

# Periodic Research

## Motivational Factors and Educational Qualifications in Micro Enterprises of Odisha: A Case Study of Women Entrepreneurs in Cuttack City

### Abstract

Education is knowledge, knowledge is power. Education makes a man complete in all respect. Education is associated with all spheres of life. It not only helps to acquire knowledge but also helps to earn money. Both education and entrepreneurship are positively correlated. They are the two sides of a coin. An entrepreneur cannot survive without education and knowledge. It is the proper education which can help the entrepreneur to innovate new ideas and think about the future- the growth of the business. Where there is no will there is no way. Where there is no education there is no scope for the growth of entrepreneur and entrepreneurship at large. The present study is an attempt made by the researcher to study the motivational factors motivating women to become entrepreneur in the Cuttack city. The other objective of this paper is to examine whether there is any significant relationship between educational qualification of the respondents and motivational factors influencing them to become entrepreneurs. This study is an exploratory research. The data used in the paper are both Primary and secondary. The required data has been collected from the women entrepreneurs engaged in the micro enterprises of Cuttack city. The sample consists of 120 women entrepreneurs. On the basis of convenience sampling method 120 women entrepreneurs have been selected for this present study. A well structured questionnaire was used to collect data from the respondents. The study was carried out in the month of April, 2016. The analysis of data has been done by using percentage analysis and chi-square test. The study finds that there is significant relationship between educational qualification of entrepreneurs and motivational factors. The paper concludes with the recommendations that women entrepreneurs should be motivated and encouraged by the government through proper education, different new entrepreneurial development schemes, programmes and financial assistance.

**Keywords:** Women Entrepreneurs, Micro Enterprise, Motivational Factors, Educational Qualification

### Introduction

The economic development of the nation is sparkled largely by its enterprising spirit. Entrepreneurship development and economic development are closely interrelated subjects. The growth process is characterized by the interplay of behaviour and activity of a special segment of the population known as entrepreneurs. The greatest emphasis is still on the development of entrepreneurship in micro and small manufacturing units in the expectation that it will multiply employment opportunities minimize an inter-regional imbalance and lead to a more equitable distribution of income among the people of varied social strata. Women entrepreneurship to enhancing their status with men can lead to integration of women in economic development. The status of women could be the best indicator of a nation's progress. All the developed and developing countries also are now conscious of the significance of women entrepreneurship for their economic development. In the traditional society, the role of women was naturally restricted to the family. The position and status of women in any society is an index of its civilization. One of the most important changes that have taken place in recent times is the growing status of women. In the new era, more and

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more women are unwilling to accept the welfare of the family and society, but want to create a better world for all subordinate, passive or restricted role. to live in. Now there is no point to get her talents and abilities wasted into They not only want to liberate themselves the monotony of house work alone.

from this male dominated world in which In general, women folk are capable of working hard physically, they have been discriminated and so on all occasions and mostly at all ages. Women have some strong incompatible with human dignity, with the qualities desirable and relevant to entrepreneurship development. It is a misconception that women cannot make good managers. In fact the complete manager in our society is the mother and she plans, budgets, executes and shows results in the day-to-day life. This makes women as competent as men in managing self enterprises. Generally, woman interference is perceived as engaged in making pickles, papads, masalas and other household goods, but with a little orientation she is capable of running non- traditional enterprises where the growth and employment generation are imminent. Women entrepreneurs of cuttack city are basically running micro enterprises. They are mainly involved in Tailoring, laundry, beauty care and making of pickle, candle, phenyl, toy, papad, etc.

### Importance of the Study

The city of Cuttack is one of the largest hub for textiles in eastern India. The city's annual textile trade generates over a billion dollars of revenue. A large textile park is planned, giving a face lift to the erstwhile Orissa Textile Mills in city outskirts. Cuttack is famous for its silver filigree works and only because of these works it is also known as the silver city of India. Cuttack is also famous for its handicraft works using cow horn. Generally the horn of dead cattle is used and is performed by licensed craftsmen only. This peculiar craft is limited to Cuttack only and anything of such kind is found nowhere else in the world. These fine and unique handicraft works add significantly to the local economy. Cuttack is widely known as the commercial capital of Odisha. It is believed to have the largest GDP among all cities in Odisha due to its large business houses and wide range of industries ranging from ferrous alloys, steel and logistics to agriculture and traditional industries like textiles and handicrafts. There are many trading houses in the city renowned nationally and internationally. In order to improve the exiting situation of women entrepreneurs of Cuttack city engaged in micro enterprises it is of much importance to study the current status in terms of their socio – economic conditions of women entrepreneurs and the factors which motivate them to become entrepreneurs. Therefore, it is an attempt made by the researcher to study the motivational factors influencing women to become entrepreneurs.

### Review of Literature

Many research works have been done in different areas of entrepreneurship in India and especially about women entrepreneurship. A good number of literatures are available on the various aspects of women entrepreneurship in India. A few of these reviews are as follows.

**Gopinathan Rashmi (2010)** in her thesis "Impact of Women Entrepreneurship Development on Families: A Study of Women run micro-enterprises in Selected districts of Maharashtra" she has examined

In general, women folk are capable of working hard physically, they have been discriminated and so on all occasions and mostly at all ages. Women have some strong incompatible with human dignity, with the qualities desirable and relevant to entrepreneurship development. It is a misconception that women cannot make good managers. In fact the complete manager in our society is the mother and she plans, budgets, executes and shows results in the day-to-day life. This makes women as competent as men in managing self enterprises. Generally, woman interference is perceived as engaged in making pickles, papads, masalas and other household goods, but with a little orientation she is capable of running non- traditional enterprises where the growth and employment generation are imminent. Women entrepreneurs of cuttack city are basically running micro enterprises. They are mainly involved in Tailoring, laundry, beauty care and making of pickle, candle, phenyl, toy, papad, etc.

**Dr Nelson Jagero (2011)** in his research article "Challenges Facing Women Micro Entrepreneurs in Dar Es Salaam, Tanzania" he had wanted to know the challenges facing women micro entrepreneurs in Ilala Municipal Dar es Salaam, the treatment of micro entrepreneurs by the municipal officials in Ilala, Dar es Salaam. Results indicate that major challenges facing women micro entrepreneurs are poor infrastructure, lack of business premise, decline in business and lack of prime space.

**Dr. Mdanabayam, Swapna Kurian (2012)** in their research paper "Women Entrepreneurship in Micro, Small and medium Enterprises (MSME) in Chennai City" the researcher had tried to identify the industrial profile, the motivating factors of women entrepreneurs and contributing factors to the success and to analyze the relationship between industries related factors and success of entrepreneurs. From their analysis it was found that nearly half of the respondents are selling their products with the state. More than 50% respondents are engaged in sole proprietorship.

**Dr. M.R. Vanthamani, Dr. S. Sandhya Menon (2012)** in their research work "Enhancing Entrepreneurial Success of Self Help Group Women Entrepreneur through Effective Training" they had wanted to evaluate the powerful approaches to women empowerment and rural entrepreneurship is the formation of Self Help Groups (SHGs). This paper throws light on the various dimensions of EDPs and its impact on entrepreneurial success. The respondents of this research are SHG women, who are successful in their entrepreneurial ventures and the study outcomes clearly depict the existence of positive relationship between entrepreneurial competency and training. It also stress upon the role and contributions of all the stakeholders of the society to bring in real success among these SHG women entrepreneurs. The study has been undertaken to cover samples representing the members of SHG women entrepreneurs, from 5 taluks, (excluding Valparai) of Coimbatore District. 25 SHGs representing each taluk i.e., Coimbatore (North & South), Mettupalayam, Sulur and Pollachi were selected at random using Snow Ball Sampling Method. From each group 4 members were selected

i.e., 1 leader/ facilitator and 3 members, making a sample of 100 per taluk, constituting an overall sample size of 400. The data collected through questionnaire were analyzed by applying appropriate statistical tools using SPSS software.

**D.Swaran Victrops Nagson, Dr. B.Rajasekaran (2012)** in their research article "Evaluation of Strategies and Performance of Women Micro Entrepreneurs" an attempt had been made by the researchers to understand the strategies and impact of micro enterprises in kanyakumari district. The objective of the study includes evaluation of the Socio-economic and behavioural impact of micro enterprises, evaluate the performance of micro enterprises, to study the problems of women micro entrepreneurs, to provide suggestions for the growth and development of micro enterprises. This study concluded that the Self help Group based women micro enterprises is a viable movement in the uplift of women folk not only in the district through micro entrepreneurs but in the nation too.

**Veena Rao, Venkatachalm. A, H.G. Joshi (2013)** in their research work "A Study on Entrepreneurial Characteristics and Success of Women Entrepreneurs operating Fashion and apparel Business" they had wanted to analyze the entrepreneurial characteristics with the success of women entrepreneurs operating micro, small and medium scale fashion and apparel enterprises. The findings of the study resulted in listing of empirically grounded growth-related entrepreneurial characteristics that are associated with successful women operated firms.

**Bhavana Varshney, Dr. Shama Agarwal and Mohd Rizwan (2014)** in their research work, "A critical study of rural women entrepreneurship in India" they had discussed the issues regarding women entrepreneurship in rural India. This paper is mostly based primary data collected by administering questionnaire in 10 villages of Moradabad district of Uttar Pradesh, India and selecting 10 rural women entrepreneurs from each village and on relevant secondary data; for the identification of these issues the author has reviewed different research articles and reports. Findings of this study depict that there are Personal challenge, social challenges, financial challenges, accounting challenges, technological challenges, lack of marketing skills, lack of managerial skills, , high competition, lack of mobility, lack of education, lack of law knowledge and other challenges are major problems of rural women entrepreneurship in India. The study shows the working conditions of Indian rural women entrepreneurs by analyzing the problems and challenges faced by them. The study reveals that out of all the challenges faced by Indian rural women entrepreneurs, social challenge is the key challenge faced by rural women entrepreneurs.

**Doaa Althalathini (2015)** in his research paper, "Women entrepreneurs in Gaza strip: Obstacles and opportunities" he had made an attempt to describe the reasons for women entrepreneurs in Gaza Strip to start up an entrepreneurial activity and

identify the obstacles they faced and opportunities for them to integrate in the development process. Most Palestinian women in the sample were driven by necessity when starting their business, they still lack the managerial skills and access to information about available ways to expand their projects. There is a positive attitude towards women entrepreneurship but still need to formulate appropriate policies and introduce effective measures to improve their status and decrease the gender gap.

## Research Gap

Many studies have been done in different areas of women entrepreneurship in Odisha. After an intense review of related literature it was found that a few studies were conducted to study the motivational factors influencing women to become entrepreneurs of urban Odisha. There were a few studies to examine the significant relationship between educational qualification of women entrepreneurs and their relationship with motivational factors which influence them to become entrepreneurs in Odisha. Cuttack city is rich in all types of resources. There is enough scope for entrepreneurial growth in this city because of its people and healthy environment. Therefore, it is an attempt made by the researcher to fill the existing gap by conducting this study.

## Objective of the Study

The main purpose of this article is to study the motivational factors influencing women to become entrepreneurs in the Cuttack city. This paper also examines the relationship between motivational factors and the educational qualification of women entrepreneurs engaged in the micro enterprises of Cuttack city. However, the specific objectives of the study are as follows.

1. To study the motivational factors influencing women to become entrepreneurs of Cuttack city.
2. To examine the significant relationship between motivational factors and educational qualification of the women entrepreneurs of Cuttack city.

## Hypothesis

The alternative hypothesis of the present study is:

**H<sub>1</sub>**

There is significant relationship between motivational factors and educational qualifications of women entrepreneurs running micro enterprises in Cuttack city.

## Research Methodology

The required data has been collected from the women entrepreneurs engaged in the micro enterprises of Cuttack city. The sample consists of 120 women entrepreneurs. On the basis of convenience sampling method 120 women entrepreneurs have been selected for this present study. A well structured questionnaire was used to collect data from the respondents. The study was carried out in the month of April, 2016. The present study is mainly based on the primary data. The analysis of data has been carried out by using percentage analysis and chi-square test.

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## Educational Qualification of the Respondents

The level of education may facilitate to enrich the personality of the respondents in all aspects. The entrepreneurs are not an exception. By the education, the respondents may wider their scope of operation, aware of the economic opportunities, etc. In the present study, the level of education is confined to no formal education, high school, degree and others. The status of the respondents is illustrated in the table 1.

**Table-1**

### Educational Qualification of the Respondents

SI No.	Status of Education	No of Respondents	Percentage
1	No formal education	37	31
2	Up to high school	54	45
3	Degree/Professional	29	24
<b>Total</b>		<b>120</b>	<b>100</b>

**Source:** Primary Data

Table 1 represents that 31 per cent of the total respondents have no formal education while only 45 percent of the total respondents have school education. The numbers of respondent who have degree/professional education constitute 24 per cent of the total respondents. Hence, it is revealed from the above table that maximum number of women entrepreneurs have school education followed by no formal education.

## Motivational Factors

**Table 1.1**

### General Motivational Factors

SI. No.	General Factors	No of Respondents	Percentage
1	Self independent	22	18
2	Friends/relatives	47	39
3	Social status	24	20
4	Knowledge and skill	27	23
<b>Total</b>		<b>120</b>	<b>100</b>

**Source:** Primary Data

Table 1.1 shows that 39 percent of the total respondents have the opinion that their friends/relatives have influenced them to become entrepreneurs. Social status has motivated 20 percent of the total respondents to become entrepreneurs while 18 percent of the total respondents have entered in this line of activity to be self independent. Only 23 percent of the total respondents have motivated because of their knowledge and skill. The above table indicates that friends and relatives of women motivate most of them to become entrepreneurs.

**Table 1.2**

### Immediate Motivational Factors

SI. No	Immediate Motivational factors	No of Respondents	Percentage
1	Under the compulsion of earning something	35	29

2	Family support	29	24
3	Unemployment/ No job	35	29
4	Dissatisfaction with previous job	21	18
<b>Total</b>		<b>120</b>	<b>100</b>

**Source:** Primary Data

Table 1.2 shows that 29 percent of the total respondents claim that under the compulsion of earning something have motivated them to become entrepreneurs. Family support has motivated 24 percent of the total respondents to become entrepreneurs while 29 percent of the total respondents have motivated to become entrepreneurs because of no job. Only 18 percent of the total respondents have motivated because of dissatisfaction with previous job. Hence, from the above table it is revealed that under the compulsion of earning something have motivated most of the women to become entrepreneurs.

**Table 1.3**

### Facilitating Factors

SI. No	Facilitating factors	No of Respondents	Percentage
1	Availability of resources	27	22
2	Availability of finance	49	41
3	High demand for the product/Service	23	19
4	Encouragement from the Govt.	21	18
<b>Total</b>		<b>120</b>	<b>100</b>

**Source:** Primary Data

Table 1.3 shows that 41 percent of the total respondents claim to have motivated only because of the availability of adequate finance. Availability of resources have motivated 22 percent of the total respondents to become entrepreneurs while high demand for the product/service have motivated 19 percent of the total respondents to become entrepreneurs. Only 18 percent of the total respondents have motivated because of encouragement from government. The above table indicates that availability of finance attracts most of the women to become entrepreneurs.

**Table 1.4**

### Strong Motivational Factors

SI. No	Strong Motivational factors	No of Respondents	Percentage
1	Family background	39	32
2	Strong desire	27	23
3	Accepting a challenge	29	24
4	Role Model	25	21
<b>Total</b>		<b>120</b>	<b>100</b>

**Source:** Primary Data

Table 1.4 shows that 32 percent of the total respondents have been influenced by their family backgrounds to become entrepreneurs. Accepting a challenge has motivated 24 percent of the total respondents while strong desire has motivated 23

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percent of the total respondents to become entrepreneurs. Only 21 percent of the total respondents have entered in to this line of activity to

become role model. The above table depicts that family background of the women attract them mostly to become entrepreneurs.

### Data Analysis and Interpretation

**Table 2.1**

**Relationship between Educational Qualification and General Motivational Factors**

Educational Qualification	General Motivational Factors				Total
	Self independent	Friends / Relatives	Social Status	Knowledge and Skill	
No Formal Education	5	18	8	6	37
Upto High School	10	23	9	12	54
Degree/ Professional	7	6	7	9	29
<b>Total</b>	<b>22</b>	<b>47</b>	<b>24</b>	<b>27</b>	<b>120</b>

Calculated value of Chi-square=6.727

Degree of freedom= (r-1) (c-1) = (3-1) (4-1) =6

The calculated value of chi-square (6.727) is very less than the tabulated value (Tabulated value=12.6 at 5% level of significance). Hence, the

hypothesis is accepted. We, therefore, conclude that there is significant relationship between educational qualification and general motivational factors.

**Table 2.2**

**Relationship between Educational Qualification and Immediate Motivational Factors.**

Educational Qualification	Immediate Motivational Factors				Total
	Under the compulsion of earning something	Family Support	Unemployment	Dissatisfaction with Previous job	
No Formal Education	10	10	10	7	37
Up to High School	17	12	17	8	54
Degree/Professional	8	7	8	6	29
<b>Total</b>	<b>35</b>	<b>29</b>	<b>35</b>	<b>21</b>	<b>120</b>

Calculated value of Chi square=1.006

Degree of freedom= (r-1) (c-1) = (3-1) (4-1) =6

The calculated value of chi-square (1.006) is very less than the tabulated value (Tabulated value=12.6 at 5% level of significance). Hence, the

hypothesis is accepted. We, therefore, conclude that there is significant relationship between educational qualification and immediate motivational factors.

**Table 2.3**

**Relationship between Educational Qualification and Facilitating Motivational Factors**

Educational Qualification	Facilitating Motivational Factors				Total
	Availability of Resources	Availability of Finance	High demand for the Product/Service	Encouragement from the Govt.	
No Formal Education	9	13	8	7	37
Up To High School	11	26	8	9	54
Degree/Professional	7	10	7	5	29
<b>Total</b>	<b>27</b>	<b>49</b>	<b>23</b>	<b>21</b>	<b>120</b>

Calculated value of Chi square=2.575

Degree of freedom= (r-1) (c-1) = (3-1) (4-1) =6

The calculated value of chi-square (2.575) is very less than the tabulated value (Tabulated value=12.6 at 5% level of significance). Hence, the hypothesis is accepted. We, therefore, conclude that

there is significant relationship between educational qualification and facilitating motivational factors.

**Table 2.4**

**Relationship between Educational Qualification and Strong Motivational Factors**

Educational Qualification	Strong Motivational Factors				Total
	Family Background	Strong Desire	Accepting a Challenge	Role Model	
No Formal Education	10	9	8	10	37
Up to High School	20	11	14	9	54
Degree/Professional	9	7	7	6	29
<b>Total</b>	<b>39</b>	<b>27</b>	<b>29</b>	<b>25</b>	<b>120</b>

Calculated value of Chi square=2.200

Degree of freedom= (r-1) (c-1) = (3-1) (4-1) =6

The calculated value of chi-square (2.200) is very less than the tabulated value (Tabulated value=12.6 at 5% level of significance). Hence, the

### Findings

1. The study finds that 39 percent of the total respondents have influenced by their friends/relatives to become entrepreneurs.
2. Unemployment problem and under the compulsion of earning something has motivated 29 percent of the total respondents to become entrepreneurs.
3. Availability of finance has motivated 41 percent of the total respondents to become entrepreneurs.
4. Family background has motivated 32 percent of the total respondents to become entrepreneurs.
5. There is positive relationship between educational qualification of the respondents and general motivational factors.
6. There is positive relationship between educational qualification of the respondents and immediate motivational factors.
7. There is positive relationship between educational qualification of the respondents and facilitating motivational factors.
8. There is significant relationship between educational qualification of the respondents and strong motivational factors.

### Conclusion

Education motivates people to think, to work, to innovate and to have power. It also motivates young minds to become entrepreneurs. The present study was carried out to examine whether there was any significant relationship between educational qualification of entrepreneurs and motivational factors. The study finds that there is significant relationship between educational qualification of entrepreneurs and motivational factors. There are different types of motivational factors which motivate women to become entrepreneurs. General motivational factors like self independent, friends, social status, knowledge and skill motivate women to become entrepreneurs. Immediate motivational factors like family support, dissatisfaction with previous employment and non job motivate women to become entrepreneurs. Facilitating motivational factors like availability of finance, resources, demand for the product and encouragement from the government motivate women to become entrepreneurs. Similarly, strong motivational factors like family background, strong desire, accepting a challenge and role model also motivate women to become entrepreneurs. Friends and relatives of women motivate most of them to become entrepreneurs. Under the compulsion of earning something have motivated most of the women to become entrepreneurs. Availability of finance attracts a maximum number of women to become entrepreneurs. Family background of the women also attracts them to become entrepreneurs. Each and every motivational factor must have some impact on the entrepreneur and his behaviour. Without motivation and encouragement a woman cannot be a successful entrepreneur. Therefore, it is concluded that women entrepreneurs should be motivated and encouraged by the government through different new schemes, programmes and financial assistance.

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hypothesis is accepted. We, therefore, conclude that there is significant relationship between educational qualification and strong motivational factors.

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