

AN ANALYSIS OF SECTORAL CONCENTRATION OF WOMEN ENTERPRISES IN THE HILLY REGIONS OF NORTH BENGAL

Kriti Shakya
Research Scholar,
Department of Commerce,
University of North Bengal
E-mail: rs_kriti@nbu.ac.in

Dr. Gangotree Ghosh
Associate Professor,
Department of Commerce,
University of North Bengal
E-mail: ghoshgangotree@nbu.ac.in

ABSTRACT

Women-owned enterprises play a vital role in fostering local economic development and empowering women in geographically challenging regions. Over the past decades, women entrepreneurship has emerged as an avenue for women to break traditional gender norms. However, notable distinctions have been observed between women-owned businesses and those owned by men. Therefore, it is important to identify the business areas where women are concentrated and to determine which ones are still untapped by them. The study explores the concentration pattern of women-owned enterprises in the hilly regions of North Bengal, aiming to identify the sectors where women are predominantly engaged. The findings revealed the distribution of businesses across various sectors, including tourism, retail trading, handicrafts, food processing, agro-based manufacturing, and service-oriented industries. The results indicate a strong preference of women entrepreneurs in the hilly regions for small-scale, home-operated businesses that rely on personal skills influenced by ease of access and limited infrastructure. The study offers insights for policymakers to promote gender-inclusive growth and emphasizes the need for sector-specific support policies to enhance women's participation in entrepreneurial activities.

Keywords: women entrepreneurship, business types, women-led MSMEs, retail sector, tourism sector

I. INTRODUCTION

Women entrepreneurship has emerged as a crucial component for accelerating the overall economic development by contributing significantly towards employment generation, poverty alleviation, regional development, and innovation (Van Praag & Versloot, 2007). Prominent national initiatives like Aatmanirbhar Bharat and Make in India are strengthened by the growing number of women in business, making way for inclusive progress. The policymakers and the government are increasingly exploring ways to promote entrepreneurial activities among women, as

entrepreneurship development is an important issue in developing countries like India. In most Asian developing countries, a lack of entrepreneurship, along with limited labour, capital, and technology, has been the root cause of economic backwardness (Tambunan, 2009).

With the introduction of various government initiatives, women have become increasingly involved in entrepreneurial activities, which is a positive sign for the economy. However, only 14% of the total entrepreneurs are women in India, operating about 20% of the country's MSMEs (Ministry of Statistics and Programme Implementation, 2014). It has been observed that women still have to face additional challenges as compared to men. There are significant differences that can be observed between male-owned and women-owned enterprises (Wang, 2013). The enterprises owned by women are often found to be small in size, with a slower growth rate, and appear to be less successful (Kepler & Shane, 2007).

Women entrepreneurs usually opt for labour-intensive sectors rather than capital-intensive sectors due to limited financial resources (Klapper & Parker, 2011; Wang, 2013). The concentration of women is predominantly found only in sectors like tourism, service-oriented businesses, handicrafts, food processing, trading, etc., where low entry barriers, lower capital, and traditional skills, are required (Sabarwal & Terrell, 2008). Women entrepreneurship is often necessity-driven and concentrated in sectors that are not too growth-oriented and have lower risk (Bardasi et al, 2011). Several factors like access to finance, market demand, sociocultural norms, geographical factors, etc., might impact the business concentration patterns among women entrepreneurs. Understanding where women entrepreneurs are concentrated and the sectors that are still unexplored by them is very important to enhance the participation of women in economic activities. Therefore, this study aims to explore the concentration of women-owned enterprises.

West Bengal ranks among the top states when it comes to women-led MSMEs, contributing about 23.42% (Ministry of Statistics and Programme Implementation, 2014). Darjeeling and Kalimpong are two main districts that constitute the hilly regions of North Bengal. It has been observed that women entrepreneurs in these regions usually operate businesses at a micro level that contribute to the development of the local region, but are often faced with unique challenges due to their geographical location. The concentration pattern of women-owned businesses in these regions is still unexplored. The question that arises here is what kind of

enterprises are owned by women in these regions, and to understand if there is a concentration pattern in any particular sector.

Therefore, the main objective of the study is to identify the types of businesses predominantly operated by women in the hilly regions of North Bengal. The study also aims to assess the concentration pattern of women-owned enterprises in this region and to discuss the underlying reasons behind the concentration. The research seeks to contribute to the broader concept of women entrepreneurship in India and to provide insights for policy makers, financial institutions, and support organizations to create targeted strategies needed to build an enabling ecosystem for women entrepreneurs where they can explore the untapped business sectors.

II. LITERATURE REVIEW

In order to identify the research gap, this study analyzed the existing literature on subjects such as industry choice, gender differences, business concentration, and women-owned enterprises. It has been noted that women tend to fare worse financially since they are more likely to work in industries with lower average returns (Loscocco & Robinson 1991). Women are more likely than men to work in smaller businesses, use less capital, and have restricted usage of finance from banks, which helps to explain why women-owned businesses make less money (Watson, 2002). Several studies have revealed that male entrepreneurs perform much better than their female counterparts in terms of profitability and survival (Bosma et al. 2004), while some found similar growth and survival for both genders (Kalleberg & Leicht, 1991).

Women-owned businesses are concentrated in different industries than those owned by males; they are more likely to be active in labour-intensive industries like trade and services than in capital-intensive industries like manufacturing (Klapper & Parker, 2011). Scholars argue that this clustering prevails as male entrepreneurs tend to have more education, technical skills, and business experience than women entrepreneurs (Boden & Nucci, 2000; Brush, 1992). Furthermore, compared to males, who are more motivated by growth and profits, women are typically more driven by internal or personal aspirations (Morris et al, 2006). According to Bennett et al. (1999), who evaluated the concentrated business clusters in Britain, there was an unequal distribution of firms, and the concentration of enterprises also affected the clustering of other businesses in the same area. Wang (2013) examined women-owned and ethnic minority-owned businesses in United States by industry sector and discovered that they were heavily concentrated in a small number of marginally profitable industries. De Dominicis et al. (2011) conducted a study in Italy to identify

the sectoral location pattern in the manufacturing and service sector, and the findings revealed the most concentrated industries in the manufacturing and service sector.

In recent years, women's entrepreneurship has received growing attention, particularly in rural and geographically challenging regions of India. In hilly states such as Uttarakhand, Himachal Pradesh, and parts of the Northeast, women are often self-employed, operating businesses at a micro level as a means of livelihood, with a heavy focus on traditional, low-capital activities such as agriculture, and allied activities (Devi & Singh, 2015). Working in a male-dominated nation like India presents several difficulties for female entrepreneurs, especially in hilly regions, as women in these regions bear additional challenges like limited availability of raw materials, lack of skilled labour, limited infrastructure, inadequate transportation facilities, etc. (Pangriya 2022; Singh 2015).

Although some research studies have provided insights into women entrepreneurship in hilly regions, most of these studies have been conducted in different states and have not focused on the local business diversity. Notably, there is a significant research gap when it comes to understanding the sectoral concentration of women in the hilly regions of North Bengal. These areas have distinct features, with different cultures, tourism-driven economies, and unique challenges. Despite this complexity, scholarly attention to this region remains limited. A systematic analysis of the variety of businesses that women operate in this region shall help in removing the difficulty in assessing the extent of diversification, which in turn helps in effective policy interventions. Therefore, a focused study on the types of businesses operated by women and their sectoral concentration in the hilly regions of North Bengal is necessary.

III. OBJECTIVES OF THE STUDY

The main objectives of the study are as follows:

- i. To identify the types of businesses operated by women in the hilly regions of North Bengal.
- ii. To assess the concentration of women-owned enterprises across various sectors.

IV. RESEARCH METHODOLOGY

DATA COLLECTION

The research study is explorative and descriptive. Darjeeling and Kalimpong are the two districts chosen as the study area. The study has considered only the municipality area of both districts due to the unavailability of proper records in the panchayat areas. The primary data used for the study has been collected from the Trade License Department of Darjeeling Municipality and Kalimpong Municipality after seeking official permission from the municipality chairperson of both districts. The data set collected contained the list of registered enterprises in both the districts and the type of business they operate. The study takes into account 2068 women-owned enterprises, i.e., 1126 in the Darjeeling district, and 942 in the Kalimpong district.

TOOLS FOR DATA ANALYSIS

The data has been analyzed using a frequency distribution to represent the number of businesses in each sector. For statistical confirmation, the Herfindahl-Hirschman Index (HHI) was used to assess the concentration of businesses within various sectors. A Pareto chart has then been used to identify the most concentrated sectors and visually represent the most dominant sectors in both districts.

V. DATA ANALYSIS

TYPES OF BUSINESSES

The study's primary goal was to identify the various types of businesses run by women entrepreneurs in the hilly regions of North Bengal. To achieve this, the dataset was carefully analysed, and to make sense of the wide range of women-owned enterprises observed during the research, it was necessary to organize them into broader sectors based on the primary nature of their operations. As a result, the businesses were categorised into ten main sectors: handicrafts, agro-based manufacturing, food processing, retail trading, wholesale trading, hospitality and tourism, personal care services, medical services, educational services, and other

service-focused businesses. TABLE 1 provides an overview of how different types of businesses were grouped for this study.

TABLE 1: CATEGORISATION OF BUSINESS ACTIVITIES BY SECTORS

Sectors	Description	Business Activities
Handicrafts	Traditional artisan and handmade product work	Khada (Buddhist shawl) making, candle making, Tibetan products, woollen products, bamboo craft, and curio art shops.
Agro-based manufacturing	Cultivation or sale of farm-related products	Broom making, dairy production, churpi making (hard and soft cheese), fertiliser suppliers, plant nurseries, and vegetable suppliers.
Food processing	Preparation and sale of food or drinks.	Tea processing and packaging, noodle making, pickle making, spices, ice cream manufacturing, bakeries, and confectioneries.
Retail Trading	Sale of goods directly to consumers in small quantities.	Grocery shops, general stores, clothing stores, tea leaf shops, cosmetics shops, electronics, hardware stores, furniture stores, medical stores, stationery shops, Tibetan goods, jewellery shops, gift shops, mobile shops, flower shops, timber shops optical shops, pet shops, meat shops, fair price shops, knitting goods, bag and shoe stores.
Wholesale Trading	Buying goods in bulk and selling to retailers.	Packaged food items and non-food items.

Hospitality & Tourism	Services catering to travellers, tourists, and guests.	Homestays, hotels, guesthouses, restaurants, fast food outlets, travel agencies, event management services, boarding services, and catering services.
Personal care services	Services focused on maintaining physical appearances and hygiene.	Beauty parlours, tailoring shops, nail-art salons, and fitness studios.
Medical services	Services focused on basic healthcare or medical support.	Pathological labs, medical clinics, dental clinics, and physiotherapy clinics.
Educational services	Small-scale learning or training services.	Computer coaching, motor training centres, music school, beauty training centres, fashion and tailoring training centres.
Other services	Services not fitting into the other categories.	Cyber cafes, printing, photo studios, gas agencies, contractors, building planners, courier services, and consultancy services.

Source: Trade License Department of Darjeeling Municipality and Kalimpong Municipality

Note: Sector-specific compilation done by the authors

Having outlined the various business activities and their classification across broader sectors, it becomes clearer that most enterprises are at a micro level, and how diverse the entrepreneurial activities are within this region. To better understand the relative importance of these sectors, TABLE 2 presents the number of businesses in each sector and the percentage share of each sector in both districts. This breakdown helps in understanding not just the variety but also the concentration of businesses in different sectors, offering insights into the potential areas for developmental focus.

TABLE 2: SECTOR-WISE DISTRIBUTION OF WOMEN-OWNED ENTERPRISES IN DARJEELING AND KALIMPONG DISTRICT

Sectors	Darjeeling		Kalimpong	
	Number of businesses	% share	Number of businesses	% share
Handicrafts	11	0.9769	9	0.9554
Agro-based manufacturing	19	1.6874	31	3.2909
Foodprocessing	70	6.2167	36	3.8217
Retail Trading	505	44.8490	437	46.3907
Wholesale Trading	9	0.7993	23	2.4416
Hospitality & Tourism	415	36.8561	260	27.6008
Personalcare services	30	2.6643	63	6.6879
Medical services	12	1.0657	11	1.1677
Educational services	9	0.7993	10	1.0616
Other services	46	4.0853	62	6.5817
Total	1126	100.0000	942	100.0000

Source: Trade License Department of Darjeeling Municipality and Kalimpong Municipality

*Note: 1) Sector-specific compilation done by the authors
2) % share calculated by the authors as-
(No. of businesses in each sector/ Total no of businesses) × 100*

HERFINDAHL-HIRSCHMAN INDEX (HHI) FOR MEASURING CONCENTRATION

The Herfindahl-Hirschman Index (HHI) has been used in this study to assess the concentration of women-owned enterprises within various sectors. The HHI is a widely used analytical tool for measuring market concentration. HHI is the sum of the squares of the market shares of different sectors or firms within an industry (Syverson, 2019). For this study, we are using the number of women-owned businesses within each sector as a proxy for market share. According to the calculated value of HHI, the market is not concentrated if the value is less than 0.15 or 1500, moderately concentrated if the value is between 0.15-0.25 or 1500-2500 and highly concentrated if the value is above 0.25 or 2500 (Brezina et al, 2014).

TABLE 3: CALCULATION FOR HERFINDAHL-HIRSCHMAN INDEX

Sectors	Darjeeling			Kalimpong		
	Number of businesses	% share	HHI	Number of businesses	% share	HHI
Handicrafts	11	0.9769	0.95433	9	0.9554	0.91279
Agro-based manufacturing	19	1.6874	2.84732	31	3.2909	10.83
Food processing	70	6.2167	38.6474	36	3.8217	14.6054
Retail Trading	505	44.849	2011.43	437	46.3907	2152.1
Wholesale Trading	9	0.7993	0.63888	23	2.4416	5.96141
Hospitality & Tourism	415	36.8561	1358.37	260	27.6008	761.804
Personal care services	30	2.6643	7.09849	63	6.6879	44.728
Medical services	12	1.0657	1.13572	11	1.1677	1.36352
Educational services	9	0.7993	0.63888	10	1.0616	1.12699
Other services	46	4.0853	16.6897	62	6.5817	43.3188
Total	1126	100	3438.46	942	100	3036.75

Source: Trade License Department of Darjeeling Municipality and Kalimpong Municipality

Note: Calculation of HHI done by the authors.

TABLE 3 clearly shows that the calculated value of HHI is 3438.46 for Darjeeling district and 3036.75 for Kalimpong district, which indicates that women-owned enterprises in both districts are highly concentrated in a few sectors, as the calculated value is more than 2500. Therefore, it can be inferred that women-owned enterprises in Darjeeling and Kalimpong districts are not evenly distributed among all sectors; rather, most women entrepreneurs operate only within a few dominant sectors.

PARETO CHART FOR THE VISUAL REPRESENTATION OF DOMINANT SECTORS

A Pareto chart is a graphical representation that combines a bar chart with a line graph, showing individual values of each category in descending order and a cumulative total. It visually shows the most important factor that contributes to the overall data distribution, which makes it convenient to focus on the key areas (Wilkinson, 2006). For this analysis, since the findings revealed that women-owned

enterprises are highly concentrated, the Pareto chart is used to visually represent the key sectors in which women entrepreneurs predominantly operate. FIGURE 1 and 2 depict the dominant sectors in Darjeeling and Kalimpong districts, respectively.

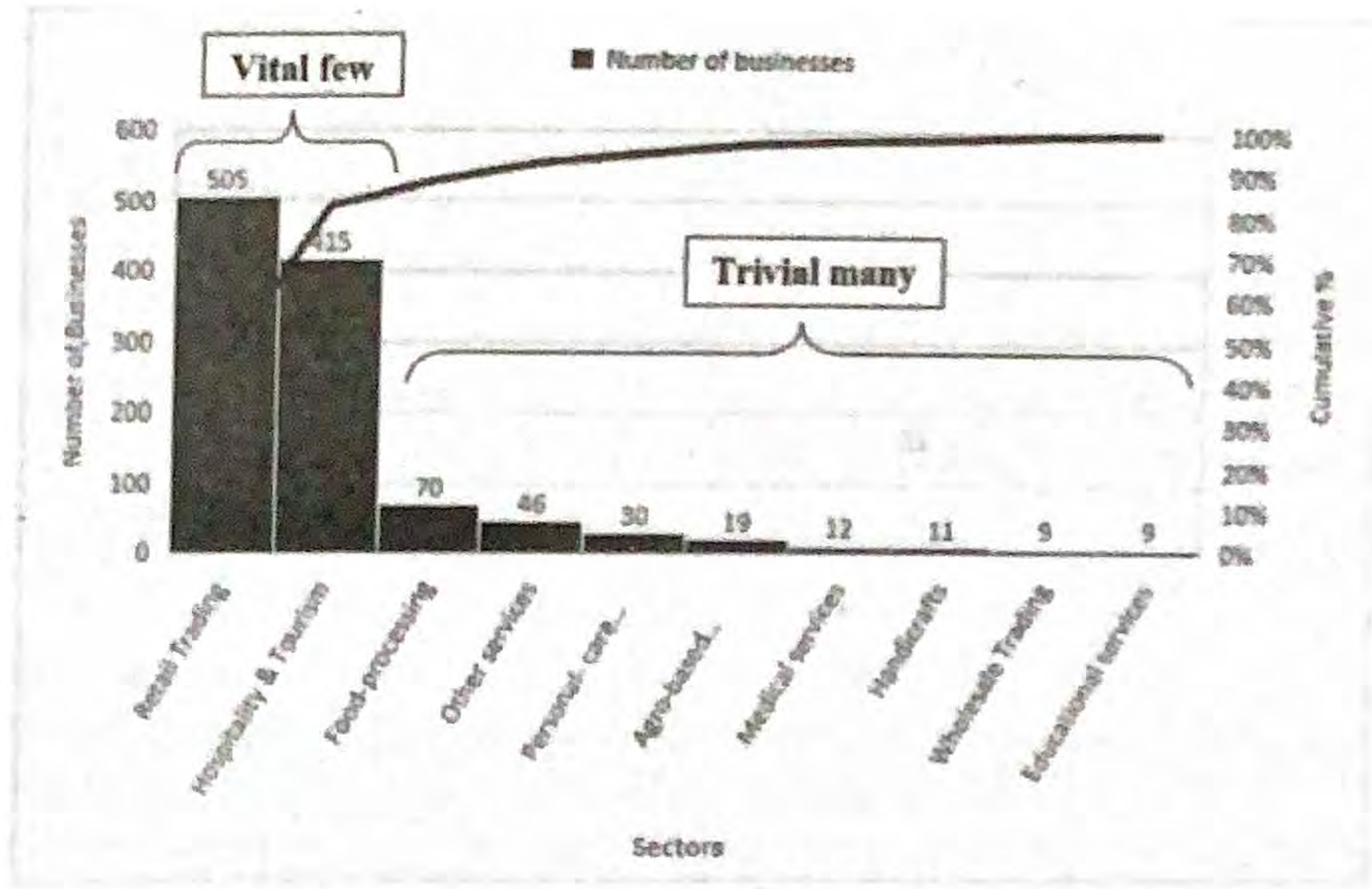
TABLE 4: SECTOR-WISE SHARE OF WOMEN-OWNED ENTERPRISES AND CUMULATIVE PERCENTAGE FOR DARJEELING DISTRICT

Sectors	Number of businesses	Share of each sector (%)	Cumulative percentage (%)
Retail Trading	505	44.8490	44.8490
Hospitality & Tourism	415	36.8561	81.7052
Food processing	70	6.2167	87.9218
Other services	46	4.0853	92.0071
Personal care services	30	2.6643	94.6714
Agro-based manufacturing	19	1.6874	96.3588
Medical services	12	1.0657	97.4245
Handicrafts	11	0.9769	98.4014
Wholesale Trading	9	0.7993	99.2007
Educational services	9	0.7993	100.0000
Total	1126	100	

Source: Trade License Department of Darjeeling Municipality and Kalimpong Municipality

Note: Cumulative percentage calculated by the authors.

FIGURE 1: PARETO CHART SHOWING KEY SECTORS FOR WOMEN ENTREPRENEURS IN DARJEELING DISTRICT



Source: Authors' calculation

TABLE 4 shows the sector-wise share of women-owned enterprises in Darjeeling district, which indicates that the majority of women-owned enterprises are concentrated in the Retail trading with 505 women entrepreneurs (44.85%) operating in this sector, followed by the hospitality and tourism sector with 415 women-owned enterprises (36.86%). Food-processing sector, other services, and personal-care services cover a share of 6.22%, 4.09%, and 2.66% respectively, while other sectors like agro-based manufacturing, medical services, handicrafts, wholesale trading, and educational services have the least share, i.e., less than 1% of the total share.

FIGURE 1 depicts that there are two major sectors in Darjeeling district, i.e., retail trading and hospitality, and tourism, where women-owned enterprises are most concentrated. The two sectors collectively account for 81.70% of the total share. This indicates that these two sectors hold a significant place compared to the other sectors.

Similarly, the concentration of women-owned enterprises is highest in retail trading as well, with 437 enterprises currently active in Kalimpong districts, followed by hospitality and tourism with 260 enterprises, as shown in TABLE 5.

Other services and personal-care services have an almost equal share of 6.68% and 6.58% respectively. Food processing, agro-based manufacturing, and wholesale trading account for 3.82%, 3.29%, and 2.44% respectively. The remaining sectors, like medical services, educational services, and handicrafts, have the lowest share among all sectors, accounting for less than 1% of the total share.

The findings reveal that in the case of Kalimpong district, there are three major sectors, collectively accounting for the majority of the total share of women-owned enterprises. Specifically, retail trading, hospitality and tourism, and personal-care services are the three sectors that together account for 80.68% of the total share as shown in FIGURE 2. This indicates a high concentration of women-owned enterprises in these sectors, suggesting that they significantly contribute more than the other remaining sectors.

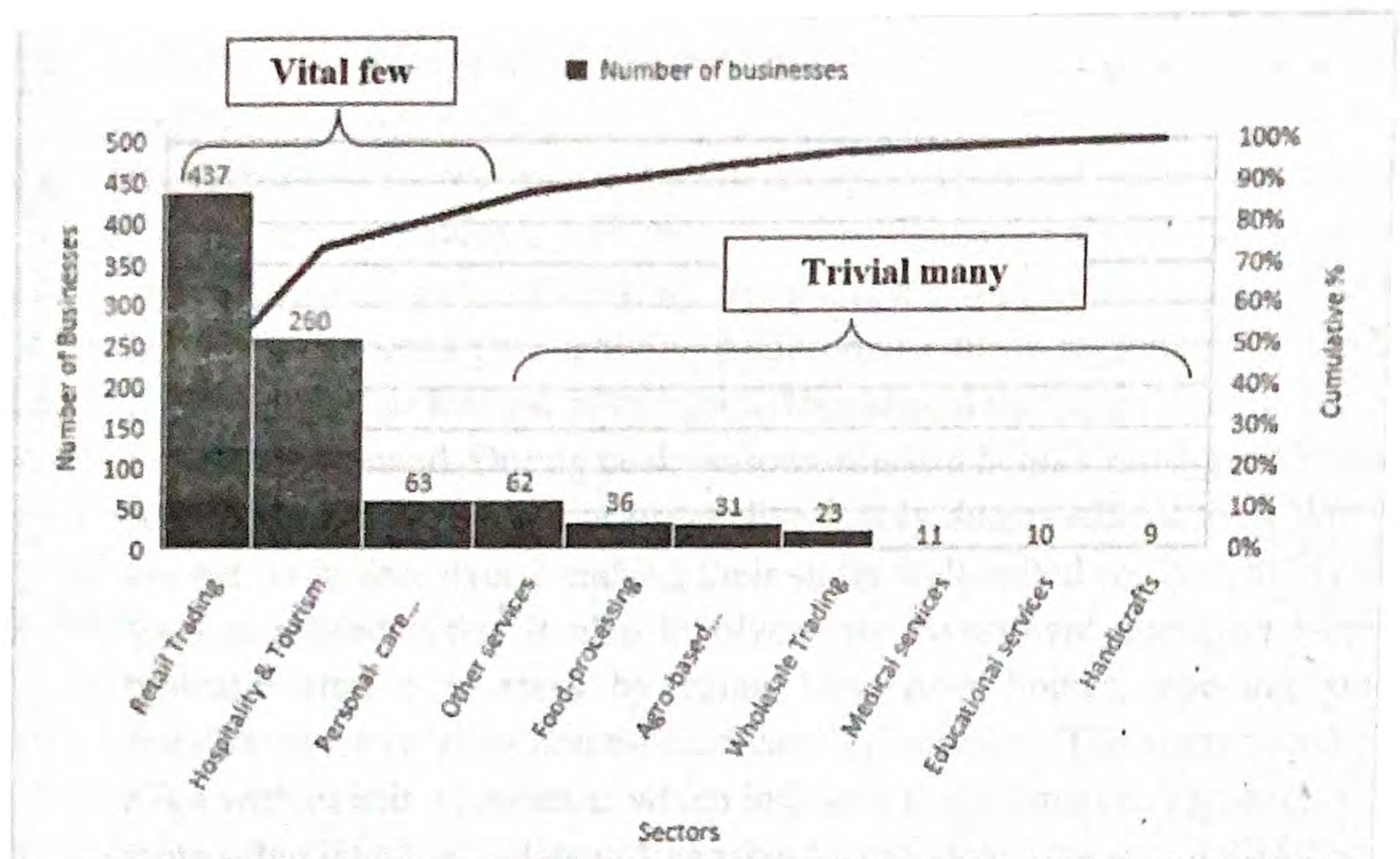
TABLE 5: SECTOR-WISE SHARE OF WOMEN-OWNED ENTERPRISES AND CUMULATIVE PERCENTAGE FOR KALIMPONG DISTRICT

Sectors	Number of businesses	Share of each sector (%)	Cumulative percentage (%)
Retail Trading	437	46.3907	46.3907
Hospitality & Tourism	260	27.6008	73.9915
Personal care services	63	6.6879	80.6794
Other services	62	6.5817	87.2611
Food processing	36	3.8217	91.0828
Agro-based manufacturing	31	3.2909	94.3737
Wholesale Trading	23	2.4416	96.8153
Medical services	11	1.1677	97.9830
Educational services	10	1.0616	99.0446
Handicrafts	9	0.9554	100.0000
Total	942	100	

Source: Trade License Department of Darjeeling Municipality and Kalimpong Municipality

Note: Cumulative percentage calculated by the authors.

FIGURE 2: PARETO CHART SHOWING KEY SECTORS FOR WOMEN ENTREPRENEURS IN KALIMPONG DISTRICT



Source: Authors' calculation

VI. DISCUSSION

This paper has attempted to assess the concentration of women-owned enterprises in the hilly regions of North Bengal. The findings revealed that the majority of women-owned enterprises in these regions are mostly microenterprises. Although women entrepreneurs are involved in various sectors, including manufacturing, trading, and services, it was found that women-owned enterprises are highly concentrated in a few sectors, which aligns with past studies.

- i. In both districts, women entrepreneurs were mostly concentrated in two sectors- retail trading and hospitality and tourism, which collectively accounted for 80% of the total share. The retail businesses operate mostly at a micro level, and the results align with the previous literature where the findings reveal that women have a significant presence in the retail sectors (Ahmed et al, 2022; Beitelspacher, 2019; Islam et al, 2018). The reason behind the growing involvement of women in the retail sector as compared to other sectors may be because, unlike other sectors like the manufacturing sector, retail trading requires less initial investment, making it convenient for women to start, as they often struggle with access to huge capital. It usually involves low operational costs as it can be started from home or a

small space with minimum rent. Flexible working hours are another important factor as retail trading allows them to balance family responsibilities and running a business. Retail businesses do not often require external labour and can be single-handedly run by the owner or with the help of their family.

- ii. A large number of women entrepreneurs in the hospitality and tourism sector mainly run homestays and restaurants. The high concentration in this sector is because both districts are hilly regions that primarily depend on tourism as their main economic activity. Additionally, these regions offer limited opportunities, so women often turn to tourism-related activities due to their increasing demand. During peak seasons, tourism helps women earn income while they focus on other priorities like family during off-seasons. Women are naturally caregivers, making their skills well-suited for hospitality and tourism-related tasks. It also involves low investment costs, as women typically start homestays by using their own homes, opening small restaurants, or running home-based catering services. The study's findings align with existing literature, which indicates that women entrepreneurs are more often involved in labour-intensive sectors rather than capital-intensive ones (Klapper & Parker, 2011).
- iii. Many women entrepreneurs are involved in personal-care services and other businesses in Kalimpong district. In Darjeeling district, women are more engaged in the food-processing sector. While there are several women entrepreneurs active in these sectors, their presence is comparatively very less than in the two main sectors.
- iv. The remaining sectors remain under-represented, as there are only a few women-owned enterprises in these areas. Women in handicraft sectors find it difficult to sell their products; additionally, the market is seasonal, and profit margins are low, which discourages women from pursuing this business. Medical and educational services require advanced education, proper training, and skills that most women cannot afford. Furthermore, many women prefer stable government jobs over starting their clinics or schools. Agri.-based manufacturing demands significant capital, access to infrastructure, technical training, and networking, which can make it challenging for women to invest in this sector.

VII. CONCLUSION

This study was conducted to identify the various types of businesses operated by women entrepreneurs in the hilly regions of North Bengal and examine the

concentration of women-owned enterprises across different sectors. The results show a sectoral concentration pattern, where two sectors, namely, retail trading and hospitality and tourism dominate the market. The Pareto chart further represented an uneven distribution of businesses across various sectors and showed that only a few sectors contributed a disproportionately large share of women-owned enterprises.

High concentration in a few sectors means more competition in those sectors, which could lead to a decrease in customer base, profitability, and business sustainability over time. The potential risk of overreliance on a particular sector is a major concern of this study, as any downturn in these sectors could significantly impact a majority of women entrepreneurs in the region. For example, during a natural disaster or a pandemic, tourism collapses, and such a single shock can affect those operating in the hospitality and tourism sector, leaving no alternative income. Also, concentration in this sector increases the pressure on fragile ecosystems, leading to waste problems and degradation of natural resources. Therefore, the government must focus on less concentrated sectors, such as agro-based manufacturing, handicrafts, educational services, and medical services, with proper training and infrastructure for a more even distribution, as limited diversification can have significant negative economic implications. Diversification into other under-represented sectors could provide more economic opportunities for women entrepreneurs.

Another observation of the study is the factors that influence the choice of business among women entrepreneurs. Women often choose a smaller and easier venture that has a low growth potential. Women entrepreneurs in under-represented sectors like the manufacturing sectors often face challenges such as limited access to capital, lack of knowledge, limited access to networks, etc., due to which there is less concentration in these capital-intensive sectors. The findings indicate that women are mostly concentrated in the retail sector, but on the flip side, skill development programs provided by the government are largely geared towards the manufacturing sector. It points to a misalignment between where a lot of women are currently engaged and where the big push for skill-building is happening.

The findings of the study indicate a weak clustering of women in high investment sectors like the manufacturing sector, largely due to capital inadequacy. Improving women's access to microfinance through credit programs with minimal requirements of collateral, industry-specific loan facilities, and flexible repayment options could help these women in addressing this shortfall. Spreading awareness

among women about such microfinance schemes is equally important for effective implementation. With such financial support, women entrepreneurs would be in a better position to acquire equipments, and adopt new technologies to enter into more capital-intensive sectors, which shall contribute to gradually reducing the uneven distribution observed in the hilly regions of North Bengal. Rethinking how the policies are designed and the proper implementation of sector-targeted strategies and focused training programs could help bridge the gap by not only encouraging women to participate in a variety of sectors that are still unexplored by them, but also by reaching and benefiting a large segment of women engaged in the sectors that are highly concentrated.

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