

Factors Affecting on Young Female Entrepreneurial Intention: A Study of Surkhet District

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| <p>Received 21 Oct. 2025 Revised 14 Nov. 2025 Accepted 21 Nov. 2025</p> <p>Keywords: Female entrepreneurs, economic factors, social and cultural factors, motivation, security</p> <p>*Author's Info Kamala Kumari Tiwari Assistant Professor Graduate School of Humanities and Social Science, Mid-West University, Nepal Email: kamala.tiwari@mu.edu.np https://orcid.org/0009-0007-4208-0845</p> <p>DOI : 10.3126/jnmr.v7i1.88981</p> | <p>ABSTRACT</p> <p><i>This study aims to identify and analyze the factors influencing the entrepreneurial intention of young women in Birendranagar Municipality, Surkhet. Specifically, it examines the impact of economic factors, social and cultural factors, security, and motivation on their willingness to engage in entrepreneurship. A quantitative research approach was employed, utilizing a structured questionnaire to collect data from 305 young female respondents in Birendranagar. Descriptive and inferential analyses were conducted using SPSS 26 and SmartPLS. Regression analysis was applied to assess the relationship between the independent variables (economic factors, social and cultural factors, security, and motivation) and the dependent variable (entrepreneurial intention). The results indicate that economic factors, particularly financial accessibility and economic support, significantly influence entrepreneurial intention. Social and cultural norms also play a crucial role, either encouraging or discouraging women from pursuing entrepreneurship. Personal motivation was found to be a strong driver of entrepreneurial intention. Young women's entrepreneurial intentions are influenced by a combination of economic factors, social and cultural norms, perceived security, and personal motivation. Access to financial resources, market opportunities, and economic stability can either enable or hinder their entrepreneurial aspirations. Family and societal support, as well as positive cultural attitudes toward entrepreneurship, play a significant role in shaping their willingness to start a business. Additionally, intrinsic and extrinsic motivation such as the desire for financial independence and professional growth are key drivers in their decision to establish and sustain entrepreneurial ventures.</i></p> |
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1. INTRODUCTION

Entrepreneurial Intent (EI) is regarded as the most reliable predictor of future entrepreneurial actions. Entrepreneurs are becoming increasingly vital in driving wealth creation in today's society. By examining entrepreneurial intentions, we can gain a deeper understanding of the potential behaviors that lead individuals to engage in entrepreneurial activities (Zhang et al., 2015). Both nationally and internationally, it is evident that women-owned enterprises are fewer in number. However, they play a crucial role in contributing to the nation's economic activities and development (Drakpa et al., 2022). Entrepreneurship encompasses job creation, poverty alleviation, innovation, and societal prosperity (Stamenović, 2020). The research community has increasingly focused its attention on social entrepreneurship (SE), a rapidly growing area within the field of entrepreneurship (Hassan, 2020).

The role of women entrepreneurs in emerging economies has been increasingly recognized for their contributions to economic growth and poverty alleviation. Despite this, attention to women entrepreneurs remains limited, particularly in contexts such as developing country, where socio-cultural factors, gender biases, and traditional structures significantly impact their entrepreneurial activities (Khan et al., 2021; Raheem et al., 2019). Research indicates that women in developing country face discrimination and inequalities rooted in deep-seated gender-biased power relations, which hinder their business endeavors (Nasir & Iqbal, 2019). In addition, motivational factors play a crucial role in the success of women entrepreneurs. The "need for achievement," as outlined in McClelland's motivation theory, is essential for top managers and entrepreneurs to reach their targets and achieve long-term success (Naeem, 2014). Studies have demonstrated that higher levels of motivation correlate with greater success in entrepreneurial ventures, highlighting the importance of supportive environments that foster this motivation among women entrepreneurs (Kraja & Berberi, 2023). Moreover, emerging challenges such as access to finance, cultural barriers, and the need for skill development further complicate the entrepreneurial landscape for women (Bin Adzahar et al., 2024; Mashapure et al., 2022). Traditional gender roles often restrict women's opportunities, limiting their ability to participate fully in entrepreneurship and leading to economic disparities (Sharma & Paudel, 2025). Nevertheless, advancements in education, technology, and business training initiatives are creating a more supportive ecosystem, paving the way for increased female participation in entrepreneurship. Nowadays, entrepreneurship has become a major engine for economic growth and a big challenge to several countries. Apart from being a trigger for job creation and economic growth, it has greatly contributed to satisfying the need for achievement among individuals with creative tendency and risk-taking propensity (Zouari & Mabrouki, 2024). Examining the factors that influence the intention to start a business is essential, as it can aid in nurturing competitive young entrepreneurs (Nazri et al., 2016). The development of entrepreneurship has long been regarded as a driving force behind a country's economy. Significant attention has been devoted to fostering an entrepreneurial spirit within communities. Previous studies on entrepreneurship have garnered considerable interest, as effective formulation and implementation of policies and measures rely heavily on a comprehensive understanding of the influencing factors (Ngat & Tuyet, 2023). While the development of entrepreneurship has had significant impacts on the business world today, a paradigm shift is necessary. Contributions to entrepreneurship can stimulate the country's economic growth and aid in its progress toward becoming a developed nation (Ghazali et al., 2012). In developing countries, where formal employment opportunities are limited, the importance of entrepreneurship should be emphasized even further. As a developing nation, it faces numerous socioeconomic challenges, including high unemployment, poverty, and inequality, to name a few. Promoting entrepreneurship can help address

these issues and pave the way for sustainable economic growth and development (Jongh & Meyer, 2017). The present study aims to identify and analyze the factors influencing the entrepreneurial intention of young women. Specifically, it examines the impact of economic factors, social and cultural factors, security, and motivation on their willingness to engage in entrepreneurship. The study examines how economic, social, and cultural factors, alongside security and motivation, shape young people's willingness to pursue entrepreneurship, addressing gaps in understanding their entrepreneurial behavior.

Entrepreneurship studies, shaped by economics, psychology, sociology, and strategic management, explore innovation, personal motivations, societal influences, and business sustainability, highlighting the role of motivation and security in entrepreneurship (Sivarajah & Achchuthan, 2013). Understanding young entrepreneurs' perceptions of security and motivation contributes to literature and guides policies, fostering environments that empower their potential and drive sustainable economic growth (Li & Ngamvutneyaporn, 2023). In conclusion, this study underscores the critical influence of economic, social, cultural, security, and motivational factors on youth entrepreneurship. By addressing gaps in understanding these dynamics, it enriches academic literature and guides policies that promote sustainable growth, empower young entrepreneurs, and tackle socioeconomic challenges, fostering innovation and national development in developing countries.

Review of Literature and Hypothesis

Theoretical Review: The Theory of Planned Behavior (TPB) is highly relevant to this study as it provides a structured framework for understanding how entrepreneurial intentions are shaped by key psychological and social factors. According to TPB, entrepreneurial intention is influenced by attitudes toward entrepreneurship, subjective norms, and perceived behavioral control (Ajzen, 1991). In this study, economic factors and motivation can be linked to attitudes, reflecting young women's personal beliefs about the benefits and feasibility of starting a business (Liñán & Fayolle, 2015). Social and cultural factors, such as family expectations and societal gender roles, align with subjective norms, capturing the perceived social pressures that may encourage or discourage entrepreneurial pursuits (Shinnar et al., 2012). Additionally, security-related factors, including financial stability and risk perception, relate to perceived behavioral control, which determines an individual's confidence in overcoming barriers to entrepreneurship (Kautonen et al., 2015). By applying TPB, this study can systematically analyze how these distinct, yet interconnected factors collectively influence young women's entrepreneurial intentions in Birendranagar Municipality.

Empirical Review

Economic Factors towards Entrepreneurial Intention: The study emphasizes that economic factors particularly perceived behavioral control, subjective norms, and attitudes toward entrepreneurship play a vital role in shaping entrepreneurial intentions across different ASEAN economies. These insights can guide effective policy-making to promote entrepreneurship and economic development in the region (Virasa et al., 2022). Economic factors significantly influence entrepreneurial intentions, though the relationship is complex and depends on the level of economic development. Understanding this relationship can help in creating supportive environments for entrepreneurship across different economic contexts (Nakara et al., 2020). The study conducted among management students in Butwal Sub-Metropolitan City highlights the economic environment as a significant factor influencing entrepreneurial intentions. Despite the students' positive attitudes and strong perceived behavioral control, the findings emphasize that external economic

conditions can still pose challenges to their entrepreneurial aspirations (Aryal & Bhattarai, 2024). Access to financial resources is another critical economic factor. Those who have easier access to capital tend to exhibit stronger entrepreneurial intentions. This suggests that economic disparities can affect the likelihood of engaging in entrepreneurship, with those having better access to funds being more inclined to start a business (Susanti et al., 2024). Economic conditions significantly influence the entrepreneurial intentions of women. Limited access to financial resources and economic instability can deter women from pursuing entrepreneurial activities (Gulvira et al., 2024). Research highlights that fluctuations in political and economic systems can either enhance or obstruct women entrepreneurs' chances of success (Woli, 2023). Therefore, economic factors are critical in shaping the entrepreneurial landscape for women, particularly in developing economies (Balmiki, 2023). Drawing from this evidence, the researcher proposes the following hypothesis:

H 1: Economic factors have a significant influence on entrepreneurial intention.

Social and Cultural Factors towards Entrepreneurial Intention: Cultural values significantly influence women's entrepreneurial intentions, risk perceptions, and business strategies. These values are often transmitted through generations and shape motivations, attitudes, and behavioral patterns in entrepreneurship (Ghimire, 2024). Research indicates that social and cultural factors significantly influence the antecedents of social entrepreneurial intentions. This suggests that understanding these factors can help develop strategies to foster entrepreneurship across different contexts (Kedmenec, 2015). Social and cultural factors, including family background, societal norms, and the quality of entrepreneurship education, significantly influence the entrepreneurial intentions of students in Indian universities (Ellikkal & Rajamohan, 2023). The study highlights that three socio-cultural factors significantly influence the intention towards sustainable entrepreneurship among small and medium-sized enterprises (SMEs): time orientation, sustainability orientation, and social norms (Koe & Majid, 2014). Building on this evidence, the researcher proposes the following hypothesis:

H 2: Social and cultural factors have a significant influence on entrepreneurial intention.

Security towards Entrepreneurial Intention: The findings indicate that security does not show a significant positive relationship with entrepreneurial intention among university students. Specifically, while security is a valued trait, the results suggest that it does not necessarily encourage students to pursue entrepreneurial activities (Sánchez, 2021). Perceived financial security significantly influences entrepreneurial intentions, particularly in social entrepreneurship, serving as both a psychological and contextual factor. By fostering supportive environments that enhance financial security, stakeholders can encourage greater participation in social ventures, ultimately generating broader societal benefits (Mohamed, 2023). The study reveals job security significantly affects students' entrepreneurial intentions. Those valuing employment stability show lower self-employment desirability and reduced entrepreneurial inclination. This inverse relationship suggests job security concerns may deter potential student entrepreneurs from pursuing venture creation (Mbwambo & Magoma, 2022). Security, in terms of economic stability and policy support, can significantly influence long-term trends, shaping entrepreneurial intentions over time (Heredia-Carroza et al., 2024). Based on this evidence, the researcher proposes the following hypothesis:

H 3: Security has a significant influence on entrepreneurial intention.

Motivation towards Entrepreneurial Intention: The study highlights the significant role of motivation in shaping entrepreneurial intentions. By fostering motivation through targeted educational programs, individuals can more effectively turn their entrepreneurial aspirations into actionable ventures. This, in turn, drives economic growth and innovation (Solesvik, 2013). The study finds that for individuals to have the intention to become entrepreneurs, they must first be motivated to do so. Entrepreneurial motivation has a direct impact on the intention to start a business without motivation, the intention may not materialize (Hue et al., 2022). The study emphasizes that motivation is a significant factor influencing entrepreneurial intentions. It suggests that motivation acts as a bridge between intention and action, meaning stronger motivation increases the likelihood of pursuing entrepreneurship as a career (Kim-Soon, 2020). The research distinguishes between two types of entrepreneurs: those driven by necessity and those driven by opportunity. While motivations significantly influence venture creation for both groups, the nature of this influence varies. Necessity-driven entrepreneurs often exhibit stronger motivations due to urgent circumstances, such as the need to secure a livelihood (Batz Liñeiro et al., 2024). Drawing upon the existing body of research, the researcher proposes the following hypothesis:

H 4: Motivation has a significant impact on entrepreneurial intention.

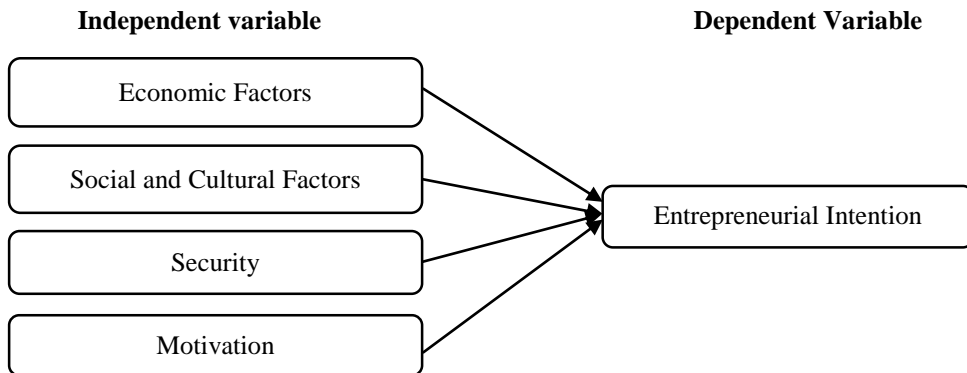


Figure 1: Conceptual Framework

2. METHODS

This study adopted a causal-comparative research design to investigate the influence of economic factors, social and cultural factors, security, and motivation on entrepreneurial intention among young females in Birendranagar. A quantitative research approach was utilized, involving the distribution of structured questionnaires to collect data through convenience sampling. Descriptive methods were applied to analyze the influence of the independent variables (economic factors, social and cultural factors, security, and motivation) on the dependent variable (entrepreneurial intention). A total of 305 questionnaires were distributed to young female respondents residing in Birendranagar. The study employed SPSS 26 and SmartPLS (Partial Least Squares Structural Equation Modeling) as the primary data analysis tools to assess the relationships between the variables and test the proposed hypotheses. Regression analysis was specifically applied to evaluate the impact of the independent variables on entrepreneurial intention. This methodological framework ensures a robust statistical analysis, offering insights into both the direct effects of the independent variables on entrepreneurial intention. Additionally, this section provides an overview of the participants' demographic profiles, adding context to the research findings.

3. RESULTS

Demographic Profile of the Respondents: The demographic profile of respondents includes important information like their age educational status, caste status, religion status and profession status. These factors assist in the examination of patterns, behaviors, and trends within a study population.

Table 1: Socio-Demographic Profile of the Respondents

| | Categories | Frequency | Percent |
|--------------------|-------------------------------|-----------|---------|
| Age | 16-20 years | 86 | 28.20 |
| | 21-25 years | 109 | 35.74 |
| | 26-30 years | 72 | 23.61 |
| | 31 years & above | 38 | 12.46 |
| Educational Status | up to Plus two | 141 | 46.23 |
| | Bachelor Level | 95 | 31.15 |
| | Master and above Master Level | 69 | 22.62 |
| Caste Status | Brahman | 105 | 34.43 |
| | Chhetri | 116 | 38.03 |
| | Janajati | 45 | 14.75 |
| | Others | 39 | 12.79 |
| Religion Status | Hindus | 148 | 48.52 |
| | Buddhist | 116 | 38.03 |
| | Christians | 23 | 7.54 |
| | Others | 18 | 5.90 |
| Profession Status | Farming | 121 | 39.67 |
| | Job Holder | 76 | 24.92 |
| | Business | 60 | 19.67 |
| | Others | 48 | 15.74 |

The demographic and socio-economic characteristics of the surveyed population reveal a diverse distribution across various categories. In terms of age, the majority fall within the 21-25 years bracket (35.74%), followed by those aged 16-20 years (28.20%), 26-30 years (23.61%), and 31 years and above (12.46%). Educational attainment is predominantly up to Plus Two (46.23%), with smaller proportions holding Bachelor's degrees (31.15%) or Master's and higher qualifications (22.62%). Caste distribution shows Chhetri as the largest group (38.03%), followed closely by Brahman (34.43%), while Janajati and others represent smaller segments (14.75% and 12.79%, respectively). Religiously, Hindus form the largest group (48.52%), followed by Buddhists (38.03%), Christians (7.54%), and others (5.90%). Professionally, farming is the most common occupation (39.67%), followed by job holders (24.92%), business owners (19.67%), and others (15.74%). These statistics provide insights into the composition and diversity of the population across key socio-economic and cultural dimensions.

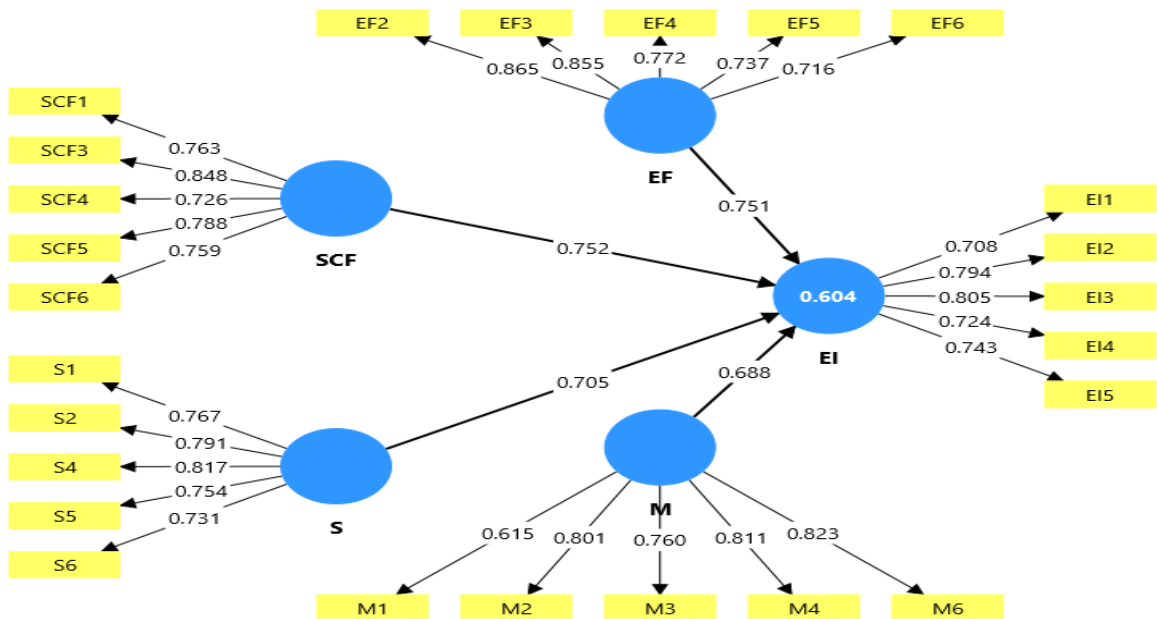


Figure 2: The result of the measurement model

Table 2: Cronbach's alpha, Composite Reliability and AVE (The Result of Reliability and Validity)

| Construct | Cronbach's Alpha | Composite reliability (rho_a) | Composite reliability (rho_c) | Average Variance Extracted (AVE) |
|-----------|------------------|-------------------------------|-------------------------------|----------------------------------|
| EF | 0.850 | 0.868 | 0.893 | 0.626 |
| EI | 0.812 | 0.816 | 0.869 | 0.571 |
| M | 0.821 | 0.832 | 0.876 | 0.587 |
| S | 0.832 | 0.841 | 0.881 | 0.597 |
| SCF | 0.836 | 0.846 | 0.884 | 0.605 |

Note: Economic Factors (EF), Motivation (M), Security (S), Social and Cultural Factors (SCF), and Entrepreneurial Intention (EI)

The reliability and validity of the constructs were assessed using Cronbach's Alpha, Composite Reliability (rho_a), and Average Variance Extracted (AVE). The results indicate strong internal consistency and reliability, with Cronbach's Alpha values ranging from 0.812 for Emotional Intelligence (EI) to 0.850 for Empowerment Factors (EF). Similarly, Composite Reliability scores were consistently high, varying from 0.816 for EI to 0.868 for EF, suggesting robust construct reliability. Additionally, the Average Variance Extracted (AVE) values demonstrated adequate convergent validity, with EF showing the highest AVE at 0.626, followed by Social Capital Factors (SCF) at 0.605, Support (S) at 0.597, Motivation (M) at 0.587, and EI at 0.571. Collectively, these metrics confirm the reliability and validity of the measurement model for the constructs under investigation.

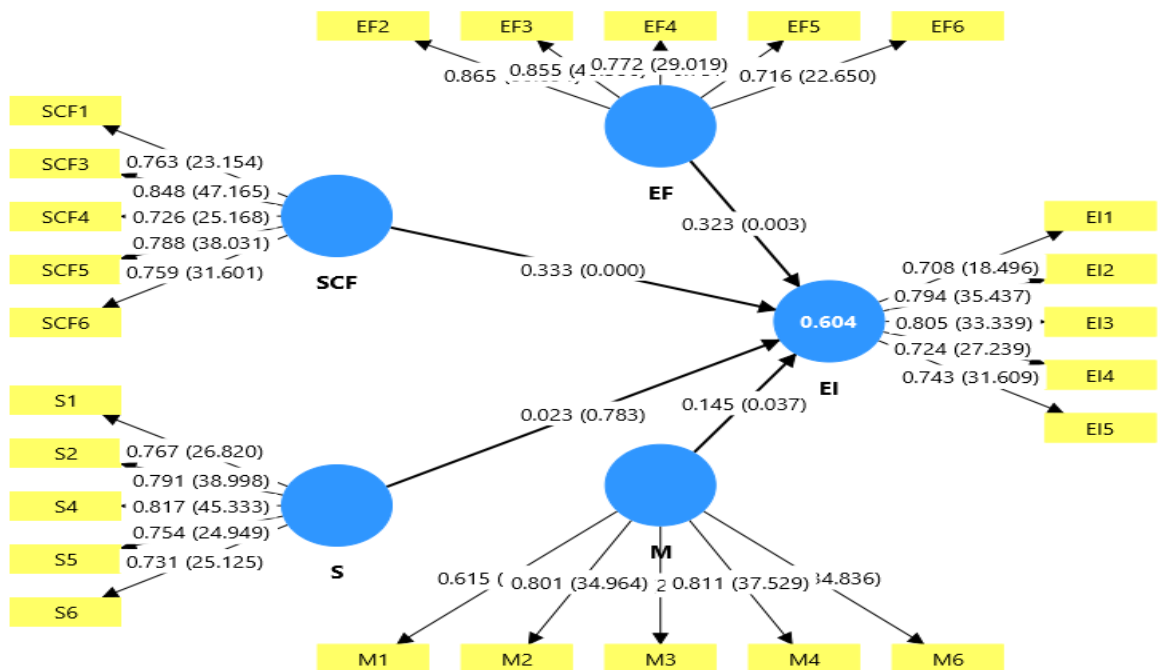


Figure 3: The result of the structure model

Table 3: R-Squares

| Variable | R-square | R-square adjusted |
|----------|----------|-------------------|
| EI | 0.609 | 0.604 |

Note: Entrepreneurial Intention (EI)

The model demonstrates a strong explanatory power for Entrepreneurial Intention (EI), as indicated by an R-square value of 0.609, meaning that approximately 60.9% of the variance in EI is explained by the independent variables included in the analysis. The adjusted R-square value, which accounts for the number of predictors in the model, is slightly lower at 0.604, reflecting a more refined estimate of the explained variance. This high adjusted R-square suggests that the model fits the data well and provides a reliable framework for understanding the factors influencing Entrepreneurial Intention.

Table 4: Path Analysis and Hypothesis Testing (Direct Effect)

| Hypothesis | Path | Beta coefficient | Standard deviation | T statistics | P values | Decision |
|------------|----------|------------------|--------------------|--------------|----------|-------------|
| H1 | EF → EI | 0.323 | 0.110 | 2.941 | 0.003 | Supported |
| H2 | SCF → EI | 0.333 | 0.094 | 3.543 | 0.000 | Supported |
| H3 | S → EI | 0.023 | 0.085 | 0.275 | 0.783 | Unsupported |
| H4 | M → EI | 0.145 | 0.070 | 2.081 | 0.037 | Supported |

Note: Economic Factors (EF), Social and Cultural Factors (SCF), Security (S), Motivation (M), and Entrepreneurial Intention (EI)

The results of the hypothesis testing reveal significant relationships between certain factors and Entrepreneurial Intention (EI). Economic Factors (EF) have a positive and significant impact on EI, with a

beta coefficient of 0.323 ($t = 2.941$, $p = 0.003$), supporting the hypothesis. Similarly, Motivation (M) also shows a significant but weaker effect on EI, with a beta coefficient of 0.145 ($t = 2.081$, $p = 0.037$), leading to the hypothesis being supported. Social and Cultural Factors (SCF) exhibit the strongest influence on EI, with a beta coefficient of 0.333 ($t = 3.543$, $p = 0.000$), thus supporting the hypothesis. However, Security (S) does not significantly influence EI, as indicated by a low beta coefficient of 0.023 ($t = 0.275$, $p = 0.783$), leading to the rejection of this hypothesis. These findings highlight the varying degrees of influence that economic, motivational, and social-cultural factors have on entrepreneurial intentions, while security does not appear to play a significant role in shaping EI.

4. DISCUSSION

This study's results provide comprehensive support for three of the four proposed hypotheses (H1, H2, and H4), offering valuable insights into the dynamics of entrepreneurial intention in the studied context. The findings fail to support the third hypothesis (H3). The outcomes offer a nuanced understanding of how different factors variably influence the aspiration to engage in entrepreneurship.

The findings strongly confirm the first hypothesis, "*H1: Economic factors have a significant influence on entrepreneurial intention*," with a β value of 0.323 and a p-value of 0.003. This indicates that perceptions of economic viability, access to financial resources, and the broader economic environment are substantial drivers of entrepreneurial intent. The result aligns with the perspective that entrepreneurial intention is shaped by an individual's assessment of economic feasibility and control, as suggested by theories like the Theory of Planned Behavior. This finding resonates with prior research emphasizing that economic conditions and access to capital are pivotal for entrepreneurial aspirations (Susanti et al., 2024; Aryal & Bhattacharai, 2024; Nakara et al., 2020).

The results also confirm the second hypothesis, "*H2: Social and cultural factors have a significant influence on entrepreneurial intention*," having the strongest direct effect in the model with a β value of 0.333 and a p-value of 0.000. This robust relationship underscores the powerful role of familial background, societal norms, cultural values, and educational exposure in shaping entrepreneurial attitudes and perceived social pressure to engage in business creation. This result is consistent with studies highlighting how socio-cultural environments legitimize and foster entrepreneurial mindsets (Ellikkal & Rajamohan, 2023; Ghimire, 2024; Koe & Majid, 2014).

However, the results do not support the third hypothesis, "*H3: Security has a significant influence on entrepreneurial intention*," with a β value of 0.023 and a non-significant p-value of 0.783. This indicates that, within this sample, concerns or perceptions regarding job security, financial safety, or economic stability do not significantly propel or deter entrepreneurial intentions. This finding suggests that for the individuals studied, the pursuit of entrepreneurship may be driven more by proactive factors (like motivation and economic opportunity) than by the avoidance of insecurity, or that security is not a primary salient consideration in their intention formation. This outcome aligns with research that found security did not significantly encourage entrepreneurial activity among students (Sánchez, 2021), though it contrasts with studies highlighting security as a contextual factor (Mohamed, 2023; Mbwambo & Magoma, 2022).

Similarly, the fourth hypothesis, "*H4: Motivation has a significant impact on entrepreneurial intention*," is supported by the results, with a β value of 0.145 and a p-value of 0.037. This confirms that intrinsic and extrinsic drives whether stemming from opportunity recognition, necessity, or a desire for achievement are a

critical psychological precursor to the formation of entrepreneurial intent. The result reinforces the concept that motivation acts as the essential bridge between potential and intention, providing the energy and direction to seriously consider an entrepreneurial path. This finding is strongly supported by previous literature (Hue et al., 2022; Kim-Soon, 2020; Solesvik, 2013).

In summary, the analysis reveals that social and cultural factors exert the strongest direct influence on entrepreneurial intention, closely followed by economic factors, with motivation also playing a significant, though relatively smaller, direct role. The non-significant effect of security adds to an important nuance, suggesting it may not be a universal driver and that entrepreneurial intention in this context is more strongly associated with positive attraction factors (culture, economics, motivation) than with stability-seeking concerns. Collectively, these insights underscore the multifaceted nature of entrepreneurial intention and provide a foundation for targeted interventions aimed at fostering entrepreneurship by strengthening socio-cultural support systems, improving economic access, and nurturing entrepreneurial motivation.

5. CONCLUSIONS

The study's conclusions and implications provide actionable insights for stakeholders aiming to promote entrepreneurial intentions:

The findings emphasize the critical role of Economic Factors, which not only influence perceived feasibility but also enhance confidence in pursuing entrepreneurial ventures. This suggests that policies focusing on improving access to financial resources, reducing economic barriers, and fostering a supportive business environment can significantly boost entrepreneurial activity.

Similarly, Motivation plays a vital role, indicating the need to create programs that inspire and encourage individuals through mentorship, skill development, and motivational interventions.

Furthermore, the strong influence of Social and Cultural Factors highlights the importance of societal norms, cultural attitudes, and social networks in shaping entrepreneurial behavior. Efforts should be directed toward building robust entrepreneurial ecosystems that leverage community support, role models, and cultural acceptance of entrepreneurship as a viable career path.

Conversely, the negligible impact of Security implies that concerns about personal or job security are less likely to deter entrepreneurial pursuits, suggesting that efforts to reduce such fears may have limited effect. Stakeholders should focus on creating an enabling environment by enhancing economic opportunities, fostering intrinsic motivation, and building robust entrepreneurial ecosystems to empower aspiring entrepreneurs and drive economic growth in Karnali Province.

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