

Measuring Readiness of Women Entrepreneurship in Emerging Economies: Scale Validation and Contextualization

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Abstract

Inexisting body of literature on entrepreneurship, suggests lack of a scientific measurement tool, which can be used to study the readiness for women entrepreneurship particularly in Indian context. The key intention of this research was to develop a specific measurement tool to assess the entrepreneur readiness especially among women. This research paper is based on the variables linked with entrepreneurial readiness activity extracted from the existing literature of the subject. The questionnaire was developed using four constructs identified as *attitude, subjective norm, perceived behavioural control and entrepreneurial readiness*, in line with *the Theory of Planned Behaviour*. The operationalization of factors was done with the help of existing insightful and validated scales. In order to validate the women entrepreneurship readiness scale, a researcher controlled sampling method was employed to collect data from the female students (N=294) of the university of Kashmir. The research used *Exploratory Factor Analysis (EFA)* technique for dimensionality of scale, was further subjected to construct validity using *Confirmatory Factor Analysis (CFA)*. The *Exploratory Factor Analysis (EFA)*, technique factorized the entrepreneurship readiness instrument to 04 factor structures. The *Confirmatory Factor Analysis (CFA)* results also showed adequate construct validity (CR, CV and DV) for the entrepreneurship readiness construct. In conclusion, this research work used scientific approach to develop a valid instrument for the measuring entrepreneur readiness and put forward significant implications for the future research course of action.

Keywords: *Ajzen's Theory of Planned Behaviour, Women Entrepreneurship, EFA, CFA, Entrepreneurship Readiness Scale*

Introduction

Entrepreneurship is a strategy to combat unemployment when it is not possible to provide salaried jobs for all job seekers. Entrepreneurship is viewed globally as a remedy to rising unemployment, for the growth of economic development among developing and developed nations and to sustain its effectiveness in meeting globalisation goals (Eckhardt & Shane, 2003). It functions as a facilitator which drives the economy through job creation, wealth generation and

employment opportunities as well as social well-being (Wang & Wong, 2004). Setting up new business creates more jobs and plays vital role in the economic development (J. Barton & Lischeron, 1991). The creation and development of new business ventures not only boosts the related industry but also helps the other economic sectors to progress faster (Fatoki & Patswawairi, 2012). Thus, Entrepreneurship can serve as a tool for generating new businesses by promoting its importance and effect on rising unemployment and economic growth of nations (Busenitz et al., 2007;

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Kritikos, 2015). The government role today is to emphasize and facilitate an entrepreneurial culture to capitalize on the positive externalities of entrepreneurial growth.

Entrepreneurship is not mere establishment of a business venture. It entails the inclusion of innovative strategies to expand markets and outreach of the business. Like financial support, innovation is central to entrepreneurship. There are certain factors that help to inculcate and develop entrepreneurial inclinations. Several researches have examined various entrepreneurial constructs, such as readiness, motivational factors, educational aspects, attitudinal factors, and behavioural traits—(Bae, Qian, Miao, & Fiet, 2014; Shane, Locke, & Collins, 2003; Zahra, 1991). Previous researchers have also highlighted personal characteristics of entrepreneurs, motives that urge entrepreneurs to run a business, obstacles that resist their effort to successfully start up a business and demographic variables that influence their decision to involve in entrepreneurial activity (Baumol, 1996; Kuratko, 2005; Wang & Wong, 2004). In addition, other external factors play an influential role for an individual to make a resolution to set up a new business (Gnyawali & Fogel, 1994). Usually, the outcomes of these researches appear varied as few among claim that budding individuals have least involvement in market or the capability to take decisions related entrepreneurial, that distresses their readiness towards entrepreneurship. Further researches state that new individuals who take up entrepreneurial activity are innovative and technologically more sound which significantly influence personal behaviour and subsequently, r e a d i n e s s t o w a r d s entrepreneurship—'—'—'(Athayde, 2009; Geldhof et al., 2014; Henderson & Robertson, 1999; Mohamed, Rezai, Shamsudin, & Mahmud, 2012).

Women entrepreneurship has individual and societal advantages. The development of women entrepreneurship advances economic growth, accomplishes gender parity and led to poverty reduction (Berger & Kuckertz, 2016). The present scenario is such that the businesses directed or owned by women are less as compared to men as the size of firm increases; apart from lot of ventures owned by women in developing nations (De Vita, Mari, & Poggese, 2014). Cultural factors across various regions also have inhibiting as well as enabling effects on women entrepreneurship development. The social norms and attitudes in various societies discourage women from even thinking of starting a new business, or limiting lot of women entrepreneurs to remain confined to micro ventures. Consequently, it inhibits women for contributing to socio-economic growth, creation of jobs and nations integrity —'—'—'(Terrell & Troilo, 2010). In India, entrepreneurship institutions provide support for creating skills, entrepreneurship training and education, enabling women to become entrepreneurs (Jain, 2018). Given its benefits, the government is putting in concerted efforts to popularise and propagate women entrepreneurship. This has been done by setting up exclusive women entrepreneurship training institutes, self-employment training institutes, exclusive lending facilities and subsidies for women business ventures. Since last decade in India lot of jobless women had took entrepreneurship as livelihood source on the basis of their skills, abilities and even employed women are giving up their jobs with intention to take up entrepreneurship—(Koneru, 2018).

Women entrepreneurs have huge potential for becoming prominent entrepreneurs within our societies ""(Inaba & Chang, 2016; Javadian, 2016) and entrepreneurship is comparatively a new area of study which needed the focus and attention of researchers (Kobia & Sikalich, 2010). More studies are required with an underlying theory that

advocates entrepreneurial development through trainings since researchers studies suggest that entrepreneurs are nurtured, not born (Boulton & Turner, 2005). This calls for proper training, skilling and nurturing facilities to foster ideas on innovation and entrepreneurship. This study understands women entrepreneurial readiness in terms of the *Theory of Planned Behaviour (TPB)* (Ajzen, 1991), using its variables namely the *attitude, subjective norm and perceived behavioural control towards entrepreneurship*. Entrepreneurial readiness has been comprehensively studied in the Western context (Carr & Sequeira, 2007; Kautonen, Tornikoski, & Kibler, 2011; Schwarz, Wdowiak, Almerjarz, & Breitenecker, 2009). In the Indian setting, directly using the Western researches would compromise cultural context. Results from various researches varies across nations on factors that studied entrepreneurial readiness (Boulton & Turner, 2005), hence there is a pressing need of some studies in Indian context to achieve the accurateness of outcomes. Therefore, this research validates significant tool about women readiness to entrepreneurship.

Review of literature

Entrepreneurship has acknowledged lot of responsiveness over the past two decades (Mellor & Coulton, 2009). Entrepreneurship results in job creation, innovation and invention. Some researchers call entrepreneurs “*engines of economic growth*” for their nations (Baron & Shane, 2008; Boulton & Turner, 2005).

Theory of Planned Behaviour (TPB)

The (TPB) was proposed by (Ajzen, 1991), building on the theory of reasoned action (TRA) by Fishbein & Ajzen, (1975). The three dimensions on which the *Theory of Planned Behaviour* relays are (i) *attitude* (ii) *subjective norm* and (iii)

perceived behavioural control. — Krueger, Reilly, & Carsrud, (2000) argue that entrepreneurship is an outcome of intentions and behaviour. Accordingly, using TPB to examine entrepreneurial readiness is feasible. TPB is verified as an operational instrument in entrepreneurial readiness study (Koe, Rizal, Abdul, & Ismail, 2012).

Studies on Women Entrepreneurial Intentions (readiness)

Since the past thirty years, women have made substantial development in entrepreneurship and business venture for nations (Camelo-ordaz, Diáñez-gonzález, & Ruiz-navarro, 2016; Kickul, Wilson, Marlino, & Barbosa, 2008). Subsequently, the social and economic significance for women entrepreneurship is growing attention among researchers. Simultaneously, since the late 1990s studies about women's entrepreneurship has grown significantly (Arenius, 2006; Camelo-ordaz et al., 2016; Ettl & Welter, 2010). But, though the figure of women entrepreneurs has improved considerably in recent years in advanced nations, observations still specify that the figure of companies possessed by females is considerably lesser than companies possessed by males (Acs, Arenius, Hay, & Minniti, 2005; Camelo-ordaz et al., 2016). According to *Global Entrepreneurship Monitor (GEM)* report on entrepreneurial activity, more than 70 nations have attained this feat but the outcomes indicate a dismal ratio of women to men in relation to entrepreneurship, highlighting limited female involvement in businesses (Camelo-ordaz et al., 2016; Kwong, Thompson, Jones Evans, & Brooksbank, 2009; Langowitz & Minniti, 2007). In an endeavour to ascertain the primary causes for variances across gender for taking up entrepreneurship, various researchers have traced out group of socio-demographic variables that affect the decision of individuals to take up new ventures (Camelo-ordaz et al., 2016; Langowitz &

Minniti, 2007).

The results of many researches show that men have a great inclination for entrepreneurship as compared to women (Geldhof et al., 2014). This inclination is not due to a superior capability of one related to the other but relatively to the hassles that women often go through in our societies, for instance, men have easier access to bank finances as compared to women (Scherer, Adams, Carley, & Wiebe, 1989). Supposedly, if females did not have greater inclination towards entrepreneurship, it may appear strange that administrations frequently formulate rules and distinct packages that subject females to take-up innovative business development (Ferri et al., 2018). Female shabitually bargain obstacles in carrying out the entrepreneurial process (Ferri et al., 2018). Our study lays its emphasis on examining the significance of various perceptual factors which lead towards entrepreneurial readiness among females in India.

Objective of study

To validate and contextualise scale for measuring readiness for entrepreneurship among educated women in Indian setting

Research Methodology

On the basis of previous literature there was a lack of empirical research that has analysed readiness of Women towards entrepreneurship in Indian context. For this, we developed a questionnaire (scale) using factors from the previous qualitative and quantitative researches. A wide-ranging Entrepreneurship body of literature was reviewed and for the present study four factors was identified as *attitude, subjective norm, perceived behavioural control and entrepreneurial readiness*. These factors were operationalized using validated insightful measures from the

previous researches'———'-'—'(Bagozzi, Dholakia, & Basuroy, 2003; Krueger et al., 2000; Linan F. & Chen Y. W., 2009; Mohamed et al., 2012; Shook & Bratianu, 2010). In order to measure attitude towards entrepreneurship seven items were adapted from '(Linan F. & Chen Y. W., 2009) and ——(Krueger et al., 2000). Accordingly, to measure subjective norm towards entrepreneurship six items were adapted from (Shook & Bratianu, 2010) and (Autio, Keeley, Klofsten, Parker, & Hay, 2001). To measure perceived behavioural control towards entrepreneurship seven items were adapted from (Autio et al., 2001; Yurtkoru, Kuşcu, & Doğanay, 2014). Finally to measure entrepreneurial readiness, scale comprising six items were a m e n d e d f r o m a f o r e m e n t i o n e d researches'——(Bagozzi et al., 2003; Krueger et al., 2000; Linan F. & Chen Y. W., 2009). A group professionals (experts) including five fellows, three from academics (university of Kashmir) and two from entrepreneurial development institute (EDI) were consulted to discuss the measurement items used for the study. The 26 statements were selected as suggested by panel of experts keeping in view the relevance and significance of factors and chosen items to measure the factors using a five-point Likert scale, ranging from (1) denoting strongly disagree and (5) denoting strongly agree, respectively. A pilot study employing the tool was conducted amongst a sample of 30 female students using researcher controlled sampling method. This led to slight rephrasing of statements. For the present study primary data was collected from a sample of 300 female students studying in undergraduate and postgraduate levels at university of Kashmir. These education levels were selected keeping in view that graduates and post graduates are probable to admire entrepreneurial activity. The female students were selected on the basis of researcher controlled sampling method.

Data Analysis & Results

Exploratory Factor Analysis

In order to accomplish sound data normalization, data was processed through linearity and normality tests which resulted as deletion of six outliers. On the remaining 294 response *Exploratory factor analysis (EFA)* was carried out to know dimensionality of the scale used in the study. The data was further analysed using SPSS 23.0 to measure the *Exploratory Factor Analysis (EFA)* and *Cronbach's alpha*. *Exploratory Factor Analysis (EFA)* was carried out using PCA with Varimax rotation to analyse dimensionality of the scale. The factor loadings having cut-off equal or above of 0.5 was placed as the threshold to make it sure that items in final results appear with significant loadings (Hair, Celsi, Money, Samouel, & Page, 2015).

In the beginning, *Exploratory Factor Analysis (EFA)* was piloted on 26 item scale adapted for the study to explore the possible dimensions of the construct. The first round of *Exploratory Factor Analysis (EFA)* resulted in only 23 having factor loadings of .50 equal or above threshold level and KMO above or equal to .60 (Kaiser, 1974). It is important to indicate here fifth item (AT5) for scale attitude, fourth item (SN4) for scale subjective norm and second item (PBC2) for scale perceived behavioural control was also dropped due to low factor loading (.019) below the threshold level. A next round of EFA was done to endorse the factor

structure of the 23-item scale. The concluding round of *Exploratory Factor Analysis (EFA)* which categorized 23 items to four variables is shown in Table 1. The four factors represented *attitude*, *subjective norm*, *perceived behavioural control* and *entrepreneurial readiness*.

The outcome of EFA shows that the 23-item Scale estimated sampling adequacy measure KMO of 0.929, greater than 0.6 (recommended value). Hence, the sample size is sufficient to factorize the 23 items (Kaiser, 1974). The results for the 23 items scale also presented that the *chi-square value* (5512.595) and *Bartlett's test of sphericity* ($p < 0.000$) which are highly significant (Bartlett, 1954). In order to fulfil the least criteria for ascertaining a variable an *eigen value* equal and above 1 cut-off value was used for extraction. The *eigen values* obtained by the four variables were 3.34, 1.85, 2.26 and 9.67. The EFA results also showed factor loadings for the remained items to be in between 0.700 to 0.868 extracted under four factors with the total variance explained as 74.5 percent, thus fulfilling the threshold criteria (Hair et al., 2015; Nunnally, 1978). The outcomes of further reliability analysis showed Cronbach's alpha in-between 0.908 and 0.947 for each construct (Cronbach, 1951). Therefore, the final results of *Exploratory Factor Analysis (EFA)* specified six items for factor "*attitude*", five items for factor "*subjective norm*," six items for factor "*perceived behavioural control*", six items to "*entrepreneurial readiness*," factor computing to a 23-item women entrepreneurial readiness scale.

Table 1 Exploratory Factor Analysis (EFA) results

Construct	Item code	Factor loading	Eigen value	Variance explained %	Cronbach's coefficient
Attitude Towards Entrepreneurship					
<i>Entrepreneurship is a career of choice for me</i>	<i>AT1</i>	<i>.858</i>	<i>3.34</i>	<i>14.5</i>	<i>0.934</i>
<i>I would feel satisfied being an entrepreneur</i>	<i>AT2</i>	<i>.825</i>			
<i>I would gladly choose entrepreneurship over others, as a career option</i>	<i>AT3</i>	<i>.839</i>			
<i>I would feel personally secure being an entrepreneur</i>	<i>AT4</i>	<i>.832</i>			
<i>Entrepreneurship would be enjoyable and exciting for me</i>	<i>AT6</i>	<i>.806</i>			
<i>I would rather be an entrepreneur than an employee</i>	<i>AT7</i>	<i>.841</i>			
Subjective Norm					
<i>I have access to information that will enable me to become an entrepreneur</i>	<i>SN1</i>	<i>.819</i>	<i>1.85</i>	<i>8.07</i>	<i>0.908</i>
<i>My immediate family members support entrepreneurship as a career choice for me</i>	<i>SN2</i>	<i>.815</i>			
<i>My close friends would appreciate it if I became an entrepreneur.</i>	<i>SN3</i>	<i>.805</i>			
<i>It is important for me to know my parent's opinion in case I start my own business venture</i>	<i>SN5</i>	<i>.783</i>			
<i>It is important for me to know the opinion of close friends in case I start my own business venture</i>	<i>SN6</i>	<i>.842</i>			
Perceived Behavioral Control					
<i>I am motivated to start my own enterprise</i>	<i>PBC1</i>	<i>.778</i>	<i>2.26</i>	<i>9.84</i>	<i>0.909</i>
<i>I have hands-on information about starting my own enterprise</i>	<i>PBC3</i>	<i>.770</i>			
<i>I have the know-how of developing a business project.</i>	<i>PBC4</i>	<i>.803</i>			
<i>I am convinced of being successful in case I start my business</i>	<i>PBC5</i>	<i>.834</i>			
<i>It would be an easy exercise to start and work for my enterprise</i>	<i>PBC6</i>	<i>.771</i>			
<i>I can manage the creation process of a new enterprise</i>	<i>PBC7</i>	<i>.698</i>			
Entrepreneurship Readiness					
<i>My career aim is to become an entrepreneur.</i>	<i>ER1</i>	<i>.849</i>	<i>9.67</i>	<i>42.06</i>	<i>0.947</i>
<i>I am seriously contemplating to start an enterprise after completion of my studies</i>	<i>ER2</i>	<i>.829</i>			
<i>I am convinced to start my business venture in the future.</i>	<i>ER3</i>	<i>.840</i>			
<i>I will put in all efforts to start and sustain my own business venture.</i>	<i>ER4</i>	<i>.868</i>			

<i>I see myself as an entrepreneur in the next 5 years.</i>	ER5	.835			
<i>I would prefer to be self-employed than being hired by others for work</i>	ER6	.700			

Source: Items adapted from multiple sources

Measurement Model(Confirmatory Factor Analysis)

The consistency and construct validity was established by using *Confirmatory Factor Analysis (CFA)* technique. After conducting EFA for the dimensionality of the adapted scale, *convergent validity* and the *discriminant validity* were measured as recommended by Fiske, 1982; Hair et al., 2015. Before examining the construct validity the measurement model (figure 1) was subjected to model fit indices. The measurement model proposed for the present study revealed adequate model fit indices. For the present study the normed *chi-square* (CMIN/ df) was 1.759, GFI (0.897), AGFI (0.873), IFI (0.969), CFI (0.969), NFI (0.969), TLI (0.965), and RMSEA

(0.051)demonstrating good model fit indices above threshold level for the hypothesized model. The test-statistic *t* (critical ratio) was above the threshold level for each every item, clarifies statistical significance of parameter estimates. Table 2 displays the standard loading for each item of the CFA model beside with *t* values (critical ratios).

Precisely, construct validity (convergent) specifies the degree of confidence about the particular scale is properly showed by its variables (Hair et al., 2015). Standardised estimates determined convergent validity (CR (composite reliability) and (AVE) average variance extracted)(Hair et al., 2015) for the construct.

Table 2: Measurement Model (CFA) results

<i>Factors</i>	<i>Item Code</i>	<i>Standard estimates</i>	<i>Critical ratio Fixed</i>	<i>Average variance extracted</i>	<i>Cronbach's α</i>
<i>Attitude Towards Entrepreneurship</i>	<i>AT2</i>	.815	<i>Fixed</i>	0.704	0.934
	<i>AT3</i>	.852	17.4		
	<i>AT6</i>	.784	15.4		
	<i>AT4</i>	.836	16.9		
	<i>AT7</i>	.847	17.2		
	<i>AT1</i>	.897	18.8		
<i>Subjective Norm</i>	<i>SN2</i>	.802	<i>Fixed</i>	0.664	0.908
	<i>SN6</i>	.835	16.0		
	<i>SN5</i>	.795	15.0		
	<i>SN3</i>	.803	15.1		
	<i>SN1</i>	.840	16.1		
<i>Perceived Behavioral Control</i>	<i>PBC5</i>	.871	<i>Fixed</i>	0.628	0.910
	<i>PBC1</i>	.771	16.0		
	<i>PBC7</i>	.677	13.2		

	<i>PBC4</i>	.826	17.9		
	<i>PBC3</i>	.783	16.4		
	<i>PBC6</i>	.815	17.5		
<i>Entrepreneurship Readiness</i>	<i>ER5</i>	.885	<i>Fixed</i>	0.754	0.948
	<i>ER4</i>	.943	26.0		
	<i>ER1</i>	.895	22.8		
	<i>ER2</i>	.884	22.3		
	<i>ER3</i>	.862	21.0		
	<i>ER6</i>	.726	15.4		

In this study, *Average Variance Extracted (AVE)* was observed above threshold level of 0.50 of which ranges between 0.62 and 0.75, as shown in Table 2, endorses *convergent validity*, as suggested by Campbell & Fiske, 1959. Correspondingly, further indicators such as standard estimates were above 0.5, and composite reliabilities were above 0.7, for all the factors (Table 2) also surpassed measures (Campbell & Fiske, 1959). While *discriminant validity* is a state of condition, i.e. to how variables are dissimilar from other variables in

a construct (Mir, Bhasin, & Rasool, 2016). It is examined by relating the amount of the variance apprehended by *AVE* and the variance shared with other factors (Mir et al., 2016). The correlations for each factor were less than the square root of the *Average Variance Extracted* by the items assessing the variable which indicates that the scale had sufficient *discriminant validity* as shown in Table 3. In conclusion, the model is acceptable with satisfactory reliability and construct validity.

Figure 1: CFA Model

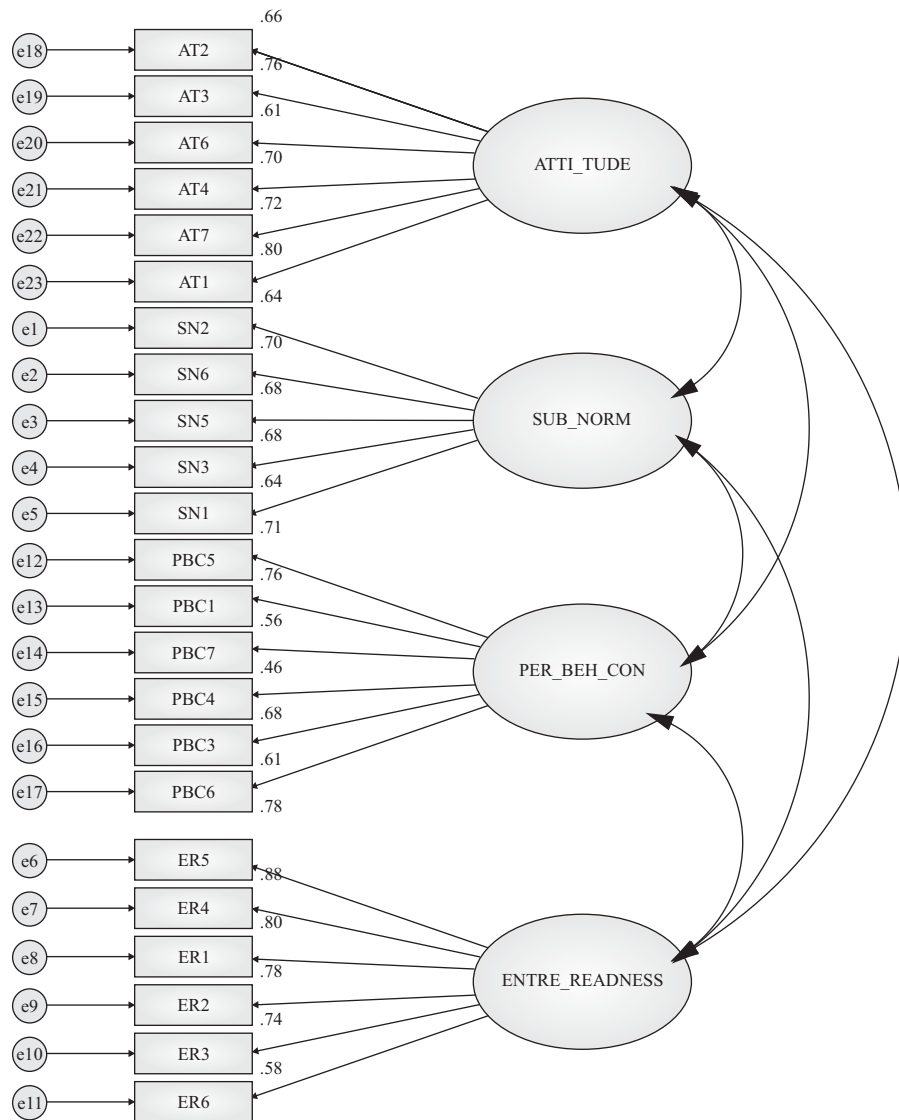


Table 3: Discriminant Analysis for the Model

Constructs	SN	ER	AT
Subjective Norm	0.815*		
Entrepreneurial Readiness	0.504	0.868*	
Perceived Behavioural Control	0.491	0.516	
Attitude	0.222	0.492	0.839*

Notes: * values are square root of AVE; others are correlation coefficients.

Conclusion

The study confirms the robustness of women entrepreneurship readiness scale with regard to convergent and discriminant validity (construct validity). The results were achieved on the basis of detailed confirmation from both EFA and CFA which drew four dimensions for the women entrepreneurship readiness scale. In addition, all the standard estimates were above threshold level as well as for each factor the value of composite reliability and average variance achieved was above the suggested values. The uniqueness about the factors of entrepreneurship readiness construct was clearly demonstrated by the results of discriminant analysis. The research paper also showed the internal consistency reliability of all the factors above threshold with the ordinary measures. The outcomes of Exploratory Factor Analysis (EFA) and reliability analysis depicts that the psychometric properties of women entrepreneurship readiness scale are above threshold level. Outcomes of the research revealed that the developed scale is highly reliable and valid in Indian university setting.

Implications of the study

This research provides a valid instrument for measuring readiness for women entrepreneurship scientifically. This instrument can be used to study women entrepreneurship readiness by various stakeholders who include researchers, managers, entrepreneurship developing institutes, entrepreneur associations, and budding entrepreneurs. To conclude, this instrument comprises an assembly of items about attitude towards entrepreneurship, subjective norm, about perceived behavioural control and entrepreneurial readiness.

Limitations & Scope for Future Research

The present study has been conducted in the University of Kashmir. The results can further be cross-checked or validated by in-depth analysis by extending the study various universities in India. The authors have used four factors to measure readiness among women for entrepreneurship. There is scope for further research to add more factors as entrepreneurship research is exploratory in nature. Future researchers can also use combination of qualitative and quantitative data collection methods for enrichment of understanding about entrepreneurship. Other than that, it could be fascinating to analyse the skills acquired by students that affect the readiness to become entrepreneurs. Research can also be carried out using gender and social

entrepreneurship as focal lenses.

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