) identifies a number of situations that relate to women's decisions to become entrepreneurs, namely dynastic compliance, no other choice, entrepreneurship by chance, natural succession, forced entrepreneurship, informed entrepreneur and pure entrepreneur. Hughes (2003) identifies that women have been pulled into entrepreneurship by the promise of independence, flexibility and the opportunity to escape barriers in paid employment. His study also argues that women have been pushed into entrepreneurship as restructuring and downsizing has eroded the availability of once secure jobs in the public and private sector. *Mwobobia (2012) identify that women entrepreneurs face serious challenges such as lack of finance, discrimination, problems with the city council, multiple duties, poor access to justice, lack of education, among others. The study recommends that women in entrepreneurship need to be accepted and supported financially, legally and more capacity building should be made available. Khaire (2012) opines that the literature regarding the entrepreneurial ventures by the women leads to conclude that the state is the major player in the development of the entrepreneurs. Sharma (2012)*

concludes that push and pull both type of the factors motivate the women for becoming entrepreneurs. The study of the push factors directly supports that women initiate the entrepreneurship for the financial support of their families. The existence of pull factors also shows that women run entrepreneurship to get financial sovereignty. It signifies that economics by chance or choice plays the significant role for women to be entrepreneurs. Singh (2013) perceive that entrepreneurial spirit is not a male prerogative. The hidden entrepreneurial potentials of women have slowly been changing with the growing sensitivity to the role and economic status in the society. He opines that skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures.

The assimilated review of the available literature helped in the study to compose total twenty-one dimensions/statements that can motivate women for becoming entrepreneurs. With the help of a well structured questionnaire the 'push factors' comprising of 'six dimensions' and 'pull factors' comprising of 'fifteen dimensions' motivating women to become entrepreneurs were assessed separately in the ongoing study. Keeping in view these dimensions the following objective is carried out in the present study:

Objective of the Study

The present study is an effort to compare the perceptions of the small scale women entrepreneurs of districts Ludhiana and Jalandhar in Punjab for assessing the push and pull factors motivating women for becoming entrepreneurs.

Section II

Data Base and Research Methodology

This study is exploratory in nature and is based on primary data. The small scale women entrepreneurs operating for more than two years comprised the universe of the study. They were considered to be one of the most relevant sources of information in this regard as they could provide accurate feedback about the factors motivating women for becoming entrepreneurs. All sorts of small scale women entrepreneurs: organized, unorganized, registered, unregistered, in service as well as in manufacturing sector will comprise the universe of the present study. The definition of the Ministry of Micro, Small & Medium Enterprises, Government of India will be used for considering small scale women entrepreneurs in the study. A sample of 200 respondents was selected using

the stratified convenience sampling, 100 respondents each in Ludhiana and Jalandhar were interviewed personally from May to December, 2012. These two districts are two of the four highly female populated districts of Punjab as per the Statistical Abstracts of Punjab, 2010. The demographic profile of the respondents is presented in exhibit 1.

Exhibit 1: Demographic Profile of the Respondents

Demographic Profile		Ludhiana	Jalandhar	Total	
		(N=100)	(N=100)	(N=200)	Percentage
<i>Age (in Years)</i>	Less than 30	16	18	34	17.0
	More than 30	84	82	166	83.0
	Total	100	100	200	100
<i>Qualification</i>	Upto Matric	7	20	27	13.5
	Upto Graduation	54	31	85	42.5
	Post-Graduation or Above	39	49	88	44.0
	Total	100	100	200	100
<i>Marital Status</i>	Unmarried	12	10	22	11.0
	Married	88	90	178	89.0
	Total	100	100	200	100
<i>Family Members</i>	Less than 4	16	86	102	51.0
	4 to 6	32	35	67	33.5
	More than 6	52	56	108	54.0
	Total	100	100	200	100
<i>Entrepreneurial Experience (in Years)</i>	Less than 4	6	10	16	8.0
	4 to 6	34	28	62	31.0
	More than 6	60	62	122	61.0
	Total	100	100	200	100
<i>Type of Entrepreneurship</i>	Service	53	57	110	55.0
	Manufacturing	47	43	90	45.0
	Total	100	100	200	100

The above table shows that 17.0 percent of the respondents belong to the age group of 'less than 30 years' and 83.0 percent belong to the age group of 'more than 30 years'. 44.0 percent of the respondents were post-graduates or above and 42.5 percent were graduates and 13.5 percent were upto matric. 89.0 percent of the respondents were married and the remaining 11.0 percent were unmarried in the study. 54.0 percent had more than 6 family members followed by 51.0 percent who had less than 4 family

members and 33.5 percent had 4 to 6 family members. 61.0 percent have an experience of more than 6 years followed by 31.0 percent more than 4 to less than 6 years and 8.0 percent have less than 4 years experience of entrepreneurship. 55.0 percent respondents were managing the entrepreneurship of service sector and 45.0 percent the manufacturing sector.

With the help of a well structured questionnaire the push [6 statements (f_1 to f_6)] and pull [15 statements (f_7 to f_{21})] factors motivating women to become entrepreneurs were assessed through a total of twenty statements. The respondents were requested to express their level of agreement/disagreement on a five point scale ranging from strongly agreed to strongly disagreed. Suitable weights were assigned ranging from strongly agreed (5) to strongly disagreed (1) to analyze the collected information. The reliability of the scales used was also computed by using the Cronbach Alpha that was .856 for the respondents of Ludhiana and .876 for the respondents of Jalandhar, which was more than the acceptable level (Cronbach, 1951; Hair *et al.*, 2003). The ongoing study is based on this limitation that the results of the present study may not be generalized as this study is confined to only two districts of Punjab. This study is also qualitative study based on the limited number of variables and further research can be carried out to examine the other factors not considered in the present study for examining the factors motivating women for becoming entrepreneurs.

Section III

Push and Pull Factors in Women Entrepreneurship: Descriptive Analysis

This section is meant for discussing the data assimilated for assessing the factors motivating women for becoming entrepreneurs. The descriptive statistics of twenty one statements along with their respective weighted average score and standard deviation separately for district Ludhiana and Jalandhar and their collectively for these two districts are shown in exhibit 2.

Exhibit 2: Push and Pull Factors in Women Entrepreneurship: Descriptive Analysis

Variables	Statements (in abridged form)	(a) Ludhiana (N=100)		(b) Jalandhar (N=100)		Total (N=200)	
		WAS	SD	WAS	SD	WAS	SD
Push Factors:							
f ₁	to fulfil financial necessities	4.35	1.07	4.46	0.96	4.41	1.01
f ₂	financial support to spouse/family	4.28	1.21	4.40	1.12	4.34	1.16
f ₃	lack of adequate job opportunities	4.25	1.14	4.37	1.05	4.31	1.10
f ₄	family/spouse entrepreneurship had	4.17	1.16	4.29	1.08	4.23	1.12
f ₅	spouse/family feud	4.29	1.17	4.41	1.07	4.35	1.12
f ₆	lack of respect by spouse/family	4.20	1.26	4.32	1.19	4.26	1.22
Pull Factors:							
f ₇	financial sovereignty	4.17	1.33	4.29	1.26	4.23	1.29
f ₈	to use my qualification	3.75	1.18	3.87	1.15	3.81	1.17
f ₉	to take a challenge	3.82	0.97	3.94	0.92	3.88	0.94
f ₁₀	to keep myself busy	3.88	0.84	4.00	0.78	3.94	0.81
f ₁₁	to grow in life	3.87	0.86	3.99	0.80	3.93	0.83
f ₁₂	to be recognized in family/society	3.92	0.87	4.04	0.80	3.98	0.84
f ₁₃	interest in entrepreneurship	3.93	1.13	4.05	1.08	3.99	1.10
f ₁₄	to possess authority	4.22	0.98	4.34	0.88	4.28	0.93
f ₁₅	to achieve work-life balance	3.99	1.32	4.11	1.27	4.05	1.29
f ₁₆	inspired due to the success of other women entrepreneurs	4.12	1.16	4.27	1.06	4.20	1.11
f ₁₇	to set an example	4.00	1.46	4.12	1.42	4.06	1.44
f ₁₈	had support of spouse/family	3.97	1.33	4.09	1.28	4.03	1.30
f ₁₉	had encouragement of friends and relatives	4.08	1.07	4.20	0.99	4.14	1.03
f ₂₀	to generate employment opportunities for others	4.19	0.95	4.31	0.85	4.25	0.90
f ₂₁	to get benefit of government policies	3.63	1.32	3.75	1.30	3.69	1.30

*Significant ($p < 0.01$)

SA= Strongly Agreed, A=Agreed, UD=Undecided, D=Disagreed and SD=Strongly Disagreed.
WAS=Weighted Average Score and S.D.=Standard Deviation.

Exhibit 2 shows that the respondents surveyed in district Ludhiana and Jalandhar in Punjab have been found agreeing that 'to fulfil financial necessities' [weighted average score (WAS) 4.41], 'spouse/family feud' (4.35), 'financial support to spouse/family' (4.34), 'lack of adequate job opportunities' (4.31), 'lack of respect by spouse/family' (4.26) and 'family/spouse had entrepreneurship' (4.23) are the push factors motivating women for becoming entrepreneurs. The respondents of these two districts have also been found agreeing that 'to possess authority' (4.28), 'to generate employment opportunities for others' (4.25), 'financial sovereignty' (4.23), 'inspired due to the success of other women entrepreneurs (4.20), had encouragement of friends and relatives' (4.14), 'to set an example' (4.06), 'to achieve work-life balance' (4.05), 'had support of spouse/family' (4.03), 'interest in entrepreneurship' (3.99), 'to be recognized in family/society' (3.98), 'to keep myself busy' (3.94), 'to grow in life' (3.93), 'to take a challenge' (3.88), 'to use my qualification' (3.81) and 'to get benefit of government policies' (3.69) are the pull factors motivating women for becoming entrepreneurs.

Further an attempt has also been made to examine the concordance among the respondents for perceiving the statements designed for examining the factors motivating women entrepreneurs for becoming entrepreneurs.

Exhibit 3: Kendall's Coefficient of Concordance

Respondents	W	N	χ^2
Ludhiana	.097	100	194.387*
Jalandhar	.111	100	221.569*
Ludhiana + Jalandhar	.104	200	414.840*

* Significant ($p < 0.01$)

(df=20 in all the three cases.)

For this purpose, Kendall's Coefficient of Concordance has been applied in the ongoing study. Exhibit 3 shows that the value of Kendall's (W) is found to be .097 [where ($n = 100$); ($\chi^2 = 194.387$) and ($df = 20$)] in case of the respondents of district Ludhiana and the value of Kendall's (W) is found to be .111 [where ($n = 100$); ($\chi^2 = 221.569$) and ($df = 20$)] in case of district Jalandhar. The exhibit 3 also shows that value of Kendall's (W) is found to be .104 [where ($n = 200$); ($\chi^2 = 414.840$) and ($df = 20$)] in case of the respondents of both the districts in the study. The values of Kendall's (W) are asymptotically significant at 1 percent level of significance. The significant value of Kendall Coefficient of

Concordance signifies that there is a close concordance among the perceptions of the respondents pertaining to the statements designed for exploring the factors motivating women entrepreneurs for becoming entrepreneurs. The comparative examination of Kendall's Coefficient of Concordance for both the districts signifies that the respondents of the district Jalandhar have shown more concordance than the respondents of district Ludhiana with the statements designed in the study.

Section IV

Push and Pull Factors in Women Entrepreneurship: Difference in the Perceptions of Respondents

Under this section before examining the difference between the respondents, the influence of the statements on respondents has been examined in the study. It is examined whether the statements comprising of the motivators (push and pull) considered in the study influence the women for initiating the entrepreneurships significantly or not. For this purpose chi-square test has been applied to examine the null hypothesis that 'there is no impact of statements [(push= f_1 to f_6), (pull = f_7 to f_{10}), and (total = f_1 to f_{10})] considered in the study to influence the women for initiating entrepreneurships'.

Exhibit 4: Push and Pull Factors in Women Entrepreneurship: An Application of Chi-Square and Z Test Analysis

Variables	Statements (in abridged form)	(a)	(b)	Total	Z value for difference between the Respondents
		Ludhiana (N=100)	Jalandhar (N=100)	(a) + (b) (N=200)	
		χ^2 Value	χ^2 Value	χ^2 Value	
Push Factors:					
f_1	to fulfil financial necessities	82.00*	98.24*	179.72*	0.77
f_2	financial support to spouse/family	130.00*	154.00*	283.20*	0.73
f_3	lack of adequate job opportunities	108.50*	130.10*	237.80*	0.77
f_4	family/spouse had entrepreneurship	92.30*	111.50*	203.00*	0.76
f_5	spouse/family feud	78.32*	97.20*	174.88*	0.76
f_6	lack of respect by spouse/family	112.30*	135.90*	247.40*	0.69
Pull Factors:					
f_7	financial sovereignty	125.90*	148.30*	273.40*	0.65
f_8	to use my qualification	116.00*	123.60*	238.80*	0.73
f_9	to take a challenge	124.40*	127.92*	251.68*	0.90
f_{10}	to keep myself busy	162.48*	99.50*	327.84*	1.05

f ₁₀	to keep myself busy	162.48*	99.50*	327.84*	1.05
f ₁₁	to grow in life	205.90*	148.56*	415.80*	1.02
f ₁₂	to be recognized in family/society	141.68*	84.86*	287.52*	1.02
f ₁₃	interest in entrepreneurship	94.20*	105.00*	198.40*	0.77
f ₁₄	to possess authority	67.44*	81.20*	148.00*	0.91
f ₁₅	to achieve work-life balance	45.52*	59.60*	104.48*	0.66
f ₁₆	inspired due to the success of other women entrepreneurs	86.50*	107.00*	192.25*	0.95
f ₁₇	to set an example	96.80*	119.20*	215.20*	0.59
f ₁₈	had support of spouse/family	72.30*	89.50*	161.00*	0.65
f ₁₉	had encouragement of friends and relatives	90.40*	104.80*	194.40*	0.82
f ₂₀	to generate employment opportunities for others	83.00*	99.40*	181.60*	0.94
f ₂₁	to get benefit of government policies	33.04*	37.84*	70.24*	0.65

*Significant ($p < 0.01$)

Note: Frequencies are not reported here.

The perusal of table 4 exhibits that in case of district Ludhiana [where ($n = 100$); ($\chi^2 =$ see exhibit 4 for f_1 to f_{21}) and ($df = 4$)], district Jalandhar [where ($n = 100$); ($\chi^2 =$ see table 2 for f_1 to f_{21}) and ($df = 4$)] and both districts [where ($n = 200$); ($\chi^2 =$ see exhibit 4 for f_1 to f_{21}) and ($df = 4$)] all the twenty one statements [(push= f_1 to f_6), (pull= f_7 to f_{21}), and (total= f_1 to f_{21})] considered in the study motivate at 1 percent level of significance. Thus, for these twenty one statements we reject the null-hypothesis that there is no significant impact of these twenty one statements to motivate women for becoming entrepreneurs.

To fulfil the objective of the study it is examined whether there is any significant difference in the perceptions of the two set of respondents or not pertaining to the twenty one statements composed in the study? Z test has been applied to test the hypothesis that 'no significant difference exists between the two sets of respondents (districts Ludhiana and Jalandhar) about the variables considered for exploring the factors motivating women entrepreneurs for becoming entrepreneurs' and statistics are reported in exhibit 4. Z statistics in the exhibit 4 reveal that there are no significant differences in the perceptions of the two categories of respondents. The above table shows that in case of difference between the respondents of two districts, no difference has been found in the study. Hence, out of the total twenty one statements considered in the study for all these twenty statements ($f_1 - f_{21}$) the null hypothesis of 'no significant difference exists between the perceptions of the respondents' is accepted.

Further exhibit 5 shows that in case of push factors the overall weighted average score of both set of respondents of Ludhiana and Jalandhar is greater than the pull factors observed in the ongoing study.

Exhibit 5: Push and Pull Factors in Women Entrepreneurship: Overall Difference in the Perceptions of Respondents

Factors	(a) Ludhiana (N=100)		(b) Jalandhar (N=100)		Z value for difference between (a) and (b)
	OWAS	SD	OWAS	SD	
Push Factors (f₁ to f₆)	4.26	.06	4.37	.06	3.18**
Pull Factors (f₇ to f₂₁)	3.97	.17	4.09	.17	1.96**
Push + Pull Factors (f₁ to f₂₁)	4.05	.20	4.17	.20	1.64*

***Significant at 1 per cent level, **Significant at 5 per cent level and *Significant at 10 per cent level of significance

(OWAS = Overall Weighted Average Score and SD = Standard Deviation)

It shows that push factors are more responsible than the pull factors for motivating women for becoming entrepreneurs. The analogous table also shows that the overall weighted average score of push and pull factors separately and totally for the respondents of Jalandhar has shown more agreement level than Ludhiana in the present study. It is further examined whether there is any significant difference in the perceptions of the two set of respondents or not pertaining to the total weighted average score of push (f₁ to f₆) and pull (f₇ to f₂₁) factors separately and totally (f₁ to f₂₁) pertaining to the statements composed in the study? Z test has been further applied to test the hypothesis that 'no significant difference exists between the two set of respondents in total weighted average score of push (f₁ to f₆) and pull (f₇ to f₂₁) factors separately and totally (f₁ to f₂₁) for exploring the factors motivating women entrepreneurs for becoming entrepreneurs' and statistics are reported in exhibit 5. Z statistics in the table reveal that there are significant differences in the perceptions of the two categories of respondents. The table shows that in case of difference between the respondents of two districts, the respondents of district Jalandhar have a stronger belief for total of push (f₁ to f₆) and pull (f₇ to f₂₁) factors individually and totally (f₁ to f₂₁) than the respondents of district Ludhiana that women are motivated for becoming entrepreneurs. Hence, null hypothesis of 'no significant difference exists between the perceptions of the respondents' is rejected for difference.

Section V

Conclusion and Implications

The present study is an endeavour to compare the perceptions of the small scale women entrepreneurs of districts Ludhiana and Jalandhar in Punjab for assessing the push and pull factors motivating women for becoming entrepreneurs. The ongoing study finds that the respondents of districts Ludhiana and Jalandhar either individually or collectively surveyed have been found agreeing with the six push factors viz., 'to fulfil financial necessities', 'financial support to spouse/family', 'lack of respect by spouse/family', 'spouse/family feud', 'family/spouse had entrepreneurship' and 'lack of adequate job opportunities'. The agreement of respondents with such statements signifies that though finance is important for initiating the entrepreneurship but the urge of respect by spouse/family too propels for undertaking the risk of entrepreneurship. Similarly respondents have also been found agreeing either individually or collectively with the fifteen pull factors viz., 'to achieve work-life balance', 'financial sovereignty', 'to set an example', 'had encouragement of friends and relatives', 'had support of spouse/family', 'inspired due to the success of other women entrepreneurs', 'interest in entrepreneurship', 'to generate employment opportunities for others', 'to possess authority', 'to keep myself busy', 'to be recognized in family/society', 'to grow in life', 'to take a challenge', 'to use my qualification' and 'to get benefit of government policies' are the factors motivating the women for becoming entrepreneurs. The significant value of Kendall Coefficient of Concordance signifies that there is a close concordance among the perceptions of the respondents pertaining to the statements designed for exploring the factors motivating women entrepreneurs for becoming entrepreneurs.

The application of chi-square test finds that all the statements either push or pull considered in the study motivate the women of both the districts either individually or collectively for initiating entrepreneurship significantly. The application of Z statistics finds that one statement at a time wise comparison shows that no significant difference has been found for the total twenty one statements considered in the study. The results of Z statistics indicates that inspite of possessing different mean score the two set of respondents have shown similar perception towards these twenty one statements/dimensions of the study. In the ongoing study it has also been found that in case of push factors the weighted average score of both the set of respondents of Ludhiana and Jalandhar is greater than the pull factors observed in the ongoing study. Similarly in case of total of weighted average score of push (six statements) and pull

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factors (twenty one statements) separately and in totality the weighted average score of Jalandhar is greater than Ludhiana. The results of Z test show that in case of overall difference between the respondents of two districts, the respondents of district Jalandhar have a stronger belief for the total weighted average score of push (six statements) and pull factors (fifteen statements) separately and totally (twenty one statements) than the respondents of district Ludhiana that women are motivated for becoming entrepreneurs.

The results of the ongoing study conclude that push and pull both type of the factors motivate women for becoming entrepreneurs significantly. The study of the push factors directly supports that women initiate the entrepreneurship 'to fulfil financial necessities' and 'provide financial support to their families'. The spouse/family feud indicates that dispute leaves no option for the women except to initiate entrepreneurship. They have to run their families inevitably. The 'dearth of job opportunities' and 'lack of respect by spouse/ family' propels too to begin own work and to prove themselves before ourselves. The existence of pull factors also shows that mainly women run entrepreneurship 'to get hold of authority', 'generate employment opportunities' and 'financial independence'. The variables viz., 'to keep themselves busy', 'grow in life', 'take a challenge', and 'use qualification' are also playing a catalyst role to induce women for entrepreneurs. On the basis of weighted average score the variable 'to get benefit of government policies' has got the last place in the total list of twenty-one variables and helps to recommend that government policies/schemes need to be more impressive and easily accessible for women entrepreneurs. It is essential on the part of government/regulating authorities especially of the ministry of micro, small and medium scale industry to lay down policies for the women that can ensure motivational environment for the growth of women entrepreneurs. It is also recommended that the regular workshops and training programmes be conducted for motivating and dealing with the problems of women entrepreneurs. The findings of the ongoing study may be helpful for the researchers, centre/state governments especially those dealing with the micro and small scale industry, non-governmental organizations, etc. to formulate useful course of action that can promote women to turn out to be entrepreneurs.

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