

## Women in Hospitality: Difficulties and Hurdles in Establishing and Overseeing Hotels

Thejashree D<sup>1</sup>, Dr. Krishna B S<sup>2</sup>

<sup>1</sup>Research Scholar, Srishti college of Commerce and Management, University of Mysore, Mysuru

Email ID: [thejashr@gmail.com](mailto:thejashr@gmail.com)

ORCID ID - 0009-0004-2548-1012

<sup>2</sup>Research Supervisor, Srishti College of Commerce and Management, University of Mysore, Mysuru

Email ID: [krishna.prof@outlook.com](mailto:krishna.prof@outlook.com)

ORCID ID – 0009-0003-2187-0814

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### ABSTRACT

The study examines the obstacles faced by women entrepreneurs in hotel management in Karnataka. It highlights barriers such as financial constraints, gender bias, regulatory issues and work-life balance that hinder their success. Additionally, it assesses operational challenges including workforce management and competition. The research seeks to provide insights for policymakers and stakeholders to create a conducive environment for women in hospitality. A well-structured set of inquiries was adopted for data gathering. Data was obtained through a combination of offline interactions and online resources. Online data was collected via Google Forms. The selection of respondents occurred through random sampling alongside convenience sampling approaches. A total of 225 responses were analysed. The research reveals that women entrepreneurs in hospitality confront financial restrictions, gender discrimination, regulatory barriers and work-life balance challenges. Moreover, operational difficulties such as staff management, customer demands and competitive pressures obstruct their growth. Supportive policies, funding availability and mentorship are critical for overcoming these challenges. This research offers a unique perspective on the specific hurdles faced by female entrepreneurs in the hospitality sector, stressing both initiation and operational challenges. By addressing gender-related obstacles and proposing targeted solutions, it provides valuable insights for policymakers, industry leaders and aspiring women entrepreneurs striving for success in hospitality.

**Keywords:** Women Entrepreneurs, Hospital Industry, Hotel Business, Challenges, Barriers, Gender Bias, Financial Constraints, Work life Balance, Business Management etc.,

### 1. INTRODUCTION

Entrepreneurship is of great importance in the overall scheme of economic evolution (Singh, 2011)(Mandipaka, 2014), as it not only fuels innovation and creates employment chances but also is instrumental in nurturing economic independence among individuals (Welsh et al., 2016) (Monirul Hossain et al., 2021). In the last few years, we have witnessed a remarkable growth in the efforts of women business leaders spanning a wide range of fields (Dr. Tulika Khare, 2019); yet, their role in the hospitality industry—especially within the hotel sector—remains strikingly restricted due to numerous enduring difficulties (Monirul Hossain et al., 2021). While there is an increasing awareness of the great talent that women bring to the business world (Isa & Noor, 2020), they persistently run into major hurdles in launching and managing hotel businesses (Chee Hee Hoe, Norashidah Hashim, Filzah Md Isa, Jasmani Mohd Yunus, Cheng Wei Hin, 2012). These impediments are multifaceted, encompassing financial limitations, entrenched gender biases, regulatory complexities and operational challenges (Husna et al., 2017), all of which collectively render it exceedingly difficult for women to maintain sustainability and pursue growth within their respective business ventures (Neumeyer et al., 2017). One of the most significant barriers that women entrepreneurs encounter in the hotel industry pertains to their restricted access to essential financial resources (Schneider, 2017a). A considerable number of female entrepreneurs find themselves grappling with the formidable challenge of securing loans and investments (Arumugam et al., 2022), primarily attributable to pervasive gender-based prejudices prevalent within financial institutions (Schneider, 2017a), coupled with a lack of adequate collateral and insufficient



encouragement from venture capitalists (Kapinga & Montero, 2017). Furthermore, societal attitudes frequently serve to dissuade women from assuming leadership positions within the hospitality field (Xheneti, Karki, et al., 2019), thereby reinforcing traditional gender roles and curtailing their entrepreneurial aspirations. The inherently demanding nature of the industry, characterized by extensive working hours and substantial managerial obligations, exacerbates the complexities surrounding work-life balance, thus rendering it particularly arduous for women to effectively manage both their professional commitments and personal responsibilities (Nguyen et al., 2020)(Agarwal & Lenka, 2015). In addition to the financial and societal obstacles outlined previously, women entrepreneurs are also confronted with operational challenges that encompass staff management, customer service dilemmas and fierce competition within the market (Vukovic et al., 2023). The intricate web of regulatory and bureaucratic requirements, which includes but is not limited to licensing processes, tax compliance obligations and labour legislation, presents further challenges that complicate the establishment and ongoing success of hotel businesses (Vukovic et al., 2023). In the absence of sufficient support frameworks, a substantial number of women struggle to effectively compete against well-established entities that dominate the industry landscape (Hendratmi et al., 2022). This scholarly research intends to thoroughly investigate the unique challenges that women entrepreneurs encounter within the hotel industry, with the purpose of delineating the critical obstacles they meet and exploring feasible remedies that could ease these challenges. By developing a holistic understanding of these challenges, it becomes achievable for policymakers, industry stakeholders and support organizations to construct targeted strategies designed to strengthen women's entrepreneurship within the hospitality sector, consequently nurturing a more inclusive business environment that actively advances their growth and success.

## **2. REVIEW OF LITERATURE**

### **2.1. HOTEL BUSINESS**

Karnataka is notable as a key player among Indian states in tourism and hospitality, marked by a prosperous hotel sector largely supported by the state's rich cultural background, rising IT hubs and an impressive mix of landscapes that cater to a diverse audience of explorers. Notable cities such as Bengaluru, Mysuru and Mangaluru, along with picturesque coastal destinations like Gokarna and Udupi, collectively draw a diverse mix of both business and leisure travellers, which in turn plays a crucial role in significantly boosting the growth of the hotel sector within the region. The hospitality industry in Karnataka enjoys the advantages of a robust infrastructure, an increase in tourism activities and various proactive government initiatives that are aimed at promoting travel and stimulating investment opportunities within the state (Vukovic et al., 2023), thereby creating a favourable environment for hospitality-related enterprises (Chee Hee Hoe, Norashidah Hashim, Filzah Md Isa, Jasmani Mohd Yunus, Cheng Wei Hin, 2012). The state is home to an extensive array of accommodation options that cater to all types of visitors, including plush luxury hotels, charming boutique resorts, budget-friendly lodges and inviting homestays that provide a glimpse into local life (Neumeyer et al., 2017). As Bengaluru is recognized as India's IT capital, there is an exceptionally high demand for business-oriented hotels in the area, while cities like Mysuru and historical sites such as Hampi experience a significant surge in visitors drawn by cultural and heritage tourism pursuits. Furthermore, the coastal regions, along with hill stations like Coorg and Chikmagalur, have witnessed a swift expansion in the sectors of eco-tourism and luxury resort development, attracting travellers seeking unique and enriching experiences. Even with the quick advancement and progress in the hospitality field, the hotel sector in Karnataka must still tackle various difficulties, including complicated regulatory issues, escalating operational costs and strong competition among service providers. Women entrepreneurs navigating this sector frequently encounter numerous obstacles, such as financial constraints that limit their business capabilities, pervasive gender bias that affects their opportunities for advancement and difficulties in maintaining a healthy work-life balance amid demanding schedules (Xheneti, Karki, et al., 2019). To effectively confront these issues and cultivate a more inclusive and flourishing hospitality field in Karnataka, it is crucial to establish supportive regulations, prioritize investment in skill training efforts and broaden access to funding for participants in the sector.

### **2.2. AREA OF RESIDENCE**

The hotel sector, especially in community neighbourhoods, has surfaced as a swiftly enlarging industry within the broader hospitality realm, particularly formulated to address the preferences of travellers who seek accommodations that are both reasonably priced and conveniently located, with a touch of homelike warmth (Belwal et al., 2014). With the ongoing trends of urbanization coupled with an increase in mobility among the population, numerous residential communities have experienced a notable surge in the establishment of small-scale hotels, cozy guesthouses, serviced apartments and inviting homestays that collectively offer a range of personalized services tailored to individual guest preferences (Raghuvanshi et al., 2017). Different types of accommodation are commonly preferred by a diverse set of individuals, which includes corporate travellers, recreational tourists and those visiting for extended periods who are searching for quieter, less commercialized offerings than the more conventional, larger hotel chains that dominate the hospitality sector. In Karnataka, the cities of Bengaluru, Mysuru and Mangaluru are seeing a substantial uptick in the number of hotel properties located within residential zones, particularly near prominent IT parks, respected educational organizations and key transport hubs that aid in guest accessibility (Chandan Nandihal, 2023). This remarkable expansion is fundamentally driven by an escalating demand emerging from a variety of groups, including professionals engaged in corporate activities, students pursuing their education and tourists exploring the region (Qizwini & Khatimah, 2024). Budget-friendly hotels and boutique



accommodations nestled within residential areas are increasingly recognized for their ability to provide a blend of comfort, security and easy accessibility, thereby solidifying their status as a highly sought-after option among travellers. Still, diving into the realm of managing a hotel in neighbourhood settings isn't free from its considerable obstacles, which involve a spectrum of elements such as tough zoning laws, likely opposition from community members, complicated licensing demands and numerous operational limitations that require attention (Siba, 2011). People from these neighbourhoods may articulate sincere concerns regarding elements like traffic overload, increased sound levels and overarching safety implications that might arise due to these establishments (Arafat et al., 2020). Moreover, women aspiring to become entrepreneurs, particularly those eager to leave their imprint in this market, often deal with considerable difficulties in securing the important business authorizations and financial assistance that are vital for starting and continuing their projects (Sajuyigbe & Fadeyibi, 2017). Through the proactive handling of these difficulties by putting supportive policies into place, developing flexible regulatory systems and promoting authentic community interaction, it is attainable to considerably improve both the practicality and sustainability of hotels placed in residential locales, guaranteeing they succeed in a manner that serves both the proprietors and the local populations they assist.

### **2.3. OBSTACLES FACED BY WOMEN ENTREPRENEURS**

Women entrepreneurs encounter a multitude of formidable challenges that significantly impede their capacity to initiate, maintain and expand their business ventures within various industries (Rudhumbu et al., 2020). In the hotel sector, these obstacles are particularly evident and pronounced, largely attributable to the demanding characteristics of the industry and the longstanding tradition of male dominance in leadership roles that pervade this field (Smith-Hunter, 2013). An important obstacle that women encounter is the limited access to crucial financial support, as many aspiring female entrepreneurs face difficulties in securing loans and investments due to various issues including lack of sufficient collateral, widespread gender biases found in financial organizations and a scarcity of networking avenues that are vital for creating important connections (Machado et al., 2016). Furthermore, societal and cultural barriers play an instrumental role in perpetuating these challenges, as the traditional gender roles that are often deeply ingrained in many cultures tend to discourage women from pursuing entrepreneurial endeavours, particularly in sectors that demand extensive working hours and substantial managerial responsibilities (Leitch et al., 2018). Additionally, the existence of regulatory and bureaucratic obstacles introduces another layer of complexity, with intricate licensing requirements, stringent labour laws and convoluted taxation policies that collectively render business operations significantly more cumbersome and challenging for women entrepreneurs (Chhabra et al., 2020). Finding equilibrium between professional obligations and personal life is a considerable challenge, as women often take on the dual role of handling home duties while simultaneously running a business, which can elevate stress levels and lead to burnout (Chhabra et al., 2020)(Garg & Agarwal, 2017). Moreover, women entrepreneurs are confronted with operational challenges that encompass effective workforce management, building and maintaining customer relations and facing fierce competition from well-established hotel chains that dominate the market (Gakuu Karanja et al., 2014). The absence of effective mentorship and robust industry support mechanisms further restricts their opportunities for growth and development in this competitive landscape (Stead, 2017). By addressing these multifaceted barriers through initiatives aimed at enhancing financial inclusion, implementing skill development programs, instituting supportive policies and fostering industry mentorship, we can significantly empower women entrepreneurs and cultivate an environment conducive to their success within the hotel business realm (Drencheva, 2019).

### **2.4. FAMILY SUPPORT & GENDER BIAS**

The challenge of gender bias presents a notable and diverse difficulty for women in business, particularly in areas that are chiefly male-oriented, like the hotel and hospitality field (Xheneti, Madden, et al., 2019). Historically, the hospitality industry has been primarily governed and operated by men, which significantly complicates the efforts of women to cultivate both credibility and authoritative leadership within this domain (Vukovic et al., 2023). Numerous women entrepreneurs frequently encounter entrenched gender bias, which manifests in their struggles to earn the trust and confidence of key stakeholders, including investors, employees and customers alike (Shastri et al., 2019)(Welsh et al., 2014). This persistent scepticism regarding their managerial abilities often results in a scarcity of opportunities for both professional growth and business expansion (Schneider, 2017b). Moreover, prevailing societal expectations tend to reinforce conventional gender roles, which actively discourages women from assuming leadership positions in businesses that not only require extensive working hours but also demand significant decision-making authority. Conversely, the role of family support is undeniably pivotal in shaping a woman's entrepreneurial journey and overall success (Bullough et al., 2022). A nurturing and supportive family environment can offer essential financial backing, invaluable moral encouragement and assistance in managing household responsibilities, thereby enabling women to dedicate their efforts and focus on the critical aspects of business growth and development (Korreck, 2019). Nonetheless, in numerous instances, women encounter considerable resistance from family members who may prioritize traditional domestic responsibilities over the pursuit of ambitious business aspirations (Aladejebi, 2020). A deficiency of familial assistance can cause stress to rise, create an uneven work-life balance and in some occurrences, lead to the unfortunate downfall of the business project itself (Pettersson, K., Ahl, H., Berglund, K., Tillmar, 2017). To effectively surmount these formidable challenges, it is imperative to initiate a transformation in societal perceptions, actively promote gender inclusivity within the business landscape and establish robust support networks specifically designed for women entrepreneurs (Zahirah et al., 2016). Fostering greater family involvement in women's



professional endeavours, implementing comprehensive mentorship programs and enacting policies that advocate for a healthier work-life balance can significantly empower women to thrive in the hotel industry, even in the face of persistent barriers posed by gender domination (Nikina et al., 2015).

### 3. RESEARCH METHODOLOGY

#### 3.1. RESEARCH CONTEXT

This investigation delves into the difficulties that women entrepreneurs experience within the male-centric hotel industry. Despite advancements in gender equality, women still face obstacles like financial issues, discrimination, regulatory hurdles and work-life balance challenges that impede their success. The research aims to shed light on the specific struggles women encounter in starting and maintaining hotel businesses. The findings will enhance understanding of the barriers to women's entrepreneurship in hospitality and offer insights for fostering a more inclusive industry.

#### 3.2. OBJECTIVES OF THE STUDY

1. To examine the obstacles faced by women entrepreneur to start the hotel business.
2. To assess the challenges of women entrepreneur in hotel industry.

#### 3.3. HYPOTHESIS FOR THE STUDY

H01: There is a significant difference in obstacles faced by women entrepreneur of different geographical area.

H02: There is a significant difference in obstacles faced by women entrepreneur of different types of hotel business.

H03: There is a significant relationship between the challenges of women entrepreneur in hotel industry.

#### 3.4. LIMITATIONS OF THE STUDY

This study focuses on specific districts in Karnataka, limiting its representation of women entrepreneurs' challenges. Consequently, findings may lack universal applicability. A small sample size may hinder the generalizability of results. A larger and more varied sample could enhance understanding of challenges. Time constraints may prevent a thorough exploration of long-term obstacles faced by women entrepreneurs in the hotel sector. Data availability on women entrepreneurs might be limited due to confidentiality, poor documentation, or inadequate reporting. The reliance on interviews or surveys may introduce personal biases that affect the findings' objectivity. Although the study aims to identify key challenges, it may overlook other obstacles and strategies, resulting in incomplete insights. External influences like political instability and economic shifts might impact the hospitality industry, potentially affecting the results without being considered in the study.

### 4. DATA ANALYSIS AND INTERPRETATION

This section presents the findings from our detailed analysis of challenges faced by 225 women entrepreneur across different area of residence and type of hotel business. For the same, data have been collected by the researcher which includes the obstacles faced by women entrepreneur in starting the hotel business and other challenges faced by women entrepreneur by running the hotel business. The objective was the same to examine and assess the challenges encountered by women in their journey of entrepreneurship in hotel industry. The data was processed and analysed using statistical methodologies like percentage analysis, descriptive statistics, one way Anova, Kruskal Wallis H test and factor analysis to identify precise relationship and variance between variables.

Objectives 1: To examine the obstacles faced by women entrepreneur to start the hotel business.

In order to examine the obstacles encountered by women in their journey of entrepreneurship in starting of their hotel business, researcher collected data of 225 women entrepreneurs of different type of hotel business and from different geographical area which shown in tabulation form and assessed using percentage analysis. Furthermore, the different obstacles faced by women in starting their hotel business are been assessed by descriptive statistics. As a further study to know the differences of obstacles faced by women entrepreneur between types of hotel business and area of residence. One way Anova and Kruskal Wallis H test was employed.

**Table No 1: Type of Hotel Business**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Independent Hotel(Including Catering )	48	21.3	21.3	21.3
	Chain Hotel	26	11.6	11.6	32.9
	Boutique hotel	15	6.7	6.7	39.6



	Bed & Breakfast	21	9.3	9.3	48.9
	Hostel	12	5.3	5.3	54.2
	Motel	20	8.9	8.9	63.1
	Guest House	7	3.1	3.1	66.2
	Resort	19	8.4	8.4	74.7
	All-suites	13	5.8	5.8	80.4
	Apartment hotel	19	8.4	8.4	88.9
	Home stay	6	2.7	2.7	91.6
	Roadhouse	6	2.7	2.7	94.2
	Eco Hotel	13	5.8	5.8	100.0
	Total	225	100.0	100.0	

**Interpretation:**

The above table presents a comprehensive distribution of various hotel business forms according to their frequency and proportion. Of the 225 studied facilities, Independent Hotels (including Catering) represent the predominant category, with 21.3% (48 hotels). This suggests that independent hotels remain a preferred option, perhaps owing to their capacity to provide tailored services and adaptable operations. The next most common type of business is Chain Hotels, covers 11.6% (26 hotels), indicating the increasing prevalence of standardised hotel brands that serve business travellers and holidaymakers desiring uniformity in service quality. Other notable type of business are Bed & Breakfasts (9.3%), Motels (8.9%), Resorts (8.4%) and Apartment Hotels (8.4%), each type serving a crucial function in the hospitality sector by addressing specialized customers, including budget-conscious travellers, vacationers and long-term guests. Boutique hotels, hostels, guesthouses and eco-hotels each account for 3% to 8%, depicting a varied hospitality sector that caters to varying tourist interests. The least type of business as per data collected are Home Stays and Roadhouses, each constituting about 2.7% (6 hotels), indicating that although alternative lodging choices are available, they have not achieved popular acceptance. This data shows the dynamic characteristics of the hotel sector, wherein independent enterprises prevail, but organised and specialized lodging kinds increasingly gain significance.

**Table no 2: Area of residence**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Urban	100	44.4	44.4	44.4
	Semi-urban	69	30.7	30.7	75.1
	Rural	56	24.9	24.9	100.0
	Total	225	100.0	100.0	

**Interpretation:**

The above table presents a summary of women entrepreneur's residential areas, classified into urban, semi-urban and rural categories. Of the 225 respondents, the predominant group, includes 100 persons (44.4%), resides in urban areas, signifying a substantial concentration of the studied population in cities and metropolitan regions. This may be ascribed to enhanced infrastructure, increased employment prospects and improved access to amenities in metropolitan areas. The second-largest category comprises 69 respondents (30.7%) from semi-urban areas, indicating the increasing importance of suburban and emerging regions, which frequently act as transitory zones between rural and urban environments. These regions may be undergoing urbanisation, gaining from more economic activity and enhanced connectivity. Finally, 56 respondents (24.9%) hail from rural regions, indicating that roughly a quarter of the studied population lives in villages or countryside locales. Although this is the smallest group, it nonetheless constitutes a significant share, underscoring the ongoing importance of rural areas in the overall demographic distribution.



**Table no 3: Descriptive Statistics of Obstacles faced by women entrepreneurs**

	N	Minimum	Maximum	Mean	Std. Deviation
Lack of support from family	225	1.00	5.00	2.5467	1.23881
Lack of support from the government	225	1.00	5.00	2.8667	1.06904
Balancing the needs of the family and the business	225	1.00	5.00	3.1467	1.09821
Inability to get skilled labour	225	1.00	5.00	3.0667	1.02208
Difficulties locating high-quality raw materials	225	1.00	5.00	2.9022	1.30905
Difficulty in marketing	225	1.00	5.00	3.0133	1.10389
A lack of managerial expertise to address the issues	225	1.00	5.00	2.9867	1.04574
Lack of support from bank Officials	225	1.00	5.00	2.9867	1.09984
Lack of security as collateral and the procedural difficulties	225	1.00	5.00	2.8889	1.34334
Lack of finance	225	1.00	5.00	3.0311	1.06231
Stiff competition	225	1.00	5.00	3.1600	1.02260
Frequent change in taste and preferences	225	1.00	5.00	3.1422	1.04678
Difficulty in acquiring latest technologies	225	1.00	5.00	2.9022	1.25685
Being woman	225	1.00	5.00	3.1067	1.12884
Valid N (listwise)	225				

**Interpretation:**

The above table displays the descriptive statistics of obstacles encountered by women entrepreneurs, derived on response of 225 respondents. The data encompasses the minimum and highest values which elucidate the severity and variety of these issues, along with mean and standard deviation. The most significant challenges among the listed obstacles are "Balancing the needs of the family and the business" (Mean = 3.1467, SD = 1.09821) and "Stiff competition" (Mean = 3.1600, SD = 1.02260), as evidenced by their highest mean values, which suggest that respondents generally perceive these issues as more severe. "Frequent fluctuations in taste and preferences" (Mean = 3.1422, SD = 1.04678) and "Gender as a woman" (Mean = 3.1067, SD = 1.12884) were both identified as significant issues, indicating that external market dynamics and gender-related prejudices exacerbate the challenges encountered by women entrepreneurs. Additional significant issues encompass "Inability to get skilled labour" (Mean = 3.0667, SD = 1.02208) and "issues in marketing" (Mean = 3.0133, SD = 1.10389), underscoring operational and commercial growth obstacles. Financial limitations constitute a substantial impediment, as seen by "Lack of funding" (Mean = 3.0311, SD = 1.06231) and "Lack of security as collateral and procedural challenges" (Mean = 2.8889, SD = 1.34334), signifying that credit availability continues to be a barrier for several women entrepreneurs. Conversely, impediments such as "Lack of support from family" (Mean = 2.5467, SD = 1.23881) and "Lack of support from the government" (Mean = 2.8667, SD = 1.06904) exhibit lower mean values relative to other concerns, indicating that although these factors present challenges, they may not be as universally critical as those associated with financial, market and competitive issues. The standard deviation values span from around 1.02 to 1.34, signifying a substantial degree of variability in answers. This indicates that whereas certain women entrepreneurs encounter these issues more intensely, others may not regard them as equally concerning. The research indicates that women entrepreneurs have several challenges, with the most notable being business-family balance, rivalry, market dynamics, gender prejudices, financial limits and operational issues. Implementing legislative interventions, enhancing skill development, providing financial assistance and adopting gender-inclusive company policies can alleviate these barriers and foster the growth of women entrepreneur.

**4.1 One way Anova****Hypothesis**

H0: There is no significant difference in obstacles faced by women entrepreneur of different geographical area.

H1: There is a significant difference in obstacles faced by women entrepreneur of different geographical area.

**Table no 4: Test of Homogeneity of Variances**

		Levene Statistic	df1	df2	Sig.
Obstacles	Based on Mean	5.156	2	222	.006
	Based on Median	3.959	2	222	.020
	Based on Median and with adjusted df	3.959	2	214.531	.020
	Based on trimmed mean	4.985	2	222	.008

**Table no 5: summary of ANOVA**

Obstacles					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	8.172	2	4.086	4.888	.008
Within Groups	185.566	222	.836		
Total	193.738	224			

**Interpretation:**

The hypothesis difference in obstacles faced by women entrepreneur of different geographical area. The table contains a summary of one-way Anova results and a test of homogeneity of variance using the Levene statistic. The Anova results suggests that the obstacles faced by women entrepreneur of different geographical area differ significantly ( $F_{2, 222} = 4.888$ ,  $p = .008$ ). Given that the p value falls below the significance thresholds of 0.05 and 0.01, researcher accept the alternative hypothesis. Therefore, there is a significant difference in obstacles faced by women entrepreneur of different geographical area. Here the area of residence considered are Urban, rural and semi urban.

As a result of the fact that Levene's statistic is statistically significant, an equal variance was not an assumption. Dunnett T3 was used to conduct post-hoc comparisons in order to check for individual differences between groups. This was done in order to determine the differences between individual groups, such as the difference between women from urban, rural and semi urban area. Additionally, the post-hoc comparisons were carried out in order to determine the significance of the differences between these groups.

The table below provides a concise overview of the post hoc comparisons and their statistical significance among the groups. Because their p-value is below the significance threshold, 4 groups exhibit statistical significance which is highlighted in bold i.e. Urban to Rural, semi urban to rural, Rural to urban and rural to semi urban. Although the overall test yields a significant result, it is expected that the remaining 2 groups do not show any significant difference in ease of access among financing types except those 4 groups, which are already statistically significant. The below table provide the summary of multiple comparison between group and their mean difference along the significance value, the indication is made for each group whether they poses the significance at significance of 0.05 and 0.01. This multiple comparisons are assessed using the test Dunnett T3 which helped in finding the significance level of each individual groups.

The results indicate that semi urban and rural has more difference in obstacle faced by women entrepreneur in starting hotel business.

**Table no 6: Multiple Comparisons- Post Hoc Tests-**

Dependent Variable: Obstacles							
Dunnett T3							
(I) Area of residence	(J) Area of residence	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		S/NS At 0.01/0.05 level
					Lower Bound	Upper Bound	



Urban	Semi-urban	.09052	.14133	.891	-.2512	.4323	NS
	Rural	-.39469*	.15915	.044	-.7814	-.0080	S
Semi-urban	Urban	-.09052	.14133	.891	-.4323	.2512	NS
	Rural	-.48521*	.17976	.024	-.9206	-.0499	S
Rural	Urban	.39469*	.15915	.044	.0080	.7814	S
	Semi-urban	.48521*	.17976	.024	.0499	.9206	S

#### 4.2 Kruskal-Wallis Test

##### Hypothesis:

H0: There is no significant difference in obstacles faced by women entrepreneur of different types of hotel business.

H1: There is a significant difference in obstacles faced by women entrepreneur of different types of hotel business.

**Table no 7: Summary of results of Kruskal Wallis H test and its ranks**

Ranks				Test Statistics		
	Type of Hotel Business	N	Mean Rank	Kruskal-Wallis H	Df	Asymp. Sig.
Obstacles	Independent Hotel (Including Catering )	48	105.73	26.436	12	.009
	Chain Hotel	26	128.71			
	Boutique hotel	15	123.60			
	Bed & Breakfast	21	74.71			
	Hostel	12	82.63			
	Motel	20	120.75			
	Guest House	7	109.86			
	Resort	19	86.50			
	All-suites	13	142.54			
	Apartment hotel	19	139.58			
	Home stay	6	98.67			
	Roadhouse	6	163.25			
	Eco Hotel	13	129.62			
	Total	225				
a. Kruskal Wallis Test						
b. Grouping Variable: Type of Hotel Business						

##### Interpretation:

The above table displays the outcomes of the Kruskal-Wallis H test, which investigates the statistically significant variations in the challenges encountered by various categories of hotel business. The assessment was performed on 225 hotel business, classified into several categories including Independent Hotels, Chain Hotels, Boutique Hotels, Bed & Breakfasts, Motels, Resorts and others. The Mean Rank values reflect the comparative ranking of challenges for each hotel category, with elevated ranks indicating more significant perceived difficulties. Among the various categories, Roadhouses (Mean Rank = 163.25), All-Suites Hotels (Mean Rank = 142.54) and Apartment Hotels (Mean Rank = 139.58) had the highest ratings, signifying that enterprises in these sectors have more substantial challenges than others. Conversely, Bed & Breakfasts (Mean Rank = 74.71), Hostels (Mean Rank = 82.63) and Resorts (Mean Rank = 86.50) have lower mean ranks, indicating that these





accommodation categories encounter comparatively less challenges. The Kruskal-Wallis H statistic of 26.436, with 12 degrees of freedom, produces an Asymptotic Significance (p-value) of 0.009, which is below 0.05 and 0.01. This signifies a statistically significant difference in the obstacles encountered by various hotel business. The findings indicate that hotel enterprises face issues variably, with some types of facilities potentially encountering greater operational, financial, or management difficulties than others.

#### 4.3 Objectives 2: To assess the challenges of women entrepreneur in hotel industry

In order to test the hypothesis mentioned below, which aims to demonstrate the objective of this study, the factor analysis tool will be employed along with the descriptive statistics. This tool will assess the significance level between different challenges encountered by women entrepreneur in hotel business and identify the factor which has predominant weightage. The principle component method will be used to extract the factor from the statements that have been grouped according to the challenges. Additionally, the loading of each component will be evaluated. The data from women entrepreneur collected for the response towards the challenges faced by them in the journey of their business with the five point scaling technique which has scale from most severity to least severity

#### 4.4 Factor Analysis

##### Hypothesis:

H0: There is no significant relationship between the challenges of women entrepreneur in hotel industry

H1: There is a significant relationship between the challenges of women entrepreneur in hotel industry

**Table no 8: Descriptive Statistics of challenges faced by women entrepreneurs**

	N	Minimum	Maximum	Mean	Std. Deviation
Personal Challenges	225	1.00	5.00	2.9911	1.07733
Educational challenges	225	1.00	5.00	3.0089	1.05641
Inadequate Entrepreneurial skills	225	1.00	5.00	2.9644	1.19843
Technological Problems/Challenges	225	1.00	5.00	3.0933	.99337
Procurement Challenges	225	1.00	5.00	3.0222	1.02402
Financial Challenges	225	1.00	5.00	3.0400	.98796
Marketing Challenges	225	1.00	5.00	2.5689	1.15955
Presence of the analogous social structure	225	1.00	5.00	2.8578	1.04678
Work life Balancing challenges	225	1.00	5.00	3.0400	1.27588
Inadequate subsidies and Aid from the government	225	1.00	5.00	2.9822	1.10988
Competitive Challenges	225	1.00	5.00	2.9556	1.05972
Valid N (listwise)	225				

##### Interpretation:

The table displays descriptive data on the diverse challenges encountered by women entrepreneurs, derived from response of 225 respondents. The mean numbers elucidate the severity of each challenge, while the standard deviation reflects the variety in reactions. Technological challenges (Mean = 3.0933, SD = 0.99337) were identified as the most important challenges, indicating that access to or proficiency with contemporary technology is a substantial challenges for women entrepreneurs. Financial challenges (Mean = 3.0400, SD = 0.98796) and work-life balance challenges (Mean = 3.0400, SD = 1.27588) are significant issues, underscoring the obstacles women encounter in obtaining funding and reconciling professional and personal obligations. Additional significant impediments encompass educational challenges (Mean = 3.0089, SD = 1.05641), procurement challenges (Mean = 3.0222, SD = 1.02402) and insufficient government subsidies and assistance (Mean = 2.9822, SD = 1.10988), suggesting that deficiencies in formal education, material acquisition and governmental support obstruct entrepreneurial development. The mean score for marketing challenges (Mean = 2.5689, SD = 1.15955) was the lowest, indicating that although marketing poses challenges, it is less severe than financial, technical, or work-life balance concerns. The standard deviation values span from 0.98 to 1.27, signifying substantial heterogeneity in responses. This indicates that whereas certain women entrepreneurs experience these problems acutely, others may not regard



them as equally significant. The research highlights the various challenges faced by women in business, particularly in the financial, technological and personal domains, which necessitate focused initiatives to enhance their entrepreneurial success.

**Table no 9: KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.888
Bartlett's Test of Sphericity	Approx. Chi-Square	1578.103
	Df	55
	Sig.	.000

**Interpretation:**

The above results indicate that a factor analysis can be applied to the set of given data as the value of KMO statistics is greater than 0.5, i.e., 0.888 and the Bartlett's test of sphericity represents the significance level towards factors for study as the p-value (chi-square = 1578.103, df = 55, p = .000) is less than the level of significance.

**Table no 10: Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.097	55.425	55.425	6.097	55.425	55.425	3.291	29.918	29.918
2	1.113	10.119	65.544	1.113	10.119	65.544	3.160	28.729	58.647
3	1.019	9.263	74.807	1.019	9.263	74.807	1.778	16.160	74.807
4	.580	5.275	80.081						
5	.479	4.354	84.435						
6	.429	3.900	88.335						
7	.356	3.237	91.572						
8	.310	2.814	94.386						
9	.260	2.361	96.747						
10	.185	1.679	98.426						
11	.173	1.574	100.000						
Extraction Method: Principal Component Analysis.									

**Interpretation:**

From the above table of total variance explained, there are three components extracted through principal component analysis, resulting in a total of 74.807 percent of the variations in the entire data set, which are considered based on Eigen values having more than 1 value, which are said to be significant. The percentage of variation explained by three components is 29.918%, 28.729% and 16.160% respectively.

**Table no 11: Component Matrix and Communalities**

Communalities			Component Matrix		
	Initial	Extraction	1	2	3
Personal Challenges	1.000	.639	.712	-.340	-.125
Educational challenges	1.000	.823	.813	-.397	.064
Inadequate Entrepreneurial skills	1.000	.741	.792	-.324	.092
Technological Problems/Challenges	1.000	.825	.747	-.515	.039
Procurement Challenges	1.000	.782	.568	.247	.632
Financial Challenges	1.000	.785	.606	.251	.596
Marketing Challenges	1.000	.758	.801	.309	-.148
Presence of the analogous social structure	1.000	.734	.765	.267	-.280
Work life Balancing challenges	1.000	.661	.794	.110	-.135
Inadequate subsidies and Aid from the government	1.000	.741	.838	.121	-.157
Competitive Challenges	1.000	.740	.704	.390	-.303
Extraction Method: Principal Component Analysis.					

**Interpretation:**

The above table indicates the component matrix with communalities, i.e., factor loading of each component extracted with the principal component method and communalities say the sum of squares of each value of a particular variable; it is a measure of the percentage of variable variation that is explained by factors. The highest communalities are Educational challenges and technological challenges which indicate accountability of each variable by the underlying factors taken together.

**Table no 12: Rotated Component Matrix**

		Component		
		1	2	3
1	Personal Challenges	.349	.717	.054
2	Educational challenges	.290	.826	.237
3	Inadequate Entrepreneurial skills	.302	.757	.277
4	Technological Problems/Challenges	.193	.875	.151
5	Procurement Challenges	.194	.179	.844
6	Financial Challenges	.239	.200	.829
7	Marketing Challenges	.777	.275	.281
8	Presence of the analogous social structure	.796	.283	.140
9	Work life Balancing challenges	.656	.424	.224



10	Inadequate subsidies and Aid from the government	.703	.443	.226
11	Competitive Challenges	.836	.150	.137
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization. <sup>a</sup>				
a. Rotation converged in 5 iterations.				

**Interpretation:**

From the above study, three components have been extracted using an extraction method called principal component analysis, followed by a rotation method called Varimax with Kaiser Normalization, performed to the factor loading of each component extracted. Researcher uses the rotated component matrix using 0.8 as a cut-off point for factor loading when naming the factors. Component 1 comprises of Competitive Challenges. This can be named as Market Competition and Industry Challenges. Component 2 comprises of Educational challenges and Technological Problems/Challenges. This can be named as Knowledge Gap and Technological Barriers. Component 3 comprises of Procurement Challenges and Financial Challenges. This can be named as Supply Challenges and Financial Constraints.

Therefore, From the Test of KMO and Bartlett's test of sphericity the factor analysis applied is said to be significant where P-value is less than the level of significance of 1% and 5% therefore alternative Hypothesis is satisfied as there is a significant relationship between the challenges of women entrepreneur in hotel industry.

**5. CONCLUSIONS**

Women entrepreneurs in Karnataka's hotel industry encounter various challenges, such as financial limitations, gender discrimination, regulatory obstacles and operational issues. The state's hospitality sector is experiencing rapid growth due to tourism, business centers and cultural attractions, yet women face difficulties with market competition, skill deficiencies, technological obstacles, and procurement issues. Furthermore, societal expectations and family obligations often restrict their entrepreneurial aspirations. In spite of these hurdles, Karnataka presents opportunities for women entrepreneurs through government programs, tourism initiatives and financial support schemes. With improved access to funding, skill enhancement programs, and mentorship, women can navigate these challenges and build successful hotel enterprises. Promoting family and community backing, along with gender-inclusive policies, can further enhance women's involvement in the industry. The research emphasizes the necessity of focused initiatives to cultivate a nurturing atmosphere for women entrepreneurs within Karnataka's hospitality industry. Overcoming these obstacles will foster economic progress, generate jobs and promote greater diversity in the state's vibrant hotel market.

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