



Motivational Factors Influencing Women's Entrepreneurial Intentions: Evidence from Dakshina Kannada

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ABSTRACT :

Purpose. Women in India start businesses at a fraction of the rate men do, even in districts where they are as educated and as economically active. This paper asks which motivational factors actually shape the entrepreneurial intention of women in Dakshina Kannada, a coastal Karnataka district with high female literacy and a long trading history, and how strongly each one matters. **Design and method.** A descriptive cross-sectional design was used. Data were gathered from 214 women across the Mangaluru, Bantwal, Puttur, Belthangady and Moodbidri taluks through a structured questionnaire administered between June and August 2026. Respondents were reached through purposive and snowball sampling from self-help group registers, skill-development centres, postgraduate management classrooms and two district-level women entrepreneurs' associations. Six motivational constructs drawn from the Theory of Planned Behaviour and the push-pull tradition were measured on five-point Likert scales. The data were analysed using descriptive statistics, Cronbach's alpha, Pearson correlation, multiple linear regression, independent samples t-test and one-way ANOVA. **Findings.** The six factors together explained 61.2 per cent of the variance in entrepreneurial intention. Entrepreneurial self-efficacy carried the largest weight, followed by need for achievement, desire for autonomy and family support. Economic necessity did not emerge as a significant predictor, and institutional or financial support fell just short of significance. Women from business families reported significantly stronger intention than those without such a background. **Implications.** For this sample, entrepreneurship is a chosen path rather than a fallback. Interventions that build confidence and competence are likely to move the needle further than subsidy announcements alone, and awareness of existing support schemes appears to be the weaker link rather than their design.

Keywords: women entrepreneurship, entrepreneurial intention, motivation, push and pull factors, self-efficacy, Theory of Planned Behaviour, Dakshina Kannada, Karnataka

Introduction

India has a large and growing base of small enterprises, but very few of them belong to women. The Sixth Economic Census recorded that women owned close to 14 per cent of all business establishments in the country, and most of those units were small, home-based and self-financed (Government of India, 2016). The picture has improved since then without changing in any fundamental way. Successive rounds of the Periodic Labour Force Survey show female labour force participation recovering, yet the share of women who choose to build an enterprise rather than take a job remains modest.

Karnataka sits above the national average on most indicators of female education and workforce participation, and Dakshina Kannada sits above the state average on several of them. The district recorded a female literacy rate of about 84 per cent in the 2011 Census against roughly 68 per cent for Karnataka as a whole. It has a dense network of professional colleges, a banking tradition that produced four of India's older private banks, a substantial cashew, beedi, food processing and handloom base, and a long history of remittance income from the Gulf. Self-help groups are widespread, and agencies such as the District Industries Centre, KSFC, KVIC and NABARD have an established presence. On paper, the district should be producing women entrepreneurs in numbers. In practice, the count of women-owned registered MSMEs in the district remains a small fraction of the total.

That gap between conditions and outcomes is what motivates this study. When the supporting infrastructure is reasonably good and the outcome still lags, the explanation is unlikely to lie entirely in infrastructure. It is more plausible that it lies partly in the motivational and psychological antecedents of the decision itself, and in the social setting in which the decision is taken.

Intention is the natural place to look. Starting a business is a planned, deliberate act rather than a reflex, and decades of work following Ajzen (1991) have established that intention is the single best predictor of such behaviour. If we can identify what strengthens or weakens the intention to start a venture, we get closer to the point at which policy and education can actually intervene. Studying intention also lets us include women who have not yet started anything, which is precisely the group that gets left out when researchers survey only existing entrepreneurs.

The motivational literature has traditionally split these antecedents into two families. Push factors move a woman towards enterprise because her present situation is unsatisfactory, whether that means unemployment, insufficient household income, a job with no flexibility, or family responsibility that rules out regular employment. Pull factors draw her towards enterprise because the work itself is attractive, whether for the independence it offers,

the achievement it allows, or the social standing it brings. Which family dominates is not a settled question. It varies with the economy, the region and, most of all, with the social class of the women being studied.

This paper examines six motivational factors together: need for achievement, economic necessity, desire for autonomy, family support, institutional and financial support, and entrepreneurial self-efficacy. It tests their joint and individual influence on entrepreneurial intention among 214 women in Dakshina Kannada, and it asks whether intention differs across education levels, age groups and family business backgrounds.

The rest of the paper is organised as follows. Section 2 reviews the relevant literature and Section 3 states the gap this study addresses. Section 4 sets out the theoretical framework and hypotheses, and Section 5 lists the objectives. Section 6 describes the method. Section 7 reports the results, Section 8 discusses them, and Sections 9 to 11 cover implications, limitations and conclusions.

Review of Literature

1.1. Entrepreneurial intention as a research construct

The intention-based approach to entrepreneurship research rests on two models. Shapero and Sokol (1982) proposed the entrepreneurial event model, in which a displacement of some kind pushes an individual towards a venture provided the venture appears both desirable and feasible. Ajzen (1991) proposed the Theory of Planned Behaviour, in which intention is formed by attitude towards the behaviour, subjective norms and perceived behavioural control. Krueger, Reilly and Carsrud (2000) tested both models against the same data and found each to hold up well, with perceived feasibility and perceived behavioural control doing much of the explanatory work in either case.

Liñán and Chen (2009) developed and cross-culturally validated the Entrepreneurial Intention Questionnaire, which has since become the standard instrument in this field. Most subsequent studies, including this one, adapt their items rather than build new scales.

1.2. Push and pull motivation

The push-pull distinction predates the intention literature and has proved remarkably durable. Kirkwood (2009), working with matched samples of men and women in New Zealand, found that women more often cited children and family circumstances as a trigger while men more often cited dissatisfaction with an employer, and that both groups reported independence as a pull. Buttner and Moore (1997) documented the movement of professionally qualified women out of corporate roles into self-employment, driven by blocked advancement rather than by unemployment.

The balance between push and pull depends heavily on context. Tambunan (2009) observed that in much of developing Asia, women's enterprise is concentrated in the informal sector and is driven primarily by household income needs. Necessity-driven entrepreneurship of this kind tends to produce small, low-growth units. Opportunity-driven entrepreneurship, by contrast, is associated with larger ventures and greater survival rates. The Global Entrepreneurship Monitor women's reports have repeatedly found the necessity share of women's entrepreneurship to be higher in low and middle income economies than in high income ones (Kelley et al., 2017).

1.3. Need for achievement and autonomy

McClelland (1961) identified need for achievement as the psychological trait most closely associated with entrepreneurial behaviour, and the construct has held its place despite long-running criticism of trait approaches generally. Women entrepreneurs in several Indian studies report achievement and self-worth as leading motives. Das (2000), surveying women entrepreneurs across three Indian states, found that the wish to prove oneself and to do something worthwhile ranked above income among stated motivations, particularly for educated respondents.

Autonomy operates somewhat differently for women than for men. Kirkwood and Tootell (2008) argued that what is often coded as a desire for independence among women is in part a desire for control over time, which allows enterprise and domestic responsibility to coexist. This reading fits the Indian context, where the expectation that a woman manage the household does not disappear when she starts a business.

1.4. Self-efficacy

Bandura (1977) defined self-efficacy as a person's belief in her capacity to execute the actions needed to produce a given result. Applied to enterprise, entrepreneurial self-efficacy captures confidence in tasks such as identifying an opportunity, arranging finance, managing people and selling. Zhao, Seibert and Hills (2005) showed that self-efficacy mediates the effect of prior experience and formal education on entrepreneurial intention, meaning that education matters largely because of what it does to confidence.

The gender dimension of this is well documented. Wilson, Kickul and Marlino (2007) found that entrepreneurial self-efficacy was consistently lower among women than among men at comparable levels of education and that this difference accounted for much of the gap in career intention. Gupta, Turban, Wasti and Sikdar (2009) traced part of the problem to gender stereotyping of the entrepreneurial role itself, showing that when entrepreneurship is described in masculine terms, women's intention falls.

1.5. Family and social support

In collectivist societies the family is not merely a source of encouragement but a gatekeeper. Anggadwita, Luturlean, Ramadani and Ratten (2017) found in Indonesia that socio-cultural approval, particularly from a husband or father, functioned as a precondition for women's business activity rather than as one supportive factor among many. Brush, de Bruin and Welter (2009) built this insight into their gender-aware framework, adding motherhood and the meso and macro environment to the conventional analysis of markets, money and management.

Indian evidence points the same way. Ghosh and Cheruvalath (2007) reported that family responsibilities and the need for family consent were the constraints women named most often, ahead of finance. Shastri, Shastri and Pareek (2019), working with small business owners in Jaipur, found that family support and the double burden of household and business work dominated respondents' accounts of both their motivation and their difficulties.

1.6. Access to finance and institutional support

Orser, Riding and Manley (2006) established that women-owned firms are less likely to seek external equity and more likely to rely on personal savings, a pattern attributable partly to firm characteristics and partly to the women's own expectations of rejection. In India, schemes such as Mudra, Stand-Up India, PMEGP, and the various Karnataka state programmes administered through the District Industries Centres are intended to correct this. Vossenber (2013) cautioned that the effectiveness of such programmes is limited less by their design than by low awareness, procedural complexity and the absence of collateral or credit history among the intended beneficiaries.

1.7. Regional studies in coastal Karnataka

Work specific to the coastal districts is limited but not absent. Rao, Venkatachalm and Joshi (2013) studied women running fashion and apparel businesses in the Udupi and Dakshina Kannada belt and reported that family encouragement and prior exposure to business within the household were among the stronger correlates of success. Most other accounts of the district's women entrepreneurs are descriptive, often based on small samples of existing SHG members, and rarely test motivational factors against a measured intention variable.

Research Gap and Contribution

Three gaps emerge from the review.

First, a large share of Indian research on women's entrepreneurship surveys women who are already running businesses and asks them what motivated them. This produces a sample selected on the outcome. Women who considered a venture and did not proceed are absent, and it is precisely the difference between those two groups that policy needs to understand. Measuring intention in a general population of women avoids this problem.

Second, studies tend to examine motivational factors one family at a time. Papers on finance treat finance, papers on family support treat family support, and the relative weight of these factors when they compete in the same model is rarely established. Without a joint model it is impossible to say whether a rupee spent on credit access buys more intention than a rupee spent on training.

Third, coastal Karnataka has been under-researched despite being an unusual case. Dakshina Kannada combines high female literacy, strong banking penetration, an established entrepreneurial culture among certain communities, and substantial migration-linked household income. These conditions differ enough from those in the northern districts of the state, or in metropolitan Bengaluru, that findings from those settings cannot be assumed to transfer.

This study addresses all three. It measures intention among women who have not necessarily started anything, tests six motivational factors in a single regression model so that their relative weights can be compared, and does so in a district whose profile has not previously been examined in this way.

Theoretical Framework and Hypotheses

1.8. The framework

The study combines the Theory of Planned Behaviour with the push-pull tradition. The Theory of Planned Behaviour supplies the dependent variable and the logic linking belief to intention. The push-pull tradition supplies the content of the motivational factors themselves, which the Theory of Planned Behaviour deliberately leaves open.

Mapped onto Ajzen's three antecedents, need for achievement and desire for autonomy operate through attitude towards the behaviour. Family support and institutional support operate through subjective norms and perceived external control. Entrepreneurial self-efficacy is the direct analogue of perceived behavioural control. Economic necessity sits outside the three, entering as a situational push rather than a belief, which is why it is modelled as a separate predictor rather than folded into attitude.

The model treats the six factors as parallel predictors of intention, with demographic variables tested separately as grouping variables rather than as controls in the regression.

1.9. Hypotheses

- H1. Need for achievement has a significant positive influence on the entrepreneurial intention of women in Dakshina Kannada.
- H2. Economic necessity has a significant positive influence on entrepreneurial intention.
- H3. Desire for autonomy has a significant positive influence on entrepreneurial intention.
- H4. Family support has a significant positive influence on entrepreneurial intention.
- H5. Institutional and financial support has a significant positive influence on entrepreneurial intention.
- H6. Entrepreneurial self-efficacy has a significant positive influence on entrepreneurial intention.
- H7. Entrepreneurial intention differs significantly across levels of educational qualification.
- H8. Women with a family business background report significantly higher entrepreneurial intention than women without one.

Objectives of the Study

To profile the demographic and socio-economic characteristics of women respondents in Dakshina Kannada in relation to their entrepreneurial intention.

To identify the motivational factors that influence the entrepreneurial intention of women in the district.

To examine the relative strength of push factors and pull factors in shaping that intention.

To assess whether entrepreneurial intention varies significantly across age, educational qualification and family business background.

To suggest measures for policymakers, financial institutions and educational institutions on the basis of the findings.

1.10. Research questions

Which motivational factors significantly predict the entrepreneurial intention of women in Dakshina Kannada, and in what order of strength?
Is entrepreneurship among these women primarily opportunity-driven or necessity-driven?
Do perceptions of institutional and financial support translate into intention, or do they remain inert?

1.11. Scope of the study

The study covers women aged 21 and above residing in five of the eight taluks of Dakshina Kannada district. It covers intention rather than actual venture creation, and it does not follow respondents over time. Data relate to the period June to August 2026.

Research Methodology

1.12. Research design

The study follows a descriptive, cross-sectional design with a quantitative approach. A descriptive design suits the objective, which is to measure the strength of relationships among variables that already exist in the population rather than to manipulate any of them. Primary data were collected once from each respondent, and no follow-up was conducted.

1.13. Study area

Dakshina Kannada district lies on the Karnataka coast and has eight taluks. Data were collected from five of them, chosen to represent both the urban core and the interior: Mangaluru, Bantwal, Puttur, Belthangady and Moodbidri. Mangaluru city contributes the urban and peri-urban respondents, while the remaining four contribute semi-urban and rural respondents whose access to markets and institutions is markedly different.

1.14. Population and sample

The population comprises women aged 21 and above resident in the district who are potential or nascent entrepreneurs. Since no sampling frame exists for such a population, a non-probability approach was used, combining purposive sampling with snowball referrals. Respondents were reached through four channels: self-help group federations operating under the district's SHG network, skill development and tailoring or food processing training centres, final year and postgraduate students in commerce and management colleges, and two women entrepreneurs' associations active in the district.

Of 250 questionnaires distributed, 226 were returned and 214 were retained after incomplete and patterned responses were removed, giving an effective response rate of 85.6 per cent. A sample of 214 exceeds the commonly applied requirement of at least ten observations per predictor for multiple regression with six predictors (Hair, Black, Babin, & Anderson, 2010).

1.15. Instrument

A structured questionnaire in three parts was used. Part A recorded demographic and socio-economic details. Part B measured the six motivational constructs. Part C measured entrepreneurial intention. All construct items used a five-point Likert scale anchored at 1 for strongly disagree and 5 for strongly agree.

Items were adapted from established scales rather than written fresh. Entrepreneurial intention items follow Liñán and Chen (2009). Self-efficacy items follow the perceived behavioural control tradition of Ajzen (1991) and the entrepreneurial self-efficacy work of Zhao et al. (2005). Achievement items draw on McClelland (1961). Push and pull items draw on Kirkwood (2009) and on Indian studies including Das (2000) and Shastri et al. (2019). The full instrument appears in Appendix A.

The questionnaire was prepared in English and translated into Kannada, with a back-translation check by a bilingual faculty member. Field administration in the interior taluks was done in Kannada, with Tulu and Beary used orally where respondents preferred.

1.16. Variables and measurement

Table 1 - Variables and measurement

Variable	Code	Type	Items	Source of items
Need for achievement	NAC	Independent (pull)	5	McClelland (1961); Das (2000)
Economic necessity	ECN	Independent (push)	4	Kirkwood (2009); Tambunan (2009)
Desire for autonomy	AUT	Independent (pull)	4	Kirkwood & Tootell (2008)
Family support	FSP	Independent	5	Anggadwita et al. (2017); Ghosh & Cheruvalath (2007)
Institutional and financial support	IFS	Independent	5	Orser et al. (2006); Vossenbergh (2013)
Entrepreneurial self-efficacy	ESE	Independent	5	Bandura (1977); Zhao et al. (2005)
Entrepreneurial intention	EIN	Dependent	6	Liñán & Chen (2009)

A composite score for each construct was computed as the mean of its items.

1.17. Pilot study, reliability and validity

A pilot was conducted with 30 respondents drawn from the Mangaluru and Bantwal taluks and not included in the final sample. Two items on institutional support were reworded because respondents confused scheme awareness with scheme usage, and one autonomy item was dropped for poor item-total correlation.

Content validity was established through review by three faculty members in management and one officer of the District Industries Centre. Construct validity was checked through exploratory factor analysis with principal component extraction and varimax rotation. Reliability was assessed using Cronbach's alpha, with 0.70 taken as the acceptable threshold (Nunnally, 1978).

1.18. Tools of analysis

Data were analysed in SPSS version 26. The following were used:
 Frequency and percentage analysis for the demographic profile
 Mean and standard deviation for construct-level description
 Cronbach's alpha for internal consistency
 Kaiser-Meyer-Olkin measure and Bartlett's test of sphericity for sampling adequacy
 Pearson's correlation for bivariate association
 Multiple linear regression for the joint influence of the six factors on intention
 Independent samples t-test for family business background
 One-way ANOVA with Tukey post hoc for education and age groups
 All tests were conducted at the 5 per cent level of significance.

1.19. Ethical considerations

Participation was voluntary and no incentive was offered. The purpose of the study was explained before administration and verbal informed consent was obtained. No personally identifying information was recorded, responses were anonymised at the point of entry, and the data were used only in aggregate. Respondents were told they could stop at any point without giving a reason.

Data Analysis and Results

1.20. Demographic profile of respondents

Table 2 - Demographic profile of respondents

Characteristic	Category	Frequency (n = 214)	Per cent
Age	21 to 25 years	62	29.0
	26 to 30 years	71	33.2
	31 to 35 years	46	21.5
	Above 35 years	35	16.4
Education	PUC or below	28	13.1
	Graduate	96	44.9
	Postgraduate	74	34.6
	Professional or technical	16	7.5
Marital status	Unmarried	89	41.6
	Married	118	55.1
	Widowed or separated	7	3.3
Locality	Urban (Mangaluru city)	124	57.9
	Semi-urban and rural	90	42.1
Present occupation	Student	58	27.1
	Salaried employee	69	32.2
	Homemaker	54	25.2
	Self-employed or nascent	33	15.4
Monthly household income	Below Rs 25,000	51	23.8
	Rs 25,000 to 50,000	83	38.8
	Rs 50,001 to 75,000	48	22.4
	Above Rs 75,000	32	15.0
Family business background	Yes	77	36.0
	No	137	64.0

The sample skews young and educated. Roughly three out of five respondents are under 31 and more than four out of five hold at least a bachelor's degree, which reflects both the district's education profile and the sampling channels used. A little over a third come from households where someone already runs a business, a proportion consistent with the trading communities that are prominent in the district.

1.21. Reliability and validity

Table 3 - Reliability of constructs

Construct	Items	Cronbach's alpha
Need for achievement (NAC)	5	0.841
Economic necessity (ECN)	4	0.796
Desire for autonomy (AUT)	4	0.812
Family support (FSP)	5	0.867
Institutional and financial support (IFS)	5	0.883
Entrepreneurial self-efficacy (ESE)	5	0.854
Entrepreneurial intention (EIN)	6	0.891
Overall instrument	34	0.912

Every construct clears the 0.70 threshold, and the overall alpha of 0.912 indicates strong internal consistency.

Exploratory factor analysis on the 28 independent variable items returned a Kaiser-Meyer-Olkin value of 0.861 and a significant Bartlett's test of sphericity, chi-square (378) = 2614.37, $p < .001$, confirming that the data were suitable for factor analysis. Six factors with eigenvalues above 1 were extracted, together explaining 67.8 per cent of the total variance. All items loaded above 0.55 on their intended factor with no cross-loading above 0.40.

Harman's single factor test produced a first unrotated factor accounting for 28.6 per cent of variance, well below the 50 per cent mark, which suggests common method bias is not a serious concern.

1.22. Descriptive statistics

Table 4 - Descriptive statistics of constructs

Construct	Mean	SD	Rank
Need for achievement	4.11	0.62	1
Desire for autonomy	4.02	0.68	2
Entrepreneurial intention	3.92	0.74	-
Entrepreneurial self-efficacy	3.86	0.71	3
Family support	3.78	0.81	4
Economic necessity	3.24	0.89	5
Institutional and financial support	2.96	0.94	6

The two pull factors sit at the top of the ranking and the two structural factors at the bottom. The mean for institutional and financial support is the only one below the scale midpoint of 3, indicating that respondents on the whole do not perceive the support environment as working for them. Skewness values ranged from -0.84 to 0.41 and kurtosis from -0.72 to 0.95, both within the limits normally accepted for parametric analysis.

1.23. Correlation analysis

Table 5 - Correlation matrix

	NAC	ECN	AUT	FSP	IFS	ESE	EIN
NAC	1						
ECN	.188*	1					
AUT	.534*	.213*	1				
FSP	.402*	.097	.361*	1			
IFS	.276*	.254*	.289*	.318*	1		
ESE	.581*	.154*	.497*	.429*	.341*	1	
EIN	.612*	.241*	.558*	.497*	.368*	.645*	1

* $p < .05$, * $p < .01$ (two-tailed), $n = 214$

All six factors correlate positively and significantly with entrepreneurial intention. Self-efficacy shows the strongest association at .645, followed by need for achievement at .612 and autonomy at .558. Economic necessity shows the weakest association at .241. No inter-predictor correlation exceeds .60, which is a first indication that multicollinearity is not a problem.

1.24. Multiple regression analysis

A multiple linear regression was run with entrepreneurial intention as the dependent variable and the six motivational factors as predictors.

1.25. Model summary

Table 6 - Model summary

R	R square	Adjusted R square	Std. error of estimate	Durbin-Watson
.782	.612	.601	.4676	1.914

1.26. ANOVA of the regression model

Table 7 - ANOVA of the regression model

Source	Sum of squares	df	Mean square	F	Sig.
Regression	71.38	6	11.897	54.42	.000
Residual	45.26	207	0.219		
Total	116.64	213			

The model is significant at the 1 per cent level and explains 61.2 per cent of the variance in entrepreneurial intention.

1.27. Regression coefficients

Table 8 - Regression coefficients

Predictor	B	Std. error	Beta	t	Sig.	Tolerance	VIF
(Constant)	0.314	0.241		1.303	.194		
Need for achievement	0.315	0.070	.264	4.47	.000	.538	1.86
Economic necessity	0.051	0.047	.061	1.08	.281	.877	1.14
Desire for autonomy	0.215	0.064	.198	3.36	.001	.617	1.62
Family support	0.158	0.052	.173	3.02	.003	.709	1.41
Institutional and financial support	0.086	0.045	.109	1.92	.056	.787	1.27
Entrepreneurial self-efficacy	0.325	0.062	.312	5.21	.000	.493	2.03

Tolerance values stay above 0.49 and VIF values below 2.1, so multicollinearity is within acceptable limits. The Durbin-Watson statistic of 1.914 indicates no serial correlation in the residuals.

Four predictors are significant at the 5 per cent level. Entrepreneurial self-efficacy has the largest standardised coefficient at .312, followed by need for achievement at .264, desire for autonomy at .198 and family support at .173. Institutional and financial support at .109 falls just short of significance with $p = .056$. Economic necessity is not significant.

1.28. Group comparisons

1.29. Family business background (independent samples t-test)

Table 9 - Family business background: independent samples t-test

Group	n	Mean	SD	t	df	Sig.
With family business background	77	4.18	0.66	3.94	212	.000
Without family business background	137	3.78	0.74			

Levene's test was not significant, $F = 1.42$, $p = .235$, so equal variances were assumed. The difference of 0.40 scale points is significant at the 1 per cent level, with Cohen's d of 0.56 indicating a medium effect.

1.30. Educational qualification (one-way ANOVA)

Table 10 - Educational qualification: one-way ANOVA

Education	n	Mean	SD
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level			
PUC or below	28	3.61	0.79
Graduate	96	3.86	0.72
Postgraduate	74	4.06	0.70
Professional or technical	16	4.11	0.68

$F(3, 210) = 4.62, p = .004$. Tukey's post hoc test located the difference between the postgraduate group and the PUC or below group, mean difference 0.45, $p = .019$. No other pairwise comparison reached significance.

1.31. Age group (one-way ANOVA)

Means declined gently with age, from 3.98 in the 21 to 25 group to 3.76 in the above 35 group, but the differences were not significant, $F(3, 210) = 1.87, p = .136$.

1.32. Summary of hypothesis testing

Table 11 - Summary of hypothesis testing

Hypothesis	Statement	Result
H1	Need for achievement influences intention	Supported ($\beta = .264, p < .001$)
H2	Economic necessity influences intention	Not supported ($\beta = .061, p = .281$)
H3	Desire for autonomy influences intention	Supported ($\beta = .198, p = .001$)
H4	Family support influences intention	Supported ($\beta = .173, p = .003$)
H5	Institutional and financial support influences intention	Not supported ($\beta = .109, p = .056$)
H6	Entrepreneurial self-efficacy influences intention	Supported ($\beta = .312, p < .001$)
H7	Intention differs across education levels	Supported ($F = 4.62, p = .004$)
H8	Family business background raises intention	Supported ($t = 3.94, p < .001$)

Discussion

1.33. Confidence matters more than anything else

Self-efficacy carried the heaviest weight in the model. This is consistent with Krueger et al. (2000), who found perceived feasibility doing most of the work in both intention models they tested, and with Zhao et al. (2005). What makes the finding interesting here is the company it keeps. The respondents in this sample are well educated by any standard, yet their self-efficacy mean of 3.86 sits below their achievement mean of 4.11 and their autonomy mean of 4.02. They want to build something and they believe in the value of doing so more than they believe in their own ability to do it.

That gap between aspiration and confidence is the finding with the clearest practical edge. It echoes Wilson et al. (2007), who reported lower entrepreneurial self-efficacy among women at equivalent education levels, and it suggests that education by itself does not close the gap. A degree teaches accounting and marketing. It does not necessarily teach a woman that she can negotiate with a supplier, handle a GST notice, or recover from a bad quarter.

1.34. Entrepreneurship here is chosen, not forced

Economic necessity failed to predict intention. It correlated weakly with intention at .241 and contributed nothing once the other factors were in the model. Taken with the strong showing of achievement and autonomy, this points to a predominantly opportunity-driven sample.

This diverges from the picture Tambunan (2009) drew of women's enterprise across developing Asia and from much of the Indian literature on rural and informal-sector women. The divergence is probably real rather than accidental. Dakshina Kannada has comparatively high household incomes, substantial remittance inflows from the Gulf, and a strong salaried employment base in banking, health care and education. Women in this setting generally have an alternative to entrepreneurship, so the decision to pursue it is a preference rather than a last resort. It also matters that the sample is educated and relatively young. A study of the same district drawn from landless agricultural households would very likely find necessity carrying much more weight.

The finding aligns instead with Das (2000), whose educated Indian respondents ranked proving themselves above income, and with Buttner and Moore (1997) on the professional exodus into self-employment.

1.35. Family support is real but not decisive on its own

Family support was significant with a beta of .173, meaningful but the smallest of the four significant predictors. This qualifies rather than contradicts the collectivist-culture argument made by Anggadwita et al. (2017) and Brush et al. (2009).

One plausible reading is that family support in this district functions as a threshold rather than a slope. Once a woman has her family's approval, more approval adds relatively little to her intention. Below that threshold the effect would be severe, but women in that position may be under-represented in a sample drawn partly through SHGs and colleges, where a degree of family permission has already been granted. The t-test result supports a related point. Women from business families reported intention a full 0.40 points higher, which suggests that what matters is not only encouragement but exposure. Growing up around a business makes entrepreneurship legible in a way that encouragement alone cannot.

1.36. The institutional support puzzle

Institutional and financial support recorded the lowest mean in the study at 2.96 and narrowly failed to predict intention with $p = .056$. This combination is the most policy-relevant result in the paper, and it needs careful interpretation.

It does not show that support schemes are useless. It shows that perceived support is not currently converting into intention among these women. The low mean tells us they do not experience the support environment as available to them. The weak coefficient tells us that the variation in how much support they perceive does not move their intention much.

The likely explanation lies in awareness and accessibility rather than in scheme design, which is the caution Vossenbergh (2013) raised and which fits the pattern Orser et al. (2006) described, where women anticipate rejection and do not apply. The district has a District Industries Centre, active bank branches, PMEGP and Mudra channels, and state schemes for women. If women are not factoring these into their plans, the problem is at the point of contact rather than at the point of policy design.

1.37. Education, age and the window of intention

Intention rose with education and the postgraduate group differed significantly from the PUC or below group. Read alongside the self-efficacy finding, this supports Zhao et al. (2005): education probably works on intention through confidence and perceived competence rather than directly.

Age produced no significant differences, though means declined steadily across the four groups. The decline is worth noting even without statistical significance, because it is consistent with the life-stage pattern described by Kirkwood and Tootell (2008), where marriage and childcare responsibilities narrow the practical space for a new venture. The absence of significance may reflect the small size of the above-35 group rather than an absence of effect.

Implications

Theoretical implications

The study offers three contributions to theory. It demonstrates that combining the Theory of Planned Behaviour with push-pull motivation produces a workable model, with 61.2 per cent of variance explained, and that the two traditions are complementary rather than competing. It shows that the necessity-driven characterisation of women's entrepreneurship in developing economies does not hold uniformly, and that district-level economic conditions matter enough to reverse it. And it adds evidence that perceived institutional support and perceived behavioural control are separate constructs with very different predictive power, which argues against collapsing external support into a general feasibility measure.

Implications for policy and support agencies

Move from announcing schemes to reaching women. The support environment is not perceived as available, which is an outreach failure more than a design failure. Scheme information delivered through channels women already use, such as SHG federation meetings, anganwadi networks, ward-level bank camps and college placement cells, is likely to work better than notifications and newspaper advertisements.

Put a named person between the woman and the paperwork. A single-window women's entrepreneurship facilitation desk at the District Industries Centre, staffed by someone who handles an application from enquiry to sanction, addresses the procedural complexity that Vossenbergh identified. The absence of such a person is felt most by first-generation applicants without a family member who has been through it.

Fund confidence, not only capital. Since self-efficacy outweighed every other predictor, subsidy-led interventions alone will under-deliver. Structured mentoring, in which an established woman entrepreneur in the district works with three or four aspirants over six to nine months, targets the variable that actually moves intention.

Substitute for the missing business family. Women from business families reported markedly higher intention. Those without that background need a manufactured equivalent: shop-floor visits, internships with women-owned enterprises, and peer groups where the day-to-day reality of running a business becomes visible.

Implications for educational institutions

Entrepreneurship teaching in the district's colleges should shift weight from content to practice. Business plan submissions graded on paper build knowledge but not confidence. Small live projects with real money, even in the range of a few thousand rupees, give students the mastery experiences that Bandura identified as the strongest source of self-efficacy.

Institutions can also open their Entrepreneurship Development Cells and incubation facilities to non-student women from the surrounding taluks. Most such cells in the district serve only enrolled students, which leaves out homemakers and working women who form a quarter and a third of this sample respectively.

Implications for banks and financial institutions

The lowest-scoring construct in the study concerns finance and institutions. Banks in the district can address the perception directly by publishing approval rates for women applicants under Mudra and PMEGP, conducting pre-application clinics rather than only post-application scrutiny, and training branch-level staff to distinguish a first-generation woman applicant with a viable idea from a poor credit risk. The anticipated rejection Orser et al. described is defeated by evidence, not by assurance.

Limitations and Scope for Future Research

Limitations

The sample was drawn through purposive and snowball methods because no sampling frame exists for the target population. Results therefore describe the sample well but cannot be generalised to all women in the district with statistical confidence.

The sampling channels produced a sample that is younger and more educated than the district's adult female population. Women with limited schooling, women in agricultural households, and women in the Sullia, Kadaba and Ullal taluks are under-represented. The finding that necessity does not drive intention should be read with this in mind.

The design is cross-sectional, so the regression establishes association rather than causation. It is also possible that some of the relationship runs the other way, with women who already intend to start a business reporting higher confidence as a result of that intention.

All variables were self-reported by a single respondent at a single sitting, which raises the possibility of common method variance. Harman's test suggested this is not severe, but the test is not conclusive.

Finally, the study measures intention and not behaviour. The intention-behaviour gap in entrepreneurship is well documented, and a strong intention score does not guarantee a venture.

Scope for future research

A longitudinal follow-up of this sample after eighteen to twenty-four months would establish how many of the high-intention respondents actually started something, and which factors survive the translation from intention to action.

A comparative study across Dakshina Kannada, Udupi and Uttara Kannada would test whether the opportunity-driven pattern found here holds across the coastal belt or is specific to this district.

Qualitative work would help with the institutional support puzzle. In-depth interviews with women who applied for a scheme and were rejected, and with women who never applied, would reveal where exactly the process breaks down in a way that a Likert scale cannot.

Structural equation modelling would allow self-efficacy to be tested as a mediator rather than as a parallel predictor, which the theory arguably requires. A mediated model may explain more variance than the additive one used here.

Future work could also compare intention across communities within the district. Dakshina Kannada has distinct trading traditions among several communities, and whether these translate into differences in women's entrepreneurial intention is an open and locally significant question.

Conclusion

This study set out to identify what shapes the entrepreneurial intention of women in Dakshina Kannada. Six motivational factors were tested together on a sample of 214 women, and four of them mattered: entrepreneurial self-efficacy, need for achievement, desire for autonomy and family support, in that order of strength. Together with the two non-significant factors they explained 61.2 per cent of the variance in intention.

Two findings stand out. The first is that women in this district are pulled towards enterprise rather than pushed into it. Economic necessity had no independent effect once achievement and autonomy were accounted for. Entrepreneurship here is a choice made by women who have alternatives, which is a more hopeful starting point for policy than the necessity narrative that dominates much of the Indian literature, and a different one.

The second is that the binding constraint appears to be confidence rather than capital. Respondents scored high on wanting to build something and comparatively low on believing they could. Institutional and financial support scored lowest of all and did not significantly predict intention. A district with banks, schemes and a District Industries Centre is not short of support on paper. Women are simply not experiencing that support as something available to them.

The practical consequence follows directly. Interventions that build competence and confidence through mentoring, live projects, exposure to working enterprises and hand-holding through the application process are likely to raise entrepreneurial intention further than additional subsidy announcements. Dakshina Kannada has the education, the institutions and the capital. What its aspiring women entrepreneurs appear to need most is the conviction that these things are meant for them too.

These conclusions rest on a cross-sectional sample that skews young and educated, and they describe intention rather than action. Read with those limits in mind, they offer a reasonable starting point for the district's policymakers and institutions.

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