

**WOMEN ENTREPRENEURSHIP AND SUSTAINABLE  
TOURISM DEVELOPMENT IN PUNJAB**

Thesis Submitted for the Award of the Degree of

**DOCTOR OF PHILOSOPHY**

in

**Tourism management**

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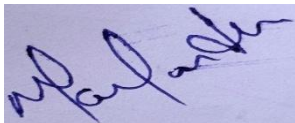
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**LOVELY PROFESSIONAL UNIVERSITY,  
PUNJAB  
2025**

## DECLARATION

I, hereby declare that the presented work in the thesis entitled “Women Entrepreneurship and Sustainable Tourism Development in Punjab” in fulfilment of the degree of **Doctor of Philosophy (Ph. D.)** is the outcome of research work carried out by me under the supervision of Prof (Dr). Amrik Singh, working as a Professor, in the School of Hotel Management and Tourism of Lovely Professional University, Punjab, India. In keeping with the general practice of reporting scientific observations, due acknowledgments have been made whenever the work described here has been based on the findings of other investigators. This work has not been submitted in part or full to any other University or Institute for the award of any degree.



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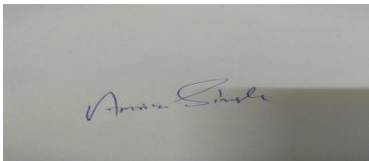
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## CERTIFICATE

This is to certify that the work reported in the Ph. D. thesis entitled “Women Entrepreneurship and Sustainable Tourism Development in Punjab” submitted in fulfillment of the requirement for the reward of degree of **Doctor of Philosophy (Ph.D.)** in the School of Hotel Management and Tourism, is a research work carried out by Mandeep Kaur, Registration No: 12116717, is a bonafide record of his/her original work carried out under my supervision and that no part of thesis has been submitted for any other degree, diploma or equivalent course.

A rectangular box containing a handwritten signature in blue ink that reads "Amrik Singh".

**(Signature of Supervisor)**

Name of supervisor: Prof (Dr.) Amrik Singh

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## ABSTRACT

A nation's economic development is greatly influenced by its entrepreneurial spirit. Women make up around 48% of the Indian population, yet only 34% participate in economic activity. Women's entrepreneurship has been recognised as a vital untapped source of economic development. Globally, gender equality has suffered some concerning setbacks in recent years. The COVID-19 pandemic allowed many people, particularly women, to take advantage of more flexible work approaches, including remote work. However, women were more likely than men to be forced back into unpaid carer roles, limiting their ability to succeed in business. The importance of women and their achievements is now recognised all around the world through the ideology of women's empowerment. So, to strengthen women in society and the economy, entrepreneurship is the most effective channel. Women are increasingly involved in commercial activities worldwide. Women typically choose household tasks as their first occupation because they have numerous responsibilities at home, such as performing everyday household duties, supporting their husbands in their work and careers, and preparing their children for education and employment. After that, if they have the time, they consider increasing the family's income through work.

Women's entrepreneurship in the tourism industry is critical to fostering gender equality and sustainability. Several studies have highlighted the importance of women's empowerment in increasing their engagement in tourism-related activities, which can result in larger socioeconomic advantages. Women's empowerment is critical for sustainable tourism growth. Organisations such as the UNWTO are launching initiatives to integrate gender concerns into tourism regulations, supporting women's entrepreneurship as a method of empowerment. This empowerment not only strengthens women's involvement in tourism but also benefits community development. Women's entrepreneurship in tourism is critical for economic progress, yet they face major challenges. Women-owned tourism firms confront the same challenges as women-owned enterprises globally, regardless of industry. They are often smaller and less profitable businesses, making them less likely to apply for or receive loans. They are viewed as less likely to succeed, which obviously affects their actual success. Women's involvement in tourism increases their participation in community activities, supporting empowerment and cultural preservation, both of which are critical for sustainable tourism growth. Women entrepreneurs in tourism use their economic, social, cultural, and symbolic capital to drive long-term tourism development. Their distinct

perspectives and community engagement promote social inclusion, environmental preservation, and connection with the UN's Sustainable Development Goals, hence improving overall sustainability efforts.

The current importance of women entrepreneurs encouraged the researcher to undertake a study on women entrepreneurs and sustainable tourism development in Punjab. The survey included registered women entrepreneurs from Punjab's tourism sector. These women entrepreneurs were self-employed in the tourism industry, working in activities such as travel agencies, farm stays, bed and breakfast units, tent accommodation, and tourist guides. The data was taken from the Punjab cluster of Doaba, Majha, and Malwa.

The study was descriptive in nature. This study included both primary and secondary sources. Data was collected using a closed-ended questionnaire with a 5-point Likert scale. As a result, for each topic, five scales ranging from "strongly agree" to "strongly disagree" were provided to responders and utilised for scoring.

The Directorate of Industries (Udyog Bhawan) in Chandigarh and the Commerce and Industry Department in Punjab provided the majority of the primary data on women entrepreneurs in the tourism sector. Furthermore, information was gathered from the websites of various districts in Punjab, where records of registered women businesses in the tourism sector were available. The majority of the data was gathered from Udyog Bhawan (DIC) and the Commerce and Industry Department, Punjab, where women entrepreneurs had formally registered their businesses.

Secondary data was acquired from a variety of sources to supplement primary data, such as websites, journals, papers, and magazines. The data collecting process was meticulously carried out to assure correctness, as several registered enterprises were discovered to have been closed midway by their owners, leaving inadequate information about those businesses. Data was collected from 255 registered female entrepreneurs in the tourism sector. Since the questionnaire used in the study was self-designed, tests for validity, reliability, and normalcy were performed to verify consistency. SPSS version 13 was used for these statistical tests. Cronbach's Alpha test was used to determine reliability, and the scale ranged from 0 to 1, with higher values indicating better reliability.

The research revealed that the demographic Profile of the majority of female entrepreneurs was middle-aged and reasonably well-educated, with most holding graduate degrees and

some holding technical qualifications. A significant proportion of the respondents were married women. Women entrepreneurs in the tourism industry were gradually increasing in number and demonstrating exceptional performance. Motivation emerged as an important aspect in their success. Motivation was found to have a positive effect on the performance of female entrepreneurs, allowing them to excel at creating job possibilities and developing profitable firms. ANOVA and F-tests were used to identify the significant factors that motivate women to become tourism entrepreneurs. The findings demonstrated that both "Push" and "Pull" forces played an important role in their business endeavours. In the other section, the significance of women entrepreneurs in sustainable tourism development was investigated, and the demographic profile of respondents revealed a substantial correlation with their contributions to STD. The findings revealed that motivation promotes higher levels of performance among female entrepreneurs, increasing their potential to contribute to job creation and sustainable business practices.

Establishing a business is typically easier than maintaining it in the long run, especially for female entrepreneurs who confront various obstacles. Using ANOVA and F-tests, this study examined the issues and challenges that women entrepreneur in the tourism industry face when starting and managing their businesses. It investigated the relationship between demographic characteristics and business operational obstacles, as well as frequent issues confronting female entrepreneurs. The study emphasised the urgent need for financial assistance from institutions to promote female entrepreneurs. The Punjab government has launched a number of initiatives and financing plans to encourage women to start their enterprises.

Furthermore, the study investigated the role of female entrepreneurship in sustainable tourism development, with a focus on economic, social, political, and environmental factors. These correlations were examined in conjunction with demographic profiles using ANOVA and F-tests. The findings highlight the need for the government to create and implement effective schemes and entrepreneurial development initiatives, such as training and skill development, to assist aspiring and existing women entrepreneurs in the tourism sector. Banking institutions should also provide financial and advisory services to help women start, manage, and expand their businesses. Furthermore, women entrepreneurs should aggressively pursue financial strategies to sustain and grow their firms. While this study focused on registered women businesses in the tourism industry, future research should look into the motivation and issues faced by unregistered female entrepreneurs.

Women entrepreneurs have an important role in generating economic growth and stimulating innovation, particularly in sectors such as tourism. However, women frequently confront particular challenges, such as limited access to funding, societal restraints, and a lack of training possibilities. Government support through initiatives, financing schemes, and skill development programs is critical for empowering women entrepreneurs and ensuring their business success. Policies that prioritise financial aid, mentorship, and infrastructure development can dramatically eliminate barriers and promote gender equality in business. Such measures not only benefit women, but also promote long-term economic and social growth.

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|        |  |
|--------|--|
| ANOVA  | Analysis Of Variance   |
| GDP    | Gross Domestic Product   |
| KMO    | Kaiser -Meyer-Olkin  |
| SD     | Standard Deviation   |
| SPSS   | Statistical Package for Social Sciences                          |
| UNWTO  | United Nations World Tourism Organization                        |
| WTO    | World Tourism Organization                                       |
| GEM    | Global Entrepreneurship Report                                   |
| SDG    | Sustainable Development Goals                                    |
| MSME   | Ministry Of Micro, Small &Medium Enterprises                     |
| PMEGP  | Prime Minister's Employment Generation Programme                 |
| TREAD  | Trade Related Entrepreneurship Assistance and Development Scheme |
| KVIC   | Khadi And Village Industries Commission                          |
| WEF    | World Economic Forum   |
| LEED   | Legal Economic Empowerment Database                              |
| MOT    | Ministry Of Tourism  |
| L.P.G. | (Liberalisation, Privatisation, andGlobalisation),               |
| WEP    | Women Entrepreneurship Platform                                  |
| NITI   | National Institution for Transforming India                      |
| SSI    | Small-Scale Industries   |
| SIDBI  | Small Industries Development Bank of India                       |
| SSIDC  | State Small Industrial Development Corporations                  |
| TRYSEM | Training Rural Youth for Self-Employment                         |
| DWACRA | Development Of Women and Childrenin Rural Areas                  |
| NAYE   | National Alliance of Young Entrepreneurs                         |
| SEWA   | Self-Employed Women’s Association                                |
| AWEK   | Association Of Women Entrepreneurs,Karnataka                     |
| WAVE   | World Association of Women Entrepreneurs                         |

|       |  |
|-------|--|
| ACWW  | Associated Country Women of The World                      |
| SIDO  | Small Industries Development Organisation                  |
| CSWB  | Central Social Welfare Board                               |
| NAYE  | National Alliance of Young Entrepreneurs                   |
| NAWEE | National Association of Women Entrepreneurs and Executives |
| CVR   | Content Validity Ratio                                     |
| URP   | Udyam Registration Portal                                  |
| WTTC  | World Travel and Tourism Council                           |
| UNDP  | United Nations Development Program                         |
|       |  |

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## Chapter 1

### INTRODUCTION

*"You can tell the condition of a nation by looking at the status of its women" — Jawaharlal Nehru.*

#### 1.1 Background of the Study

In ancient India, women were considered housewives and held a high standing, practically equivalent to males in religious responsibilities. Women were marginalized and exploited over time owing to changing social and political circumstances. Women have made contributions to the economic system from ancient times. They have worked at every level (Paranthaman et al., 2019). They demonstrated their ability to contribute positively by taking on both active and supportive roles as needed. Women have taken a variety of roles throughout history, including administrators, revolutionaries, scientists, inventors, industrialists, agriculturists, reformers, and unskilled cottage industry workers. Through increasing understanding and empowering people in all spheres of life, industrial development and its reach have grown over time. Women, as a more socially advanced and educated segment of society, have made significant contributions to economic prosperity in recent decades (Bishop, 2020). Women's empowerment in ancient India brings you to a region of conflicting opinions. Women had the same standing as males in ancient India, and they were educated in warfare at their discretion. The narrative of Rani Abbakka Chowta is a great example of women's emancipation in the country (Mohd et al., 2015). Women's empowerment in India gained traction after the promulgation of the Indian Constitution on January 26, 1950, which has various laws and parts that erase uncertainty regarding women's status. When Oxford Dictionaries named "Nari Shakti" the Hindi word of the year 2018. We can assess the impact women have had on the world over the years (Ministry of Micro, 2019). Women no longer have to spend their entire lives within the confines of their own homes. Women today, like their male counterparts, are authoring new stories of unparalleled success through their wit and hard work. Women are increasingly broadening their entrepreneurial horizons and moving into hitherto untapped business fields. Women's upheaval as bureaucrats,

professionals, and executives has been largely driven by the increased employment opportunities available to them. They have now begun to enter the extremely competitive world of business, seeking economic independence (Metpelly & Sathish, 2017). Women no longer have to live their entire lives in the comfort of their own homes. Women today, like men, are creating fresh stories of unrivalled achievement through their wit and hard work. Women are progressively widening their entrepreneurial horizons and entering hitherto untouched business industries (Naresh et al., 2011). Women's upheaval as bureaucrats, professionals, and executives has been substantially driven by improved job opportunities for them. They have now begun to venture into the highly competitive world of business, seeking economic independence. Traditional feminine abilities are being turned into a source of income by launching a home-based business that includes textiles, cooking, embroidery, boutiques, crafts, and many more. Women are powerful, as seen by their widespread representation in parliament, business settings, courts, and public positions. There are name entrepreneurs, authors, scientists, social activists, actors, and filmmakers everywhere (Sarika & Singh, 2017).

## **1.2 Concept of Entrepreneurship**

*"A person who establishes a business or businesses, taking on financial risks in the hope of profit"* - Oxford Dictionary.

*"An individual who bears the risk of operating a business in the face of uncertainty about future conditions"* - Encyclopedia.

*"In developed economies, entrepreneurs propel innovation by bringing new products to the market. These breakthroughs could be anything from novel raw material sources to unexplored market niches, from ground-breaking production techniques to ground-breaking goods."* - Schumpeter's

An entrepreneur is a person who starts new businesses, takes on the majority of the risks, and makes investments in them. Initiating a business is referred to as entrepreneurship. Entrepreneurs are frequently seen as innovators since they propel

the development of innovative goods, services, companies, and methods of operation (Didip et al., 2020). In entrepreneurship, economic value is created or extracted. In contrast to conventional business endeavors, this process frequently involves a high degree of risk and may give precedence to values that go beyond monetary gain (Mirza et al., 2014). Schumpeter emphasized the importance of entrepreneurs, seeing them as innovative agents who can spur economic transformation. Businesses upend the existing quo by launching novel goods or manufacturing techniques. Schumpeter's theory emphasizes the positive effects of "creative destruction," in which fresh inventions cause obsolete goods and procedures to become less common.

### **1.2.1 Global Entrepreneurship Report (2023-24)**

- The 2023–2024 Global Entrepreneurship Monitor (GEM) report states Women's Entrepreneurship Report, the number of female-owned start-ups and firms has steadily increased over the previous 25 years. The 12th Women's Report highlights key industry trends and marks GEM's 25th anniversary of tracking women entrepreneurs. (GEM, 2023) .
- During the 2021–2023 period, the average start-up activity rate among women in 30 GEM participating nations climbed from 6.1% between 2001 and 2005 to 10.4%. Despite this notable advancement, the gender gap still exists. Over the past 20 years, for example, women's start-up rates have more than doubled in nations like France, the Netherlands, and Hungary. Nevertheless, in 2023, one in ten women and one in eight men will have started their enterprises, indicating that women are still less likely than males to do so. However, the largest gender disparity and the lowest rates of women's start-up involvement remain in high-income nations. (GEM, 2023).
- Women's established business ownership rates have similarly risen from 4.2% to 5.9% in the 30 nations under study. The percentages were especially high among women in South Korea, Saudi Arabia, Lithuania, Puerto Rico, and Thailand (GEM, 2023).
- Women's entrepreneurial perceptions have greatly improved over the last two decades, with a 79% increase in perceived company opportunities and a 27%

increase in start-up abilities. Fear of failure rates have also increased by more than half among women, raising new challenges for researchers and policymakers(GEM, 2023).

- According to the report, women continue to play a substantial role in high-potential businesses in the 45 nations surveyed in 2023. Women-led one in every three high-growth entrepreneurs and nearly two out of every five export-oriented firms. Women brought new inventions to the market at relatively high rates in countries including China, Colombia, Iran, Lithuania, the Netherlands, and Venezuela. Meanwhile, women were one-fifth as likely as men to report a business exit, with higher rates in low-income nations and lower percentages in middle-income ones.
- Although women of all ages start their businesses, they are often younger than men. More than half of female entrepreneurs in low-income countries are under 35, which is in line with the age distribution of male entrepreneurs. It's interesting to note that high-potential female entrepreneurs are marginally older, between 35 and 55, in low-income countries but younger than other female business owners in high-income countries. Compared to men, women entrepreneurs are more likely to originate from low-income families but are less likely to have the lowest level of schooling.(GEM, 2023).

Economic success and societal life are largely dependent on entrepreneurship. By fostering innovation, increasing productivity, and generating employment, it tackles urgent global issues including the COVID-19 economic aftermath and the achievement of the Sustainable Development Goals (SDGs). Supporting entrepreneurship continues to be a primary concern as numerous governments struggle with the pandemic's profound economic effects. To make critical decisions that encourage sustainable forms of entrepreneurship and advance healthy entrepreneurial ecosystems globally, governments and other stakeholders will increasingly need hard, reliable, and verifiable data. Global Entrepreneurship Monitor (GEM) has frequently contributed to such initiatives over its 24 years of existence, giving policymakers insightful information on how to effectively encourage entrepreneurship to once again promote growth and prosperity.

### 1.3 Concept of Women's Entrepreneurship

Women starting and running their businesses or enterprises is referred to as women entrepreneurship. As women challenge established gender roles and contribute to economic growth and innovation, this type of entrepreneurship has been gaining a lot of popularity recently (Bhuvaneshwari S, 2024). Women entrepreneurs are a rapidly expanding group of business owners globally, and they have recently drawn scholarly attention. Women may greatly increase economic development and entrepreneurial activity by generating jobs and GDP, according to research, which can have a good effect on social inclusion and poverty reduction. However, entrepreneurship is less popular among women than males, and as a country develops, the gender disparity grows (Ameen Mohamed, 2022). A woman entrepreneur is any individual or group that launches, plans, and manages a business. A confident, imaginative, and creative lady, she hopes to become financially independent and able to provide employment opportunities for others (Thakkar & Mehta, 2023).

The term "woman entrepreneur" describes women who work in occupations such as manufacturing, assembly, labour, repair, and service. Women entrepreneurs start and run businesses by holding a majority portion of the company. They come up with ideas for businesses, start them, plan production, run them, take chances, and deal with the economic dangers that come with being an entrepreneur (Aliya Bashir, 2024).

*According to Pandit Jawaharlal Lal Nehru, "When women advance, the family, the village, and the nation all advance as well."*

*"Women entrepreneurs are individuals who innovate, start, or adopt a business activity." - Schumpeter.*

*"Any woman or group of women who innovates starts, or adopts an economic activity may be called women entrepreneurship." - Frederick Harbison.*

*"Women who start businesses are those who come up with the idea, start the business, organize and integrate the production aspects, run the firm, take risks, and manage the economic uncertainties involved in running it" (G. MALIPATIL, 2022).*

### **1.3.1 Thinking Ahead- Connecting Skill to Industry**

The Ministry of MSME has become the premier organisation responding to the phenomenon of female entrepreneurship after hosting its first Conclave on Empowering Women Entrepreneurs from Marginalised Sections and receiving a large number of applications. The conclave, which aimed to raise awareness of hidden disparities in the country and discuss a variety of topics to highlight the evolving role of women entrepreneurs in India, featured multiple sessions in which influencers from various walks of life gathered to discuss and deliberate on key issues (Ministry of Micro, 2019). The conference proved to be tremendously popular among SC/ST women entrepreneurs. On the occasion of International Women's Day 2019, the Ministry acknowledged trail-blazing female entrepreneurs and outstanding female achievers in a variety of disciplines, reflecting a gradual shift in mindset among MSME stakeholders. The campaign seeks to showcase women who are choosing to be financially independent while continuing to fulfil their traditional roles as primary caretakers, so as to escape the regressive limits imposed by society and circumstance (Ministry of Micro, 2019).

### **1.3.2 Transforming Homemaker to Entrepreneur**

Women are the pillars of society, and when women are empowered, the entire world becomes powerful. Women entrepreneurs are being empowered by the Ministry of Micro, Small, and Medium Enterprises (MSME) through a number of programs that help them identify their own identities and abilities. (Dindin Abdurohim, 2023). Women entrepreneurs have started 1.38 lakh businesses under the Prime Minister's Employment Generation Programme (PMEGP) Scheme from its commencement up to January 23, 2019. Women entrepreneurs are responsible for approximately 30% of all projects launched under the PMEGP. Under the initiative, women entrepreneurs are classified as Special Category and are eligible for 25% and 35% subsidies for projects in urban and rural areas, respectively. Women beneficiaries contribute only 5% of the project cost, compared to 10% for the general category (Jain, 2023). During 2016-17 and 2017-18, under the Khadi Programme of KVIC, women entrepreneurs established 30437 projects for which margin money of

85,305 lakh rupees was disbursed (Ministry of Micro, 2019). The Indian government has made several efforts to empower and protect women, in addition to supporting MSMEs. Initiatives such as Beti Bachao, Beti Padhao, Stand Up India, Mission Indradhanush, Mudra Yojana Scheme, TREAD (Trade Related Entrepreneurship Assistance and Development) Scheme, Mahila Udyam Nidhi Scheme, Annapurna Scheme, Stree Shakti Package for Women Entrepreneurs, Bhartiya Mahila Business Bank Loan, Dena Shakti Scheme, Udyogini Scheme, Cent Kalyani Scheme, and many others have contributed to the well-being of India's female population (Shukla, 2022). Women entrepreneurs were initially restricted to traditional industries like as produce, cuisine, pickles, papads, hosiery, tailoring, etc. They have, nevertheless, expanded into more modern sectors like engineering, spas, jewellery, handicrafts, electronics, chemicals, and more (Rajvanshi Anjula, 2017). This change reflects the transition from the classic "3Ps" of pickle, powder, and papad to the contemporary "3Es" of engineering, electrical, and electronics. Women are making important contributions to a varied spectrum of small companies.

### **1.3.3 Importance of the Tourism Sector for Women**

- Tourism has been more popular in recent years a significant multiplier of employment impact, little entrance barriers, and employs more women and minorities than other enterprises.
- Handicrafts, food goods, tour guides, and other tourism-related entrepreneurship opportunities arise.
- Part-time and shift work are accessible in tourism, which might simply be useful to women who have tasks at home.
- Tourism growth can aid with the establishment of a local community. Infrastructure, water supply, medical facilities, power, and communication all can improve the poor's living conditions, particularly for women. If properly managed, tourism may directly support conservation efforts, raise earnings, and create jobs without harming the country's resources.

### **1.3.4 Women Entrepreneurship in the World**

Although the number of women-owned firms is increasing globally and contributes to household earnings and national economies, female entrepreneurs frequently encounter obstacles to business growth relating to time, money, and social standards. To help women entrepreneurs and include gender perspectives in entrepreneurship programs, the Female Entrepreneurship Resource Point was created to offer resources, best practices, and tools. With these advancements, women entrepreneurs continue to face numerous obstacles, such as time restraints, societal conventions that restrict their access to capital, and restricted funding. These issues have been recognized by the World Bank, which has established a platform to encourage female entrepreneurship through projects and research.

Globally, female entrepreneurs are propelling economic expansion and the fight against poverty. Women-owned businesses in the US are creating 23 million jobs, contributing roughly \$3 trillion to the economy, and expanding twice as quickly as other enterprises. An estimated 8 to 10 million women are launching enterprises in developing nations, which is another area where female entrepreneurship is on the rise (Olarewaju & Fernando, 2021).

#### **1.3.4.1 The unorganised sector and traditionally feminine industries are more likely to employ female entrepreneurs.**

At least 30% of non-agricultural workers worldwide are women, and in Africa, this percentage rises to 63%. Small-scale industries like retail and services are home to the majority of women-owned enterprises, which frequently run informally. This enables women to manage job and family obligations, particularly in cultures where women are largely responsible for childcare and household chores. However, especially in areas where women's mobility is limited, social norms can also constrain women's entrepreneurial opportunities, driving them into home-based firms (Bui et al., 2018a).

#### **1.3.4.2 Still Today, There Exist Gender Discrepancies in the Crucial Competencies Required to Operate a Successful Business.**

Women have made great progress in elementary and secondary education, but they frequently lack the training, technical and vocational skills, and job experience needed

to launch profitable entrepreneurship. For example, Entrepreneurs who have previously worked in the formal sector are more likely to be males than women. Furthermore, women are less likely to possess or have access to ICT, including computers, mobile devices, and televisions. ICT is critical to the expansion of businesses in the current digital era. Illiteracy is another important obstacle (World Economic Forum, 2022) .

#### **1.3.4.3 A Significant Barrier to The Expansion of Female-Owned Businesses is a Lack of Funding.**

A prevalent obstacle faced by women-owned enterprises is obtaining capital. The Gallup World Poll indicates that, in comparison to firms run by males, women-owned enterprises in developing nations have substantially less access to financial services, including basic banking services. This makes it necessary for a lot of female entrepreneurs to finance their businesses using microloans, personal funds, or loans from friends and family. However, women's capacity to make long-term investments in their enterprises is restricted by microloans' modest size and short duration. The Women, Business, and the Law database shows that only 38 of the 141 economies surveyed give women and men the same legal rights in important areas like opening bank accounts, working without spousal consent, and owning and managing property. This is a significant obstacle to women starting and maintaining businesses due to disproportionately high legal and regulatory barriers.

#### **1.3.4.4 The Legal Limitations on Inheritance and Family Law Might Affect a Woman's Capacity to Own Property and Obtain Collateral for Loans.**

The development of women-owned enterprises is greatly influenced by the institutional and legal context. Laws about property ownership, marriage, and inheritance may make it more difficult for women to own assets, which are essential for obtaining loans. Women's Legal Economic Empowerment Database-Africa (Women LEED Africa) reports that just eight African nations have legislation allowing women to own property. Legal rights differences frequently endure, although gender gaps in education tend to close as economies grow. Discriminatory

regulations, such as those that assign men to lead households, give husbands the authority to select the marital abode, and forbid women from independently holding property, may still be in place in even middle-income nations.

**Graph 1.1: Share of Small, Medium, And Large Firms witha Woman among the Principal Owners (%)**

### **Globally, only 1 in 3 businesses are owned by women**

Share of small, medium, and large firms with a woman among the principal owners (%)



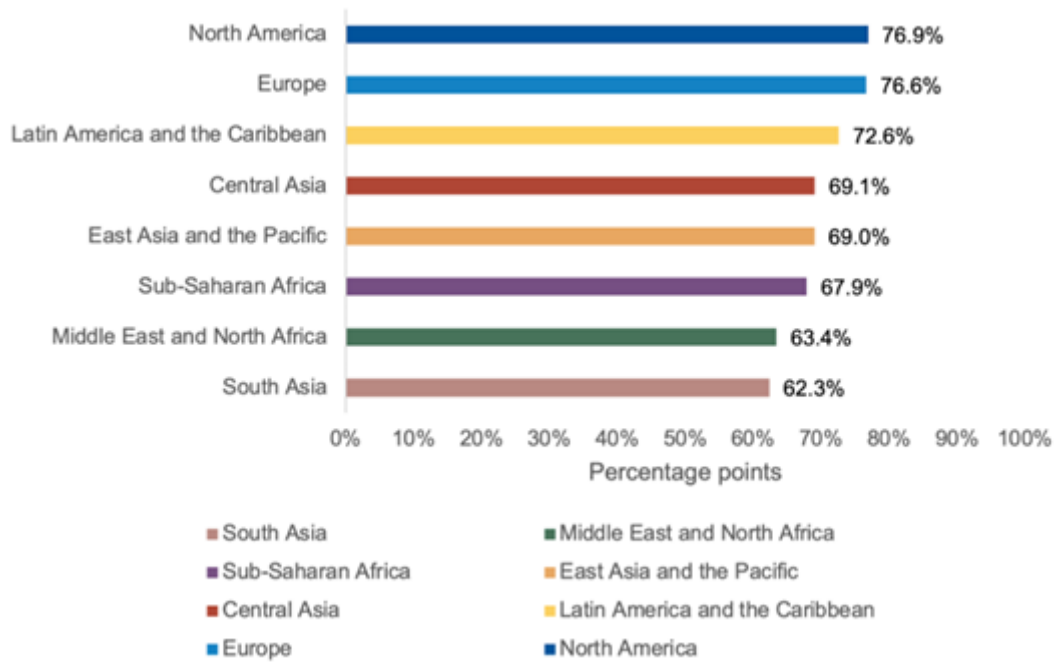
**(Source: The World Bank <https://blogs.worldbank.org/en/opendata/women-entrepreneurs-needed-stat>)**

As you can see, the ratio of female entrepreneurs varies by region, from 18% in South Asia to 50% in Latin America and the Caribbean. A World Bank study on why there are fewer female entrepreneurs in certain countries found a link between female business ownership and a country's income level. Female-owned enterprises are less common in low-income nations compared to medium and high-income countries. This is because women in low-income nations have far less access to credit and are less likely to borrow.

#### **1.3.4.5 Women are Working Fewer Hours**

During the epidemic, women have faced substantial job losses and an increase in caregiving responsibilities, The World Economic Forum's 2022 Global Gender Gap Report states that women's labour force participation has decreased from 60.1% in 2021.

**Graph 1.2: GenderGap Closed to Date, By Region**



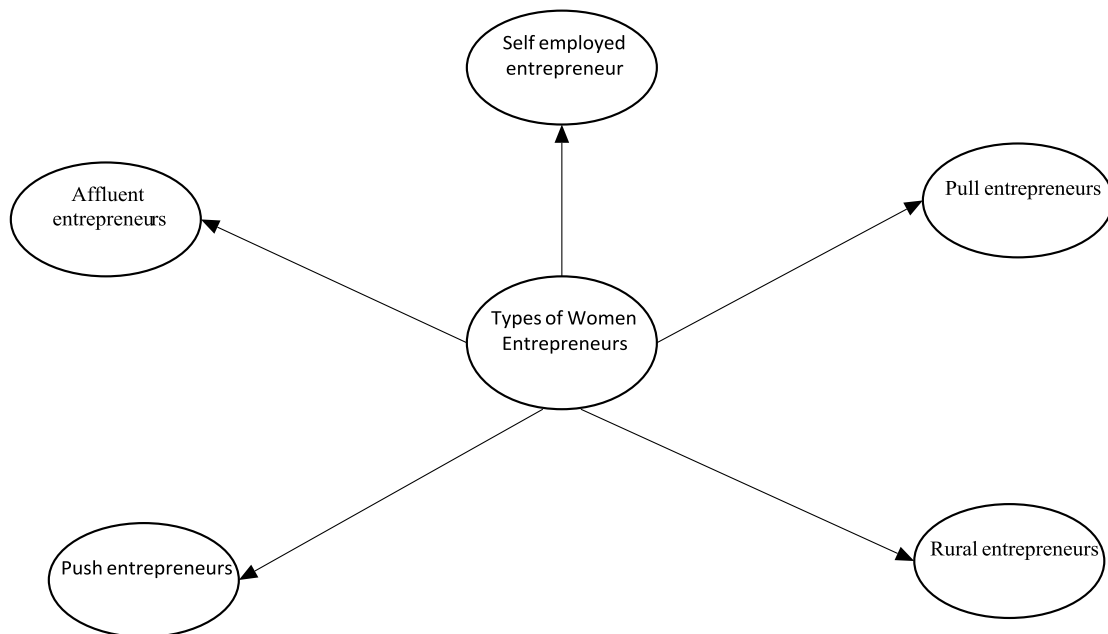
(Source: World Economic Forum (<https://www.weforum.org/stories/2022/07/women-entrepreneurs-gusto-gender/>))

#### **1.3.4.6 Higher Wages for Women**

This year's statistics indicate that there was a small improvement in women's salary equality in 2022. Earnings for women rose by 2%, but earnings for males fell by 1.8%. According to the report, it will still take 151 years to achieve worldwide gender parity in economic opportunity and attainment. The gender gap still exists, even though this is a considerable improvement from the previous year's projection of more than 260 years.

#### **1.3.5 Women Entrepreneurship in India**

Indian women entrepreneurs can be broadly categorized into the following groups:



**(Source -Author Compilation)**

**Affluent Entrepreneurs:** Entrepreneurs who come from wealthy business backgrounds and are entrepreneurs are considered Affluent entrepreneurs. They are the wives, sisters, daughters-in-law, daughters, and daughters-in-law of wealthy members of society. Numerous women entrepreneurs work in industries like house design, book publishing, movie distribution, and beauty salons, frequently with assistance from their families to run their businesses(O. M. Ogundana et al., 2021) .

**Pull Entrepreneurs:** To try something new and become financially independent, women in cities and towns often take on entrepreneurship. These comes under the umbrella of pull considerations. They are literate women who typically work in low-risk small and medium-sized industries. Under this category, women typically open service businesses such as restaurants, grocery stores, schools, and food catering facilities.

**Push Entrepreneurs:** Some female business owners engage in their professions to get through tough financial times. To better the family's financial situation, they are forced to either expand the family business that already exists or launch new

businesses. These types of businesspeople are known as push factors.

**Self-Employed Entrepreneur:** Women in rural and urban regions who are poor and have low incomes frequently depend on working for themselves to make ends meet. Small-scale enterprises including broom and candle making, tea and coffee vending, ironing, crocheting, and tailoring are established by them. It is appropriate to classify these women as independent company owners.

**Rural Entrepreneurs:** Women often start businesses that need little organizational skill and little risk in rural communities and villages. This kind of rural entrepreneur includes those who produce dairy goods, pickles, fruit juices, pappad, and jagger (Cardella et al., 2020).

Gender disparity is seen as one of the obstacles to a country's progress (Mitra et al., 2022). Women can benefit economically and socially from tourism, especially in rural areas where employment possibilities are scarce. Women can become more independent and powerful through entrepreneurship in the travel and tourism industry (Jaysawal & Saha, 2022). The Fifth Sustainable Development Goal is to "achieve gender equality and empower all women and girls," and the UNWTO, UN entity with expertise in the tourism industry, is committed to enhancing the beneficial effects of tourism development on women's lives (UNWTO, 2022). India is frequently thought of as having a significant disadvantage when it comes to equal chances for men and women, particularly in the travel and tourism sector. The dreadful effects of the COVID-19 pandemic present the tourist sector with a singular chance to reassess its gender balance, according to UNWTO. The tourist industry's sustained prosperity depends on the 2030 Agenda for Sustainable Development's primary goals, especially the pledges to gender equality and women's empowerment.

A just and equitable society must prioritize empowering women and promoting gender equality. Since tourism has been shown to offer avenues for empowerment, it should take full advantage of its potential to influence this situation. Women are concentrated in lower-status, lower-paying positions, which prevents them from reaching their full potential in the tourism sector. Achieving sustainable development

goals, boosting quality of life, and creating robust economies all depend on enabling women to actively engage in the economy. The tourism industry can benefit from gender equality and women's empowerment because varied and equitable organisations typically have higher performance rates (UNWTO, 2022).

Entrepreneurship attracts the interest of young, inspirational, and imaginative minds to engage in for-profit endeavors, Employment opportunities brought about by tourism can improve social standing and economic activity. Innovation, risk-taking, and venture creation are all components of entrepreneurship, which is essential for job creation and economic growth. In order to boost economic growth, raise incomes, and combat poverty, governments frequently encourage entrepreneurship. In particular, women who start and run firms based on creative ideas are the ones who propel women's entrepreneurship. The yearning for independence and the possibility of financial gain are the reasons behind the increase in female entrepreneurship. Finding possibilities and taking advantage of them to generate revenue are key components of entrepreneurship.

Women entrepreneurs can stimulate economic growth by concentrating on the growth of the tourism industry. With more education and awareness, women are starting medium- and large-scale businesses in the tourism industry instead of only small one (Jain & Singh, 2022). Women entrepreneurs are capable and driven individuals who launch and manage enterprises, frequently taking measured risks. Because she creates jobs and encourages innovation, especially in industries, services, and SMEs, she is essential to economic growth (Shani, 2020). The travel and tourist industry in India generates 78 employments for every million rupees invested, as opposed to 45 jobs for the same amount in the manufacturing industry. It is the second most important service sector in India, behind construction. This industry employs a wide range of people, from highly skilled professionals to unskilled labourers. Tourist benefits (jobs, MSME trade opportunities) also benefit women more than men. Additionally, increased focus will be placed on planning short-term courses based on the "Hunar-Se-Rozgar" pattern and "skill certification of service providers" for unemployed youth and unskilled workers. In addition, techniques used during the 11th Plan may need to be appropriately reevaluated to address threats from rival nations and maximize Indian tourism (MOT GOVT OF INDIA, 2020) In India, the tourism industry has a strong potential for growth, which would assure the growth of the infrastructure at the sites. It has the

potential to benefit from the success the nation has had in the services industry and offer long-term growth strategies (MOT GOVT OF INDIA, 2020). The McKinsey Global Institute estimates that by 2025, gender equality may increase the world economy by \$12 trillion.. A significant economic engine, the Indian tourism sector employed 9.3% of the nation's workers in 2016–17 and made up 9.6% of its GDP. This industry can potentially create long-term, decent jobs and reduce poverty, especially among women (Bharathi,2019).

Women's contributions to the growth and development of the country must be acknowledged and expedited. India is still steadfast in its commitment to gender equality as a fundamental component of sustainable development (Wadhvinde, 2020). Swami Ramakrishna is quoted as saying in the Hon. Finance Minister Smt.Nirmala Sitharaman's speech on the Budget 2019–20, "There is no prospect for the wellbeing of the world unless it is crucial to empower women and encourage their contribution to India's development. Since a bird cannot fly on one wing, India may make more progress if more women participate (Sitharaman, 2020). The COVID -19 pandemic has disproportionately affected women from employment losses to an increase in violence against women and unpaid care giving. Women are at the forefront of the COVID-19 response as leaders, innovators, and healthcare professionals, but their contributions are still underappreciated. The UNWTO and Malaysia's Ministry of Culture, Arts, and Tourism collaborated to host the While countries carefully reopen their borders, the first regional conference in the region devoted to strengthening women in the Asia-Pacific tourist industry. The conference was sponsored by the Republic of Korea's Ministry of Culture, Sports, and Tourism. The event's goal was to support the worldwide endeavour to accomplish Sustainable Development Goal 5 (SDG5), which places Giving women's empowerment and gender equality top priority. Since the epidemic made women's socioeconomic status in the area's tourism sector worse, this endeavour was especially pertinent. (UNWTO, 2022) Women's involvement in the tourism sector were first outlined in the 2010 Global Report on Women in Tourism. Building on the first version, the second version of this research explores how women's status in tourism has changed over time and how it has helped achieve UN Sustainable Development Goal 5: Gender Equality. A wide range of case studies demonstrating how women globally are using tourism for empowerment

and development are included in this extended publication, which also dives deeper into industry-specific research(World Tourism Organization, 2019). In India, the tourist industry is a significant source of business prospects for women. This industry is growing quickly, giving women countless opportunities to start and build their enterprises (Rehmatah Jahan, 2022). (UNWTO) defines tourism as the activities of people who visit and remain in locations other than their normal surroundings for a period of less than a year, whether for business, pleasure, or other reasons. Globally, tourism is becoming a key factor in both social and economic development.

It is acknowledged that tourism is a potent development instrument due to its steady and quick expansion(Kulkarni & Rao, 2022) Because the tourism industry directly affects local economies, it has the ability to close the gap between industrialized and developing nations.India was placed 54th overall (down from 46th in 2019) and had a score of 4.1 in The World Economic Forum's (WEF) 2021 Travel and Tourism Development Index (World Economic Forum, 2022).

*According to the Government of India, “An enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% employment generated to women” (Jain & Singh, 2022).*

*According to Schumpeter, “Women who innovate initiate, or adopt business actively are called women entrepreneurs” (Jain & Singh, 2022).*

The number of women entering the business world with creative ideas to start small and medium-sized businesses is growing. They are keen to absorb knowledge from exemplary individuals and find motivation in the experiences of other prosperous female entrepreneurs. women entrepreneurs can be categorized into 5 types (Bharathi, 2019).

- Women from affluent households who are given financial assistance to launch new companies and take on risky ventures.
- Educated women who want to be financially independent, whether or not they have any prior expertise, launch firms with funding from commercial banks and other organisations.

- For widows and single women, the band industry might be a good choice, especially given possible family responsibilities and difficulties.
- Rural women usually choose economic ventures that require little risk, need little initial investment, and make use of readily available resources.
- women without formal education who run modest companies to support their families(Bharathi, 2019).

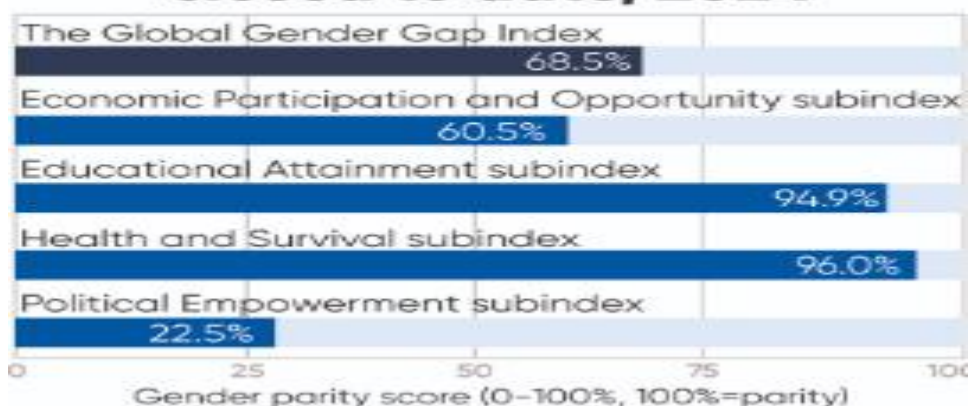
In India's economy, women entrepreneurs have long played a vital role in both the formal and informal sectors. Women entrepreneurs have recently entered new and developing markets.

#### **1.3.5.1 Global Gender Gap Report 2024**

The World Economic Forum recently published the 18th edition of its annual Global Gender Gap Report for 2024, which systematically benchmarks gender parity across 146 economies globally. It assesses countries' progress towards gender parity in four key criteria using sub matrices. To act as a compass for tracking progress on gender disparities in health, education, economics, and politics. Through this annual yardstick, stakeholders in each country can establish priorities that are appropriate to their specific economic, political, and cultural contexts. India has dropped two spots in the world rankings, to 129th in 2024 from 127th in 2023, out of 146 countries. India ranks fifth in South Asia, after Bangladesh, Nepal, Sri Lanka, and Bhutan. Pakistan finished last in the region. Economic Parity: India is among the countries with the lowest levels of economic parity, along with Bangladesh, Sudan, Iran, Pakistan, and Morocco, with less than 30% gender parity in estimated earnings.

**Table 1.1: Percentage of the Gender Gap Closed to Date, 2024**

## Percentage of the gender gap closed to date, 2024



(Source: World Economic Forum)

In 2024, the worldwide gender gap score is 68.5%, meaning that 31.5% of the gap has not been closed. Progress has been incredibly slow, with barely a 0.1%-point increase since 2023. At the current rate, it will take 134 years to achieve full gender equality globally, greatly beyond the 2030 SDG objective. The largest gender inequalities exist in Political Empowerment (77.5% unaddressed) and Economic Participation & Opportunity (39.5% not addressed).

**Educational Attainment:** In terms of secondary school enrolment, India has the highest level of gender equality.

**Political Empowerment:** Over the last 50 years, India has placed 65th in the world for political empowerment of women and 10th in terms of the number of years spent by female/male presidents of state. Women continue to have low representation at the federal level, in ministerial positions (6.9%), and in Parliament (17.2%).

**Gender Gap Closure:** By 2024, India has closed 64.1% of the gender gap. The drop in ranking from 127th to 129th was mostly due to tiny losses in the 'Educational Attainment' and 'Political Empowerment' categories, while 'Economic Participation' and 'Opportunity' scores improved slightly.

Schemes to Close the Gender Gap in Social, Economic, and Political Life

- Beti Bachao Beti Padhao,
- Mahila Shakti Kendra

- Mahila Police Volunteers
- Rastriya Mahila Kosh
- Sukanya Samridhi Yojna
- Kasturba Gandhi Balika Vidyalaya
- Reserved Seat for Panchayati Raj Institutions
- Stand-Up India and Mahila-e-Haat

### **1.3.6 Present Position of Women Entrepreneurs in India**

However, women made up 46.5% of India's population in the 1990s, which totalled 940-48 million people. Although 126.48 million women, or 28.9% of the female population, are employed, only 185,900 women were identified as self-employed in the 1991 census, making just 4.5% of all self-employed people. The majority of them work in cottage industries, handicrafts, handlooms, and other unorganised sectors like agriculture and agro-based enterprises. According to the 2001 Census data, women make up the majority of all employed people in both the formal and informal sectors. As a result of L.P.G. (Liberalisation, Privatisation, and Globalisation), Indian women entrepreneurs are moving quickly into non-traditional industries.

While the highest percentages of women who own existing businesses were found in India, more than three times as many Iranian women as men say the outbreak has opened up new economic prospects. The Indian government has implemented a range of policies, programs, and support structures to empower women entrepreneurs in recent decades. Based on research findings, comprehensive support systems are being established to better understand and address the unique requirements and obstacles faced by female entrepreneurs. One such example is NITI Aayog's Women Entrepreneurship Platform (WEP). South Korean women, however less frequently than males, reported start-up intentions at a fifth of the male rate, but Indian women stated start-up goals at a level comparable to men and around the worldwide average.

Women entrepreneurs have had a lot of success in India. It should be noted, though, that many of these firms and enterprises were founded by males and by women as co-founders. An excellent illustration of this is a company that was theoretically started

and run by a woman. With a net worth of US\$4.8 billion, Nykaa founder Falguni Nayar recently become one of India's exclusive unicorns. Similar to their male counterparts, more than one-third of Indian women entrepreneurs and business owners indicated that the pandemic had created new business prospects. In India, about 25% of female entrepreneurs and a fifth of long-standing female company owners said they were satisfied with the government's pandemic response. Women entrepreneurs were more likely to approve (13% more than men), but established female business owners were slightly less likely to agree (9% less than males). Women's Early-Stage Business Ownership (EBO) rates among Indian entrepreneurs fell from 9.1% to 4.0% during 2019 and 2020, before levelling off at 7.3% in 2021. A more substantial drop in men's EBO rates was the main cause of this gain in gender parity. With a rate of 63.9%, India leads the world in female start-up activity in this field. India had the lowest percentage of female entrepreneurs (9.4% versus 6.4% for men) employed in social services, government, health, and education.

In India, women entrepreneurs started businesses in the Financial, Professional, and Administrative & Consumer Services sectors twice as frequently as men (0.8% men vs. 1.9% women).

### **1.3.7 Participation of Women in the SSI Sector**

Women have contributed significantly to the SSI industry, mostly as managers, employees, or business owners. Within the SSI or SSSBE category, a "woman enterprise" is run by one or more female entrepreneurs as a sole proprietorship, or in which women collectively possess at least 51 percent of the share capital as directors, shareholders, partners, or members of a cooperative society (MSME, 2023).

### **1.3.8 Women-Led Enterprises and SSI Units**

Women entrepreneurs owned 1,063,721 firms, constituting approximately 10.11% of all Small-Scale Industries (SSI) sector businesses. Direct management by women was observed in 995,141 of these firms, accounting for 9.46% of the total. Notably, states like Mizoram, Orissa, Karnataka, Goa, Lakshadweep, Kerala, Tamil Nadu, and

Pondicherry exhibited female employment rates exceeding 20%. A state-wise breakdown of women entrepreneurs and businesses is presented in the following table.

**Table 1.2: Participation of Women in Management/Ownership in the SSI Sector, State-Wise**

| S. No.    | Name of State/ UT                  | Enterprises Managed by Women | No. of Women Enterprises |
|-----------|------------------------------------|------------------------------|--------------------------|
| 1.        | Jammu & Kashmir                    | 5640                         | 5742                     |
| 2.        | Himachal Pradesh                   | 3515                         | 3722                     |
| 3.        | Punjab                             | 30190                        | 29068                    |
| 4.        | Chandigarh                         | 2059                         | 2243                     |
| 5.        | Uttaranchal                        | 8706                         | 8804                     |
| 6.        | Haryana                            | 10087                        | 9620                     |
| 7.        | Delhi                              | 13368                        | 14383                    |
| 8.        | Rajasthan                          | 29785                        | 36371                    |
| 9.        | Uttar Pradesh                      | 54491                        | 72667                    |
| 10.       | Bihar                              | 38170                        | 49443                    |
| 11.       | Sikkim                             | 30                           | 98                       |
| 12.       | Arunachal Pradesh                  | 131                          | 150                      |
| 13.       | Nagaland                           | 207                          | 179                      |
| 14.       | Manipur                            | 9168                         | 10745                    |
| 15.       | Mizoram                            | 3076                         | 3700                     |
| 16.       | Tripura                            | 631                          | 863                      |
| 17.       | Meghalaya                          | 3658                         | 3580                     |
| 18.       | Assam                              | 11189                        | 11757                    |
| 19.       | West Bengal                        | 71847                        | 69625                    |
| 20.       | Jharkhand                          | 7271                         | 7865                     |
| 21.       | Orissa                             | 33274                        | 38233                    |
| 22.       | Chhattisgarh                       | 11766                        | 10034                    |
| 23.       | Madhya Pradesh                     | 62351                        | 68823                    |
| 24.       | Gujarat                            | 55361                        | 53703                    |
| 25.&26.   | Daman & Diu & Dadra & Nagar Haveli | 167                          | 213                      |
| 27.       | Maharashtra                        | 80662                        | 100670                   |
| 28.       | Andhra Pradesh                     | 77347                        | 77166                    |
| 29.       | Karnataka                          | 101264                       | 103169                   |
| 30.       | Goa                                | 677                          | 810                      |
| 31.       | Lakshadweep                        | 61                           | 67                       |
| 32.       | Kerala                             | 137561                       | 139225                   |
| 33.       | Tamil Nadu                         | 130289                       | 129808                   |
| 34.       | Pondicherry                        | 1089                         | 1065                     |
| 35.       | ANDAMAN & NICOBAR ISLANDS          | 53                           | 110                      |
| All India |                                    | <b>995141</b>                | <b>1063721</b>           |

Approximately 13% of women's enterprises were registered SSIs, with the remaining 87% being unregistered SSIs. Women-owned firms comprised 11.5% of the registered SSI sector and 88.5% of the unregistered SSI sector (MSME, 2023).

### **1.3.9 Entrepreneurship in Punjab**

Punjab is a prosperous state in northern India that shares borders with Jammu & Kashmir to the north, Haryana to the south and southeast, Rajasthan to the southwest, Himachal Pradesh to the east, and Pakistan to the west. Given its total area of 50,362 square kilometers, or 1.53% of India's total landmass, it ranks as the 20th biggest state in the nation. According to the 2011 census, Punjab is the 16th most populous state with 27,704,236 residents. Punjab is between longitudes 73.55° East and 76.50° East and latitudes 29.30° North and 32.32° North. The state's official language is Punjabi, which is also the most widely spoken language among Punjabis. Since Sikhs make up 58 percent of the Punjabi population and Hindus make up 38 percent, Punjabis are the state's dominant ethnic group and speak Punjabi the most frequently. Chandigarh, a Union Territory and additionally the capital of the bordering state of Haryana, serves as the capital of Punjab. Punjab was created in 1947 when the former Raj region of Punjab was divided between India and Pakistan as part of the Partition of India. Punjab State in Pakistan was created from the largely Muslim Punjab State in the West and Punjab State in India from the predominantly Sikh territory in the East. Punjab has 22 regions and 168 statutory districts and 69 enumeration towns with an aggregate of 237 towns (or state urban communities). "Panj" (five) and "Aab" (water) are Persian terms that are used to create the name Punjab, which means "Land of Five Rivers." These rivers were the Sutlej, Beas, Ravi, Chenab, and Jhelum in the past. The Chenab and Jhelum presently lie in Pakistan's Punjab region, although the Sutlej, Beas, and Ravi still pass through the Indian state of Punjab. The three regions of Majha, Doaba, and Malwa comprise the Indian state of Punjab. The core of its economy is still agriculture. Nonetheless, the state's industries have become more diverse, with manufacturing sectors such as sewing machines, machine tools, textiles, electrical items, and financial services making major contributions. Even though 1947 was difficult, Punjab has made significant economic strides. About two-thirds of

India's grain production and one-third of its milk yield come from Punjab, making it a major contributor to the country's agricultural output. Punjab, the country's top producer of wheat, is essential to maintaining food security in the country. The Green Revolution is a historic agricultural effort that has been warmly welcomed by the state's citizens. Punjabis are among the wealthiest communities in India, with a per capita income that is double the US average, but making up less than 2.5% of the country's overall population. According to government data, Punjab has the most comprehensive networks of roads, trains, airports, and canals in all of India (Government of Punjab, 2020). In addition to having the lowest poverty rate in the nation, the state has won the Best State Performance Award.

### **Cultural and Behavioural Dynamics Affecting Women Entrepreneurs**

Women's entrepreneurship experiences are greatly influenced by cultural and behavioural factors, especially in areas like Punjab where gender roles are heavily influenced by societal conventions and traditions. Deeply ingrained patriarchal ideals frequently restrict women's mobility, decision-making authority, and involvement in commercial operations by defining them largely via domestic and family duties. Many women are expected by society to put domestic responsibilities ahead of their career goals, which limits their time and flexibility for starting their own businesses. Women's capacity to launch and maintain firms is also impacted by behavioural characteristics such as risk aversion, low self-esteem, and limited exposure to entrepreneurial networks. Due to societal prohibitions on working in public or male-dominated settings, women entrepreneurs frequently run low-capital, home-based businesses. Furthermore, a woman's ability to pursue entrepreneurship is greatly influenced by her family's and the community's acceptability, which affects the size and kind of her business. Furthermore, societal beliefs that entrepreneurship is a "male domain" sometimes discourage women from assuming leadership positions or going for expansion prospects. Participation in the tourism industry is further limited by the social stigma attached to women working in this field, such as managing hospitality spaces or engaging with male guests. Together, these entwined behavioral and cultural factors impede Punjab's women's full integration into sustainable tourism development, access to resources, and entrepreneurial success.

### **1.3.10 Women Entrepreneurs in Punjab**

Punjab is renowned for its people's entrepreneurial drive, which brought about the green revolution and made Punjab a center for small and medium-sized businesses. The State must now make the switch to knowledge- and technology-driven businesses. It must create a new innovation-focused culture. The State is aware that entrepreneurship and innovation are essential to the State's economy's future expansion (Government of Punjab, 2018). The State would support a bottom-up strategy focused on a particular cluster to develop and bolster the State's innovation and entrepreneurship ecosystem. The State would take a business-focused approach that encourages networking and education. By bringing entrepreneurs together in a setting that fosters learning, the State will boost networking between entrepreneurs and entrepreneurship support organizations (Government of Punjab, 2018). Three distinct responsibilities have been recognized for women's participation in the SSI sector. Some women were business managers, some were employees, and some were business owners. A "Woman Enterprise" is an SSI or SSSBE that is owned and run by one or more female business owners. This covers firms and organisations that are proprietary and in which women own at least 51 percent of the shares as directors, shareholders, partners, or members of cooperative societies or private limited companies (Government of India, 2022), 10,63,721 (10.11%) women-owned businesses were anticipated to make up the entire SSI sector. There were 9,95,141 businesses (or 9.46%) that were genuinely run by women (Government of India, 2022). As per the report, there are 30190 enterprises managed by women and 29068 numbers are women enterprises. Approximately 47,770 women worked in the SSI sector as of 2022. Even though they make up a smaller percentage of entrepreneurs, women's empowerment is essential for social and economic

development that is inclusive. The state will recognise and solve the unique obstacles that women entrepreneurs in the formal and informal sectors, in both rural and urban areas, encounter in order to encourage their contribution. The State would support female entrepreneurs and educate them about various state and centrally supported programs. The government will also support women who have entrepreneurial ideas and are eager to launch their enterprises. The government will offer specific initiatives to support female entrepreneurs (Government of Punjab, 2018). In India, women in business are a relatively new phenomenon. They had largely confined themselves to small-scale businesses and cottage industries. Due to forces pushing and pulling them to pursue independent careers and stand on their own two feet, women are starting businesses.

In Punjab, women actively participate in both agricultural and non-agricultural activities and businesses. Dairy, beekeeping, making jam, jellies, and pickles, raising poultry, making baskets and mats, mushrooming, and vermicomposting are some of the agricultural businesses that appeal to women the most. Among the non-agricultural activities/enterprises in the state include stitching, embroidery, soft toy manufacturing, daycare centers, etc. (Meenakshi et al., 2015).

Although women make up about 45% of the population in India, they only account for less than 10% of all company owners there. Women operate in a patriarchal culture where they face issues with policy and lack adequate support from relevant organizations due to corruption and ignorance (Kollo & Sunarso, 2018). In recent decades, women's literacy and educational standing have significantly improved. Higher education and research institutions are expanding, and many of them are specializing and teaching in a variety of topics, including business and entrepreneurship. Programs that emphasize women's entrepreneurial knowledge, orientation, and skill development must be implemented immediately (Kumari & Kumar, 2024). There aren't many institutions available right now. Additionally, the roles they play and the opportunities they present. Lack of transportation facilities, intense rivalry from larger and more established businesses, inadequate rest and sleep, and poor location of the business were the main issues that entrepreneurs

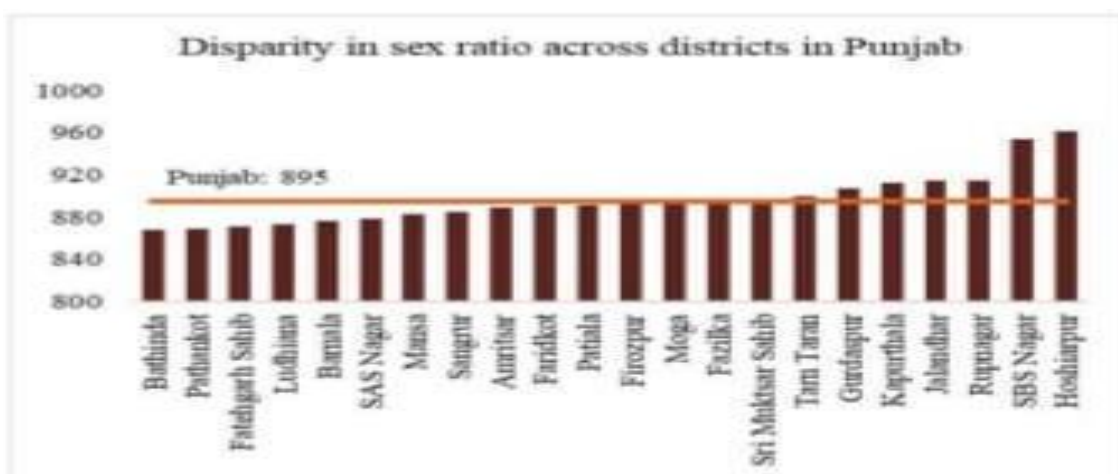
had to deal with. The issues mentioned included lengthy work hours, hard work schedules, lack of popularity, and trouble buying a car(Sonia et al., 2016).

Social roles and entrepreneurial activities are interwoven with women's entrepreneurship. Issues like family responsibilities that can prevent women from pursuing their business goals must be addressed to provide equitable chances(Fernandes & Pires, 2023) .

At the national and state levels, it is advised to create a specific support unit, like a "Women Entrepreneurship Cell," within already-existing banks and financial institutions to empower and mentor female entrepreneurs(Arwani et al., 2024).To pinpoint the issues they confront, more and more research needs to be done.Organizing a visit by successful women business owners may inspire new entrants. Additionally, by introducing village adoption programs, efforts must be made to enlist the support of Mahila Samajs or other women's organizations to promote and strengthen rural women's entrepreneurship. Even though the corporate revolution is still in its early phases, women are playing a crucial role in it. Women's potential to contribute to economic growth has recently gained international recognition. The status of women in the economy and society is being improved.The advancement of women in business would result in numerous socioeconomic advantages for the country(Sangeetha et al., 2015).

Women have historically experienced discrimination in a number of spheres of life, including as the workplace, healthcare, education, and decision-making in the home. By attaining gender equality and empowering all women and girls, SDG 5 seeks to solve this. Women must once again be accorded the respect they deserve in society. Female infanticide, female feticide, and other forms of prejudice against women have historically been common in Punjab. The State has, nonetheless, made great strides toward empowering women in Punjab. Since 2011–12, the Bebe Nanki Laadli Beti Kalyan Scheme has been put into place in the State to further reduce the practice of female feticide. The program has been assisting families financially so that the "financial load" of raising children is lessened (Government of Punjab, 2020).

**Graph 1.3: Disparity in Sex Ratio Across Districts In Punjab**



(Source: Census of India 2011)

### 1.3.11 Punjab Government Initiatives for Empowerment of Women

Financial inclusion is an important issue for the Indian government and central bank, especially given the current economic issues resembling a recession. It emphasizes the importance of a well-integrated financial system that assists all sectors of the economy in efficiently combating these difficulties.

Women are now becoming entrepreneurs in the Punjab tourism industry. When women establish their businesses, the key factor is money. The Punjab Government has put in place several policies and initiatives aimed at empowering women and encouraging them to express their originality and creativity in their fields of entrepreneurship. The Punjab Government offers financial assistance to women so they can feel inspired, establish their businesses without financial stress, and contribute to the country's economic prosperity (Government of Punjab, 2020).

**Table 1.3: Punjab Government Schemes for Women**

| Name of Scheme | Description | Fund allocation |
|----------------|-------------|-----------------|
|                |             |                 |

|   |   |  |
|---|---|--|
| National Creche Scheme for children of working mothers              | NGO Child Welfare Council and Social Welfare Advisory Board, which operated 102 and 112 creches, respectively, implemented the crèches scheme.  | The project allocated Rs. 227.08 crores as the outlay for the fiscal year 2021–2022  |
| Mai Bhago Vidya (Edu.) Scheme                                       | The Mai Bhago Vidhya Scheme was launched by the State Government in 2011–12 for all female students enrolled in grades 9–12 in public schools to pursue further education as well as Lower the dropout rate.  |  |
| Nirbhaya Fund (Dedicated fund for the safety and security of women) | A special fund named Nirbhaya has been established by the Indian government to ensure the protection and security of women throughout the nation. Various departments and districts are submitting proposals under this Program to manage the Project for the safety and security of women in the State.  | For the years 2021–2022, a budget provision of Rs. 1,000,000 was allocated.  |
| Mata Tripta Mahila Yojana   | In the state of Punjab, the Mata Tripta Mahila Scheme Will is implemented as a significant program for the development of women-oriented families. The program's main goal will be to give all eligible women who qualify to benefits under the current government-run programs. This is done to reach out to all the state's needy women and girls and ensure that they have access to | For the years 2021–2022, a provision of Rs. 45.55 crores were made, of which, Rs. 38.27 lacs in expenses have been expended as of December 31, 2021. |

|  |  |  |
|--|--|--|
|  | services, benefits, and rights like healthcare, employment, training, safety, and dignity. |  |
|--|--|--|

**(Source: Punjab Economic Survey 2021-22)**

### **1.3.12 Growth Of Women Entrepreneurship**

Women's employment has increased significantly in developed nations like the U.S.A., yet in the past ten years, women have witnessed a 69 percent growth in self-employment, compared to a 13 percent increase in self-employment among men (Shabana et al., 2017). The goal of development promotion in our country today is to ensure that first and foremost Women's education and skill development should be prioritised. Females have jumped into the sector of entrepreneurs in small businesses. Through numerous assistance initiatives at several levels, India has achieved great progress in recent years in encouraging the expansion of small enterprises. These actions include training initiatives, infrastructure development, financial aid, policy frameworks, and facility services (Saranya & Chandrasekar, 2023a). A bundle of services including training, credit, marketing, and general support was made available to encourage people to start their businesses for their personal and family growth. The one-window concept was to be used to give the necessary information and amenities. Recently, some deliberate initiatives have been launched to support the development of women as future business owners. The advertising firms are adamant on fanning the flames of the simmering fire. As a result, with the active encouragement of marketing organisations and a favourable employment background, women entrepreneurs among the generally well-off the number of educated women is rising quickly, and in the years to come, it is anticipated to spread throughout the entire nation. Women business owners are given assistance in analysing, locating, and carrying out recently created ventures. Financial institutions offer flexible terms for term loans based on the needs and requirements of women business owners. The government periodically introduces new concessions, incentives, and subsidies in its five-year plans for the promotion and development of women entrepreneurs (Punitha. R, 2019). Women entrepreneurs are given preference for special incentives if they meet

the required educational requirements and exhibit strong entrepreneurial aptitude, dedication, motivation, and relevant experience in business, crafts, trading, or family businesses. They are also more likely to be committed to social impact.

### **1.3.13 Problems of Women Entrepreneurs**

The obstacles facing Indian women business owners are enormous. The issues that women entrepreneurs face fall into two categories: general problems faced by entrepreneurs, which are detailed below.

#### **1.3.13.1 Financial Issues**

For any business, finance is regarded as its lifeblood. The lack of funding, however, is a problem for female business owners. First of all, women frequently do not possess property, which is frequently pledged as security for loans from outside sources. This restricts their ability to obtain outside funding. Second, banks might discourage lending to women because they view them as less creditworthy and think they might shut down their firms at any time (Garg & Agarwal, 2017) .

#### **1.3.13.2 Limited Supply of Raw Materials**

The majority of women-owned businesses struggle with a lack of raw materials and other essential inputs. The obstacles experienced by female entrepreneurs are further compounded by the high cost of raw materials and the difficulty in obtaining them at competitive pricing. The demise of several base-making cooperatives in 1971 emphasizes how important raw material availability is to the long-term viability of women-owned enterprises (Singh & Raina, 2013) .

**1.3.13.3 Society Is Ruled by Men:** The Indian Constitution mentions gender equality. But in reality, women in India's male-dominated society are not regarded equally to males and are seen to be disabled, or weak in every way. This turn prevents women from entering the business world (Koneru, 2017) .

**1.3.13.4 Inadequate Education:** In India, there are about 60% of illiterate women. The main factor causing socioeconomic issues is illiteracy. Women lack knowledge Women's comprehension of business, technology, and market dynamics is frequently hampered by their lack of education. Women's lower levels of success motivation may be influenced by their educational attainment(Panda, 2018a) .

**1.3.13.5 Market-Based Risk:** Due to fierce competition, many women must face the obstacles of the market. It might be challenging for many businesswomen to enter the market and compete with their offerings. They are not entirely aware of how the market is evolving.

**1.3.13.6 Self-Confidence Issues:** Women frequently lack self-assurance, tenacity, and optimism, which makes them fearful of failing in entrepreneurial endeavors. They could also encounter opposition to their entrepreneurial pursuits from family and society.

**1.3.13.7 Training Programme:** New rural and young entrepreneurs who want to establish small- to medium-sized businesses must participate in training programs. The programs increase the potential and skill of female entrepreneurs(Panda, 2018).

**1.3.13.8 Problems atWork:** According to reports, the biggest issues experienced by working women are a hard workload, inconsistent compensation, a lack of job security, the absence of maternity benefits, health issues, and time away from home. Deferred compensation was a common aspect of women's workplace conditions. For a variety of reasons, employers avoided making payments. Employers are constantly wary that if women were paid regularly and easily, they would not receive the promised services the next day. Working women must also deal with discrimination in the workplace. They may labour for equal pay to their male co-workers, but when it comes to promotions, Fewer women in all fields of endeavor hold higher positions. There are two causes for this. One is the long-standing bias against women. Second, few women receive the technical and industrial training necessary for the more senior positions. The working

women's freedom of movement is likewise constrained. She is only permitted to travel to her place of employment. She must answer if she is more than 30 minutes late. She is not permitted to travel alone. If she decides to attend, she is joined by her younger in-law or another person. However, being a woman in a workplace where men predominate has some unique challenges (Shastri et al., 2022).

**1.3.13.9 Problems at Home:** It can be especially difficult for female entrepreneurs to juggle their obligations to their businesses and their homes. On top of their household responsibilities, the added strain of looking for work would be too much to bear. For working women, particularly those with young children, juggling work and family obligations is a typical issue. This dual responsibility can cause a great deal of physical and emotional stress. They frequently put in lengthy workdays, working at least eight hours in the workplace and four more hours at home. Typically, the husband and sometimes even the in-laws do not help out with household responsibilities. When the mother-in-law is at work, the sisters-in-law or mother-in-law may feel as though they are at home all day. Now it's her time to work. When she is with her spouse or children, she is seen as not sharing their labor. They treat her badly and criticize her frequently. On the other hand, work itself causes problems for some families. Feelings of guilt may result from their inability to give their entire attention to their domestic duties because of this dual duty. In an attempt to make up for it, they frequently put in excessive hours at home, aiming for excellence in both their personal and professional life. Their health may be adversely affected by this excessive workload, which may result in stress, worry, and a decline in their level of productivity at work (Afshan et al., 2021).

**1.3.13.10 Problems with Husbands:** If their spouses are employed, some men may gradually stop going to work. As soon as they started working, they tended to leave their wives in charge of taking care of the household duties. A woman initially doesn't mind, but over time she gradually realizes the load and finds it challenging to balance family and career. He kindly offers a small sum of money in exchange for some requests, arguing that since she is already making money, she could manage the household on her own. He also takes satisfaction in the fact that he stays out of her business affairs. It is common for some women to feel misinterpreted, especially when

they are too tired to live up to their partner's expectations. Sometimes they could be wrongly accused of cheating on superiors or co-workers. Reputational harm, physical violence, and emotional distress can result from such charges. These encounters might cause them great pain and damage to their self-esteem(Koneru, 2017).

**1.3.13.11 Problems with Children:** Children may experience a lack of attention and neglect when their mothers are working. Along with feeling overburdened by extra household duties, they may feel envious of other kids who have stay-at-home moms. Feelings of desertion and a lack of affection may result from the mother's weariness and agitation. In an attempt to make up for her guilt, the mother can give the kids material presents, which could unintentionally pamper them and prevent them from learning to be responsible. The dynamics of the family may get even more strained when the kids become older and start to notice their mother's stress and start making demands(Panda, 2018a) .

**1.3.13.12 Socio-Economic Issue:** The majority of the day is spent in the office or at the workplace by women. She is preoccupied with housework and her family after leaving work. She is out of time to keep up with her neighbours, friends, and family. She is unable to freely visit them, spend time with them, or participate in their shared activities. When people require her assistance, particularly during times of illness, marriage, death, or other events, she may not always be able to provide it. They accuse her of being haughty as a result of her earnings and express their hurt while pointing out that she is not the only woman who works and criticizing her. The vast majority of working women must give their spouses or in-laws their pay check. They are not permitted to handle their financial affairs. The sum is used for household administration. They may not even receive pocket money or money to purchase items for their use in some circumstances. She has to ask for money, which she receives as a favour.

#### **1.3.14 Assistance Given by Government**

The advancement of women has been given top priority by the Indian government, which seeks gender parity in the legal, political, social, and economic domains. Women's empowerment has been a major priority of national development planning ever since independence. Politicians have worked hard to promote social progress, especially the rights and possibilities of women. The government has done this by

putting in place some policies and initiatives aimed at improving women's standing in society.

The government has put a lot of effort into training new female entrepreneurs over the past few years, and most state governments are currently active in initiatives that promote self-employment, income generation, and entrepreneurship development for women. Infrastructure, funding, and training are excellent supporting resources for female entrepreneurs. There are many different plans, strategies, and schemes for encouraging women to become successful business owners.

#### **1.3.14.1 Provisions in the Constitution for Women Entrepreneurs**

The phrase "the equality of status & opportunity to all citizens" is included in the Preamble of the Indian Constitution. Giving equal rights to men and women in terms of status and opportunity is the specific purpose that has been implemented. India's constitution protects some fundamental rights. In India, men and women both have access to these fundamental freedoms. According to **Article 15(3)** of the constitution, the State is allowed to provide special measures for women and children even though Article 15 prohibits discrimination based on religion, race, caste, sex, or place of birth. **Article 16(2)** prohibits discrimination based on "religion, race, caste, sex, descent, place of birth, residence, or any one of them" with "any employment or office under the state. "Many mandates to the State to enhance the position of women and for their protection are included in the Directive Principles of the State Policy included in Part IV of the Constitution. The State is required under **Article 39(a)** to direct its policy towards ensuring that all citizens, men and women, have an equal right to an adequate means of subsistence. According to **Article 39(d)**, the State must ensure that men and women receive equal compensation for equally hard work. The State is expressly forbidden from mistreating the health and strength of workers, men and women, according to **Article 39(e)**. Article 42 of the Constitution contains a vital section safeguarding women's rights. It directs the State to create maternity leave policies as well as fair and compassionate working conditions (IYER et al., 2023).

Government agencies that actively support women's training programs and employment and self-employment opportunities include the Small Industries Development Organisation (SIDO), its network of Small Industries Service Institutes (SISIs), the National Extension Training Institute, the Khadi & Village Industries Commission, the All-India Handlooms and Handicrafts Board, the Central Silk Board, and the Coir Board(G & P, 2024) .

The goals of SIDO are to:

- promote the use of domestic resources to increase value;
- promote the use of technology;
- encourage the preference for labour-intensive production methods;
- offer extension services; aid in the establishment of small-scale industries;
- provide services to already-existing small-scale industries
- Conduct training programmes to create operators to run the industries.

In light of this, SIDO's activities include

- advising potential business owners on technology design and plant layout,
- creating feasibility studies to aid MSEs,
- helping MSEs access capital and hire purchase schemes,
- giving MSEs advice on all facets of enterprise management,
- and offering extension services.

The National Coordination Committee at SIDO Headquarters and the Regional Small Entrepreneurs Development Committees are the actors in SIDO's endeavors. The MSEs are the target audience. Women entrepreneurs are supported at the state level by institutions including District Industries Centres, State Financial Corporations, State Small Industries Development Corporations, and State Directorates of Industries. In addition to these, there are also national programs like "The Integrated Rural Development Programme," which aims to lift individual families out of poverty by organising training programs, securing institutional credit, and engaging in a variety of activities in the fields of agriculture, animal husbandry, fishery, rural and cottage industries, as well as business and service ventures(B. Rani, 2024) .

The goal of the nationwide program, Training of Rural Adolescents for Self-Employment (TRYSEM), is to prepare 200,000 rural adolescents each year for self-employment through training in small industries, agriculture, and related fields. Additionally, nationalized banks support self-employment by providing loans with 4% interest rates to underserved populations, such as individuals with disabilities. The economic contribution of an individual is intimately linked to their social status. To avoid their marginalization, women's economic and social positions in families, society, and the country must be elevated.

#### **1.3.14.2 Direct & Indirect Financial Support**

Government of India has announced several concessions and facilities for encouraging women entrepreneurs to set up their business units in selected backward districts/areas from time to time. There are various financial institutions, schemes, and associations that help in financial support of these entrepreneurs which are as follows:

##### **Financial Institutions**

- Nationalized Banks
- State Finance Corporation
- State Industrial Development Corporation
- District Industries Centre
- Differential Rate Scheme
- Mahila Udyog Nidhi Scheme
- Small Industries Development Bank of India (SIDBI)
- State Small Industrial Development Corporations (SSIDCs)

##### **Schemes and Programme**

- Nehru Rojgar Yojna
- Training Rural Youth for Self-Employment (TRYSEM)
- Development of Women and Children in Rural Areas (DWACRA)

### **Federations and Associations**

- National Alliance of Young Entrepreneurs (NAYE)
- India Council of women Entrepreneurs, Delhi 51
- Self Employed Women's Association (SEWA)
- Association of Women Entrepreneurs of Karnataka (AWEK)
- World Association of Women Entrepreneurs (WAVE)
- Associated Country Women of the World (ACWW)

**1.3.14.3 The National Small Industries Corporation Limited (NSIC)** was established by the Indian government in February 1955 to assist, finance, safeguard, promote, and develop the nation's small-scale industries. The following areas are where the Corporation supports the small-scale industries sector(Kulkarni .C, 2021) .

**i) Machines on hire purchase:** This program was introduced in March 1956 to provide both domestically produced and imported machines on an easy hire-purchase basis to support the establishment of new small-scale and ancillary businesses as well as the modernization of existing industries. NSIC offers entrepreneurs a single point of contact for the import of machinery.

**ii) Marketing Assistance:** The Corporation markets goods from small businesses across the nation. Since 1976, the Corporation has used a consortia strategy in its internal marketing campaign, in which factories that make the same or similar products join forces to establish a consortium. According to their consortia method, the corporation Explorer markets, secures orders for big quantities, and places orders with small units for things like hosiery, electric fans, copper-clad utensils, sewing threads, etc.

**iii) Provision and distribution of both imported and domestically generated raw materials:**The Corporation's distribution network has made raw materials more accessible to many small enterprises across the country. Open General License (OGL) products can be imported through the Corporation's Industrial Raw Material Assistance Centre Scheme, which is especially helpful for small businesses that can't

import raw materials in large quantities. Additionally, under certain conditions, the Corporation supplies micro-units with raw materials.

**iv) Exports:** To make exporting easier for small firms, the Corporation has implemented a single-window strategy. Through its agents, it offers complete export assistance, including sourcing questions, specs, and samples. The Corporation supports the development of counter samples, facilitates discussions with overseas purchasers, and assigns small-scale units to handle export documentation, raw material imports, and production monitoring. In order to guarantee on-time delivery, a 90% advance payment is also necessary.

**1.3.14.4 Small Industries Development Organisation (SIDO):** SIDO is the national apex organisation under the Ministry of Industries, with its headquarters in Delhi and a development commissioner as its chief. It performs its duties through a network of branch institutes, extension centres, and small industries services institutes. This organization's goal is to support state governments' initiatives and coordinate their efforts with those of other organisations in order to promote the growth of small-scale companies in those states. These are this organization's duties(Mangana et al., 2023).

i) To offer both the federal and state governments policy advising services, including creating policies and initiatives for the development of small-scale industries throughout India. to serve as a liaison between financial institutions and the federal and state governments (Salami et al., 2023).

ii) Offering both current and prospective business owners technical consulting services, such as creating and draughting manufacturing equipment designs, creating layouts for new and by-product products, and helping with the installation and operation of machinery(Troxler, 2024).

iii) To offer small-scale business owners' workshop and laboratory services, such as testing raw materials, conducting experiments on new and substitute raw materials, showcasing the use of cutting-edge technical procedures on specific machines, helping with quality control(Mercer, 2023).

iv) providing management consulting services, which include suggestions for marketing tactics, financial management, production management, quality enhancement, and cost reduction(Alzoubi et al., 2022).

v) Management and technical training services, such as raising and enhancing managerial and employee skill levels.

**1.3.14.5 Central Social Welfare Board (CSWB):** The CSWB is one of the nation's first-ever national organisations. It has started a number of projects for the welfare of women, children, and people with disabilities. It provides underprivileged and needy women with vocational training programmes that improve their career prospects. It offers socioeconomic programme help to non-profit organisations so they can start a variety of income-generating projects for disabled people and underprivileged women. The Board also provides training in public cooperation to rural women so they can take part in social and economic development more effectively and develop leadership skills. The construction of supplementary units as feeder units to bigger industrial ventures is one of the key goals of the Board's socioeconomic agenda. The socioeconomic program of the Board has successfully provided sewing machines, knitting machines, handlooms, and other equipment to numerous women, allowing them to set up self-employment units at home. This tactic has enabled women to make a substantial salary. To obtain significant money on advantageous terms, the Board is also looking into partnering with financial institutions—a strategy that is becoming more popular in the non-profit sector. The Board hopes to increase its influence and scale its operations by growing these partnerships.

**1.3.14.6 National Alliance of Young Entrepreneurs (NAYE):** The NAYE was founded to encourage and develop female entrepreneurship. In 1975, the United Nations declared that year to be the International Year of women, and the NAYE women's wing was born. Since then, the wing has made tremendous strides toward securing women's proper role in the national economy. Five states now have chapters of the women's wing. The women's wing of NAYE now includes associations of women entrepreneurs from various states, making it the most representative group of women entrepreneurs in the nation. It has proven helpful in planning nine national

conventions across the nation as well as three international conferences. In September 1989, New Delhi hosted the NAYE's eighth convention. Along with senior officials from government agencies, banks, and other financial institutions, more than 300 female entrepreneurs from 14 states and union territories attended. The convention offered a chance to assess the achievements to date and suggest actions to give activities in the upcoming years a robust impetus. To give women business owners, the chance to showcase their goods and build a market for them, an exhibition of goods made by women was organized. The conference proposed that the government set aside funds for the acquisition of goods and services produced or offered by women entrepreneurs. Women entrepreneurs should be given preference by financial institutions and other promotional organisations. A 30% reservation for female entrepreneurs in ancillary industries was also proposed by the convention, and industrial licences must also make subcontracting for ancillary units run by women mandatory. The convention also covered the need for revision of the Entrepreneurship Development Programmes (EDPs) run by various agencies as well as their substance. Through target-oriented EDPs, efforts must be made to reach many women in urban and rural areas.

**1.3.14.7 The National Association of Women Executives and Entrepreneurs:** The following tasks are carried out by the non-political, non-profit, all-India National Association of Women Entrepreneurs and Executives (NAWEE) membership organization:

- To act as a resource hub for female entrepreneurs, addressing their possibilities and problems while fostering their growth on both a personal and professional level.
- To collaborate closely with sectors and groups that support female entrepreneurs to establish metrics for effective business practices through investigation and evaluation (KatakwarHatewar), 2022).
- To collaborate closely with the government and other public organizations on how to support female entrepreneurs in all areas of the economy and society.

- To represent women entrepreneurs as a "spoke person" and assist in presenting a positive picture of their constituents(Tolibovna, 2023a) .

Entrepreneurship is essential for promoting economic expansion since it gives people the chance to launch their own companies. Even if money may not be the only incentive, it surely plays a part in the total economic impact. Economic growth is facilitated by new companies' revenue generation, increased purchasing power, and the introduction of cutting-edge goods and services. These crucial contributions to the economy would not exist without entrepreneurs. In addition, entrepreneurship provides the benefit of self-employment, giving people more control over their working conditions and hours than traditional employment. This adaptability can improve job satisfaction and work-life balance. If they are unable to find a job, they are happy with, they can start their own business to employ others. For instance, business owners can have a fresh concept for a specific good or service. They can start their own business based on consumer needs and requirements if they think others would be interested in it. Being creative and doing what they enjoy may result in them making money from their business operations, which is the money that is still available after paying their bills.

#### **1.4 Overview of Tourism in Punjab**

Punjab, which gets its name from the five full-bodied rivers that meander over its wide plains—the Sutlej, Beas, Ravi, Jhelum, and Chenab—symbolizes abundance. Situated on the northwest border of India, this rich state is one of the country's smaller ones, but it is also home to a vibrant, friendly, and strong populace. Considered by many to be the birthplace of civilization, this land is diverse in terms of race and religion, having given rise to and influenced several religious rituals including Sufism, Buddhism, and Sikhism. The Indo-European language family, which also includes Latin and Persian, is where the Punjabi language originated. It is mostly an agricultural state, blessed with abundant water supplies and fertile soils, and it has made countless contributions to the food security of the Indian Republic. Several Punjab festivals, including Teej, Lohri, Basant, and Baisakhi, represent agrarian ideals. Indeed, the Punjabi traditional dance known as bhangra depicts and revolves

around a farmer's day-to-day activities. Punjab has a rich tangible legacy because it has historically been home to several different ethnic groups, including the Aryans, Persians, Greeks, Afghans, and Mongols. Several locations across the state, including magnificent forts and palaces, historic sites, architectural wonders, and several battlefields, reflect this past (Government of Punjab, 2022).

Due to the significant financial inflow that tourism provides for businesses selling goods and services as well as employment opportunities in the tourism-related service sectors, tourism is essential for many countries, including many island nations. These service sectors include lodging (hotels, theatres, cruise ships, etc.), entertainment (venues, cruise ships, taxis), and other services related to the hospitality sector (resorts) (Government of Punjab, 2022).

Tourism is regarded as one of the economic areas with the most potential. One reason why the tourism industry is prioritized is

1. It can maximize the productivity of India's natural, human, cultural, and technological resources and promote sustainable development;
2. It is labour-intensive and centred on the cottage or small industries, offering high-quality employment that raises living standards;
3. It can be primarily concentrated in rural areas with suitable and reasonably priced programs;
4. its wide-ranging forward and backward economic ties increase overall income, employment (particularly for women, young people, and people with disabilities, who contribute to better social justice and equality), investment, and state, local, and federal government revenue;

Along its value chain, tourism spending has a wide range of effects. Tourism provides an opportunity to leverage synergies across a wide range of industries, including agriculture, horticulture, poultry, handicrafts, transportation, and manufacturing — sector growth that has a positive impact on reducing poverty. This increases demand for a variety of goods and services. Over the past ten years, Punjab has seen an exponential increase in the number of both domestic and foreign visitors.

- Punjab holds 7th rank in the country with 5% of total foreign tourist footfall
- The number of foreign visitors to the state has increased as well; in 2019, 11 lakh overseas visitors came to the state.
- With 2.7% of all foot traffic, Punjab is the tenth most visited state by domestic travellers.
- The Infrastructure Development Investment Program for Tourism (IDIPT) and investments from the State Government, along with support from the Asian Development Bank, continue the sector's expansion.

**Table 1.4: Districts with The Highest Number of Visitors in 2024**

| Districts | No of Visitors |
|-----------|----------------|
| Amritsar  | 1.97 Cr        |
| Ludhiana  | 18 lakhs       |
| Jalandhar | 17 lakhs       |
| SAS Nagar | 15 lakhs       |
| Pathankot | 3 lakhs        |
| Rupnagar  | 2.5 lakhs      |

**Graph 1.4: Punjab's Top 5 Tourist Destinations**

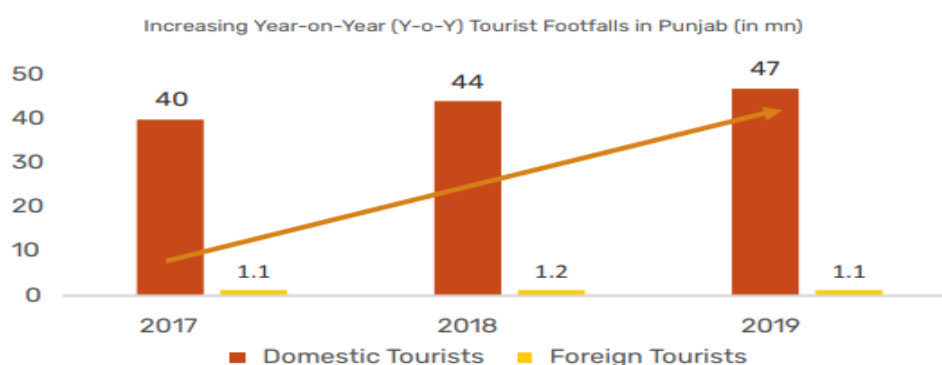


(Source: Invest Punjab)

**Punjab: Strong Recovery is seen post-COVID-19**

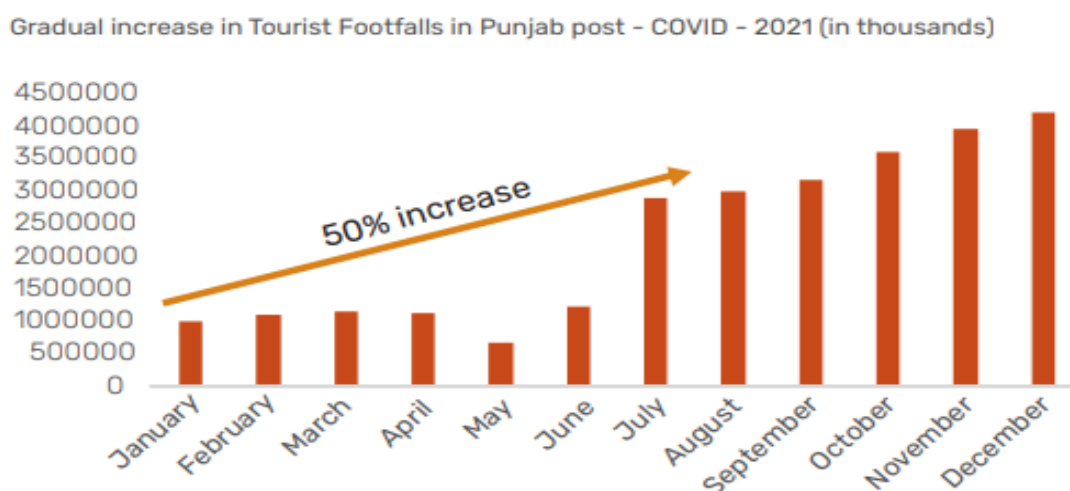
Average room rates have been steadily rising since the end of the COVID-19 pandemic, and in most areas, they are now gradually returning to pre-pandemic levels due to a robust recovery in demand around the nation.

**Graph 1.5: Increasing Year-On-Year (Y-O-Y) Tourist Footfall in Punjab (in mm)**



In Punjab, foot traffic rose significantly in the final quarter of 2021. This pattern is anticipated to persist.

**Graph 1.6: Gradual Increase in Tourist Footfall in Punjab Post – COVID – 2021 (in Thousands)**



With occupancy rates rising across the country post-COVID, the momentum is expected to carry over into the summer holiday season of 2022, which will aid the sector to surpass the pre-pandemic levels of performance by the year's conclusion (Punjab Bureau of Investment Promotion, 2022).

## The Correct Prompt: Punjabi Government's Assistance for the Travel and Tourism Industry

**Figure 1.1: Thrust Areas for State Tourism Policy Building an Enriching Experience With the Punjab Government**



(Source: Government of Punjab)

**Table 1.5: Famous Tourist Sites in Punjab**

| Si No | Category                   | Destination  |
|-------|----------------------------|--|
| 1     | <b>Sacred Locations</b>    | Rauza Sharif Dargah, Shri Fatehgarh Sahib, St. Mary's Cathedral Church, Jalandhar  |
| 2     | <b>Freedom Trails</b>      | Jallianwala Bagh, Amritsar<br>S.B.S Museum, Nawanshahr<br>War Memorial, Amritsar<br>Hussain Wala Border, Ferozepur<br>Jang-e-Azadi, Kartarpur,<br>Dastaan-e-Shahadat, Sri Chamkaur Sahib |
| 3     | <b>Forts &amp; Palaces</b> | Jagatjit Palace, Kapurthala<br>Qila Mubarak, Patiala<br>Anandgarh Fort, Sri Anandpur Sahib<br>Gobindgarh Fort, Amritsar<br>Aam Khaas Bagh, Fatehgarh Sahib<br>Sheesh Mahal, Patiala      |
| 4     | <b>Eco-Tourism</b>         | Harike Wetland, Ropar Wetland, Kanjli Wetland, Nangal Wetland *, Keshopur Wetland*   |

|   |   |  |
|---|---|--|
|   |   | <b>*National Wetlands</b>  |
| 4 | <b>Festivals and Fairs,<br/>Literary and Cultural<br/>Festivals</b> | Holla Mohalla,<br>Harballabh Sangeet Sammelan,<br>Baba Sheikh Farid Aagman   |
| 5 | <b>Border Tourism</b>   | Attari Border, Amritsar, Hussainiwala Border,<br>Ferozepur National Martyr's Memorial, Ferozepur,<br>Sadiqi Border, Fazilaka |

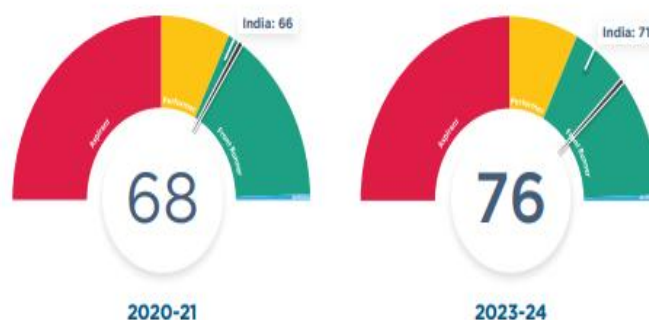
**Figure 1.2: Major Investments in Tourism Infrastructure in 2024**



(Source: Invest Punjab)

**SDG 5 Status in Punjab 2023-2024**

**Figure 1.3: SDG 5 Status in Punjab 2023-2024**



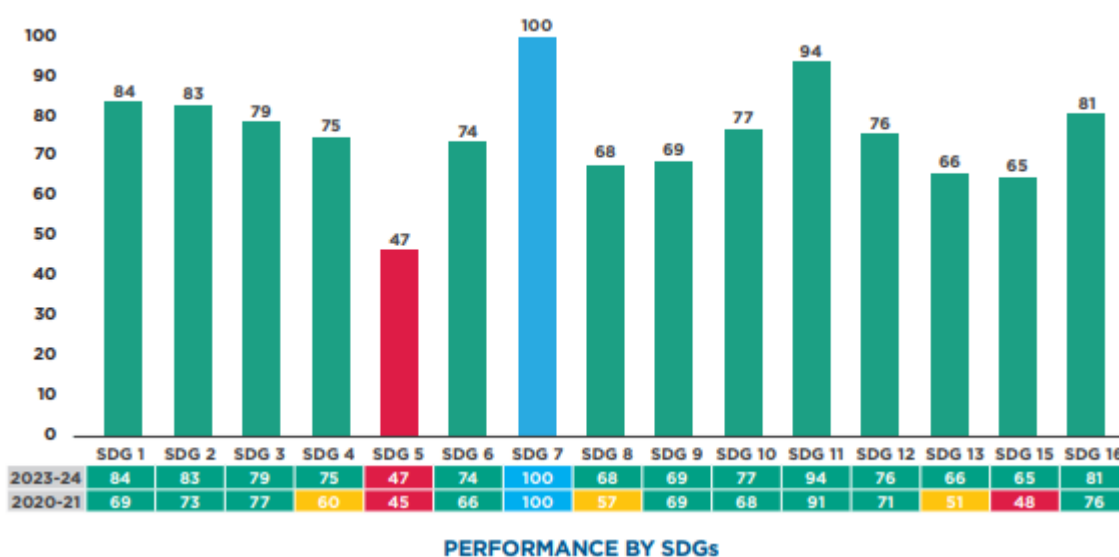
(Source: SDG India index 2023-2024)

**Table 1.7: Overall Performance of Sdg 5 Indicator**

| SDG 5: Gender Equality  |        |       |   |
|---|--------|-------|---|
| Sex ratio at birth*   | 904    | 890   |   |
| Average wage/salary received (Female to male)   | 0.64   | 0.67  | ↓ |
| Married women (18–49 years) having experienced spousal violence (physical/sexual) (%)     | 11.60  |       |   |
| Female to male LFPR (15–59 years)   | 0.37   | 0.26  | ↑ |
| Women in managerial positions in listed companies (per 1,000 persons)                     | 226.76 | 190   | ↑ |
| Demand for family planning satisfied by modern methods (15–49 years)                      | 66.00  | 80.90 | ↓ |
| Female operated operational land holdings (%)   | 1.55   | 1.55  | – |
| Women (aged 15–49 years) who own a mobile phone that they themselves use (%)              | 61.20  |       |   |
| Married women (aged 15–49 years) who usually participate in three household decisions (%) | 91.40  |       |   |

**Graph 1.7: Performance BySdgs**

(Source: NITI Aayog, 2024)



The graph depicts Punjab's overall progress towards the (SDGs) from 2020-21 to 2023-24, with SDG 5 (Gender Equality) remaining a major area of concern. Despite a modest improvement from 45 in 2020-21 to 47 in 2023-24, it remains far behind other SDGs, demonstrating ongoing gender inequities. This underperformance highlights the critical need for focused initiatives to overcome structural hurdles experienced by women, such as access to education, economic opportunities, and leadership positions. Gender equality is critical for ensuring inclusive and sustainable development, and Punjab must prioritize policies and programs that empower women and eliminate gender-based discrimination to effectively close this gap.

### **1.3.15 Women Entrepreneurship and Sustainable Tourism Development**

Punjab, a province with a rich cultural history and stunning scenery, has a lot of potential for developing a sustainable tourism industry. Promoting female entrepreneurship in this field can result in economic empowerment and help the area thrive as a whole.

#### **1.3.15.1 Economic Empowerment**

Giving women the tools, resources, and chances to earn money and achieve financial independence is a key component of economic empowerment. This is essential for their personal growth and enhances a region's overall economic prosperity. Entrepreneurial women can generate jobs for both themselves and others, fostering economic progress(Venkatesan K., 2024) .

#### **1.3.15.2 Social Integration**

Having equal access to opportunities and resources for all members of society, regardless of gender, is what social inclusion entails. It refers to fostering an atmosphere where women have the same opportunities as men to launch and expand their businesses in the context of female entrepreneurship. This supports the advancement of an inclusive society and the removal of gender-based barriers(Rathi. P et al., 2024).

### **1.3.15.3 Neighbourhood Development**

Local communities can benefit from the presence of women-owned companies. They frequently put the needs of the community first and invest revenues back into the local economy. For instance, a hotel run by a woman might buy goods from nearby farmers, stimulating the local economy in the process. Additionally, socially responsible behaviour is more likely to be adopted by female entrepreneurs, which may raise communal standards of living(Choudhary Manaswini, 2024) .

### **1.3.15.4 Sustainable Tourism Development**

A form of tourism known as "sustainable tourism" tries to respect local traditions, preserve natural resources, and have as little of an adverse effect on the environment as possible. The main tenets center on maintaining cultural legacy, guarding the environment, and ensuring economic gains for nearby people. An approach to tourism known as "sustainable tourism development" aims to maximize its positive effects while minimising its detrimental effects on the environment, culture, and local populations. It tries to achieve harmony between economic, social, and environmental factors so that tourism may be sustained over time without negatively impacting the area or its residents. The main goals of sustainable tourism include the protection of ecosystems, biodiversity, and natural resources. It tries to cut down on waste, pollution, and energy use. This could entail putting policies into place such as employing renewable energy sources, choosing environmentally friendly modes of transportation, and aiding in attempts to save species(Neethu Punnakkatt Raveendran, 2024).

### **1.3.15.5 Cultural Authenticity and Respect:**

Respecting and honouring a destination's native customs, traditions, and history is a key component of sustainable tourism. It promotes polite and mutually productive encounters between visitors and local populations. By doing this, the destination's cultural identity is preserved(Vachhani, 2024) .

### **1.3.15.6 Benefits to Local Communities' Economy:**

Sustainable tourism aims to make sure that a large amount of the money made from tourists stays in the neighbourhood. This can be done by supporting community-based tourist efforts, promoting locally owned enterprises, and giving locals access to employment possibilities(Gantait et al., 2024) .

#### **1.3.15.7 Community Participation and Empowerment**

Local communities are involved in decision-making processes for the growth of tourism through sustainable tourism. It gives individuals the authority to influence how tourism is handled in their community. As a result, the tourism sector may develop a sense of pride and ownership(Neethu Punnakkatt Raveendran, 2024) .

#### **1.3.15.8 Tourism Offerings Diversification:**

A wide variety of attractions and activities are encouraged by sustainable tourism. Distributing tourist flows more fairly across a region, can lessen the negative effects of over-tourism in prominent areas and improve less well-known locations.

#### **1.3.15.9 Education and Awareness: Community Engagement and Empowerment:**

Both tourists and local communities benefit from sustainable tourism's promotion of education and awareness. This involves instructing visitors on appropriate conduct, cultural sensitivity, and environmental preservation. It also entails giving local populations skills and resources so they may profit from tourism in a sustainable way(Dr. Jayaprakash Lamoria et al., 2024).

#### **1.3.15.10 Long-Term Management and Planning:**

Planning and administration must be done carefully to ensure sustainable tourism development. It entails taking into account variables including zoning laws, infrastructural development, and carrying capacity (the maximum number of tourists a site can sustainably support).

The long-term effects of climate change and other international problems are taken into account in sustainable tourism. In order to ensure the sustained viability of

tourism in the face of environmental and social changes, it involves measures for fostering resilience and adapting to changing circumstances.

Sustainable tourism development seeks to have a beneficial and long-lasting effect on both the destination and the local population by adopting these concepts and practises. This strategy aids in ensuring that tourism may continue to flourish in a way that is advantageous to all parties concerned.

### **1.5 Need and Justification of the Study**

Punjab's tourist industry promotes national development and economic growth. Women are now more involved in many aspects of the economic growth process because of the introduction of female entrepreneurship. However, there are several challenges in the way of empowering women to succeed as business owners. Women entrepreneurs contribute to the creation of jobs and the employment of others, which reduces unemployment and poverty alleviation.

Punjab has a considerable gender gap in economic involvement. This research can shed light on how women can actively participate in entrepreneurship, which not only benefits them individually but also contributes to the region's general economic empowerment of women. By encouraging female entrepreneurship in the tourism sector, Punjab's economy may diversify beyond conventional industries. This can lead to greater resilience and stability in the face of economic crises. The study is in line with the United Nations Sustainable Development Goals, particularly Goal 5 (Gender Equality) and Goal 8 (Decent Work and Economic Growth). It demonstrates how women's participation in sustainable tourism companies can assist in reaching these global development goals. The study's conclusions can be useful for policymakers and organizations striving to implement gender-inclusive economic policies. It can also serve as a spark for advocacy activities in Punjab focused on establishing an enabling climate for women entrepreneurs. Based on the existing state of research, this study could fill a large gap in the literature on women entrepreneurship and sustainable tourism in Punjab. It could lay the groundwork for future research and serve as a resource for academics, policymakers, and practitioners. Finally, the study on

women's entrepreneurship and sustainable tourism growth in Punjab has broad implications for gender equality, economic diversification, community development, and environmental sustainability. It addresses critical global challenges while catering to the Punjab region's distinct needs and prospects.

### **1.6 Research Gap of the Study**

While a lot of study has been done on women entrepreneurs generally, there aren't many studies that explicitly address women entrepreneurs in Punjab's tourism industry. Despite its increasing potential for sustainable regional development, tourism is still an understudied field. The majority of the research now in publication focuses on women-led businesses in manufacturing, services, or agriculture. Additionally, the studies that are currently available on Punjab tourism mostly focus on destination development, heritage promotion, or economic consequences; they pay little attention to how women entrepreneurs might promote sustainable tourism practices. Additionally, there is a shortage of empirical research and gender-disaggregated data evaluating the impact of women-led tourist businesses on environmental sustainability, cultural preservation, and local livelihoods. Furthermore, the structural obstacles that women encounter while starting and growing tourist businesses—such as financial availability, mobility limitations, sociocultural norms, and digital exclusion—have hardly ever been the subject of research. Additionally, nothing is known about how well Punjab's current institutional and governmental programs support women's entrepreneurship and environmentally friendly travel. Consequently, there is an urgent need for empirical, gender-sensitive, and region-specific research to examine how women entrepreneurs might play a significant role in the development of inclusive and sustainable tourism in Punjab.

### **1.7 Scope of the Study**

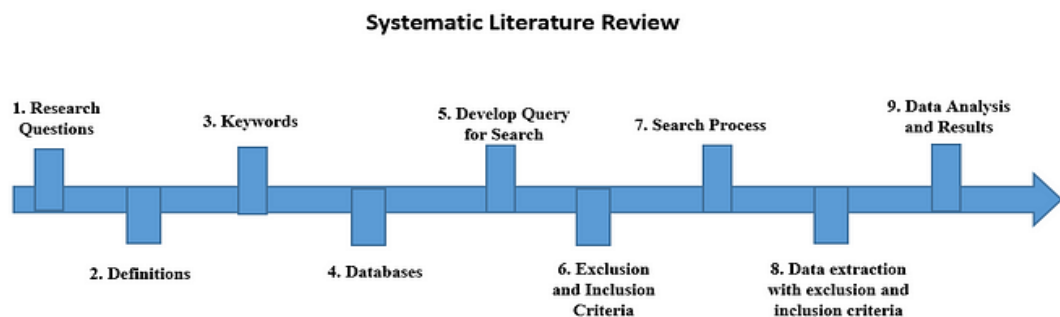
India is a growing nation but still, women in India face gender inequality in terms of wages, managerial positions, and employment level. Women are emerging as entrepreneurs in a different arena. Due to scheduled fixed timing and more workload pressure women are not coming forward as entrepreneurs in the tourism industry. So,

the government is also focusing On the SDG5 goal Similarly in Punjab women also face gender gaps and Punjab's tourist industry promotes national development and economic growth. Women are now more involved in many aspects of the economic growth process because of the introduction of female entrepreneurship. However, there are several challenges in the way of empowering women to succeed as business owners. Women entrepreneurs contribute to the creation of jobs and the employment of others, which reduces unemployment and poverty alleviation. This study will assist academics, policymakers, and the government in developing policies and appropriate measures to promote equality in terms of wages, salaries, and employment positions. It will also assist in the growth of entrepreneurship. This study would also assist the government and other organizations in providing financial encouragement and support to expand Punjab's tourism industry

## **Chapter: 2**

## Literature Review

A literature review is a thorough synthesis and critical evaluation of earlier research in a specific field. It situates the current work within the larger academic discussion, highlights gaps in existing knowledge, summarises major findings, and offers theoretical and methodological perspectives. A literature review avoids repetition by critically examining the merits and limitations of earlier studies. It also establishes the researcher's credibility. It often entails identifying a research question, looking for and analysing relevant literature, organizing the findings thematically or chronologically, and creating a cohesive synthesis emphasizing the review's relevance to the research issue. This process ensures that the research builds on existing knowledge and addresses areas needing further exploration.



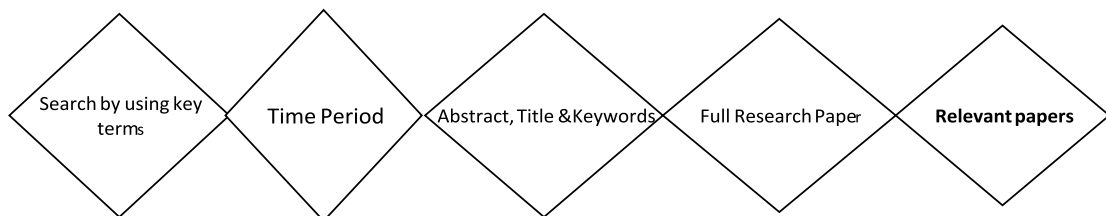
**Fig.2.1: Systematic Review Process**

**Source:**(Kayani et al., 2019).

### 2.1 Sample Selection

The following databases were used to guarantee a comprehensive review of the body of current literature: Oxford University Press, JSTOR, ScienceDirect, ProQuest, Scopus, Web of Science, EBSCO, Emerald Insight, Conference Papers, JSTOR, and Taylor & Francis Group. Finding prior research on women entrepreneurs required extensive searches using computerized databases.

There were five steps in the process of selecting the sample. For the initial inquiry, the search term "women Entrepreneurship" was used. The period carried out the subsequent screening. This investigation focused on the years 2000–2023. Significant papers that were published before the year 2000 were chosen for this inquiry. We selected this time frame to look at the most recent research in this area. A specific "field" search was then conducted, which was made possible by advanced search features. This procedure sought to choose studies that showed a high level of relevance to the study's goal. The final part of the approach was screening the relevant papers using an abstract, title, or full text. Step four took into account only the research articles that the authors had access to. We next took a closer look at the studies that were approaching stage four to determine if they could be applied to the current investigation. Using the aforementioned methods, one hundred (100) research articles make up the selected sample. Each electronic database's ultimate sample size and the total number of studies included in the analysis that followed were determined of going through the first four steps listed above are summarised in Table 2.1



**Fig.2.2: Sample Selection Process**

**(Source: Author Compilation)**

## **2.2 Sample Composition**

The selected research was split up into five (05) basic groups for meaningful analysis.

- ❖ Demographic Profile of Female Entrepreneurs
- ❖ Development and Growth of Female Entrepreneurship
- ❖ Motivational Factors for Female Entrepreneurs
- ❖ Challenges Faced by Women Entrepreneurs
- ❖ Role of women entrepreneurs in Sustainable tourism development

- ❖ Government Policy
- ❖ One hundred and seven articles from the six categories of women business owners. There are twenty-five (25) articles available about Motivating Factors for Female Entrepreneurship in the Tourism and Travel Sector, six (6) about the demographics of women entrepreneurs, seventeen (17) about the issues that face women entrepreneurs, Thirty-five (35) about STD attractions, and Twelve (12) about government policies about the travel industry.

**Table 2.1: Sample Composition**

| Description                     | No Research Papers |
|---------------------------------|--------------------|
| Demographic Profile             | 6                  |
| Growth and development          | 17                 |
| Motivation                      | 29                 |
| Challenges                      | 21                 |
| Sustainable tourism development | 36                 |
| Government Policy               | 12                 |
| Total                           | 121                |

(Source: Literature Survey)

**Graph 2.1: Sample Composition**



(Source: Literature Survey)

### 2.3 Keywords



**Fig 2.3: Author-generated Keyword Tag Cloud**

**(Source: Author Compilation)**

## 2.4 Sample Characteristics

In this study, the sample size is 107 people. The framework for analysing the sample's characteristics was supplied by these elements.

### 2.4.1 Year of publication

All studies published between 2000 and 2023 were included in this analysis, except those published before 2000. Of the 100 studies in the sample, 2023 has seen the highest publication activity with (29) papers published there. The three years with the fewest publications—2011, 2007, and 2006—are only one (01). The annual distribution of journal publications during the study period is summarized in Table 2.2.

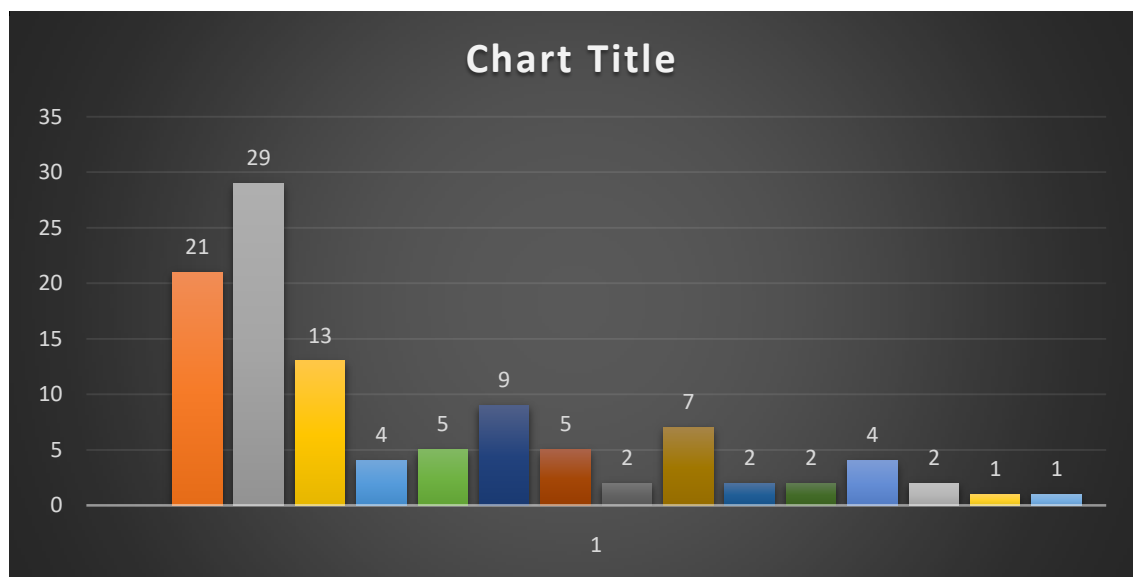
**Table 2.2: Sample Characteristic (Year of publication)**

| Year | No of Publication |
|------|-------------------|
| 2025 | 14                |
| 2024 | 24                |
| 2023 | 30                |

|       |     |
|-------|-----|
| 2022  | 15  |
| 2021  | 4   |
| 2020  | 5   |
| 2019  | 9   |
| 2018  | 5   |
| 2017  | 2   |
| 2016  | 7   |
| 2015  | 2   |
| 2013  | 2   |
| 2009  | 4   |
| 2008  | 2   |
| 2007  | 1   |
| 2006  | 1   |
| Total | 127 |

(Source: Literature Survey)

**Graph 2.2: Sample Characteristic (Year of Publication)**



## 2.5 Growth and Development of Woman Entrepreneur

Gender equality and global economic prosperity depend on the expansion and advancement of female entrepreneurship. Women-owned enterprises have significant unrealized potential for economic expansion and advancement needing the construction of a conducive environment, wise policies, and bold steps to empower women. Women entrepreneurs are breaking down old boundaries, proposing sustainable solutions, and working to accomplish the Sustainable Development Goals. Women entrepreneurs in India have made great progress despite historical restraints, with their importance expanding in the economy and society, underscoring the need for ongoing support and tailored policies to foster their development. Education and training are crucial resources for empowering female business owners. These programs can greatly influence their company performance by enhancing their abilities, creativity, confidence, and skills.

(Gafur & Islam, 2024) :Women entrepreneurs play a vital role in the expansion of the tourism sector by advocating for community development, cultural preservation, and ecological practices. Their participation, in spite of obstacles like resource access and gender discrimination, improves business performance, generates employment opportunities, and stimulates innovation.

(Stylianou et al., 2025) :In addition to fostering economic expansion, entrepreneurs also help shape laws that promote environmentally friendly travel and regional development. By using contemporary techniques and creative approaches, female entrepreneurs revitalize traditional products, making sure their offerings are appealing to a wide range of visitor demographics and changing market trends. This research also emphasizes how important it is to have strong policy frameworks in order to facilitate and increase women's contributions to the growth of the tourism industry.

(Sawangchai et al., 2025) :The effects of women's social, political, and psychological empowerment on their engagement in civil societies as well as their resilience as entrepreneurs are examined in this study. The outcomes of this investigation were not entirely consistent. Social and psychological empowerment has a major impact on women's resilience as entrepreneurs and their involvement in civic societies. Women's resiliency as entrepreneurs and their involvement in civil societies were not significantly impacted by political emancipation. Numerous studies have looked into

how frequently disasters occur in popular tourist locations. However, research on the indirect impacts of catastrophes on women has not been fully explored, particularly in the Asian context.

(Gulvira et al., 2024): Researchers explore the existing studies on the influence of women's entrepreneurship on economic growth, to promote equitable economic growth, policies that help women entrepreneurs are necessary, as they confront particular obstacles. Global economic development greatly benefits from the entrepreneurship of women. Creating favourable conditions, policies, and empowering measures are critical to realizing this potential. Women confront constraints that impede business growth and economic contributions. Investing in women fosters equality and long-term economic growth. It is critical to eliminate barriers for female entrepreneurs to support economic progress.

(J. Suresh Kumar & D. Shobana, 2023a): In the current study, researchers focused on how women entrepreneurs in India have overcome cultural restrictions and contributed significantly to the economy through job creation, increased GDP, and empowerment programs. Their expansion promotes not only economic development but also gender equality and societal advancement. Numerous studies have demonstrated Entrepreneurship by women is essential for promoting economic expansion and empowering women in society. Continued support and focused legislation are necessary to maintain this momentum. Effective policy assistance is critical for sustaining and strengthening the contributions of women entrepreneurs, ensuring their businesses thrive, and further promoting economic and societal empowerment across the country.

(ZĂTREANU, 2023): This study investigates a wide range of aspects linked to women's entrepreneurship, including motivation, challenges encountered, and the pros and cons of the entrepreneurial profession, with interviews with female entrepreneurs serving as the primary research technique. Women's entrepreneurship makes a substantial contribution to global development and poverty reduction, therefore encouraging them to start firms is critical for economic success. However, many women entrepreneurs continue to face significant challenges, such as family

commitments. Addressing these hurdles is critical to maximizing the potential of women entrepreneurs and driving long-term economic growth.

(Sayeed Iqbal, 2023): This study investigates how education and training contribute to the growth of female entrepreneurs. The results show that their business performance is significantly impacted by these factors. Training and apprenticeship programs have been highlighted as effective instruments for developing entrepreneurial talent. Training and education improve women's skills, confidence, and talents, which are critical for their advancement and success in a variety of fields. Women entrepreneurs, on the other hand, face challenges due to a lack of training and education, emphasizing the necessity of these components in strengthening their skills and knowledge to prosper in their entrepreneurial endeavours.

(Akybayeva & Mussabekova, 2023) In this study, researchers explored the emergence of women's entrepreneurship from shuttle firms in the nineteenth and twentieth centuries, which helped provide early capital for future growth despite the hurdles that female entrepreneurs encountered. The intensity of women's business development during this period was noticeable since they faced significant challenges in establishing and expanding their businesses. This historical foundation illustrates the perseverance and determination of women entrepreneurs, paving the way for sustained success in the face of ongoing hurdles.

(Tolibovna, 2023b): The authors of this study declare that women entrepreneurs are a critical drive for economic development, especially in nations where women make up roughly half of the population. Women's entrepreneurship makes a substantial contribution to economic growth and job creation; hence it is critical to assist and educate female entrepreneurs to adapt to market changes in the economic and social spheres. These market shifts highlight the necessity of supporting economic growth through women's entrepreneurship while also addressing changing economic and social dynamics.

(Manzoor et al., 2022): The authors of this study used content analysis and library research approaches to investigate the topics of women entrepreneurs' empowerment

and economic independence, as well as their role and inclusion in the mainstream national economy. According to the research, women's entrepreneurship greatly contributes to women's empowerment and economic independence, as well as playing an important part in a country's socioeconomic development. The report identifies the barriers that women entrepreneurs confront in achieving economic independence and makes solutions for empowering them and encouraging general economic development.

(Singh & Gupta, 2023): Women's entrepreneurship is critical to economic growth, impacting the economy in significant ways through employment creation and social progress. Financial independence and government efforts have a big impact on women entrepreneurs. Female entrepreneurs are self-motivated and effective managers who contribute to economic and social progress. Government schemes play an important role in assisting women in beginning their entrepreneurial journeys, hence stimulating economic growth and increasing job possibilities for women. This emphasises the need of promoting female entrepreneurship in order to achieve broader economic and societal growth.

(NakshaJ, 2022): A crucial component of human resources is the development of women. Growth in India, particularly in the rural areas, the development of women entrepreneurs is quite low when compared to other nations. Middle-class women are hesitant to change their roles, nevertheless, for fear of negative societal consequences. In metropolitan areas, upper-class families exhibit greater progress. Educating all students equally is essential to fulfilling the other conditions for a culture of peace. These include equal involvement and power sharing, the release and application of women's creative potential in all spheres of life, and complete respect for women's human rights. Reorienting social and economic policies to equalize opportunities and new, more equitable patterns of gender relations—presupposing a profound transformation of societal structures and processes—in decision-making by women and men.

(Obianefo et al., 2020): The knowledge of business practice indicators included things like keeping a separate business account, keeping track of inventory, keeping records,

and separating household and business income. The psychological indicators included things like being open to change and wanting to be independent, and the business performance indicators that encouraged the growth of entrepreneurship included things like decreased inactivity and an increase in the size of the inventory. The previously mentioned factors have been identified as catalysts for increased formalization, capital investment, and entrepreneurship development indices. These factors have been shown to promote economic growth, reduce financial dependency, and increase access to affordable health care, among other benefits. Researchers also found that entrepreneurship development relates knowledge of business practice to economic growth.

(J. Suresh Kumar & D. Shobana, 2023b): This study intends to investigate the development of women's entrepreneurship in India and its increasing importance to the country's economy and society. It starts with a historical overview, stressing the roles that women have traditionally been given and the obstacles that stand in their way of becoming business owners. The study then goes on to examine significant regulatory and socioeconomic advancements that have recently encouraged the expansion and empowerment of female entrepreneurs. The study also discusses the economic effects of female entrepreneurs in terms of GDP contribution, employment generation, and women's empowerment in the workforce. It also talks about how important it is for society to have female entrepreneurs as role models who promote gender equality and women's empowerment. In the end, the study highlights the necessity of ongoing assistance and focused legislation to further encourage and support women entrepreneurs in India.

(Palanikumar & Kumar, 2023): Many obstacles faced by female entrepreneurs during the start-up and operational phases included a lack of funding, limited freedom of movement, and the need to fulfill two roles—one at home and one at work. As a result, women possess the ability and the will to establish, maintain, and oversee their businesses in a very methodical way. Families in particular, as well as society at general, must assist and encourage these women to achieve greater success in their economic pursuits. These female entrepreneurs have the potential to contribute to

economic growth and integrate into the national economy if they receive the right kind of assistance from their communities, families, and the government.

(Zitierung et al., 2019): A nation's socioeconomic development is greatly influenced by entrepreneurship. Women entrepreneurs are seen as the next big thing in the entrepreneurial environment, driving socioeconomic progress. The results of the content analysis show that the rise of female entrepreneurs in Pakistan is influenced by a variety of factors, including sociocultural, educational, experiential, financial, and personal ones. Nonetheless, the findings show that respondents thought personal characteristics were the most significant. Normally, women are kept at home and given second-class citizenship status. They must work inside the limitations of their home and adhere to cultural and family traditions. The majority of families do not encourage their daughters to pursue any form of entrepreneurial endeavour.

(Taufik & Restapa, 2023): This study aims to evaluate how Indonesian government Micro, Small, and Medium Enterprises (MSME) development programs affect women entrepreneurs' company development in West Nusa Tenggara (NTB). According to the study's findings; these initiatives had less of an effect on the growth of their businesses. This is because respondents did not have the opportunity to participate since they were not informed about these programs. The study provides significant understanding of the business environment and challenges faced by women in NTB. Consequently, the results of the research should give the government insightful advice for creating new initiatives that would support the expansion of female entrepreneurs in Indonesia, especially in NTB.

(Saranya & Chandrasekar, 2023b): To encourage women's entrepreneurship, the Indian government has put in place a variety of regulations and initiatives. Indian women are willing to take on new challenges and assume leadership positions in social, political, and economic groups in order to launch enterprises and advance their nation. Though they have founded firms in a range of industries, women often labour in tiny cottage industries. Female entrepreneurs need to be able to keep up with the current trend and push for excellence in order to tackle the challenges of global marketplaces.

(Sucharitha et al., 2024):This study highlights the contributions made by women entrepreneurs in a variety of industries and geographical areas as it examines the dynamic role that they play in India's economic progress. Entrepreneurs, especially women, have made a substantial contribution to India's economic environment, which has been defined by fast industrialisation, liberalisation reforms, and innovation. Women are essential in fostering job development, GDP growth, and employment creation. The research looks at how women are now pursuing entrepreneurship, providing information on key industries, statistics, and geographical differences. It also emphasises the significant contribution that women-led businesses provide to employment and economic diversity. Notwithstanding their achievements, prejudices in society, budgetary limitations, and legal impediments confront female entrepreneurs. The development and success of women entrepreneurs are greatly aided by government efforts, non-governmental organizations, and educational initiatives. To strengthen the entrepreneurial ecosystem and spur future growth, the study also identifies new prospects in the digital and sustainable industries. This emphasizes the significance of ongoing assistance and policy development.

(Ghosh &Cherualath, 2007):Over the past few years, academic interest in female entrepreneurship has grown as a result of the growing recognition of female entrepreneurs as a significant driver of economic growth and development in India due to their significant contribution to employment generation. This research is advanced by this paper, which conducts a theoretical analysis of the existing situation of female entrepreneurs in the nation. Their educational background and sociocultural limitations are highlighted as it talks about the various difficulties they encounter. It offers some recommendations as well for getting beyond these obstacles. The most crucial of these include eliminating the discriminatory social norms that are forced upon them, along with providing them with the necessary training, helping them to adopt an entrepreneurial mindset, "attribution augmenting," and understanding their motive for entrepreneurship.

(O. Ogundana et al., 2022):This research looks at how women entrepreneurs in Lagos State, Nigeria, view business growth, which is in line with studies that compare the

perspectives of male and female entrepreneurs on business growth. It demonstrates that female business owners who oversee the daily operations of tiny clothing manufacturers equate expansion to even a tiny shift in their clientele percentage. More significantly, they acknowledge that the relationships between their social surroundings, personal ideas, and actions are the sources of their growth patterns. This study adds to the body of knowledge on gender and entrepreneurship by illuminating the context-specific factors that influence how female entrepreneurs in developing nations perceive the growth of their businesses.

(Agarwal & Lenka, 2016): Women are drawn to business as a means of gaining social recognition and self-worth. Women-owned firms rely mostly on their own internal resources and competencies to compete with the external environment in order to survive in the competitive market. Examining how both external and internal factors contribute to the growth of women-owned businesses is the goal of this paper. Enterprise leverages all available internal and external resources to attain success. The results revealed that the commencement and success of a venture are dependent on the skills and competencies of the entrepreneur as well as assistance from family, friends, society, the government, non-governmental organisations, and financial institutions.

(Hisrich & Ayse Öztürk, 1999): While there is a wealth of study on female entrepreneurs in industrialized nations, non-OECD and emerging economies have not produced as much in this field. This study focuses on the traits, achievements, and issues faced by female entrepreneurs in Turkey, a developing nation. According to the results, notions about women entrepreneurs that are based on established nations should be thoroughly studied before being applied to developing and non-OECD economies.

## **2.6 Motivation of Women Entrepreneurs in The Tourism Sector**

A complex interaction of economic, social, and personal factors motivates women entrepreneurs in the tourism industry. Their drive for success, independence, and the chance to defy gender stereotypes in the field are frequently the sources of their drives. Women entrepreneurs are highly driven and autonomous individuals who want

to start their own companies to achieve their career and personal objectives. Motivations also include a demand for authority and reasoned judgment, demonstrating a strong desire to make a difference and establish influence in their societies.

(Tapsi et al., 2025): Researchers acknowledged that entrepreneurship is a key factor in both economic growth and innovation. Understanding the greater empowerment of women in entrepreneurship has the potential. Increasing understanding of the factors that drive women to launch their own businesses is crucial for boosting their entrepreneurial activity. This will help to raise awareness and provide information on the best ways to support female entrepreneurs. Researchers used push-pull theory to determine the reasons behind women's entrepreneurship. This study employed a comprehensive literature review as its analytical method. Researchers enumerated the push-pull elements that encourage female entrepreneurs to engage in entrepreneurial endeavors, drawing from prior research. Additionally, researchers discovered that pull factors—like independence, family, and business—are more significant in inspiring women to manage their enterprises than push factors—like job, family, and discontent.

(Ezeuduji et al., 2025) : This study assessed how gender differences affect the growth of entrepreneurial skills in South Africa's Gauteng Province's tourism industry. The findings showed that when it comes to business management or performance, there are no gender differences in "traditional societal perceptions," "entrepreneurial attributes," "marketing capability," "people's management and pro-business networking," "government support," or "education and business skills." Nonetheless, the concept of "contra-business networking" was influenced by gender identity, with female entrepreneurs expressing greater support for it due to their inability to attend business network meetings and their ignorance of the local tourism business networks.

(Durrah et al., 2024) : The purpose of this study is to determine the extrinsic and intrinsic factors that encourage Omani rural women to engage in entrepreneurship. It specifically aims to identify the push and pull variables that affect their choices to pursue entrepreneurship. The study's findings demonstrate the beneficial effects of outside factors on Omani rural women's entrepreneurial behavior, including financial

necessities and discontent with their current jobs. These outside influences have a big impact on women starting their own projects. The study also shows that attitudes like self-efficacy and the sense of social support have a big impact on women entrepreneurs' decision to work for themselves.

(Nwachukwu et al., 2024) :The study emphasizes female social entrepreneurs' motives, difficulties, and responses to these difficulties. In-depth interviews with 13 female social entrepreneurs in Southwest Nigeria are conducted as part of the study's qualitative research methodology. We found that social entrepreneurship is primarily driven by the desire to improve society, support families, and provide financial empowerment for low-income earners. We found that female entrepreneurs encounter institutional and business obstacles, such as bureaucratic bottlenecks, gender bias, institutional corruption, lack of resources and infrastructure, and ignorance of rules and regulations. By highlighting the contribution of female social entrepreneurs to the provision of financial services to low-income groups and addressing societal problems in the context of emerging markets, the study advances the discipline.

(Zapalska et al., 2024) :This study focuses at the characteristics, tactics, and working conditions of ten small businesses in the southern Polish tourism and hospitality sector. According to the findings, female entrepreneurs become resilient in order to weather market shocks during the COVID-19 epidemic, the 2007 financial crisis, and their early years of business. They had to overcome many obstacles to expand their firm, but the biggest one was the scarcity of affordable funding. Their transformational strategies—which included conservation, education, public involvement, sustainability, and green initiatives—helped the businesses expand. Growth and entrepreneurial success have been largely dependent on the companies' capacity to identify market features, the demands of their local communities, employees, and consumers, as well as cultural preservation and environmental sustainability.

(Rizki&Moeins, 2023):The main business endeavors of Indonesian women entrepreneurs are Micro, Small, and Medium-Sized Enterprises (MSMEs).

Interestingly, between 2017 and 2019, the percentage of female entrepreneurs in the MSME sector in the province of the Riau Islands continuously outpaced that of male entrepreneurs. This study examines the reasons behind the growing number of female entrepreneurs in the MSME sector of the Riau Islands. The results show that independence, financial gain, social support, personal fulfilment, and outside opportunities are important motivators.

(Kataria, 2023a): Even in modern times, while discussing women's empowerment, the influence of digitalization, and women's understanding of social media, there are still regions of Uttar Pradesh where women are prohibited from starting non-traditional companies. In addition to having inventiveness, originality, and other entrepreneurial qualities, women entrepreneurs struggle with funding acquisition, managerial concerns, network issues, a lack of social support, and taking on dual responsibilities. The current study explores the elements that encourage women to launch their enterprises and draws attention to these issues, which the federal and state governments, banks, and financial institutions should take into account. There are other schemes available, but people are reluctant to take advantage of them because of a variety of factors, including lack of information, the need for a lot of paperwork, and the absence of collateral security. The principal aim of the researcher is to examine the existing qualitative and quantitative data and to determine whether women entrepreneurs in Uttar Pradesh continue to face obstacles while starting their businesses in 2023.

(Spandana, 2023): The most effective way for women to realize their rights and accomplish their objectives is through economic empowerment. It's common knowledge that women's entrepreneurship is important for economic growth. The foundation of the Indian economy is MSMEs. The current study is intended to determine the Telangana state's female entrepreneurs' economic motivations. According to the report, while most respondents fund their businesses entirely via their investments, others also receive financial support from banks, money lenders, SHGs, friends, and family. Subsequent examination of the data showed that medium-level economic motivation was possessed by the majority of respondents, with high

and low levels following. The results of multiple correlation analyses showed that entrepreneurial experience, infrastructure, mass media interaction, education, enterprise income, and information sources.

(Goel & Dalmia, 2020): Women were frequently confined to household duties in traditional Indian society. But in recent years, women have been defying these social expectations and participating in a variety of pursuits, including starting their own businesses. In India, initiatives to promote women's development, economic expansion, and social stability now include a significant emphasis on women's empowerment. This essay focuses on the reasons why women choose to start their own businesses and the obstacles they encounter along the way. Indian women have managed to achieve empowerment despite several obstacles in a traditional, male-dominated society, either by working with NGOs, self-help groups (SHGs), microfinance organizations, or government support. The country's civilization will positively evolve in the upcoming years thanks to an educated and well-off female populace. A greater portion of advertising must be directed towards homemakers, as women hold almost one-third of the 480 million employments in the nation.

(Fayokemi Eunice & M. Epetimehin, 2020): This study looked at Nigerian women entrepreneurs' motivations. Additionally, it identifies the driving forces behind female entrepreneurs and how these forces impact female entrepreneurs in Nigeria. The results showed that female entrepreneurs benefit from motivating factors ( $r=.352^{**}$ ,  $P(.000<.01)$ ). The study concludes that women in Nigeria are motivated to pursue entrepreneurship by a variety of variables, including affiliation, power, competence, and incentive motivation, to name a few. It is advised that female entrepreneurs encourage other women to engage in the entrepreneurship process, whether entirely or in part, by leveraging the same factors that inspired them to start their own businesses.

(Wang, 2024): The purpose of the study is to evaluate Taiwanese female entrepreneurs' worth, inspiration, difficulties, and potential solutions. According to the results, the majority of them started their firms because they felt the need for independence. More to them than money gained, support for their families and client comments are important. The most frequent problems they encounter are money and

experience gaps. Half of the participants think that an education system that is more accessible and well-rounded would be a good way to proceed. These statistics offer valuable insight into the motivations and contributions of Taiwanese women entrepreneurs. Additionally, it offers potential solutions to the problems they encountered, which might be applied in the future to close the performance difference between businesses run by men and women.

(Balasundaram et al., 2024): This study investigates the relationship between the generational status of Indian women entrepreneurs and the external environmental elements that impact their motivation. According to research, both types of women entrepreneurs' entrepreneurial motivation were positively impacted by external environmental factors such as government regulations, non-financial support, education and training, and financial support. According to the study, in contrast to the other three external environmental characteristics, generational status considerably reduced the association between entrepreneurial motivation and education and training. Compared to their first-generation colleagues, second-generation female entrepreneurs were more heavily impacted by education and training.

(Chyne&Syngkon, 2020): The study uses motivation as a mediating variable to empirically investigate how human capital affects company performance. The study shows a substantial relationship between corporate performance and human capital, emphasizing both direct and indirect effects. According to the study, motivation plays a key moderating role in how human capital affects business success. A limited sample was used for this investigation in the three districts of Meghalaya. Nonetheless, the results will raise awareness and provide information to politicians, banks, advisors, academics, and business support staff who depend on information on the human capital and motives of entrepreneurs to make decisions.

(Setiawati & Kartini, 2018): Disperindag of West Java and Dra. Mutia Oktaviana, a female entrepreneur, founded the Product Marketing Association (APPU) West Java in 2015 to assist the growing number of businesses in the region. This is an association with 200 members, of which 180 are female entrepreneurs (i.e., 90%); it has the capacity to grow annually. The purpose of this study is to determine the

elements that encourage women in APPU West Java, namely in Bandung, to launch their own enterprises. Family orientation, social support, financial stability, individual interest, facility access, public visibility, difficulties, and physical limitations were the seven main characteristics that surfaced. The most important component is family-oriented, which includes work-life balance, more time spent with family, family-friendly employment options, and the possibility of large profits.

(Lee, 1996): This study looks into what drives Singaporean women entrepreneurs. It seeks to determine the traits of female entrepreneurs, the reasons behind them, and the variables affecting these reasons. A theoretical framework for investigating these motivations is Need Theory suggests that achievement, affiliation, autonomy, and domination are the four wants that are manifested in business ownership. concludes that the demands of women entrepreneurs are moderate for affiliation and autonomy, slightly high for domination, and high for achievement. Research reveals that women entrepreneurs exhibit a greater need for success and control than do women employees, while there is a notable distinction in the requirements for affiliation and autonomy.

(Solesvik et al., 2019): This study investigates the factors that influence women's entrepreneurial intent in both developed and developing nations. This study attempts to uncover the subtleties of female entrepreneurship in diverse countries by contrasting and analyzing the reasons behind female entrepreneurs in varied economic environments. The findings indicate that women entrepreneurs are more likely to seek business possibilities that address societal needs than to concentrate only on growth or profit. The study also shows that the economic environment can have a big influence on the factors that drive women entrepreneurs, whether it's a developed economy like Norway's or a developing one like Russia and Ukraine. According to the study, social impact was a stronger motivator for Norwegian women entrepreneurs than for those in Russia and Ukraine. With its focus on individual liberty and social responsibility, the developed-country setting may provide women entrepreneurs with more chances for social entrepreneurship and self-actualization.

(Shastri et al., 2019a):The purpose of this study is to examine the elements that support and undermine female entrepreneurs in Jaipur, Rajasthan. According to the survey results, the main drivers of business start-ups are the need for independence, self-identity, creativity, innovation, and community service. Institutional theory states that social expectations and conventions present serious obstacles for female entrepreneurs. Women's advancement is hampered by society's undervaluation of their entrepreneurial skills.The issue of work-life balance is also a product of the cultural norms reflected in the gender-specific role distribution. It doesn't appear that the issues arising from the government institutions are gender-specific or pervasive.

(Özsungur, 2019):A growing number of women are becoming entrepreneurs, thanks to a number of variables. The goal of female entrepreneurs is to get a competitive advantage. The study finds that women's entrepreneurial motives are greatly influenced by a mix of push, pull, emotional, and balance aspects. Furthermore, based on the interview findings, factors other than those listed in the questionnaire that influence women's entrepreneurship were also looked into; these include the following: "Hold on to the life by oneself" (n:3), "Prove oneself" (n:7), and "self-confidence" (n:3), which is an emotional factor.

(Agarwal et al., 2018): Women entrepreneurs are becoming more and more common as society develops. Both nationally and internationally, they are acknowledged for their noteworthy economic achievements. Women-owned enterprises flourish and succeed due to push and pull dynamics. A positive relationship between motivational elements and corporate success is confirmed by regression analysis. Encouraging women-owned businesses is essential to preserving gender equality and justice globally.

(Cho et al., 2021): Investigating the reasons behind South Korean women entrepreneurs' firm launches, the difficulties they encountered throughout company growth, and the critical elements that shaped their professional achievements were the main goals of this study.For their professional success, the authors identified challenges (like gender stereotypes) and opportunities (like building a family-like organizational culture) as well as important success factors (like personality and

devoted employees). Need-driven push factors included things like the financial necessity for a family, while opportunity-based pull factors included things like a strong sense of self.

(Cho et al., 2020):The Asian environment poses particular difficulties, even though the majority of studies on women in leadership have been carried out in Western settings. Gender inequality is frequently maintained by traditional cultural and religious ideas, which make women seem less valuable in day-to-day interactions. Furthermore, traditionally, women in Asia have encountered major barriers to achieving senior leadership roles. Third, a lot of Asian organizations are still gendered places of employment with coexisting organisational, religious, and cultural restrictions. Asian women in leadership, especially in the context of entrepreneurship, are the subject of much more research thanks to this special issue. With an emphasis on eight Asian nations—China, India, Indonesia, Japan, Korea, Malaysia, Thailand, and Vietnam—this special issue seeks to explore the distinct opportunities, difficulties, and driving forces of female entrepreneurs in these varied settings. The purpose of this special edition is to support prospective female entrepreneurs in rapidly emerging Asian countries. Future generations of female leaders are intended to be inspired and motivated by this subject, which highlights the opportunities and difficulties experienced by female entrepreneurs in various nations.

(Bui et al., 2018b): Given a lack of research on female entrepreneurship in a patriarchal and transitional environment, this study examines the real-world experiences of female entrepreneurs in Kazakhstan to comprehend their driving forces and obstacles. The results highlight how crucial institutional environments are in influencing women's experiences as entrepreneurs. The study highlights the importance of institutional elements in affecting women's entrepreneurial endeavors, including both official laws and unofficial societal norms. The results show that patriarchal cultural norms and excessive government regulation in Kazakhstan can pose serious obstacles for female businesses.

(R. U. Khan et al., 2021):Women business owners are becoming a significant influence in the world economy. This study looks into the elements that make

Pakistani women-owned enterprises successful. The results show that the performance of women-owned enterprises is greatly influenced by both internal and external factors, including human traits like ambition, risk tolerance, and self-efficacy, as well as social and economic situations. The Small and Medium Enterprises Development Authority (SMEDA), policymakers, and practitioners should think about putting in place a wide range of incentives and support programs that address the internal and external factors influencing women's entrepreneurial success to encourage the long-term growth of women-owned businesses. The various elements that influence women's success as entrepreneurs have been the subject of numerous studies. This study, however, focuses on psychological, cultural, and religious aspects that have not received enough attention, especially in the setting of Pakistan. This research adds to the body of knowledge by offering empirical data.

(Patil & Deshpande, 2019): The goal of this study is to concentrate on the motivational elements and requirements that women need to be entrepreneurs. This paper's analysis concentrated on particular variables including industry, age, and organisational experience. The objective of this research is to investigate the possible gender disparities in entrepreneurial incentives using a comparative analysis that applies the push and pull factor theory currently in use. According to the data, pull factors are more important than push factors. According to the data gathered, women who own and manage businesses view it as a career, a passion, and a means of personal development. This paper's unique approach to helping women develop a motivated spirit and climb the ladder to success as entrepreneurs is its contribution.

(Isaga, 2019): This study focuses on Tanzania's particular situation as a developing country, even though research on women entrepreneurs is more common in wealthy nations. This study adds to the expanding corpus of research on the topic by investigating the incentives and difficulties encountered by female entrepreneurs in this particular context. According to study results, the main motivation for launching a business was for the woman to get a job. Providing more revenue and enabling women to pursue their desired careers are two other goals. The factor analysis indicates that push factors are more important to female entrepreneurs than pull

factors. The biggest issues that female entrepreneurs deal with include financial accessibility issues, issues relating to gender, and social and cultural commitments.

(Moreira et al., 2019): Research on women's entrepreneurship has gained more attention as a result of the shifting sociocultural landscape of the global economy. The part that female entrepreneurs play in helping businesses goes global is still not well understood, despite this trend. This article's goal is to provide a thorough evaluation of the literature on women's internationalisation and entrepreneurship by looking at research trends. A bibliometric analysis of articles indexed in the Web of Science database was carried out to map collaboration networks within the discipline and identify productive researchers. Three primary clusters from the research are also revealed by a content analysis of the bibliometric analysis articles: (a) gender and epistemological position; (b) cultural and social factors that led to the formation of businesses; and (c) motivations, business attributes, and performance. The implications and future study directions emphasized by the bibliometric and content analysis of women's internationalization and entrepreneurial trends should be taken into account by policymakers and future scholars.

(Hasniati et al., 2022): In Southeast Asia, Indonesian women make up the largest percentage of entrepreneurs. The purpose of this study is to look into how personality qualities, sociocultural aspects, and environmental factors affect the choices made by female entrepreneurs in Makassar City. The findings imply that the characteristics of female entrepreneurs in Makassar City are highly influenced by personality attributes. Furthermore, the results show that contextual factors—often through moderating variables—have a significant impact on entrepreneurial decisions. For all Indonesian women to promote economic development, the traits of female entrepreneurs include achievement motivation, future orientation, leadership, responsiveness, and innovation. The choice of women entrepreneurs also plays a role in maintaining the stability of the household economy.

(Avcı & Gümüş, 2022a): Women's entrepreneurship is viewed as a significant issue encompassing social welfare, gender equality, democracy, and high-quality family life in addition to economic concerns. The purpose of this study is to identify the driving

forces behind female entrepreneurs in the travel and tourism sector. The findings indicate that personality traits have a major impact on the traits of female business owners in Makassar City. The results demonstrate that contextual factors significantly influence entrepreneurial decisions through moderating variables. For all Indonesian women to promote economic development, the traits of female entrepreneurs include achievement motivation, future orientation, leadership, responsiveness, and innovation. The choice of women entrepreneurs also plays a role in maintaining the stability of the household economy.

(Filimonau et al., 2024): Female entrepreneurship can make a substantial contribution to the growth of tourism in areas with limited resources. However, little is known about the driving forces behind local women's company start-ups and how they overcome obstacles, especially in times of crisis. Developing strategies that reduce poverty and promote regional development requires an understanding of these dynamics. In the Aral Sea region, which has a history of man-made environmental disasters, this study looks at the experiences of women running tourism-related companies. Bourdieu's model of practice, which is predicated on the ideas of capital, agents, field, and habitué, is used to achieve this. The importance of the social capital that female entrepreneurs built through connections with co-workers, friends, lawmakers, relatives, and competitors is also highlighted in the interviews. The study's original contribution is to shed light on how regional cultural traditions support different forms of capital, advance knowledge, and mould the habits of female entrepreneurs throughout difficult times. Emphasising how past life event crises have benefited in the psychological coping mechanisms of female tourism entrepreneurs during COVID-19 is another unique contribution.

(Nomnga, 2017): This study highlights the opportunities and constraints faced by women entrepreneurs in South Africa's tourist industry through a thorough literature review. By emphasising these elements, the writers hope to encourage women to take advantage of business opportunities in the travel and tourism sector. The report highlights how important stakeholder funding is for promoting economic expansion and assisting female entrepreneurs. The possibility for economic growth, personal

empowerment, and the chance to overcome obstacles through education and technology advancements are the main factors propelling women entrepreneurs in the tourism sector.

(Akter et al., 2024):The purpose of this study is to determine the factors that encourage and hinder women's entrepreneurship in the smart travel and tourism sector. By conducting a thorough investigation and analysis, this study seeks to expand our understanding of the dynamics of women's entrepreneurship within the particular context of Bangladesh's smart tourism business. Economic empowerment and financial independence are the main factors propelling female entrepreneurs in Bangladesh's tourist industry. Their entrepreneurial spirit is fuelled by their drive to better their financial circumstances and add to household income. The case study emphasises the noteworthy societal influence, tenacity, and creative methods of these female entrepreneurs in moulding Bangladesh's travel and tourism sector. This study acknowledges the difficulties faced by women-owned businesses and offers a basis for well-informed policy formation, decision-making, and useful interventions meant to promote the long-term growth and success of these companies in the vibrant tourism sector.

(Costa et al., 2016):The purpose of the paper is to examine how gender affects entrepreneurial barriers and motives in the Brazilian tourism industry. In Brazil, tourist entrepreneurship is a widely accepted economic practice. Programs aimed at developing the tourism industry promote it as a means of empowering women. Nevertheless, little is known about how gender roles impact the aspirations of aspiring entrepreneurs. The results of the present study demonstrate the invisible nature of gender dynamics, since the majority of participants did not believe that their entrepreneurial experiences were influenced by their gender. A divergence from previous research can be seen in the entrepreneurial motives and hurdles. For example, a comparable proportion of male and female entrepreneurs in the tourism industry believe that networking is a major barrier to entrepreneurship. Alternative conceptualisations of discourses around women's involvement in tourism entrepreneurship are prompted by these and other intriguing findings.

(Osman et al., 2009): The study finds that Malay women (65.3%) between the ages of 41 and 60 make up the majority of homestay operators. 89.9% of them had completed their lower secondary education. Sixty-two.4% of them works part-time as homestay operators. In terms of what drove them, it turns out that most of these business owners were motivated by "pull factors"—personal fulfilment, passion, and support from friends—rather than "push factors"—the downturn in the economy, unemployment, layoffs, and discontent with previous positions. Furthermore, the study's female operators reported varying degrees of empowerment, particularly about having access to education and training programs and having the ability to make business-related decisions. The results of this study indicate that women may play a significant part in the homestay sector since it gives them a chance to be important actors in the nation's tourism economy in addition to giving them an extra source of income or a sense of fulfillment.

(Set et al., 2015) :This study examines the characteristics and driving forces of ecotourism business owners in TasikKenyir through empirical research. According to statistics gathered from survey questionnaires, most ecotourism operators in TasikKenyir are Malay men between the ages of 31 and 40. Rather than being driven by "push factors," they were motivated by "pull factors." These results support the notion that Tasik, Kenya's ecotourism industry has helped the local community by creating jobs and revenue, thereby fulfilling the Malaysian government's goal of encouraging rural residents to engage in tourism-related activities.

(Abbas et al., 2016) :Entrepreneurial endeavours by women play a significant role in the economic development of any nation, but in developing nations, their significance is multiplied. This study explores the unique traits that lead to women entrepreneurs' success, whereas earlier research has mostly concentrated on the significance and difficulties of women entrepreneurs. In contrast to other studies, this one examines the beneficial relationships that exist between information and communication technology use, social networking, family support, and self-motivation.

(Malhotra et al., 2022): This paper's primary goal is to examine if a woman's age and level of education—two socioeconomic characteristics—have an impact on her

decision to pursue entrepreneurship. According to the study, women's entrepreneurial goals are highly influenced by their personality, age, and personal social and entrepreneurial characteristics. While social and entrepreneurial aspects are influenced by age, personal characteristics are greatly influenced by education. These results highlight the value of entrepreneurship education in encouraging women of all ages to pursue self-employment by boosting their desire and mindset.

(Malhotra & Pal Singh, 2019) : Before starting the primary, descriptive research study on the motivation, development, performance, and issues faced by women entrepreneurs in Punjab, this study details the pilot testing procedure as well as the real adjustments made to the study design and research process. This research study details the steps taken to improve the study design and methodology before starting the primary descriptive research study on the motivation, development, performance, and issues faced by Punjab women entrepreneurs.

(Abrar ul Haq et al., 2021): Thus, the purpose of this study is to look at what drives women to start their businesses and what characteristics help them succeed, which will ultimately aid in economic growth. Legislators should provide top priority to programs that empower, support, and encourage women entrepreneurs to effectively assist them in their business ventures. In order to increase their level of empowerment, women must actively work to take advantage of new opportunities and adjust to changing circumstances. Persistent education and skill enhancement in essential business administration domains can motivate women to defy expectations and establish prosperous businesses.

## **2.7 Demographic Profile**

(Prakalpa, 2016): This study examined the socioeconomic background of female entrepreneurs in Agra, Uttar Pradesh, between 2002 and 2005. The percentage was used as a statistical measure, and the results indicated that the majority of entrepreneurs were middle-aged (45%), fell into the general category (81.70%), were married (77.30%), had a yearly income below the mean per capita (56.70 percent), and belonged to the graduate and above (75%). The bulk of female entrepreneurs are

middle-aged (45%) and come primarily from the general category (81.70%). They are also married (78.30%), educated (75% graduates), and part of nuclear households (76.70%).

(E. A., et al Khan, 2008):The authors of this paper attempt to determine whether or not certain demographic traits of female entrepreneurs contribute to the growth of successful entrepreneurship and whether or not these traits have an impact on the entrepreneurs' success. Age, socioeconomic class, educational attainment, marital status, number of children, and prior experience are some of the demographic traits that affect the success of women entrepreneurs. To determine whether or not certain demographic traits of female entrepreneurs contribute to the growth of successful entrepreneurship, the authors of this paper look into whether or not these traits have an impact on the entrepreneurs' success.

(Frear, 2006):The demographic profile of rural female entrepreneurs was created by the authors, who focused on important attributes such as age, education, experience, motives, company strategies, initial capital, investment procedures, networking, internationalization, public policy, and marital/parental status. The vast majority of these female entrepreneurs run retail or service-oriented enterprises.They are usually married, 44.5 years old, Caucasian, and have one child on average at home.

(Liliana, 2013):This study focused on creative female business owners in Torreon, Coahuila, Mexico. 66 female entrepreneurs completed a questionnaire, and the results were divided into three categories: Economic, Social, and Motivational Aspects; Organisational and Environmental Factors; and Entrepreneurial-Demographic Characteristics. Based on demographic characteristics such as age, socioeconomic status, and level of education, this study identifies women entrepreneurs and acknowledges their significant contributions to the local economy of Torreon, Coahuila.

(Santos et al., 2016):The purpose of this case study was to describe female-owned companies in the Arcos-MG municipality. The study aimed to better understand this entrepreneurial group by examining the main activity sectors and demographic

characteristics of these entrepreneurs. According to the research, the majority of Arcos-MG's female entrepreneurs are married, have kids, are between the ages of 35 and 44, have a college degree, and work mostly in the retail sector.

(Alhassan et al., 2016): This study looks on the business profiles and entrepreneurial traits of women-owned small and medium-sized businesses in the Tamale Metropolis. A cross-sectional design was used to gather quantitative and qualitative information from a wide range of female business owners. According to the demographic profile, 69% of female entrepreneurs lacked formal schooling, 87.4% were married, and the majority were between the ages of 30 and 39.

(Maronick & Stiff, 2016): This study examines the business profiles and entrepreneurial traits of women-owned small and medium-sized businesses in the Tamale Metropolis. Data, both quantitative and qualitative, were gathered from a varied sample of female entrepreneurs using a cross-sectional approach. According to the demographic profile, 69% of women entrepreneurs lacked formal schooling, 87.4% were married, and the majority were between the ages of 30 and 39.

(Christine & Carrington, 2019): Nearly half of all small and medium-sized businesses (SMEs) in Canada had at least one female owner, according to a survey of female entrepreneurs in SMEs. Women joined the market at a rate twice as high as men's, as stated in this research. 32% of female entrepreneurs in 2001 were under 40, 62% could communicate in English, 54% had completed graduate school, and 70% had worked in management for more than ten years.

(Idris, 2009): The goal of this study is to create a profile of creative women entrepreneurs in Peninsular Malaysia by analysing their personal and professional traits. Data from 138 women entrepreneurs were sampled, and ANOVA was used to analyse the results and find any correlations between the independent and dependent variables. The creativeness of women entrepreneurs is influenced by age, education, and type of firm. The majority of creative female entrepreneurs are in their 40s. Factors such as age, education level, business type and location, yearly revenue, and workforce size are linked to women's innovative entrepreneurial spirit. Creative

female business owners are often in their 40s, have at least a pre-university degree, work in the city's distribution sector, makeover RM5,000,000 annually, and employ between 20 and 50 people. The majority of Malaysian women entrepreneurs are in their 30s, married, have advanced degrees, work primarily in the services industry, and run small companies employing one to four people.

(Zahra, 2013): This study looks at how demographic characteristics affect the push and pull factors that motivate female entrepreneurs. Using snowball sampling, a survey of 120 female entrepreneurs was carried out with a primary focus on SMEs. Age, education, marital status, income, contribution to household income, and family structure were among the demographic traits of these women entrepreneurs based in Lahore that were found to have a substantial impact on their motivational variables.

(Veenita, 2009): According to the survey, age, education, and empowerment levels do not significantly correlate with the socio-personal and economic profile of 80.67% of female entrepreneurs. The results of the Chi-square test indicated that the respondents' age and education had no significant relationship with their economic, social, or political empowerment; on the other hand, the respondents' income had a significant relationship with their economic and social upliftment but not with their political upliftment.

(Marihah, 1998): The features of successful women entrepreneurs are categorized into four categories in this article: personal, business, non-business, and demographic. The study focuses on Bumiputra women entrepreneurs in Peninsular Malaysia. According to the demographic profile, the majority of women entrepreneurs are under 40, married, have children in school, have completed their higher education, and have worked in the workforce before.

## **2.8 Challenges of Women Entrepreneurs**

Numerous obstacles prevent female entrepreneurs from being successful and actively participating in the economic world. These challenges have their roots in social, cultural, and economic issues that are regionally specific but have universal

characteristics. Women's mobility and access to resources are frequently restricted by traditional gender norms, which reduce their chances to start their own business. Women typically balance strong family responsibilities with business, which affects their capacity to commit time and resources to their endeavours.

(P A et al., 2025) :Entrepreneurship is essential to the growth and development of a nation's economy and society. Data from more than 22 years of research on women entrepreneurs in 57 countries was gathered and compiled for the study. From the literature, six key issues were found. They are lack of government support, sociocultural factors, gender discrimination, work-life balance, financial difficulties, and a lack of knowledge and experience. The study also examines the causes of these difficulties as well as their current state.ased on the paper's results, it was determined that all six of the issues that women entrepreneurs faced 22 years ago are still present today. Additionally, the study discovered that these issues are substantially interconnected and more noticeable in developing nations than in wealthy ones. While efforts have been made to reduce these difficulties, no long-term solutions have been found thus far.

(Aravik Havis et al., 2025) :With significant contributions to economic empowerment, poverty alleviation, and the advancement of gender equality, women's entrepreneurship is emerging as a major global phenomenon. Around 35% of small and medium-sized businesses (SMEs) in Asia are run by women, and their participation and income have significantly increased. Women entrepreneurs are crucial to the expansion of Indonesia's SME sector, which contributes over 60% of the country's GDP. Opportunities have increased thanks to policy support, training, and digital technology, but problems like social stereotypes, gender bias, and restricted access to capital still exist.While low digital literacy and limited access to finance continue to be major obstacles, the analysis's findings indicate that digital technology and post-pandemic shifts in workplace culture are opening up new opportunities. Women business owners have the potential to play a significant role in Indonesia's inclusive and sustainable economic growth if they adopt the appropriate strategies.

(Mridha et al., 2025) :The study examines at the sociocultural factors, encouraging people, and experiences of female entrepreneurs in rural regions before making policy suggestions to encourage sustainable entrepreneurship. In order to ensure a comprehensive and nuanced grasp of the issues at hand, the research uses a mixed-method approach that incorporates 20 in-depth case studies and a survey of 500 participants from 10 villages. 42% of respondents have finished higher education, and 61% of respondents are married, according to the data. At the beginning, family demotivation (91.2%), financial policies (90.8%), community values (67.4%), and family culture (81.6%) were the main issues noted. Negative community perceptions (86.8%), security worries (81.6%), male-dominated workplaces, and a lack of institutional and familial financial assistance are further difficulties. The survey finds encouraging opportunities for women entrepreneurs in spite of these obstacles, especially in the fields of handicraft production (81%), tailoring and clothing manufacturing (85.8%), and crafts and home-based businesses (81.6% potential). These industries are thought to be very viable because of their export potential, cultural relevance, and talent availability. 81% of respondents believe that the beauty and wellness sector is a promising one, and it is also becoming a growing potential. The private sector, NGOs, government agencies, and microfinance institutions are examples of supportive actors. To empower young women entrepreneurs in rural Bangladesh, the study's conclusion exhorts these stakeholders and development partners to concentrate on removing sociocultural barriers.

(Shripathi Kalluraya, 2023):Women became entrepreneurs as a result of government initiatives to assist women's entrepreneurship, bank financing, and the rise of self-help groups. To empower women as entrepreneurs, there are a number of obstacles, nevertheless. They nevertheless face difficulties that are unique to each situation and area. This essay aims to examine these difficulties faced by female business owners in the Karnataka state's Uttara Kannada district. Finding the obstacles to women entrepreneurs' empowerment is the primary goal of the research. This is a descriptive paper with an analysis based on secondary data and material gathered from review papers, published articles, case studies, and online sources. Research sheds light on the primary obstacles that female entrepreneurs must overcome. According to the

report, banks' financial assistance to female entrepreneurs boosts their revenue and promotes the nation's economic growth by generating jobs. Research indicates that financial assistance from the government, family support, and technological expertise can all be useful in overcoming these obstacles.

(Gashi et al., 2022) : The purpose of this study is to examine the difficulties faced by female entrepreneurs in Kosovo. This essay aims to draw attention to the difficulties encountered by female entrepreneurs in transitional nations, particularly in Kosovo. There were 87 female entrepreneurs in the sample. The study's conclusions demonstrate that, in the instance of Kosovo, childcare, elder care, and financial access continue to be obstacles for female entrepreneurs. The study report also suggests expanding government funding and initiatives to assist female entrepreneurs in all kinds of enterprises and economic endeavours.

(Manandhar, 2022): The purpose of the study was to determine the numerous challenges that female entrepreneurs encounter both before and after launching their firms, as well as to investigate the level of knowledge that these women entrepreneurs have on various business-related topics in Nepal prior to launching their ventures. The goal of the study was to determine the numerous challenges that female entrepreneurs encounter both before and after launching their enterprises, as well as to investigate the level of knowledge that Nepalese women entrepreneurs had on a range of business-related topics prior to launching their ventures. The study discovered that obtaining working money, overseeing new endeavours, hiring staff, and product promotion were the four main issues that faced women entrepreneurs.

(siam, 2023): Several important areas are the focus of this study's investigation: Initially, it investigates how gender-related obstacles may affect the prosperity of female business owners who work for tourism-related institutions. In the intricate interaction between these gender-related issues and the achievement of female entrepreneurs, it also clarifies the twin mediating roles of cultural preservation and entrepreneurial support. The results showed that although gender-related issues had a detrimental effect on support for entrepreneurship and cultural preservation, they had a favourable effect on the success of female entrepreneurs. Additionally, the

unfavourable relationship between gender-related barriers and women's success as entrepreneurs was somewhat lessened by cultural preservation and entrepreneurial support. Additionally, women entrepreneurs with a stronger professional background were more likely to achieve significant success in their businesses and desired organizational affiliations. Thus, by supporting women entrepreneurs in their pursuit of academic excellence and cultural preservation, this study significantly advances both academia and society in the direction of community tourism.

(Masood & Masood, 2023):The health and well-being of female entrepreneurs are significant but frequently disregarded issues in practice and research. Particularly in the patriarchal society of Pakistan, women are expected to work with disproportionate family and job duties, whether they are employed by an organisation or independently. The emotional and physical well-being of female entrepreneurs is jeopardised when they fulfil the expectations of their conventional roles as homemakers and family providers. The well-being of female entrepreneurs was found to be significantly impacted by role expectations, stress overload, work-life conflict, fear of harassment, and workaholism. However, there can be opportunities to enhance their well-being through family support, professional involvement, and social acceptance of their business endeavours.

(Bhatta et al., 2022):It is widely acknowledged that entrepreneurship plays a critical role in global economic development and the fight against poverty. It is a potent engine of commercial activity that fosters innovation and takes advantage of new opportunities. This essay aims to explore the reasons behind and difficulties faced by female small business owners in Dhangadhi, Nepal. The self-interest of women entrepreneurs is considered to be a significant inspiring aspect when it comes to motivational factors. Family members should therefore support. On the other hand, their biggest issue with the many issues is the intense competition in the same industry. As a result, creative company concepts should be implemented in new markets. Furthermore, this study may serve as a benchmark for later researchers, legislators, scholars, business owners, and female entrepreneurs.

(Anandalakshmy& Ashokkumar, 2018):A major force behind economic expansion, entrepreneurship promotes wealth accumulation, innovation, and the creation of jobs. It gives people the ability to take charge of their financial futures and make a positive impact on the development of the country. However, women entrepreneurs in India confront particular difficulties because of the country's historically male-dominated society. They frequently encounter social and financial obstacles when starting and running their firms.A major force behind economic expansion, entrepreneurship promotes wealth accumulation, innovation, and the creation of jobs. It gives people the ability to take charge of their financial futures and make a positive impact on the development of the country. However, women entrepreneurs in India confront particular difficulties because of the country's historically male-dominated society. They frequently encounter social and financial obstacles when starting and running their firms.

(Shastri et al., 2019b):The purpose of this study is to determine the main obstacles that female entrepreneurs in Jaipur, Rajasthan, experience when running small enterprises. Institutional theory states that women's entrepreneurial endeavours are severely hampered by cultural norms and expectations, which are frequently based on traditional gender roles. These social conventions might make it difficult to recognise women's entrepreneurial potential and lead to issues with work-life balance. It doesn't seem as though the problems coming out of the official institutions are widespread or gender-specific.

(Kataria, 2023b): In the modern day, women's empowerment, the influence of digitalisation, and women's understanding of social media are all discussed, however in certain regions of Uttar Pradesh, women are still prohibited from starting non-traditional enterprises. In addition to their inventiveness, ingenuity, and other entrepreneurial qualities, women entrepreneurs struggle with funding raising, managerial challenges, network issues, a lack of social support, and dual responsibilities. In addition to highlighting these difficulties, the current study investigates the driving forces behind women entrepreneurs, which financial institutions, banks, and state and federal governments should take into account. Many

schemes exist, but people are reluctant to use them because of a variety of reasons, including lack of knowledge, the need for a lot of paperwork, and the absence of collateral security.

(Modarresi& Arasti, 2021): As a result, the current study aims to pinpoint the difficulties Iranian women face when pursuing entrepreneurship. The findings from thirty semi-structured interviews with women in entrepreneurial roles and as entrepreneurs revealed that the sociocultural obstacles that female entrepreneurs face can be broadly categorised into three areas: "women's social security," "the society's perception of entrepreneurship among women," and "common family norms governing a society."

(Panda, 2018b):The purpose of this article is to list and rank the difficulties that women entrepreneurs in developing nations confront. This study attempts to draw attention to the particular difficulties faced by women entrepreneurs by contrasting the difficulties encountered by male and female entrepreneurs. Work-family conflicts, gender discrimination, unpredictable business conditions, inadequate infrastructure, and trouble obtaining financing are some of these challenges. Entrepreneurial performance can be greatly impacted by both environmental issues, such as political and economic instability, and individual limits, such as personality differences and insufficient education and training. Along with resolving financial limitations, the main priority should be to stabilise the corporate climate.

(Roshni Jaiswal, 2024): The issues and challenges faced by Indian women entrepreneurs are the focus of the current study. In spite of the national drive for women's emancipation, women continue to lag behind males in running enterprises. The main issue is the absence of an atmosphere that supports business, but women also encounter financial, social, and cultural barriers. Women are under-represented in knowledge, education, and opportunity, despite their aptitude and talent. Among the primary concerns mentioned are the competitiveness between men and women, women's household duties, gender inequality, financial difficulties, and a low willingness to take risks. The State and Central governments have started a few

empowerment programs to help women's businesses maintain beneficial working conditions.

(Rupamoni Talukdar, 2024): Indian women entrepreneurs encounter various obstacles that impede their advancement and success in business, including societal expectations, systemic constraints, cultural conventions, and restricted capital availability. Because of their gender, Indian women entrepreneurs confront particular difficulties. Economic, social, and cultural variables influence women's entrepreneurship.

(Dharani et al., 2024): Obstacles faced by female entrepreneurs include poor product quality (rancidity, flavour shifts), inadequate storage spaces, obstacles with manual preparation, and the requirement for improved packaging technologies. Preparing and storing products presents difficulties for entrepreneurs. For businesses to develop, mechanization and government assistance are essential.

(Roy & Kalita, 2024): Obstacles impede the entrepreneurial endeavours of women entrepreneurs. Study focuses on difficulties in Dimapur-Sardar Sub Division for remedies. The main problems and obstacles that women business owners in Dimapur deal with are inadequate training and possibilities for skill development, discrimination based on gender, difficulties juggling work and personal obligations, and restricted access to capital.

(Mistry, 2024): Gender-inclusive entrepreneurial ecosystems are necessary, as demonstrated by a study examining the possibilities and problems experienced by female entrepreneurs. Gender inequality, resource scarcity, and societal prejudices are some of the structural, cultural, and institutional barriers that prevent women from pursuing successful careers as entrepreneurs.

(Fayyaz et al., 2024): Socioeconomic constraints, a lack of family support, a lack of entrepreneurial skills, problems with work-life balance, restricted access to e-commerce and education, and other obstacles affect Pakistani women entrepreneurs

help organizations produce resources that will help women start their businesses expands knowledge of Pakistani women's entrepreneurial challenges.

(Donga & Chimucheka, 2024): Women entrepreneurs in the informal food industry have been greatly influenced by the COVID-19 pandemic, which has brought with it both opportunities and obstacles. Women business owners had to deal with issues like dwindling demand and clientele, revenue loss, lack of government assistance, concerns about safety, delays in supply chains, and licensing requirements.

(Tahir et al., 2023): In the Jhang district in Punjab, Pakistan, cultural barriers, a lack of recognition and assistance, prejudices in society, and opposition from family and community provide formidable obstacles for women entrepreneurs starting and growing their enterprises. Cultural barriers, a lack of acknowledgment and assistance, prejudices in society, and opposition from relatives and the community all seriously impede women's success as entrepreneurs in Pakistan.

(Majumdar et al., 2023): Securing money and managing obligations are the two biggest obstacles faced by urban Indian women micro-entrepreneurs; for those in the manufacturing sector, the former is the biggest obstacle, and for those in the services sector, the latter. The main obstacles to growth faced by women micro-entrepreneurs in urban India are limited funds and juggling duties; deficiencies in information technology and finance expertise further impede their progress.

(Abdulkadir & Ahmed Gwadabe, 2023): When starting a business, women in North Western Nigeria have numerous obstacles, such as restricted access to technology and information, legal and regulatory obstacles, societal and cultural biases, and difficulty obtaining capital. But women in North Western Nigeria have the self-assurance, tenacity, and abilities needed to overcome obstacles and be successful in starting their own businesses. The main obstacles for female entrepreneurs are a lack of finance, legislative restrictions, social prejudices, restricted access to technology and knowledge, and a dearth of professional networks and mentorship.

(V. S. Rani & Sundaram, 2024): Entrepreneurship and the empowerment of women are favorably associated. In addition to benefits like government assistance and the capacity to create jobs, women entrepreneurs often confront hurdles like financial difficulties and work pressure. Notwithstanding encouraging government initiatives providing training, finance, and marketing support, female entrepreneurs nevertheless experience financial hardships and work pressure that have a substantial influence on their business operations.

(Abdulla & Ahmad, 2023): The financial difficulties, lack of knowledge and experience, work-life balance, discrimination based on gender, cultural aspects, and lack of government backing are among the obstacles that 21st-century women entrepreneurs must overcome. These issues still exist today, and they are particularly noticeable in emerging nations. Financial difficulties, a lack of expertise and education, concerns about work-life balance, discrimination based on gender, cultural elements, and a lack of official backing are all faced by women entrepreneurs, especially in developing nations.

(Nawaz et al., 2023): To empower women and promote economic growth, the study highlights the necessity of specialized support networks, cultural sensitivity, and entrepreneurship education. Cultural barriers pose a serious threat to women entrepreneurs in Karachi, affecting their goals, their capacity to manage their obligations, and their access to funding for their ventures.

## **2.9 Role of Women Entrepreneurs in Sustainable Tourism Development**

Women entrepreneurs are essential to the development of sustainable tourism because they promote community empowerment, cultural preservation, and economic prosperity. Their efforts are especially noteworthy in underdeveloped nations, as they help advance sustainable practices by navigating socioeconomic obstacles. Women-owned businesses support eco-friendly tourist strategies that protect regional customs and advance community growth. Their tourism endeavors are in line with the Sustainable Development Goals of the United Nations, which prioritize gender parity

and the empowerment of women as important components of sustainable development.

(Altinay et al., 2025) :This study explores how women entrepreneurs in Cyprus use tourist businesses to conserve and disseminate cultural knowledge, with a foundation in social feminist theory. A conceptual framework describing how gendered social roles and expectations impact entrepreneurial activity is informed by five interconnected themes identified by the analysis: cultural identification, integration, advocacy, cooperation, and resilience. This research expands the notion of social feminism to incorporate the transmission and maintenance of cultural knowledge as a crucial aspect of entrepreneurial agency by presenting women entrepreneurs as transformational change agents. By connecting cultural stewardship with entrepreneurship, the study provides insights into how women navigate systemic limitations while participating in locally relevant forms of sustainability.

(Visiana, 2025) :This research investigates at how women's participation in micro, small, and medium-sized businesses (MSMEs) contributes significantly to tourism and community economic empowerment. Women-led MSMEs support the development of sustainable tourism, the preservation of local culture, and the financial security of their families. Women entrepreneurs still face obstacles such as restricted access to funding, business training, and market development prospects, notwithstanding their efforts. This study investigates how women's expertise in ecotourism, culinary arts, and traditional crafts affects sustainable tourism and economic growth. According to the findings, women's involvement in MSMEs directly increases tourism by attracting tourists with genuine, locally-driven experiences. Economic resilience is further enhanced by their capacity to innovate and grow their firms, which is made possible by access to finance and skill development. The study also shows that women-led MSMEs and the sustainability of tourism are closely related to community economic empowerment.

(RAKOČEVIĆ et al., 2025) :As they exhibit strength and decisiveness in their involvement, empowered women are essential to rural tourism and sustained rural development, according to the research. The cornerstone of rural tourism, business,

and general rural development is seen to be women. Through raising awareness of the difficulties they encounter and encouraging constructive results for their communities, the project seeks to empower and reach women in rural regions. Women are drawn to rural tourism for sustainable income opportunities, economic diversification, and the opportunity to assume leadership roles and exercise decision-making authority within their communities, according to the findings of the first study conducted among women entrepreneurs in its field. According to the findings of the second study, visitors who appreciate Montenegro's rural tourism place a high importance on sustainability, authenticity, and unique experiences. Strong correlations between these variables suggest that boosting distinctive experiences might also advance sustainability and authenticity. It is possible to infer that rural tourism is a sustainable type of travel by concentrating on these important locations and taking use of the close connections between them. This makes women far more likely to participate in rural tourism. There is a cause-and-effect relationship because women gain power through tourism. In every way, a happy woman is the cornerstone of a strong family, which is a promise of a sustainable future.

(Alakaleek et al., 2025) :This research aims to explore young women's intents and attitudes about sustainable entrepreneurship (SEA). The results showed that young female tourism and hospitality students' entrepreneurial attitude toward sustainable entrepreneurship has a substantial impact on their sustainable entrepreneurial intention (SEI). Young women's perceived exterior environment, such as financial resources, governmental regulations, and university educational assistance, has little discernible impact on their SEA; but, societal perceptions have a major impact. The associations between young women's perceived external environment and their SEA (PET) are somewhat moderated by their PET.

(Firman & Maichal, 2025) :This study examines the effects of economic, social, and environmental empowerment on women entrepreneurs operating micro-small-medium-sized businesses (UMKM) in South Sulawesi's tourist industry, as well as the implications for the growth of sustainable tourism. This study demonstrates sustainability qualities, and all hypotheses provide strong support for the relationship between sustainable tourism and women's sustainability empowering features. The

results improve our theoretical understanding of women's empowerment and offer managerial guidance to female entrepreneurs hoping to successfully involve tourists in South Sulawesi's sustainable tourism development. The study comes to the conclusion that in order to empower women in tourist businesses and promote sustainable development, communities and the government must work together. In order to support women's empowerment in tourism-related businesses, such as cultural attractions and social entrepreneurship, cooperation between the community and the government is crucial. With a small sample size and a narrow emphasis on South Sulawesi, this study has a number of limitations. It also suggests areas for further research.

(Burton et al., 2025) :With an emphasis on social innovation, this research explores the field of sustainable tourist development. By examining the forces behind and obstacles to social innovation in community model destinations while taking into consideration the networked structure of the tourist sector, it fills a vacuum in the body of current research. This study builds on earlier research on the relationship between innovation and social entrepreneurial variables. Additionally, it highlights the relevance of economic viability, information sharing, and awareness-raising as well as philanthropic reasons at the micro level, while at the meso level, it highlights the significance of local networks, role models, and community engagement. Macro forces that must be managed include authenticity, as well as political and economic considerations.

(Panić et al., 2025) :The economic indicators of rural destination development with a focus on tourist management are examined in this research, with particular attention paid to four ethnic communities in Western Serbia. Our research's findings highlight the transformational power of rural tourism by demonstrating beneficial impacts on a number of economic parameters. Observed economic factors, in particular, show promising patterns, highlighting the potential for rural tourism to have a beneficial impact on the economy. Despite the encouraging achievements, ongoing gender disparities underline the need for specific initiatives aimed at improving women's participation in the local economy's growth. By highlighting the need for inclusive tourist management techniques and addressing gender inequities for comprehensive

rural development, this study offers insightful information on the complex relationship between rural tourism and economic success.

(Pazhoor & John, 2024): Through cultural integration, Kudumbashree encourages environmentally friendly travel in Kerala. Initiatives support local communities, provide women a voice, and give them a means of subsistence. In Kerala's ecotourism and cultural tourism sectors; women entrepreneurs improve sustainable tourism by incorporating cultural heritage, creating jobs, and strengthening local people through programs like Kudumbashree.

(Gafur & Islam, 2024a): A thorough analysis of the social impact of female entrepreneurs on improving business performance in a developing nation's tourism industry reveals that these women's contributions to social and economic development are substantial. They have an impact on community development, gender empowerment, cultural preservation, and sustainable tourist practices. However, discrimination based on gender and limited access to resources is issues that affect female entrepreneurs. This recommendation aims to support and encourage female entrepreneurs in the tourism sector so that they can maximize their impact on society and advance sustainable development goals.

(Karatas-Ozkan et al., 2024): Women entrepreneurs work as change agents for sustainability by transforming economic, cultural, social, and symbolic capitals. They also navigate gender stereotypes to apply sustainable practices and address issues within the tourism industry. Capitals are transformed by female entrepreneurs for sustainability responsibilities and roles that women play in the sustainability pillars.

(Rahman & Shah, 2023a): Through inter-role dynamics, digitalization, sustainable development objectives, and business prospects, tourism empowers women. In line with the sustainable development goals of the UN, women entrepreneurs play a vital role in the development of sustainable tourism by utilizing possibilities, advancing gender equality, and fostering community engagement.

(Dong & Khan, 2023):The authors assessed rural women's empowerment within the framework of developing sustainable tourism, determined the elements influencing women's empowerment, looked at how women's empowerment affected sustainable tourism, and investigated creative ways to empower rural women.By encouraging economic independence, creating local jobs, and removing political obstacles, women entrepreneurs greatly improve the development of sustainable tourism, which benefits both the environment and the community.

(Kutlu & Ngoasong, 2024):In this paper, the authors conducted a qualitative analysis of in-depth interviews with women owner-managers of fourteen small tourism businesses in Turkey, and they developed a theoretical framework for identifying gender influences on sustainable business models by women entrepreneurs in a highly patriarchal and well-known tourism destination.Through navigating gendered stereotypes, developing creative business strategies, and utilizing their distinct identities to promote resilience and sustainability in patriarchal environments, women entrepreneurs have an impact on the development of sustainable tourism.

(Pektaş & Kurgun, 2023):Social and economic development is significantly impacted by women's entrepreneurship in the tourism industry. In addition to producing economic results, it empowers women and increases awareness of gender injustice.Through inventive business strategies and community involvement, women entrepreneurs promote social empowerment, lessen gender inequality, and accelerate economic growth in the field of sustainable tourist development.

(Nicole Orsua et al., 2022):This paper explores the critical role that female empowerment plays in the development of sustainable tourism through a qualitative investigation of a female bungalow entrepreneur in the Vanuatu province of Shefa.In the development of sustainable tourism, women entrepreneurs contribute to financial stability, social dynamics, and community empowerment. However, they encounter several obstacles that must be overcome to advance, including institutional and cultural changes.

(Singh et al., 2023):In India, the expansion of tourism has led to an investigation into women's empowerment. We look at how people see women who work in tourism and who start their own businesses as indicators of women's empowerment. The tourism industry in India benefits greatly from women's entrepreneurship as it creates economic possibilities, advocates gender equality, and stimulates community involvement.

(Figuerola-Domecq et al., 2022):Economic growth and gender equality depend heavily on women becoming entrepreneurs in the tourism industry. The role of women in entrepreneurship related to sustainable tourism is examined in this study. By supporting economic growth and gender equality, women entrepreneurs in Punjab make a substantial contribution to the development of sustainable tourism, which is in line with the Sustainable Development Goals of the UN.

(Gafur & Islam, 2024b):A thorough analysis of the social impact of female entrepreneurs on improving business performance in a developing nation's tourism industry reveals that these women's contributions to social and economic development are substantial. They have an impact on community development, gender empowerment, cultural preservation, and sustainable tourist practices. But discrimination based on gender and limited access to resources are issues that affect female entrepreneurs. This recommendation aims to support and encourage female entrepreneurs in the tourism sector so that they can maximize their impact on society and advance sustainable development goals. Encourage female entrepreneurs to improve the performance of the tourism industry. Deal with issues such as prejudice against women and lack of access to resources. Social media and IT have an impact on attitudes, behaviors, and decision-making. Social media algorithms are capable of producing filter bubbles and echo chambers. In developing nations, the performance of tourism businesses is improved by female entrepreneurs. Obstacles faced by female entrepreneurs include prejudice based on gender and scarce resources examining the social effects of female-owned businesses in the tourism industry for growth, highlights the accomplishments, difficulties, and suggestions for women's empowerment.

(Rahman & Shah, 2023b):Through inter-role dynamics, business opportunities, digitization, and sustainable development objectives, tourism empowers women.Women entrepreneurs play a vital role in the development of sustainable tourism in Punjab by taking advantage of business possibilities, advocating for gender equality, and boosting local economies through creative business strategies.

(Ewart et al., 2009):Within the tourism industry, women entrepreneurs face unique obstacles that impede their progress towards sustainable businesses. To address these issues, the authors of this article proposed a strategic entrepreneurial model that would empower women entrepreneurs to operate sustainable bed and breakfasts (B&Bs) With their B&Bs and tours, increased economic engagement, and attention to the particular issues faced by the tourism industry, women entrepreneurs play a major role in Punjab's sustainable tourism growth.With their B&Bs and tours, increased economic engagement, and attention to the particular issues faced by the tourism industry, women entrepreneurs play a major role in Punjab's sustainable tourism growth.

(Samad & Alharthi, 2022a):This study's primary goal was to investigate the relationship between tourist involvement and self-efficacy (SE), perceptions of women's work (PWW), empowering leadership (EL), and psychological empowerment (PE). As a result, the study established how tourism participation affects sustainable tourism development (STD). The study's participants comprised female entrepreneurs operating within the tourism sector of Saudi Arabia.The findings demonstrated the considerable and favorable influence of PWW, SE, EL, and PE on women entrepreneurs' participation in tourism (WEIT). Additionally, WEIT had a major and favourable effect on STDs. In light of social exchange theory and social identity theory, a research model was established in this ground breaking study to combine PWW, SE, EL, PE, tourism engagement, and STD. The findings add to the body of knowledge already available on women's entrepreneurship, empowerment, tourism, and company management. They also have significance for policymakers and academia.

(Mamatha & Mutyala, 2024):The study examines the various facets of entrepreneurial factors and their impact on women's career progression.By distinguishing characteristics and their effects on women's empowerment through microenterprises, this research contributes to the body of knowledge. Enhancing theoretical comprehension of three fundamental conceptual changes is achieved by it: (1) women in microenterprises; (2) sustainability considerations for microenterprises; and (3) forces propelling women's microenterprises towards sustainability.When the idea of women in microenterprises changed to women and microenterprises, the field of entrepreneurial writing grew to encompass Aatmanirbhar Bharat.

(Kutlu & Ngoasong, 2023): Women entrepreneurs create and run sustainable business model archetypes based on socially embedded gender influences, which can be expressed as doing gender (accepting and adhering to gendered perceptions) or redoing gender (resisting gendered perceptions by displaying masculine traits or taking advantage of their femininity) in the business world. The essay offers a qualitative study of in-depth interviews conducted with female owner-managers of fourteen small tourism businesses in Turkey, supported by empirical data. The study offers proof of gender impacts manifesting as role expectations, gendered identity views, and gendered legislative procedures (regulatory). A critical analysis is conducted of the managerial and social policy implications that enable and encourage female entrepreneurs to choose sustainable company strategies.

### **Feminist Entrepreneurship**

The lack of explicit use of feminist entrepreneurship in academic literature highlights significant gaps in understanding the intersection of gender and entrepreneurship. Despite the recognition of women's vital role in economic growth, feminist perspectives remain underrepresented in leading management studies, which often perpetuate a male-centric view of entrepreneurship.

(Stephenson & Furman, 2024) : In order to close gaps in current frameworks and build a more just and equitable society, climate just entrepreneurship seeks to integrate gender equality initiatives with climate action through entrepreneurship. The

authors suggest that current gender and other inequities are made worse by climate change, emphasizing the necessity of gender equality and justice in entrepreneurship. They point out important gaps in the way social, circular, and climate entrepreneurship incorporates gender equality concepts. The study promotes a paradigm for climate-just entrepreneurship that blends measures for gender equality with proactive climate action.

(Leggerini et al., 2024) :Only 11 papers were discovered in a systematic assessment of the top 50 journals, showing a lack of specific attention on this crucial junction, according to the study, which highlights a severe vacuum in prominent management publications discussing feminist entrepreneurship. The study comes to the conclusion that prominent management publications do not adequately reflect feminism and entrepreneurship, which might reinforce a male-centric viewpoint. Authors stress how critical it is to acknowledge how women entrepreneurs propel economic expansion. They contend that there is a need for more inclusive study in the sector because feminism has received little attention from prestigious academic publications.

(Lagrasta et al., 2024) :A lack of explicit use in the literature is shown by the study's identification of significant heterogeneity in definitions and theoretical framings of feminist entrepreneurship. Nonetheless, it acknowledges the critical role feminism plays in empowering women entrepreneurs and opposing the neoliberal worldview. With implications for policy, education, and practice in conventional entrepreneurial ecosystems, this comprehensive literature review explores the relationship between feminisms and entrepreneurship, highlighting the critical role feminisms play in women's empowerment and opposing neoliberal paradigms.

(Chandra Mouli, 2022) :Despite appeals for their inclusion, the report points out that feminist notions have not been widely adopted in gender and entrepreneurship research. This disparity suggests that feminist entrepreneurship theories need to be used more explicitly to meet changing contextual shifts. Feminist ideas are not widely used in studies on gender and entrepreneurship. The field of feminist studies has taken new turns.

(Naicker & Nsengimana, 2021):Due to unemployment, the majority of Kigali's women-owned SMEs began essential businesses. Some women started opportunity enterprises in order to support their families and earn money. 64.3% of women got their spouses' approval to launch a company. To launch their firms, 24.9% of women broke through the glass ceiling. The primary obstacle that women face in business has been identified as a lack of entrepreneurial skills.

(Reyes & Neergaard, 2023) :According to the article, social feminist viewpoints predominate in liberal feminist research, while individual traits and the ways that early conditioning influences women's reactions to gender issues in technological entrepreneurship are noticeably underrepresented. Antecedents, difficulties, consequences, and solutions comprise the framework that was built. dominance of poststructuralist and social feminist research viewpoints.

## Chapter -3

### Research Methodology

A search to find knowledge is called research. Scientific exploration is the art of research.

*"A careful investigation or inquiry, especially through the search for new facts in any branch of knowledge" Advanced Learner's Dictionary of Current English.*

#### 3.1 Introduction

A research plan is a way to use scientific procedures and numerical analysis to analyze planned correlations among variables. It serves as the focal point of the study and lends significance to the results. The methods and resources he or she used to collect, arrange, examine, and evaluate the data are detailed in the study's methodology. It includes details on variables and constructs. Selecting a certain research approach is equivalent to determining a course of action. The research techniques and methods employed to achieve the primary objective of the study are outlined in this chapter. The methods employed to accomplish the objectives of the study are all grounded on scientific research methodological procedures. Every tool was put up and tested in a standard situation. Primary data was gathered using the respondents' response sheets. The next step is to draft a plan for the overall conduct of the research. The primary goals of the research were developed through a review of the literature. The study's objectives outlined the questions that will be addressed following the analysis. The aims and the literature review served as the foundation for the creation of the study hypothesis. A suitable study design was developed in order to appropriately analyse the data and make conclusions. After that, the demographic, sample frame, and study region were considered before deciding on the survey technique. The questionnaire was discussed as a means of gathering data. Ultimately, the statistical methodology and data gathering methods were examined to draw conclusions and determine appropriate results. Consequently, a more complete description of the research methodology is provided below.

This chapter provides a sufficient explanation of the research project's techniques and outlines the selected approach. It has also been justified to solve certain issues with methodology. This chapter covers the study's methodology, sampling strategy, instrument development, statistical methods for data analysis, and research approach (a flowchart of the research process). It is a descriptive study in which the most plausible explanation for the problem's current situation is provided by science. The problems to be examined are used to characterize the existing situation, and the suitability of the study designs' approaches has been loosely divided into four groups.

### **3.2 Objectives of the Study**

1. To study the growth and development of women entrepreneurship in Punjab
2. To study the motivational factors for women entrepreneurship in tourism
3. To study the issues and challenges faced by women entrepreneurs
4. To examine the role of women entrepreneurship in sustainable tourism development
5. To suggest measures and strategies for the improvement of women entrepreneurship in tourism

### **3.3 Hypothesis of the Study**

**The following hypotheses have been developed to achieve the study's goals.**

**Null H<sub>01</sub>:** There is no relationship between the age of respondents and the motivation factor to become women entrepreneurs in the tourism sector of Punjab.

**Null H<sub>02</sub>:** There is no relationship between the education of respondents and the motivation factor to become a women entrepreneur in the tourism sector of Punjab.

**Null H<sub>03</sub>:** There is no relationship between the Marital status of respondents and the Motivation factor to become a women entrepreneur in the tourism sector of Punjab.

**Null H<sub>04</sub>:** There is no relationship between the Income of respondents and the Motivation factor to become a women entrepreneur in the tourism sector of Punjab.

**Null H<sub>05</sub>:** There is no relationship between age and challenges to become women entrepreneur in the tourism sector

**Null H<sub>06</sub>:** There is no relationship between Education and challenges to become women entrepreneur in the tourism sector

**Null H<sub>07</sub>:** There is no relationship between Martial status and challenges to become women entrepreneur in the tourism sector

**Null H<sub>08</sub>:** There is no relationship between Income and challenges to become women entrepreneur in the tourism sector

**Null H<sub>09</sub>:** There is no relationship between age and the role of women in becoming entrepreneur in the tourism sector

**Null H<sub>010</sub>:** There is no relationship between Education and role of women to become entrepreneur in the tourism sector

**Null H<sub>011</sub>:** There is no relationship between Martial status and role of women to become entrepreneur in the tourism sector

**Null H<sub>012</sub>:** There is no relationship between Income and role of women to become entrepreneur in the tourism sector

**Null H<sub>013</sub>:** There is no relationship between Age and the economic aspect of STD to become a women entrepreneur in the tourism sector.

**Null H<sub>014</sub>:** There is no relationship between Education and the economic aspect of STD to become a women entrepreneur in the tourism sector

**Null H<sub>015</sub>:** There is no relationship between Martial status and the economic aspect of STD to become a women entrepreneur in the tourism sector.

**Null H<sub>016</sub>:** There is no relationship between Income and the economic aspect of STD to become a women entrepreneur in the tourism sector.

**Null H<sub>017</sub>:** There is no relationship between Age and the Social aspect of STD to becoming a women entrepreneur in the tourism sector

**Null H<sub>018</sub>:** There is no relationship between Education and the Social aspect of STDs in becoming a women entrepreneur in the tourism sector.

**Null H<sub>019</sub>:** There is no relationship between Martial status and the Social aspect of STD to becoming a women entrepreneur in the tourism sector

**Null H<sub>020</sub>:** There is no relationship between Income and the Social aspect of STD to becoming a women entrepreneur in the tourism sector

**Null H<sub>021</sub>:** There is no relationship between Age and the Political aspect of STD to becoming a women entrepreneur in the tourism sector.

**Null H<sub>022</sub>:** There is no relationship between Education and the Political aspect of STD to becoming a women entrepreneur in the tourism sector.

**Null H<sub>023</sub>:** There is no relationship between Martial status and the Political aspect of STD to becoming a women entrepreneur in the tourism sector.

**Null H<sub>024</sub>:** There is no relationship between Income and the Political aspect of STD to becoming a women entrepreneur in the tourism sector.

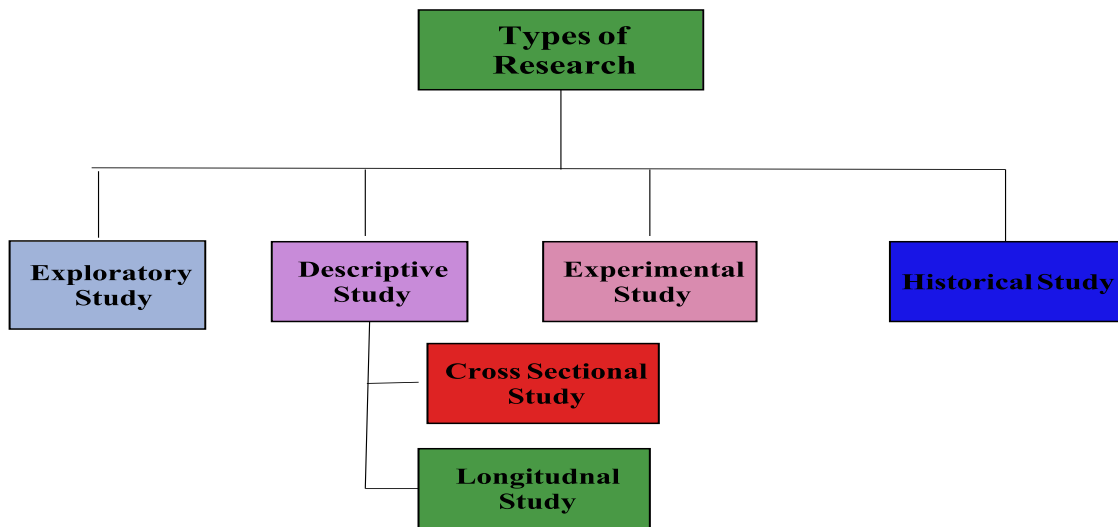
**Null H<sub>025</sub>:** There is no relationship between Age and the Environment aspect of STD to becoming a women entrepreneur in the tourism sector.

**Null H<sub>026</sub>:** There is no relationship between Education and the environmental aspect of STD to becoming a women entrepreneur in the tourism sector.

**Null H<sub>027</sub>:** There is no relationship between Martial status and the Environmental aspect of STD to becoming a women entrepreneur in the tourism sector.

**Null H<sub>028</sub>:** There is no relationship between Income and the Environmental aspect of STD to becoming a women entrepreneur in the tourism sector.

Formulating research problems, choosing data-gathering methods, the analysis process, and moral requirements are all part of the research design process. In the field of social sciences, there are numerous approaches to study methodology; nevertheless, the survey research strategy is the most appropriate. A survey research approach offers a rapid, easy, accurate, and cost-effective way to assess respondent data. Any research success is dependent upon selecting an appropriate research methodology and research design. A study may have several goals in numerous circumstances; some sections may be explanatory, some corrective, and others descriptive. All four research orientations included in the suggested study are combined in a good study. These are as follow

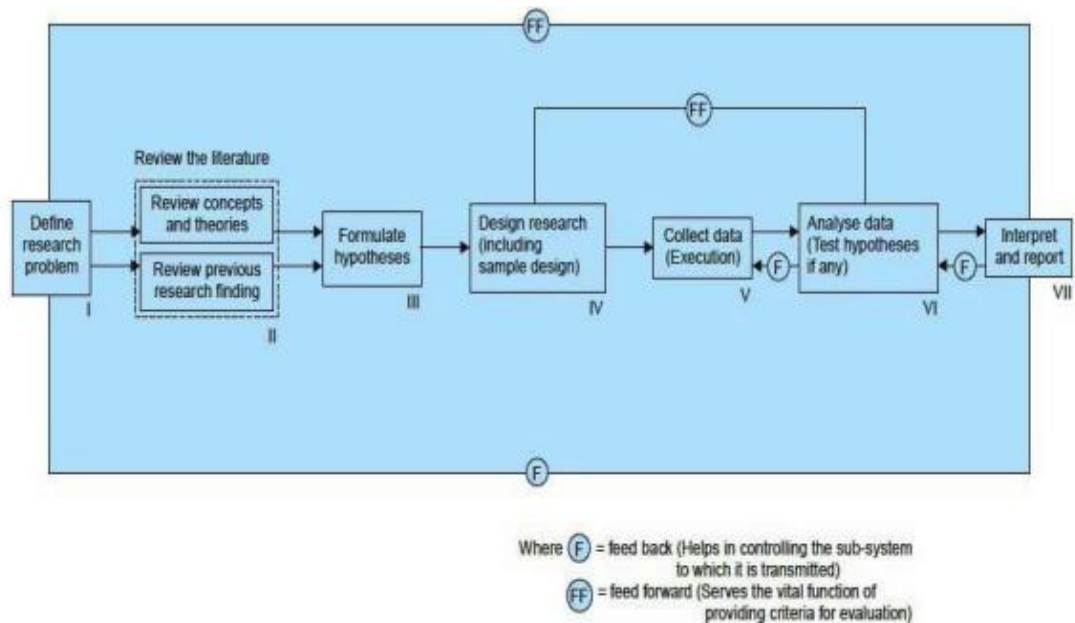


**Fig.3.1: Types of Research**

Source: (Kumar, 2022)

### **3.4 Research Process:**

In order to help with problem identification, literature evaluation, research design, and, in the end, problem interpretation and conclusion, the research process offers a roadmap for the entire work plan. Before delving into the specifics of research technique and processes, it is helpful to provide a brief overview of the entire research process, from selecting a study problem to interpretation and conclusion (Pandey & Pandey, 2021). The research methodology for this work comprised a number of tasks that needed to be finished in order for the study to be carried out effectively.

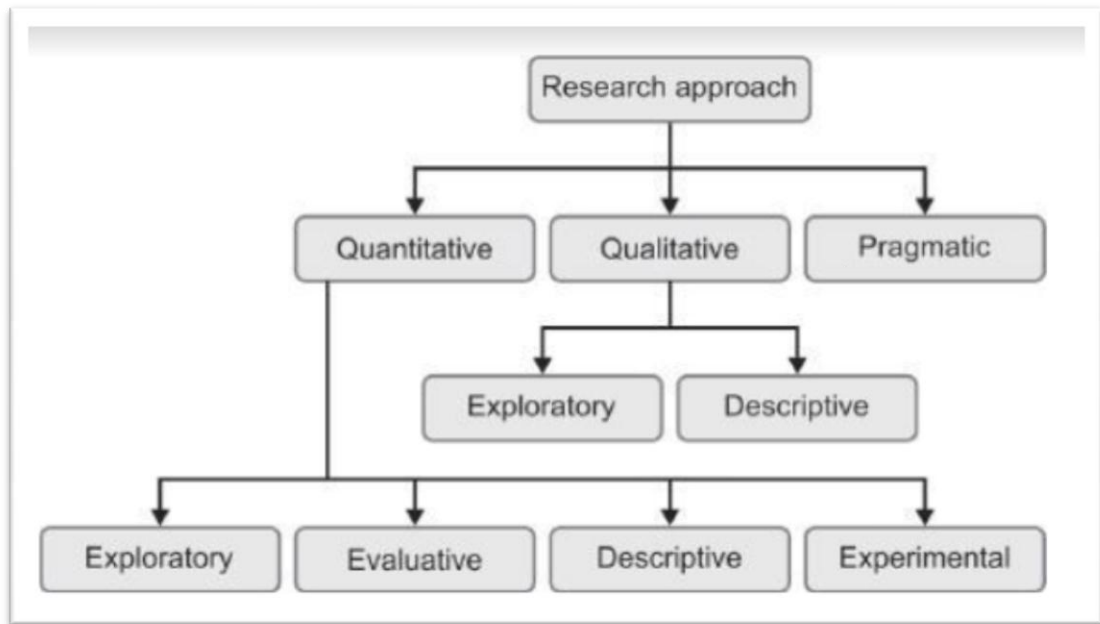


**Fig.3.2: Research Process in Flow Chart**

Source: (Kothari, 2004)

### 3.5 Research Approach

In research, there are two main approaches to research: inductive, or qualitative, and deductive, or quantitative. A third pragmatic approach appears when the first two are combined (Williams, 2007). Gathering evidence for quantification and statistical analysis to either confirm or deny "alternate knowledge claims" is the process of doing quantitative research (Creswell & J. W., 2003). As per (Vos et al., 2013), a qualitative research methodology impartially assesses attitudes, perspectives, and behaviour. The observations and insights of the researcher are crucial in this particular setting. Utilising both quantitative and qualitative methods, pragmatic or mixed research offers advantages (Williams, 2007). The objective is to select the best methods to meet the study objectives, regardless of the qualitative-quantitative gap. In short, social research using mixed methods collects and analyses data related to the research topic by combining two or more methods. For this reason, a research study's best outcomes will come from mixing different methodologies.



**Fig.3.3: Research Approach**

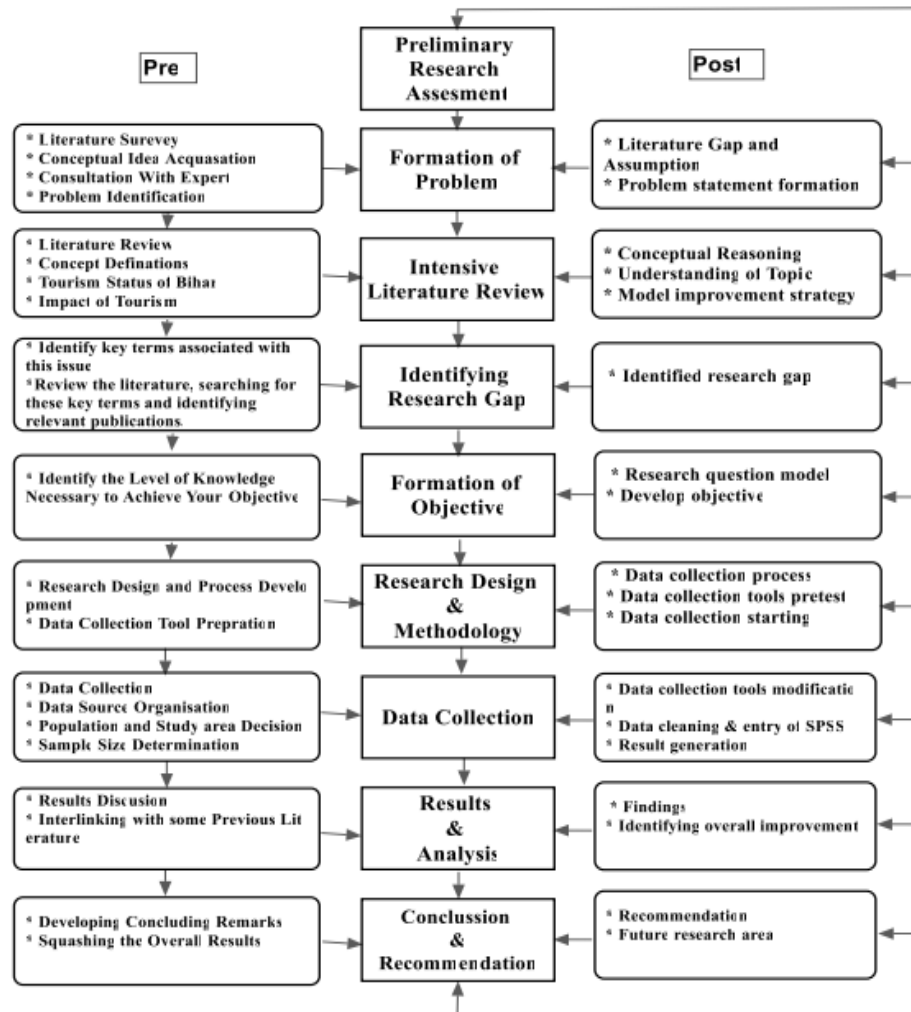
Source: (Becker et al., 2012).

This study used quantitative (deductive research technique) methodologies to ascertain the growth of women entrepreneurs in Punjab's tourism sector, issues facing women entrepreneurs in the tourism industry, and factors that motivate women entrepreneurs in the industry to achieve their predetermined goals. To investigate the tourism strategies of the federal government and the Punjab government, deductive research methods were employed instead of inductive ones.

### **3.6 Research Design**

According to (Dul & Hak, 2007), a research design is a comprehensive plan, framework, and investigative technique developed to gather the data needed to verify the hypothesis and provide solutions to the issues. A scientific investigation's plan is called a research design. It includes the techniques, tools, and processes employed to carry out the investigation. It assists in identifying and resolving potential problems that can come up when performing analysis and research. The conceptual framework for the research process as well as the manual for gathering, measuring, and analysing data is provided by the study design. Therefore, the design outlines the researcher's strategy, from formulating the hypothesis and taking into account its operational

ramifications to doing the final analysis of the data. It is imperative that research design be used to maximise the quantity of information that can be gathered with the least amount of work, time, and money possible. Research design also helps many research operations to proceed more easily.



**Fig.3.4: Research Design**

Source: (JilchaSileyew, 2020).

The research design on women entrepreneurs and sustainable tourism development in Punjab has been integrated into the proposed study.

### 3.6.1. Exploratory Research Design

Preliminary research that concentrates on the scope of the research topic and aids in clarifying unclear difficulties or topics into well-defined, objective studies is known as exploratory research. According to (Stebbins & R. A., 2001), exploratory research aids in defining and identifying the decisions that must be made regarding the research. To create the study aims and hypotheses and to obtain a deeper grasp of the issue, exploratory research is required (Swaraj, 2019). Following the establishment of the hypotheses, a pilot study is used to refine a survey instrument that was developed based on exploratory research. Pilot studies were also conducted as part of the research to increase the validity of the research instrument (Connelly, 2008). When more information is needed about a subject, researchers conduct surveys in which the analysis of existing data is conducted.

### **3.6.2. Descriptive Research Design**

Descriptive research is a method that helps characterise the characteristics of the subject, which could be an individual, a group of individuals, an organisation, or something tangible like an environmental event. As its name suggests, descriptive research is used to help determine the answers to the following questions: who, what, when, where, and how in a certain setting or circumstance. With the use of specified variables and descriptive statistics such as means, frequencies, and percentages, a descriptive research provides the data in numerical form for responses to a particular parameter. According to (Ticehurst et al., 2000), the frequency and proportion of a participant's response that corresponds to a specific characteristic helps to describe the phenomenon under study. This approach is used by researchers who wish to understand the features of a certain occurrence that is the root cause of an issue.

### **3.6.3. Experimental Research Design**

This study looks at the relationships between different variables to see if the evidence supports the specific variable X that affects variable Y. The current study makes use of all three of the aforementioned research designs.

## **3.7 Sampling Design**

A sample design is a proven method for selecting a representative sample from a certain population (Lohr, 2021) . It refers to the procedure or method the researcher would employ in selecting the sample items. The sample design may also include information about the sample size, or the total number of objects included. Before collecting data, the sample design is chosen. There are many different sample designs from which a researcher might choose. Certain designs are more accurate and easier to use than others. The sample design that the researcher selects or develops ought to be reliable and appropriate for the subject of his investigation.

### **3.7.1 Research Area**

Agriculture is the cornerstone of Punjab's frugality. More important areas encompass the manufacture of experimental equipment, Power-driven items, monetary services, Automobile tools, textiles, and sewing machines. Punjab has overcome its 1947 setback and achieved significant economic growth since gaining independence. It accounts for around two-thirds of total cereal grain output and one-third of milk production in the country. Being the top wheat grower contributes to the country's food security. Punjabis have embraced the Green Revolution with great enthusiasm, as it is a significant agricultural endeavour. Despite making up less than 2.5% of the Indian population, Punjabis are among the wealthiest ethnic groups in the country. They earn twice as much per person as the US average.

Punjab is considered to have the best infrastructure in India, with extensive road, rail, aircraft, and river transit links throughout the state. According to statistical data published by the Indian government, Punjab has also received the best state performance award and has the lowest poverty rate in India. As to the 2011 Indian Census, Punjab has a total population of 2,77,43,338. The population growth from 2001 to 2011—or the decadal change—was 13.89%(Government of Punjab, 2024)

#### **Geographical region**

The state's overall area is 50,362 square kilometers (19,445 square miles), and all cultivable land is assured irrigation. Its elevation varies from 180 meters (590 feet) in the southwest to more than 500 meters (1,600 feet) in the northeast border. On average, it is 300 meters (980 feet) above sea level(Government of Punjab, 2024)

**Location**

Punjab's latitudes range from 29.30° to 32.32° North, while its longitudes range from 73.55° to 76.50° East. Pakistan's western border is with Punjab, its northern border is with Jammu and Kashmir, its northeast border is with Himachal Pradesh and its southern border is with Haryana and Rajasthan.

**Climate**

Punjab experiences a stable mix of summer heat, monsoon rains, and winter cold. Because the three seasons are separated so well, you may enjoy each one on its own. Punjab has extremely harsh summers and winters. It even gets a lot of rainfall, which contributes to the state's extreme fertility. While there is little rainfall and a high temperature in the area farthest from the Himalayan foothills, there is a lot of rainfall in that area.

Mid-April to the end of June is when the summer season occurs. Early July through the end of September is Punjab's rainy season. The winter season officially starts in October. The winter becomes colder beginning in December. This is the time of year when most of Punjab's major festivals, such as Lohri, Holla Mohalla, Diwali, and Dussehra, occur. The optimal season to visit Punjab is from October to the end of March (Government of Punjab, 2024).

**Language**

Punjabi is the official language of the state and the tenth most spoken language in the world. Gurmukhi Script is used to write Punjabi. Punjab is home to speakers of Hindi, Urdu, and that all-important English language.

**State Capital**

Chandigarh, a union territory, serves as the capital of both Punjab and Haryana states. In India after independence, it was among the first planned cities. Nestled in the picturesque Shivalik Mountains, this building is regarded as one of India's finest examples of twentieth-century modern architecture and urban planning. Le Corbusier, a renowned French architect, envisioned Chandigarh as the perfect metropolis for Jawahar Lal Nehru, India's first prime minister.

The foundation stone for the city was laid in 1952. In March 1948, the Punjab government chose the Shivalik foothills as the location for the new capital after consultation with the Indian government. According to the 1892–1893 District

Ambala Gazetteer, the city site was located within the boundaries of the former Ambala district. Later, the city gained the distinction of being the capital of both Punjab and Haryana when the state was reorganized on November 1, 1966, into Punjab, Haryana, and Himachal Pradesh. It was also designated as a Union Territory, meaning that the Central Government had direct control over it.

### **Cities and Towns**

Punjab comprises 23 districts, 168 statutory towns, and 69 census towns. Punjab thus has a total of 237 towns, or you could say cities. Punjab's principal cities are Jalandhar, Amritsar, Patiala, Ludhiana, and Mohali. The Indus Valley Civilisation, one of the oldest civilizations in history, covered a large portion of the Punjab region. Cities like Mohenjodaro and Harappa are now found in the Punjab province of modern-day Pakistan.

**Table 3.1: Demographic Profile of State**

| S. No | Particulars                    | Unit       | Number      |
|-------|--------------------------------|------------|-------------|
| 1.    | Area                           |            | 50,362      |
|       | 1.Rural area                   | Sq.km      | 48,265      |
|       | 2.Urban area                   |            | 2097        |
| 2.    | Tehsils                        | Number     | 97          |
| 3.    | (Population 2011)              | Lakh       | 277.04      |
|       | Total Population               |            | 173.4       |
|       | Rural Population               |            |             |
| 4.    | % of Rural to Total Population | %          | 62.51       |
| 5.    | % of urban to Total Population | %          | 37.49       |
| 6.    | Density                        | Per Sq. Km | 550         |
| 7.    | Literate & Educated Persons    | Number     | 1,89,88,611 |
| 8.    | Female per 1000 Male           | Number     | 895         |
| 9.    | Literacy                       | %          | 75.8        |

(Source (Government of Punjab, 2022))

### **3.1 Political Map of Punjab**



(Source -Collidu.com)

### Religion

**Sikhism:** Punjab is the stronghold of Sikhism, with around 57.69% of the people practicing the faith.

**Hinduism:** Hindus account for around 38.49% of the population.

**Islam, Christianity, and Others:** Muslims, Christians, and other minority religions make up the remaining percentage.

### 3.7.2 Social and Economic Indicators

**Caste Composition:** Punjab has a significant Scheduled Caste population, accounting for around 31.94% of the state's total population.

**Economy:** Punjab's economy is predominantly agrarian, with wheat and rice being particularly productive. The state also boasts a thriving industrial sector that relies heavily on manufacturing and services.

**Employment:** Agriculture employs the majority of the workers, followed by industry and services.

**Health Indicators**

**Life Expectancy:** The average life expectancy in Punjab is approximately 71 years.

**Infant Mortality Rate:** The infant mortality rate is approximately 21 per thousand live births.

**Healthcare Facilities:** Punjab's healthcare system is relatively well-developed, with several basic health centers, hospitals, and private clinics.

Migration Patterns

**In out Migration:** Punjab has a high number of migrants from other states seeking agricultural and industrial labour.

**Out-Migration:** There is a noticeable trend of Punjabis migrating abroad, mainly to Canada, the United Kingdom, and the United States, in search of better economic prospects.

**3.7.3 Target Population**

The entire population that could be used as a sample is known as the target population. When determining the target population, the State of Punjab was regarded as a "sampling extent. "In this stage, the researcher selected registered women entrepreneurs in the tourism sector of Punjab. Women entrepreneurs working in Punjab's tourism industry, such as travel agents, bed and breakfast operators, farm stays, and rented accommodations, are officially registered with the government.

**Table3.2: Classification of Women Entrepreneurs According to The Nature of Business**

|  |                                    |  |                                     |  |                                  |
|--|------------------------------------|--|-------------------------------------|--|----------------------------------|
|  | <b>Registered Travel Agent (A)</b> | <b>Registered Tent Accommodation (B)</b> | <b>Registered Tourist Guide (C)</b> | <b>Registered Bed and Breakfast Unit (D)</b> | <b>Registered Farm stays (E)</b> |
|--|------------------------------------|--|-------------------------------------|--|----------------------------------|

|                         |     |   |   |    |    |
|-------------------------|-----|---|---|----|----|
| <b>Doaba</b>            | 317 | 2 | 2 | -  | -  |
| <b>Majha</b>            | 54  | - | 2 | 13 | 2  |
| <b>Malwa</b>            | 341 | 4 | 2 | 8  | 8  |
| <b>Total</b>            | 712 | 6 | 6 | 21 | 10 |
| <b>Total(A+B+C+D+E)</b> | 755 |   |   |    |    |

**Source: (Government of Punjab Website)**

### **3.7.4 Sampling Technique**

#### **Quantitative approach: Convenience Sampling**

A quantitative research approach will be used to gather numerical data from women entrepreneurs involved in a range of tourism-related activities, including homestays, handicrafts, local food services, tour operations, and heritage-based businesses, for this study on women entrepreneurs and sustainable tourism development in Punjab. Using structured surveys, this method seeks to quantify developments, relationships, and patterns pertaining to women's involvement, obstacles, and contributions to sustainable tourism. Given the practical challenges of accessing a complete list of women-owned tourism enterprises in Punjab—especially in rural and informal sectors—convenience sampling is adopted as the most feasible method. This non-probability technique involves selecting respondents who are easily accessible, available, and willing to participate in the study. Convenience sampling is particularly appropriate in exploratory and region-specific studies like this one, where the main objective is to gain an initial empirical understanding rather than to generalize findings to the entire population. It helps save time, reduce costs, and ensure adequate participation, especially when studying hard-to-reach or informal women entrepreneurs who may not be captured in official records.

### 3.7.4.1 Sampling Size

The sample size of a study is the total number of participants or observations that are included. This number is typically indicated by n. Two characteristics of statistics are impacted by sample size: The precision of our approximations and the capacity to deduce conclusions from the research. Any study that seeks to draw conclusions about a population from a sample must consider the sample ((Krejcie et al., 1996; Taherdoost, 2017). A sample is a precise representation of a broader population. Every inquiry or study that seeks to draw conclusions about the population from a sample must take the sample into account.

An equation by (Krejcie et al., 1996 Krejcie & Morgan, 1970) and for the proportion to yield a representative sample as follows:

*Formula for determining sample size*

$$s = \frac{X^2 NP(1 - P) + d^2(N - 1) + X^2 P(1 - P)}{d^2}$$

$s$  = required sample size.

$X^2$  = the table value of chi-square for 1 degree of freedom at the desired confidence level (3.841).

$N$  = the population size.

$P$  = the population proportion (assumed to be .50 since this would provide the maximum sample size).

$d$  = the degree of accuracy expressed as a proportion (.05).

*Source: Krejcie & Morgan, 1970*

**Table 3.3: Sample Size of Woman Entrepreneur**

| Cluster      | Population | Proportion Ratio | Sample     |
|--------------|------------|------------------|------------|
| <b>Majha</b> | 71         | 10%              | <b>26</b>  |
| <b>Doaba</b> | 321        | 42%              | <b>107</b> |
| <b>Malwa</b> | 363        | 48%              | <b>122</b> |

|              |            |             |            |
|--------------|------------|-------------|------------|
| <b>Total</b> | <b>755</b> | <b>100%</b> | <b>255</b> |
|--------------|------------|-------------|------------|

**Source: Computed from Primary Data**

### **3.8 Data Collection**

A sample of 255 women entrepreneurs was selected from clusters in Punjab to study the perceptions and attitudes of respondents regarding the motivation behind starting a tourism business and entrepreneurial activities, as well as the factors influencing women entrepreneurship in the tourism sector. The researchers selected women entrepreneurs from clusters that included bed and breakfast establishments, registered travel agencies, tent accommodations, farm stays, tour guides, and other businesses involved in the tourism sector.

Data of registered women entrepreneurs was taken from the Directorate of Industries Udyog Bhawan (DIC) Chandigarh, commerce and industry department-Punjab (Chandigarh) Government of Punjab website and districts website.

It was necessary to properly gather and use the data of registered women entrepreneurs because some of the businesses had been wound up by the women midway and no information was available regarding them. As business owners themselves, the respondents were qualified to respond to inquiries about their expertise and business. So, the sample consisted of only those female entrepreneurs or a self-employed woman who were actively involved in their business and whose endeavour was profitable at the time the study was conducted.

The study utilised both primary and secondary data.

#### **3.8.1 Secondary Data**

Secondary data used in this study was gathered from reliable sources, including books, articles, travel blogs, magazines, journals, databases, newspapers, reports from the Ministry of Tourism of the Government of India, the Department of Tourism of the Government of Punjab, the World Travel and Tourism Council (WTTC), the

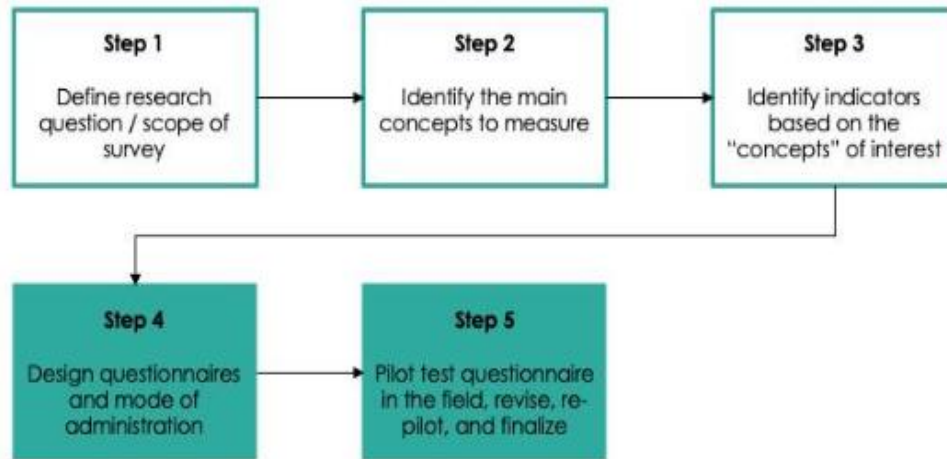
Pacific Asia Travel and Women Entrepreneurship Report, the Economic census, district website, and reports from the United Nations Development Program (UNDP).

### **3.8.2 Primary Data**

Women entrepreneurs provided first-hand information through a schedule and questionnaire. A series of questionnaires was used in the collection of primary data. Information from female entrepreneurs in Punjab's tourism industry was gathered using a set. The data was manually acquired by the researcher.

### **3.9 Questionnaire Design**

Questionnaires are frequently used as data collection instruments in research studies; in mixed-method studies, they can be used in combination with other approaches or as the sole source of information. However, how a questionnaire is created, applied, and verified will determine its accuracy and quality of data collection. A survey's questionnaire is its key component. Preparatory tasks such as sample drawing, computer programming, hiring and training supervisors and interviewers, and other tasks support the discussions that occur between researchers and respondents.



**Fig 3.5 Questionnaire Design Process**

(Source: povertyactionlab.org)

A questionnaire is the main tool used to collect quantitative data since it guarantees results are normalised and similar across respondents, speeds up precise data gathering, and encourages data processing.

### 3.9.1 Survey Questions

A survey's questionnaire design can be divided into roughly four categories. They are implemented based on the survey's objectives.

#### 3.9.1.1. Contingency Questions/Cascade Format

A question that can only be answered in full if a response provides a specific answer to one previous inquiry before it. By doing this, it is avoided to ask them irrelevant questions.

Example -Asking youngsters who have not received orthodontic treatment about their experience with braces is an example.

#### 3.9.1.2. Matrix Questions

The same response categories are assigned to several questions. The questions are stacked one below the other to form a matrix, with response categories at the top and a list of questions at the side. This efficiently utilizes the time and page space of the respondents.

### 3.9.1.3 Closed-Ended Questions

A closed question asks the respondent to indicate their preference by checking or underlining the options, or by selecting from a cue card or read-out list. The response alternatives or answer choices are an integral aspect of closed inquiries, which can be factual or attitude-based. Closed questions are simpler to code and process than open-ended questions, allow comparisons between responders individually or in groups, and take less time to complete. Nevertheless, they are unable to record detailed or impromptu responses, and they may inadvertently skew responses by making the responder select between competing possibilities or think about options they had not previously considered.

| <b>Box 1. Example of a closed question</b>   |   |
|--|---|
| Which of the following would you find most difficult doing? (Please circle the appropriate number) |   |
| Walk across the room   | 1 |
| Climb one flight of stairs   | 2 |
| Walk one kilometre   | 3 |
| Run half a kilometre without stopping  | 4 |

**Fig.3.6 Example of an close-endedQuestion**

### 3.9.1.4.Open Ended Question

Conversely, questions that are left open-ended allow the respondent to answer the topic in their own terms because there are no preconceived responses provided. When attempting to decipher the respondent's ideas, emotions, and experiences in greater detail, this can be highly helpful. In addition to offering avenues for exploration, open-ended questions can be used to determine the range of possible replies or response categories that should be employed in conjunction with closed questions.

**Psychographic questionnaire**

\* Required

How do you feel about your new job? \*

Your answer \_\_\_\_\_

How do you feel about renewable energy? \*

Your answer \_\_\_\_\_

Fig 3.7: Example of Open-Ended Question

The study employed close ended questions.

### 3.9.2 Contents of Questionnaire

An extensive synopsis of the research and study background is given on the first page of the questionnaire. The respondents to the survey are women entrepreneurs in Punjab's tourism industry. Questionnaires were used to get first and information. The primary data for the study was provided by registered women entrepreneurs.

The questionnaire collectives for the study are divided into the following areas.

**Section A** The complete demographic information of the respondents is provided in this section (Gender, Income, Age, Marital status, Income level, Educational Qualification, and type of business).

**Table 3.4: Demographic Detail**

| Variables                   | Source                                       |
|-----------------------------|--|
| <b>Age</b>                  | Self   |
| <b>Income</b>               | Self   |
| <b>Education Background</b> | Self   |
| <b>Occupation</b>           | Self   |
| <b>Marital Status</b>       | (M. A. Rahman, 2014a), (Rehman et al., 2022) |

(Source: Author Compilation)

**Section 2** comprises of motivation and challenges factor and role of women entrepreneurship and STD

**Table 3.5: Variables**

| Construct | Variables | Reference |
|-----------|-----------|-----------|
|-----------|-----------|-----------|

|                   |                                    |  |
|-------------------|------------------------------------|--|
| <b>Motivation</b> | <b>Push factor</b>                 | (Avcı & Gümüş, 2022b)<br>(Kaur & Kumar Verma, 2021a)<br>(Ahmad et al., 2014)<br>(Anne Laure Humbert, 2007) |
|                   | <b>Pull factor</b>                 | (Avcı & Gümüş, 2022b)<br>(Kaur & Kumar Verma, 2021)<br>(Raimi et al., 2023)                                |
|                   | <b>Women Entrepreneurship</b>      | (Dewi et al., 2022)<br>(Sibi & Priyadharshini, 2017)   |
| <b>Challenges</b> | <b>Common challenges</b>           | (Kaur & Kumar Verma, 2021)<br>(Agrawal et al., 2023)<br>(Ganiger, 2013)                                    |
|                   | <b>Business related challenges</b> | (Tovmasyan, 2022)<br>(Agrawal et al., 2023)<br>(Ganiger, 2013)   |
| <b>STD</b>        | <b>Economic aspect</b>             | (Ambepitiya & Ambepitiya, 2016)<br>(Samad & Alharthi, 2022b)   |
|                   | <b>Social aspect</b>               | (Dewi et al., 2022)<br>(Ibrahim Elshaer, 2022)<br>(Scheyvens, 2011)  |
|                   | <b>Political aspect</b>            | (Ibrahim Elshaer, 2022)<br>(Abou-Shouk, 2021)<br>(Scheyvens, 2011)   |
|                   | <b>Environmental aspect</b>        | (Ratten, 2023)<br>(Lordkipanidze et al., 2005)<br>(Ibrahim Elshaer, 2022)                                  |

### 3.10 Measurement Scale

A level of measurement or scale of measure is a categorization that describes the kind of information found in the numerical values assigned to variables. Stanley Smith Stevens, a psychologist, defined four levels or scales of measurement—nominal, ratio, interval, and ordinal—that comprise the most well-known classification (Stevens, 1946). The study used a 5-point Likert scale developed by Rensis Likert in 1932 (Edmondson, 2005). As shown in Fig 5.9



**Fig 3.8: 5-Point Likert Scale**  
Source: (Mindset, 2022)

### 3.11 Pilot Study

A pilot study is a brief feasibility study designed to assess several aspects of the methods that would be employed in a larger, more comprehensive, or confirmatory investigation. To put it simply, a pilot research is conducted to avoid a fatal defect in a study that is expensive in terms of both time and money (In, 2017). A pilot study's primary objective is to prevent researchers from beginning a large-scale study before they have a thorough understanding of the suggested methodologies, not to provide answers to particular research questions (Thabane et al., 2010).

### 3.12 Scale Refinement and Validation

The most crucial evaluation, validity, demonstrates how well an instrument captures what is believed to be caught by it. Utility, or how closely differences found using a measurement tool reflect real differences among the test respondents, is another way to look at it. Empirically validated scales are ready for immediate use with a variety of initiatives. Various researchers using the same scale for various studies can only occur when the scale is valid and statistically reliable. Content, construct, and face validity are the three primary types of validity.

#### Different Approaches to Scale Refinement and Validation

##### 3.12.1. Face Validity

A measure's clarity, relevance, difficulty, and sensitivity to the target audience are all indicators of face validity, which is a valid type of validity. Face validity evaluations need to be performed in the target population and might be done quantitatively or

qualitatively. Based on the feedback received, the questionnaire underwent the necessary modifications. Professionals in the tourism industry and academics were asked to provide feedback on the study questionnaire draft, taking into account the changes recommended by the expert panel. Before distributing the study instruments, all essential modifications were done to the drafted questions.

### **3.12.2 Content Validity**

In non-statistical validity, content validity refers to the degree to which a measuring tool offers sufficient coverage of the subject being studied, or more specifically, the "systematic examination of the test content to determine whether it covers a representative sample of the behaviour domain to be measured. "If the instrument includes a representative sample of the universe, its content validity is good; it is primarily determined by judgement and intuition. The study makes an effort to create a scale, evaluates the instrument's validity, and still needs to confirm the suggested tool's content validity. By computing the Content Validity Ratio, the same has been proposed (Almanasreh et al., 2019)(Ayre & Scally, 2014) .The Content Validity Ratio is a measure used to determine if a question included in the questionnaire truly needs to be present. To do this, the opinions of experts are sought, and they are asked to rate each statement in the survey. They must indicate if the statement that is included is necessary, beneficial but not necessary, or not necessary at all.

$$\text{CVR} = (\text{Ne} - (\text{N} / 2)) / (\text{N} / 2)$$

**Where:**

**CVR - Content Validity Ratio**

**Ne - number of experts responding "essential"**

**N - Total number of experts participating**

To complete the construct, the scores of the CVR value are calculated using the formula from Lawshe, 1975. An item's score of less than 0.75 has not been taken into

consideration for further analysis (Ayre & Scally, 2014). As a result, there were 60 items on the scale for the women entrepreneurs questionnaire before the CVR was conducted, after the CVR was conducted, and ten statements were eliminated per the expert panel's proposal. This left 45 statements remaining.

| Panel Size | $N_{critical}$ (Minimum Number of Experts Required to Agree an Item Essential for Inclusion) | Proportion Agreeing Essential | $CVR_{critical}$ |
|------------|--|-------------------------------|------------------|
| 5          | 5  | 1                             | 1.00             |
| 6          | 6  | 1                             | 1.00             |
| 7          | 7  | 1                             | 1.00             |
| 8          | 7  | .875                          | .750             |
| 9          | 8  | .889                          | .778             |
| 10         | 9  | .900                          | .800             |
| 11         | 9  | .818                          | .636             |
| 12         | 10   | .833                          | .667             |
| 13         | 10   | .769                          | .538             |
| 14         | 11   | .786                          | .571             |
| 15         | 12   | .800                          | .600             |
| 16         | 12   | .750                          | .500             |
| 17         | 13   | .765                          | .529             |
| 18         | 13   | .722                          | .444             |
| 19         | 14   | .737                          | .474             |
| 20         | 15   | .750                          | .500             |

**Fig. 3.9: CVR value**

Source:(Lawshe, 1975)

**Table 3.6: Calculated CVR From Experts Received a Response (Registered Women Entrepreneurs)**

| Question | Expert1 | Expert2 | Expert3 | Expert4 | CVR |
|----------|---------|---------|---------|---------|-----|
| 1        | X       | X       | X       | X       | 1   |
| 2        | X       | X       | X       | X       | 1   |
| 3        | X       | X       | X       | X       | 1   |
| 4        | X       | X       | X       | X       | 1   |
| 5        | X       | X       | X       | X       | 1   |
| 6        | X       | X       | X       | X       | 1   |
| 7        | X       | X       | X       | X       | 1   |
| 8        | X       | X       | X       | X       | 1   |
| 10       | X       | X       | X       | X       | 1   |

|    |   |   |   |   |   |
|----|---|---|---|---|---|
| 11 | X | X | X | X | 1 |
| 12 | X | X | X | X | 1 |
| 13 | X | X | X | X | 1 |
| 14 | X | X | X | X | 1 |
| 15 | X | X | X | X | 1 |
| 16 | X | X | X | X | 1 |
| 17 | X | X | X | X | 1 |
| 18 | X | X | X | X | 1 |
| 19 | X | X | X | X | 1 |
| 20 | X | X | X | X | 1 |
| 21 | X | X | X | X | 1 |
| 22 | X | X | X | X | 1 |
| 23 | X | X | X | X | 1 |
| 24 | X | X | X | X | 1 |
| 25 | X | X | X | X | 1 |
| 26 | X | X | X | X | 1 |
| 27 | X | X | X | X | 1 |
| 28 | X | X | X | X | 1 |
| 30 | X | X | X | X | 1 |
| 31 | X | X | X | X | 1 |
| 32 | X | X | X | X | 1 |
| 33 | X | X | X | X | 1 |
| 34 | X | X | X | X | 1 |
| 35 | X | X | X | X | 1 |
| 36 | X | X | X | X | 1 |
| 37 | X | X | X | X | 1 |
| 38 | X | X | X | X | 1 |
| 39 | X | X | X | X | 1 |
| 40 | X | X | X | X | 1 |

**(Source: Author Compilation)**

### **3.12.3 Reliability Test**

The degree to which exam results are unaffected by random variables, or luck of the draw, is known as reliability. It is the degree to which the test-takers score is independent of

- the test's particular day and time (in comparison to other possible test days and times)
- the questions or problems on the particular test edition (in comparison to other editions)and

- the specific raters who evaluated the test-taker's responses (if any judgment was involved in the scoring process).

### 3.12.3.1 Cronbach's Alpha

The reliability test of the study was conducted using Cronbach's Alpha. In 1951, Lee Cronbach created Cronbach's alpha, a measure of internal consistency or reliability (Cronbach, 1951). A reliability coefficient that assesses the internal consistency of tests and measures is called Cronbach's alpha, sometimes referred to as rho-equivalent reliability or coefficient alpha. Cronbach's alpha is calculated by taking the score from each scale item and correlating it with the total score for each observation. Next, the variance for every item score is contrasted with the obtained correlations. Cronbach's alpha is best understood as a function of the measure's total number of items or questions, average covariance between item pairs, and assessed score variance. Cronbach's alpha is a way of assessing reliability by comparing the amount of shared variance, or covariance, among the items making up an instrument to the amount of overall variance. The idea is that if the instrument is reliable, there should be a great deal of covariance among the items relative to the variance.

It can be calculated through the following formula:

$$\alpha = \frac{k\bar{c}}{\bar{v} + (k - 1)\bar{c}}$$

where

$\bar{v}$  represents the average variance

$\bar{c}$  represents the average inter-item covariance

**Table 3.7: Cronbach's Alpha Level of Reliability**

| No | Coefficient of Cronbach's Alpha | Reliability Level |
|----|---------------------------------|-------------------|
| 1  | More than 0.90                  | Excellent         |
| 2  | 0.80-0.89                       | Good              |
| 3  | 0.70-0.79                       | Acceptable        |
| 4  | 0.6-.69                         | Questionable      |
| 5  | 0.5-0.59                        | Poor              |
| 6  | Less than 0.59                  | Unacceptable      |

Source –(Salkind .J, 2015) .

### 3.12.3.2 Sample Size for Reliability

Cronbach's alpha sample size is the total number of study participants whose responses are used to calculate the alpha coefficient. The required sample size for Cronbach's alpha depends on the expected alpha value, the number of items, and the required level of precision. More accurate alpha estimations are generally obtained with larger sample sizes. Since there must be a universal solution, researchers must select the appropriate sample size while taking into account the specific requirements of each study. Research with suggestions for sample size includes those grounded in statistical theory (Eliasziw et al., 1994)(Walter et al., 1998). Their techniques for carrying out dependability testing differ as do their suggestions, which vary in number from  $n = 25$  (Cocchetti, 1999) to 400 (Charter, 1999). For the reliability test in this investigation, the researcher used 40 samples.

**Table3.8: Cronbach Alpha for Questionnaire**

| Construct  | Variables                   | Value | Cronbach alpha |
|------------|-----------------------------|-------|----------------|
| Motivation | Push factor                 | .885  | Good           |
|            | Pull factor                 | .896  | Good           |
|            | Women Entrepreneurship      | .933  | Excellent      |
| Challenges | Common challenges           | .823  | Good           |
|            | Business related challenges | .873  | Good           |
| STD        | Economic aspect             | .928  | Excellent      |
|            | Social aspect               | .904  | Excellent      |
|            | Political aspect            | .942  | Excellent      |

|                |                      |             |                  |
|----------------|----------------------|-------------|------------------|
|                | Environmental aspect | .902        | Excellent        |
| <b>Overall</b> |                      | <b>.941</b> | <b>Excellent</b> |

(Source: Author Compilation)

### 3.13 Analysis Tools

Computer assistance was used for the coding, classification, and tabulation of the collected research data. Statistical techniques including factor analysis, elemental percentage, Student t-test, ANOVA test, Likert's Scaling Techniques, are used to analyse the collected data.

#### 3.13.1 Descriptive Analysis

Descriptive statistics, sometimes referred to as short informative coefficients, give a summary of a particular data collection that may be a sample or a representative of the entire population. Descriptive statistics can be divided into two categories: measurements of variability (spread) and measurements of central tendency. Skewness is a metric for symmetry, or more precisely, the lack of symmetry. It is composed of the standard deviation, variance, minimum and maximum variables, and kurtosis. Assume that the look of a distribution or data set is the same to the left and right of the centre. When this occurs, the data is considered symmetric), and skewness (the statistical measure of kurtosis is used to identify whether data have heavy or light tails about a normal distribution). Stated differently, high kurtosis data sets tend to contain more heavy tails, or outliers. Data sets with low kurtosis usually have light tails or relatively few outliers. A uniform distribution, which measures variability, would be the most extreme case. In contrast, the mean, median, and mode are measurements of central tendency.

#### 3.13.2 Inferential Statistics

When comparing the variances between the treatment groups, inferential statistics are often used. To compare the treatment groups and make inferences about the larger subject population, inferential statistics employs measures from the experiment's sample of participants. Different forms of inferential statistics are appropriate for

different study designs and sample compositions. When choosing the right statistical test for their experiment, researchers should consult one of the many texts available on experimental design and statistics. Still, the majority of inferential statistics work on the assumption that a test-statistic value is calculated by a certain formula. The rejection criterion, a sample size measure, and the degrees of freedom are compared to that value to see if there are any differences between the treatment groups. The greater the sample size, the higher the probability that a statistic would reveal differences between the treatment groups. Consequently, the statistic is increasingly crucial the larger the sample size. To compare respondents' viewpoints, the researcher in this study utilized the t-test and ANOVA.

### **3.13.3 ANOVA Test**

A statistical test to determine if two or more categorical groups vary statistically significant is called an analysis of variance or ANOVA for short. Ronald Fisher created it in 1918.  $F$  is the test statistic for an ANOVA. Consequently, a larger  $F$  value denotes the importance of the treatment factors. If  $p < .05$ , the ANOVA  $F$  value might indicate whether there is a significant difference between the independent variable values.

ANOVA compares the variation within the groups with the variation between the group means. There may be a considerable difference between the group means if the variation between the group means is significantly greater than the variation within the groups. One-way analysis of variance (ANOVA) is used to determine whether there are any statistically significant differences between the means of three or more independent (unrelated) groups. One-way ANOVA is applied to test the hypothesis which is known as the parametric test.

### **3.14 Analysis Software**

**SPSS13-** To verify the validity and reliability of the test and obtain the findings with the aid of relevant instruments, computer software was utilized as an input in the SPSS 13 computer system. SPSS provides a range of tools for data management,

including data import, data editing, and data coding. It supports various data file formats and can handle large datasets, making it an ideal tool for man.

**Microsoft Excel**-The computer's Microsoft Excel software was utilized to compile the feedback form's responses.

### **3.15 Chapter Scheme**

**Chapter 1** This chapter deals with the meaning, concept, and growth of women entrepreneurs, their inadequate participation of women entrepreneurs, and the need to encourage entrepreneurship roles.

**Chapter 2** This Chapter reviews literature produced in India and abroad on the Subject. Research Papers, articles reports, and books, published and unpublished thesis written by Indian and foreign authors have been reviewed to understand and conceptualize the research topic.

**Chapter 3** This Chapter deals with the research methodology that is used to research the selected topics and to make and test the hypotheses. It also contains the problem statement, justification scope, and objective of the study. A sample of 255 women entrepreneurs from the selected clusters of Punjab was taken and their responses were collected through a questionnaire, which is given in the appendices of the Thesis. Research Design, method, and research limitations are also mentioned. Collected data is analyzed through different research tools e.g. -factor analysis, ANOVA test, and multiple Regression models.

**Chapter 4** This chapter studied the growth and development of women entrepreneurs in the tourism sector of Punjab with the help of descriptive analysis by using trend analysis and comparative analysis to determine the expansion and development of women entrepreneurs in Punjab's tourism industry by interpreting the findings of quantitative analysis. By examining the consequences of the results and making suggestions for further research, policy, or practice. This Chapter also studied motivational factors for becoming women entrepreneurs by collecting data through questionnaires using regression and factor analysis methods. There are so many

problems and challenges faced by women entrepreneurs in the tourism sector of Punjab. This Chapter analysed the problems and challenges faced by sample women entrepreneurs in Punjab. Women entrepreneurs played a significant role in promoting sustainable tourism development. This chapter also studied the role of women entrepreneurs through collected data with the help of a questionnaire using different research methods.

**Chapter 5** The major findings and Conclusion of the research topic entitled “Women entrepreneurs in the tourism sector of Punjab” are discussed in this chapter and suggestions are given so that more and more women can be encouraged for entrepreneurship and manage them successfully.

## **Chapter:4**

### **Growth and Development of Women Entrepreneurs**

#### **4.1 Introduction**

According to information from the Ministry of MSME's Udyam Registration Portal (URP), women-owned MSMEs have made up 20.5% of all registered businesses since the portal's launch on July 1, 2020, employ 18.73% of all URP-registered workers, account for 11.15% of all investments, and produce 10.22% of all Udyam-registered MSMEs' total revenue. According to data from the Informal Micro Enterprises (IMEs) registration portal, Udyam Assist Platform (UAP), women own 70.49% of all IMEs registered since the platform's inception on January 11, 2023. Additionally, 70.84% of all workers listed on the UAP are employed by these businesses. Based on information from the URP and UAP, Table 4.1 I provide a thorough summary of women-owned MSMEs, including their contributions to employment, investment, and turnover. This data is analysed state-by-state in Table 4.2. To assist women-owned MSMEs, the Ministry of MSME has put in place several measures. Among these efforts are focused campaigns to encourage women-owned business registration via the Udyam Registration Portal. Women entrepreneurs are further encouraged by the 2018 modification of the Public Procurement Policy, which requires government ministries, departments, and undertakings to source at least 3% of their yearly procurements from women-owned micro and small businesses. Through the 'Skill Upgradation & Mahila Coir Yojana,' a crucial aspect of the Coir Vikas Yojana, the Ministry of MSME actively encourages women's involvement in the coir business. To improve the abilities of female artisans, this program offers specialized training courses. On December 1, 2022, two important measures were introduced by the Credit Guarantee Scheme for Micro & Small Enterprises to further empower women entrepreneurs: a 10% reduction in annual guarantee fees and higher loan guarantee coverage of up to 85% for women-owned businesses, as opposed to the usual 75% for others. The Prime Minister's Employment Generation Program (PMEGP), a vital credit-linked subsidy program that encourages self-employment by assisting the formation of microenterprises in non-agricultural industries, is also managed by the

Ministry. By providing them with increased subsidy benefits, this program gives priority to supporting certain groups, such as Scheduled Castes/Scheduled Tribes, Other Backward Classes, minorities, women, former service members, individuals with disabilities, and those living in north-eastern, hilly, and border regions. According to statistics from the Udyam Registration Portal (URP) and the Udyam Assist Platform (UAP), Table shows the total number of women-owned MSMEs and their employment, investment, and turnover contributions; Table 4.32 this data down by state.

The Ministry of MSME has implemented several initiatives to support the expansion of MSMEs owned by women.

1. Special steps have been taken to make it easier for women-owned MSMEs to register on the Udyam Registration Portal.
2. The 2018 revision of the Public Procurement Policy introduced a provision to support women entrepreneurs. This amendment mandates that Central Ministries, Departments, and Undertaking's source at least 3% of their annual procurements from women-owned micro and small enterprises.
3. The Credit Guarantee Scheme for Micro and Small Enterprises took two important steps on December 1, 2022, to support women entrepreneurs. Among these incentives is higher loan guarantee coverage of up to 85% for women-owned firms, as opposed to the usual 75% provided to other enterprises. Additionally, a 10% discount on yearly guarantee costs is advantageous to female entrepreneurs.
4. A government program called the Prime Minister's Employment Generation Program (PMEGP) provides funding to people who want to launch their own companies in non-agricultural industries. By giving them more subsidies, this credit-linked subsidy program gives priority to underserved groups, such as Scheduled Castes/Scheduled Tribes, Other Backward Classes, women, minorities, former service members, individuals with disabilities, and people living in the northeast, hilly, and border regions.

5. Women-owned MSMEs can receive more subsidies under the Procurement & Marketing Support Scheme, which aims to promote more female entrepreneurs attending trade shows.
6. In order to empower women-owned Micro, Small, and Medium-Sized Enterprises (MSMEs), the SAMARTH initiative was created. Enhancing women's abilities, opening up markets, and educating more than 7,500 female entrepreneurs from rural and semi-urban areas are some of its main goals. The Ministry has put in place a number of programs to help women entrepreneurs even more.
7. The MSME Sustainable Zero Defect Zero Effect (ZED) Certification Scheme seeks to increase Indian MSMEs' competitiveness in the global market by encouraging the development of industry capacity. This plan minimises the impact on the environment while encouraging the creation of high-quality products that satisfy strict international requirements. The program provides a 100% refund on the ZED certification fee for women-owned MSMEs in an effort to support female entrepreneurs.
8. During the MSME Innovative Scheme's incubation phase, a special Idea Hackathon 3.0 for female entrepreneurs was held, and an astounding 18,888 creative ideas were produced.
9. In order to strengthen MSMEs, the Ministry of MSME is in charge of a number of capacity-building initiatives, with an emphasis on women entrepreneurs. ESDP, or the Entrepreneurship Skill Development Program, is one such program.

The Mahila Coir Yojana (MCY) provides a two-month training program based on stipends with the goal of improving the abilities of women craftsmen in the coir industry. In addition, women artisans are urged to apply for further assistance via the Prime Minister's Employment Generation Program (PMEGP).

**Table 4.1: The Proportion of MSMEs Owned By Women Out Of All Msme Registered On The Udyam Registration Platform Between July 1, 2020, And January 31, 2024**

| Category | Total | Employment | Investment<br>(Rs in Crore) | Turnover<br>(Rs in Crore ) |
|----------|-------|------------|-----------------------------|----------------------------|
|----------|-------|------------|-----------------------------|----------------------------|

|                            |            |             |           |            |
|----------------------------|------------|-------------|-----------|------------|
| MSMEs                      | 22,819,417 | 151,668,034 | 1,137,237 | 16,784,358 |
| Women MSME                 | 4,667,278  | 28,407,069  | 126845.12 | 1714992.98 |
| % Age of Women-owned MSMEs | 20.5 %     | 18.73%      | 11.15%    | 10.22%     |

**(Source:MSME )**

The table's data demonstrates the noteworthy impact that women-owned MSMEs have on the Indian economy. These businesses employ 18.73% of the workforce, account for 10.22% of total turnover, 11.15% of total investment, and make up 20.5% of all MSMEs. According to this analysis, although women-owned MSMEs are important, their investment and turnover rates might increase further in relation to their overall sector presence.

**Table 4.2: The Percentage of IMEs Owned by Women Out of All IMEs Registered on The Udyam Assist Platform Between January 11, 2023, And January 31, 2024**

| Category  | Total (no's) | Employment (no. of persons) |
|-----------|--------------|-----------------------------|
| Women IME | 9,108,058    | 11,023,945                  |
| IMEs      | 12,920,177   | 15,561,967                  |
| Age (%)   | 70.49%       | 70.84%                      |

**(Source:MSMEwebsite)**

According to data from the Udyam Assist Platform, women-owned Informal Micro Enterprises (IMEs) are quite prevalent. Women owned 9,108,058 IMEs registered on the platform between January 11, 2023, and January 31, 2024, making up 70.49% of the 12,920,177 registered IMEs overall. Furthermore, 11,023,945 people are employed by these women-owned IMEs as a whole accounting for 70.84% of the total 15,561,967 jobs in this sector. These statistics show that women-owned IMEs dominate the informal microenterprise group, both in terms of number and contribution to employment, demonstrating their significant impact on this sector.

**Table4.3: State-Wise Total Women Owned Msmes Registered & Classified and Their Employment, Investment & Turnover UnderUdyam Since Inception Till Date**

| Sl. No. | State Name                  | Total    | Micro    | Small | Medium | Employment | Investment    | Turnover      | Ranking          |
|---------|-----------------------------|----------|----------|-------|--------|------------|---------------|---------------|------------------|
|         |                             |          |          |       |        |            | (Rs In Crore) | (Rs In Crore) |                  |
| 1       | ANDAMAN AND NICOBAR ISLANDS | 2,947    | 2,918    | 26    | 3      | 9,480      | 101.2         | 662.67        | 34 <sup>th</sup> |
| 2       | ANDHRA PRADESH              | 2,17,359 | 2,13,987 | 3,228 | 144    | 18,03,672  | 7229.41       | 73435.96      | 8 <sup>th</sup>  |
| 3       | ARUNACHAL PRADESH           | 3,625    | 3,567    | 54    | 4      | 28,718     | 271.78        | 1393.89       | 24 <sup>th</sup> |
| 4       | ASSAM                       | 1,08,744 | 1,07,827 | 883   | 34     | 5,80,707   | 1986.66       | 21899.28      | 15 <sup>th</sup> |
| 5       | BIHAR                       | 1,61,754 | 1,59,833 | 1,852 | 69     | 10,82,265  | 3671.12       | 47862.88      | 11 <sup>th</sup> |
| 6       | CHANDIGARH                  | 6,565    | 6,423    | 130   | 12     | 49,671     | 208.07        | 3656.33       | 31 <sup>th</sup> |
| 7       | CHHATTISGARH                | 53,914   | 52,811   | 1,059 | 44     | 2,88,175   | 1470.62       | 24502.95      | 20 <sup>th</sup> |
| 8       | DELHI                       | 97,603   | 94,241   | 3,157 | 205    | 6,46,799   | 3477.11       | 81793.89      | 17 <sup>th</sup> |
| 9       | GOA                         | 11,273   | 11,114   | 149   | 10     | 50,776     | 407.3         | 3760.09       | 25 <sup>th</sup> |
| 10      | GUJARAT                     | 2,52,551 | 2,46,403 | 5,871 | 277    | 12,17,957  | 8647.54       | 137919.81     | 6 <sup>th</sup>  |
| 11      | HARYANA                     | 1,29,601 | 1,26,400 | 3,063 | 138    | 7,05,746   | 4224.69       | 70724.48      | 13 <sup>th</sup> |
| 12      | HIMACHAL PRADESH            | 26,251   | 25,844   | 385   | 22     | 1,16,790   | 830.16        | 10634.43      | 22 <sup>nd</sup> |
| 13      | JAMMU AND KASHMIR           | 80,077   | 79,638   | 427   | 12     | 4,09,397   | 1474.32       | 11366.56      | 19 <sup>th</sup> |
| 14      | JHARKHAND                   | 82,439   | 81,759   | 657   | 23     | 6,79,533   | 1509.84       | 17832.42      | 18 <sup>th</sup> |
| 15      | KARNATAKA                   | 2,88,510 | 2,83,507 | 4,756 | 247    | 21,74,825  | 9053.61       | 113609        | 4 <sup>th</sup>  |

|    |  |          |          |       |     |           |          |           |                  |
|----|--|----------|----------|-------|-----|-----------|----------|-----------|------------------|
| 16 | KERALA                                       | 1,42,144 | 1,40,303 | 1,759 | 82  | 5,37,209  | 3289.73  | 41139.99  | 14 <sup>th</sup> |
| 17 | LADAKH                                       | 1,825    | 1,813    | 11    | 1   | 5,699     | 92.3     | 198.48    | 35 <sup>th</sup> |
| 18 | LAKSHADWEEP                                  | 112      | 112      | -     | -   | 440       | 1.76     | 9.89      | 36 <sup>th</sup> |
| 19 | MADHYA PRADESH                               | 1,58,805 | 1,55,991 | 2,712 | 102 | 9,09,832  | 4172.37  | 58636.11  | 12 <sup>th</sup> |
| 20 | MAHARASHTRA                                  | 8,34,774 | 8,25,120 | 9,082 | 572 | 32,79,075 | 18338.39 | 251357.15 | 1 <sup>st</sup>  |
| 21 | MANIPUR                                      | 26,250   | 26,174   | 69    | 7   | 1,74,618  | 727.54   | 3253.65   | 23 <sup>rd</sup> |
| 22 | MEGHALAYA                                    | 6,473    | 6,391    | 72    | 10  | 26,971    | 249.28   | 2533.82   | 26 <sup>th</sup> |
| 23 | MIZORAM                                      | 10,726   | 10,663   | 59    | 4   | 53,291    | 496.55   | 1428.02   | 27 <sup>th</sup> |
| 24 | NAGALAND                                     | 8,024    | 7,992    | 29    | 3   | 46,698    | 215.08   | 813.23    | 28 <sup>th</sup> |
| 25 | ODISHA                                       | 1,06,656 | 1,05,041 | 1,556 | 59  | 8,52,236  | 3274.41  | 37897.04  | 16 <sup>th</sup> |
| 26 | PUDUCHERRY                                   | 10,199   | 10,009   | 173   | 17  | 66,493    | 402.28   | 4770.79   | 30 <sup>th</sup> |
| 27 | PUNJAB                                       | 1,79,533 | 1,77,253 | 2,191 | 89  | 6,77,559  | 3966.4   | 55357.98  | 10 <sup>th</sup> |
| 28 | RAJASTHAN                                    | 2,20,993 | 2,16,179 | 4,608 | 206 | 11,66,292 | 5788.93  | 111004.19 | 7 <sup>th</sup>  |
| 29 | SIKKIM                                       | 3,068    | 3,041    | 25    | 2   | 13,059    | 115.56   | 565.27    | 32 <sup>nd</sup> |
| 30 | TAMIL NADU                                   | 6,23,492 | 6,15,385 | 7,705 | 402 | 42,79,608 | 17206.32 | 191942.79 | 2 <sup>nd</sup>  |
| 31 | TELANGANA                                    | 2,31,685 | 2,28,450 | 3,056 | 179 | 21,30,624 | 8786.43  | 73600.24  | 5 <sup>th</sup>  |
| 32 | THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU | 3,025    | 2,904    | 116   | 5   | 29,555    | 155.23   | 2792.66   | 33 <sup>th</sup> |
| 33 | TRIPURA                                      | 14,675   | 14,551   | 114   | 10  | 1,27,684  | 281.13   | 3405.02   | 29 <sup>th</sup> |
| 34 | UTTARAKHAND                                  | 41,904   | 41,191   | 691   | 22  | 2,04,777  | 1176.21  | 15212.89  | 21 <sup>st</sup> |

|              |                  |                       |                       |                    |              |                         |                       |                        |                 |
|--------------|------------------|-----------------------|-----------------------|--------------------|--------------|-------------------------|-----------------------|------------------------|-----------------|
| 3<br>5       | UTTAR<br>PRADESH | 3,50,5<br>42          | 3,43,9<br>17          | 6,3<br>20          | 305          | 21,70,0<br>76           | 8853.7<br>2           | 15396<br>4.46          | 3 <sup>rd</sup> |
| 3<br>6       | WEST<br>BENGAL   | 1,69,1<br>60          | 1,65,7<br>98          | 3,2<br>17          | 145          | 18,10,7<br>62           | 4692.0<br>7           | 84054.<br>67           | 9 <sup>th</sup> |
| <b>Total</b> |                  | <b>46,67,<br/>278</b> | <b>45,94,<br/>550</b> | <b>69,<br/>262</b> | <b>3,466</b> | <b>2,84,07,<br/>069</b> | <b>12684<br/>5.12</b> | <b>17149<br/>92.98</b> |                 |

The table 4.2 provides comprehensive data on women-owned MSMEs throughout several Indian states, broken down by size (micro, small, and medium) and including important indicators including investment, turnover, and employment. According to the data given in table 4.2, Punjab has 10<sup>th</sup> ranks where 179,533 registered women-owned MSMEs, which are 177,253, categorised as micro-enterprises, 2,191 as small businesses, and 89 as medium-sized businesses. These firms employ 677,559 people, have an investment of ₹3,966.4 crores, and create a turnover of ₹55,357.98 crore. Comparatively, Punjab's performance in these categories demonstrates its significance in the national landscape of women-owned MSMEs. The state's significant figures for total MSMEs, employment, investment, and turnover underscore its importance as a hub for female entrepreneurship and economic activity in the MSME sector.

**Table 4.4: State Wise Women IMEs and Employment Data for The Women IMEs As of 31.01.2024**

| S. No. | Name of the State          | Women IMEs | Employment |
|--------|----------------------------|------------|------------|
| I      | Andaman and Nicobar Island | 422        | 496        |
| II     | Andhra Pradesh             | 473,932    | 622,389    |
| III    | Arunachal Pradesh          | 3,993      | 4,726      |
| IV     | Assam                      | 50,548     | 57,489     |
| V      | Bihar                      | 870,347    | 943,812    |
| VI     | Chandigarh                 | 1,843      | 1,934      |
| VII    | Chattisgarh                | 194,868    | 208,396    |
| VIII   | Delhi                      | 56,334     | 81,766     |
| IX     | Goa                        | 6,229      | 7,784      |
| X      | Gujarat                    | 302,580    | 353,254    |
| XI     | Haryana                    | 102,780    | 131,124    |
| XII    | Himachal Pradesh           | 3,649      | 4,240      |
| XIII   | Jammu And Kashmir          | 4,090      | 4,828      |
| XIV    | Jharkhand                  | 291,164    | 322,437    |
| XV     | Karnataka                  | 496,682    | 541,306    |
| XVI    | Kerala                     | 249,937    | 292,418    |
| XVII   | Ladakh                     | 360        | 377        |

|              |  |                  |                   |
|--------------|--|------------------|-------------------|
| XVIII        | Lakshadweep                                  | 25               | 139               |
| XIX          | Madhya Pradesh                               | 749,190          | 810,106           |
| XX           | Maharashtra                                  | 764,092          | 876,967           |
| XXI          | Manipur                                      | 19,036           | 26,135            |
| XXII         | Meghalaya                                    | 2,772            | 3,253             |
| XXIII        | Mizoram                                      | 6,060            | 7,149             |
| XXIV         | Nagaland                                     | 10,978           | 12,379            |
| XXV          | Odisha                                       | 374,612          | 416,386           |
| XXVI         | Puducherry                                   | 13,381           | 16,979            |
| <b>XXVII</b> | <b>Punjab</b>                                | <b>88,287</b>    | <b>124,546</b>    |
| XXVIII       | Rajasthan                                    | 262,017          | 334,349           |
| XXIX         | Sikkim                                       | 997              | 1,135             |
| XXX          | Tamil Nadu                                   | 514,273          | 720,833           |
| XXXI         | Telangana                                    | 341,427          | 452,568           |
| XXXII        | The Dadra And Nagar Haveli And Daman And Diu | 1,455            | 1,767             |
| XXXIII       | Tripura                                      | 115,096          | 130,198           |
| XXXIV        | Uttarakhand                                  | 42,132           | 50,825            |
| XXXV         | Uttar Pradesh                                | 881,950          | 989,544           |
| XXXVI        | West Bengal                                  | 1,810,520        | 2,469,911         |
|              | <b>Total</b>                                 | <b>9,108,058</b> | <b>11,023,945</b> |

The table shows data on women-owned Informal Micro Enterprises (IMEs) in various states of India as of January 31, 2024. It contains the number of women IMEs and the employment they create.

Women-owned informal micro-enterprises (IMEs) contribute significantly to India's informal economy, with 9,108,058 firms employing 11,023,945 individuals in total. West Bengal leads the states with 1,810,520 women-owned IMEs, creating 2,469,911 jobs, followed by Uttar Pradesh with 881,950 IMEs and 989,544 employees, and Bihar with 870,347 IMEs that employ 943,812 people. Other noteworthy states are Maharashtra (764,092 IMEs, 876,967 jobs), Madhya Pradesh (749,190 IMEs, 810,106 employment), Tamil Nadu (514,273 IMEs, 720,833 jobs), Andhra Pradesh (473,932 IMEs, 622,389 jobs), and Karnataka (496,682 IMEs, 541,306 jobs). Smaller states and territories, like as Lakshadweep (25 IMEs, 139 employment), Ladakh (360 IMEs, 377 jobs), and the Andaman and Nicobar Islands (422 IMEs, 496 jobs), all add to the national environment.

Punjab stands out with 88,287 women-owned IMEs that employ 124,546 people, demonstrating its dynamic environment for female entrepreneurship in the informal sector. While Punjab's results are lower than those of West Bengal, Uttar Pradesh, and

Bihar, the state remains competitive in terms of promoting women-led economic development. The 88,287 female IMEs in Punjab make important contributions to the state's economy in areas such as handicrafts, textiles, food processing, retail, and services. The relatively high number of women IMEs in Punjab shows a supporting ecosystem, including access to financing, entrepreneurship training, and market contacts, that promotes the growth and viability of female-led businesses.

#### 4.2 Third All India Census of Small-Scale Industries

Women have made substantial contributions to the SSI sector as managers, employees, and business owners. A woman-owned business is a small-scale industry (SSI) or small and medium-sized business (SSBE) that satisfies the following requirements:

**Possession:** One or more female entrepreneurs own and run the business.

**Ownership:** When one or more women, either alone or in partnership, possess at least 51% of the capital of partnerships, private limited businesses, or cooperative societies. The inclusion of both registered and unregistered SSI units in the Third All-India Census of SSI, which covered the reference year 2001–02, was a first. Each sector used a distinct census methodology: registered units were enumerated completely, whereas unregistered units were surveyed using a sample. This extensive survey's findings were combined into a single report.

Table 4.4 gives a summary of Indian women-owned enterprises by state. Data on the overall number of women-owned businesses and the number of women-managed businesses in each state and union territory are included. The regional distribution and prevalence of female entrepreneurship in India are shown in table 4.4. According to the third All-India Census of Small Scale Industries (SSI) conducted in 2001–2002, women entrepreneurs were heavily represented in the industry. According to the census, 1,063,721 women-owned businesses make up 10.11% of all SSI units. Additionally, it was noted that women ran 995,141 firms or 9.46% of the total (MSME, 2023)

**Table 4.5: Participation of Women in Management/Ownership in SSI Sector, State-Wise (Third All India Census of Small Scale Industry 2001- 2002)**

| S. No. | Name of State/ UT | No. of Enterprises | No. of |
|--------|-------------------|--------------------|--------|
|--------|-------------------|--------------------|--------|

|             |                                       | <b>Managed<br/>Women</b> | <b>By<br/>Women<br/>Enterprises</b> |
|-------------|---------------------------------------|--------------------------|-------------------------------------|
| 1.          | Jammu & Kashmir                       | 5640                     | 5742                                |
| 2.          | Himachal Pradesh                      | 3515                     | 3722                                |
| 3.          | Punjab                                | 30190                    | 29068                               |
| 4.          | Chandigarh                            | 2059                     | 2243                                |
| 5.          | Uttaranchal                           | 8706                     | 8804                                |
| 6.          | Haryana                               | 10087                    | 9620                                |
| 7.          | Delhi                                 | 13368                    | 14383                               |
| 8.          | Rajasthan                             | 29785                    | 36371                               |
| 9.          | Uttar Pradesh                         | 54491                    | 72667                               |
| 10.         | Bihar                                 | 38170                    | 49443                               |
| 11.         | Sikkim                                | 30                       | 98                                  |
| 12.         | Arunachal Pradesh                     | 131                      | 150                                 |
| 13.         | Nagaland                              | 207                      | 179                                 |
| 14.         | Manipur                               | 9168                     | 10745                               |
| 15.         | Mizoram                               | 3076                     | 3700                                |
| 16.         | Tripura                               | 631                      | 863                                 |
| 17.         | Meghalaya                             | 3658                     | 3580                                |
| 18.         | Assam                                 | 11189                    | 11757                               |
| 19.         | West Bengal                           | 71847                    | 69625                               |
| 20.         | Jharkhand                             | 7271                     | 7865                                |
| 21.         | Orissa                                | 33274                    | 38233                               |
| 22.         | Chhattisgarh                          | 11766                    | 10034                               |
| 23.         | Madhya Pradesh                        | 62351                    | 68823                               |
| 24.         | Gujarat                               | 55361                    | 53703                               |
| 25. &<br>26 | Daman & Diu & Dadra & Nagar<br>Haveli | 167                      | 213                                 |
| 27.         | Maharashtra                           | 80662                    | 100670                              |
| 28.         | Andhra Pradesh                        | 77347                    | 77166                               |
| 29.         | Karnataka                             | 101264                   | 103169                              |
| 30.         | Goa                                   | 677                      | 810                                 |
| 31.         | Lakshadweep                           | 61                       | 67                                  |

|                  |                           |               |                |
|------------------|---------------------------|---------------|----------------|
| 32.              | Kerala                    | 137561        | 139225         |
| 33.              | Tamil Nadu                | 130289        | 129808         |
| 34.              | Pondicherry               | 1089          | 1065           |
| 35.              | Andaman & Nicobar Islands | 53            | 110            |
| <b>All India</b> |                           | <b>995141</b> | <b>1063721</b> |

The fact that there are 1,063,721 women-owned enterprises and 995,141 women-managed firms in India shows how important women are to entrepreneurship. Approximately 13% of women's enterprises were registered SSIs, with the remaining 87% being unregistered SSIs. In terms of enterprises controlled by women, 11.5% were registered SSIs, while 88.5% were unregistered SSIs. Kerala stands out as a leader with 137,561 women-owned and 139,561 women-managed enterprises, indicating a high level of female entrepreneurship. Tamil Nadu, with 130,289 women-managed and 129,808 women-owned enterprises, comes in second. Significant female entrepreneurship is also seen in Maharashtra (80,662 managed, 100,670 owned) and Karnataka (101,264 managed, 103,169 owned). States and UTs with the fewest firms managed or owned by women include Lakshadweep, Andaman and Nicobar Islands, and Sikkim, indicating either smaller populations or lower participation rates. States with higher urbanization or industrialization, such as Maharashtra, Tamil Nadu, Karnataka, and Kerala, have a greater proportion of female entrepreneurs. North-eastern states such as Manipur, Mizoram, and Assam have substantial business activity among women despite their small populations. Punjab has 29,068 women-owned firms and 30,190 women-managed businesses, indicating a fairly equal number of female business leaders and entrepreneurs.

Table 4.5 summarises the salient features of women-managed SSI units, showing that they created jobs at a rate of 2.49 people per Rs. 1 lakh of investment and accounted for 7.14% of all employment.

**Table 4.6: Principal Characteristics of SSI Units Managed By Women**

| <b>For units managed by women</b> | <b>No. of units</b> | <b>Market Value of fixed assets</b> | <b>Original Value of plant &amp; machinery</b> | <b>Employment</b> | <b>Gross output</b> | <b>Exports</b> |
|-----------------------------------|---------------------|-------------------------------------|--|-------------------|---------------------|----------------|
|-----------------------------------|---------------------|-------------------------------------|--|-------------------|---------------------|----------------|

|  |        |             |             |         |             |            |
|--|--------|-------------|-------------|---------|-------------|------------|
| Regd. SSI Sector                               | 114362 | 33624570500 | 11047852474 | 349342  | 60316833602 | 3314822655 |
| Percentage to total of the respective category | 8.32   | 3.66        | 3.64        | 5.67    | 2.97        | 2.69       |
| Unregd. SSI Sector                             | 880780 | 37763317590 | 11496115541 | 1429962 | 37324824839 | 53802469   |
| Percentage to total of the respective category | 9.63   | 6.04        | 4.68        | 7.62    | 4.72        | 0.28       |
| Total SSI Sector                               | 995142 | 71387888090 | 22543968015 | 1779304 | 97641658441 | 3368625124 |
| Percentage to total of the respective category | 9.46   | 4.63        | 4.11        | 7.14    | 3.46        | 2.37       |

#### 4.2.1 FEMALE EMPLOYMENT

The estimated number of women employed in the Indian Small-Scale Industries (SSI) sector is 3,317,496. Tamil Nadu, Kerala, Karnataka, West Bengal, and Andhra Pradesh are home to a noteworthy 57.62% of these female employees. The table 5.6 offers a thorough analysis of this workforce by state.

**Table 4.7: Employment of Females in SSI Sector, State-Wise**

| S. No. | Name of State/ UT | No. Of Female Employees |     |                |     |       |
|--------|-------------------|-------------------------|-----|----------------|-----|-------|
|        |                   | Regd. sector            | SSI | Unregd. sector | SSI | Total |
| 1.     | Jammu & Kashmir   | 3313                    |     | 8153           |     | 11466 |
| 2.     | Himachal Pradesh  | 4016                    |     | 4134           |     | 8150  |

|              |                                       |        |        |        |
|--------------|---------------------------------------|--------|--------|--------|
| 3.           | Punjab                                | 11757  | 36013  | 47770  |
| 4.           | Chandigarh                            | 659    | 1975   | 2634   |
| 5.           | Uttaranchal                           | 2940   | 13240  | 16180  |
| 6.           | Haryana                               | 15651  | 14889  | 30540  |
| 7.           | Delhi                                 | 6306   | 35798  | 42104  |
| 8.           | Rajasthan                             | 15003  | 46065  | 61068  |
| 9.           | Uttar Pradesh                         | 23506  | 180918 | 204424 |
| 10.          | Bihar                                 | 8353   | 68908  | 77261  |
| 11.          | Sikkim                                | 212    | 9      | 221    |
| 12.          | Arunachal Pradesh                     | 342    | 104    | 446    |
| 13.          | Nagaland                              | 637    | 2574   | 3211   |
| 14.          | Manipur                               | 3853   | 19485  | 23338  |
| 15.          | Mizoram                               | 2188   | 4636   | 6824   |
| 16.          | Tripura                               | 4294   | 3325   | 7619   |
| 17.          | Meghalaya                             | 3139   | 5664   | 8803   |
| 18.          | Assam                                 | 9077   | 16988  | 26065  |
| 19.          | West Bengal                           | 26549  | 304969 | 331518 |
| 20.          | Jharkhand                             | 5105   | 8907   | 14012  |
| 21.          | Orissa                                | 11723  | 213123 | 224846 |
| 22.          | Chhattisgarh                          | 10177  | 52476  | 62653  |
| 23.          | Madhya Pradesh                        | 29612  | 111703 | 141315 |
| 24.          | Gujarat                               | 41189  | 79990  | 121179 |
| 25. &<br>26. | Daman & Diu & Dadra &<br>Nagar Haveli | 6106   | 126    | 6232   |
| 27.          | Maharashtra                           | 78731  | 162700 | 241431 |
| 28.          | Andhra Pradesh                        | 60693  | 270026 | 330719 |
| 29.          | Karnataka                             | 117934 | 223142 | 341076 |
| 30.          | Goa                                   | 5309   | 1833   | 7142   |
| 31.          | Lakshadweep                           | 26     | 405    | 431    |
| 32.          | Kerala                                | 189640 | 224491 | 414131 |
| 33.          | Tamilnadu                             | 270936 | 223050 | 493986 |
| 34.          | Pondicherry                           | 5613   | 2670   | 8283   |
| 35.          | Andaman & Nicobar islands             | 124    | 294    | 418    |

|                  |               |                |                |
|------------------|---------------|----------------|----------------|
| <b>All India</b> | <b>974713</b> | <b>2342783</b> | <b>3317496</b> |
|------------------|---------------|----------------|----------------|

In Punjab, female employment in the Small-Scale Industries (SSI) sector contributes significantly to the state's industrial workforce. The SSI sector employs 47,770 women, with 11,757 in the registered sector and 36,013 in the unregistered. This emphasises the majority of female employment in the unregistered SSI sector, reflecting the informal character of many small-scale firms throughout the state. Punjab's numbers show that women actively participate in both formal and informal industrial activities, which helps to drive economic growth and social empowerment. However, when compared to larger states such as Tamil Nadu, Kerala, and Karnataka, where female SSI employment exceeds 300,000, Punjab's figures indicate space for improvement, particularly in terms of expanding opportunities for women in formalised small-scale businesses. This research emphasises the importance of targeted policies that promote women in the SSI sector, such as training, finance access, and formalisation programs.

Approximately 13.31% of SSI employees were female. The employment rates of women were notably higher in states like Mizoram, Odisha, Karnataka, Goa, Lakshadweep, Kerala, Tamil Nadu, and Pondicherry, where they accounted for over 20% of the workforce.

**Table 4.8: Percentage of Female Employment**

| <b>S. No.</b> | <b>Name of State/ UT</b> | <b>Percentage of Female employment in the total employment of the State</b> |
|---------------|--------------------------|---|
| 1.            | Jammu & Kashmir          | 7.51  |
| 2.            | Himachal Pradesh         | 6.26  |
| 3.            | Punjab                   | 5.26  |
| 4.            | Chandigarh               | 5.46  |
| 5.            | Uttaranchal              | 8.28  |
| 6.            | Haryana                  | 5.52  |

|          |                                    |       |
|----------|------------------------------------|-------|
| 7.       | Delhi                              | 6.72  |
| 8.       | Rajasthan                          | 7.04  |
| 9.       | Uttar Pradesh                      | 5.11  |
| 10.      | Bihar                              | 7.14  |
| 11.      | Sikkim                             | 16.72 |
| 12.      | Arunachal Pradesh                  | 12.10 |
| 13.      | Nagaland                           | 5.65  |
| 14.      | Manipur                            | 17.06 |
| 15.      | Mizoram                            | 27.46 |
| 16.      | Tripura                            | 13.38 |
| 17.      | Meghalaya                          | 13.42 |
| 18.      | Assam                              | 6.08  |
| 19.      | West Bengal                        | 15.28 |
| 20.      | Jharkhand                          | 5.08  |
| 21.      | Orissa                             | 24.36 |
| 22.      | Chhattisgarh                       | 11.78 |
| 23.      | Madhya Pradesh                     | 10.51 |
| 24.      | Gujarat                            | 9.57  |
| 25. & 26 | Daman & Diu & Dadra & Nagar Haveli | 14.83 |
| 27.      | Maharashtra                        | 11.77 |
| 28.      | Andhra Pradesh                     | 15.46 |
| 29.      | Karnataka                          | 20.81 |
| 30.      | Goa                                | 24.37 |
| 31.      | Lakshadweep                        | 26.31 |
| 32.      | Kerala                             | 37.15 |
| 33.      | Tamil Nadu                         | 24.48 |
| 34.      | Pondicherry                        | 23.52 |

|                  |                           |              |
|------------------|---------------------------|--------------|
| 35.              | Andaman & Nicobar Islands | 5.59         |
| <b>All India</b> |                           | <b>13.31</b> |

#### **4.3 Fourth All India Census of MSME Census (2006-2007)**

Data collecting for the Fourth All-India Census of Micro, Small, and Medium-Sized Enterprises (MSMEs) took place between 2006 and 2007. The public was then given access to the census results in 2011–12. Different methods were used in this census for the registered and unregistered sectors. For the unregistered sector, a sample survey approach was used, but a thorough enumeration was carried out for registered businesses. To guarantee thorough coverage, information for a few industries not covered by the MSME census—such as retail and wholesale trade, legal services, education, social services, hospitality, and transportation and storage (apart from cold storage)—was taken from the Central Statistics Office of the Ministry of Statistics and Program Implementation's 2005 Economic Census. The completion of the MSME sector report was made easier by this integrated approach.

**Table 4.8: State Wise Entrepreneurship Profile**

| State/UT Code | State/UT Name          | Number of Enterprises Owned by |         |         |        |       |        |        |         |
|---------------|------------------------|--------------------------------|---------|---------|--------|-------|--------|--------|---------|
|               |                        | Female                         | Male    | Total   | SC     | ST    | OBC    | Others | Total   |
| 01            | Jammu & Kashmir        | 3.09                           | 11.90   | 14.99   | 0.97   | 0.83  | 0.94   | 12.26  | 14.99   |
| 02            | Himachal Pradesh       | 1.31                           | 10.62   | 11.93   | 2.17   | 0.53  | 1.56   | 7.68   | 11.93   |
| 03            | Punjab                 | 3.01                           | 45.10   | 48.11   | 6.35   | 0.65  | 14.12  | 26.99  | 48.11   |
| 04            | Chandigarh             | 0.10                           | 0.90    | 1.00    | 0.01   | 0.01  | 0.04   | 0.93   | 1.00    |
| 05            | Uttarakhand            | 2.43                           | 21.34   | 23.77   | 3.52   | 0.84  | 2.03   | 17.37  | 23.76   |
| 06            | Haryana                | 1.46                           | 31.69   | 33.15   | 2.82   | 0.41  | 8.17   | 21.75  | 33.15   |
| 07            | Delhi                  | 0.38                           | 3.38    | 3.75    | 0.11   | 0.05  | 0.07   | 3.52   | 3.75    |
| 08            | Rajasthan              | 5.99                           | 48.90   | 54.89   | 4.47   | 1.45  | 20.40  | 28.56  | 54.89   |
| 09            | Uttar Pradesh          | 8.39                           | 179.36  | 187.74  | 14.14  | 1.47  | 67.56  | 104.57 | 187.74  |
| 10            | Bihar                  | 2.57                           | 47.47   | 50.04   | 6.20   | 1.03  | 29.35  | 13.46  | 50.04   |
| 11            | Sikkim                 | 0.02                           | 0.10    | 0.12    | 0.01   | 0.03  | 0.04   | 0.05   | 0.12    |
| 12            | Arunachal Pradesh      | 0.10                           | 0.32    | 0.42    | 0.01   | 0.31  | 0.04   | 0.06   | 0.42    |
| 13            | Nagaland               | 0.22                           | 1.12    | 1.33    | 0.07   | 1.15  | 0.01   | 0.10   | 1.33    |
| 14            | Manipur                | 1.15                           | 3.35    | 4.49    | 0.10   | 1.10  | 0.31   | 2.98   | 4.49    |
| 15            | Mizoram                | 1.29                           | 2.42    | 3.72    | 0.13   | 3.51  | 0.01   | 0.07   | 3.72    |
| 16            | Tripura                | 0.16                           | 1.18    | 1.34    | 0.15   | 0.04  | 0.30   | 0.86   | 1.34    |
| 17            | Meghalaya              | 1.19                           | 1.83    | 3.01    | 0.06   | 2.81  | 0.00   | 0.14   | 3.01    |
| 18            | Assam                  | 4.07                           | 15.80   | 19.86   | 1.57   | 1.42  | 3.72   | 13.16  | 19.86   |
| 19            | West Bengal            | 4.42                           | 38.84   | 43.26   | 4.28   | 0.39  | 4.28   | 34.31  | 43.26   |
| 20            | Jharkhand              | 0.75                           | 17.44   | 18.19   | 1.41   | 0.73  | 7.98   | 8.07   | 18.19   |
| 21            | Orissa                 | 2.16                           | 17.44   | 19.61   | 0.98   | 0.46  | 5.44   | 12.73  | 19.60   |
| 22            | Chhattisgarh           | 2.09                           | 20.68   | 22.77   | 2.85   | 3.52  | 9.46   | 6.93   | 22.77   |
| 23            | Madhya Pradesh         | 10.18                          | 96.82   | 107.00  | 13.65  | 7.02  | 51.44  | 34.89  | 107.00  |
| 24            | Gujarat                | 23.40                          | 206.43  | 229.83  | 4.90   | 3.47  | 18.09  | 203.37 | 229.83  |
| 25            | Daman & Diu            | 0.01                           | 0.58    | 0.59    | 0.01   | 0.00  | 0.02   | 0.56   | 0.59    |
| 26            | Dadra & Nagar Haveli   | 0.04                           | 1.68    | 1.72    | 0.02   | 0.01  | 0.05   | 1.64   | 1.72    |
| 27            | Maharashtra            | 8.98                           | 77.61   | 86.59   | 4.88   | 1.50  | 11.97  | 68.24  | 86.59   |
| 28            | Andhra Pradesh         | 5.23                           | 40.47   | 45.69   | 2.03   | 0.58  | 15.53  | 27.56  | 45.69   |
| 29            | Karnataka              | 26.68                          | 109.51  | 136.19  | 16.58  | 5.82  | 64.10  | 49.69  | 136.19  |
| 30            | Goa                    | 0.33                           | 2.30    | 2.62    | 0.04   | 0.05  | 0.23   | 2.30   | 2.62    |
| 31            | Lakshadweep            | 0.00                           | 0.00    | 0.00    | 0.00   | 0.00  | 0.00   | 0.00   | 0.00    |
| 32            | Kerala                 | 38.30                          | 111.89  | 150.19  | 6.17   | 1.18  | 83.76  | 59.07  | 150.19  |
| 33            | Tamil Nadu             | 54.65                          | 179.23  | 233.88  | 18.12  | 2.46  | 176.61 | 36.69  | 233.88  |
| 34            | Puducherry             | 0.33                           | 1.12    | 1.45    | 0.08   | 0.02  | 0.90   | 0.45   | 1.45    |
| 35            | Andaman & Nicobar IIs. | 0.20                           | 0.55    | 0.75    | 0.04   | 0.01  | 0.10   | 0.61   | 0.75    |
|               | All India              | 214.65                         | 1349.32 | 1563.97 | 118.90 | 44.84 | 598.61 | 801.62 | 1563.97 |

The table 4.8 gives a summary of entrepreneurship by state, emphasising the percentage of women-owned businesses. With 214.65 thousand female-owned businesses, India demonstrates the substantial impact that women have had on the business environment. Women own 4.50 thousand businesses in Punjab, accounting for a total of 48.11 thousand enterprises. This translates to around 9.36% of overall firms in Punjab being female-led, indicating a moderate degree of female entrepreneurial participation in comparison to states with significant female involvement, such as Tamil Nadu (54.65 thousand) and Kerala (26.63 thousand).

#### 4.4 Six Economic Census (2013-14)

In order to empower women, promote gender equality, and propel sustainable economic growth, women must have fair access to financial and economic resources.

12.4% of urban families were led by women, while 11.5% of rural households were headed by women, according to data from the 68th round of the National Sample Survey (NSS), which was carried out in 2011–12. Additionally, according to the 2011 Population Census, women's literacy rate is 65.46% and their labour force participation rate is 25.51%. In a variety of industries, women are taking up more and more leadership positions in decision-making processes. Comprehensive data on women's entrepreneurship at the national level has been scarce, despite the regular gathering of data through censuses and surveys on women's health indicators, literacy rates, labour force participation, and other important characteristics. In order to close this disparity, The Sixth Economic Census collected detailed information on Indian enterprises, including gender, social group, economic activity, employment (including both employed and unhired workers), religious affiliation, and funding sources. With women running 8.05 million of the country's 58.5 million businesses, or 13.76% of the total, this census showed that women entrepreneurs are essential to the Indian economy. In addition, these women-owned businesses employ 13.48 million people, providing a substantial contribution to the Indian workforce as they account for 10.24% of all employment in a variety of industries.

According to the Sixth Economic Census, 8.05 million firms are owned and run by women, making up 13.76% of all businesses in the country. This shows the important role those women entrepreneurs play in the Indian business environment. With 13.48 million employees, these businesses account for 10.24% of all employment in the country.

**Employment Structure:** Micro-enterprises are common, as seen by the 83.19% of workers who worked for companies with fewer than ten employees. **Sectoral Distribution:** The majority of women-owned enterprises (34.3%) were in the agricultural sector, with cattle rearing making up the largest portion (31.6%). Women entrepreneurs found that manufacturing (29.8%) and retail commerce (17.8%) were important non-agricultural sectors. **Self-Help Groups:** We found 0.19 million Self-Help Groups, 89% of which were classified as "Own Account Establishments" exclusively for women. The significant contributions made by female entrepreneurs to the Indian economy are highlighted by this census. The

socioreligious makeup of female entrepreneurs was as follows, per the Sixth Economic Census: Muslims made up 12.84% and Christians made up 5.2% of the total, while Hindus made up 65.6%. Kerala (11.35%), Andhra Pradesh (10.56%), West Bengal (10.33%), and Maharashtra (8.25%) were the next states with the greatest percentage of women-owned businesses, after Tamil Nadu (13.51%). An average of 1.67 employees per women-owned business was found.

**Table 4.9: The Breakdown of Women-Owned Businesses by Business Sector in States and Union Territories**

**Table 6.1: State/UT wise distribution of total number of Establishments under women entrepreneurship by type of establishment**

| State/UT               | Number of Establishments by type |                                |                | Percentage share of establishments |
|------------------------|----------------------------------|--------------------------------|----------------|------------------------------------|
|                        | Without Hired Workers            | With at least One Hired Worker | All            |                                    |
| 01 - Jammu & Kashmir   | 23012                            | 8280                           | 31292          | 0.39                               |
| 02 - Himachal Pradesh  | 45229                            | 3944                           | 49173          | 0.61                               |
| 03 - Punjab            | 83916                            | 27005                          | 110921         | 1.38                               |
| 04 - Chandigarh        | 4921                             | 862                            | 5783           | 0.07                               |
| 05 - Uttarakhand       | 26828                            | 4591                           | 31419          | 0.39                               |
| 06 - Haryana           | 113224                           | 11300                          | 124524         | 1.55                               |
| 07 - Delhi             | 50403                            | 20031                          | 70434          | 0.87                               |
| 08 - Rajasthan         | 193234                           | 54758                          | 247992         | 3.08                               |
| 09 - Uttar Pradesh     | 371730                           | 110649                         | 482379         | 5.99                               |
| 10 - Bihar             | 90115                            | 63495                          | 153610         | 1.91                               |
| 11 - Sikkim            | 4383                             | 921                            | 5304           | 0.07                               |
| 12 - Arunachal Pradesh | 4438                             | 1975                           | 6413           | 0.08                               |
| 13 - Nagaland          | 11840                            | 1817                           | 13657          | 0.17                               |
| 14 - Manipur           | 84550                            | 3736                           | 88286          | 1.1                                |
| 15 - Mizoram           | 12808                            | 3020                           | 15828          | 0.2                                |
| 16 - Tripura           | 13168                            | 1338                           | 14506          | 0.18                               |
| 17 - Meghalaya         | 21540                            | 7990                           | 29530          | 0.37                               |
| 18 - Assam             | 130338                           | 23820                          | 154158         | 1.91                               |
| 19 - West Bengal       | 762247                           | 69090                          | 831337         | 10.33                              |
| 20 - Jharkhand         | 19827                            | 34905                          | 54732          | 0.68                               |
| 21 - Odisha            | 223875                           | 25725                          | 249600         | 3.1                                |
| 22 - Chhattisgarh      | 62328                            | 15648                          | 77976          | 0.97                               |
| 23 - Madhya Pradesh    | 155898                           | 67507                          | 223405         | 2.77                               |
| 24 - Gujarat           | 403569                           | 125054                         | 528623         | 6.57                               |
| 25 - Daman & Diu       | 566                              | 239                            | 805            | 0.01                               |
| 26 - D & N Haveli      | 352                              | 952                            | 1304           | 0.02                               |
| 27 - Maharashtra       | 580337                           | 83963                          | 664300         | 8.25                               |
| 28 - Karnataka         | 492506                           | 53300                          | 545806         | 6.78                               |
| 29 - Goa               | 13539                            | 3117                           | 16656          | 0.21                               |
| 30 - Lakshadweep       | 329                              | 131                            | 460            | 0.01                               |
| 31 - Kerala            | 863797                           | 50120                          | 913917         | 11.35                              |
| 32 - Tamil Nadu        | 793646                           | 293963                         | 1087609        | 13.51                              |
| 33 - Puducherry        | 8192                             | 1977                           | 10169          | 0.13                               |
| 34 - A & N islands     | 2011                             | 502                            | 2513           | 0.03                               |
| 35 - Telangana         | 292512                           | 63974                          | 356486         | 4.43                               |
| 36 - Andhra Pradesh    | 736146                           | 113766                         | 849912         | 10.56                              |
| <b>All India</b>       | <b>6697354</b>                   | <b>1353465</b>                 | <b>8050819</b> | <b>100.00</b>                      |
|                        | <b>83.19%</b>                    | <b>16.81%</b>                  | <b>100.00%</b> |                                    |

An important percentage of India's 8050819 women-owned enterprises, 83.19% (6697354), do not employ anyone. On the other hand, 16.81% (1353465) of these businesses have at least one employee. Tamil Nadu leads with 1,087,609 establishments, accounting for 13.51% of the national total. A sizable proportion, 793,646, is businesses without paid personnel, while 293,963 have at least one employee. West Bengal comes in second with 831,337 establishments (10.33%),

including a remarkable number of 762,247 without employed personnel. States with a high proportion of women-led businesses include Karnataka (6.78%) and Maharashtra (8.28%). Small states and union territories, such as Lakshadweep, Daman & Diu, and Andaman & Nicobar Islands, contribute only significantly to the total due to their small populations and economies.

Punjab has 110,921 establishments (1.38% share), of which 83,916 (70%) are without hired personnel. 27,005 enterprises (30%) have at least one employed worker. The state has a moderate amount of female-led entrepreneurial activity, primarily in smaller, self-operated firms.

**Table 4.10: Growth of Establishment (%)**

| State/UT          | Growth in Establishments (%) |              |              |
|-------------------|------------------------------|--------------|--------------|
|                   | Rural                        | Urban        | Combined     |
| Jammu & Kashmir   | 65.31                        | 48.95        | 58.16        |
| Himachal Pradesh  | 61.22                        | 54.77        | 59.96        |
| Punjab            | 58.62                        | 28.54        | 42.56        |
| Chandigarh        | -70.35                       | 44.25        | 30.53        |
| Uttarakhand       | 18.94                        | 30.71        | 23.52        |
| Haryana           | 43.58                        | 39.04        | 41.53        |
| Delhi             | -52.78                       | 18.47        | 15.98        |
| Rajasthan         | 56.39                        | 41.18        | 50.56        |
| Uttar Pradesh     | 90.00                        | 39.94        | 67.38        |
| Bihar             | 45.19                        | 31.95        | 40.99        |
| Sikkim            | 63.02                        | 190.10       | 100.07       |
| Arunachal Pradesh | 12.54                        | 72.83        | 33.41        |
| Nagaland          | 75.90                        | 82.13        | 78.66        |
| Manipur           | 151.96                       | 83.31        | 121.07       |
| Mizoram           | 18.13                        | 26.90        | 23.58        |
| Tripura           | 6.93                         | 84.52        | 27.67        |
| Meghalaya         | 34.83                        | 19.93        | 29.86        |
| Assam             | 114.90                       | 92.31        | 107.99       |
| West Bengal       | 24.48                        | 74.01        | 41.36        |
| Jharkhand         | 22.34                        | 47.31        | 32.29        |
| Odisha            | 12.38                        | 28.42        | 15.73        |
| Chhattisgarh      | 21.53                        | 29.90        | 24.17        |
| Madhya Pradesh    | 27.59                        | 26.44        | 27.04        |
| Gujarat           | 79.77                        | 49.18        | 66.32        |
| Daman & Diu       | -67.72                       | 120.85       | 4.85         |
| D & N Haveli      | -29.87                       | 148.65       | 35.04        |
| Maharashtra       | 59.93                        | 35.85        | 47.79        |
| Karnataka         | 9.17                         | 24.81        | 15.01        |
| Goa               | -10.98                       | 77.37        | 33.03        |
| Lakshadweep       | -59.73                       | 141.54       | 16.18        |
| Kerala            | -13.53                       | 123.15       | 20.59        |
| Tamil Nadu        | 0.75                         | 39.05        | 15.58        |
| Puducherry        | 8.23                         | 29.11        | 22.04        |
| A & N islands     | 72.04                        | 107.37       | 83.64        |
| Telangana         | 60.46                        | 108.49       | 77.94        |
| Andhra Pradesh    | 52.63                        | 55.88        | 53.46        |
| <b>All India</b>  | <b>38.37</b>                 | <b>47.13</b> | <b>41.79</b> |

#### 4.4.1 EMPLOYMENT

Across all Indian women-owned companies, 13.45 million persons were employed. With 38.54% (5.18 million) working in cities and 61.46% (8.2 million) in rural regions, this workforce is geographically dispersed. Regarding employment structure, 64.5% (8.67 million) of people worked in establishments without hired assistance, whilst 35.5% (4.77 million) of people worked in establishments with hired personnel.

**Table 4.11: Distribution By State/UT of The Total Number of Employees in Women-Owned Businesses, Broken Down By Kind Of Business, And The Percentage Of Total Jobs In Each State/UT.**

| State/UT               | Total Number of Persons Employed |                                |                 | Percentage share in total employment |
|------------------------|----------------------------------|--------------------------------|-----------------|--------------------------------------|
|                        | Without Hired Workers            | With at least One Hired Worker | Total           |                                      |
| 01 - Jammu & Kashmir   | 28471                            | 40596                          | 69067           | 0.51                                 |
| 02 - Himachal Pradesh  | 49974                            | 20549                          | 70523           | 0.52                                 |
| 03 - Punjab            | 102642                           | 113895                         | 216537          | 1.61                                 |
| 04 - Chandigarh        | 5946                             | 4415                           | 10361           | 0.08                                 |
| 05 - Uttarakhand       | 33340                            | 32663                          | 66003           | 0.49                                 |
| 06 - Haryana           | 135616                           | 72739                          | 208355          | 1.55                                 |
| 07 - Delhi             | 63818                            | 95603                          | 159421          | 1.19                                 |
| 08 - Rajasthan         | 260517                           | 178818                         | 439335          | 3.27                                 |
| 09 - Uttar Pradesh     | 554445                           | 374660                         | 929105          | 6.91                                 |
| 10 - Bihar             | 117045                           | 165477                         | 282522          | 2.1                                  |
| 11 - Sikkim            | 5439                             | 3627                           | 9066            | 0.07                                 |
| 12 - Arunachal Pradesh | 5493                             | 8586                           | 14079           | 0.1                                  |
| 13 - Nagaland          | 14290                            | 13233                          | 27523           | 0.2                                  |
| 14 - Manipur           | 96938                            | 13884                          | 110822          | 0.82                                 |
| 15 - Mizoram           | 15940                            | 10387                          | 26327           | 0.2                                  |
| 16 - Tripura           | 14951                            | 4929                           | 19880           | 0.15                                 |
| 17 - Meghalaya         | 28625                            | 30076                          | 58701           | 0.44                                 |
| 18 - Assam             | 162675                           | 90397                          | 253072          | 1.88                                 |
| 19 - West Bengal       | 1043926                          | 328804                         | 1372730         | 10.21                                |
| 20 - Jharkhand         | 27266                            | 91147                          | 118413          | 0.88                                 |
| 21 - Odisha            | 331875                           | 113828                         | 445703          | 3.31                                 |
| 22 - Chhattisgarh      | 92589                            | 55008                          | 147597          | 1.1                                  |
| 23 - Madhya Pradesh    | 213446                           | 185119                         | 398565          | 2.96                                 |
| 24 - Gujarat           | 610804                           | 390452                         | 1001256         | 7.45                                 |
| 25 - Daman & Diu       | 657                              | 1266                           | 1923            | 0.01                                 |
| 26 - D & N Haveli      | 437                              | 3982                           | 4419            | 0.03                                 |
| 27 - Maharashtra       | 704021                           | 393855                         | 1097876         | 8.16                                 |
| 29 - Karnataka         | 598378                           | 320661                         | 919039          | 6.83                                 |
| 30 - Goa               | 15551                            | 13188                          | 28739           | 0.21                                 |
| 31 - Lakshadweep       | 545                              | 404                            | 949             | 0.01                                 |
| 32 - Kerala            | 962144                           | 184881                         | 1147025         | 8.53                                 |
| 33 - Tamil Nadu        | 1051776                          | 804910                         | 1856686         | 13.81                                |
| 34 - Puducherry        | 9687                             | 10340                          | 20027           | 0.15                                 |
| 35 - A & N islands     | 2928                             | 2053                           | 4981            | 0.04                                 |
| 36 - Telangana         | 353257                           | 233289                         | 586546          | 4.36                                 |
| 37 - Andhra Pradesh    | 958505                           | 366504                         | 1325009         | 9.85                                 |
| <b>All India</b>       | <b>8673957</b>                   | <b>4774225</b>                 | <b>13448182</b> | <b>100.00</b>                        |

#### **4.4.2 ESTABLISHMENT AND EMPLOYMENT GROWTH RATES FROM 2005 (FIFTH EC) TO 2013 (SIXTH EC)**

Between the Fifth and Sixth ECs, there was a total increase in businesses and workers of 41.79% and 38.13%, respectively. Both rural and urban India had an increase in establishments of 38.37% and 47.13%, respectively. Employment growth also showed a similar pattern, increasing by 34.78% in rural India and 41.89% in urban India between the 2005 and 2013 Economic Censuses (ECs). With the exception of crops, public administration, defence, and mandatory social security services, the accompanying table shows the percentage change in the total number of establishments between States/UTs between the Fifth EC (2008) and the Sixth EC (2013).

#### **Several important facts regarding women entrepreneurs in India are revealed by the Sixth Economic Census, including:**

- According to the Sixth Economic Census (2013), there were 58.5 million active establishments. According to the survey, 40.52% of businesses, or over 23.7 million, were located in cities, but a higher percentage, 59.48%, or 34.8 million businesses, were located in rural areas.
- Owners of the businesses made up 89.39% of the total.
- In 58.5 million businesses, there were 131.29 million people working. Highlights of the Sixth Economic Census Out of the total 131.29 million people, 67.89 million people (51.71%) worked in rural areas, and 63.4 million people (48.29%) in urban areas. Approximately 73.14 million people (55.71%) were employed in establishments with at least one hired worker, compared to 58.15 million people (44.29%) in Own Account Establishments.
- Around 22.88 million people (17.42%) were employed by agricultural establishments, and over 108.41 million (82.58%) were employed by non-agricultural establishments.
- There were 8.05 million businesses overall that were owned by women (13.76%). 13.45 million people (10.24%) received employment from these establishments, of which 83.19% were unemployed. 88.8% of the workers were employed by businesses that had fewer than 10 employees. Self Help

Groups (SHGs) totalled 0.19 million, with 89% of those being women-only Own Account Establishments

- A little over 34.3% of businesses owned by women were engaged in agricultural pursuits, with cattle holding the lion's share with a share of 31.6%. Manufacturing and retail trade accounted for the majority of non-agricultural businesses held by women entrepreneurs, with respective percentages of 29.8% and 17.8%.
- The percentage of businesses owned by women entrepreneurs that belonged to different social and religious groups was as follows:
- Hindus make up 65.6% of the population, Muslims account for 12.84% of the population, while Christians make up 5.2%. □ Tamil Nadu (13.51%) had the highest percentage of businesses owned by women entrepreneurs among the states, followed by Kerala (11.35%), Andhra Pradesh (10.56%), West Bengal (10.33%), and Maharashtra (8.25%).
- For women-run businesses, the average employment per firm was determined to be 1.67.
- In addition to crop production, plantations, public administration, defence, and mandatory social security, the EC listed all establishments involved in diverse agricultural and non-agricultural activities.

In India, MSMEs constitute a vital component of the economy, providing substantial job possibilities at relatively lower capital costs than large businesses. Additionally, they help industrialize rural and underdeveloped areas. In India, MSMEs constitute a vital component of the economy, providing substantial job possibilities at relatively lower capital costs than large businesses. Additionally, they help industrialise rural and underdeveloped areas, which reduces regional disparities and promotes a more equitable distribution of wealth and national income.

**Table 4.12: Percentage Distribution Of Entreprises In Rural And Urban Areas (Male/Female Ownership ) Category Wise ) (2016)**

| Sector | Male  | Female | All |
|--------|-------|--------|-----|
| Rural  | 77.76 | 22.24  | 100 |
| Urban  | 81.58 | 18.42  | 100 |
| All    | 79.63 | 20.37  | 100 |

**Table 4.13: Percentage Distribution of Enterprises Owned By Male /Female Entrepreneur Wise**

| Category | Male  | Female | All |
|----------|-------|--------|-----|
| Micro    | 79.56 | 20.44  | 100 |
| Small    | 94.74 | 5.26   | 100 |
| Medium   | 97.33 | 2.67   | 100 |
| All      | 79.63 | 20.37  | 100 |

(Source: Ministry of Statistics & Programme Implementation)

In 2016, female ownership of businesses in India, particularly in rural and urban areas, was significantly lower than male ownership. Overall, women owned 20.37% of businesses, with a somewhat larger share (22.24%) in rural areas than in urban areas (18.42%). When it comes to firm size, women were more represented in micro enterprises, owning 20.44% of them, but their ownership dropped dramatically in small (5.26%) and medium enterprises (2.67%). These data emphasise the hurdles that women experience in entrepreneurship, particularly as the enterprise's size grows, demonstrating gender discrepancies in business ownership and operation

**Note:** The seventh economic census fieldwork is finished. However, because some states and union territories still need to approve the results, the finalisation of the nationwide results has been delayed. Ten States/UTs are still awaiting an approval decision, while twelve States/UTs have not yet approved the preliminary results. Because of the delay in getting approvals from all participating companies, the 7th Economic Census data have not yet been released in their finalized form.

The non-participation of West Bengal posed a serious obstacle to the 7th Economic Census. The Ministry made multiple attempts to communicate and discuss with West Bengal government officials at different levels, but no agreement could be achieved. A major barrier to the finalisation of the 7th Economic Census's countrywide results has been this non-participation.

**Table 4.14: Comparison of Growth and Development of MSME Census**

| S. No | Year   | Growth   |
|-------|--|--|
| 1.    | <b>3<sup>rd</sup> All India census of MSME (2001-2005)</b> | Punjab has a moderate performance in women's entrepreneurship when compared to other Indian states. The state has 30,190 enterprises managed by women and 29,068 women-owned enterprises, accounting for around 3.03% and 2.73% of the national totals, respectively. This tiny gap between management and ownership implies that, while women play active roles in corporate management, there may still be impediments to ownership, such as restricted access to resources or societal restraints. Punjab outperforms its neighbouring states, Himachal Pradesh and Chandigarh, but falls below larger states like as Uttar Pradesh and Rajasthan. Increasing women's participation in tourism could have a transformative impact, particularly in areas such as handicrafts, heritage-based companies, and hospitality initiatives. Punjab's rich cultural legacy, including the Golden Temple and traditional crafts, provides numerous prospects for female entrepreneurs to succeed in tourism. To close gender inequalities, the government might prioritise |

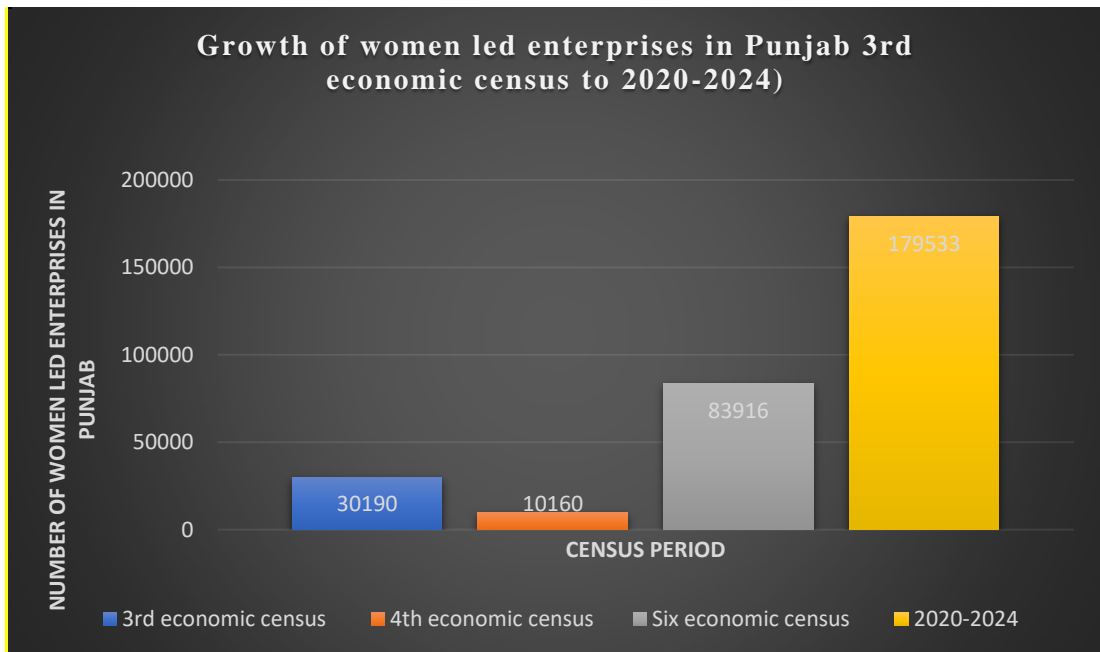
|    |   |   |
|----|---|---|
|    |   | enhancing women's access to finance, providing entrepreneurial training, and cultivating networks for collaboration and mentoring. These initiatives would increase women's economic involvement while also aligning with Sustainable Development Goals (SDG) 5 on gender equality and SDG 8 on decent work and economic growth.  |
| 2. | <b>4th All India census MSME (2006-2011)</b>      | The Punjab entrepreneurship landscape displays major gender and social inequities. Women own only 1.30 lakh (about 2.7%) of the state's 48.11 lakh firms, whereas male entrepreneurs hold 46.80 lakh, emphasising the significant gender imbalance. This disparity highlights the impact of conventional gender norms and social institutions on economic engagement in Punjab. Addressing these gaps, particularly by supporting female entrepreneurs, has the potential to alter industries such as tourism. Encouraging female engagement in tourism-related firms supports Using Punjab's rich cultural and historical resources, promoting gender equality, and establishing fair economic opportunities, this project seeks to achieve Sustainable Development Goals 5 and 8. |
| 3. | <b>6<sup>th</sup> Economic Census (2013-2015)</b> | Punjab has a total of 1,10,921 establishments under women entrepreneurship, with 83,916 (75.6%) operating without hired workers, indicating a dominance of small-scale or self-run ventures, and 27,005 (24.4%) operating with at least one hired worker, indicating a lower share of businesses that have scaled up. These establishments account for approximately 1.38% of all women-led businesses in   |

|                  |  |  |
|------------------|--|--|
|                  |  | <p>the country. While the majority are micro-enterprises, such as home-based firms or retail units, the low proportion of businesses with hired employees emphasises scaling issues, most likely due to a lack of financial resources, skill training, and market opportunities. Punjab's women entrepreneurs have considerable potential to contribute to the tourism sector through activities like handicrafts, traditional culinary initiatives, and homestay services that match with the state's rich cultural heritage. To increase their influence, specific policies such as financial assistance, skill development in tourism and hospitality, and promotion of women-led tourist projects could enable women entrepreneurs to build their enterprises and contribute to inclusive economic growth.</p> |
| <p><b>4.</b></p> | <p><b>7<sup>th</sup> Economic Census (2016-2019)</b></p> | <p>The seventh economic census fieldwork is finished. Nevertheless, awaiting permissions from a number of states and union territories have caused a delay in the finalisation of nationwide results. In particular, ten States/UTs are still awaiting an approval decision, while twelve States/UTs have not yet approved the provisional results. The entire and finalised findings of the 7th Economic Census have not been released because of the delay in getting approvals from all participating companies.</p> <p>The 7th Economic Census did not cover West Bengal. A resolution was never reached, even though the Ministry made multiple attempts to communicate and discuss with West Bengal officials at different</p>   |

|           |  |   |
|-----------|--|---|
|           |  | levels.   |
| <b>5.</b> | <b>Udyam Registered Data (2020-2024)</b> | Punjab has 1,79,533 women-owned MSMEs, ranking 10th among Indian states in this category. There are 1,77,253 micro-firms, which dominate the sector, followed by 2,191 small enterprises and 89 medium enterprises. These women-led MSMEs employ 6,77,559 people, underlining their importance in the state's economy. With an investment of ₹3,966.4 crores, these firms earn an incredible ₹55,357.98 crores in revenue. The strong presence of women-owned businesses in Punjab demonstrates their growing contribution to economic growth, but there is still room to expand their scope and effect through targeted policy interventions, access to financial resources, and entrepreneurial support programs. |

The bar graph, which includes estimated numbers for the years 2020–2024, shows the growth trend of women-led enterprises in Punjab over the course of the third, fourth, and sixth economic censuses. The number of women-owned enterprises is expected to rise significantly, with a steady increasing trend, reaching an estimated 179,533 units by 2020–2024. Given their critical role in propelling the state's economic development, this trend clearly indicates Punjab's rising commitment to assisting female entrepreneurs.

**Graph 4.1: Growth of Women Led Enterprises in Punjab**



**(Source: Author Compilation)**

Punjab's MSME sector would consist of 1,79,533 units between 2020 and 2024, with 1,77,253 micro, 2,191 small, and 89 medium firms providing employment for 6,77,559 people. The state has a total investment of ₹3,966.4 crores and a turnover of ₹55,357.98 crores, demonstrating its strong industrial activity and economic contribution. Ranked 10th nationally, Punjab has demonstrated consistent growth and a significant presence in the MSME sector, highlighting its importance in fostering regional employment and entrepreneurship.

In the third economic census, women play an important role in entrepreneurship, managing 30,190 enterprises and owning 29,068 women-led businesses, demonstrating their active participation in the MSME sector. This demonstrates a strong entrepreneurial spirit among women in the state, which contributes to job creation and economic development. Punjab's considerable presence of women in business demonstrates continued progress towards gender inclusiveness and empowerment, which aligns with national and global sustainable development goals.

There are 48,110 privately held firms in Punjab, according to the Fourth Economic Census, indicating a robust entrepreneurial landscape. The fact that 10,160 of these companies are run by female entrepreneurs as opposed to 37,950 by male

entrepreneurs shows how important they are. As the state places more and more focus on creating an inclusive and balanced entrepreneurial ecosystem, this data highlights the vibrant nature of Punjab's commercial sector, which is led by both male and female entrepreneurs.

In the six economic censuses, Punjab makes a significant contribution to women's entrepreneurship, with 83,916 firms run by women entrepreneurs. 27,005 establishments employ at least one worker, whereas 56,911 do not. Punjab accounts for 1.38% of all women-owned businesses in India, demonstrating the state's expanding support for female-led enterprises and their role in promoting local economic development.

Comparing Punjab's performance across economic censuses reveals the state's growth trend in women's entrepreneurship. In the third economic census, Punjab had 30,190 firms controlled by women, indicating a foundational level of active female engagement in industry. By the fourth economic census, this presence had grown dramatically, with women managing 10.16 thousand enterprises, or 21% of individual-owned firms, showing a shift towards gender inclusion in entrepreneurship. In the sixth economic census, Punjab's contribution to women's entrepreneurship peaked at 83,916 women-led firms, with 27,005 employing workers and 56,911 operating without hired labour, accounting for 1.38% of India's women-owned enterprises. This increase illustrates a progressive trend in female entrepreneurial activity, with the sixth census showing the highest representation of women entrepreneurs in terms of raw numbers and formal job creation, while the third census reflects the early phases of this development.

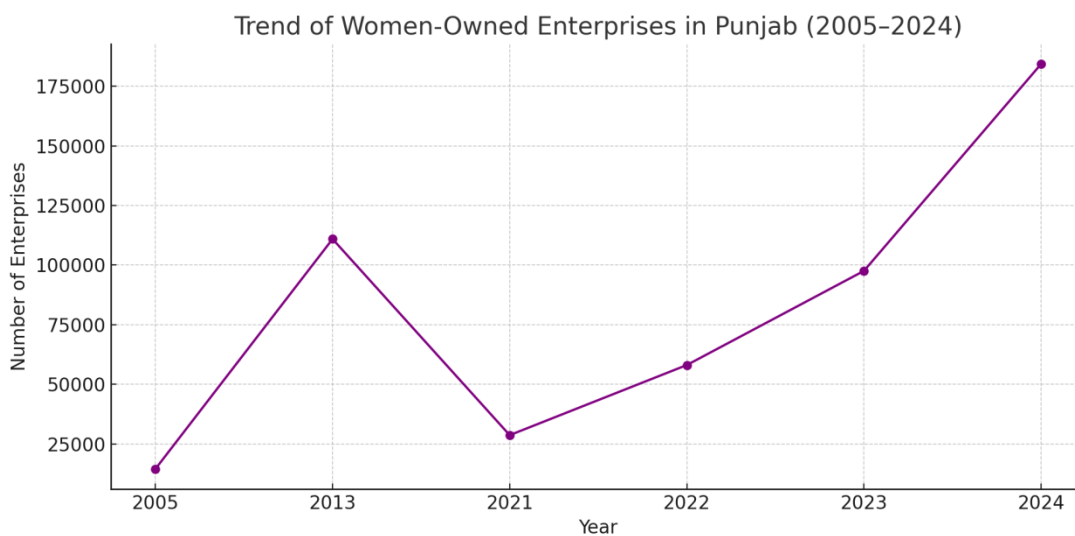
#### **Growth and sectoral trends of women-owned enterprises in Punjab (2005-2024)**

This study provides a comprehensive overview of the growth and sectoral diversification of women-owned enterprises in Punjab, based on data from the 5th and 6th economic censuses and the Udyam Registration Portal (2021-2024). The trend shows a strong shift from informal, rural-based enterprises to formal, digitally registered businesses, especially in manufacturing, services, and tourism sectors.

**Table 4.15 Summary table: Women-owned Enterprises in Punjab (2005-2024)**

| Year /Source              | Number of Enterprises | Key Highlights   |
|---------------------------|-----------------------|--|
| 2005 (5 <sup>th</sup> EC) | 14,512                | Rural, agriculture - dominant, informal setup          |
| 2013 (6 <sup>th</sup> EC) | 110,921               | Urban shift, more manufacturing and retail semi-formal |
| 2021                      | 28,678                | Digital registration begins via Udyam                  |
| 2022                      | 58,074                | Formalization increases, digital services rise         |
| 2023                      | 97,560                | Tourism and retail-led growth                          |
| 2024                      | 184,312               | Expansion across sectors, significant MSME inclusion   |

**Graph 4.2 :Trend graph 2005-2024**

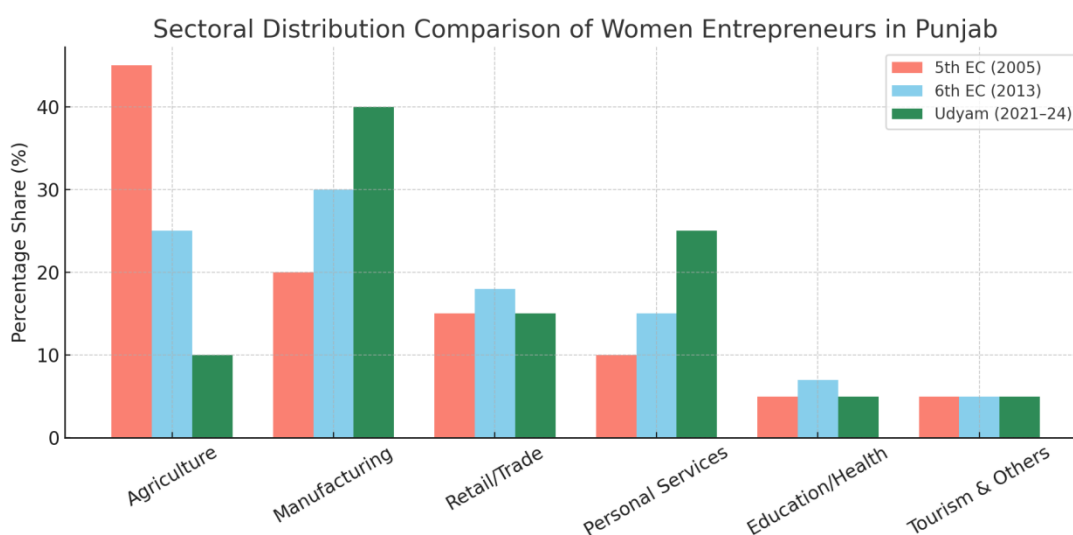


The line chart shows the number of women-owned enterprises over the years. There is a clear growth trajectory:

- 2005: 14,512 units, mostly informal and rural
- 2013: 110,921 units, more urban, manufacturing-led
- 2021–2024: Growth from 28,678 to 184,312 due to Udyam registration

This trend reflects improved access to policy, digital inclusion, and formalization of enterprises.

Graph 4.3: Sectoral Comparison graph



This chart illustrates how sectoral preferences have shifted:

- Agriculture dropped from 45% (2005) to 10% (2024)
- Manufacturing grew from 20% to 40%
- Personal services and tourism saw a steady rise

This indicates a transition from survival-based rural work to urban and semi-urban MSMEs, often digitally enabled or supported by schemes.

Punjab has experienced a remarkable transformation in women entrepreneurship. The data highlights a shift from informal, agriculture-dominated self-employment to formal MSMEs in diverse sectors. This transition has been supported by policy initiatives, improved credit and digital access, and rising socio-economic aspirations among women.

## Chapter: 5

### Data Analysis

#### 5.1 Introduction

In this section of the study, the researcher evaluated the primary data that was gathered through questionnaires from women entrepreneurs in the Punjab state tourism sector. The Statistical Software for Social Sciences (SPSS) is statistical software that the researcher utilizes to access various statistical techniques for data analysis.

#### 5.2. Demographic Profile of Women Entrepreneurs

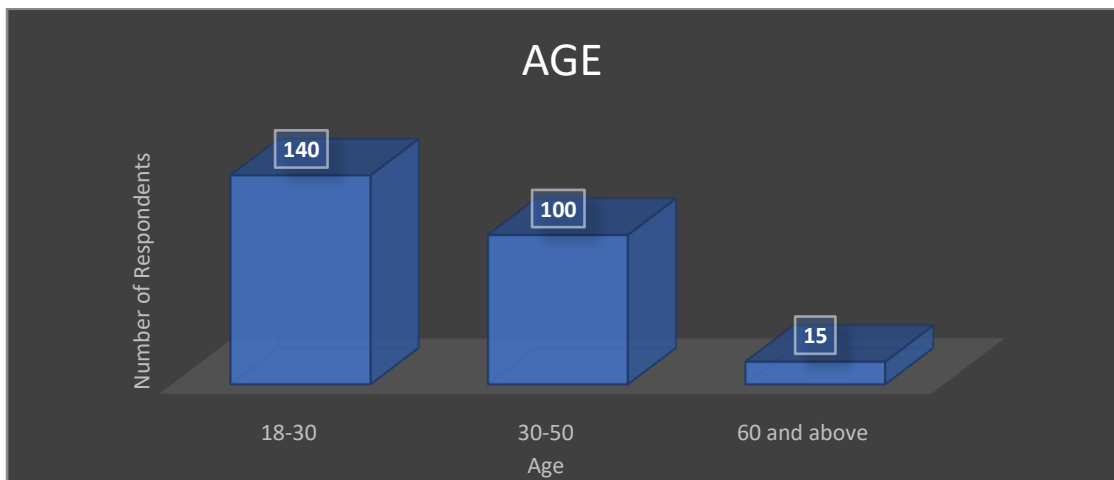
##### 5.2.1 Age-Wise Classification of Respondents

Age is a main factor when starting up any kind of business. Age-wise classification is presented in Table 4.2

**Table 5.1: Age of the Respondent**

| Age          | No  | %     |
|--------------|-----|-------|
| 18-30        | 140 | 54.90 |
| 30-50        | 100 | 39.21 |
| 60 and above | 15  | 5.89  |
| Total        | 255 | 100   |

**Graph 5.1: Age of The Respondent**



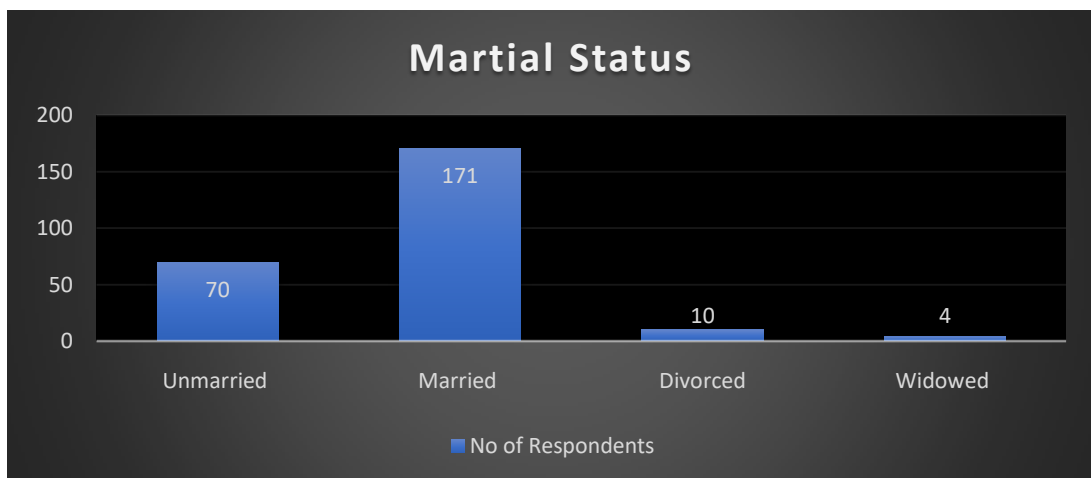
The majority of respondents were between age of 18 to 30 years which presents 54.90% (140) of total respondents and the distribution among different age 30 to 50(39.21%) and 60 years and above was total 15 (5.89%) respondents out of total 255 respondents.

### 5.2.2 Martial Status

**Table 5.2: Martial Status**

| <b>Marital Status</b> | <b>No of Respondents</b> | <b>%</b>   |
|-----------------------|--------------------------|------------|
| Unmarried             | 70                       | 27.45      |
| Married               | 171                      | 67         |
| Divorced              | 10                       | 3.92       |
| Widowed               | 4                        | 1.56       |
| <b>Total</b>          | <b>255</b>               | <b>100</b> |

**Graph 5.2: Martial status**



The table summarises the marital status of the study's 255 respondents. The majority, 171 respondents (67%), are married, demonstrating that the bulk of participants are in committed partnerships. The second largest group consists of 70 unmarried respondents, accounting for 27.45% of the overall sample. A smaller number of 10 respondents (3.92%) are divorced, while only 4 (1.56%) are widowed. This distribution demonstrates that married women outnumber unmarried, divorced, and widowed women.

### 5.2.3 Educational Background

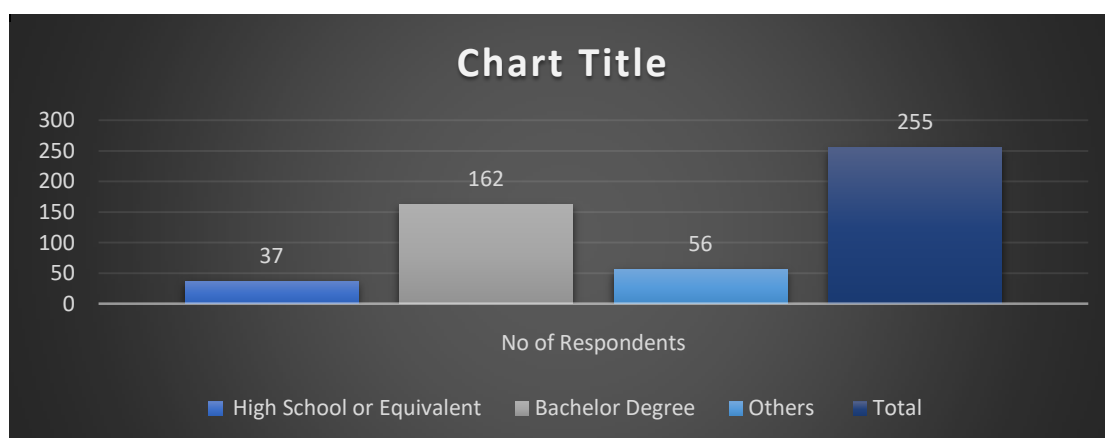
One of the best tools for eradicating poverty and promoting health, gender equality, peace, and stability is education, which also acts as a significant development driver. The respondent's educational backgrounds are shown in Table 5.3.

**Table 5.3: Education Background**

| Education                 | No of Respondents | %          |
|---------------------------|-------------------|------------|
| High School or Equivalent | 37                | 11.37      |
| Bachelor Degree           | 162               | 63.5       |
| Others                    | 56                | 22         |
| <b>Total</b>              | <b>255</b>        | <b>100</b> |

The table shows the educational backgrounds of the 255 participants in the study. A total of 37 respondents (11.37%) finished high school or an equivalent degree of education. The largest group, consisting of 162 respondents (63.5%), has a bachelor's degree, indicating a considerable representation of higher-educated people. Additionally, 56 respondents (22%) fall into the "Others" category, which most likely includes those with postgraduate degrees or diplomas. This educational distribution demonstrates that a substantial proportion of respondents had a higher level of education, particularly a bachelor's degree, which may play an important role in developing their entrepreneurial talents and decision-making in the tourism industry.

**Graph 5.3: Education Background**



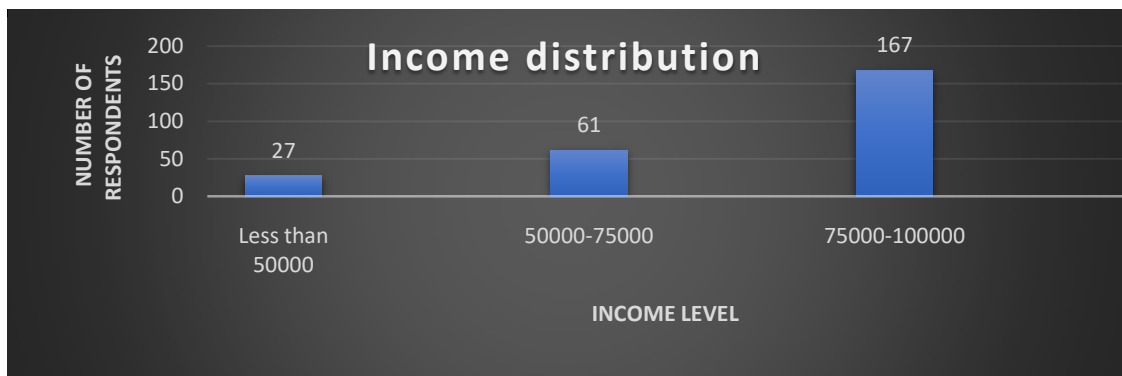
#### 5.2.4: Income Level

**Table 5.4: Income Level**

| Income level    | No of Respondents | %    |
|-----------------|-------------------|------|
| Less than 50000 | 27                | 10.6 |
| 50000-75000     | 61                | 24   |
| 75000 and above | 167               | 65.4 |
| Total           | 255               | 100  |

The table shows the income levels of the 255 respondents to the research. The majority, 167 respondents (65.4%), earn between Rs.75,000 and above, showing that most participants fall into this income group. The second largest group is made up of 61 respondents (24%) who make between 50,000 and 75,000, with 27 respondents (10.6%) earning less than 50,000. This income distribution demonstrates that the majority of female entrepreneurs in the tourist sector earn relatively higher wages, with a smaller minority earning lower incomes.

**Graph 5.4: Income level**



#### 5.2.5 Type of Respondents

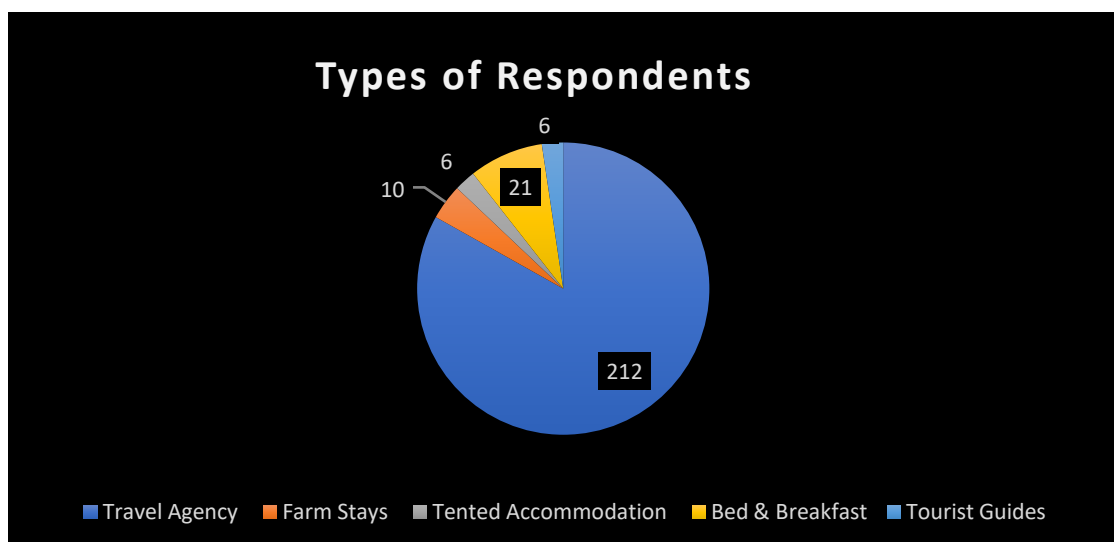
**Table 5.5: Type of Respondents**

| Industry      | No of Respondents | %     |
|---------------|-------------------|-------|
| Travel Agency | 212               | 83.14 |

|                      |     |      |
|----------------------|-----|------|
| Farm Stays           | 10  | 3.93 |
| Tented Accommodation | 6   | 2.35 |
| Bed & Breakfast      | 21  | 8.23 |
| Tourist Guides       | 6   | 2.35 |
| Total                | 255 | 100  |

The table shows the distribution of responders across various industries in the tourism sector. The travel agency industry is the most prominent sector among the participants, with 212 responses (83.14%). Smaller groups work in farm stays (10 respondents, 3.93%), tented accommodation (6 respondents, 2.35%), bed and breakfasts (21 respondents, 8.23%), and as tourist guides (6 respondents, 2.35%). This data demonstrates the dominance of travel agencies in the sample while also indicating the presence of other specialised tourist initiatives, such as farm stays and bed-and-breakfast operations, albeit in a smaller proportion.

**Graph 5.5: Type of Respondents**



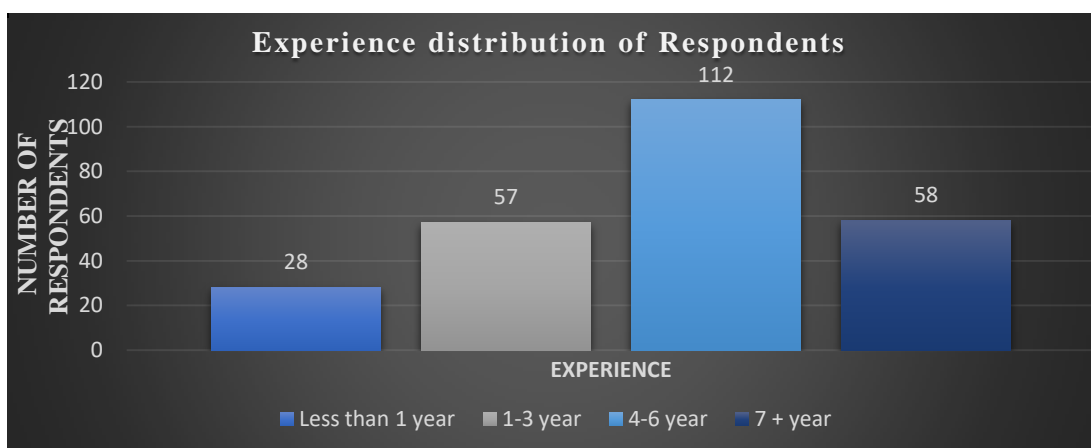
### 5.2.6 Yearsof Experience

**Table 5.6: Year of Experience**

| <b>Years</b>     | <b>No of Respondents</b> | <b>%</b>   |
|------------------|--------------------------|------------|
| Less than 1 year | 28                       | 11         |
| 1-3 year         | 57                       | 22.4       |
| 4-6 year         | 112                      | 43.9       |
| 7 + year         | 58                       | 22.7       |
| <b>Total</b>     | <b>255</b>               | <b>100</b> |

The table breaks down the years of experience among the study's 255 respondents. The largest group, 112 respondents (43.9%), had worked in the tourism industry for 4 to 6 years, demonstrating a sizable proportion of people with moderate experience. A close second, 58 respondents (22.7%), had more than 7 years of experience, indicating that a significant proportion of female entrepreneurs have extensive industry expertise. In addition, 57 respondents (22.4%) have 1 to 3 years of experience, indicating that this group is relatively new to the business. Finally, 28 respondents (11%) have less than one year of experience, indicating that they are just starting out as entrepreneurs. According to this distribution, the majority of respondents have been in the industry for several years.

**Graph5.6: Year of Experience**



### 5.3 Descriptive Statistics

**Table 5.7: Descriptive Statistics**

| Variable           | Items   | Mean | Std. Deviation | Skewness | Kurtosis |
|--------------------|---|------|----------------|----------|----------|
| <b>Push Factor</b> | To contribute to household income                           | 3.25 | 1.463          | -0.336   | -1.373   |
|                    | To gain financial independence                              | 3.46 | 1.438          | -0.513   | -1.16    |
|                    | To be rid of unemployment                                   | 3.92 | 1.208          | -1.025   | 0.034    |
|                    | To get a profitable business                                | 3.63 | 1.354          | -0.623   | -0.953   |
|                    | To provide additional income                                | 3.45 | 1.494          | -0.533   | -1.202   |
| <b>Pull Factor</b> | To have prestige by establishing my own business            | 4.07 | 1.226          | -1.329   | 0.641    |
|                    | Thinking that business ideas are the safest way to practice | 3.54 | 1.321          | -5.87    | -0.87    |
|                    | To prove myself   | 3.84 | 1.277          | -1.009   | -0.123   |

|  |  |      |              |       |              |        |         |
|--|--|------|--------------|-------|--------------|--------|---------|
|  | To provide a better life                       | 3.87 |              | 1.287 |              | -1.085 | 0.063   |
|  | To become a role model for other women         | 3.71 |              | 1.428 |              | -8.17  | -0.742  |
| <b>Common Challenges</b>               | Poor planning or lack of planning              | 3.51 | <b>17.77</b> | 1.686 | <b>7.411</b> | -0.568 | -1.433  |
|  | Gender inequality and gender discrimination    | 3.63 |              | 1.463 |              | -0.763 | -0.888  |
|  | Lack of self-confidence                        | 3.56 |              | 1.418 |              | -0.659 | -0.97   |
|  | Lack of balance between family, life, and work | 3.54 |              | 1.433 |              | -0.679 | -0.978  |
|  | Lack of Funding                                | 3.53 |              | 1.411 |              | -0.692 | -0.879  |
| <b>Business Development Challenges</b> | I have no problems                             | 3.29 | <b>17.12</b> | 1.514 | <b>7.398</b> | -0.159 | -0.1521 |
|  | Financial problems                             | 3.44 |              | 1.457 |              | -0.534 | -1.147  |
|  | Marketing issues                               | 3.34 |              | 1.476 |              | -0.434 | -1.257  |
|  | Lack of knowledge on the tourism business      | 3.53 |              | 1.438 |              | -0.679 | -0.953  |
|  | Problems connected                             | 3.52 |              | 1.513 |              | -0.587 | -1.171  |

|                               |   |      |       |       |       |         |        |
|-------------------------------|---|------|-------|-------|-------|---------|--------|
| <b>Women Entrepreneurship</b> | with staff training   |      |       |       |       |         |        |
|                               | I want to be economically independent   | 3.42 | 17.75 | 1.516 | 7.251 | -0.532  | -1.246 |
|                               | I can manage my time flexibly, both for business and for my family                | 3.29 | 17.75 | 1.527 | 7.251 | -0.399  | -1.367 |
|                               | I feel that I have a passion to explore my own potential through entrepreneurship | 3.33 | 17.75 | 1.501 | 7.251 | -0.4    | -1.329 |
|                               | I feel worthy of being recognized in society                                      | 3.81 | 17.75 | 1.351 | 7.251 | -0.911  | -0.486 |
|                               | I am proud to improve the standard of living for myself and my family             | 3.9  | 17.75 | 1.356 | 7.251 | -0.1063 | -0.192 |
|                               |   |      |       |       |       |         |        |

|                        |  |      |              |       |              |        |        |
|------------------------|--|------|--------------|-------|--------------|--------|--------|
| <b>Economic aspect</b> | Support of women entrepreneurs to eliminate poverty  | 3.63 | <b>17.96</b> | 1.383 | <b>6.331</b> | -0.65  | -0.938 |
|                        | Women entrepreneurs provide employment   | 3.87 |              | 1.186 |              | -1.009 | 0.118  |
|                        | Women Entrepreneurs are financially independent  | 4.02 |              | 1.15  |              | -1.205 | 0.659  |
|                        | Women Entrepreneurs find useful business opportunities that minimize cost and increase effectiveness | 3.54 |              | 1.318 |              | -0.542 | -0.921 |
|                        | like to have my own income or additional   | 2.9  |              | 1.294 |              | 0.081  | -1.122 |
| <b>Social Aspect</b>   | Women Entrepreneurs are social examples of overcoming  | 3.69 | <b>18.53</b> | 1.298 | <b>6.759</b> | -0.852 | -0.422 |

|   |      |  |       |        |        |
|---|------|--|-------|--------|--------|
| Challenge.  |      |  |       |        |        |
| Women Entrepreneurs promote culture and traditions through business operations  | 3.84 |  | 1.265 | -0.941 | -0.25  |
| Women Entrepreneurs equally contribute to the well-being of society             | 3.78 |  | 1.381 | -0.958 | -0.388 |
| Frequent participation in social activities and taking leadership               | 3.71 |  | 1.341 | -0.752 | -0.717 |
| Women Entrepreneurs practice and admire fair trade and fair business operations | 3.51 |  | 1.474 | -0.614 | -1.082 |

|                  |  |      |              |             |       |        |        |
|------------------|--|------|--------------|-------------|-------|--------|--------|
| <b>Political</b> | Women have a voice that affects tourism development  | 3.72 | <b>18.23</b> | <b>6.94</b> | 1.336 | -0.897 | -0.427 |
|                  | There are channels for me to share my interests about tourism  | 3.64 |              |             | 1.399 | -0.729 | -0.829 |
|                  | I believe be able to make family and business tourism-related decisions  | 3.58 |              |             | 1.366 | -0.711 | -0.781 |
|                  | The government empowers women to work in tourism and to change negative thoughts towards women working in tourism. | 3.67 |              |             | 1.436 | -0.796 | -0.792 |

|                      |   |      |              |       |              |        |        |
|----------------------|---|------|--------------|-------|--------------|--------|--------|
| <b>Environmental</b> | Women hold leadership positions in tourism/hospitality sectors in my country        | 3.62 | <b>18.32</b> | 1.403 | <b>6.754</b> | -0.764 | -0.757 |
|                      | I adopt the Regulatory  | 3.49 |              | 1.36  |              | -0.655 | -0.814 |
|                      | I participate in the promotion of environmental education and conservation          | 3.6  |              | 1.379 |              | -0.668 | -0.876 |
|                      | I Promote of sustainable development of Tourism products and related business areas | 3.66 |              | 1.37  |              | -0.798 | -0.641 |
|                      | Sustainability issues are a major concern to the tourism industry                   | 3.72 |              | 1.351 |              | -0.817 | -0.612 |

|  |   |      |  |       |  |        |        |
|--|---|------|--|-------|--|--------|--------|
|  |   |      |  |       |  |        |        |
|  | Reduction of resource use, minimizing waste and safeguarding environmental qualities, thus, preserving biodiversity | 3.85 |  | 1.294 |  | -1.022 | -0.135 |

### 5.3.1 Motivation of women entrepreneurs in the tourism sector

#### Push factor

The analysis of push factors motivating women to pursue tourist entrepreneurship reveals a wide range of influences. The factor "To contribute to household income" has a modest mean score of 3.25, with a large standard deviation (1.463) and negative skewness (-0.336), showing a range of responses and a proclivity for higher ratings, yet the flat distribution (kurtosis -1.373) suggests diverse perspectives. "To gain financial independence" has a somewhat higher mean of 3.46, considerable variability (SD 1.438), and a negative skew (-0.513), indicating that it is significant for many individuals. The most powerful motive is "to be rid of unemployment," with the greatest mean (3.92), low variability (SD 1.208), and a highly peaked distribution (kurtosis 0.034), showing broad agreement on its importance. To get a profitable business" has a mean of 3.63, moderate variability (SD 1.354), and a left-skewed, flatter distribution (skewness -0.623, kurtosis -0.953), indicating that it is relevant to the majority despite varying responses. Similarly, "To provide additional income" (mean 3.45, SD 1.494) has a tendency to higher ratings (skewness -0.533), but with considerable variability and a flat peak (kurtosis -1.202). Overall, unemployment is the most compelling motivator, followed by financial independence

and profitability, while the range of responses highlights individual variances in entrepreneurial motivation.

### **Pull factor**

The analysis of pull factors that motivate women to pursue entrepreneurship reveals a wide range of targets and personal goals. The category "To gain prestige by starting my own business" received the highest mean score of 4.07, suggesting widespread agreement among participants. Its comparatively low standard deviation (1.226) and high negative skewness (-1.329) imply a strong preference for higher ratings, while the positive kurtosis (0.641) implies a more concentrated set of replies. "Thinking that business ideas are the safest way to practise" has a moderate mean score of 3.54 and a standard deviation of 1.321. Its highly negative skewness (-5.87) and flat kurtosis (-0.870) indicate that participants have varying perceptions, with many leaning towards higher scores. The factor "To prove myself" has a mean of 3.84, indicating strong desire, with moderate variability (SD 1.277) and a left-skewed distribution (-1.009), indicating a preference for stronger agreement. Similarly, "To provide a better life" has a mean of 3.87, suggesting its significance as a motivation, with moderate variability (SD 1.287) and negative skewness (-1.085), indicating a concentration of higher ratings and a somewhat peaked distribution (kurtosis 0.063). Finally, "To become a role model for other women" has a mean score of 3.71, with higher variability (SD 1.428), a substantially negative skewness (-8.17), and a flatter distribution (kurtosis -0.742), demonstrating the variety of viewpoints on its significance. Overall, gaining prestige, proving oneself, and giving a better living emerge as strong motivators, but business safety and becoming a role model also have a major impact on entrepreneurial aspirations.

### **5.3.2 Challenges**

#### **Common Challenges**

Analysis of common issues faced by female entrepreneurs reveals several important obstacles. The factor "Poor or lack of planning" gets a mean score of 3.51, indicating moderate agreement among participants. Its large standard deviation (1.686) and negative skewness (-0.568) indicate that responses vary, with a preference for higher ratings, yet the flat distribution (kurtosis -1.433) reveals a range of perspectives.

"Gender inequality and discrimination" has a significantly higher mean of 3.63, indicating its high relevance as a challenge. The moderate standard deviation (1.463), negative skewness (-0.763), and flatter peak (kurtosis -0.888) imply that a large percentage of individuals regard it as a major issue. The factor "Lack of self-confidence" has a mean score of 3.56, considerable variability (SD 1.418), and a left-skewed distribution (-0.659), indicating that many people consider it a significant difficulty. Similarly, "lack of balance between family, life, and work" has a mean score of 3.54, with moderate variability (SD 1.433) and negative skewness (-0.679), indicating its importance among problems, as indicated by its flatter peak (kurtosis -0.978). Finally, the mean score for "Lack of funding" is 3.53, with a moderate standard deviation (1.411), negative skewness (-0.692), and flat kurtosis (-0.879), indicating that financial restrictions are widely recognised but vary in intensity across individuals. Overall, gender disparity, lack of self-confidence, and work-life balance emerge as important challenges. Overall, gender disparity, lack of self-confidence, and work-life balance appear as important hurdles, with inadequate planning and funding all playing significant roles in preventing women entrepreneurs.

### **Business development Challenges**

An analysis of business development problems faced by female tourism entrepreneurs identifies several major issues. The factor "I have no problems" has a mean score of 3.29, showing moderate agreement among participants, and a high standard deviation (1.514), demonstrating a wide range of responses. The slightly negative skewness (-0.159) and near-normal kurtosis (-0.1521) indicate a balanced distribution of opinions. "Financial problems" is identified as a substantial obstacle, with a mean of 3.44, moderate variability (SD 1.457), a left-skewed distribution (-0.534), showing a tendency towards higher ratings, and a flat peak (kurtosis -1.147), reflecting various experiences. Similarly, "Marketing issues" has a mean score of 3.34, moderate variability (SD 1.476), and negative skewness (-0.434), indicating that, while many people recognize the challenge, their responses differ significantly. The element "Lack of knowledge of the tourism business" has a higher mean of 3.53, indicating its importance as an issue. Its moderate standard deviation (1.438) and negative skewness (-0.679) indicate a concentration of higher ratings, while the flatter peak

(kurtosis -0.953) implies a range of opinions on its influence. Finally, "Problems related to staff training" scores high with a mean of 3.52, suggesting its relevance, supported by a standard deviation of 1.513 and negative skewness (-0.587), indicating a tendency for participants to agree on its importance, with a flat distribution (kurtosis -1.171). Overall, financial constraints, a lack of tourism knowledge, and staff training challenges are significant barriers, but marketing issues and general business problems also add to the challenges that women entrepreneurs encounter.

### **5.3.3 Role of Women Entrepreneurship**

The study of the factors that drive women to become entrepreneurs focuses on significant psychological factors. The statement "I want to be economically independent" had a mean score of 3.42, indicating considerable agreement among participants. The large standard deviation (1.516) suggests significant diversity in response, while the negative skewness (-0.532) and flat kurtosis (-1.246) indicate a preference for higher ratings and different perspectives. The factor "I can manage my time flexibly, both for business and for my family" has a somewhat lower mean (3.29) and a standard deviation of 1.527, indicating moderate variability. The negative skewness (-0.399) and kurtosis (-1.367) show that while this component is moderately regarded, responses vary greatly. Similarly, "I feel that I have a passion to explore my own potential through entrepreneurship" has a mean of 3.33, moderate variability (SD 1.501), a minor negative skew (-0.400), and flat kurtosis (-1.329), indicating that many participants prioritise self-discovery through entrepreneurship. The statement "I feel worthy of being recognised in society" has a higher mean of 3.81, suggesting significant agreement, with lower variability (SD 1.351) and negative skewness (-0.911), indicating that many participants relate to this motive. Finally, "I am proud to improve the standard of living for myself and my family" has the highest mean of 3.90, indicating great agreement, with relatively low variability (SD 1.356), modest negative skewness (-0.1063), and a near-normal distribution (kurtosis -0.192), emphasising its significance. Overall, women entrepreneurs are motivated by a desire to be recognised, improve their families' living conditions, achieve economic independence, and realise their full potential, all while juggling personal and professional commitments.

### 5.3.4 STD

#### **Economic aspect**

The study of the economic aspects of female entrepreneurship reveals numerous major contributions and motivations. The factor "Support for women entrepreneurs to eliminate poverty" has a mean score of 3.63, suggesting strong agreement among participants, with moderate variability (SD 1.383), a minor negative skewness (-0.650), and a flat peak (kurtosis -0.938), reflecting its perceived relevance. The statement "Women entrepreneurs provide employment opportunities" has a higher mean of 3.87, reflecting strong agreement, with low variability (SD 1.186), a noticeable left skew (-1.009), and a slightly peaked distribution (kurtosis 0.118), emphasising its relevance as a major economic contribution. Similarly, "Women entrepreneurs are financially independent" has the greatest mean score of 4.02, suggesting broad consensus, with low variability (SD 1.150), a strong negative skew (-1.205), and a steeper peak (kurtosis 0.659), demonstrating its essential relevance. The factor "Women entrepreneurs find useful business opportunities that minimise costs and increase effectiveness" has a mean score of 3.54, indicating moderate agreement, moderate variability (SD 1.318), a slight negative skew (-0.542), and flat kurtosis (-0.921), indicating diverse perceptions. In comparison, the statement "I like to have my own income or additional income" has a lower mean of 2.90, indicating less agreement, with significant variability (SD 1.294), a slight positive skew (0.081), and a flat kurtosis (-1.122), indicating mixed responses. Overall, women entrepreneurs are viewed as financially independent contributors to job creation and poverty alleviation, with their capacity to cut expenses and manage their own income having varying but substantial economic consequences.

#### **Social Aspect**

The analysis of the social aspects of women's entrepreneurship emphasises their substantial contributions to society. The statement "Women entrepreneurs are social examples of overcoming challenges" has a mean score of 3.69, suggesting substantial participant agreement, with moderate variability (SD 1.298), negative skewness (-0.852), and flat kurtosis (-0.422), demonstrating its value as a source of inspiration.

The statement "Women entrepreneurs promote culture and traditions through business operations" has a somewhat higher mean (3.84), low variability (SD 1.265), a significant negative skew (-0.941), and a near-normal peak (kurtosis -0.250), emphasising their significance in cultural preservation. Similarly, "Women entrepreneurs equally contribute to the well-being of society" with a mean of 3.78, moderate variability (SD 1.381), and a left-skewed distribution (-0.958), indicating general agreement on their societal impact. The factor "Frequent participation in social activities and taking leadership" has a score of 3.71, with moderate variability (SD 1.341), negative skewness (-0.752), and a flatter peak (kurtosis -0.717), indicating their active participation in social and leadership roles. Finally, "Women entrepreneurs practise and admire fair trade and fair business operations" has a mean of 3.51, slightly higher variability (SD 1.474), a less significant negative skew (-0.614), and a flat kurtosis (-1.082), indicating a range of perspectives on ethical business practices. Overall, women entrepreneurs are viewed as cultural advocates, societal contributors, and role models who actively engage in social and ethical practices while overcoming obstacles and motivating others.

### **Political Aspect**

Data on various political factors influencing women's engagement in tourism development show that women are generally viewed positively in decision-making and leadership roles. The mean score for the statement "Women have a voice that influences tourism development decisions" is (3.72), with a negative skewness of (-0.897), showing a preference for positive replies, and a flat distribution (kurtosis of -0.427). The statement "There are channels for me to share my interests about tourism development in my country" has a mean of (3.64), a negative skewness of (-0.72), and a kurtosis of (-0.829), indicating a little positive trend and a relatively flat distribution. "I believe be able to make family and business tourism-related decisions" statement mean is 3.64. The mean for the statement "The government empowers women to work in tourism and changes negative attitudes towards women working in tourism" is 3.67, with a negative skewness of (-0.796) and a kurtosis of (-0.792), indicating a minor upward trend and a flat distribution. Finally, "Women hold leadership positions in tourism/hospitality sectors in my country" has a mean of (3.62), a skewness of (-

0.764), and a kurtosis of (-0.757), indicating a positive answer bias and a flat distribution. Overall, while respondents agree that women influence tourism decisions and hold leadership roles, there is some variation in how strongly they believe these elements, with a distribution of responses across all items.

### **Environmental Aspect**

The data on environmental aspect of tourism reveals usually good responses to the implementation of sustainable practices. The mean score for the statement "I adopt regulatory environmental standards to reduce the negative impacts of tourism" is (3.49), with a negative skewness of (-0.655) and a kurtosis of (-0.814), indicating a positive answer with a generally flat distribution. The statement "I participate in the promotion of environmental education and conservation" has a mean of (3.60), a skewness of (-0.668), and a kurtosis of (-0.876), indicating a minor positive trend in responses and a relatively flat distribution. Similarly, the statement "I promote the sustainable development of tourism products and related business areas" has a mean of (3.66), a negative skewness of (-0.798), and a kurtosis of (-0.641), indicating positive replies in a slightly flat distribution. The mean is (3.72) for the statement "Sustainability issues are a major concern to the tourism industry," with a skewness of (-0.817) and a kurtosis of (-0.612), indicating a positive response trend with a generally flat distribution. Finally, "Reduction of resource use, minimizing waste, and safeguarding environmental qualities, thus preserving biodiversity" has the highest mean score of (3.85), with a more pronounced negative skewness of (-1.022) and a kurtosis of (-0.135), indicating strong agreement and a flatter response distribution

## **5.4 Relationship Between Demographic Variables and Motivation**

### **5.4.1 Relationship Between Age and Motivation**

**Null  $H_{01}$ : There is no relationship between the age of respondents and the motivation factor to become women entrepreneurs in the tourism sector of Punjab.**

ANOVA was used to test the null hypothesis ( $H_{01}$ ), and the results are reported in Table 5.8.

**Table 5.8: Relationship Between Age and Motivation**

| <b>Variables</b> | <b>Mean Square</b> | <b>F</b> | <b>Sig.</b> | <b>Results</b> |
|------------------|--------------------|----------|-------------|----------------|
| Push Factor      | 166.221            | 7.521    | 0.02        | N. S           |
| Pull Factor      | 164.885            | 6.857    | 0.01        | N. S           |

Table 5.8 shows the ANOVA analysis of the relationship between respondents' ages and the motivation factors (push and pull) to become women entrepreneurs in Punjab's tourism industry. The results show that the F-value for the Push Factor is 7.521, with a significance level (p-value) of 0.02, which is statistically not significant. This shows that age affects push factors. However, the F-value for the Pull Factor is 6.857 with a significance level of 0.01, demonstrating a statistically Significant impact on age.

#### **5.4.2 Relationship Between Education and Motivation**

**Null  $H_{02}$ : There is no relationship between the education of respondents and the motivation factor to become a women entrepreneur in the tourism sector of Punjab.**

**Table 5.9: Relationship Between Education and Motivation**

| <b>Variables</b> | <b>Mean Square</b> | <b>F</b> | <b>Sig.</b> | <b>Results</b> |
|------------------|--------------------|----------|-------------|----------------|
| Push Factor      | 74.696             | 3.162    | .044        | N. S           |
| Pull Factor      | 78.215             | 3.118    | .046        | N. S           |

The findings show that neither the Push nor the Pull Factor had a meaningful effect on the dependent variable. The Mean Square value for the Push Factor is 74.696, yet the F-value is low at 3.162, with a p-value (Sig.) of .044 which is significantly higher than the conventional threshold of 0.05 for statistical significance. Similarly, the Pull Factor has a mean square of 78.215, a very low F-value of 3.118, and a p-value of .046, indicating no statistical significance.

Hence it is concluded that there is no relationship between education and motivation factor to become women entrepreneurs in the tourism sector. Thus, null hypothesis is not supported.

#### 5.4.3 Relationship Between Martial Status and Motivation

**Null H<sub>03</sub>:** There is no relationship between the Martial status of respondents and the Motivation factor to become a women entrepreneur in the tourism sector of Punjab.

**Table 5.10: Relationship Between Martial Status and Motivation**

| Variables   | Mean Square | F     | Sig. | Results |
|-------------|-------------|-------|------|---------|
| Push Factor | 78.577      | 3.362 | .019 | N. S    |
| Pull Factor | 4.329       | .170  | .026 | N. S    |

The analysis evaluates the hypotheses to determine the importance of the Push and Pull Factors in impacting the dependent variable. The Push Factor has a Mean Square of 78.577, an F-value of 3.362, and a p-value (Sig.) of .019, all of which are lesser than the usual significance level of 0.05. As a result, the null hypothesis (which assumes no significant effect of the Push Factor) is rejected, showing that the Push Factor has a statistically significant impact. Similarly, for the Pull Factor, the Mean Square is 4.329 the F-value is .170, and the p-value is .026, all of which less the 0.05 value. Consequently, the null hypothesis for the Pull Factor is also rejected, confirming that the Pull Factor has a substantial effect on the dependent.

#### 5.4.4 Relationship Between Income and Motivation

**Null H<sub>04</sub>:** There is no relationship between the Income of respondents and the Motivation factor to become a women entrepreneur in the tourism sector of Punjab.

**Table 5.11: Relationship Between Income and Motivation**

| Variables   | Mean Square | F     | Sig. | Results |
|-------------|-------------|-------|------|---------|
| Push Factor | 92.200      | 3.926 | .021 | N. S    |
| Pull Factor | 43.537      | 1.717 | .182 | S       |

The results for the Push Factor show an F-value of 3.926 and a significance level (p-value) of 0.021, indicating a statistically significant relationship. This suggests that income has a significant influence on push factors motivating women entrepreneurs.

On the other hand, the Pull Factor has an F-value of 1.717 and a p-value of 0.182, which is not statistically significant. This implies that income does not significantly impact pull factors motivating women entrepreneurs.

## 5.5 Relationship Between Demographic Variables and Challenges

### 5.5.1 Relationship Between Age and Challenges

**Null H<sub>05</sub>: There is no relationship between age and challenges to become women entrepreneur in the tourism sector**

**Table 5.12: Relationship Between Age and Challenges**

| Variables           | Mean Square | F     | Sig. | Results |
|---------------------|-------------|-------|------|---------|
| Common Challenges   | 103.502     | 3.094 | .047 | N. S    |
| Business challenges | 118.079     | 3.605 | .029 | N. S    |

Findings show that p-values (0.047 and 0.029) for both "Common Challenges" and "Business Challenges" are less than 0.05, these findings indicate a statistically significant link between age and the challenges that women entrepreneurs encounter in the tourism industry. Thus, Researcher rejects the null hypothesis. This means that age has a significant impact on the types of obstacles (both general and business-specific) that women experience while beginning or maintaining a tourism business.

### 5.5.2: Relationship Between Education and Challenges

**Null H<sub>06</sub>: There is no relationship between Education and challenges to becoming women entrepreneur in the tourism sector**

**Table 5.13: Relationship Between Education and Challenges**

| Variables           | Mean Square | F    | Sig. | Results |
|---------------------|-------------|------|------|---------|
| Common Challenges   | 13.897      | .407 | .666 | S       |
| Business challenges | .736        | .022 | .978 | S       |

The null hypothesis is supported because both "Common Challenges" and "Business Challenges" have p-values larger than 0.05 (0.666 and 0.978, respectively). This suggests that there is no statistically significant association between education and the difficulties women encounter while starting businesses in the tourism industry. In other words, education does not appear to have a significant impact on the types of problems (general or company-specific) that women experience while beginning or maintaining a business in this area.

### 5.5.3: Relationship Between Marital Status and Challenges

**Null H<sub>07</sub>: There is no relationship between Marital status and challenges to become women entrepreneur in the tourism sector**

**Table 5.14: Relationship Between Marital Status and Challenges**

| Variables           | Mean Square | F    | Sig. | Results |
|---------------------|-------------|------|------|---------|
| Common Challenges   | 3.056       | .089 | .966 | S       |
| Business challenges | 10.283      | .305 | .822 | S       |

The results show that the F-value for Common Challenges is 0.089 with a p-value of 0.966, while the F-value for Business Challenges is 0.305 with a p-value of 0.822. Both findings are not statistically significant, implying that marital status has no meaningful association with the common or business issues that women entrepreneurs experience in the tourism industry.

### 5.5.4: Relationship Between Income and Challenges

**Null H<sub>08</sub>: There is no relationship between Income and challenges to become women entrepreneur in the tourism sector**

**Table 5.15: Relationship Between Income and Challenges**

| Variables         | Mean Square | F    | Sig. | Results |
|-------------------|-------------|------|------|---------|
| Common Challenges | 3.947       | .115 | .891 | S       |
| Business          | 7.194       | .214 | .808 | S       |

|            |  |  |  |  |
|------------|--|--|--|--|
| challenges |  |  |  |  |
|------------|--|--|--|--|

The null hypothesis is accepted at a significance level of more than 0.05, as defined in Table As a result, it is found that there is no relationship between respondents' Income and the challenges faced by women in becoming entrepreneurs in the tourism industry.

## **5.6: Role of Women Entrepreneurship**

### **5.6.1 Relationship between age and Role of Women Entrepreneurship**

**Null H<sub>09</sub>: There is no relationship between age and the role of women in becoming entrepreneur in the tourism sector**

**Table 5.16: Relationship Between Age and Role of Women Entrepreneurship**

| <b>Variables</b>          | <b>Mean Square</b> | <b>F</b> | <b>Sig.</b> | <b>Results</b> |
|---------------------------|--------------------|----------|-------------|----------------|
| Women<br>Entrepreneurship | 33.198             | 1.183    | .308        | S              |

The findings of the study show that there is no statistically significant association between Age and the involvement of women in becoming entrepreneurs in the tourism industry. This conclusion is based on an F-statistic of 1.183 and a p-value of .308 which are more than the generally used significance level of 0.05. The null hypothesis (H<sub>0</sub>) is accepted.

### **5.6.2 Relation Between Education and Role of Women Entrepreneurship**

**Null H<sub>010</sub>: There is no relationship between Education and role of women to become entrepreneur in the tourism sector**

**Table 5.17: Relation Between Education and Role of Women Entrepreneurship**

| <b>Variables</b>          | <b>Mean Square</b> | <b>F</b> | <b>Sig.</b> | <b>Results</b> |
|---------------------------|--------------------|----------|-------------|----------------|
| Women<br>Entrepreneurship | 7.553              | .267     | .766        | S              |

The findings of the study show that there is no statistically significant association between Education and the involvement of women in becoming entrepreneurs in the tourism industry. This conclusion is based on an F-statistic of .267 and a p-value of .766 which are more than the generally used significance level of 0.05. The null hypothesis (H<sub>0</sub>) of no correlation between income and women's entrepreneurship is accepted. It suggests that education is not an important part to become a woman

entrepreneur, as many high school students also become entrepreneurs who do not have much professional understanding regarding the tourism industry.

### 5.6.3 Relation Between Martial Status and Role Women Entrepreneurship

**Null H<sub>011</sub>: There is no relationship between Martial status and role of women to become entrepreneur in the tourism sector**

**Table 5.18: Relation Between Marital Status and Role Women Entrepreneurship**

| Variables              | Mean Square | F     | Sig. | Results |
|------------------------|-------------|-------|------|---------|
| Women Entrepreneurship | 84.415      | 3.076 | .028 | N. S    |

The findings of the study indicate that there is a statistically significant association between marital status and the role of women in becoming entrepreneurs in the tourism industry. This conclusion is based on an F-statistic of 3.076 and a p-value of 0.028, which are less than the generally used significance level of 0.05. The null hypothesis (H<sub>0</sub>) of no association between marital status and women's entrepreneurship is rejected. This suggests that marital status has an impact on women's entrepreneurial activities in the tourism sector.

### 5.6.4 Relation Between Income and Role of Women Entrepreneurship

**Null H<sub>012</sub>: There is no relationship between Income and role of women to become entrepreneur in the tourism sector**

**Table 5.19: Relation Between Income and Role of Women Entrepreneurship**

| Variables              | Mean Square | F     | Sig. | Results |
|------------------------|-------------|-------|------|---------|
| Women Entrepreneurship | 40.210      | 1.435 | .240 | S       |

The findings of the study show that there is no statistically significant association between income and the involvement of women in becoming entrepreneurs in the tourism industry. This conclusion is based on an F-statistic of 1.435 and a p-value of 0.240, which are more than the generally used significance level of 0.05. The null hypothesis (H<sub>0</sub>) of no correlation between income and women's entrepreneurship is

accepted. This shows that income may not be the most important element influencing women's entrepreneurial activity in the tourism sector.

## **5.7 Relation Between Age and STD**

### **5.7.1 Economic Aspect**

#### **5.7.1.1 Relation Between Age and Economic Aspect of STD**

**Null H<sub>013</sub>: There is no relationship between Age and the economic aspect of STD to become a women entrepreneur in the tourism sector.**

**Table 5.20: Relation Between Age and Economic Aspect Of STD**

| <b>Variables</b> | <b>Mean Square</b> | <b>F</b> | <b>Sig.</b> | <b>Results</b> |
|------------------|--------------------|----------|-------------|----------------|
| Economic Aspect  | 6.585              | .284     | .753        | S              |

The results show that the mean square for the economic component is 6.585, with an F-value of 0.284 and a p-value of 0.753. Because the p-value exceeds the conventional significance level (often 0.05), the null hypothesis cannot be rejected. This implies that there is no statistically significant association between age and the economic impact of STDs on women's entrepreneurship in the tourism industry. Thus, age does not appear to have a significant role in deciding how economic issues within the tourism and socioeconomic development area influence women's decision to become entrepreneurs.

#### **5.7.1.2 Relation Between Education and Economic Aspect of STD**

**Null H<sub>014</sub>: There is no relationship between Education and the economic aspect of STD to become a women entrepreneur in the tourism sector.**

**Table 5.21: Relation Between Education and Economic Aspect of STD**

| <b>Variables</b> | <b>Mean Square</b> | <b>F</b> | <b>Sig.</b> | <b>Results</b> |
|------------------|--------------------|----------|-------------|----------------|
| Economic Aspect  | 84.260             | 3.728    | .025        | N. S           |

The results indicate a mean square of 84.260, an F-value of 3.728, and a p-value of 0.025. Because the p-value (0.025) is lower than the conventional significance level (0.05), the null hypothesis is rejected. This suggests that there is a statistically significant link between education and the economics of STD. In other words,

education has a significant impact on the economic considerations that motivate women to pursue entrepreneurial opportunities in the tourism industry.

### 5.7.1.3 Relation Between Martial Status and Economic Aspect

**Null H<sub>015</sub>: There is no relationship between Martial status and the economic aspect of STD to become a women entrepreneur in the tourism sector.**

**Table 5.22: Relation Between Martial Status and Economic Aspect**

| Variables       | Mean Square | F    | Sig. | Results |
|-----------------|-------------|------|------|---------|
| Economic Aspect | 16.871      | .728 | .536 | S       |

The findings show a mean square of 16.871, F-value of 0.728, and p-value of 0.536. Because the p-value (0.536) above the conventional significance level (0.05), the null hypothesis cannot be rejected. This suggests that there is no statistically significant association between marital status and the economic impact of STD on women's entrepreneurship in the tourism industry.

### 5.7.1.4 Relation Between Income and Economic Aspect

**Null H<sub>016</sub>: There is no relationship between Income and the economic aspect of STD to become a women entrepreneur in the tourism sector.**

**Table 5.23: Relation Between Income and Economic Aspect**

| Variables       | Mean Square | F    | Sig. | Results |
|-----------------|-------------|------|------|---------|
| Economic Aspect | 14.516      | .627 | .535 | S       |

The study produced a mean square of 14.516, an F-value of 0.627, and a significance level (p-value) of 0.535. Because the p-value (0.535) above the conventional significance level (0.05), the null hypothesis cannot be rejected. This suggests that there is no statistically significant link between income and the economic impact of STDs.

## 5.7.2 Social Aspect

### 5.7.2.1 Relation Between Age and Social Aspect

**Null H<sub>017</sub>: There is no relationship between Age and the Social aspect of STD to becoming a women entrepreneur in the tourism sector.**

**Table 5.24:Relation Between Age andSocial Aspect**

| <b>Variables</b> | <b>Mean Square</b> | <b>F</b> | <b>Sig.</b> | <b>Results</b> |
|------------------|--------------------|----------|-------------|----------------|
| Social Aspect    | 67.234             | 2.234    | .109        | S              |

The data reveal a mean square of 67.234, an F-value of 2.234, and a significance level (p-value) of 0.109. Because the p-value (0.109) exceeds the commonly accepted significance level (0.05), the null hypothesis cannot be rejected. This suggests that there is no statistically significant link between income and the social aspects of STD. As a result, income appears to have little influence on the social variables that motivate women to start businesses in the tourism industry

### **5.7.2.2 Relation Between Education and Social Aspect**

**Null H<sub>018</sub>: There is no relationship between Education and the social aspect of STDs in becoming a women entrepreneur in the tourism sector.**

**Table 5.25: Relation Between Education and Social Aspect**

| <b>Variables</b> | <b>Mean Square</b> | <b>F</b> | <b>Sig.</b> | <b>Results</b> |
|------------------|--------------------|----------|-------------|----------------|
| Social Aspect    | 126.138            | 4.257    | .015        | N. S           |

The data indicate a mean square of 126.138, an F-value of 4.257, and a p-value of 0.015. Because the p-value (0.015) is smaller than the generally used threshold (0.05), the null hypothesis is rejected. This suggests a statistically significant link between education and the social aspects of STDs. In other words, education has a substantial impact on the social elements that inspire women to become entrepreneurs in the tourism industry.

### **5.7.2.3 Relation Between Martial Status andSocial Aspect**

**Null H<sub>019</sub>: There is no relationship between Martial status and the Social aspect of STD to becoming a women entrepreneur in the tourism sector.**

**Table 5.26: RelationBetween Martial Status and Social Aspect**

| <b>Variables</b> | <b>Mean Square</b> | <b>F</b> | <b>Sig.</b> | <b>Results</b> |
|------------------|--------------------|----------|-------------|----------------|
| Social Aspect    | 6.909              | .225     | .879        | S              |

The data indicate a mean square of 6.909, an F-value of 0.225, and a p-value of 0.879. Because the p-value (0.879) is substantially higher than the conventional significance level (0.05), the null hypothesis cannot be rejected. This suggests that there is no statistically significant link between married status and the social aspects of STD. In

other words, marital status does not appear to have a significant impact on the social variables that encourage women to start businesses in the tourism industry.

#### **5.7.2.4 Relation Between Income and Social Aspect**

**Null H<sub>020</sub>: There is no relationship between Income and the Social aspect of STD to becoming a women entrepreneur in the tourism sector.**

**Table 5.27: Relation Between Income and Social Aspect**

| <b>Variables</b> | <b>Mean Square</b> | <b>F</b> | <b>Sig.</b> | <b>Results</b> |
|------------------|--------------------|----------|-------------|----------------|
| Social Aspect    | 32.649             | 1.075    | .343        | S              |

The results indicate a mean square of 32.649, an F-value of 1.075, and a p-value of 0.343. Because the p-value (0.343) is substantially higher than the conventional significance level (0.05), the null hypothesis cannot be rejected. This suggests that there is no statistically significant link between income and the social aspects of STD. As a result, income does not appear to have a substantial impact on the social elements that motivate women to pursue entrepreneurial opportunities in the tourism industry.

#### **5.7.3 Political Aspect**

##### **5.7.3.1 Relation Between Age and Political Aspect**

**Null H<sub>021</sub>: There is no relationship between Age and the Political aspect of STD to becoming a women entrepreneur in the tourism sector.**

**Table 5.28: Relation Between Age and Political Aspect**

| <b>Variables</b> | <b>Mean Square</b> | <b>F</b> | <b>Sig.</b> | <b>Results</b> |
|------------------|--------------------|----------|-------------|----------------|
| Political aspect | 2.928              | .095     | .910        | S              |

The data indicate a mean square of 2.928, an F-value of 0.095, and a p-value of 0.910. Because the p-value (0.910) is substantially higher than the conventional significance level (0.05), the null hypothesis cannot be rejected. This suggests that there is no statistically significant link between age and the political aspects of STD. In other words, age does not appear to have a significant impact on the political considerations that encourage women to start businesses in the tourism industry.

##### **5.7.3.2 Relation Between Education and Political Aspect**

**Null H<sub>022</sub>: There is no relationship between Education and the Political aspect of STD to becoming a women entrepreneur in the tourism sector.**

**Table 5.29: Relation Between Education and Political Aspect**

| <b>Variables</b> | <b>Mean Square</b> | <b>F</b> | <b>Sig.</b> | <b>Results</b> |
|------------------|--------------------|----------|-------------|----------------|
| Political aspect | 96.934             | 3.217    | .042        | N.S            |

The data indicate a mean square of 96.934, an F-value of 3.217, and a p-value of 0.042. Because the p-value (0.042) is smaller than the generally used threshold (0.05), the null hypothesis is rejected. This suggests a statistically significant link between education and the social aspects of STDs. In other words, education has a substantial impact on the Political elements that inspire women to become entrepreneurs in the tourism industry.

#### **5.7.3.3 Relation Between Martial Status and Political Aspect**

**Null H<sub>023</sub>: There is no relationship between Martial status and the Political aspect of STD to becoming a women entrepreneur in the tourism sector.**

**Table 5.30: Relation Between Martial Status and Political Aspect**

| <b>Variables</b> | <b>Mean Square</b> | <b>F</b> | <b>Sig.</b> | <b>Results</b> |
|------------------|--------------------|----------|-------------|----------------|
| Political aspect | 17.281             | .561     | .641        | S              |

The results reveal a mean square of 17.281, an F-value of 0.561, and a significance level (p-value) of 0.641. Because the p-value (0.641) is substantially higher than the conventional significance level of 0.05, the null hypothesis cannot be rejected. This suggests that there is no statistically significant link between married status and the political aspects of STD. In other words, marital status does not appear to have a significant impact on the political considerations that encourage women to start businesses in the tourism industry.

#### **5.7.3.4 Relation Between Income and Political Aspect**

**Null H<sub>024</sub>: There is no relationship between Income and the Political aspect of STD to becoming a women entrepreneur in the tourism sector.**

**Table 5.31: Relation Between Income and Political Aspect**

| <b>Variables</b> | <b>Mean Square</b> | <b>F</b> | <b>Sig.</b> | <b>Results</b> |
|------------------|--------------------|----------|-------------|----------------|
|------------------|--------------------|----------|-------------|----------------|

|                  |         |       |      |      |
|------------------|---------|-------|------|------|
| Political aspect | 101.097 | 3.358 | .036 | N. S |
|------------------|---------|-------|------|------|

The results reveal a mean square of 101.097, an F-value of 3.358, and a significance level (p-value) of 0.036. The p-value of 0.036 is less than the conventional significance level of 0.05, indicating a statistically significant association between income and the political component of STD in influencing women's entrepreneurship in the tourism sector. As a result, Null hypothesis is rejected and conclude that there is a significant association between income and the political factors influencing female entrepreneurs in this industry.

This research suggests that income may have a significant impact on the political issues that influence women's decisions to pursue tourist entrepreneurship.

#### 5.7.4 Environmental Aspect

##### 5.7.4.1 Relation Between Age and Environmental Aspect

**Null H<sub>025</sub>: There is no relationship between Age and the Environment aspect of STD to becoming a women entrepreneur in the tourism sector.**

**Table 5.32: Relation Between Age and Environmental Aspect**

| Variables            | Mean Square | F    | Sig. | Results |
|----------------------|-------------|------|------|---------|
| Environmental aspect | 2.210       | .070 | .932 | S       |

The results reveal a mean square of 2.210, F-value of 0.070, and p-value of 0.932. Because the p-value of 0.932 is significantly higher than the conventional significance level of 0.05, the null hypothesis cannot be rejected. This indicates that there is no statistically significant link between age and the environmental element of STD. In other words, age does not appear to have a significant impact on the environmental conditions that encourage women to start businesses in the tourism industry.

##### 5.7.4.2 Relation Between Education and Environmental Aspect

**Null H<sub>026</sub>: There is no relationship between Education and the environmental aspect of STD to becoming a women entrepreneur in the tourism sector.**

**Table 5.33: Relation Between Education and Environmental Aspect**

| Variables            | Mean Square | F     | Sig. | Results |
|----------------------|-------------|-------|------|---------|
| Environmental aspect | 142.195     | 4.665 | .010 | N. S    |

The results indicate a mean square of 142.195, an F-value of 4.665, and a p-value of 0.010. The p-value (0.010) is less than 0.05, indicating a statistically significant link between schooling and the environmental element of STD. Therefore, researchers reject the null hypothesis. This suggests that education has a substantial impact on the environmental elements that influence women's decisions to start businesses in the tourism industry. This research implies that women entrepreneurs' levels of education may influence how they deal with environmental concerns, perhaps guiding their decisions on sustainability and eco-friendly practices in the tourism industry.

#### 5.7.4.3 Relation Between Marital Status and Environmental Aspect

**Null H<sub>027</sub>: There is no relationship between Marital status and the Environmental aspect of STD to becoming a women entrepreneur in the tourism sector.**

**Table 5.34: Relation Between Marital Status and Environmental Aspect**

| Variables            | Mean Square | F    | Sig. | Results |
|----------------------|-------------|------|------|---------|
| Environmental aspect | 5.331       | .168 | .918 | S       |

The data reveal a mean square of 5.331, an F-value of 0.168, and a significance level (p-value) of 0.918. Because the p-value of 0.918 is substantially higher than the conventional significance level of 0.05, the null hypothesis cannot be rejected. This suggests that there is no statistically significant link between marital status and the environmental component of STD. In other words, marital status does not appear to have a significant impact on the environmental conditions that encourage women to start businesses in the tourism industry.

#### 5.7.4.4 Relation Between Income and Environmental Aspect

**Null H<sub>028</sub>: There is no relationship between Income and the Environmental aspect of STD to becoming a women entrepreneur in the tourism sector.**

**Table 5.35: Relation Between Income and Environmental Aspect**

| Variables            | Mean Square | F    | Sig. | Results |
|----------------------|-------------|------|------|---------|
| Environmental aspect | 5.890       | .187 | .830 | S       |

The data indicate a mean square of 5.890, an F-value of 0.187, and a p-value of 0.830. Because the p-value of 0.830 is much higher than the conventional significance level of 0.05, the null hypothesis cannot be rejected. This suggests that there is no statistically significant link between income and the environmental impact of STDs. In other words, income does not appear to have a significant impact on the environmental conditions that encourage women to start businesses in the tourism industry.

## Chapter 6

### RESULTS, RECOMMENDATIONS, AND CONCLUSIONS

The results of the study are presented in this chapter along with suggestions for fostering women's entrepreneurship in Punjab's tourism industry. This study's conclusions, limits, and potential future scope are highlighted.

#### 6.1 Findings of the Study

- According to the study, 83.5% of 255 respondents active in tourism entrepreneurship operate as travel agents, emphasizing their importance in rural tourism marketing. Bed and breakfast establishments account for 8.2%, emphasizing small-scale hospitality and cultural interaction opportunities. Farm stays, which provide immersive rural experiences, account for 3.9%, while tented accommodations and tour guides account for 2.35% each, showing specialized and underutilised sectors with opportunities for growth and skill development. This distribution emphasises the importance of travel agencies and rising trends in the experience tourism sector of Punjab.
- The study's findings, which showed that most respondents (54.9%) were between the ages of 18 and 30, highlight the significant contribution that young women make to the tourist industry. Respondents aged 30-50 make up 39.21% of the sample, indicating mid-career involvement, while only 5.89% are over 60, indicating low engagement from older individuals. This emphasizes the role of younger age groups in driving tourism projects in Punjab
- 63.5% of the 255 respondents have a bachelor's degree, demonstrating the importance of formal education in rural tourism enterprise. Furthermore, 11.37% have completed high school or its equivalent, with 22% falling into the "others" category, which could include vocational or informal training. This demonstrates that the majority of rural tourism entrepreneurs are relatively well-educated, with different educational backgrounds influencing their contributions to the industry.

- The majority of the 255 respondents (67%) are married, demonstrating that married people play an important role in rural tourism entrepreneurship. Unmarried respondents make for 27.45% of the total, with single individuals also playing an important role. Respondents who are divorced (3.92%) or widowed (1.56%) make up a lesser proportion, emphasising the under-representation of these groups. This shows that marital status may influence participation rates in the rural tourist sector.
- Among 255 responders, the majority (65.4%) earn between ₹75,000 and above demonstrating that women tourism entrepreneurship offers significant financial benefits for many participants. Around 24% make between ₹50,000 and ₹75,000, indicating a moderate-income level, whereas 10.6% earn less than ₹50,000, indicating a lower share of low-income earners. This illustrates that rural tourism entrepreneurship may be a realistic source of income, with the majority of participants earning relatively high salaries within the industry.
- The findings from 255 respondents suggest that the travel agency sector dominates rural tourism entrepreneurship, with 83.14% of respondents working in this area. Bed and breakfast establishments make up 8.23%, indicating a growing desire in small-scale, personalised hospitality. Farm stays account for 3.93% of total revenue, providing immersive rural experiences, while tented lodgings and tourist guides account for 2.35% each, emphasising speciality sectors with potential for growth. This distribution emphasises the importance of travel companies while highlighting rising prospects in experiential and sustainable tourism.
- The duration of business operation among the 255 respondents shows that 43.9% have engaged in rural tourism entrepreneurship for 4-6 years, indicating a substantial presence of mid-term experience in the industry. The fact that 22.7% of respondents had more than seven years of experience suggests that the industry has a steady foundation of seasoned business owners. Furthermore, 22.4% have been in business for 1-3 years, while 11% are new to the market, having been in business for less than one year. This distribution shows a balance of experienced entrepreneurs and new entrants, showing development and sustainability in rural tourism ventures.
- The results show significant relationship between age and push factors (Mean Square = 166.221,  $F = 7.521$ , Sig. = 0.02), indicating that internal motivations, such as contributing to household income, gaining financial independence, making more

money, avoiding unemployment, providing additional income, or starting a profitable business, are consistent across age groups. However, there is a significant relationship between age and pull factors (Mean Square = 164.885,  $F = 6.857$ , Sig. = 0.01), implying those external motivations, such as gaining prestige by starting a business, believing that entrepreneurship is a safe and practical choice, wanting to be one's own boss, proving oneself, or striving for a better life, vary with age. Younger women may be motivated by a desire to prove themselves or seek novel ideas, whereas older women may prioritise stability, security, and utilising experience. These findings underscore the importance of age-specific interventions to accommodate women entrepreneurs' different motivations, ensuring that support programs and resources are tailored to their individual tourism ambitions.

- The analysis results for the relationship between education and motivation factors for women entrepreneurs in the tourism sector show that both Push factors (Sig. = 0.044) and Pull factors (Sig. = 0.046) have significance values less than the typical threshold of 0.05, implying a statistically significant relationship between education and entrepreneurial motivation. This means that education influences women's motivations to start their own tourism businesses, including intrinsic motivations (e.g., financial independence, contributing to household income, and avoiding unemployment) and extrinsic motivations (e.g., gaining prestige, becoming their own boss, and proving themselves). As a result, education has a significant impact on the motives of female entrepreneurs in the tourist industry, implying that their educational background is an important component in defining their entrepreneurial drive.
- The findings from the study of the relationship between marital status and motivation variables for female entrepreneurs in Punjab's tourism sector reveal knowledgeable insights. At a significant level of 0.019, below the 0.05 value, the "Push Factor" variable (Mean Square = 78.577,  $F = 3.362$ , Sig. = 0.019) presented itself. This statistically significant result implies that marital status and the desire for financial independence are significantly correlated, household income contribution, and other push factors. .On the other hand, the Pull Factor (Mean Square = 4.329,  $F = 0.170$ , Sig. = 0.026) has a significant association (Sig. = 0.026), demonstrating that marital status influences incentives connected to external issues such as earning prestige, becoming one's own boss, or proving oneself. This shows that married and unmarried

women may have distinct motivations for their entrepreneurial endeavours, particularly in terms of external desires and goals like prestige and independence. As a result, while married status appears to play an important role in defining pull motivations, it has a lower impact on push motivations.

- The study investigated at the relationship between respondents' income and their motivation factors (Push and Pull) to become women entrepreneurs in Punjab's tourism sector. The study found that income has a statistically significant relationship with the Push Factor (Mean Square = 92.200,  $F = 3.926$ , Sig. = 0.021). This suggests that income has a significant impact on necessity-driven motivations, such as financial stability, unemployment, or a lack of alternative opportunities, that drive women to pursue entrepreneurship. However, the relationship between Income and the Pull Factor was determined to be statistically insignificant (mean square = 43.537,  $F = 1.717$ , sig. = 0.182). This shows that income has no impact on aspiration-driven incentives such as seeking possibilities, personal fulfilment, or a passion for the tourism industry. Overall, the data show that income has a greater influence on financial limitations or necessity-based reasons than aspiration-driven motivations in this setting.
- The analysis of the relationship between age and challenges for women entrepreneurs in the tourism sector reveals that the p-values for both Common Challenges (0.047) and Business Challenges (0.029). There was a substantial correlation between age and the difficulties faced by female entrepreneurs, as indicated by the statistically significant ( $p < 0.05$ ) p-values for both Common Challenges (0.047) and Business Challenges (0.029). Common challenges include poor or no planning, gender inequity and discrimination, a lack of self-confidence, a lack of balance between family, life, and job, and a lack of finance. Financial concerns, marketing issues, a lack of expertise about the tourism industry, and personnel training issues are all examples of Business Development Challenges. The null hypothesis, which holds that there is no connection between age and the difficulties noted, is rejected in light of these findings.
- The study found no statistically significant relationship between the difficulties experienced by female entrepreneurs in the travel sector and educational attainment. Both the Common Challenges (0.666) and Business Challenges (0.978) p-values were

significantly higher than the traditional significance level of 0.05, which lends credence to this gender inequality and discrimination, a lack of self-confidence, a lack of balance between family, life, and work, and a lack of funding. In contrast, business challenges include financial problems, marketing issues, a lack of knowledge about the tourism industry, and problems with staff training. Despite the significance of these challenges, the findings indicate that education does not alleviate or influence these concerns for female entrepreneurs in the tourism industry. As a result, the null hypothesis ( $H_0$ ), which demonstrates no association between education and challenges, is accepted, indicating that education does not appear to have a substantial impact on the common and business-related challenges faced by female entrepreneurs.

- An analysis of the relationship between marital status and the challenges faced by women entrepreneurs in the tourist sector shows that both the p-values for common challenges (0.966) and Business Challenges (0.822) are significantly higher than the conventional significance level of 0.05. These strong p-values indicate that there is no statistically meaningful association between marital status and the difficulties encountered by female entrepreneurs in these regions. Common problems, such as poor or no planning, gender inequity and discrimination, a lack of self-confidence, a lack of balance between family, life, and work, and a lack of finance, are all crucial to the entrepreneurial experience. Similarly, important business challenges include financial concerns, marketing issues, a lack of expertise about the tourism industry, and issues with personnel training. However, the findings show that marital status does not appear to significantly influence or mitigate the impact of these barriers on women entrepreneurs in the tourism industry. Based on these findings, the researcher accepts the null hypothesis ( $H_0$ ), which states that marital status has no significant relationship with the problems experienced by female entrepreneurs in the tourism sector.
- The analysis showed no statistically significant correlation between income level and the difficulties faced by female entrepreneurs in the tourism industry, with p-values for both Common Challenges (0.891) and Business Challenges (0.808) well above the 0.05 value. Women beginning and running businesses face common problems such as poor or no planning, gender inequity and discrimination, a lack of self-confidence, a

lack of balance between family, life, and work, and a lack of money. Similarly, business challenges such as financial concerns, marketing issues, a lack of understanding about the tourism industry, and staff training issues all play a significant role in the difficulties that women experience in the tourism sector. Despite these major hurdles, the findings indicate that income does not appear to play an important role in mitigating or modifying the impact of these challenges. This suggests that variables other than income, such as access to resources, support systems, or entrepreneurial abilities, may have a greater impact in overcoming these obstacles. The null hypothesis is accepted as a result of the data analysis, which shows no meaningful correlation between income level and the difficulties faced by female entrepreneurs in the travel and tourist industry.

- The study used a one-way ANOVA to analyse the relationship between age and women's role in becoming entrepreneurs in the tourism industry. The analysis took five key motivational factors into account: the desire for economic independence, the ability to manage time flexibly for both business and family, the desire to explore personal potential through entrepreneurship, the desire to gain societal recognition, and the pride in raising one's own and one's family's living standards. The one-way ANOVA yielded an F-value of 1.183 and a significance level (Sig) of 0.308. With a significance value greater than 0.05, the findings show no statistically significant association between age and these motivating components. The mean square value of 33.198 represents the variance in the data. Based on this study, the null hypothesis is accepted, indicating that age has no significant influence on the motives that drive women to become tourist entrepreneurs. This implies that women's entrepreneurship impulses transcend age, emphasising the importance of personal and societal variables rather than demographic features.
- A One-Way Analysis of Variance revealed key motivational factors for women entrepreneurs, including the desire for economic independence, flexible time management, personal potential exploration, societal recognition, and pride in improving living standards. This implies that women's entrepreneurial goals are more influenced by internal and external circumstances than by their educational background, suggesting that entrepreneurship is a desire shared by people of all educational backgrounds.

- The study concentrated on key motivators such as the desire to achieve economic independence, the ability to balance time between business and family, the desire to explore personal potential through entrepreneurship, the desire for societal recognition, and the pride in raising one's own and one's family's standard of living. These results show how cultural norms, marital responsibilities, and family support may affect women's aspirations to pursue entrepreneurship in the travel and tourism sector was included in order to offer a potential explanation for the correlation between women's entrepreneurship and marital status.
- After conducting a One-Way Analysis of Variance on the income and role of women entrepreneurs in Punjab's tourism sector, it was found that motivational factors such as economic independence, flexibility in managing time between business and family, and a desire to explore personal potential through entrepreneurship were most commonly identified. As a result, the null hypothesis, stating that there is no association between education and women's roles in entrepreneurship, is accepted. These results imply that the educational background of women does not greatly influence their entrepreneurial motives, suggesting that external variables and internal aspirations are the main drivers of women's desire to pursue entrepreneurship.
- The study's main goal was to investigate how age affects the financial components of sustainable tourism development (STDs) that encourage women to start their own businesses in the travel and tourism sector. Using a one-way ANOVA, the study assessed women entrepreneurs' abilities to create job possibilities, attain financial independence, develop cost-effective company solutions, and earn their own or additional revenue. The results showed no statistically significant link between age and economic features, as proven by an F-value and a significance level greater than the conventional threshold of 0.05. Based on these data, the null hypothesis is accepted, indicating that age does not influence the economic motives that drive women to become tourism entrepreneurs. This suggests that other factors, such as personal goals, external possibilities, and socioeconomic status, may have a greater impact on women's entrepreneurial decisions.
- The results of a one-way ANOVA revealed that the significance level (Sig.) was 0.025, the F-value was 3.728, and the mean square value was 84.260. The results indicate a statistically significant relationship between education and the economic

aspects of Sustainable tourism development (STDs), as the significance threshold is less than 0.05. The null hypothesis is thus rejected, was changed to "Education level and the economic aspects of (STDs) influencing women's entrepreneurial endeavours in the tourism sector were found to be significantly correlated by one-way ANOVA analysis." A mean square value of 84.260, an F-value of 3.728, and a significance level (p) of 0.025 were the results of the analysis. The null hypothesis was rejected since the p-value was less than 0.05. for improved coherence and clarity.

- The results of a one-way ANOVA revealed that the significance level (Sig.) was 0.025, the F-value was 3.728, and the mean square value was 84.260. The results indicate a statistically significant association between education and the economic aspects of Sustainable tourism development (STDs), as the significance threshold is less than 0.05. Consequently, the null hypothesis is rejected. This shows that education has a substantial impact on the economic motivations of female entrepreneurs in the tourism business. Women with varying degrees of education may view and use economic opportunities, such as financial independence, employment, or developing cost-effective business solutions, in different ways. These findings emphasize the relevance of education in enabling women to use economic factors to succeed as entrepreneurs.
- Using a one-way ANOVA, the results showed that the mean square value was 14.516, the F-value was 0.627, and the significance level (Sig.) was 0.535. Because the significance level above the 0.05 threshold, the findings suggest that the association between income and the economic features of STD is not statistically significant. As a result, the null hypothesis is accepted. These findings indicate that income has a small impact on the economic incentives of women entrepreneurs in the tourism industry, such as financial independence, job creation, or finding cost-effective company prospects. This suggests that variables other than income have a greater influence on women's entrepreneurial decisions in the tourism sector.
- The analysis, based on key factors such as women entrepreneurs being social examples of overcoming challenges, Statistical analysis, focusing on social dimensions such as cultural preservation, community contributions, leadership roles, and ethical business practices, yielded a mean square value of 67.234, an F-value of 2.234, and a significance level (p) of 0.109. Since the p-value exceeds the

conventional threshold of 0.05, the findings indicate no statistically significant association between age and these social characteristics. Consequently, the null hypothesis was accepted. These findings imply that age has no impact on the social motivations and contributions of female tourism entrepreneurs. Women of all ages appear to be equally motivated to participate in social activities, leadership, and community service, indicating that social aspects of entrepreneurship may be influenced by variables other than age, such as personal beliefs and external societal.

- The study looked at how education and the social component of Sustainable tourism development factors (STDs) influence women's decision to become tourist entrepreneurs. The null hypothesis ( $H_0$ ) proposed that there is no significant link between education and the social factors that motivate women to seek entrepreneurship. The results, based on factors such as women entrepreneurs serving as social examples of overcoming obstacles, promoting culture and traditions through business, contributing to societal well-being, participating in social activities and leadership, and practicing fair trade and business operations, revealed a mean square value of 126.138, an F-value of 4.257, and a significance level (Sig.) of 0.015. Because the significance level is smaller than the threshold of 0.05, the findings show a statistically meaningful link between education and the social aspect of STD. This shows that education has a substantial impact on the social contributions and motivations of female tourism entrepreneurs. Women with diverse educational backgrounds may be more actively involved in promoting culture, taking on leadership responsibilities, and contributing to societal well-being through their entrepreneurial activities. These findings emphasise the potential role of education in promoting social responsibility and leadership among female entrepreneurs. The study looked into the relationship between marital status and the social side of sustainable tourism development (STD) that influence women to start businesses in tourism. This implies that women entrepreneurs' marital status has no major impact on their social contributions and motivations in the tourism sector, such as cultural promotion, participation in social events, or fair business practices. These findings suggest that other factors, such as personal values, education, and external societal influences, are more likely to determine social motivations for entrepreneurship than marital status.

- There was no significant correlation between income level and the social dimensions of sustainable tourism development, according to the statistical analysis, which had a mean square value of 32.649, an F-value of 1.075, and a significance level (p-value) of 0.343. Since the p-value was higher than the 0.05 value, the null hypothesis was accepted. It would appear from this that the social factors linked to sexually transmitted diseases are not greatly impacted by income levels such as promoting culture, participating in social events, or practicing fair trade. This data suggests that other factors, such as personal values, education, and societal expectations, are more likely to affect social entrepreneurship than financial level.
- The results of the statistical analysis showed a mean square value of 2.928, an F-value of 0.095, and a significance level (p) of 0.910. The p-value is greater than the 0.05 threshold, indicating that there is no statistically significant relationship between age and the political aspects of entrepreneurial motivations in the tourism industry. This means that age may not have a significant impact on things like women's interest in decisions about tourism development, their involvement in the creation of tourism policies, their involvement in decisions related to their families, or their access to government empowerment programs designed specifically for women in the tourism industry.
- The political aspects of Sustainable tourism development factors (STDs) that affect women's decisions to start their own tourism businesses were examined in this study in connection to schooling. According to the null hypothesis ( $H_0$ ), neither political circumstances nor women's educational attainment have a substantial impact on their entrepreneurial goals. A statistically significant correlation between education and these political of sustainable tourism development was found by statistical analysis, with an F-value of 3.217, a mean square value of 96.934, and a significance level (p) of 0.042. The null hypothesis is thus rejected. This shows that education has a substantial impact on women's political inclinations and participation in tourism-related enterprises. Educated women may be more likely to advocate for women's participation in tourism, influence tourism development decisions, make tourism-related business decisions, and gain access to government support and empowerment efforts. These findings emphasise the importance of education in increasing political awareness and participation among women entrepreneurs in the tourism industry.

- The findings showed a mean square value of 17.281, an F-value of 0.561, and a significance level (Sig.) of 0.641. Because the significance levels above the 0.05 threshold, the data suggest that there is no statistically meaningful association between married status and the political elements of STD. Thus, the null hypothesis is accepted. This suggests that marital status has no significant impact on the political motivations of women entrepreneurs in the tourism sector, such as having a say in tourism development, participating in policy decisions, or accessing governmental empowerment initiatives for women in the industry. These findings show that political variables impacting women's entrepreneurial decisions are likely influenced by other factors, such as education, societal attitudes, and personal desires, rather than marital status.
- This study examined how women's entrepreneurial endeavours in the tourism sector are influenced by the political aspects of Sustainable tourism development (STDs) and income. There was no significant relationship between income and the political factors impacting women's entrepreneurial aspirations, according to the null hypothesis ( $H_0$ ). A significance level (p) of 0.036, an F-value of 3.358, and a mean square value of 101.097 were obtained via statistical analysis. The null hypothesis was disproved since the p-value was less than the 0.05 value. These results imply that women's political participation in the tourism industry is significantly correlated with their income.
- With a mean square of 2.210, an F-value of 0.070, and a p-value of 0.932, the statistical analysis showed no significant association between age and the environmental factors of Sustainable tourism development (STDs). The null hypothesis was accepted because the p-value was greater than the 0.05 threshold. These data suggest that environmental concerns in tourism entrepreneurship are most likely influenced by characteristics other than age, such as personal values, education, and broader environmental awareness, rather than the entrepreneur's age.
- This study examined the relationship between education level and the environmental aspects of sustainable tourism development (STDs) that affect women's entrepreneurial endeavours in the tourism industry. The null hypothesis ( $H_0$ ) maintained that there was no significant relationship between education and these environmental factors, but statistical analysis showed that there was, with a mean

square value of 142.195, an F-value of 4.665, and a significance level ( $p$ ) of 0.010; the null hypothesis was rejected because the  $p$ -value was less than the 0.05 threshold. These results indicate a significant relationship between women's educational attainment and their consideration of environmental factors in their entrepreneurial endeavours.

- The statistical analysis produced a significance level ( $p$ -value) of 0.918, an F-value of 0.168, and a mean square value of 5.331. Since the  $p$ -value was greater than the 0.05 threshold, the results show no statistically significant association between marital status and the environmental determinants of STDs, and the null hypothesis, which stated that there was no such association, was subsequently accepted. This suggests that there may not be a significant relationship between marital status and women's environmental concerns in the tourism industry, such as the implementation of environmental regulations, the promotion of environmental conservation, the support of sustainable tourism practices, or the resolution of environmental challenges.
- The statistical analysis did not find a significant correlation between the environmental motivations of women entrepreneurs in the tourism business and their income level, with a mean square value of 5.890, F-value of 0.187, and significance level ( $p$ -value) of 0.830. Since the  $p$ -value was higher than the 0.05 value, the null hypothesis was accepted. This shows that the environmental elements that encourage women to initiate business operations in the tourism industry are not greatly influenced by income level. Consequently, the null hypothesis is accepted. This means that income has little influence on women's environmental decisions and behaviours in the tourism business, such as following environmental standards, promoting sustainability, and minimising negative environmental impacts. The findings indicate that education, personal values, or external environmental forces may be more influential than income in guiding women's environmental actions in tourism business.

## **6.2 Recommendations**

This research aims to give academics, educators, policymakers, and practitioners with up-to-date information on women's entrepreneurship in the Punjab tourism sector.

This can advance understanding on women's entrepreneurship and guide politicians to create a more supportive structure for their businesses to thrive. This research shows the unique profile of women entrepreneurs in Punjab, identifying topics for policy and practice. Based on the survey and study, we recommend the following:

**User-friendly Interface:** Departments have constructed fancy websites with irrelevant data and no instructions for registering, authenticating, and claiming subsidies and incentives. Instead, create user-friendly, straightforward websites with important content and easy navigation.

**Identification and Removal of Inactive Women Entrepreneurs in the Tourism Sector:** Male entrepreneurs are taking advantage of the government's incentives and initiatives for women entrepreneurs in the tourism sector by registering dummy female candidates. These fake firms are frequently run-on paper under the names of female family members, but they are not legitimate women-led tourism businesses. To overcome this issue, realistic and verified profiles of women entrepreneurs in tourism should be developed for registration and incentive distribution. Education, age, prior experience in tourism, physical presence, understanding of tourism-related products and services, and process knowledge should all be considered to ensure that only legitimate women entrepreneurs benefit from these programs, promoting genuine participation and growth in the sector.

**Government Interface for Empowering Women Entrepreneurs in Tourism:** The interface will function as a complete platform for giving specific information about women entrepreneurs in the tourism industry, with profiles organised by region and niche, highlighting their accomplishments, challenges, and innovative solutions. The portal will encourage collaboration by hosting a community forum, webinars, and networking opportunities, as well as providing information on policies and advocacy aligned with the SDGs. Furthermore, it will provide a feedback system, FAQs, multilingual assistance, and a mobile-friendly, visually attractive design to ensure accessibility and usability for a wide audience.

**Unified Platform for Women Entrepreneurs in Tourism:** Punjab's tourism industry has enormous potential for female entrepreneurs, with opportunities ranging from travel agents to tourist guides, bed-and-breakfast operators, and tented accommodation providers. To empower and support women in these different tourism initiatives, a single-user interface can be created that serves as a centralised platform for resources, registration, and networking. This effort will not only improve access to government initiatives and incentives, but will also address the specific obstacles that women experience in Punjab's tourism industry. By combining profiles, training programs, and business tools, the platform will promote long-term growth, maintain Punjab's rich cultural legacy, and increase women's engagement in the state's tourism industry.

**Women's Participation in Tourism Policymaking and Incentive Programmes:** Trade unions, tourism associations, and advisory committees should involve women entrepreneurs in the tourism sector to address the issues and barriers they confront, as well as to guarantee their viewpoints are included in policy formation and incentive schemes.

**Improving Awareness of Government Incentives and Policies for Women Entrepreneurs in the Tourism Sector:** Women entrepreneurs in the tourism industry, such as travel agents, tourist guides, bed-and-breakfast operators, and tented accommodation providers, are frequently unaware of government incentives and policies aimed to help their enterprises. This lack of understanding results in the underutilisation of valuable resources designed to promote women in tourism. To solve this, call centres and hiplines should constantly inform both new and established female entrepreneurs about relevant programs. Furthermore, an accessible platform should be developed, utilising advanced communication technologies and giving information in both vernacular and native languages. This portal would function as a one-stop shop for government policies, incentives, and company development tools, ensuring that women in tourism benefit completely from these programs.

**Women Entrepreneur Cells in Tourism:** Encourage women entrepreneurs in tourism to build self-sufficient support groups and interactive platforms. These cells

will promote collaboration, mutual support, and the exchange of resources and knowledge, empowering women in tourism to overcome obstacles and prosper in their enterprises.

**State and National Recognition Programs for Women Entrepreneurs in Tourism:** State and national initiatives frequently promote the accomplishments of start-ups in the organised sector, whereas small women entrepreneurs in tourism, such as travel agents, tourist guides, and bed-and-breakfast or tented accommodation owners, are disregarded. These entrepreneurs need to be motivated and recognised for their contributions to the area. By recognising and recognising women in tourism at both the local and national levels, such programs can enable the interchange of ideas and provide solutions to the unique issues that these entrepreneurs encounter, supporting growth and sustainability in the industry.

**Eliminating the male-dominated approach in women-led enterprises in Punjab:** In Punjab, many women-led tourist businesses are still run by their husbands or male partners, with women sometimes lacking the ability to make their own decisions. This male-dominated approach hinders their rights and independence to run their enterprises. To guarantee that women-owned businesses run safely and smoothly, effective auditing and monitoring systems must be implemented. These steps will assist protect the interests of female entrepreneurs, encourage accountability, and ensure that women have complete control and decision-making power over their businesses.

**Access to Affordable Financing for Women Entrepreneurs in the Punjab Tourism Sector:** Women entrepreneurs in Punjab's tourist sector frequently face obstacles such as inheriting pre-existing debts or being forced to run firms after the death or ineligibility of male family members. These situations cause a loss of productivity and efforts, while the load of prior debts impedes growth. Furthermore, self-motivated female entrepreneurs are sometimes limited to smaller businesses due to a lack of funding for growth, as many men are hesitant to participate in their ventures, doubting their talents. To solve these issues, banks must provide easy and soft loans to women entrepreneurs in the tourism sector. This would lessen reliance on

personal resources, informal borrowing, or mortgaging jewellery, offering a respectable and accessible mode of funding for worthy women.

**Dedicated Banking Support for Women Entrepreneurs in the Punjab Tourism**

**Sector:**Banks have standardized regulations and procedures; it is advised that each bank hire a dedicated advisor to support female entrepreneurs in the tourism industry. This individual would walk them through the process of obtaining loans, opening current accounts, and understanding the loan repayment process, including interest rates. Such a support system would ensure that women in the tourism industry can obtain the financial resources they require while negotiating the intricacies of banking procedures.

**Networking Support for Women Entrepreneurs in the Punjab Tourism**

**Sector:**Women entrepreneurs in Punjab's tourist business rely heavily on networking to succeed. Creating forums where women in tourism can interact, exchange experiences, and collaborate is critical to their progress. These networks can offer significant resources, relationships, and commercial prospects. Women entrepreneurs can increase their exposure, broaden their market reach, and learn about the latest trends and best practices by joining industry-specific groups, attending conferences, and participating in local tourism associations. Strong networking support will build a sense of belonging, allowing women to overcome obstacles and prosper in the competitive tourism business.

**Family Support in Breaking the Glass Ceiling for Female Entrepreneurs:**

In order for female tourist entrepreneurs to prosper, family support is critical in shattering the glass ceiling that frequently limits their potential. Families must aggressively promote and enable women to assume leadership roles in their enterprises, providing emotional and practical support. By questioning established gender roles and breaking down societal barriers, families can assist women in overcoming difficulties such as limited access to capital, networking opportunities, and decision-making authority. When families support female entrepreneurs, it not only boosts their confidence but also creates an environment in which they may completely realise their entrepreneurial goals, resulting in increased growth and success in the tourism industry.

### **6.3 Suggestions for Developing Women Entrepreneurs (A Government Perspective)**

The government can play a critical role in promoting women's entrepreneurship by implementing the following measures:

- Design and deliver high-quality training and education programs tailored specifically for women.
- Provide comprehensive managerial and leadership training to enhance women's professional competencies.
- Offer continuous counselling and support to overcome psychological barriers like low self-esteem and fear of failure, involving NGOs, psychologists, and management consultants.
- Ensure training programs are regularly evaluated and updated to meet evolving needs.
- Focus on equipping women with employable and profitable skills aligned with market demands. This coordinated approach can empower women entrepreneurs and boost their contribution to the economy.

### **6.4 Limitations of The Study**

Research studies have limitations, and this study is no exception. The major limitations of the study are listed below:

- The study's purpose is significant to educators and policymakers, but has been overlooked by researchers. Due to the multiple nature of the study (motivation, challenges, role, and sustainable tourism development), a complete investigation of each component was not possible in a single research. This can serve as a foundation for future analysis by scholars.
- The main disadvantage of this study is that it only covers registered women businesses in Punjab's tourist sector. This excludes unregistered entrepreneurs, who may potentially play an important part in the industry, limiting the study's capacity to present a complete picture of women-led tourism firms in the region.

- This study focused on five types of tourism industry respondents: travel brokers, farm stay operators, tented accommodation providers, and tourist guides. Expanding the response categories would provide a more complete picture of the tourism industry's entrepreneurial landscape.
- One major disadvantage of this study is the lack of data from the COVID-19 epidemic. A lack of data during this period limits the study's capacity to collect crucial insights into how the industry responded or was harmed by the pandemic.
- Due to time and resource restrictions, the investigation was confined to a high-level summary of key elements.
- Women entrepreneurs often consulted their husbands or family members before making decisions for their firms. Their autonomous ideas were overshadowed by the perspectives of the family members who ran their businesses.

### **6.5 Scope For Future Research**

- The study is limited to the Punjab tourism sector, the role of women entrepreneurs in the tourism industry can be studied in other parts of India as well. Different factors may play varying roles in different places.
- The survey focused on five types of tourism industry respondents: travel brokers, farm stay operators, tented accommodation providers, and tour guides. Future researchers could broaden the scope by including other types of entrepreneurs involved in tourism, such as adventure tourism operators (e.g., trekking or rafting providers), souvenir shop owners, food and beverage entrepreneurs (e.g., local cuisine restaurants or cafes), transport service providers (e.g., car or bike rentals), cultural performers or guides (e.g., traditional dance or storytelling experiences), and eco-tourism operators (e.g., sustainable accommodations). Expanding the response categories would provide a more complete picture of the tourism industry's entrepreneurial landscape.
- Future research can broaden the scope by covering unregistered female entrepreneurs in Punjab's tourism industry. This would provide an expanded overview of women-led tourist firms, including the contributions and problems of

those that operate informally and are unregistered yet play an important role in the industry.

- Future research should focus on analysing various programs launched by the Punjab government to empower women entrepreneurs, such as Invest Punjab. Furthermore, programs such as the Punjab State Rural Livelihood Mission (PSRLM), the Punjab Skill Development Mission (PSDM), and other initiatives targeted at encouraging women's entrepreneurship in the tourist sector should be investigated to determine their impact, efficacy, and areas for improvement. This will provide useful information about the role of government interventions in promoting women-led businesses.
- While this study takes a quantitative approach, future researchers can investigate a qualitative methodology by conducting interviews and in-person contact with female entrepreneurs. This method would provide deeper insights into their experiences, challenges, and perspectives, resulting in a more nuanced knowledge of the issues that women face in the tourism industry.
- A study comparing women entrepreneurs in Punjab with surrounding states such as Haryana and Himachal Pradesh could be beneficial research.
- Another research topic is a comparison between female and male entrepreneurs. Women's entrepreneurship can be researched as a kind of empowerment, along with the impact of microfinance on the development of female entrepreneurs.

## **6.6 Conclusion**

The low sex ratio and low participation of women in the labour force highlight the need for targeted efforts to better their condition in the state. Women have historically faced prejudice in all aspects of life, including education, healthcare, household decision-making, and employment. SDG 5 aspires to achieve gender equality and empower all women and girls, emphasising the importance of women's rights in the global community. Historically, Punjab has been associated with high rates of female feticide and infanticide, as well as discrimination against women. The state has made considerable progress in empowering women in Punjab. The Bebe Nanki Laadli Beti Kalyan Scheme, introduced in 2011-12, aims to reduce female feticide. The plan has been offering financial help to families so that the 'financial burden' of raising girls is

alleviated. Between 2005-07 and 2017-18, Punjab had the largest improvement in sex ratio, increasing from 837 to 890. Women's entrepreneurship in sustainable tourism development in Punjab is a significant opportunity for economic growth, cultural preservation, and environmental sustainability. Women's entrepreneurship in this industry benefits local communities, promotes inclusion, and aligns with global sustainability goals. Their activities are driven by a variety of causes, including a desire for financial independence, a passion for cultural preservation, and the potential to meet the growing demand for sustainable tourism experiences. Women entrepreneurs are helping to reshape Punjab's tourism scenario by opening eco-friendly hotels, promoting local crafts, and engaging in community-based tourism.

One of the primary motivations for women's entrepreneurship in sustainable tourism is an opportunity for financial empowerment. Tourism provides a unique opportunity for women to turn their skills, creativity, and local expertise into successful economic endeavours. Many women are drawn to the sector because it offers flexible working arrangements that allow them to integrate family duties with career goals. Furthermore, women entrepreneurs are driven by the opportunity to preserve and promote Punjab's rich cultural and natural legacy. They frequently take part in projects that promote traditional crafts, local cuisines, and folk art, ensuring that these cultural riches are not only preserved but also passed down to future generations.

Socio-cultural hurdles also provide significant challenges for female entrepreneurs in Punjab. Traditional gender roles and societal expectations frequently inhibit women from pursuing entrepreneurial endeavours, especially in male-dominated industries such as tourism. Women frequently face resistance from family members or communities, which can erode their confidence and limit their business objectives. Furthermore, women's under-representation in senior roles in the tourist industry poses further barriers, limiting their capacity to influence decision-making processes and lobby for gender-sensitive policies.

Public-private partnerships and collaborations with non-governmental organisations (NGOs) have helped to develop Punjab's support ecosystem for women entrepreneurs. Non-governmental organisations (NGOs) have played an important role in providing mentorship, networking opportunities, and market access to women-led companies.

Collaboration among the government, corporate sector, and civil society has also permitted the establishment of forums where female entrepreneurs may present their products and services, thereby expanding their consumer base and market reach.

Women's entrepreneurship has a broader impact on sustainable tourist development than individual success stories. Women-led enterprises make substantial contributions to the local economy by creating job possibilities, particularly for women. Women entrepreneurs assist entire communities by employing local artists, guides, and service providers. Furthermore, their emphasis on sustainability ensures that tourism development does not jeopardise natural or cultural integrity.

Women entrepreneurs play an important role in increasing awareness about environmental and social issues in the tourism industry. They use their projects to advocate for ethical travel practices, encourage conservation activities, and educate travellers on the value of biodiversity preservation and respect for local cultures. These efforts are consistent with global sustainability goals, such as the United Nations Sustainable Development Goals (SDGs), particularly Goals 5 and 12 (Gender Equality and Responsible Consumption and Production).

In conclusion, women's entrepreneurship in sustainable tourism development in Punjab has enormous potential to reshape the state's tourism scene while addressing key social, economic, and environmental issues. Women entrepreneurs are making great progress in the tourism industry, driven by a desire for financial independence, cultural preservation, and environmental conservation. Despite problems such as restricted access to resources, socio-cultural barriers, and skill gaps, their perseverance and increased government support have allowed them to overcome obstacles and succeed. Punjab may achieve long-term tourist development by creating an enabling climate and addressing the unique challenges that women encounter. This path not only empowers women, but also helps to the greater aims of economic development and social inclusion.

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# Questionnaire

As a Phd student at Lovely Professional University in Punjab, I invite you to participate in a research study titled "A Study of Women Entrepreneurship and Sustainable Tourism Development in Punjab." The study aims to identify the motivational factors and role of STD in Punjab and provide recommendations to the government to address these issues. The enclosed questionnaire has been designed. Please complete the questionnaire, which should take about ten minutes and will only be known to the researchers. If you have any questions, please contact the undersigned. Thank you for your help in this significant project.

## Section 1: Demographic Information

### 1.1 Age of Respondent:

- 18-30
- 30-50
- 60 and above

### 1.2 Marital Status

- Unmarried
- Married
- Divorced
- Widowed

### 1.3 Educational Background

- High School or Equivalent
- Bachelor Degree
- Others

### 1.4 Income Level

- Less than 50000
- 50000-75000
- 75000-100000

### 1.5 What Industry is your business in?

- Travel Agency
- Home Stays
- Tourist Guides
- Bed & Breakfast

### 1.6 How long you have been involved in entrepreneurship?

- Less than 1 year
- 1-3 year
- 4-6 year
- 7 + year

## Section 2: Motivation

**Kindly choose the correct response that motivated you to act as a women tourism entrepreneur**

| Si                  | Statement   | Strongly disagree | Disagree | Neither agree or disagree | Agree | Strongly agree |
|---------------------|---|-------------------|----------|---------------------------|-------|----------------|
| <b>Push Factor</b>  |   |                   |          |                           |       |                |
| 1                   | To contribute to household income                           |                   |          |                           |       |                |
| 2                   | To gain financial independence                              |                   |          |                           |       |                |
| 3                   | To be rid of unemployment                                   |                   |          |                           |       |                |
| 4                   | To provide additional income                                |                   |          |                           |       |                |
| 5                   | To get a profitable business                                |                   |          |                           |       |                |
| <b>Pull Factors</b> |   |                   |          |                           |       |                |
| 6.                  | To have prestige by establishing my own business            |                   |          |                           |       |                |
| 7                   | Thinking that business ideas are the safest way to practice |                   |          |                           |       |                |
| 8                   | To be my boss.  |                   |          |                           |       |                |
| 9                   | To prove myself   |                   |          |                           |       |                |
| 10                  | To become a role model for other women                      |                   |          |                           |       |                |

## Section 3: Issues and Challenges of Women Entrepreneurship

| Si                                     | Statement                                      | Strongly disagree | Disagree | Neither agree or disagree | Agree | Strongly agree |
|--|--|-------------------|----------|---------------------------|-------|----------------|
| <b>Common Challenges</b>               |  |                   |          |                           |       |                |
| 1                                      | Poor planning or lack of planning              |                   |          |                           |       |                |
| 2                                      | Gender inequality and gender discrimination    |                   |          |                           |       |                |
| 3                                      | Lack of self-confidence                        |                   |          |                           |       |                |
| 4                                      | Lack of balance between family, life, and work |                   |          |                           |       |                |
| 5                                      | Lack of Funding                                |                   |          |                           |       |                |
| <b>Business Development Challenges</b> |  |                   |          |                           |       |                |
| 1.                                     | I have no problems                             |                   |          |                           |       |                |

|    |  |  |  |  |  |  |
|----|--|--|--|--|--|--|
| 2. | Financial problems                     |  |  |  |  |  |
| 3. | Marketing issues                       |  |  |  |  |  |
| 4. | Lack of knowledge on tourism business  |  |  |  |  |  |
| 5. | Problems connected with staff training |  |  |  |  |  |

### **Section3: Role of Women Entrepreneurship**

| Si | Statement   | Strongly disagree | Disagree | Neither agree or disagree | Agree | Strongly agree |
|----|---|-------------------|----------|---------------------------|-------|----------------|
| 1  | I want to be economically independent   |                   |          |                           |       |                |
| 2  | I can manage my time flexibly, both for business and for my family                |                   |          |                           |       |                |
| 3  | I feel that I have a passion to explore my own potential through entrepreneurship |                   |          |                           |       |                |
| 4  | I feel worthy of being recognized in society                                      |                   |          |                           |       |                |
| 5  | I am proud to improve the standard of living for myself and my family             |                   |          |                           |       |                |

### **Section5: Sustainable Tourism Development**

| Si              | Statement  | Strongly disagree | Disagree | Neither agree or disagree | Agree | Strongly agree |
|-----------------|--|-------------------|----------|---------------------------|-------|----------------|
| <b>Economic</b> |  |                   |          |                           |       |                |
| 1               | Support of women entrepreneurs to eliminate poverty  |                   |          |                           |       |                |
| 2               | Women entrepreneurs Provide employment Opportunities   |                   |          |                           |       |                |
| 3               | Women Entrepreneurs are financially independent  |                   |          |                           |       |                |
| 4               | Women Entrepreneurs find useful business opportunities that minimize cost and increase effectiveness |                   |          |                           |       |                |
| 5               | like to have my own income or  |                   |          |                           |       |                |

|                  |  |  |  |  |  |  |
|------------------|--|--|--|--|--|--|
|                  | additional   |  |  |  |  |  |
| <b>Social</b>    |  |  |  |  |  |  |
| 1.               | Women Entrepreneurs are social examples of overcoming Challenges   |  |  |  |  |  |
| 2.               | Women Entrepreneurs promote culture and traditions through business operations                                     |  |  |  |  |  |
| 3.               | Women Entrepreneurs equally contribute to the well-being of society  |  |  |  |  |  |
| 4.               | Frequent participation in social activities and taking leadership  |  |  |  |  |  |
| 5.               | Women Entrepreneurs practice and admire fair trade and fair business operations                                    |  |  |  |  |  |
| <b>Political</b> |  |  |  |  |  |  |
| 1.               | Women have a voice that affects tourism development decisions.   |  |  |  |  |  |
| 2.               | There are channels for me to share my interests about tourism development in my country.                           |  |  |  |  |  |
| 3.               | I believe be able to make family and business tourism-related decisions  |  |  |  |  |  |
| 4                | The government empowers women to work in tourism and to change negative thoughts towards women working in tourism. |  |  |  |  |  |
|                  |  |  |  |  |  |  |
| 5                | Women hold leadership positions in tourism/hospitality sectors in my country                                       |  |  |  |  |  |

**Environmental**

|   |  |  |  |  |  |  |
|---|--|--|--|--|--|--|
| 1 | I adopt the Regulatory environmental standards to reduce the negative impacts of tourism |  |  |  |  |  |
| 2 | I participate in the promotion of environmental education and conservation               |  |  |  |  |  |
| 3 | I Promote of sustainable   |  |  |  |  |  |

|   |   |  |  |  |  |  |
|---|---|--|--|--|--|--|
|   | development of tourism products and related business areas  |  |  |  |  |  |
| 4 | Sustainability issues are a major concern to the tourism industry   |  |  |  |  |  |
| 5 | Reduction of resource use, minimizing waste and safeguarding environmental qualities, thus, preserving biodiversity |  |  |  |  |  |

### LIST OF PUBLICATION

| S. NO. | TITLE OF THE PAPER  | JOURNAL NAME  | ISSN NO/ VOL NO, ISSUE NO                       |
|--------|---|---|---|
| 1.     | Entrepreneurial Intentions of Transgender Individuals                   | International Research Journal of Multidisciplinary Scope (IRJMS) | 6(3):777-786                                    |
| 2.     | Sustainable Tourism in Fragile Ecosystems: Challenges and Opportunities | Tourism Innovation  | Vol.14,No.1,February,2024<br>ISSN No -2278-8379 |
|        |   |   |   |

#### ii) Publication in Books/Book Chapters

| S. N O | BOOK TITLE  | TITLE OF THE CHAPTER   | NAME OF PUBLISHER | INDEXING (SCOPUS/UGC/WEB OF SCIENCE) | ISBN No 13    |
|--------|---|--|-------------------|--------------------------------------|---------------|
| 1.     | Sustainable Marketing Practices in the Aviation Industry          | Eco-Friendly Skies: Sustainable Marketing Strategies for the Aviation Industry                           | IGI Global        | Scopus                               | 9798369372159 |
| 2.     | Solid waste management and disposal practices in rural tourism.   | Challenges and Consequences of Improper Waste Disposal in Rural Tourism                                  | IGI Global        | Scopus                               | 9798369396216 |
| 3.     | Impact of AI and Tech-Driven Solutions in Hospitality and Tourism | Leveraging AI for 24/7 Support: A Guide to Implementing Intelligent Chatbots in the Hospitality Industry | IGI Global        | Scopus                               | 9798369367551 |
| 4.     | AI Innovations  | Measuring Influence Key  | IGI Global        | Scopus                               | 9798369379097 |

|    |   |  |            |        |                                      |
|----|---|--|------------|--------|--------------------------------------|
|    | in Service and Tourism Marketing                                    | Metrics for Successful Influencer Marketing Campaigns With Sentiment Analysis          |            |        |                                      |
| 5. | Utilizing Smart Technology and AI in Hybrid Tourism and Hospitality | Exploring the Prospects of Artificial Intelligence in the Tourism Sector               | IGI Global | Scopus | DOI: 10.4018/979-8-3693-1978-9.ch008 |
| 6. | Solutions for Managing Overtourism in Popular Destinations          | Navigating the Environmental Pitfalls of Overtourism and Finding Sustainable Solutions | IGI Global |        |                                      |

### iii) Publication in Conference proceedings

| Name of Paper       | Name of Conference   | Organizing Committee  | Date of attended |
|---------------------|--|---|------------------|
| Harvesting Equality | 5 <sup>th</sup> International Conference on Sustainable Development Goals and Tourism “Embracing People, Planet, Prosperity, Peace & Partnership | School of Hotel Management and Tourism Lovely Professional University Punjab, India | 26-28 Feb 2024   |
|                     | Sixth International Conference on New Frontiers in Engineering, Science, Law, Management, Humanities and Social Sciences (INFES 6.0-2024)        | Eudoxia Research university, castle USA   | 30 August 2024   |
| Women               | International Conference on  | Department of Tourism   | 14-16 Sept       |

|   |   |   |                  |
|---|---|---|------------------|
| Entrepreneurs in the Tourism sector   | Sustainable Development Goals: Introspection and Prognosis                    | Administration at Dr Babasaheb Ambedkar Marathwada University Maharashtra in association with EATSA | 2023             |
| Analyzing the glass ceiling effect on women in the hospitality and tourism sector in Punjab | Mapping the Social and Economic concerns for sustainable economic development | University School of Financial StudiesGuru Nanak Dev University, Amritsar, India                    | 27-28 March 2023 |
| Breaking the glass Ceiling Concept through women entrepreneurship                           | Sustainable Development Goals and Management 2023                             | School of Hotel Management and Tourism Lovely Professional University Punjab, India                 | 3-4 Feb 2023     |
| Transgender Entrepreneurs   | The Role of Innovation, Entrepreneurship, and Management for                  | School Of Management, OP Jindal University, Raigarh   | 25-26 Nov 2022   |

#### Workshop attended

| Name of Workshop                                 | Organizer   | Date           |
|--|---|----------------|
| Tourism Workshop                                 | Department of Tourism Administration at Dr Babasaheb Ambedkar Marathwada University Maharashtra in association with EATSA | 13 Sept 2023   |
| Workshop on Research Methodology                 | WORAM 18.0  | 24-25 Oct 2024 |
| Data Analysis with Excel                         | Command   | 5 March 2023   |
| National Intellectual Property Awareness Mission | Intellectual Property Office, India   | 16 Feb 2023    |

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**iv) IPR Details**

| <b>S. No.</b> | <b>Type of IPR (Patent/copyright/ Design/ Trademark)</b> | <b>IPR Number</b> | <b>Title</b> |
|---------------|--|-------------------|--------------|
|               |  |                   |              |