

Problems of Tourism Entrepreneurship among Women: An Exploratory Study of Assam.

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ABSTRACT

Assam, a state in North East India, where tourist from the globe visit every year, has immense tourism potential creating different entrepreneurial opportunities in tourism industry. Though, the entrepreneurial process is the same for men and women, there are fewer entrepreneurs, and especially women entrepreneurs in tourism. Women entrepreneurs face many challenges as compared to male entrepreneurs. As such, this study is an attempt to explore the various problems in tourism entrepreneurship among the women in Assam. This study is based on primary and secondary information and tries to highlight the major problems faced by women entrepreneurs in Assam.

Key Words: Entrepreneurs, Entrepreneurship, Tourism, Problems, Assam

1. Introduction:

Tourism industry is an important industry for many nations as it plays an important role in their respective economies. Further, this industry is one of the largest industries that contribute to global Gross Domestic Product (GDP). In 2023, the Travel & Tourism sector contributed 9.1% to the global GDP; an increase of 23.2% from 2022 and only 4.1% below the 2019 level (WTTC, 2024). Indian tourism and hospitality industry has emerged as one of the key drivers of growth in the nation's service sector. Further, this industry has significant potential considering that tourism is an important source of foreign exchange for the country.

Assam, a state in North East India, has immense tourism potential as it is blessed with history, heritage, culture, wildlife, ethnicity etc. This state is also blessed with other forms of tourism such as tea, golf, river, pilgrimage tourism etc. These can be a major investment prospects in the state's tourism industry. Accordingly, these prospects succeeded in enthralling women to actively participate and introduce their own businesses and be an entrepreneur in the tourism and hospitality sector. The ideal time for tourists to visit Assam is from the month of October to May every year. However, the Government of Assam has attempted to promote this state as a 365-day tourist destination in order to boost its tourism sector. This can create various entrepreneurial opportunities in tourism for the people of this state.

1.1 The Concept of entrepreneurship:

Women Entrepreneur may be defined as a woman or a group of women who start organizing and operate a business enterprise (Ganapathy & Mayilsamy, 2013). Therefore, women entrepreneurship refers to business or organization started by a woman or a group of women. Agarwal (2018) has categorised women entrepreneurs into the following:

- i) **Affluent entrepreneurs:** These are daughters and wives of wealthy businessmen. These women have financial aid and necessary resources to start a new enterprise and take business risks.
- ii) **Pull factors:** These are educated women living in urban areas with or without work experience. They take the risk of a new enterprise with the help of financial institutions and commercial banks. These women take up a new business as a challenge in order to be financially independent.

- iii) **Push factors:** These women take up some business activity in order to overcome financial difficulties. Generally, widows and single women manage an existing family business or develop a new business due to difficult family situations.
- iv) **Rural entrepreneurs:** These women belong to rural areas and choose a business suiting their resources and knowledge. Business carried out involves low investment, minimum risk and does not require any special skills.
- v) **Self-employed entrepreneurs:** They are uneducated women who fall below the poverty line. They choose tiny and small enterprises which are convenient to manage and adequate for the sustenance of her family.

2. Review of Literature:

2.2 Factors Affecting Entrepreneurship:

Challenges faced by women entrepreneurs in the 21st Century include financial challenges, lack of knowledge and experience, work-life balance, gender discrimination, sociocultural factors, lack of government support (Abdulla & Ahmad, 2023). Women represent about half of the working-age population, and yet they are underrepresented in the workforce in many fields, including entrepreneurship (Strawser et al., 2021). Work-life balance is one of the major challenges faced by women entrepreneurs (Noor et al., 2021). Health issues, family related problems, psychological problems, social problems have been identified as problems faced by women entrepreneurs (Dutta & Radha, 2022). Discrimination with respect to gender acts as a major barrier to success for women entrepreneurs, this is evident from the lower performance of women entrepreneurs' businesses compared to male entrepreneurs (Booyavi & G, 2023). Problems that affects entrepreneurs in general while setting up a business are developing the idea and business concept, raising principal for startup business, gathering a business team, identifying the right business site, noble employees and loyal customers competing with competitors, unanticipated business trials and expenditures, keeping up with industrial changes and developments, withdrawing the business, down in the stagnation, overrating, concentration and passion and resolution (Kanchana et al., 2013). The number of women entrepreneurs in India is growing but is still not encouraging enough (The Economics Times, 2022). The report also states there are several reasons why women continue to shy away from pursuing the entrepreneurial path. One of the main reasons as per the report is that most people and women in particular tend to feel the need for a more settled lifestyle through careers in the corporate sector. Other reasons include women entrepreneurs lacking confidence in areas such as sales or negotiation and fund raising as these are traditionally seen as male dominated. Further, the report also highlighted that women face many challenges while starting something of their own. These include lack of family support, lack of capital etc. Besides, women go through a lot of hindrances in their entrepreneurial journey. As per the World Bank (n.d.), the number of women operating their own business is increasing globally. However, women continue to face huge obstacles that stunt the growth of their businesses. These include lack of capital, strict social constraints, and limited time and skills. Various challenges that are being faced by women entrepreneur include conservative social mindset towards women, lack of required financial support to start a business, pressure of personal life, lack any family support, family restrictions etc. There is lack of access to new information or required knowledge about emerging trends in business (Sarmah, 2021). This is another problem faced by women in rural areas for starting any entrepreneurial venture. The same report also stated that many rural women have the zeal to start something new, but lack of proper financial support, information, basic infrastructure, proper education, knowledge of business, technology, market trends, and fear of failure, timidity and hesitation caused by lack of proper communication and interpersonal skills were some of the challenges in this regard. Further, women entrepreneurs face problems including financial problem, work family conflict in running their business, patriarchal society, low-level risk-taking attitude, lack of proper organizational set up, and difficulties in their mobility as compared to their male counterparts (Sharma, 2021). Women entrepreneurs in Assam face problems such individual, social, cultural or operational (Hazarika, 2020). Further, the study also revealed various other challenges such as lack of motivation and time, health issues, lack of education and technical knowhow, emotional attachment, lack of training and awareness, and problems of communication. Women entrepreneurs in Assam face problems when dealing with the male workers and labourers as they cannot visualize a "female boss" in their field of work from their male dominated patriarchal attributes (Deogharia, 2020). The author also mentioned some other challenges in this regard related to marketing, transportation, recovery of payments from customers, prevailing patriarchal social attitudes etc. Further, the author also expressed that financial institutes are not coming forward to give financial assistance to women borrowers. These also create hindrance in success and development of their enterprise(s). Absence of guidance, direction, and support from Government, seasonal nature of employment, absence of a reliable and fixed income, definite compulsion to earn profits within a short span of time, and lack of mobility as some of the challenges faced by entrepreneurs (Sharma, et al., 2022). They have also mentioned few other challenges which include lack of availability of financing, pressure of domestic responsibilities, stiff competition, and problems pertaining to expansion and diversification. Majority of women faced fear of failure, maintaining work-life balance, competition in market, lack of self-confidence, male dominance and lack of risk bearing ability (Pal & Mishra, 2021). These were some of the challenges that are being faced by women entrepreneurs. In the area of business knowledge and training, women lack knowledge of marketing, strategic planning, human resource

management, and tax planning and reporting (Welsh et al., 2016). Problems affecting women entrepreneurs are related to finance, marketing, production, and social practices (Dutta, 2016). Women entrepreneurs face various problems (Limbu & Bordoloi, 2015). Based on the above discussion, the aforementioned problems which create obstacles in the growth of entrepreneurial activities can be summarized as:

- i) **Individual Problems:** These include lack of motivation, huge burdens, low education, technical problems, lack of awareness, inferiority complex, emotional attachment, perception of insecurity, financial problems etc.
- ii) **Social Problems:** These include role expectation, social taboo, male dominance, social norms, poor family support etc.
- iii) **Structural Problems:** These include insufficient Government schemes, inadequate training institutes, communication gap, lack of proper infrastructure etc.

Different challenges in the area of entrepreneurship involving women are male dominated society, scarcity of material and money resources, limited mobility, family ties, lack of education and awareness (Bharathi, 2019). Challenges faced by women entrepreneurs in home stay business, lack of support from spouse and family, unavailability of loan(s), restrictions from Government, lack of skills to be an entrepreneur in long run, no existence of structured and recognized organization for monitoring home stays, tough competition due to mushrooming home stay businesses, and being restricted only to provide hospitality within the house like cooking, maintenance of household chores etc. (Swetha & Patil, 2016)

3. Need for the Study:

An entrepreneur plays an important role in the socio-economic transformation and development of any nation. Moreover, development in society takes place only when active participation takes place irrespective of gender. Further, encouraging women to participate fully in economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability, and improve the quality of life for women, men, families, and communities (Iuliana et al., 2016). However, it is to be noted that most of the entrepreneurs especially women entrepreneurs encounter different obstacle during their entrepreneurial activities as discussed earlier. Hence, it is also necessary to highlight the problem faced by women entrepreneurs so that it gives a clear understanding about such problems. Besides, although the Government of Assam has taken various measures to develop entrepreneurship among women, it is still not encouraging (Mahanta, 2016). Therefore, it is necessary to know the obstacles of women entrepreneurship and measures be initiated to remove such shortcomings in order to increase participation and contribution of such entrepreneurs in the Indian economy. Hence, a study with a holistic approach is utmost important to highlight the factors affecting tourism entrepreneurship among women. This will aid in understanding the prospective obstacles for the upcoming women entrepreneurs. Therefore, the present study is an attempt to explore the problems affecting tourism entrepreneurship among women.

4. Objectives of the study:

As mentioned earlier, this study aims to identify and examine the problems concerning tourism entrepreneurship among women in Assam.

5. Research Methodology:

This current study was carried out in order to fulfil the above stated objective. Required data was obtained from both primary and secondary data sources. Relevant secondary data was collected from research articles in journals, magazines, websites etc. that were conducted and published up to the year 2024. Primary data was collected from a sample of 30 respondent women entrepreneurs with the help of a structured questionnaire and personal interviews. The above sample size was relatively small due to the fact that it was difficult to trace genuine women entrepreneurs in the tourism industry within Assam in North East India. Due to absence of authentic sampling frame relating to such women entrepreneurs in this industry in the above state, probabilistic sampling techniques could not be used in this research work. Also, population size for this study was unknown. Therefore, non-probabilistic sampling technique specifically snowball sampling was used to select the above sample respondents from the study population. The aforementioned questionnaire consisted of four categories of questions relating to personal, social, socioeconomic and facilitative problems faced by the women entrepreneurs. Each of these categories consisted of five questions regarding the levels of problem faced by women entrepreneurs. These levels were measured using a 6-point scale ranging from level “High”, “Above Average”, “Average”, “Below Average”, “Least”, and “Not at all”. Each of these levels were allotted codes “5”, “4”, “3”, “2”, “1” and “0”, respectively. As such, the above questionnaire consisted of 20 questions relating to all the above problems faced by women entrepreneurs. Respondents’ perception regarding the levels of each of the aforementioned problems were measured using Arithmetic Mean based on a five-point scale ranging from “5”, “4”, “3”, “2”, and “1” each indicating the aforementioned levels, “High”, “Above Average”, “Average”, “Below Average”, and “Least”, respectively (Aaker et al., 2016; Bajpai, 2019; Cooper et al., 2019; Malhotra & Dash, 2019). It is to be noted that this mean did not cover “Not at all” as it was meaningless to do so. Required reliability check was carried out

for the above 20 questions employing Cronbach's Alpha using SPSS software. The value of this Cronbach's Alpha was found to be 0.929 indicating high reliability. The above questionnaire additionally consisted of questions relating to relevant demographic profile of the respondents like age, type of family, educational qualification and number of children.

6. Findings and Discussion:

6.1 Demographic Profile of the Respondents:

From Table -1: Demographic Profile of Respondents, majority of respondent women entrepreneurs belong to the age group of 31 to 40 years (40%). Very few of them belonged to the age group of 60 years and above (3.30%). Most of these respondent entrepreneurs resided in nuclear family (70%). Women entrepreneurs residing in joint family was low (23.30%) followed by others (6.70 %). Also, most of these respondent women entrepreneurs were post graduate (33.30%). Least number of them were diploma holders and 12th board passed (6.70% each). Further, most of them had two children (40%). Least number of them had three or more children.

Table -1: Demographic Profile of Respondents

Variables		Frequency	Percent	Variables		Frequency	Percent
Age	20 to 30 Years	7	23.30	Family	Nuclear	21	70.00
	31 to 40 Years	12	40.00		Joint	7	23.30
	41 to 50 years	8	26.70		Others	2	6.70
	51 to 60 years	2	6.70		Total	30	100.00
	Above 60	1	3.30	Number of children	One	6	20.00
	Total	30	100.00		Two	12	40.00
Qualification	Below 10th	7	23.30		Three	2	6.70
	Passed 10th	5	16.70		Four and above	2	6.70
	Passed 12th	2	6.70		No	8	26.70
	Graduate	4	13.30		Total	30	100.00
	Post Graduate	10	33.30				
	Diploma	2	6.70				
	Total	30	100.00				

Source: Compiled using Primary Data

6.2 Levels of Personal Problems:

It has been seen that majority of the respondent women entrepreneurs stated that excessive responsibilities and fear of failure posed as problems in their entrepreneurial endeavour on an average level (40% and 30%, respectively). These results are shown in Table -2: Levels of Personal Problems. This has been confirmed by the fact that the figures for arithmetic mean were highest for these two problems. Hence, it is advisable to emphasize on these problems in order to successfully implement any schemes for promotion entrepreneurship among women in Assam in the tourism sector in the future. On the other hand, problems like family objection, lack of self-confidence, and issues related risk taking abilities were not perceived to be obstructing any entrepreneurial ventures among most of the respondents. Still, this issue needs to be prioritised for growth of entrepreneurship among women in the above state in the aforementioned sector.

Table-2: Levels of Personal Problems

Variable	Level	Frequency	Percent	Mean
Family Objection	Not at All	11	36.70	3.80
	Least	7	23.30	
	Below	3	10.00	
	Average	4	13.30	
	Above	1	3.30	
	High	4	13.30	
	Total	30	100.00	
Lack of Self-Confidence	Not at All	12	40.00	3.60
	Least	2	6.70	
	Below	5	16.70	
	Average	3	10.00	
	Above	1	3.30	
	High	7	23.30	
	Total	30	100.00	
Excessive Responsibilities	Not at All	6	20.00	4.80
	Least		6.70	

Issues Related to Risk Taking Abilities	Below	3	10.00	3.60
	<i>Average</i>	<i>12</i>	<i>40.00</i>	
	Above	7	23.30	
	High	0	0.00	
	Total	30	100.00	
	<i>Not at All</i>	<i>12</i>	<i>40.00</i>	
	Least	2	6.70	
	Below	5	16.70	
	Average	3	10.00	
	Above	1	3.30	
	High	7	23.30	
	Total	30	100.00	
	Not at All	8	26.70	
	Least	2	6.70	
	Below	3	10.00	
Fear of Failure	<i>Average</i>	<i>9</i>	<i>30.00</i>	4.40
	Above	5	16.70	
	High	3	10.00	
	Total	30	100.00	

Source: Compiled using Primary Data

6.3 Levels of Social Problems:

Most of the respondents commented that male domination in society, negative attitude of society, traditional mindset, and problem of being women posed as problems in their entrepreneurial endeavour on a high level (40% in each case). These are indicated in Table -3: Levels of Social Problems. This has been confirmed by the fact that the figures for arithmetic mean was highest in case of traditional mindset as a problem. Also, dual responsibilities (at home and in their entrepreneurial ventures) were found to be problems in their entrepreneurial career at an average level (30%). This calls for greater emphasis on these problems in order to successfully implement any schemes for promotion entrepreneurship among women in Assam in the tourism sector in the future.

Table -3: Levels of Social Problems

Variable	Level	Frequency	Percent	Mean
Male Domination in Society	Not at All	8	26.70	4.40
	Least	0	0.00	
	Below	0	0.00	
	Average	8	26.70	
	Above	2	6.70	
	<i>High</i>	<i>12</i>	<i>40.00</i>	
	Total	30	100.00	
Negative Attitude of Society	Not at All	7	23.30	4.60
	Least	0	0.00	
	Below	4	13.30	
	Average	5	16.70	
	Above	2	6.70	
	<i>High</i>	<i>12</i>	<i>40.00</i>	
	Total	30	100.00	
Traditional Mindset	Not at All	5	16.70	5.00
	Least	2	6.70	
	Below	4	13.30	
	Average	3	10.00	
	Above	4	13.30	
	<i>High</i>	<i>12</i>	<i>40.00</i>	
	Total	30	100.00	
Dual Responsibilities	Not at All	6	20.00	4.80
	Least	2	6.70	
	Below	2	6.70	
	<i>Average</i>	<i>9</i>	<i>30.00</i>	
	Above	6	20.00	
	High	5	16.70	
	Total	30	100.00	
Problem of being Women	Not at All	7	23.30	4.60
	Least	0	0.00	
	Below	0	0.00	
	Average	5	16.70	

Above	6	20.00
<i>High</i>	<i>12</i>	<i>40.00</i>
Total	30	100.00

Source: Compiled using Primary Data

6.4 Levels of Socioeconomic Problems:

It is observed that most of the respondents mentioned that all the following posed as problems in their entrepreneurial endeavour on a high level (equal to or above 50% in each case). These results are shown in Table-4: Levels of Socioeconomic Problems

Table 4: Levels of Socioeconomic Problems

Variables	Level	Frequenc	Percen	Mea
Lack of Entrepreneurial Training	Not at All	3	10.00	5.40
	Least	2	6.70	
	Below	3	10.00	
	Average	1	3.30	
	Above	4	13.30	
	<i>High</i>	<i>17</i>	<i>56.70</i>	
	Total	30	100.0	
Lack of Knowledge of entrepreneurial schemes	Not at All	5	16.70	5.00
	Least	1	3.30	
	Below	4	13.30	
	Average	1	3.30	
	Above	2	6.70	
	<i>High</i>	<i>17</i>	<i>56.70</i>	
	Total	30	100.0	
Sufficient Fund & Working Capital	Not at All	0	0.00	6.00
	Least	1	3.30	
	Below	3	10.00	
	Average	5	16.70	
	Above	6	20.00	
	<i>High</i>	<i>15</i>	<i>50.00</i>	
	Total	30	100.0	
Limited Encouragement from financing agencies	Not at All	2	6.70	5.60
	Least	1	3.30	
	Below	3	10.00	
	Average	2	6.70	
	Above	5	16.70	
	<i>High</i>	<i>17</i>	<i>56.70</i>	
	Total	30	100.0	
Unforeseen expenses	Not at All	1	3.30	5.80
	Least	2	6.70	
	Below	0	0.00	
	Average	7	23.30	
	Above	2	6.70	
	<i>High</i>	<i>18</i>	<i>60.00</i>	
	Total	30	100.0	

Source: Compiled using Primary Data

- lack of entrepreneurial training,
- lack of knowledge of entrepreneurial schemes,
- sufficient fund & working capital,
- limited encouragement from financing agencies providing credit /loan, and
- unforeseen expenses

The above findings have been confirmed by the fact that the figures for arithmetic mean in case of each of the above problem was high. So, greater emphasis should be accorded to these problems. This is required to successfully implement any schemes for promoting entrepreneurship among women in Assam in the tourism sector.

6.5 Levels of Facilitative Problems:

Most of the respondents stated that all the following posed as problems in their entrepreneurial endeavour on a high level (above 50% in each case). These results are shown in Table-5: Levels of Facilitative Problems.

Table 5: Levels of Facilitative Problems

Variables	Levels	Frequency	Percent	Mean
Limited Support from Government	Not at All	2	6.70	5.60
	Least	3	10.00	
	Below Average	2	6.70	

Table 5: Levels of Facilitative Problems

Variables	Levels	Frequency	Percent	Mean
	Average	2	6.70	
	Above Average	3	10.00	
	High	18	60.00	
	Total	30	100.00	
Limited Schemes for tourism entrepreneurs compared to other	Not at All	3	10.00	5.40
	Least	4	13.30	
	Below Average	0	0.00	
	Average	2	6.70	
	Above Average	4	13.30	
	High	17	56.70	
	Total	30	100.00	
Lack of Proper plans by the Government for Tourism Entrepreneurs	Not at All	1	3.30	5.80
	Least	2	6.70	
	Below Average	2	6.70	
	Average	1	3.30	
	Above Average	4	13.30	
	High	20	66.70	
	Total	30	100.00	
Lack of Support During Lean Season by Government Agencies	Not at All	1	3.30	5.80
	Least	0	0.00	
	Below Average	3	10.00	
	Average	5	16.70	
	Above Average	2	6.70	
	High	19	63.30	
	Total	30	100.00	
Lack of Cooperation from other stakeholders	Not at All	12	40.00	3.60
	Least	5	16.70	
	Below Average	6	20.00	
	Average	5	16.70	
	Above Average	2	6.70	
	High	0	0.00	
	Total	30	100.00	

Source: Compiled using Primary Data

- i) Limited Support from Government,
- ii) Limited Schemes for tourism entrepreneurs compared to other entrepreneurial ventures,
- iii) Lack of Proper plans by the Government for Tourism Entrepreneurs, and
- iv) Lack of Support During Lean Season by Government Agencies

So, greater emphasis should be accorded to these problems. This is required to successfully implement any schemes for promoting entrepreneurship among women in Assam in the tourism sector. However, lack of cooperation from other stakeholders did not pose as a problem to most of the respondents (40%) in their entrepreneurial ventures in the tourism sector. This indicates presence of significant cooperation from other stakeholders in the above sector. Still, this issue should be prioritised for augmentation of entrepreneurship among women in the above state in the aforementioned sector.

The discussions in the aforementioned section have clearly indicated the levels of problems in tourism entrepreneurship among women in the state of Assam. This has been done with help of primary data as explained in the section, *Research Methodology*. It is observed that there are different problems affecting tourism entrepreneurship among the women in Assam. etc. In this study facilitative problems were the most which includes limited support from government, limited schemes for tourism entrepreneurs compared to other entrepreneurial venture, lack of proper plans by the government for tourism entrepreneurs, lack of support during lean season by the government agencies. Further under the socioeconomic problems, women entrepreneurs encountered mostly lack of entrepreneurial schemes, lack of knowledge of entrepreneurial schemes, unforeseen expenses and limited encouragement from financing agencies providing credit/loan. The study also found few problems under the category personal & social problems however these problems were minimal as compared to other three categories of problems as per the study. These observations can be summarized that the problems under the category facilitative problems had the highest numbers of respondent followed by socioeconomic problems.

7. Conclusion:

It is observed that the state of Assam has many entrepreneurial opportunities in tourism for women. These opportunities can create a path to invest in the field of tourism entrepreneurship involving such women. Further, it has been observed that tourism entrepreneurship among women can create huge impact in tourism development, women empowerment, income generation etc. in the above state. However, it is observed from this study that

there are many factors that affect entrepreneurship among such women. These should be carefully addressed as to promote a greater number of women entrepreneurs in the field of tourism and allied sectors. Promoting entrepreneurship among women is the route to economic growth and development of any nation. Therefore, women entrepreneurship can be an important factor to uplift the standard of women in Assam.

8. Scope for Further Research:

The present study was conducted only in the state of Assam in North East India with 30 respondents who are into tourism business. In future, similar studies may be carried out with more women respondents. This would be highly beneficial for all types of entities in the tourism (and hospitality) industry through proper identification and handling of all other problems associated with women entrepreneurs in this industry. These will further help such upcoming entrepreneurs in this sector by ensuring consistent proper management, profitability and sustenance of their respective businesses.

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