



Development of Action Plan Based on The Study of Some Factors That Influence Women Entrepreneurs To Start Akshaya Centres in Kerala

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ABSTRACT

The Government has embarked on setting up Common Service Centres (CSC) to enhance service delivery across the country to provide faster, efficient and transparent governance. The objective is to study some of the factors that influenced the start of such common service centres by women especially in Kerala. The study also aims to develop an empirical framework that would help the government to enhance the reach of common service centres along with women empowerment – mainly on two factors namely the age and education. The focus of study was chosen as Kerala, as this State has a higher percentage of women entrepreneurs venturing to start the CSC than other States. The results of the study and analysis are providing significant inputs to arrive at actionable plans for future. This paper concludes with specific recommendations for action plan for replication of the ideas.

KEYWORDS : Women entrepreneurs, social enterprise, common service centres, e-governance

Introduction

Post liberalization, India has been going through stages of development in multiple dimensions. As the efforts on economic and social developments have been paying the dividends, the administrators have started focusing on the governance aspects. By bringing in Information and Communication Technology (ICT) the process of efficient, effective, economic and transparent governance becomes an easy task. Many governments have taken to this path and have been reaping the benefits¹. India is no exception to this effort. Though India started late may be – it is catching up fast with several initiatives to proliferate the power of e-governance across the country.

Objectives of the study

The objectives of the study are

To study the factors that influence the Akshaya women entrepreneurs

To ascertain if age of the women Akshaya entrepreneur has any impact on starting the venture

To ascertain if the educational qualification of women Akshaya entrepreneur has any impact on starting the venture.

To see what is the major contributor to get the Akshaya women entrepreneur to get involved in it.

To arrive at suggested action agenda for replication across other States of the Country.

Methodology of the study

The study was conducted across the State of Kerala covering all the 14 districts. The convenience sampling was applied. Akshaya centres geographic spreads in the 14 district were identified and they were grouped as owned by men and women centre. In Kerala there are 2418 Akshaya centre are functioning as per June 2015, statistics supplied by the Village Block Development Officers². Out of these 2418

Akshaya centre, 1042 centres are purely owned by women. These 1042, women owned centres are considered as sample. A questionnaire was designed and pre-tested – details are given below in the next section. The same was administered to the sample population across the different districts. The response collected from the same has been analysed and the findings are represented in this paper. Based on this and a questionnaire was administered to the selected

sample. The received responses were checked for completeness of information. Out of 381 forms received, 355 were finally picked up as convenience sampling – based on completeness of the form in terms of the information provided there. 34% of the women were chosen. (One third of the women run Akshaya Centres). The list of Women Akshaya centre currently functioning in Kerala is presented in the following Table 1.

Table 1.
AKSHAYA PROJECT POPULATION AND SAMPLE FRAMEWORK

Regional Area	Akshaya Owned by women		Sample Population	
	Number of Centres	Percentage	Number of Centres	Percentage
TVM	90	8.64	30	8.45
Kollam	75	7.20	26	7.32
Pathanam	30	2.88	10	2.82
Alapulaza	105	10.08	36	10.14
Idduki	43	4.13	15	4.23
Erunakulam	123	11.80	42	11.83
Kottayam	95	9.12	32	9.01
Thrimur	93	8.93	32	9.01
Pallakad	110	10.56	37	10.42
Kannur	93	8.93	32	9.01
Kozhikode	66	6.33	22	6.20
Waynad	31	2.98	11	3.10
Malapuram	37	3.55	13	3.66
Kasarkode	51	4.89	17	4.79
Total	1042	100.00	355	100.00

Source: Akshaya Project Centre of various Districts, Kerala

Sampling adequacy and Data reliability

In the present study, Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy (MSA) and Bartlett's test of Sphericity were applied to verify the adequacy or appropriateness of data. In this study, the value of KMO for overall matrix was found to be excellent (0.799) and Bartlett's test of Sphericity was highly significant ($p < 0.05$). The results thus indicated that the sample taken was appropriate to proceed with a fac-

tor analysis procedure. This is indicated in the Table 2 below.

Table 2.
KMO AND BARTLETT'S TEST FOR FACTORS INFLUENCING THE WOMEN ENTREPRENEURS FOR SETTING UP THE AKSHYA KIOSK CENTRE

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.799
Bartlett's Test of Sphericity Approx. Chi-Square	1261.866
DF	136
Sig	.000

Level of Significance: 5 per cent

Limitations of the Study

Some of the limitations of the study are:

The study is confined to Akshaya projects that are working in the State of Kerala owned by women entrepreneurs at the time of this study.

The study is not to measure or compare the performance (financial or otherwise) of Akshaya projects centers that are owned by women or men.

Only the age and educational qualification of the Akshaya women entrepreneurs are under focus of study and not many other factors.

Factors that influence the Akshaya Women Entrepreneurs

For the purpose of this study, it is decided to look at four major dimensions under which the factors could be classified. The four dimensions are:

Ambition driven (to achieve and be recognized while making money)

Compelling reasons (external forces driving to make the choice)

Facilitating factors (motivating forces)

Support factors (enabling factors)

Under each of the major categories, four specific factors were chosen and included in the questionnaire. The list of such factors is depicted in Figure 1.



Figure 1. Factors influencing Akshaya Women Entrepreneurs.

Hypothesis 1:

H_0 : The factors that influenced women to venture with the Akshaya centres do not vary from one individual to the others based on their age.

H_1 : The factors that influenced women to venture with the Akshaya centres vary from one individual to the others based on their age.

Hypothesis 2.

H_0 : The factors that influenced women to venture the Akshaya centres do not vary from one individual to the others based on their educational qualification.

H_1 : The factors that influenced women to venture the Akshaya centres vary from one individual to the others based on their educational qualification

Study of Age as a factor for Akshaya Women Entrepreneurs

The age group of the respondents have been divided into 5 categories. These are below 20 years, 21 to 30 years, 31 to 40 years, 41 to 50 years and above 51 years. It is without loss of generality the above division was done. It is generally observed that needs, responsibilities and the wants of the women at different stages of life differ as per their age. The response received has been tabulated using the above and is shown in Table 3.

Table 3. AGE OF THE WOMEN AND FACTORS THAT INFLUENCED THEM TO VENTURE THE AKSHAYA CENTERS

Variables	Below 20 Years (N=3)		21-30 Years (N=97)		31-40 Years (N=175)		41-50 Years (N=69)		Above 51 Years (N=11)	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Ambition										
To Make Money	1.67	1.155	1.75	1.275	1.74	1.307	1.57	1.182	1.55	1.293
To Generate Self-Employment	2.33	.577	2.10	1.220	2.09	1.171	1.90	1.031	2.55	.934
To Continue the Family Business	2.33	.577	2.43	1.249	2.29	1.113	2.32	1.169	1.82	.603
To Gain Social Prestige	1.67	.577	2.54	1.308	2.32	1.189	2.59	1.116	1.91	.701
Compelling Reasons										
Dissatisfaction with the Previous Job	1.67	.577	2.76	1.651	2.62	1.545	2.51	1.451	2.82	1.168
Unemployment	2.00	1.000	1.84	1.017	1.94	1.051	2.00	.985	2.00	.775
To Make Use of Ideal Funds	2.00	1.000	2.31	1.112	2.41	1.094	2.30	.975	2.55	.934
To Make Use of Technical and Professional Skill	2.33	.577	2.01	.896	2.07	1.072	1.97	.923	2.18	.751
Facilitating Factors										
Success Stories of Other Entrepreneurs	1.67	.577	2.34	1.241	2.38	1.230	2.43	1.311	2.27	1.104
Previous Association	2.00	1.000	2.28	1.134	2.25	1.101	2.19	1.128	1.36	.505
Advice from Family Members	1.33	.577	2.33	1.297	2.43	1.101	2.32	1.007	2.00	.894
Previous Employment	2.33	.577	2.13	1.142	2.17	1.094	2.32	.962	2.45	1.214
Support Factors										
Personality Characteristics	2.67	1.528	2.30	1.042	2.37	.973	2.26	1.093	2.09	.831
Family Background	2.33	1.528	2.22	1.111	2.40	1.114	2.35	1.109	2.27	1.489
Training by Kerala Government	1.67	.577	2.40	1.115	2.29	1.108	2.46	1.158	2.18	.603
Support from the Local Body Government (Panchayat, Block Level)	3.00	1.000	2.79	1.406	3.07	1.441	3.41	1.386	3.73	1.272

Level of Significance: 5 per cent

Based on the data presented above in Table 3, the following are inferred:
In the age group of below 20, it seems that generating self-employment or getting employed, making use of the technical and professional skills, previous employment and personality characteristics play a key role.

In the age group 21-30 years, it appears that making money, continuing the family business and previous association are the factors that drive them.

In the age group of 31-40 years, the factors that influence the women entrepreneurs seem to be advice from family members and the family background.

In the age group of 41 to 50 years, it looks like gaining social prestige, employment, success stories of other entrepreneurs, and training by Kerala Government have played a key role.

In the age group beyond 51 years, the factors that seems to have influenced are to

generate self-employment, dissatisfaction with previous job, unemployment, making

use of idle funds, previous employment and support from local self-government.

Applying ANOVA

In order to ascertain, if there are any interrelationships between the groups of sample women ANOVA has been applied. The findings are given in Table 4.

**TABLE: 4
RESULT OF ANOVA: AGE OF THE WOMEN AND FACTORS THAT INFLUENCED THEM TO VENTURE THE AKSHAYA CENTERS**

Variables	Source	Sum of Square	DF	Mean Square	F	Sig
Ambition						
To Make Money	Between Groups	2.103	4	.526	.324	0.862
	Within Groups	567.841	350	1.622		
	Total	569.944	354	-		
To Generate Self-Employment	Between Groups	4.906	4	1.226	.927	0.448
	Within Groups	463.190	350	1.323		
	Total	468.096	354	-		
To Continue the Family Business	Between Groups	4.214	4	1.053	.797	0.528
	Within Groups	462.817	350	1.322		
	Total	467.031	354			
To Gain Social Prestige	Between Groups	9.712	4	2.428	1.698	0.150
	Within Groups	500.417	350	1.430		
	Total	510.130	354			
Compelling Reasons						
Dissatisfaction with the Previous Job	Between Groups	5.920	4	1.480	.621	0.648
	Within Groups	834.204	350	2.383		
	Total	840.124	354			
Unemployment	Between Groups	1.277	4	.319	.306	0.874
	Within Groups	365.669	350	1.045		
	Total	366.946	354			

To Make Use of Ideal Funds	Between Groups	1.596	4	.399	.347	0.846
	Within Groups	402.252	350	1.149		
	Total	403.848	354			
To Make Use of Technical and Professional Skill	Between Groups	1.097	4	.274	.281	0.890
	Within Groups	341.269	350	.975		
	Total	342.366	354			
Facilitating Factors						
Success Stories of Other Entrepreneurs	Between Groups	1.972	4	.493	.319	0.865
	Within Groups	540.687	350	1.545		
	Total	542.659	354			
Previous Association	Between Groups	8.781	4	2.195	1.806	0.127
	Within Groups	425.518	350	1.216		
	Total	434.299	354			
Advice from Family Members	Between Groups	5.614	4	1.403	1.092	0.360
	Within Groups	449.953	350	1.286		
	Total	455.566	354			
Previous Employment	Between Groups	2.366	4	.591	.503	0.734
	Within Groups	411.831	350	1.177		
	Total	414.197	354			
Support Factors						
Personality Characteristics	Between Groups	1.679	4	.420	.406	.804
	Within Groups	362.067	350	1.034		
	Total	363.746	354	-		
Family Background	Between Groups	2.156	4	.539	.424	.791
	Within Groups	444.954	350	1.271		
	Total	447.110	354	-		
Training by Kerala Government	Between Groups	3.577	4	.894	.730	.572
	Within Groups	428.496	350	1.224		
	Total	432.073	354	-		
	Within Groups	638.832	350	1.825		
Support from the Local Body Government (Panchayat Block Level)	Between Groups	19.919	4	4.980	2.490	.043
	Within Groups	699.873	350	2.000		
	Total	719.792	354	-		

Level of Significance: 5 per cent

From the above Table 4, it has been inferred that probability value of ANOVA at 5 per cent level does not establish good relationship between the variables tested.

Therefore, the hypothesis framed stands rejected and it has been concluded that the factors that influenced women to venture the Akshaya centres does not vary from one individual to the others based on their age.

However it is exceptional in the case of support from the local body government (panchayat, block level).

Study of Education as a factor for Akshaya Women Entrepreneurs

The educational qualifications of the respondents have been divided into 5 categories. These are higher secondary level, Diploma, Under-graduation, Post-graduation and others. The others category includes vocational trainings or such other qualifications. It is without loss of generality the above division was done. It is generally observed that the aspirations, needs and the wants of the women differ

based on their qualification

The response received has been tabulated using the above and is shown in Table 5.

TABLE: 5
EDUCATION OF THE WOMEN AND FACTORS THAT INFLUENCED THEM TO VENTURE THE AKSHAYA CENTERS

Variables	Higher Secondary (N=56)		Diploma (N=14)		UG (N=216)		PG (N=65)		Others (N=4)	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Ambition										
To Make Money	1.73	1.342	1.50	1.160	1.71	1.262	1.72	1.305	1.25	.500
To Generate Self-Employment	2.27	1.183	1.50	.760	2.09	1.172	2.02	1.111	1.50	.577
To Continue the Family Business	2.70	1.159	2.43	1.222	2.29	1.138	2.06	1.102	2.50	1.291
To Gain Social Prestige	2.48	1.279	2.57	1.284	2.46	1.200	2.12	1.111	3.00	.816
Compelling Reasons										
Dissatisfaction with the Previous Job	2.66	1.610	1.86	1.231	2.68	1.563	2.63	1.464	2.75	1.500
Unemployment	2.02	1.104	2.00	.784	1.92	1.044	1.89	.921	1.25	.500
To Make Use of Ideal Funds	2.68	1.029	1.86	1.099	2.36	1.056	2.23	1.101	2.00	.816
To Make Use of Technical and Professional Skill	2.02	.981	2.71	1.139	2.08	.997	1.82	.846	1.75	.957
Facilitating Factors										
Success Stories of Other Entrepreneurs	2.30	1.249	2.29	1.541	2.44	1.226	2.20	1.227	2.25	.957
Previous Association	2.21	1.217	2.36	1.087	2.26	1.103	2.08	1.065	1.75	.500
Advice from Family Members	2.43	1.126	2.07	1.141	2.32	1.123	2.48	1.213	2.25	.500
Previous Employment	2.11	1.021	2.14	.949	2.24	1.123	2.12	1.008	2.75	1.500
Support Factors										
Personality Characteristics	2.30	1.025	2.57	1.158	2.42	1.008	2.03	.935	1.25	.500
Family Background	2.43	1.234	2.36	1.336	2.32	1.102	2.31	1.103	2.25	.500
Training by Kerala Government	2.52	1.206	2.43	1.284	2.38	1.088	2.11	1.017	1.75	.957
Support from the Local Body Government (Panchayat, Block Level)	2.82	1.223	3.36	1.598	3.09	1.502	3.15	1.302	4.00	.816

- Level of Significance: 5 per cent**
From the above table, the following may be inferred:
1. Women with higher secondary education have the influence of making money, generating self-employment, continuing family business, unemployment, making use of idle funds, family back ground and training by Kerala Government.
 2. Those with diploma qualification prefer this due to making use of technical and professional skills, previous association and personality characteristics.
 3. Women with under graduate qualification prefer Akshaya centres because success stories of others mainly.
 4. Those with post graduate qualification choose the line as per advice from family members.
 5. The people with other qualification choose this to gain social prestige, dissatisfaction with current employment and previous employment apart from support from local body government.

Applying ANOVA
In order to ascertain, if there are any interrelationships between the groups of sample women ANOVA has been applied. The findings are given in Table

TABLE: 6
RESULT OF ANOVA - EDUCATION OF THE WOMEN AND FACTORS THAT INFLUENCED THEM TO VENTURE THE AKSHAYA CENTERS

Variables	Source	Sum of Square	DF	Mean Square	F	Sig
Ambition						
To Make Money	Between Groups	1.492	4	.373	.230	.922
	Within Groups	568.451	350	1.624		
	Total	569.944	354	-		
To Generate Self-Employment	Between Groups	8.300	4	2.075	1.580	.179
	Within Groups	459.795	350	1.314		
	Total	468.096	354	-		
To Continue the Family Business	Between Groups	12.806	4	3.201	2.467	.045
	Within Groups	454.225	350	1.298		
	Total	467.031	354	-		
To Gain Social Prestige	Between Groups	8.000	4	2.000	1.394	.236
	Within Groups	502.130	350	1.435		
	Total	510.130	354	-		

Compelling Reasons						
Dissatisfaction with the Previous Job	Between Groups	9.009	4	2.252	.949	.436
	Within Groups	831.115	350	2.375		
	Total	840.124	354	-		
Unemployment	Between Groups	2.468	4	.617	.593	.668
	Within Groups	364.478	350	1.041		
	Total	366.946	354	-		
To Make Use of Ideal Funds	Between Groups	10.830	4	2.707	2.411	.049
	Within Groups	393.018	350	1.123		
	Total	403.848	354	-		
To Make Use of Technical and Professional Skill	Between Groups	10.330	4	2.583	2.722	.029
	Within Groups	332.036	350	.949		
	Total	342.366	354	-		
Facilitating Factors						
Success Stories of Other Entrepreneurs	Between Groups	3.479	4	.870	.565	.688
	Within Groups	539.180	350	1.541		
	Total	542.659	354	-		
Previous Association	Between Groups	2.809	4	.702	.570	.685
	Within Groups	431.490	350	1.233		
	Total	434.299	354	-		
Advice from Family Members	Between Groups	2.643	4	.661	.511	.728
	Within Groups	452.923	350	1.294		
	Total	455.566	354	-		
Previous Employment	Between Groups	2.402	4	.601	.510	.728
	Within Groups	411.795	350	1.177		
	Total	414.197	354	-		
Support Factors						
Personality Characteristics	Between Groups	13.128	4	3.282	3.276	.012
	Within Groups	350.618	350	1.002		
	Total	363.746	354	-		
Family Background	Between Groups	.627	4	.157	.123	.974
	Within Groups	446.483	350	1.276		
	Total	447.110	354	-		
Training by Kerala Government	Between Groups	7.041	4	1.760	1.450	.217
	Within Groups	425.032	350	1.214		
	Total	432.073	354	-		
	Within Groups	641.222	350	1.832		
Support from the Local Body Government (Panchayat, Block Level)	Total	647.397	354	-	1.055	.379
	Between Groups	8.573	4	2.143		
	Within Groups	711.219	350	2.032		
	Total	719.792	354	-		

Level of Significance: 5 per cent

From the above Table 6, it has been inferred that probability value of ANOVA at 5 per cent level does not establish good relationship between the variables tested. The three factors namely, *to continue the family business, to make use of idle funds and personality characteristics* have an exception where the Significance is less than 0.05. Therefore, the hypothesis framed stands rejected and it has been concluded that the factors that influenced women to venture the Akshaya centres do not vary from one individual to the others based on their educational qualification.

Summary of Findings / discussion:

1. It is evident based on the data collected from the sample and the analysis that
2. The factors that influenced women to venture with the Akshaya centres do not vary from one individual to the others based on their age. Thus the first hypothesis stand rejected.
3. The factors that influenced women to venture the Akshaya centers do not vary from one individual to the others based on their educational qualification. Thus the second hypothesis stand rejected.

The following gives a summary of all the factors across the age groups, that seems to drive their desire to start Akshaya Centres, in the respective age groups:

1. Below 20 years
2. Unemployment
3. To Make Use of Technical and Professional Skill
4. Personality Characteristics
5. Support from the Local Body Government (Panchayat, Block Level)

21-30 years

1. To Make Money
2. To Continue the Family Business
3. Previous Association
4. Support from the Local Body Government (Panchayat, Block Level)

31-40 Years

1. Advice from family members
2. Family Background
3. Support from the Local Body Government (Panchayat, Block Level)

41-50 Years

1. To Gain Social Prestige
2. Unemployment
3. Success Stories of Other Entrepreneurs
4. Training by Kerala Government
5. Support from the Local Body Government (Panchayat, Block Level)

Above 51 years

1. To Generate Self-Employment
2. Dissatisfaction with previous job
3. Unemployment
4. To Make Use of Idle Funds
5. Previous Employment
6. Support from the Local Body Government (Panchayat, Block Level)

One of the factors that is of significance turns out to be the support from Local Body Government Institutions.

In a similar way, given below is the summary of factors that influence the Akshaya Women entrepreneurs across the educational qualification.

Higher secondary Diploma Under Graduation

1. To gain social prestige
2. To make use of idle fund
3. Success stories of other entrepreneurs
4. Personality characteristics
5. Support from Local Body Government

1. To make money
2. To Generate self -employment
3. To continue the family business
4. To gain social prestige
5. Unemployment
6. To make use of idle fund
7. Family background
8. Training by Kerala Government

9. Support from Local Body Government

Post-Graduation

1. Advice from family members
2. Support from Local Body Government

Others

1. To gain social prestige
2. Dissatisfaction with the previous job
3. Previous employment
4. Support from Local Body Government

Even here the significant factor turns out to be the support from Local Body Government institutions.

Conclusion:

- The age and educational qualification of the Akshaya women Entrepreneurs in Kerala are not the factors that influence them.
- The support from Local Body Government seems to have influenced the women to start the Akshaya Centres.

Recommendations for action:

Based on the study and the outcome of analysis, following recommendations for action are made:

1. It appears from the study, across all age group of women, value and makes use of the support by the local body government – namely the Panchayat at the Block level).
2. This may have played a crucial role in the enrolment, involvement and functioning of the Akshaya Centres run by the women entrepreneurs.
3. The support model needs to be studied and if applicable replicated across the country. Such an initiative will not only empower the women in our villages and towns but also will stimulate
4. Economic activity while enhancing the service delivery of the Government.

A quick look at the support provided by the Local Self Government Institutions indicates the following³:

- The LSGI's operate under the 3 Tier Panchayat systems.
 - They anchor the Akshaya centers at the grass root level
 - They provide local ownership to ensure success and resilience to the ICT and e-Governance initiatives
 - Some of the major activities the LSGI's are involved are:
1. Selection of location for e-centres
 2. Selection of entrepreneurs
 3. Sourcing of e-literacy funds
 4. Monitoring the activities
 5. Campaign activities
 6. Engaging social animators (enablers and supporters)
 7. Implementation of other e-governance activities

There is a lesson of adopting the best practices from the Akshaya Model from Kerala for the States that are lagging behind in the implementation of e-Governance through the public private partnership model. It is also to be mentioned that by adopting the model the State of Kerala has been able to reach out the Government services to the rural areas by having close to 87% of Akshaya Centres in rural areas⁴