

# Impact Of Government Policies On Entrepreneurial Behavior Of Tribal Women In Jammu And Kashmir

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## Abstract

Entrepreneurship is essential for the overall development and progress of any country. Recently, the importance in women has increased significantly due to the increased empowerment and gender equality. Each day, we discover another account of a woman who has triumphed against traditional gender norms and ventured into the realm of entrepreneurship. The objective of the present investigation is to ascertain the impact of government policies regarding women's business in the region pertaining to Jammu and Kashmir. The research utilized a Explanatory report research methodology. The research found 379 women entrepreneurs who were efficiently managing their firms utilizing a non-probability convenient sampling approach. A questionnaire was issued to collect data, which was then subjected to various statistical analyses using SPSS and AMOS software. Percentages and means were used to examine the data. According to the results, the researchers establishing that the respondents had a modest degree of knowledge of government policies. They recommended that government organizations should arrange camps to educate women about the positive aspects of entrepreneurship.

**Keywords:** Women, Entrepreneurship, Entrepreneurs, Government Policies

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## INTRODUCTION

Indigenous people have traditionally experienced social injustice and subjugation around the globe, which has an explicit and implicit negative impact on their health and life expectancy. In addition to self-identifying as indigenous or tribal, they often preserve unique social, economic, and political structures inside their geographically defined regions. India has a scheduled tribe population of 84.33 million, that provides for 8.6% pertaining to the nation's aggregate population. This makes India the second-largest nation in terms of tribal population worldwide. (Ganie et al., 2020)

J&K (Jammu and Kashmir) possesses a significant tribal population, accounting for 11.9% of the populace as a whole. The Gujjar are the most widespread in Jammu and Kashmir. The Gujjar's did not have their origins in Jammu and Kashmir; instead, they came to the region during the ninth and tenth centuries from flat areas like as Gujarat, Kathiawad, and Jodhpur. In these locations, they even had authority over the government. The tribe that ranks second in size within Union territory, the Bakarwal are a pastoral nomadic people whose primary means of subsistence is cattle rearing. About 1093852 people live in the Gujjar and Bakarwal communities together, making about 69% of J&K's total tribal population.

Entrepreneurial behavior is a complicated phenomenon that cannot be described by a single component and is influenced by a variety of circumstances. Innovation, drive for achievement, risk-taking, decision-making skills, information-seeking behavior, cosmopolitanism, coordination, planning, and self-assurance are some of the components that contribute to it. In terms of entrepreneurial behavior, the cumulative impact of the nine aforementioned elements is stated. Establishing an environment that can support the growth of entrepreneurial behavior requires an understanding of the roles played by these elements. This research aims to investigate the psychological and socioeconomic traits as well as the entrepreneurial activities of women living in tribal areas. (Bhati et al., 2014)

Poverty is comprised of a combination of factors, such as income, calorie intake, access to credit and land, nutrition, lifespan and health, literacy and education, clean and safe drinking water, and other

infrastructure.(Huttinger et al., 2017). These populations experience various types of disadvantage that reinforce one another, making it more difficult for them to overcome poverty.(Mehta & Shah, 2011) Providing social justice to Indian Scheduled Tribes in order to enhance their socioeconomic situation is one of the biggest issues the Indian government is dealing with since independence. Despite coming from the same soil as the general populace, they develop into sons and daughters of the natural world. Actually, they have been cut off from society and deprived of necessities for a very long period. (Hassan, 2019)

Tribal communities continue to rely on traditional methods, which result in lower revenue and production compared to other groups. This factor is a primary cause of their impoverished state. To enhance their socio-economic standing, the only available choice at now is to enhance their agricultural production by embracing advanced technology. Tribal women have a crucial role in enhancing agricultural output by transforming traditional techniques. Hence, it is crucial to prioritize the role of women in order to facilitate the desired transformations in the lifestyle of tribal communities. (Jadhav & Pirabu, 2019)

Government has appointed various commissions and committees from time to time, which have recommended various measures to eliminate the socio-economic inequality. In spite of the provisions of the constitution, the tribal population in India continues to experience substandard health, education, and income conditions. Various forms of disadvantages frequently reinforce one another, which further complicates the process of emancipation from poverty for these social groups. Mehta and Shah (2011). Tribal communities in India in general and Jammu and Kashmir in particular require special attention of the government for their upliftment so that they come at par with the other people living in this country. Making women economically and socially viable in a tribal setting may be achieved by empowering them via entrepreneurship. This essay seeks to shed light on several examples or situations pertaining to women's empowerment while highlighting entrepreneurship in a particular tribal environment. Despite the extensive endeavors by Governmental and international organizations that assist women entrepreneurs, including those from tribal backgrounds, these women face Isolation arising from their circumstance's distinct language and lifestyle, which vary from the bulk of society. This hampered their ability to expand their enterprises and compete, thereby impacting their overall decision-making capabilities throughout their lifetimes. This study aims to enhance comprehension of strategies for increasing entrepreneurial opportunities among tribal women in Jammu and Kashmir.(Naveen et al., 2023)

### **Aim and Objectives**

This study seeks to assess the impact that of government policies on the entrepreneurial behavior of tribal women in Jammu and Kashmir, with the goal of proposing targeted interventions to promote their economic empowerment and sustainable development.

### **Objectives**

- To find out how access to financial resources affects entrepreneurial activities among tribal women in Jammu and Kashmir
- To examines the moderating effect of infrastructure development on the association between entrepreneurship and social support networks among tribal women in Jammu & Kashmir.
- To investigate the mediating role of educational opportunities in the relationship between access to financial resources and entrepreneurial activities among tribal women in Jammu and Kashmir

### **Hypothesis:**

**H1:** There is a positive and significant effect of access to financial resources on entrepreneurial activities among tribal women in Jammu and Kashmir.

**H2:** Infrastructure development moderates the relationship between social support networks and entrepreneurial activities among tribal women in Jammu and Kashmir.

**H3:** Educational opportunities mediate the relationship between access to financial resources and entrepreneurial activities among tribal women in Jammu and Kashmir.

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### **Access to Financial Resources**

Financial services usage and access are two different things. The availability of acceptable quality financial services at reasonable prices is referred to as access. Acceptable Quality and fair cost must be determined in reference to an objective standard, taking into consideration both monetary and non-monetary expenses. The term "use" describes how financial services are really used. Within a normal demand-supply paradigm, the distinction between access and usage may be examined. Supply is referred to as access, and the point where the timetables for supply and demand cross is known as usage. (Claessens, 2006).

We therefore require objective metrics pertaining to being able to finance, as the access to finance constraint variable is a subjective metric. Subjective indicators have inherent limitations despite the fact that they provide valuable insights into the corporate environment. Predominantly comprised of respondents' idiosyncratic variations in optimism or pessimism, subjective measurements commence with firm opinions regarding the business environment. (Aterido et al., 2011). Additionally, the performance of the enterprise and experience may impact the responses. (Aterido et al., 2011). In light of this, it is critical to evaluate the impact of finance on firm performance using objective metrics.

(Lu et al., 2015) looked at the relationship between company success and high-performance HRM and the mediating function of innovation in China. Using PLS-SEM for data analysis and a sample of 150 pre-survey Chinese manufacturing businesses in Beijing, Changchun, Harbin, Shanghai, Shenzhen, and other places. The findings showed that innovation significantly improves HRM and company performance when high performance is maintained. Future research to broaden the scope of innovation as a variable to other organizations was recommended by the researchers. Furthermore, (Camisón & Villar-López, 2014) used a sample of 159 Spanish enterprises to examine how innovation functions as a form of mediator in the link between manufacturing flexibility and company performance. They collected data using questionnaires and in-person interviews and analyzed it using PLS-SEM. The findings indicated that the mediating variable had a notably favorable effect on the performance of the organization.

### **Educational Opportunities**

According to (Osirim, 2003), proficient entrepreneurs can be founding businesses that continued to operate. A few academics have attempted to investigate the relationship between company success and education, also referred to similar findings that contributed to effective entrepreneurship at a high level of education. (Sinha, 2003) revealed that most female contractors ask their parents or husbands for guidance in starting up their company. According to (O'Neill, 2016), women have more difficulties while both men and women are experiencing personal problems (Gul & Khilji, 2021). In comparison to men, the access to property, Lower levels of credit facilities, training, and training facilities.

(Winn, 2004) concluded that to ensure enhanced educational and support infrastructure, the essential reasons that women excel in independent companies must be recognized. Unique credit, grant, capital, business incubators, and accolades for entrepreneurial endeavors, counselling, education, consultative support, knowledge products and web sites can be provided to women entrepreneurs. Knowledge of latest technological developments, its business expertise and the person's level of education are key factors that influence the company. In Pakistan, the female to male literacy rate is inadequate. (Gul et al., 2020)

In underdeveloped nations, a large number of women lack the education needed to support profitable business. According to (Bhardwaj & Malhotra, 2013), they are either unable to employ developing technologies or are incapable of performing the necessary research and get the essential instructions. However, they have families that are unable to handle inelastic home obligations due to the heavy burden of maternal duties. (Bukhari et al., 2023) In many nations, entrepreneurship is becoming into a more significant source of employment for women, according to research by (Langowitz & Minniti, 2007). The research demonstrates that one of the key traits that many well-known women entrepreneurs have is the greater educational attainment of these WEs.

### **Social Support Networks**

As stated by (Michel et al., 2011), Social assistance is described as "instrumental aid," informational concern and emotion, and evaluation activities many other individuals in the professional (family) sphere who are meant to promote the recipient's welfare.

In the context of the workplace, social support for employees pertains to assistance provided by coworkers, supervisors, and organizations in an effort to enhance the well-being of workers (Kossek et al., 2011). In the context of non-work, social support mostly refers to assistance from peers, spouses/partners, and family

The literature has extensive study on the influence of social support on workers. Meta-analyses suggest that social support could potentially alleviate conflicts experienced by individuals or act as a buffer between work-family pressures and work-family conflict (WFC) (Viswesvaran et al., 1999)

The following studies have been conducted by Adams et al. 1996; Aryee et al. 1999; Thomas and Ganster 1995; Chang et al. 2014 and characterized social supports function as stress mitigating moderators' function in within-domain connections, with a particular emphasis regarding moderating impact in terms of social support. According to this viewpoint, social supports might mitigate the harmful impacts of job and family stresses on WFC as those who have strong social networks are better able to handle these kinds of situations (Chang et al., 2014) (Teo et al., 2013)

One limitation is that female entrepreneurs lack the chance to benefit from the assistance that workers might encounter in the task arena; on the other hand, the subject is yet seldom explored in the literature on women entrepreneurship. As a result, for female entrepreneurs, mentors in the corporate world or members of their network may serve as social supports in the workplace (Nguyen & Sawang, 2016)

In fact, having a supportive work network may help lessen the negative effects of job pressures on WIF via both technical (such as sharing best practices and know-how) and/or emotional (such as listening and counseling) assistance. However, in the family sphere, female business owners may take use of the same resources offered to staff members. Women entrepreneurs may mitigate the effects of family pressures on their work-life balance by getting instrumental support, such as assistance with household chores or childcare, as well as emotional support, such as attentive listening and caring, from family members, partners, and private/public agencies. (Poggesi et al., 2019)

### **Entrepreneurial Activities**

Based on the findings of the study, women's activities frequently encounter inadequate financial resources. Thus, they contend with the complex challenges in the realm of institutions and maintain long-term underachievement (Jamali, 2009). On the other hand, the state of the economy in Pakistan has been characterized as a significant obstacle when attempting to evaluate the nefarious activities of an institution seeking a loan. As a result, it is imperative that financial institutions and other consulting professionals assist female entrepreneurs. In general, institutions disregard women-owned businesses because they perceive them to lack a positive reputation in the field of development. (Raza et al., 2019).

A combination of entrepreneurial spirit and access to quality education might pave the way for more rational economic process of reaching decisions in underdeveloped nations. (Galvão et al., 2020). This problem is also causing dissatisfaction among female entrepreneurs over their businesses. However, the majority of the female population in Pakistan remains uneducated due to the government's failure to implement educational reforms. (Khalid et al., 2022)

H1: There is a positive and significant effect of access to financial resources on entrepreneurial activities among tribal women in Jammu and Kashmir.

(Siddiqui & Jan, 2017) assess the degree of entrepreneurial intensity (EI) within the women entrepreneur in Jammu and Kashmir to address issues such as elevated unemployment and a low GDP. Results show that while women entrepreneurs' innovativeness, risk-taking, autonomy, and proactiveness are not well-suited to compete aggressively. The investigation presents a framework for instruction. to improve EI, accelerating entrepreneurship growth and enhancing the state's overall economic growth. (Chatterjee & Das, 2016)

examines the skill-related aspects of Jharkhand, India's micro-entrepreneurs. The responses of 147 entrepreneurs from Dhanbad, Bokaro, and Ranchi was collected. The study highlighted five skill dimensions: Capabilities in leadership, communication, human relations, technology, and inherent ability. The research used questionnaire survey methodologies and utilized descriptive statistics, correlation analysis, and multiple linear regressions for data analysis. The results emphasize the correlation and influence of abilities on the success of micro-entrepreneurs.

H2: Infrastructure development moderates the relationship between social support networks and entrepreneurial activities among tribal women in Jammu and Kashmir.

(Saad et al., 2020) examines The China-Pakistan Economic Corridor's effects (CPEC) on rural Pakistani women, revealing that the connection between opportunities and CPEC development is mediated by rural development, despite the potential for improved infrastructure and quality of life. (Naveen et al., 2023) explores entrepreneurship for Odisha's Mayurbhanj district's tribal women. Despite international initiatives, women entrepreneurs face isolation due to language and lifestyle differences. The study found that entrepreneurship positively impacts women's decision-making and economic opportunities. The findings suggest increased government and organization interventions to improve women's education and financial ability. (Suri, 2013) The Jammu & Kashmir state faces significant challenges due to violence and conflict, requiring government efforts to boost employment opportunities for both boys and girls, particularly women, particularly in rural areas. This paper examines entrepreneurship development programs and their role.

H3: Educational opportunities mediate the relationship between access to financial resources and entrepreneurial activities among tribal women in Jammu and Kashmir.

According to (Ahmed, 2021) Women make up half of the world population and contribute significantly to progress and development. Education is crucial for women's empowerment, stimulating their consciousness and rationality. In India, women are still uneducated, exploited, and retarded in growth of education particularly in rural areas. Tribes in India are deprived of their fundamental rights and liberty that limit them from participation in social & political life and economic activities. (Kiran et al., 2024) This study analyzes the socioeconomic state of the Chenchu tribal population inhabitants of the Telangana Nallamalla Forest. It also explores the government's efforts to promote equitable entrepreneurship opportunities for the Chenchu people, while also safeguarding their distinct cultural heritage. The research revealed that the Chenchu tribe has difficulties such as susceptibility, destitution, and indebtedness. The government has enacted social and developmental initiatives aimed at promoting sustainable growth and fostering business prospects, all while safeguarding their distinct cultural heritage. The authors propose that the government should harmonize forest rules with the protection of indigenous community rights in order to safeguard their well-being and development. (Dar & Najar, 2018) Educational anthropology is crucial for generating informed grassroots research in India, particularly among marginal communities. It can support sustainable policies, curriculum construction, and teacher training, fostering responsible citizenship and integrating peripheral tribal communities into a nation based on respect for diversity and composite culture.

## **METHODOLOGY**

### **Research Design**

This study utilizes a quantitative research approach in order to analyze the consequences of government policies on the entrepreneurial conduct of tribal women in Jammu and Kashmir. Data from a sample of 379 indigenous women is collected using a cross-sectional survey technique.

### **Sampling Technique**

The research will use a random sample approach to assure representativeness. 379 volunteers aged 18 to Above 50 years are chosen at random to participate in the questionnaire-based data collecting procedure.

**Random Sampling**

Random sampling is a method used to choose subsets of a population, ensuring that each possible individual has an equal probability of being chosen. To acquire a representative sample of the whole population, it is frequently necessary to randomly choose a sample from a group. When it comes to gathering data from a large population, random sampling is among the most straightforward techniques.

When the population is only picked once, the random sampling formula is as follows.

$$P = 1 - \left( \frac{N-1}{N} \right) \left( \frac{N-2}{N} \right) \dots \left( \frac{N-n}{N-(n-1)} \right)$$

**Data Collection**

Gathering pertinent data is a critical component of every research endeavors. Primary data collection and secondary data collection are the two methods of information gathering that are most often employed. Using a questionnaire, the main data will be obtained. Aside from these places, books, essays, research papers, yearly reports, and periodicals and journals may also include secondary data.

**Tools for Data Collection**

**Surveys/questionnaires:** To gather information from respondents, structured questions are used in surveys, which are tools for collecting data. Their usage in research is common, since they provide valuable perspectives on attitudes, beliefs, and experiences. Researchers may quantify data, look for trends, and understand the different perspectives of participants on a given topic by using surveys, which are an adaptable instrument.

**Inclusion and Exclusion Criteria**

- **Inclusion Criteria:** who had consented to participate in the study and provide personal information.
- **Exclusion Criteria:** Those who were under the age of 18 at the time of data collection and who were willing to participate in the study were declined.

**Tools**

In this research, the SPSS and AMOS applications are used for analysis.

**Techniques****Analysis of Structural Equation Modelling (SEM):**

We employed structural equation modeling (SEM), a rigorous statistical tool, to explore the complex interactions among several elements. It makes it possible to investigate both direct and indirect effects, giving researchers a thorough grasp of how various elements interact within a theoretical framework. Regression analysis and component analysis are only two of the many statistical techniques that SEM uses to evaluate the quality of the compatibility between the data and the proposed paradigm. By identifying intricate patterns and correlations, this analytical method enables us to validate and adjust our research hypotheses and improve our comprehension of the phenomena we are studying. SEM analysis is essential to our work because it illuminates the intricate relationships and potential consequences for businesses and organizations between digital innovation, organizational growth, perceived confidence, and strategy management.

**Ethical Considerations**

- The research maintains ethical principles by obtaining voluntary participation, maintaining the confidentiality of responses, and obtaining informed consent from all participants.
- Ethical approval is obtained from relevant institutional review boards.

**Results & Discussion**

*Table 1 Demographic variable*

|     |                | Frequency | Percent | Mean   |
|-----|----------------|-----------|---------|--------|
| Age | Below 30 years | 75        | 23.8    | 2.9429 |
|     | 31-40 years    | 59        | 18.7    |        |
|     | 41-50 years    | 53        | 16.8    |        |

|                       |                            |                  |                |             |
|-----------------------|----------------------------|------------------|----------------|-------------|
|                       | Above 50 years             | 65               | 20.6           |             |
|                       | Total                      | 315              | 100            |             |
| <b>Marital Status</b> |                            | <b>Frequency</b> | <b>Percent</b> | <b>Mean</b> |
|                       | Married                    | 100              | 31.7           | 2.0254      |
|                       | Unmarried                  | 107              | 34.0           |             |
|                       | Divorced/Widowed           | 108              | 34.3           |             |
|                       | Total                      | 315              | 100.0          |             |
| <b>Education</b>      |                            | <b>Frequency</b> | <b>Percent</b> | <b>Mean</b> |
|                       | Higher secondary education | 108              | 34.3           | 1.9714      |
|                       | Undergraduate degree       | 108              | 34.3           |             |
|                       | Graduate degree            | 99               | 31.4           |             |
|                       | Total                      | 315              | 100.0          |             |
| <b>Income Level</b>   |                            | <b>Frequency</b> | <b>Percent</b> | <b>Mean</b> |
|                       | Less than 20,000           | 91               | 28.9           | 2.4286      |
|                       | 20,000 - 40,000            | 70               | 22.2           |             |
|                       | 40,000 - 60,000            | 82               | 26.0           |             |
|                       | Above 60,000               | 72               | 22.9           |             |
|                       | Total                      | 315              | 100.0          |             |
| <b>Location</b>       |                            | <b>Frequency</b> | <b>Percent</b> | <b>Mean</b> |
|                       | Rural                      | 94               | 29.8           | 2.0508      |
|                       | Urban                      | 111              | 35.2           |             |
|                       | Semi-urban                 | 110              | 34.9           |             |
|                       | Total                      | 315              | 100.0          |             |

Age: Based on the data, respondents comprised four distinct grade categories: under 30, between 31 and 40, between 41 and 50, and above 50. The bulk of respondents are under 30 years old (23.8%), followed by those over 50 (20.6%), according to the frequency and percentage distribution. The sample has a substantially younger age distribution, as seen by the mean age of 2.9429 for all respondents.

Marital Status: Married, Single, and Divorced/Widowed are the three categories for the respondents' marital status. The sample is equally dispersed throughout these groups, with almost one-third of responses in each category, according to the frequency and percentage distribution. The range of the marital status mean, which indicates a fair representation of all marital statuses, is 2.0254 for married people and 2.0254 for single people.

Education: Higher Secondary Education, Undergraduate Degree, and Graduate Degree are the categories used to group the respondents' educational attainment. These education groups are distributed rather evenly, with each category accounting for around one-third of the sample, according to the frequency and percentage distributions. There is a general greater degree of educational achievement among the sample, as seen by the mean education level, which varies from 1.9714 for greater Secondary Education to 2.0 for Graduate Degree. Four categories are used to classify income levels: Less than 20,000, 20,000 - 40,000, 40,000 - 60,000, and Above 60,000. A somewhat balanced distribution across income levels can be seen in the frequency and percentage distribution, with each category accounting for between one-fourth and one-third of the sample. The sample population had a somewhat higher mean income level, ranging from 2.4286 for those earning less than 20,000 to 2.0 for those earning more than 60,000.

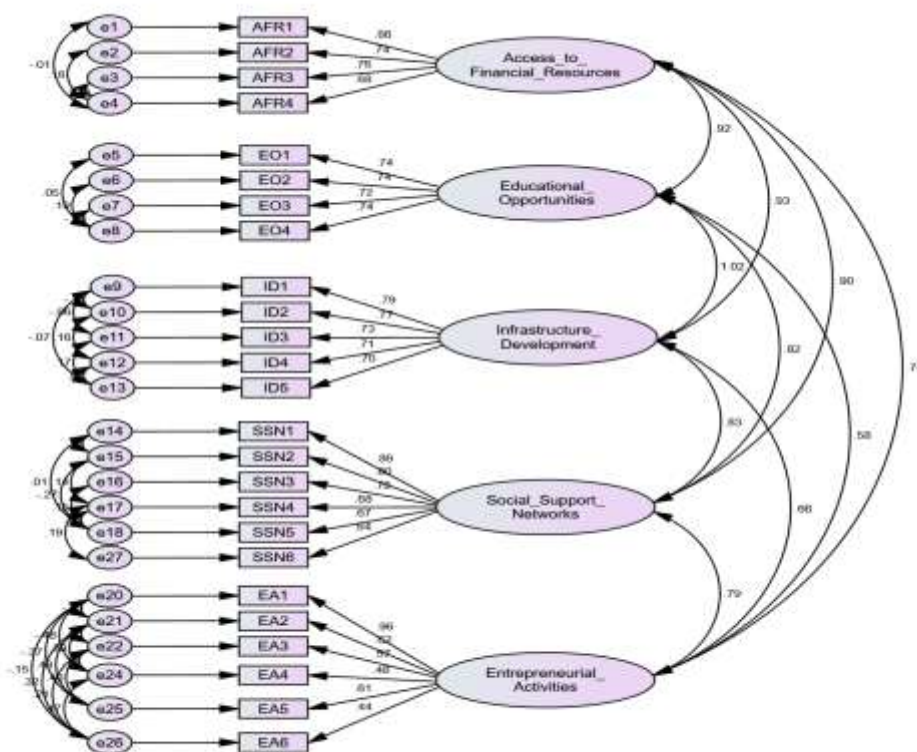
**Location:** The locations of the respondents fall into three categories: semi-urban, urban, and rural. The frequency and percentage distributions demonstrate a fairly balanced distribution across the location categories, with around one-fourth to one-third of the sample falling into each group. The average location of respondents varies from 2.0508 in rural regions to 2.0 in metropolitan areas, indicating a heterogeneous representation of respondents in various geographic locations.

### SEM (structural equation modelling)

Structural Equation Modelling (SEM), a flexible statistical approach, to describe complex interactions between variables, whether latent or observable. Its ability to analyses intricate causal pathways, integrate latent components, test several hypotheses at once, account for measurement error, evaluate model fit, and combine aspects of factor analysis and regression are just a few of its special features. SEM is an essential tool for research in disciplines like psychology, sociology, economics, and beyond because it can be used to validate theoretical models, examine the effects of interventions or policies, and simplify complex datasets. This allows for more thorough and accurate data analysis and hypothesis testing.

### Measurement model and validity

Measurement models and validity are indispensable in research as they establish a structured framework for ensuring the accuracy and meaningfulness of data. Measurement models clarify the relationships between observed variables and their underlying constructs, enabling researchers to assess complex concepts. Validity, on the other hand, ensures that the measurement instruments precisely capture the intended constructs, safeguarding against misleading or incorrect conclusions. Both measurement models and validity are essential components in research, serving as the foundation for reliable and credible findings, which is paramount for informed decision-making and advancing knowledge across diverse field.



**Table 2 Regression Weights: (Group number 1 - Default model)**

| Path                                 | Unstandardized Estimate | S.E. | Standardized Estimates | C.R.   | P   |
|--------------------------------------|-------------------------|------|------------------------|--------|-----|
| AFR4 < Access to Financial Resources | 1.000                   |      | .679                   |        |     |
| AFR3 < Access to Financial Resources | 1.200                   | .107 | .755                   | 11.224 | *** |
| AFR2 < Access to Financial Resources | 1.181                   | .091 | .742                   | 13.023 | *** |
| AFR1 < Access to Financial Resources | 1.606                   | .120 | .862                   | 13.429 | *** |
| EO4 < Educational Opportunities      | 1.000                   |      | .740                   |        |     |
| EO3 < Educational Opportunities      | .922                    | .074 | .720                   | 12.428 | *** |
| EO2 < Educational Opportunities      | .998                    | .068 | .739                   | 14.735 | *** |
| EO1 < Educational Opportunities      | 1.088                   | .080 | .737                   | 13.611 | *** |
| ID5 < Infrastructure Development     | 1.000                   |      | .704                   |        |     |
| ID4 < Infrastructure Development     | 1.014                   | .081 | .714                   | 12.506 | *** |
| ID3 < Infrastructure Development     | 1.102                   | .081 | .729                   | 13.520 | *** |
| ID2 < Infrastructure Development     | 1.149                   | .089 | .767                   | 12.900 | *** |
| ID1 < Infrastructure Development     | 1.151                   | .089 | .788                   | 12.860 | *** |
| SSN5 < Social Support Networks       | .970                    | .091 | .668                   | 10.609 | *** |
| SSN4 < Social Support Networks       | 1.000                   |      | .683                   |        |     |
| SSN3 < Social Support Networks       | 1.135                   | .091 | .783                   | 12.500 | *** |
| SSN2 < Social Support Networks       | 1.047                   | .077 | .799                   | 13.567 | *** |
| SSN1 < Social Support Networks       | 1.583                   | .118 | .856                   | 13.427 | *** |
| EA4 < Entrepreneurial Activities     | 1.000                   |      | .476                   |        |     |
| EA3 < Entrepreneurial Activities     | 1.199                   | .178 | .566                   | 6.737  | *** |
| EA2 < Entrepreneurial Activities     | 1.366                   | .174 | .624                   | 7.866  | *** |
| EA1 < Entrepreneurial Activities     | 2.760                   | .388 | .957                   | 7.119  | *** |
| EA5 < Entrepreneurial Activities     | 1.232                   | .201 | .612                   | 6.134  | *** |
| EA6 < Entrepreneurial Activities     | .909                    | .125 | .444                   | 7.259  | *** |
| SSN6 < Social Support Networks       | .836                    | .072 | .644                   | 11.663 | *** |

**Table 2 KMO and Bartlett's Test**

|                                                  |                    |          |
|--------------------------------------------------|--------------------|----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. |                    | .951     |
| Bartlett's Test of Sphericity                    | Approx. Chi-Square | 5173.533 |
|                                                  | df                 | 300      |
|                                                  | Sig.               | .000     |

As shown in the table above, the value of KMO was 0.951, clearly signifying that the sample size was sufficient and suitable for the confirmatory factor analysis. The correlation between the variables used in confirmatory factor analysis was also examined using the Bartlett's Test of Sphericity, it was determined to be significant at the 0.00 level of confidence.

*Table 3 Post CFA, Cronbach alpha, factor loadings*

| Factors and items                    | Cronbach alpha values | Post CFA factor loadings | AVE  | CR   |
|--------------------------------------|-----------------------|--------------------------|------|------|
| <b>Access to Financial Resources</b> | .844                  |                          | .759 | .822 |
| AFR1                                 |                       | .862                     |      |      |
| AFR2                                 |                       | .742                     |      |      |
| AFR3                                 |                       | .755                     |      |      |
| AFR4                                 |                       | .679                     |      |      |
| <b>Educational Opportunities</b>     | .830                  |                          | .734 | .812 |
| EO1                                  |                       | .737                     |      |      |
| EO2                                  |                       | .739                     |      |      |
| EO3                                  |                       | .720                     |      |      |
| EO4                                  |                       | .740                     |      |      |
| <b>Infrastructure Development</b>    | .863                  |                          | .740 | .851 |
| ID1                                  |                       | .788                     |      |      |
| ID2                                  |                       | .767                     |      |      |
| ID3                                  |                       | .729                     |      |      |
| ID4                                  |                       | .714                     |      |      |
| ID5                                  |                       | .704                     |      |      |
| <b>Social Support Networks</b>       | .880                  |                          | .738 | .852 |
| SSN1                                 |                       | .856                     |      |      |
| SSN2                                 |                       | .799                     |      |      |
| SSN3                                 |                       | .783                     |      |      |
| SSN4                                 |                       | .683                     |      |      |
| SSN5                                 |                       | .668                     |      |      |

|                                   |      |      |      |      |
|-----------------------------------|------|------|------|------|
| SSN6                              |      | .644 |      |      |
| <b>Entrepreneurial Activities</b> | .853 |      | .696 | .837 |
| EA1                               |      | .957 |      |      |
| EA2                               |      | .624 |      |      |
| EA3                               |      | .666 |      |      |
| EA4                               |      | .676 |      |      |
| EA5                               |      | .612 |      |      |
| EA6                               |      | .644 |      |      |

We employed Confirmatory Factor Analysis (CFA) to rigorously analyze the validity of our instrument. The factor loadings for each individual question exceeded the 0.5 threshold, underscoring the instrument's strong capability to accurately measure the intended constructs. This outcome underscores the robustness of our measurement tool. Some items are excluded from additional evaluation as the factor loading value is below 0.6. The values for the fit of the models is shown in Table 6. To assess the scale's intrinsic consistency, the calculations were performed on Composite Reliability (CR) and Average Variance Extracted (AVE). Table 4 presents the post-Confirmatory Factor Analysis (CFA) results, including Cronbach's alpha, AVE, and CR values. Discriminant validity is confirmed when the Average Variance Extracted (AVE) square root for a variable exceeds its correlation values with other variables. The findings that were collected are shown in Table 5, and they contribute to the determination of the discriminant validity.

#### **Discriminant validity test:**

Discriminant validity is not a specific test performed in SPSS or any other statistical software but a concept within the context of validating measurement instruments and assessing the relationships between variables. Discriminant validity is crucial to ensure that different Structures or variables in a research are actually separate and do not measure the same underlying the context. Researchers use various techniques confirmatory factor analysis (CFA) is one example or correlation analysis to demonstrate that the measures intended to assess different constructs are, indeed, different and not highly correlated. Discriminant validity helps ensure that the measurement instruments accurately represent the unique concepts they are meant to measure, preventing construct overlap or redundancy and allowing for more robust and accurate data analysis and interpretation.

**Table 4 Discriminant validity test**

|                               | Access to Financial Resources | Educational Opportunities | Infrastructure Development | Social Support Networks | Entrepreneurial Activities |
|-------------------------------|-------------------------------|---------------------------|----------------------------|-------------------------|----------------------------|
| Access to Financial Resources | 0.871206                      |                           |                            |                         |                            |
| Educational Opportunities     | .769**                        | 0.856738                  |                            |                         |                            |

|                            |        |        |          |          |          |
|----------------------------|--------|--------|----------|----------|----------|
| Infrastructure Development | .780** | .848** | 0.860233 |          |          |
| Social Support Networks    | .766** | .671** | .680**   | 0.859069 |          |
| Entrepreneurial Activities | .559** | .513** | .583**   | .586**   | 0.834266 |

The Above table shows the relationships between the many aspects that influence the business activities of tribal women in Jammu and Kashmir. It shows how closely two or more factors are linked for each number in the table. As an example, the association value between Building Up Infrastructure and Having Easy Access to Money is 0.871. This means that these two factors are strongly linked to one another. The correlation between Educational Opportunities and Access to Financial Resources is 0.769, and the correlation between Social Support Networks and Access to Financial Resources is 0.766. This shows that these groups are strongly connected. Because Educational Opportunities and Infrastructure Development are strongly related (0.848), it is clear that they are two sides of the same coin. There is also a strong link between social support networks and the growth of infrastructure (0.680) and schooling options (0.671). In conclusion, there is a modest association (0.513 to 0.586) between being an entrepreneur and all the other traits. Findings like these show that being an entrepreneur is linked to having access to money, schooling, building up facilities, and social support networks. To better understand the direction and energy of the connections between these important factors regarding the context of native women's business attempts in Jammu and Kashmir, these numbers help us to see the connections.

**Table 5 Model fit summary**

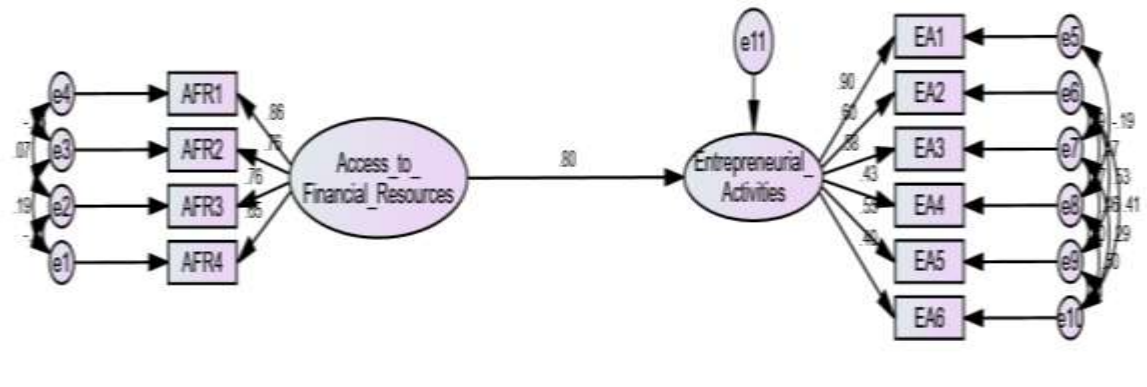
| Variable                     | Value   |
|------------------------------|---------|
| Chi-square value( $\chi^2$ ) | 518.579 |
| Degrees of freedom (df)      | 234     |
| CMIN/DF                      | 2.216   |
| P value                      | 0.056   |
| GFI                          | 0.981   |
| RFI                          | 0.975   |
| NFI                          | 0.903   |
| IFI                          | 0.944   |
| CFI                          | 0.944   |
| RMR                          | 0.050   |
| RMSEA                        | 0.062   |

The fit quality was deemed satisfactory based on the sample data, with a  $\chi^2$  value of 518.579. The NFI (Normed Fit Index) was 0.903, the IFI (Incremental Fit Index) was 0.944, the GFI (Goodness of Fit) was 0.981, the RFI (Relative Fit Index) was 0.975, and the CFI (Comparative Fit Index) was 0.944, all of which above the threshold of 0.90. Furthermore, the RMR (Root Mean Square Residuals) value of 0.050 and the RMSEA (Root mean square error of approximation) value of 0.062 are both below the crucial threshold of

0.080. The results demonstrated a strong alignment between the provided model and the data, as shown by the RMSEA value of 0.062, RMR value of 0.050, GFI value of 0.981, and CFI value of 0.944.

**Proposed hypothesis:**

**H1:** There is a positive and significant effect of access to financial resources on entrepreneurial activities among tribal women in Jammu and Kashmir.



**Table 7 Regression Weights: (Group number 1 - Default model)**

| Path                       |                                 | Unstandardized Estimate | S.E. | Standardized Estimates | C.R.   | P   |
|----------------------------|---------------------------------|-------------------------|------|------------------------|--------|-----|
| Entrepreneurial Activities | ↙ Access to Financial Resources | 1.479                   | .143 | .761                   | 10.365 | *** |
| AFR4                       | ↙ Access to Financial Resources | 1.000                   |      | .765                   |        |     |
| AFR3                       | ↙ Access to Financial Resources | 1.261                   | .131 | .859                   | 9.602  | *** |
| AFR2                       | ↙ Access to Financial Resources | 1.269                   | .111 | .900                   | 11.381 | *** |
| AFR1                       | ↙ Access to Financial Resources | 1.667                   | .164 | .596                   | 10.170 | *** |
| EA1                        | ↙ Entrepreneurial Activities    | 1.000                   |      | .580                   |        |     |
| EA2                        | ↙ Entrepreneurial Activities    | .512                    | .053 | .430                   | 9.617  | *** |
| EA3                        | ↙ Entrepreneurial Activities    | .477                    | .051 | .548                   | 9.352  | *** |
| EA4                        | ↙ Entrepreneurial Activities    | .350                    | .058 | .398                   | 5.996  | *** |
| EA5                        | ↙ Entrepreneurial Activities    | .425                    | .048 |                        | 8.843  | *** |
| EA6                        | ↙ Entrepreneurial Activities    | .314                    | .049 |                        | 6.460  | *** |

The table presents a theoretical structural equation model that demonstrates the interconnectedness between two variables, more specifically, the accessibility of monetary resources and entrepreneurial activities. The current model designates Access to Financial Resources as the independent variable and Entrepreneurial Activities with respect to the dependent variable. The investigation's results suggest a strong and statistically substantial correlation between Access to Financial Resources and Entrepreneurial Activities. ( $\beta=.761$ ,  $P<0.05$ ).

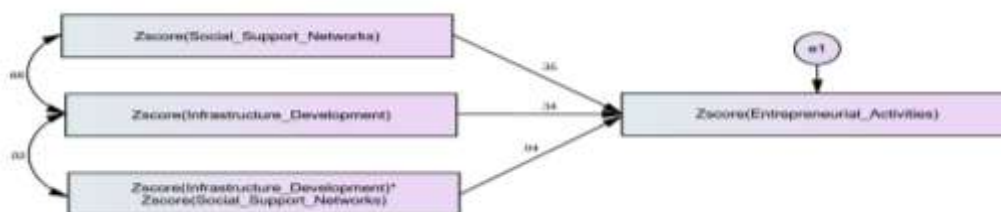
The standardized coefficient of 0.761 indicates a strong positive relationship between Access to Financial Resources and Entrepreneurial Activities, as seen by the route linking with respect to these two variables. The correlation coefficient values (C.R. values) indicate strong magnitudes, indicating that the observed connections exhibit statistical significance. The fit indices in Table 8 demonstrate that the model exhibits a satisfactory fit. Hence, the overall model fitness was assessed by using seven independent fit indices, all of which together indicated a statistically significant positive correlation between Access to Financial Resources and Entrepreneurial Activities.

Table 6 Model fit summary

| Variable                     | Value  |
|------------------------------|--------|
| Chi-square value( $\chi^2$ ) | 29.647 |
| Degrees of freedom (df)      | 19     |
| CMIN/DF                      | 1.560  |
| P value                      | 0.056  |
| GFI                          | .982   |
| RFI                          | .957   |
| NFI                          | .982   |
| IFI                          | .993   |
| CFI                          | .993   |
| RMR                          | 0.026  |
| RMSEA                        | 0.042  |

The fit of the data to the model was deemed adequate, as shown by the following statistics:  $\chi^2 = 29.647$ , NFI (Normed Fit Index) = 0.982, IFI (Incremental Fit Index) = 0.993, GFI (Goodness of Fit) = 0.982, RFI (Relative Fit Index) = 0.957, and CFI (Comparative Fit Index) = 0.993. These values are much exceeding the minimum threshold of 0.90. Moreover, the RMR (Root Mean Square Residuals) value of 0.026 and the RMSEA (Root mean square error of approximation) value of 0.042 are both below the crucial threshold of 0.080. The results demonstrated a strong alignment with the provided model, as shown by the RMSEA value of 0.042, RMR value of 0.026, GFI value of 0.982, and CFI value of 0.993.

**H2:** Infrastructure development moderates the relationship between social support networks and entrepreneurial activities among tribal women in Jammu and Kashmir.



**Table 9 Regression Weights: (Group number 1 - Default model)**

| Path                                                                                                              | Unstanda<br>rdized<br>Estimate | S.<br>E. | Standar<br>dized<br>Estimat<br>es | C.<br>R.  | P        |
|-------------------------------------------------------------------------------------------------------------------|--------------------------------|----------|-----------------------------------|-----------|----------|
| Zscore(Entrepr<br>eneurial < Zscore(Social Support Networks)<br>Activities) ~                                     | .352                           | .0<br>59 | .352                              | 5.9<br>40 | **<br>*  |
| Zscore(Entrepr<br>eneurial < Zscore(Infrastructure Development)<br>Activities) ~                                  | .342                           | .0<br>59 | .342                              | 5.7<br>67 | **<br>*  |
| Zscore(Entrepr<br>eneurial < Zscore(Infrastructure_Development)*Zscore(<br>Activities) ~ Social_Support_Networks) | .022                           | .0<br>24 | .039                              | .90<br>5  | .0<br>25 |

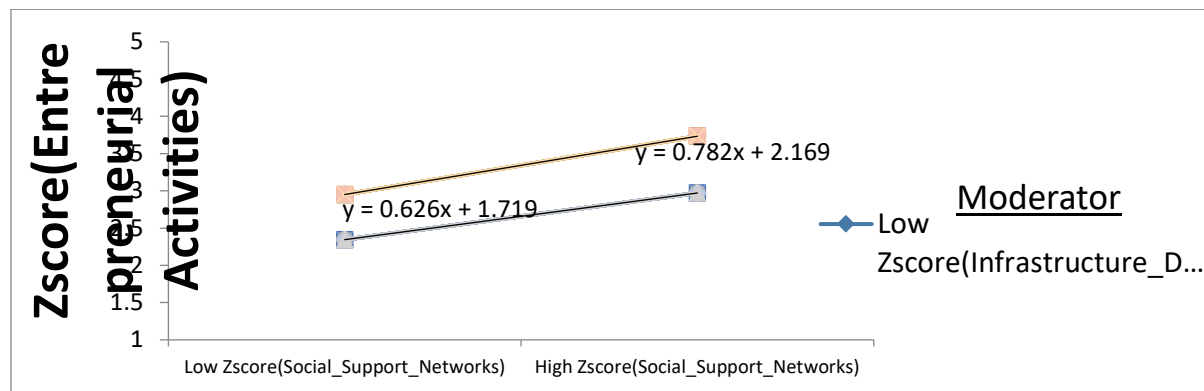
The table presents the Structural Equation Model (SEM) that investigates the correlation among Zscore (Entrepreneurial Activities) and Zscore (Social Support Networks), with Zscore (Infrastructure Development) assuming the role of moderator. This exhaustive analysis facilitates the examination of all relevant pathways, taking into account measurement inaccuracies and incorporating input directly into the model. According to the path analysis hypothesis, a significant and correlation that is positive between the Zscore of Entrepreneurial Activities and the Zscore of Social Support Networks ( $\beta=0.352$ ,  $P<0.05$ ). The Zscore for Entrepreneurial Activities is positively and strongly correlated with the Zscore for Infrastructure Development ( $\beta= 0.342$ ,  $P<0.05$ ).

#### **Moderation testing:**

The moderation research is performed by using Zscore (Social Support Networks) with respect to the independent variable, Zscore (Entrepreneurial Activities) with respect to the dependent variable, and Zscore (Infrastructure Development) as the moderator variable. The findings are computed by generating interaction terms from the standardized scores of factors using SPSS.

**Table 7 Regression weights**

| Path                                                                                                              | Unstanda<br>rdized<br>Estimate | S.<br>E. | Standar<br>dized<br>Estimat<br>es | C.<br>R. | P        |
|-------------------------------------------------------------------------------------------------------------------|--------------------------------|----------|-----------------------------------|----------|----------|
| Zscore(Entrepr<br>eneurial < Zscore(Infrastructure_Development)*Zscore(<br>Activities) ~ Social_Support_Networks) | .022                           | .0<br>24 | .039                              | .9<br>05 | .0<br>25 |



We conducted a test using the Zscore (Infrastructure Development) as a moderator. The results show that the interaction between the Zscore of Social Support Networks and the Zscore of Infrastructure Development possesses positive and substantial impact on the Zscore of Entrepreneurial Activities ( $\beta = .039$ ,  $P < 0.05$ ). The findings indicate that there is statistical evidence supporting the moderating influence of Zscore (Smartphone Ownership) in our data, which contradicts the expected nature of the connection. The model's fit indices suggest that it is a suitable match for the data, with factors that are statistically significant at a p-value greater than 0.05 (as shown in Table 11). The adequacy of the model accuracy was evaluated by using several global fit indices and the coefficient 'r' to measure the congruity in comparison to the hypothesized model and the existing data. The findings in the table indicate a clear correlation between the Zscore for Social Support Networks and the Zscore for Entrepreneurial Activities, particularly when taking into account the moderating effects of the Zscore for Infrastructure Development.

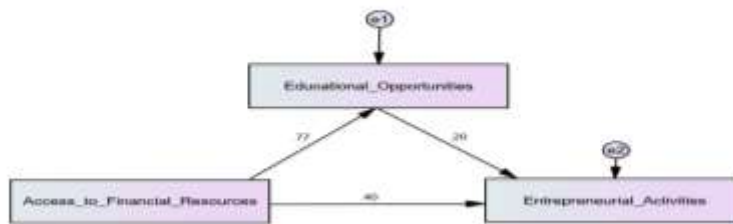
Table 8 Model fit summary

| Variable                     | Value |
|------------------------------|-------|
| Chi-square value( $\chi^2$ ) | 5.787 |
| Degrees of freedom (df)      | 2     |
| CMIN/DF                      | 2.893 |
| P value                      | 0.055 |
| GFI                          | 0.995 |
| RFI                          | 0.960 |
| NFI                          | 0.987 |
| IFI                          | 0.991 |
| CFI                          | 0.991 |
| RMR                          | 0.038 |
| RMSEA                        | 0.056 |

The fit of the model to the sample data was deemed satisfactory based on many indices. The chi-square value was 5.787. Additionally, the Normed Fit Index (NFI) was 0.987, the Incremental Fit Index (IFI) was 0.991, the Goodness of Fit (GFI) was 0.995, the Relative Fit Index (RFI) was 0.960, and the Comparative Fit Index (CFI) was 0.991. Considered to be all much higher than the threshold of 0.90. Furthermore, the RMR (Root

Mean Square Residuals) value of 0.038 and the RMSEA (Root mean square error of approximation) value of 0.056 are both below the crucial threshold equal to 0.080. The findings demonstrated that the model given had a strong fit, with an RMSEA of 0.056, RMR of 0.038, GFI of 0.995, and CFI of 0.991.

**H3:** Educational opportunities mediate the relationship between access to financial resources and entrepreneurial activities among tribal women in Jammu and Kashmir.



*Table 9 Regression Weights: (Group number 1 - Default model)*

| Path                                                         | Estimate | S.E. | C.R.   | P    |
|--------------------------------------------------------------|----------|------|--------|------|
| Educational Opportunities <-- Access to Financial Resources  | .670     | .031 | 21.294 | ***  |
| Entrepreneurial Activities <-- Access to Financial Resources | .349     | .063 | 5.554  | ***  |
| Entrepreneurial Activities <-- Educational Opportunities     | .205     | .072 | 2.836  | .005 |

Standardized estimates with regard to direct and indirect impacts among the variables are shown in the regression weights table for Group number 1 (Default model). A standardized estimate of 0.349 (C.R. = 5.554,  $p < 0.001$ ) indicates a clear relationship between access to financial resources and entrepreneurial activities, emphasizing the role that financial resources play in encouraging entrepreneurial initiatives within the group. Furthermore, a standardized estimate of 0.205 (C.R. = 2.836,  $p = 0.005$ ) indicates the existence of an indirect relationship between access to financial resources and entrepreneurial activities that is mediated by educational opportunities. This indirect impact shows that more educational opportunities inside the group are one way that financial resources affect entrepreneurial activity. These results provide insight into the direct and mediated ways that education and money resources together affect entrepreneurial activity.

*Table 13 Standardized Indirect Effects (Group number 1 - Default model)*

|                            | Access to Financial Resources | Educational Opportunities |
|----------------------------|-------------------------------|---------------------------|
| Educational Opportunities  | .000                          | .000                      |
| Entrepreneurial Activities | .157                          | .000                      |

The table displays the default model's standardized indirect effects, with an emphasis on the connections among Financial Resource Access, Educational Opportunities, and Entrepreneurial Activities. The numbers show how strong the indirect effects are when two variables are paired. First off, there seems to be no mediated impact in this direction, since there is no indirect effect of Access to Financial Resources on Educational Opportunities via any other variable (0.000). With a normalized estimate of 0.157, the indirect impact of access to financial resources on entrepreneurial activities via educational opportunities is noteworthy. This suggests that more educational opportunities within the group are a mechanism via which financial resources influence entrepreneurial activity. These results underscore the many channels by which monetary resources indirectly impact entrepreneurial endeavors, stressing the significance of educational prospects as a moderating element.

**Table 10 Model fit summary**

| Variable                     | Value   |
|------------------------------|---------|
| Chi-square value( $\chi^2$ ) | 679.129 |
| Degrees of freedom (df)      | 159     |
| CMIN/DF                      | 4.2712  |
| P value                      | 0.072   |
| GFI                          | 0.936   |
| RFI                          | 0.924   |
| NFI                          | 0.929   |
| IFI                          | 0.944   |
| CFI                          | 0.944   |
| RMR                          | 0.062   |
| RMSEA                        | 0.069   |

The sample data demonstrated a strong match with the quality of fit ( $\chi^2 = 679.129$ ), as shown by the NFI (Normed match Index) = 0.929, IFI (Incremental Fit Index) = 0.944, GFI (Goodness of Fit) = 0.936, RFI (Relative Fit Index) = 0.924, and CFI (Comparative Fit Index) = 0.944, all of which above the threshold of 0.90. Similarly, the RMSEA (Root Mean Square Error of Approximation) value of 0.069 and the RMR (Root Mean Square Residuals) value of 0.062 are both lower than the criterion of 0.080. The model presented was determined to have a good match based on the acquired findings, which included a Root Mean Square Error of Approximation (RMSEA) of 0.069, a Root Mean Square Residual (RMR) of 0.062, a Goodness of match Index (GFI) of 0.936, and a Comparative Fit Index (CFI) of 0.944.

## DISCUSSION

H1: There is a positive and significant effect of access to financial resources on entrepreneurial activities among tribal women in Jammu and Kashmir.

The study's results validate the hypothesis that there is a substantial and beneficial impact of access to financial resources on entrepreneurial activities among tribal women in Jammu and Kashmir. The results indicate that tribal women who have greater access to financial resources inclined to participate in business initiatives. This aligns with existing literature highlighting the crucial role of financial resources in initiating and sustaining entrepreneurial ventures, particularly among marginalized populations such as tribal communities. Access to capital enables women to invest in business development, acquire necessary resources and infrastructure, and navigate financial challenges, thereby facilitating entrepreneurial endeavors. The positive association between access to financial resources and entrepreneurial activities underscores the importance of targeted policies and interventions aimed at enhancing financial inclusion and access to credit for tribal women in Jammu and Kashmir, which can contribute to economic empowerment and poverty alleviation within these communities.

H2: Infrastructure development moderates the relationship between social support networks and entrepreneurial activities among tribal women in Jammu and Kashmir.

The results provide evidence supporting The moderating function of infrastructure development pertaining to the correlation between social support networks and entrepreneurial activities among tribal women in Jammu and Kashmir, as hypothesized. Infrastructure development, including transportation networks, communication facilities, and access to markets, enhances the efficacy of social support networks in facilitating entrepreneurial endeavors. Improved infrastructure reduces logistical barriers, facilitates resource

mobilization, and expands market reach, thereby amplifying the positive impact of social support networks on entrepreneurial activities. These findings underscore the importance of integrated development initiatives that address both social and infrastructural dimensions to foster entrepreneurship among tribal women. Government policies aimed at enhancing infrastructure, coupled with community-based support programs, can synergistically bolster entrepreneurial ecosystems, enabling tribal women to capitalize on social networks for entrepreneurial success.

H3: Educational opportunities mediate the relationship between access to financial resources and entrepreneurial activities among tribal women in Jammu and Kashmir.

The hypothesis regarding the function of mediating educational opportunities with regard to the correlation between financial resource accessibility and entrepreneurial activities among tribal women in Jammu and Kashmir is supported by the findings. Educational opportunities mediate the pathway through which access to financial resources influences entrepreneurial activities, highlighting the transformative role of education in empowering women and facilitating entrepreneurial aspirations. Education equips women with essential knowledge, skills, and capabilities necessary for business management, innovation, and adaptation to market dynamics. Additionally, education enhances access to information, networks, and entrepreneurial support services, thereby augmenting the utilization of financial resources for entrepreneurial purposes. These findings underscore the importance of investing in education as a catalyst for entrepreneurship development among tribal women, emphasizing the need for holistic approaches that integrate financial inclusion with educational empowerment initiatives.

## CONCLUSION

In the context of Jammu Kashmir, a region renowned for its substantial social entrepreneurial engagement, our research endeavors to expand knowledge regarding women's entrepreneurship through an examination of social entrepreneurship and women's empowerment. In summary, the entrepreneurial promotion initiatives implemented by the Indian government exemplify a dedication to fostering rural progress, urban expansion, and the mitigation of poverty. These endeavors enable individuals, particularly impoverished youth and marginal farmers, to establish enterprises through the provision of financial aid, technical assistance, and capacity development. In order to address emergent challenges and generate fresh opportunities that ultimately contribute to the state's socioeconomic development as a whole, it is imperative that the government consistently evaluate and enhance these initiatives.

Finally, it is discovered that the female business owners as taken in the study are aware of the government policies, but this awareness level is moderate and not transformed into detailed information, as many of the women entrepreneurs responded that they get policy related information from family and not from the awareness Programme provided by government. So, by conducting seminars, conferences, motivational speech, workshops on various government schemes in these areas so as to make women awake of the facilities provided by the government. Government organizations should also organize camps to make women aware about the finest side of entrepreneurship

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