FACTORS THAT AFFECT SMALL HOME-RUN BUSINESSES BY WOMEN IN INDIA

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ABSTRACT

Women should be considered an asset for every nation and all economies should utilise their skills for economic development. In recent years, there has been an increase in the number of women entrepreneurs. Earlier, women were preoccupied with household chores and responsibility to look after the elderly and children, but now the scenario has changed. This has lowered the burden on women and allowed them to step out of the house to work. However, unfortunately, there are no changes in some people's mindset. As a result, women are victims of gender biases.The present study focuses on the various factors like prerequisite skills, educational qualifications, fear of failure, financial constraints, patriarchal norms, and family oppositions and their effect on small home-run businesses. The data has been collected from a sample of 19 women residing in urban areas of metropolitan cities who run small scale businesses from their house. A questionnaire that was both qualitative and quantitative in nature was used.The study revealed that in most cases the women's family was supportive ,however, family responsibilities (like taking care of children, managing the house, and attending to the guests) have adverse effects on their business. It can be concluded that societal norms and family structures have impacted various women differently - for some it was positive while for others it was negative or no effect. The research recommends that it is of utmost importance to recognise the skills you possess and make best use of it while establishing a business venture. The outcome of this study can be used by researchers, government, non‑governmental organisations, civil society, and the local community to motivate women to become entrepreneurs. This paper uses an interpretative approach to determine the factors that affect the establishment of small home-run businesses by women in India.

INTRODUCTION

An entrepreneur is a creative and innovative person who thinks of a viable business idea and has the risk-bearing and decision-making ability. Entrepreneurs are economical heroes as they bring together all the factors of production (land, labour, and capital) to produce a good or a service.A successful entrepreneur should be optimistic, passionate, independent, open-minded, and knowledgeable. (JBCN School, 2018)

In the traditional establishment, men dominated the society, women had their hands tied up with all the household chores and had to be financially dependent on the 'man of the house'. (Borah, 2021), but this has changed over the years due to improvements in technology (Sharma, 2013) and change in the mindset of the people. Today, 1 in every 3 entrepreneurs in the world are women. (Halim, 2020)

According to the National Sample Survey, only 14% of the businesses in India are run by women entrepreneurs (Start-up talky, 2021). This number is low as compared to the world (Halim, 2020). Furthermore, a big step has been taken and according to the EdelGive Foundation Report, businesses owned by women entrepreneurs in India are likely to witness a 90% growth in the coming five years (TOI, 2021). In the modern era, women are not following the conventional methods. They have changed their identity of just being housewives to being small-business entrepreneurs. Today, they not only operate in sectors like agriculture, pickle-making, embroidery, etc but also in more male dominant sectors like clothing, catering, travelling, costume jewellery, education etc.

This journey of progress has not been an easy one. Women had to face many difficulties and overcome challenges. They had to fight societal barriers which include the attitude towards women working and patriarchal norms; family oppositions which include permission to work, working with a male, and work-related travel; financial constraints which include lower capital investments, no or less security to obtain a bank loan, and negligible savings.(Geetha & Nithyasri, 2012, pp.2-3)

Many lacked the self-confidence, educational background, specialized skills and entrepreneurial aptitude to initiate a venture yet they did have the support from the government which include micro-banking, micro-financing, lower interest rates on loans, grants, laws and regulations to protect women at their workplace. (Geetha & Nithyasri, 2012, pp.2-3)

Time required for household chores and caring for the family is one of the most important factors, especially in families with children. Juggling between responsibility towards family

and work, many women operate home-run businesses. (Siddiqui, S.)

Not much research has been conducted on home-run businesses by women in India. Generally, home-run businesses are not considered to be legitimate so the professional image and credibility is hampered. This paper aims to study the various factors that affect the home-run business by women entrepreneurs.

METHODOLOGY

Aim of the study

The aim of the present study is to determine the factors that affect the establishment of small home run businesses, evaluate how they overcome certain difficulties, and share their success studies. The study was planned with the following objectives -

- To determine the factors that affect the establishment of small home run businesses
- To evaluate how women overcome some problems relating to the business
- To share the success story of these women

Research design

A mixed research methodology has been utilized to collect data from nineteen women who operate small businesses from their home. A

phenomenological perspective is used to perform cross-sectional research.

Hypothesis

Null Hypothesis -

1. There would be no significant effect of all the factors on home-run businesses.
2. There would be no significant effect of educational qualifications on home-run businesses.
3. There would be no significant effect on difficulties to obtain finance while establishing the business.
4. There would be no significant effect of marketing on home-run businesses.
5. There would be no significant effect of strength of the skill at the start of the business on home-run businesses.
6. There would be no significant effect of family support on home-run businesses.
7. There would be no significant effect of fear of failure on home-run businesses.
8. There would be no significant effect of household responsibilities on home-run businesses.

Alternate Hypothesis -

1. There would be a significant effect of all the factors on home-run businesses.

2. There would be a significant effect of educational qualifications on home-run businesses.

3. There would be a significant effect on difficulties to obtain finance while establishing the business.

4. There would be a significant effect of marketing on home-run businesses.

5. There would be a significant effect of strength of the skill at the start of the business on home-run businesses.

6. There would be a significant effect of family support on home-run businesses.

7. There would be a significant effect of fear of failure on home-run businesses.

8. There would be a significant effect of household responsibilities on home-run businesses.

Consent and Ethical Issues

All ethical considerations were followed for the current study. Informed consent was taken from the respondents for data collection. Confidentiality and privacy of the respondents were maintained; no data would be disclosed to a third party. No identifiers such as names or pictures were disclosed in the article or while conducting the study. Ethical guidelines of research were followed.

Sample

A probability sampling technique was used under which cluster sampling technique was chosen as the sample had to be representative of women entrepreneurs who own home-run businesses.

19 women residing in different areas of India who operate their businesses from home in big cities filled in a questionnaire.

Data Collection Procedure

An online questionnaire was sent out to potential participants. The responder puts down his or her responses to questions contained in the document throughout the questionnaire procedure. This was done so that responses could be compared between respondents and that they could be coded for interpretation.

To obtain relevant data regarding the factors that affect the establishment of a business, the questionnaire incorporated a likert scale which was used to analyze the agreement of the respondent. A seven-point likert scale was used to measure the degree of their attitude.

19 women participated in a closed ended (static) questionnaire which included single-response multiple-choice questions, rating scales, and qualitative questions.

The demographics include the marital status, city of residence, and age of the business women who participated in the study. The family structure, prerequisite skills, and educational qualifications obtained by these women entrepreneurs. Other important factors include the product/ service provided, initial capital

investment, monthly turnover, and the age of the business.

Statistical Analysis

Various statistical analyses were performed on the data set which include descriptive and inferential. Descriptive statistics as the name suggests is used to describe the data by summarising it using tabulation, a measure of central tendency, and a measure of variance. Inferential statistical analysis lets us test a hypothesis depending on a sample data from which we can extract inferences by applying probabilities and make generalizations about the whole data, and also can make conclusions with respect to future outcomes beyond the data available. (Tyagi, 2021) The central tendency, regression analysis, and thematic analysis was used to make conclusions

All calculations were done by the means of XLMiner Analysis ToolPak Add-on on Microsoft Excel.

Figure 1 : *the marital status of the women. (matital status = 19 respondents)*
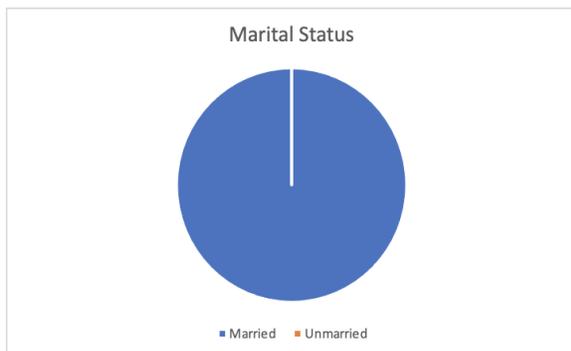

Figure 2 : *the educational qualifications of the women. (educational qualifications = 19 respondents)*
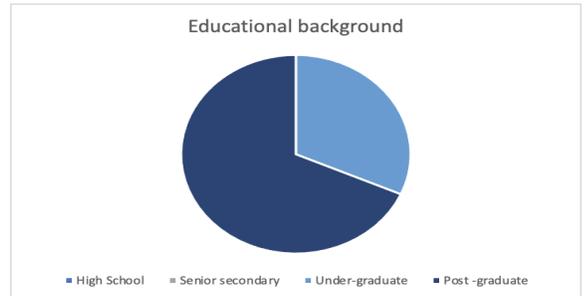

Figure 3 : *the number of women who live in nuclear families and the number of women who live in joint families. (family structure = 19 respondents)*
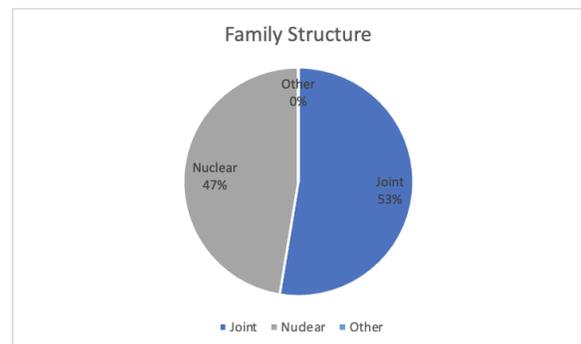
Figure 4 : *the initial capital investment by the women. (initial investment = 19 respondents)*
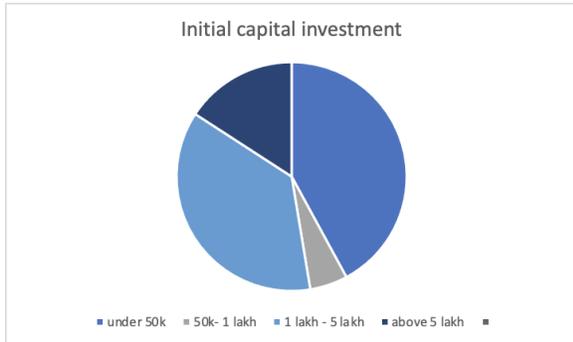

Initial capital investment

■ under 50k   ■ 50k- 1 lakh   ■ 1 lakh - 5 lakh   ■ above 5 lakh   ■

Table 1

Descriptive Statistics for all the factors

	Mean	Median	Mode
Market response	5.37	5	5
Difficulties to obtain finance while establishing the business	1.76	1	1
Marketing	4.79	5	4
Strength of the skill at the start of the business	4.47	5	6

Educational qualifications	4.26	5	5
Family support	6.263	7	7
Fear of failure	2.37	2	1
Impact of household responsibilities on the business	3.47	3	1

Table 2

Summary of Linear Regression Analysis for all the factors that affect home-run businesses by women in India.

Source	B	SE B	t	p
Constant	2.098	1.91	1.097	0.298
Difficulties to obtain finance while	0.0012	0.22	0.0052	0.99

establishing the business			
Marketing	0.16	0.15	1.01	0.34
Strength of the skill at the start of the business	0.024	0.16	0.15	0.89
Educational qualifications	0.15	0.15	1.04	0.32
Family support	0.29	0.25	1.16	0.27
Fear of failure	-0.21	0.21	-1.029	0.33
Impact of household responsibilities on the business	0.17	0.14	1.26	0.24
R2		0.46		

F		1.19		

*p > .05

B = coefficients

SE B= standard error

<u>THEMATIC ANALYSIS</u>

Figure 5

Thematic Analysis of the questionnaire responses

THEMES	EXAMPLES
Some women do not face any issues as a result of operating from home while others face the similar issues	1) Lot of distractions
	2) There is no discipline
	3) I can't get walk in customers
The society has either not affected the business and if it had then a positive impact	1) My Friends and family are appreciative
	2) Always had the support from other women
Passion, time utilisation, and financial independence were the motivating factors	1) Ambition and confidence in the skill
	2) The desire to be independent
	3) To create an own

to establish the business	identity and be respected
Only for a few people family structure had an adverse effect. For most women the family structure did not impact the business, rather it helped them	1) Workings hours, kids, and family commitments
	2) Giving priority to my husband's business and then my own work
	3) My family has always been supportive
The societal norms rooted in patriarchy were either very strong or had no impact	1) I have to put my duty as a housewife before my business
	2) Posed barriers to growth
	3) To manage home, children work and family together is juggling every single day
The skills that women possessed while establishing the business and the ones that they have developed over time are diversified	1) Eye for beautiful things
	2) Strong marketing
	3) Decision making,designing, prediction of sales and what the customer wants

RESULTS AND DISCUSSION

It was found that the women who participated are between 30-58 years of age and are all married.The data shows that all the women have graduated high school - 68.4% of the business owners had an under-graduate degree and the remaining 31.6% of the women entrepreneurs completed post-graduation. In addition, all the respondents were residents of big cities. 52.6% of the business women lived in joint families while 47.4% stayed in nuclear families. While all the women entrepreneurs who took the survey sell/provide varied commodities/services, the majority of the women either sell desserts or clothing. The data shows most of the women established their business in the year 2018. The oldest run business was founded in 1986 and the youngest was set-up in 2021.

For the majority of the respondents who disclosed this information, the monthly turnover lies between Rs.25000 to Rs 50,000. For most of the assenters (42.1%), the initial capital investment was under Rs.50000. 36.8% (10 respondents) stated that their initial investment was between Rs. 1 lakh and Rs. 5 lakh, while only 1 respondent invested between Rs.50,000 to Rs. 1 lakh.

Descriptive statistics and inferential statistics were carried out.   Table 1 summarises the statistics

(mean, median, and mode) for the various factors that affect the establishment of a business

by an Indian woman. The market response of the business has a (median = 5 ; mode = 5) along with the (M= 5.37) which shows that in most cases the business is doing well. As shown by the data, the majority of the women did not face any difficulties in obtaining the finance while founding the business. Marketing has had an extensive impact on the business (M= 4.79). Most women possessed the skill they needed to start business ;however, some women developed it over time. As Figure 2 shows that all the women who participated in the survey are well-educated, this helped them grow their business to multifolds (mode = 5 ; median = 5). Many women were from supportive families which shows a change in the thought process of people. The fear of failure hardly affected their decisions; thus, showing how confident and strong these women are. Household responsibilities impacted different women differently: most had negligible impact as the modal value (mode =1) suggests, while in the case of others it had a considerable impact.

Null Hypothesis 1 stated that there would be no significant impact of all these factors on home-run businesses whereas the alternative hypothesis stated there would be a significant effect of all the factors on home-run businesses. Hence, the results indicated that, $F(7,10) = 1.19$, $p> 0.05$ with an R^2 of 0.455. The null hypothesis is retained whereas the alternative hypothesis is rejected. (Table 2).

Hypothesis 2 stated that there would be no significant impact of educational qualifications on home-run businesses whereas the alternative hypothesis stated that there would be significant impact of educational qualifications on home-run businesses. Hence the results indicated that, $F(1,16) = 4.93$, $p > 0.05$ with a R^2 of 0.236. Hence, the null hypothesis is rejected whereas the alternative hypothesis is retained. (Table 5, apx).

Hypothesis 3 stated that there would be no significant impact on difficulties to obtain finance while establishing the business on home-run businesses whereas the alternative hypothesis stated that there would be significant impact on difficulties to obtain finance while establishing the business on home-run businesses. Hence the results indicated that, $F(1,16) = 0.0807$,$p> 0.05$ with an R^2 of 0.005. The null hypothesis is retained whereas the alternative hypothesis is rejected. (Table 2, apx).

Hypothesis 4 stated that there would be no significant impact of marketing on home-run businesses whereas the alternative hypothesis stated that there would be significant impact of marketing on home-run businesses. Hence the results indicated that, $F(1,16) = 0.975$,$p> 0.05$ with an R^2 of 0.0574. The null hypothesis is retained whereas the alternative hypothesis is rejected. (Table 3, apx).

Hypothesis 5 stated that there would be no significant impact of strength of the skill at the start of the business on home-run businesses whereas the alternative hypothesis stated there would be significant impact of strength of the skill at the start of the business on home-run businesses. Hence the results indicated that, $F(1,16) = 0.574$,$p > 0.05$ with an R^2 of 0.0346. The null hypothesis is retained whereas the alternative hypothesis is rejected. (Table 4, apx).

Hypothesis 6 stated that there would be no significant impact of family support on home-run businesses whereas the alternative hypothesis stated that there would be significant impact of family support on home-run businesses. Hence the results indicated that, $F(1,16) = 3.599$,$p > 0.05$ with an R^2 of 0.184. The null hypothesis is retained whereas the alternative hypothesis is rejected. (Table 6, apx).

Hypothesis 7 stated that there would be no significant impact of fear of failure on home-run businesses whereas the alternative hypothesis stated that there would be significant impact of fear of failure on home-run businesses. Hence the results indicated that, $F(1,16) = 0.598$,$p > 0.05$ with an R^2 of 0.036. The null hypothesis is retained whereas the alternative hypothesis is rejected. (Table 7, apx).

Hypothesis 8 stated that there would be no significant impact of household responsibilities on home-run businesses whereas the alternative hypothesis stated that there would be significant impact of household responsibilities on home-run businesses. Hence the results indicated that, $F(1,16) = 0.0209$,$p > 0.05$ with an R^2 of 0.0013. The null hypothesis is retained whereas the alternative hypothesis is rejected. (Table 1, apx).

The multiple regression analysis showed that factors are not statistically significant- $F(7,10) = 1.19$, $p > 0.05$ with an R^2 of 0.455 (Table 2).Thus, individual regression analysis were carried out where market response was the dependent variable and the other factors which include difficulties to obtain finance while establishing the business, marketing, strength of the skill at the start of the business, educational qualifications, family support, fear of failure, and impact of household responsibilities on the business as an independent variable. There was only one factor that had significant effects, the educational qualifications, $F(1,16) = 4.93$, $p > 0.05$ with a R^2 of 0.236 (Table 5, apx). Thus, the null hypothesis is rejected and the alternative hypothesis is retained.

Figure 5 provides the thematic analysis which gives information on how the same factors have varied impacts on different women.

First theme is that some women do not face

any issues as a result of operating from home while others face the similar issues :

Many women face restrictions on freedom of movement, permission to stay out of the house for long hours, and working with men which is why they prefer to work from home. It also helps them juggle between their responsibilities as a mother, daughter, wife, and businesswomen. While operating from home is an obstacle for many, it is a comfort for others. Some people 'have a lot of distractions' when at home which includes 'sometimes guests coming over'. Moreover, they feel that 'they cannot attract customers' as 'clients feel uncomfortable' many times due to them being 'pet parents' whereas, other women feel that working from home gives them the liberty to manage the house as well as the business. As the data shows, this is something very subjective and personal.

Second theme is that the society has either not affected the business and if it had then a positive impact:

Society plays an important role in the lives of Indian women as they are constantly kept on the hook. As women, they are expected to behave in a certain manner and do certain things for the family. Women are expected to prioritise their husband's career, their children's education, and their family's welfare. This is a barrier for many women to grow their business into multifolds.

In contrast to the assumption made, most women were not victims of the 'relatively regressive approach of the society', rather it made 'women more perseverant to run the business'. They were 'appreciated and supported' by other women and they 'inspired' other people with their hardwork and determination.

Third theme is that the passion, time utilisation, and financial independence were the motivating factors to establish the business:

Motivating factors are those that stimulate the willingness to perform a particular task or job that eventually gives a high satisfaction in the form of achievements, financial gains, or recognition. Each individual has different motivators and it depends on factors such as socio-economic background, skills and abilities, willingness to work etc. For the women who participated in the study, the three most likely motivational factors were passion, time utilisation, and financial independence.

Fourth theme is that only for a few people family structure had an adverse effect. For most women the family structure did not impact the business, rather it helped them:

Most of the women in India have to ask for permission either from their in-laws or from their husbands to work. As men are the head of the family and control finances, the attitude towards women working is quite dismissive.

These act as hindrance for many women wanting to own a business.

Only two women out of the total respondents faced difficulties due to the family structure and both of them belonged to a joint family, so it can be said that living in a joint family can be disadvantageous as ' husband's work has to be prioritised', 'have to ask for permission to work', and there has to be a 'commitment to the family'. On the other hand, 'in a nuclear family, there is more freedom and convenience.' However, many of the women residing in joint families did not fall prey to any obligations which shows that not all families in India have a backward thinking : they are taking a step towards women empowerment.

Fifth theme is the societal norms rooted in patriarchy were either very strong or had no impact :

In India, patriarchy is so strongly rooted in the structure of the society that even women fail to notice it. It is perceived that males are breadwinners and women are homemakers, which itself is a result of the patriarchal norms. Due to this belief, they have to bear the responsibility of household chores and child care, which restricts the time women can spend on their businesses. Other than that, restrictions on women's social interactions can act as a hurdle in their path to success.

The societal norms are deeply rooted in the patriarchy as a barrier for the growth of some businesses owned by women. Though for many of the women entrepreneurs, these norms did not play a vital role.

Sixth theme is that the skills that women possessed while establishing the business and the ones that they have developed over time are diversified :

Every business requires a set of skills to begin with; As time passes, first-hand experience and exposure help enhance the skills and develop new ones.

The skills that the women possessed at the time of establishment and the skills they have developed over the years can be classified into three main types -

1. **Transferable/Functional** - The actions taken to perform a task are transferable to different work functions and industries. It is based on ability and aptitude and include communication skills

2. **Personal Traits/Attitudes** - Traits or personality characteristics that are developed in childhood and through life experience and contribute to performing work. These include passion for cooking, creativity, and eyes for beautiful things.

3. **Knowledge-based** - It can be acquired through education, training, and on-the-job experience.   It includes

knowledge of specific subjects, procedures, and information necessary to perform particular tasks. For instance, past job experiences or short courses. ("Three Types of Skills Classification", 2012)

While founding the business only 27.8% of the women had knowledge-based skills, but over the course of time they enrolled into courses and through first-hand experience acquired the knowledge-based skills increasing it to 36.8%. Thus, showing that women learned many things while operating the business.

Half of the women (exactly 50%), set-up their business on the basis of personal traits such as being 'a good baker', having a 'passion for cooking',or 'having basic skills but wanting to learn'. After the business grew, this reduced to 26.3% as now the women had more knowledge based skills (36.8%) and transferable skills (36.8%).

The transferable skills initially were 22.2% but this increased to (36.8%) displaying that now the women were more occupationally mobile. They acquired skills like marketing, business administration, and negotiations that would come in-handy in other fields as well.

Thus, this shows that owning a business is a learning process and each day they learnt something new or mastered a skill that they already possessed.

Some of the success stories are shared which are as followed :

" I personally love cashmere. Started off my business with a desire to do something independently. Procured stuff from exporters and started off on a low scale.Today I have a set clientele. I have learnt tremendously from my work experience."

" Started in a room with a small set up and today it is a set up with a team of 5 ppl and professional machines ...thanks to the love and support from everywhere."

"I started out in 2018.. But after a year I got pregnant and had my first baby.. but my parents and husband have always been very supportive of me and have pushed me to keep going. Now after 3 years of hard work and a lot of learning I can say that I have managed to create a decent brand name in the city, But I always feel that there is so much more for me to achieve."

Despite the fact that these characteristics were not statistically significant, it is apparent from these anecdotes that they all contributed to their home-run business and have been a great help in their lives.Another study also states that now India is in a better position because of the introduction of women as entrepreneurs. This is mainly because of the change of attitude of people towards women., courageous and

risk-taking capabilities of women, support from society people. (Jyothi, 2014, p.118)

As mentioned earlier, only educational qualifications and market response have a significant correlation. Thus, only null hypothesis number 2 is rejected, all the other null hypotheses are accepted. Similarly, only alternate hypothesis number 2 is approved, rest are denied.

Most of the women started their business out of passion but they lacked the knowledge and experience on how to manage and improve their business. Many of these business women, may be first and foremost a mother and wife, and then a businessperson. The jump to being a business leader can be surprisingly challenging, if there weren't any training in establishing and maintaining a business. Therefore, this research can help the government come up with platforms that give women a chance to learn some of the tricks of the trade from recognisable business leaders. Women are carving their way out in a male-domianted society and slowly and steadily filling the gender gap. More than 90 percent of companies run by women are microenterprises and about 79 percent are self-financed. (Mathew, 2019) This shows the lack of trust people, which include potential investors, have in women. Therefore, it is important that the government of India continues to come up with schemes such as Mudra Yojana scheme and udyogini scheme that empower women.

CONCLUSION & RECOMMENDATIONS

The purpose of this research was to investigate the aspects such as societal barriers, educational qualifications, fear of failure, financial barriers, skills, family structure, motivators, marketing, and household responsibilities that influence women's home-based businesses. Statistically, only educational qualification was significant. However, it is clearly evident from all the personal stories that all the factors this study was looking at have contributed to their home-run business and have been a major support in their life. Women are creating their own identity by owning a business and being financially independent. It is vital that the policy makers, organizations, civil society, and the local community support them as much as possible.

LIMITATIONS

The limitation of the study is that there are many unidentified women who operate small-scale businesses from their home so the inclusion of all such women of India is too immense a sample to investigate, so only a few women entrepreneurs fitting under these classifications were surveyed. Thus, no generalization with the country as a whole can be done. Secondly, all the women were from the urban part of the country so none of these data points are not suitable for home-run businesses by women in

rural India. Lastly, there were a few respondents who did not answer a few questions.

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Appendix
Table 1
Summary of Linear Regression Analysis for impact of household responsibilities on the business

Source	B	SE B	t	p
Constant	5.38	0.487	11.06	6.61
Impact of household responsibilities on the business	0.018	0.125	0.144	0.887
R2		0.0013		
F		*0.0209		

*p > .05

B = coefficients
SE B= standard error

Table 2
Summary of Linear Regression Analysis for difficulties to obtain finance while establishing the business

Source	B	SE B	t	p
Constant	5.35	0.412	12.98	6.52
Difficulties to obtain finance while establishing the business	0.0556	0.196	0.284	0.78
R2		0.005		
F		*0.0807		

*p > .05

B = coefficients
SE B= standard error

Table 3
Summary of Linear Regression Analysis for marketing

Source	B	SE B	t	p
Constant	4.79	0.703	6.82	4.15
Marketing	0.136	0.138	0.987	0.338
R2		0.0574		
F		*0.975		

*p > .05

B = coefficients
SE B= standard error

Table 4
Summary of Linear Regression Analysis for strength of the skill at the start of the business

Source	B	SE B	t	p
Constant	5.037	0.592	8.51	2.47
Strength of the skill at the start of the business	0.0927	0.122	0.758	0.4596
R2		0.0346		
F		*0.574		

*p < .05

B = coefficients
SE B= standard error

Table 5

Summary of Linear Regression Analysis for educational qualifications

Source	B	SE B	t	p
Constant	4.47	0.491	9.099	1.0042
Educational qualifications	0.225	0.101	2.22	0.04
R2		0.236		
F		*4.93		

*p > .05

B = coefficients
SE B= standard error

Table 6

Summary of Linear Regression Analysis for family support

Source	B	SE B	t	p
Constant	3.16	1.23	2.58	0.0203
Family support	0.367	0.194	1.897	0.076
R2		0.184		
F		*3.599		

*p > .05

B = coefficients
SE B= standard error

Table 7

Summary of Linear Regression Analysis for fear of failure

Source	B	SE B	t	p
Constant	5.74	0.452	12.68	9.22
Fear of failure	-0.12	0.155	-0.773	0.451
R2		0.036		
F		*0.598		

*p > .05

B = coefficients
SE B= standard error