

Exploring the passion to profit among small scale women entrepreneurs for B cities in India

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Abstract

Women entrepreneurship in B-cities in India is a dynamic yet under researched setting of intersectionalities of traditional limitations and emerging digital opportunities. This study is an exploration of how women entrepreneurs with small ventures such as selling food and handicrafts or providing digital services navigate and occupy their socio-cultural and institutional limitations in transforming personal passion into a business. It aims to explore how women entrepreneurs utilize cultural and institutional support, challenges encountered in the process of monetizing passion-led enterprises, and the extent to which digital platforms offer increased market access and promote growth and in a competitive environment. Utilizing a mixed-methods approach, data were collected from a stratified purposive sample of 200 women entrepreneurs across sectors of food, handicraft, digital services, and fashion. Quantitative data were analyzed utilizing correlation, regression, and t-tests. The results show a significant positive correlation between cultural/institutional support & entrepreneurial support and development. Monetization and growth appear to be moderately impeded due to socio-cultural and financial constraints. Digital platforms, particularly WhatsApp Business and Instagram, are found to promote customer access and entrepreneurial development and growth while digital literacy knowledge gaps are a concern. In conclusion, determining the transition from passion to profit is influenced by the motivation of the personal entrepreneur, their social networks, institutional context, and digital skill. This study highlights the need for localized, policy, and capacity building in respect of the digital landscape to develop an inclusive support system that empowers, supports, and develops women entrepreneurs in urban India in the non-metropolitan context

Keywords: *Women entrepreneurship, B cities India, passion to profit, digital inclusion, institutional support*

1.0 INTRODUCTION

The necessity to enhance the position of women and advocate for their involvement in economic growth is no longer perceived just as a matter of gender equality or social fairness. Given that women represent a vital human resource for a nation, it should be employed as catalysts for economic growth and development (Cullen, 2020). Women entrepreneurship seems to be a promising method for harnessing the hitherto underused potential of the female workforce. Women business not only economically enriches women but also yields great social consequences (Shastri, et al., 2019). Women's entrepreneurship has been acknowledged in the past decade as a significant driver of economic progress. Women entrepreneurs are endeavoring to create opportunities for employment and prosperity for themselves and others. By offering this, are presenting various ideologies, employment opportunities, and answers to management, organizational, and commercial challenges, as well as addressing the exploitation of women (Dean et al., 2019).

Entrepreneurial passion is described as a powerful motivation and internal drive that launches and sustains individuals in business. For women entrepreneurs, especially in locations with multiple cultural constraints and few resources, passion can be the deciding variable that enables it to overcome barriers, like limited accessibility, limited access to money and social norms, among others (Panda, 2018). Small business ventures like home-based food business, fashion boutiques, handicrafts, and digital content creation, often stem from a hobby or interest. However, the transition from passion to profit takes planning, market understanding, and persistence. The women transitioning from a passion to profit in B cities is lacking and has a number of implications for the understanding of grassroots development and federal government economic policy (Cardon et al., 2017).

The Government of India has initiated programs including the National Mission for Empowerment of Women, Leadership Development of Minority Women, Integrated Scheme for Women Empowerment, Prime Minister's Rozgar Yojna (PMRY), Swa-Shakti Project, Rural Women's Development and Empowerment, Rashtriya Mahila Kosh, Priyadarshani, and Women's Empowerment and Livelihood to facilitate employment opportunities for women (Kumar, & Singh, 2021). In 1993, the national government launched the PMRY to enhance women's entrepreneurial opportunities by offering loans of up to 1 lakh for business ventures & 2 lakhs for industrial and agricultural endeavors. Furthermore, entities such as MSMEs, the State Small Industries Development Corporation (SSIDC), and the NSIC have been instrumental in supporting women entrepreneurs (Rajendhiran, & Devi, 2018).

Government initiatives like MUDRA, Startup India and the Women Entrepreneurship Platform (WEP) have tried to encourage women-led businesses, yet the success rate of entrepreneurial passion and skill towards sustainable profit in B cities is still tenuous (Saini, et al., 2024). Many women entrepreneurs remain informal and are not growing their businesses in order to access recognized credit or to enter the mainstream markets. There are so many internal and external influences on the path from passion to profit, including self-efficacy, family support and social capital, digital literacy, ability to access credit or finance, and consumer habits in their locale (Ferdous, & Tanya, 2021). Understanding these elements is important for policy making, capacity building, and designing interventions to support women entrepreneurs expand their businesses beyond the start-up stage (Peter, & Orser, 2024). This initiative has been successful in promoting self-employment, job creation, and economic growth across various sectors. The program has played a pivotal role in reducing unemployment, supporting small businesses and startups, and advancing financial inclusion, all of which contribute to India's broader goal of inclusive economic development. The Mudra Yojana continues to empower women entrepreneurs, drive economic growth, and strengthen India's prospects for sustainable and inclusive progress (Margolis, 2014).

The involvement of women in business endeavours may substantially enhance economic and social growth. The entrepreneurial attitude is entirely contingent upon cultural ethics and ideas. Women have been burdened with extensive responsibilities, including familial and societal obligations (Ślusarczyk, B., et al., 2023). The success of women directly influences the satisfaction derived from entrepreneurial and organizational outcomes. Within the realm of social variables, familial welfare, familial drive, and moral guidance from the family are all seen as social determinants. Furthermore, social, and cultural aspects, including employee conduct, familial support, and governmental legislation regarding women's entrepreneurship, are crucial to the success of women in this field (Khan et al., 2021). Government-sanctioned financial agencies and programs are the primary sources of financial support for entrepreneurs in this domain (Muhammad, S., et al., 2020). Female entrepreneurs enhance economic growth through their business endeavours. Women entrepreneurs must be aware of the accessibility of credit schemes provided by national and state governments. Central and state governments, together with self-awareness initiatives, must empower rural women entrepreneurs and encourage it to pursue professional aspirations (Alhammadi, & Rahman, 2025). In the actual context of government-sponsored initiatives aiding the urban middle class, around 45 percent are receiving benefits, while 40 percent of individuals continue to face challenges in initiating start-ups due to insufficient financial assistance (Ingalagi et al., 2021).

The term passion for profit describes the process of monetizing personal interests, skills, or creative endeavors. There has been considerable literature on women's entrepreneurship in either metros or rural settings (Ge, J., et al., 2019). These environments represent a hybrid socio-economic space where traditional practices and contemporary ambitions collide, generating challenges and opportunities for women's businesses (Mayer et al., 2016). In this context, passion may serve as an extrinsic motivator for pursuing the business endeavor, but also an intrinsic motivator in coping with socio-cultural barriers, limited access to capital, and restricted mobility. Additionally, the process from passion to profit is not linear or homogeneous. Many factors including personal factors, family support networks, institutional factors, the availability of digital technology and local demand can all impact how passion converts to profit (Valdivia, 2015). Understanding these elements is important for policy, financial inclusion, and by creating support ecosystems that meet the unique

needs of women engaged in entrepreneurship in emerging urban economies (Andriamahery, & Qamruzzaman, 2022). As entrepreneurs from B cities operate in mostly informal or semi-formal sectors—such as home-based food businesses, boutique and retail shops, craft ventures, and service businesses, their entrepreneurial journey reflects overarching patterns of resilience, adaptability, and innovation that deserve further academic inquiry (Birdthistle et al., 2022).

The research aims to deduce how women entrepreneurs at the small-scale level in B-class cities in India transform their passions into revenue-generating enterprises, specifically in terms of limited access to institutions, socio-cultural impediments and evolving digital environments. The study intends to contribute to the academic debate by bringing attention to the unconventional entrepreneurial pathways of women in non-metropolitan urban spaces, where research on women entrepreneurs has remained limited. The study offers a detailed examination of cultural and institutional support, barriers to monetization, and the role of digital indigenous & social media platforms, which provides insights for policymakers, development agencies and grassroots organizations in creating interventions for women engaging in entrepreneurial endeavors. The study also contributes to entrepreneurial theory that focuses on the relationship between intrinsic motivators, like passion, and extrinsic enablers to understand how women-led enterprises become sustainable in emerging urban economies.

The contribution of this research is paramount to understanding the entrepreneurial experience of women entrepreneurs of small-scale enterprises operating in B-category cities of India - a cohort of entrepreneurs typically overlooked in literature focusing on metropolitan or rural contexts; B-category cities are transitional urban contexts characterized by institutional voids, entrenched gender roles, and a rapidly evolving digital landscape. The research includes two main themes: the role of personal motivations such as passion in creating enterprises, when fuelled by social acceptance, cultural value, institutional arrangements and digital access, and secondly how women entrepreneurs bring their enterprises to life and monetization, while circumventing socio-cultural limitations related to gender, limited access to capital and digital illiteracy to sustain their business in semi-formal economies. In addition, highlights how have identified enabling conditions into three distinct areas relating to family, government schemes/advisors and online platforms into a framework that helps in the empirical development of gender sensitive policies and inclusive entrepreneurial ecosystems.

The study is organized into six chapters. Chapter 1 outlines the background, significance, research objectives, and reason for studying women entrepreneurs in "B" cities who are moving from passion-to-profit. Chapter 2 reviews the literature pertaining to women entrepreneurship, digital inclusion, the role of institutional and culture dominant structures, and outlines the conceptual framework. Chapter 3 outlines the research methods including the mixed-method approach, the sampling design, data collection tools, and analytical approaches. Chapter 4 presents the statistical results of the study that outlines the relationships between cultural/institutional support, monetization challenges, and digital engagement. Chapter 5 provides an in-depth discussion of the results situated in relation to earlier studies, interpreting the broader socio-economic and entrepreneurial themes that emerged from this study. In chapter 6, the study is finally concluded, addresses policy implications, acknowledges the limitations of the current project, and provides recommendations for future research. Together, the chapters provide a united view of how women in B-category cities are converting passions into profit and the structural barriers are navigating to create potential pathways of inclusive economic development.

2.0 REVIEW OF LITERATURE AND CONCEPTUAL FRAMEWORK

No gender is inherently more or less suited to the world of business. Women are rising as successful businesses both domestically and internationally. Due to the challenges posed by the glass ceiling in corporate settings, the necessity for flexible work arrangements, financial autonomy, and self-acknowledgment, women are increasingly engaging in entrepreneurial ventures (Agarwal, S., & Lenka, U. 2016). Globally, governments have recently launched initiatives to support women business owners. All throughout the world, governments are actively pushing for gender equality for women. In recent years the development of female

entrepreneurship globally has attracted great attention (Abrar ul Haq, M., et al., 2021). The entrepreneurial field in India is undergoing a major transformation, especially with regard to the participation of women in small-scale business. While metros have received audit and policy attention over time B-category cities provide a unique frame of reference for what women entrepreneurs may consider to be an entrepreneurial journey due to cultural norms, limited availability of resources, and more recently digitally constructed ecosystems (Agarwal, S., & Lenka, U. 2018).

2.1 Cultural and Institutional Support in Women's Entrepreneurship

Several studies emphasize the interrelationships between cultural considerations and institutional support in promoting or inhibiting women's entrepreneurial potential. (Bui, H. T., et al., 2018) asserted that patriarchal norms and gender roles typically limit women's mobility and access to entrepreneurial resources in smaller cities. Of the considerations reviewed in the literature, family support, especially the encouragement of a spouse—has been described as a key enabling factor (Gupta, L., et al., 2019). Institutional frameworks, including government programs such as Stand-Up India, MUDRA, and schemes operating under MSME, have made credit and training accessible Desai, R., & Chaudhari, J. (2024). However, observations show that in terms of B cities, people continue to lack awareness and access to credit schemes. NGOs and SHGs (Self Help Groups) are also very significant in enhancing entrepreneurship skills, especially for women working from home or in traditional industries such as tailoring, food processing, or days ago handicrafts Gupta, M. (2021).

Studies also indicate that educational institutions, entrepreneurship cells, and local incubators are gradually emerging in tier-2 cities by providing mentorship and soft-skill development (Boateng, 2021). However, systemic challenges such as red-tapism from the bureaucracy, limited institutional networks and lack of localized policy implementation persist Xiao, L., & North, D. (2017).

2.2 Barriers to Monetizing Passion-Based Enterprises

Transforming passion into profit is commonly accompanied by multiple levels of barriers, particularly for women entrepreneurs in smaller urban centers. Previous literature identifies barriers to entrepreneurial endeavors as access to finance, socio-cultural barriers, & training in entrepreneurship as the most noted barriers Hanan, K. O. U. R. A. D. (2022). Moreover Wu, J., Li, Y., & Zhang, D. (2019) examined women business owners face four obstacles stemming from gender inequality: childcare responsibilities, social expectations, financial constraints, and entrepreneurial mindsets. Another important factor that the results highlight as a means to encourage more women to start their own businesses is a low initial investment need. These findings provide a series of implications at the academic level, as well as the policy level (Ogbari, M. E., et al., 2024).

In addition, family responsibilities and the time poverty imposed by unpaid domestic work create barriers for women (Hyde, E., et al., 2020). Lack of market exposure and professional networks has also been shown to limit the ability to scale. Furthermore Mitra, J., & Basit, A. (2021) indicated that passion alone does not mean success; for first-generation women entrepreneurs the entrepreneurial competencies are often lacking: pricing, branding, acquiring customers, financial planning, etc (Adomako, S., et al., 2023).

Role of Digital Platforms in Expanding Market Reach

The digital revolution has created transformative opportunities for women entrepreneurs, especially in terms of geographic and social barriers. E-commerce platforms such as Meesho, Amazon Karigar, and Facebook Marketplace have established low-entry avenues for women seeking to monetize their passion-based products Bhatt, D. (2023). Women entrepreneurs in tier-2 cities often have limited physical marketplaces or operate in a male-dominated physical marketplace. A digital presence provides its autonomy and the ability to scale (Pavlidis, A., et al., 2023). Social media, especially Instagram and WhatsApp Business, has given women entrepreneurs the opportunity to directly reach and communicate with customers, as well as show their work and build niche brands at low costs Ongare, R. M. (2022). The literature is rife with studies referring to the emergence of women entrepreneurs who have successfully created digital businesses in the sectors of food, beauty, handicrafts and personalized gifts, without significantly larger investments than food and supplies (Yadav, U. S., et al., 2023).

Despite the importance of digital tools, barriers remain to proper implementation and effectiveness in B cities. Digital illiteracy, apprehensions concerning the potential for being defrauded online, lack of knowledge regarding digital marketing practices, and the visibility on algorithms are repeated barriers Mutambik, I. (2024). Furthermore, infrastructural barriers such as internet connection, accessibility to smart phones, and knowledge of digital payment systems are more significant issues for B cities than metropolitan cities (Adom, & Anambane, 2020). Nevertheless, the literature acknowledges that digital tools are essential and to develop business resilience in times of disruption, like the COVID-19 pandemic Anagreh, S., et al.,(2024).

The research gap exists at the intersections of socio-cultural influences, digital facilitation, and institutional structures in category B cities. Past literature has identified obstacles, such as a lack of funding options, that female entrepreneurs encounter, low levels of digital literacy, and normative gender roles, limited research outside metropolitan and rural areas that explores B cities (i.e., transitional urban regions). These areas have a unique dual structure of traditional barriers and emerging digital opportunities, but there is a lack of nuanced research that understand the dynamics of women entrepreneurs who move from passion to monetizing that passion. Furthermore, while the literature has developed several enablers there have rarely been empirical studies where those enablers would be looked at in an integrated way to determine the impact on sustainability, especially among informal or semi-formal entrepreneurs which are largely represented by women. Therefore, there is an urgent need for dedicated engagement into how cultural and institutional support, barriers, and digital tools collectively influence the monetization of businesses (i.e., ability to reach customers and grow as a business) amongst small scale women entrepreneurs in B cities in India.

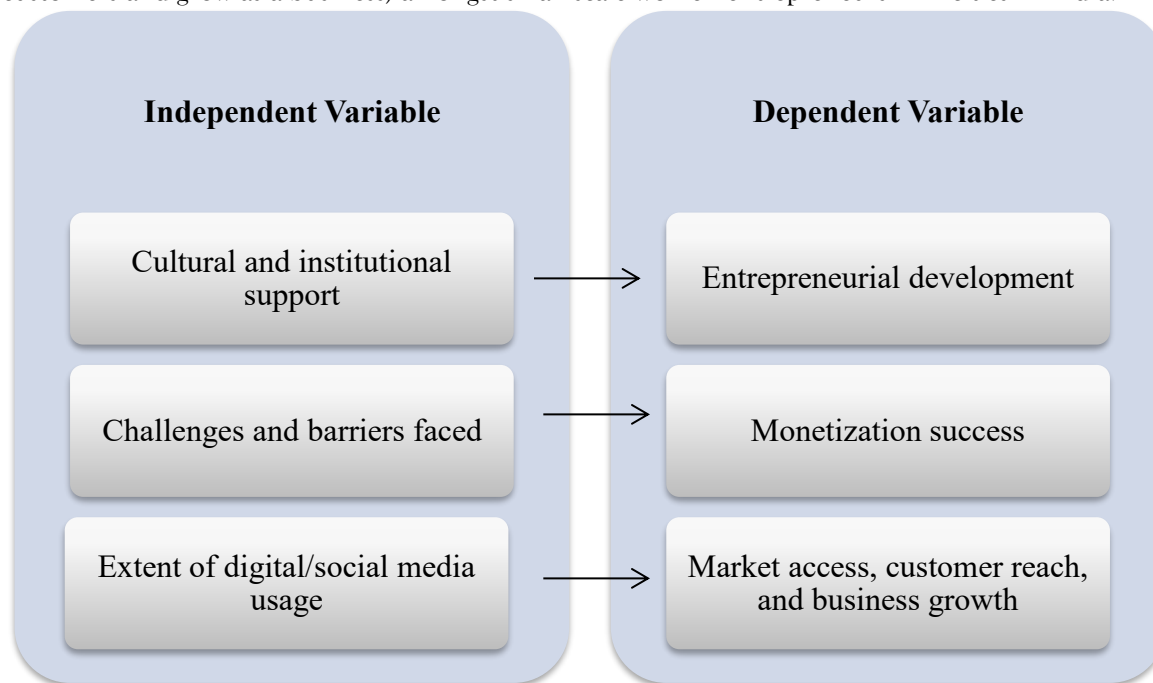


Figure 1: Conceptual Framework

3.0 Objective of the Research

- To examine the role of cultural and institutional support systems in shaping the entrepreneurial journey of small-scale women entrepreneurs.
- To assess the challenges & barriers faced by women in monetizing their passion-driven businesses in tier 2 (B category) cities.
- To analyze the impact of digital platforms & social media on market access, customer reach, and business growth of women-led small enterprises.

3.1 Hypothesis

H1: There is a significant relationship between cultural & institutional support systems and the entrepreneurial development of small-scale women entrepreneurs.

H2: Challenges and barriers significantly hinder the monetization success of passion-driven businesses among women entrepreneurs in B cities.

H3: Use of digital platforms and social media significantly enhances market access, customer reach and business growth for women led small enterprises.

4.0 RESEARCH METHODOLOGY

The study uses a mixed-methods strategy, integrating quantitative and qualitative approaches. The study focuses on small-scale female entrepreneurs in B cities across India. There was a total of 200 participants selected using a stratified purposive selection method. An exploratory and descriptive study approach was used, with a structured questionnaire being the main tool for data collecting. Independent variables include cultural and institutional support, difficulties and obstacles faced, and degree of digital/social media use. Dependent variables include entrepreneurial development, monetization performance, and such aspects like accessing markets, reaching customers, and growing business. Data is collected from primary and secondary sources. Data analysis is done using MS Excel and SPSS using statistical techniques like mean, and standard deviation, correlation, regression, and paired samples t-test.

5.0 RESULTS & INTERPRETATION

5.1 Demographic characteristics of the respondent

Table 1: Demographic variable

S.NO	Demographic Variable	N	%	
1	Age	18-25 years	42	21
		26-35 years	45	22.5
		36-45 years	37	18.5
		46-55 years	36	18
		Above 55 years	40	20
2	Education level	No formal education	42	21
		Postgraduate degree	76	38
		Secondary	45	22.5
		Undergraduate degree	37	18.5
3	Marital status	Married	121	60.5
		single	79	39.5
4	Family background business	No business background	113	56.5
		Parents involved in business	42	21
		Spouse involved in business	45	22.5
5	Source of business motivation	Family influence	45	22.5
		Financial necessity	37	18.5
		Personal passion	42	21
		Self-actualization	76	38
6	Type of business	Beauty & wellness	36	18
		Digital services	40	20
		Fashion	37	18.5
		Food & beverages	42	21

		Handicrafts	45	22.5
7	Digital literacy level	Advanced	76	38
		Basic	45	22.5
		Intermediate	37	18.5
		No digital skills	42	21

The respondents demographic profile shows that they are a diverse bunch across various dimensions. Age-wise, the largest segment (22.5%) falls within the 26–35-year range, while other age groups are fairly evenly distributed. Educational backgrounds vary significantly, with the highest proportion (38%) holding postgraduate degrees and 21% having no formal education. Most respondents are married (60.5%), and the majority (56.5%) come from non-business family backgrounds. The primary sources of business motivation include self-actualization (38%), family influence (22.5%), and personal passion (21%). Respondents are engaged in a range of business types, with handicrafts (22.5%) and food & beverages (21%) being the most common. In terms of digital literacy, 38% possess advanced skills, while the rest are distributed among basic, intermediate, and no digital skills. Overall, the data reflects a heterogeneous sample with varying personal, educational, and professional characteristics.

5.2 Results based on objectives & hypothesis

Objective 1: To examine the role of cultural and institutional support systems in shaping the entrepreneurial journey of small-scale women entrepreneurs.

Hypothesis 1: There is a significant relationship between cultural & institutional support systems and the entrepreneurial development of small-scale women entrepreneurs.

Table 2: Correlations

Correlations		cultural and institutional support	entrepreneurial development
cultural and institutional support	Pearson Correlation	1	.443**
	Sig. (2-tailed)		.000
	N	200	200
entrepreneurial development	Pearson Correlation	.443**	1
	Sig. (2-tailed)	.000	
	N	200	200

** . Correlation is significant at the 0.01 level (2-tailed).

The correlation between cultural and institutional support and entrepreneurial development is moderate and statistically significant ($r = 0.443, p < 0.01$). This suggests a positive relationship, meaning that as the level of cultural and institutional support increases, entrepreneurial development also tends to improve. The correlation coefficient of 0.443 indicates a moderate strength of association, implying that while the support systems play a role, other factors may also contribute to entrepreneurial development. The significance level of 0.000 confirms the result's reliability, ruling out the possibility of the observed relationship occurring by chance. With a sample size of 200, the findings underscore the importance of a supportive cultural and institutional environment in fostering entrepreneurship. Therefore, policies aimed at enhancing such support could effectively contribute to the growth and development of entrepreneurial ventures.

Objective 2: To assess the challenges and barriers faced by women in monetizing their passion-driven businesses in tier-2 (B category) cities.

Hypothesis 2: Challenges and barriers significantly hinder the monetization success of passion-driven businesses among women entrepreneurs in B cities.

Table 3: Paired Sample Statistics

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Challenges and barriers faced	15.9900	200	4.63111	.32747
	monetization success	16.6150	200	3.94902	.27924

The paired samples statistics reveal that the mean score for monetization success (16.6150) is slightly higher than the mean score for challenges and barriers faced (15.9900) among the 200 respondents. This suggests that, on average, participants reported marginally greater success in monetizing their entrepreneurial efforts compared to the challenges they encountered. The standard deviations for both variables indicate moderate variability in responses, with challenges and barriers showing slightly higher variation (4.63111) compared to monetization success (3.94902). The relatively small difference in mean scores, coupled with the moderate variability, implies that while obstacles were present, it did not significantly hinder the overall success in monetization. These findings suggest a generally positive entrepreneurial outcome, indicating that despite facing challenges, the respondents were able to achieve success in their monetization efforts, highlighting resilience and the ability to overcome barriers.

Table 4: Paired Samples Correlations

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	Challenges & barriers faced & monetization success	200	.213	.002

The paired samples correlation reveals a weak but statistically significant positive relationship ($r = 0.213$, $p = 0.002$) between challenges and barriers faced and monetization success among the 200 respondents. This suggests that as entrepreneurs face more challenges, there is a slight tendency for their monetization success to also increase, indicating that overcoming obstacles may be modestly associated with better financial outcomes. Although the correlation is not strong, its significance implies that the relationship is unlikely to be due to chance.

Table 5: Paired Samples Test

Paired Samples Test									
		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Challenges & barrier faced - monetization success	-.62500	5.40746	.38236	-1.37901	.12901	-1.635	199	.004

Pairwise comparisons of means for difficulties encountered and success in monetization show a statistically significant difference ($t = -1.635$, $df = 199$, $p = 0.004$). As a whole, monetization success scores are marginally more than the difficulties encountered, according to the negative mean difference of -0.625. Despite the small variation in means, the p-value of 0.004 suggests that this difference is statistically significant and not accounted for by chance. Despite its tiny size, the 95% confidence interval for the mean difference extends from -1.379 to 0.129, suggesting a substantial difference. It appears that there is a statistically significant disparity between the difficulties encountered and the success of monetization, however the gap is not wide.

With all things considered, the results reveal that monetization success has a small but noticeable edge over the obstacles faced.

Objective 3: To analyze the impact of digital platforms and social media on market access, customer reach, and business growth of women-led small enterprises.

Hypothesis 3: Use of digital platforms and social media significantly enhances market access, customer reach, and business growth for women-led small enterprises.

Table 6: Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.373 ^a	.139	.135	3.89395
a. Predictors: (Constant), extent of digital/social media use				

The model summary indicates that the extent of digital/social media use is a significant predictor of the outcome variable, with a correlation coefficient (R) of 0.373, suggesting a moderate positive relationship. The R Square value of 0.139 shows that approximately 13.9% of the variance in the outcome variable can be explained by digital/social media use. The Adjusted R Square of 0.135 accounts for the number of predictors in the model, indicating a slightly refined estimate of explanatory power. The standard error of the estimate (3.89395) reflects the average distance that the observed values fall from the regression line, suggesting moderate prediction accuracy. Overall, digital and social media usage has a meaningful, though not strong, influence on dependent variables.

Table 7: ANOVA

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	484.904	1	484.904	31.980	.000 ^b
	Residual	3002.251	198	15.163		
	Total	3487.155	199			
a. Dependent Variable: market access, customer reach, and business growth						
b. Predictors: (Constant), extent of digital/social media use						

The ANOVA results indicate that the regression model is statistically significant (F = 31.980, p = 0.000), suggesting that the extent of digital and social media use has a substantial impact on market access, customer reach, and business growth. The regression sums of squares (484.904) compared to the residual sum of squares (3002.251) shows that the model accounts for a meaningful portion of the total variance (3487.155), highlighting the relevance of digital media in driving business performance. This significant F-value confirms that the predictors, specifically the extent of digital/social media use, are strongly associated with improvements in business outcomes. With the p-value well below the 0.01 threshold, it can confidently conclude that digital and social media play an essential role in enhancing business metrics like market access and customer reach. Thus, businesses that leverage these platforms effectively are likely to see tangible improvements in their performance.

Table 8: Coefficients

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

	(Constant)	10.416	1.314		7.924	.000
1	degree of digital/social media use	.450	.080	.373	5.655	.000
a. Dependent Variable: market access, customer reach, and business growth						

The coefficients table reveals that the degree of digital & social media use is a significant positive predictor of market access, customer reach, and business growth. The unstandardized coefficient for digital/social media use is 0.450, meaning that for every unit increase in digital/social media use, there is a corresponding increase of 0.450 units in the outcome variables. The standardized coefficient (Beta = 0.373) further demonstrates a moderate positive effect of digital media usage on business performance. With a t-value of 5.655 and a p-value of 0.000, the predictor is statistically significant, confirming that increased use of digital platforms is meaningfully linked to improvements in market access, customer reach, and overall business growth. This suggests that businesses utilizing digital media more intensively are likely to experience better performance in these key areas.

6.0 FINDINGS & DISCUSSION

The study provides several insights into the entrepreneurial journeys of women in B-category cities of India. In terms of demographics, the majority of respondents are 26-35 years old; most respondents are postgraduates, a large number (60.5%) are married, and 56.5% come from family backgrounds with no previous business involvement. Women are motivated to start their businesses through self-actualization (38%), family-related reasons (22.5%) and personal passion (21.0%). It also found that cultural and institutional support played a moderate but significant role in facilitating entrepreneurship ($r = 0.443$, $p < 0.01$) which highlights how critical Asian-based cultural and institutional support were to facilitate women's entrepreneurial development in India. Although women still face challenges due to socio-cultural issues and finance, women indicated they were slightly more successful monetizing their businesses (mean score: 16.6150 monetizing success; 15.9900 challenge) than dealing with challenges. Digital modes of communication particularly WhatsApp Business and Instagram helped women enhance market access to customers; however, digital literacy levels differed quite widely among respondents. Based on the regression and ANOVA analyses, the data confirmed that digital/social media usage has a significant effect on business outcomes. However, the results indicated that digital/social media use had a moderate but positive effect on overall growth. In conclusion, this study highlights the importance of building an ecosystem of support, digital literacy programs and policies that are targeted to support and empower women entrepreneurs in tier-2 cities and build resilience for long-term business viability.

The entrepreneurial ecosystem within B-category cities in India results from a complex mix of institutional voids, the informal economy, and the developing digital infrastructure. Women entrepreneurs working in non-metropolitan cities experience systemic barriers, including limited access to capital, deficient supply chain elements, and bureaucratic obstacles. Koch, A. H. (2022), argued that most emerging markets do not provide formal institutional support, which forces entrepreneurs to rely on informal networks or ecosystems of support they create for themselves. These challenges are more pronounced for women, who navigate a cultural context that restricts mobility and decision-making. Even government programs such as MUDRA and PMRY, which in theory offer opportunities for women's empowerment, are often underused because of lack of awareness, bureaucratic complexity, and not supporting informal passion-driven entrepreneurs (Nuruzzaman, N., et al., 2020). The findings point to the need for policy to be tailored to reflect the localized environments of women's entrepreneurs in non-metropolitan urban economies (Escandon-Barbosa, D., et al., 2019).

Despite institutional restrictions, many women entrepreneurs in B cities have also demonstrated an ability to persevere, resilience, and adaptability. Previous studies have suggested that sustenance and growth are less likely to be associated with formal training or funding access. Entrepreneurial identity development, often mediated through community connections and informal learning, needs to be considered as it has an impact

on enterprise trajectories (Alam, A., et al., 2019; Guerrero, M., et al., 2021). More importantly, the motivations stemming from personal, familial, and financial need (including self-fulfillment and need-for-econorship) intersected with social expectations, creating a hybrid space of opportunity and constraining actions. These issues reflect findings within the rich and expansive literature in development studies, which have suggested that for women within emerging economies their cultural capital and social legitimacy are leveraged when making a business and/or entrepreneurial niche. The literature referenced different sectors and genres of business (food services, local craftsmanship, personal wellness) as being places where oncoming obstacles focused on trust and a connection with the business community (Khattar, & Agarwal, 2023).

Digital ecosystems have been increasingly used as powerful facilitators in this area, especially with breaking down geographic and socio-cultural barriers. Apps like Instagram, Meesho, and WhatsApp Business allow women to simply list products, making direct connections with customers, and removing traditional place-based retail gatekeepers. Korzenevica, M., et al. (2022), suggests that being online can create visibility and legitimacy, which matters for businesses that are not registered or legally recognized. Digital literacy, online fraud or scams, and algorithms remain hurdle issues, especially in tier-2 cities and regarding gaps, infrastructure, and education (Lenz, A. K., et al., 2025). For the research, even though it shows that higher levels of digital engagement improve market access and opportunities for growth, need to place these findings within the wider debates regarding equitable digital inclusion. Thapa Karki, S., et al. (2021) argues that digital entrepreneurship in nice and clean developing markets requires ongoing forms of support for women entrepreneurs that included, localized digital training, financial literacy, and content in local languages, in order to be sure that digital platforms can be a levelled playing field, like it need to be, for women-led businesses.

7.0 CONCLUSION

This study emphasizes the multifaceted and interconnected contexts in which small-scale women entrepreneurs operate in B cities in India when attempting to transform their passions into marketable activities. A robust correlation between entrepreneurial development and institutional and cultural support was found. On the other hand, the study did find several subtle obstacles to commercialization, such as societal norms, lack of access to capital, and entrepreneurs' skill sets being inadequate. Aspects of digital and social media platforms also emerged as important enablers for market access and business growth, although entrepreneurs' ability to capitalize on it is still limited by factors of digital inclusion, literacy, and infrastructure. Ultimately, the findings suggest that entrepreneurs cannot simply rely on their passion alone without systemic support and also that sustainable entrepreneurship for women in developing urban contexts involves the intersection of passion, social networks, institutional facilitation, and digital constructs.

The implications of this research are many for policymakers, development practitioners, and community-based organizations. First, as the data determines, there is a need for more directed interventions that better address the socio-cultural contexts of B-cities beyond mainstream development policies. Second, programs such as MUDRA and PMRY must be properly and accessible for informal women entrepreneurs by creating targeted outreach models. Third, there are more than just hard economic investments to be made in regard to women's digital capacity building—digital training or mentoring schemes must factor in the needs of women entrepreneurs; making a commitment, as opposed to investment, in women entrepreneurs is a critical part of capacity building. Furthermore, legitimate opportunities for community-based peer networks and incubators in small and non-metropolitan areas may enhance the confidence, skills, and scales of passion-led businesses. These community-based, self-supporting systems can add value to women's empowerment and inclusive economic development collectively.

While the study provides useful insights, it has several limitations. The target sample size of 200 respondents from selected B-category cities may not represent women's varied experiences from different locations or economic circumstances. The study is based on self-reported data, which could result in response bias or impacted by social desirability. Using quantitative metrics means the research team can only establish correlations, rather than causal relationships for the variables under study. The study's cross-sectional design

also limits understanding of the long-term sustainability of women-led ventures. In addition, while digital engagement among respondents was measured in terms of frequency and familiarity, this was not coupled with a deeper qualitative understanding of platform-specific effectiveness, nor did it reveal any user behaviors.

7.1 RECOMMENDATION FOR FUTURE RESEARCH

Future research should think about taking a longitudinal study to examine how passion-based enterprises for women grow over time, and how women sustain their enterprises. Further, expanding the study to more B cities and different states would generalizability. It would also benefit from more qualitative, ethnographic, or case-study types of inquiries that unpack women lived experiences working within digital platforms, informal economies, and institutional systems. Moreover, when thinking about further research, it may be worthwhile to explore gender as intersecting with caste, age or education, and understand how these factors might offer opportunities or barriers for women-led enterprises. Finally, comparative studies between tier-1, tier-2, and rural contexts would provide insights on how these entrepreneurial ecosystems are different, and what kinds of localized approaches best create opportunities for women's entrepreneurship in the Indian context.

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