



SRI RAMAKRISHNA
COLLEGE OF ARTS & SCIENCE
FOR WOMEN
An Autonomous Institution | Affiliated to Bharathiar University
Re - Accredited with A+ by NAAC | ISO 9001 : 2015 certified
Coimbatore, Tamilnadu, India



Indian Council of Social Science Research
Southern Regional Centre
Hyderabad

ICSSR - SRC Sponsored One Day National Seminar on
“Women - Led Startups as Catalyst for Innovation,
Employment and Economic Growth”

Conference Proceedings
ISBN: 978-81-994496-4-0

organized by
Department of Commerce



SRI RAMAKRISHNA
COLLEGE OF ARTS & SCIENCE
FOR WOMEN



DEPARTMENT OF COMMERCE



Indian Council of Social Science Research
Southern Regional Centre
Hyderabad

ICSSR - SRC Sponsored One Day National Seminar on

**“Women ~ Led Startups as Catalyst for
Innovation, Employment and Economic
Growth”**

January 6, 2026

Conference Proceedings

ISBN Number: 978-81-994496-4-0

About the College

Sri Ramakrishna College of Arts and Science for Women enjoys the reputation of being a most preferred women's autonomous institution for higher learning in the city. With an academic heritage of over 34 years of existence, the institution fulfils the holistic educational needs required for the empowerment of women. The institution is ranked in the 201 – 300 band in the National Institutional Ranking Framework (NIRF), the annual ranking exercise of higher education institutions by Ministry of Education, Government of India. The college is funded by Department of Science and Technology (DST) under the Fund for Improvement of Science and Technology (FIST) towards enabling facilities for promoting R&D activities in new and emerging areas in addition to funding from ICSSR, AICTE, NHRC, TNSCST etc. With 12 UG Programmes, 4 PG programmes and 6 Ph.D. Programmes, the institution has produced 13000 graduates in UG and PG since inception and has secured 430 university ranks including 59 gold medals. The institution is ranked among the Top 10 Best Colleges in India (7th Rank) under the category – Education World Grand Jury Higher Education Ranking 2025 and “Skill Development Leadership Award 2025” by the World Skill Development Congress at Mumbai for its upskilling initiatives to enhance the employability of the students. The institution is ranked among the Top 100 Colleges in the surveys conducted by the Week, India Today, Times B School, Open Magazine etc.

Message from Principal



Dr. K. Chitra,
Principal,
Sri Ramakrishna
College of Arts and Science for Women.

It gives me great pleasure to present this message for the proceedings of the ICSSR Sponsored National Seminar on “Women-Led Startups as Catalysts for Innovation, Employment, and Economic Growth.” This seminar is both timely and significant, as it highlights the transformative role of women entrepreneurs in shaping India’s innovation ecosystem and contributing meaningfully to inclusive and sustainable development. By bringing together academicians, researchers, industry practitioners, and policymakers, the seminar provides a valuable platform for dialogue on emerging opportunities, persistent challenges, and best practices in women-led entrepreneurial ventures. I am confident that the deliberations and research insights shared here will enrich academic discourse, inspire young minds, and support evidence-based policy and practice. I congratulate the organizing team and sincerely thank ICSSR for its generous support in making this national-level academic engagement a meaningful and impactful endeavor.

Message from the Head of the Department of Commerce



Dr. D. Padmavathi,
Professor & Head,
Department of Commerce,
Sri Ramakrishna
College of Arts & Science for Women.

On behalf of the Department of Commerce, I am pleased to convey this message for the proceedings of the ICSSR Sponsored National Seminar on “Women-Led Startups as Catalysts for Innovation, Employment, and Economic Growth.” The theme of the seminar is highly relevant to contemporary business and economic discourse, as women-led enterprises are increasingly emerging as powerful drivers of innovation, job creation, and inclusive growth. This seminar provides an excellent academic platform for scholars, researchers, and practitioners to critically examine the entrepreneurial ecosystem, policy frameworks, financial mechanisms, and managerial strategies that support women entrepreneurs. I am confident that the deliberations and research papers presented in this seminar will contribute significantly to knowledge creation and offer valuable insights for students, academicians, and policymakers alike. I appreciate the support of ICSSR and commend the organizing committee for their dedicated efforts in successfully organizing this national-level academic event.

Message from the Conference Convenor



Dr. I. Karthika,
Associate Professor & Head – B.Com,
Department of Commerce,
Sri Ramakrishna
College of Arts & Science for Women.

It is with great pride and pleasure that I present this message as the Conference Convenor for the ICSSR Sponsored National Seminar on “Women-Led Startups as Catalysts for Innovation, Employment, and Economic Growth.” This seminar has been conceptualized to provide a meaningful academic and policy-oriented platform for examining the growing significance of women entrepreneurs in driving innovation, generating employment, and strengthening the nation’s economic framework. The enthusiastic participation of scholars, researchers, industry experts, and practitioners from across the country has enriched the deliberations and ensured diverse perspectives on the theme. I am confident that the research papers and discussions documented in these proceedings will contribute to knowledge dissemination, inspire future research, and support evidence-based policymaking. I extend my sincere gratitude to ICSSR for its valuable support and to all contributors, resource persons, and the organizing team for their commitment and cooperation in making this seminar a successful academic endeavour.

LIST OF PAPERS

S. No.	Title/Author Names	Page No
1	Women Empowerment through Micro Finance a Help for Development in India <i>N. Thiagarajan, R. Sruthi and S. Anusuya</i>	1
2	Collaborative Governance for Rural Development: Aligning Cooperative Business Models with Gram Panchayat Initiatives <i>Dr. A. Pemela Vijayakumari</i>	3
3	Contemporary Beverage Practices among Women in Coimbatore City <i>Dr. R. Aruljothi and A. Akshatha</i>	10
4	Mentorship Networks, Leadership Development & Peer-Learning Models <i>R. Aswajith, S. Thiyagu and A. Aruleshwaran</i>	12
5	A Study on Fintech Payments Adoption by Women Entrepreneurs <i>G. Catherine Angelina and Dr. M. Mohana Priya</i>	15
6	Challenges and Opportunities for Women-Led Startups in India's Digital Economy <i>M. Mohamed Hasan and R. Rithish</i>	18
7	Role of Education in Fostering Women's Entrepreneurship <i>Dr. Akshatha Paranjyothi Kumar</i>	20
8	Relationship between the Dimensions of Corporate Entrepreneurship, High Performance Work System and Job Satisfaction <i>Dr. M. Banumathi</i>	23
9	Women in Digital -First Enterprises: E-Commerce, Social Media& Online Market <i>M. Harini and M. Yuvasri</i>	27
10	Women in Manufacturing MSMEs: A Study on Home-Based Production <i>P. Daksha and V. Samyuktha</i>	30
11	Women Led Startups: Access to Finance, Credit, Venture Capital & Angel Investment <i>S. Keerthana, S. Madhu Sree and K. Srinithi</i>	33
12	Work Life Balance, Mental Health & Entrepreneurial Well Being <i>Dr. R. Umadevi, M. Sajna Parvin and R. Umabharathi</i>	36
13	Entrepreneurship for Exclusive Growth and Rural Development <i>P. Selvi and K. Bhuvaneshwari</i>	39
14	Women Led Startups: Access to Finance, Credit, Venture Capital & Angel Investment <i>Dr. D. Mohanampal</i>	41
15	Economic Empowerment of Women as a Preventive Tool against Domestic Violence: A Socio-Legal Study in India <i>R. Suriya</i>	44
16	Enhancement of Customer Experience with AI Technology Driven Fashion Market <i>Dr. G. Pandi Selvi and M. Fathima Kani</i>	47

17	Entrepreneurship for Inclusive Growth & Rural Development <i>G. Nandhika and P. Premika Sri</i>	49
18	Entrepreneurship for Inclusive Growth and Rural Development <i>M. Ayisha, Shane Maxlinn James and Shasvathi</i>	56
19	Entrepreneurship for Inclusive Growth and Rural Development <i>Dr. N. Dharmarasu</i>	59
20	Entrepreneurship for Inclusive Growth and Rural Development <i>V. Senthilvadivu</i>	63
21	Women-Led Handicraft, Fashion, Cultural and Creative Enterprises <i>A. Meena, S. Aarathi and M. Sathveeka</i>	67
22	Financial Inclusion through Fin-Tech Adoption of Women <i>Dr. K. Aruljothi, M. Keerthana and M. Harshini</i>	70
23	From Backbone to Beneficiaries: Reclaiming Women's Agency in Agriculture Based Rural Development <i>Dr. P. Deepana, V. Sarojini and P. R. Navaneetha</i>	72
24	Inclusive Innovation: Overcoming the Collateral Trap for Women Entrepreneurs <i>Dr. S. Kavitha, Dr Vandana Madhavkumar and M. B. Parveena</i>	77
25	Green Entrepreneurship and Women Empowerment <i>S. Iswarya Lakshmi and M. V. Harshini</i>	81
26	Mentorship Network Leaderships Development and Peer- Learning Model <i>Dr. T. Kavitha and M. Ram Aadhithya</i>	84
27	A Study on Women's Prospective and Challenges Faced by Entrepreneurship in Coimbatore City, Tamil Nadu <i>M. Mohanapriya</i>	88
28	Information Asymmetry and the Algorithmic Glass Ceiling: Evidence from India's Tech Startup Ecosystem <i>M. P. Sharath Kumar and Dr. V. Sumathi</i>	94
29	A Study on the Factors Influencing Women Entrepreneurs' Motivation in the Marketing of Organic Products <i>Jacob Jose and Dr. M. Mohana Priya</i>	99
30	Digital Platforms As Enablers For Women Entrepreneurship <i>K. A. Sowmithra</i>	101
31	"A Study on Women-Led Gig Entrepreneurship in Chennai: Innovation Practices, Startup Ecosystems, and Inclusive Economic Development" (A Qualitative Descriptive Study) <i>P. Kousalya and S. Gowthami Devendra Prabhu</i>	105
32	Exploring the Role of Digital Literacy and Migration in Shaping Social Isolation: A Qualitative Study <i>Spurthi N Channappaji, Bindhya Billavara Shivappa and Akhil Prakash</i>	110
33	Market Access, Branding & Global Outreach for Women Entrepreneurs <i>G. Deepika</i>	124
34	Entrepreneurship for Inclusive Growth and Rural Development <i>S. Sridevi</i>	127

35	The Role of Fintech in Women's Financial Inclusion	<i>Dr. N. Ramyaprabha</i>	130
36	Evaluating the Role of Digital Incubation on Women-Led Startup Performance: Evidence from India's FMCG Sector	<i>S. Nandhini</i>	132
37	Women in Manufacturing MSME and Home Based Products	<i>J. Darshana and V. S. Harini</i>	134
38	Work-Life Balance and Mental Health among Entrepreneurs	<i>C. Geetha</i>	138
39	Women in Technology: Startups and Innovations	<i>M. Mrithula, S. Sangareswari and S. Shangari</i>	140
40	Women in Digital-First Enterprises: E-Commerce, Social Media & Online Markets	<i>Akarshana and G. Gayathri</i>	142
41	Work-Life Balance, Mental Health & Entrepreneurial Well-Being	<i>M. Durga and S. Srinithi</i>	144
42	Role of Education and Academia in Fostering Women's Entrepreneurship	<i>Artheswari Raja Senthil and Neethi Sai Thiyagarajan</i>	148
43	Women-Mental Capital as Entrepreneurial Capital (Measuring Psychological Resilience, Burnout Resistance, and Emotional Sustainability in Startups)	<i>Dr. M. R. Deepica, Srinidhi Nagarasan and M. Roshini</i>	151
44	Fintech Adoption and Digital Financial Inclusion for Women	<i>S. Afreen</i>	156
45	A Study on the Strategic Adoption of Social Media and E-Commerce by Women Entrepreneurs Globally	<i>Dr. V. Kannammal, M. Mathumitha and Narayanan</i>	159
46	A Study on Thriving, Not Just Surviving: Mental Health and Work-Life Balance In Entrepreneurship – Tirupur, Tamilnadu	<i>Rishi Pranav, D. Varun and Abdul Kareem</i>	162
47	Beyond Innovation: How Incubation, Branding and Market Access Shape the Growth of Women-Led Startups	<i>B. Jayanthi and Lakshitha Sakthikumar</i>	166
48	Digital Financial Inclusion, Fintech Adoption and their Impact on Women's Economic Empowerment	<i>Dr. B. Indira Priyadharshini</i>	169
49	Women in Digital-First Enterprises: E-Commerce, Social Media and Online Markets	<i>So. Priya, S. Rashmika and N. Janani</i>	172
50	Role of Education & Academia in Fostering Women's Entrepreneurship	<i>Dr. K. Latha and Dr. M. Parameswari</i>	174
51	Role of Education & Academia in Fostering Women's Entrepreneurship	<i>A. Nandhini and S. Rithika</i>	176

52	Role of Education and Academia in Fostering Women's Entrepreneurship <i>K. Sindhu</i>	178
53	Role of Education & Academia in Fostering Women's Entrepreneurship <i>M. Priyadarshini and A. Hema</i>	181
54	Women in Green, Sustainable & Climate-Responsible Business Models <i>K. Susindaran, C. Manikandan and S. Ashik Mohammed</i>	183
55	Women in Digital-First Enterprises: E-Commerce, Social Media & Online Markets <i>Dr. C. A. Anuradha, Shwetha Rachel Prathish and P. V. Shupriya</i>	186
56	Women Entrepreneurship Development in Kerala's Tourism Industry: A Responsible Tourism Perspective from Malappuram District <i>P. Shijin and Dr. M. Mohana Priya</i>	189
57	Empowering Women Entrepreneurs through Mentorship Networks, Leadership Development, and Peer-Learning Models <i>G. B. Prathab Adithya, S. Shajid and Dr. M. Lalithambigai</i>	191
58	Women in Technology: Startups and Innovation <i>G. Nandhika, S. Abitha Sri and Dr. V. Sundara Prasad</i>	194
59	Women Founders and Social Entrepreneurship: Driving Economic and Social Change <i>Dr. P. Saradhamani, J. Sylvia and B. Deepthi</i>	197
60	The Impact of Social Norms and Family Support on Women Entrepreneurs in Start-ups <i>M. Srivishal</i>	201
61	The Role of Artificial Intelligence in Stabilizing Global Gold Market <i>Dr. G. Suguna Valli and S. Heram</i>	204
62	Women Led Start-Ups: Access to Finance, Credit, Venture Capital and Angel Investment <i>H. Viji and Dr. D. Padmavathi</i>	207
63	Women in Digital-First Enterprises: E-Commerce, Social Media & Online Market <i>V. Vijayalakshmy, L. Helin Rachel and P. Bharath</i>	211
64	Women in Digital-First Enterprise: E-Commerce, Social Media and Online Marketing <i>K. Manimegalai, C. Narayane and A. Vishmaya</i>	214
65	Women in Green, Sustainable & Climate-Responsible Business Models <i>Dr. K. Geetha</i>	216
66	Women Technology: Startups and Innovations <i>T. Herandra and B. Gokul</i>	219
67	Women-Led Startups as a Catalyst for Innovation, Employment and Economic Growth in India <i>Mallavarapu Joe Alok Raj and R. Mamatha</i>	222
68	Women-Led Start-Ups as Catalysts for Innovation, Employment and Economic Growth <i>Dr. M. Karthikeyan, S. Lokesh and Hari Krishna</i>	224
69	Women Leading Education Technology, Skilling and Learning Platforms <i>Dr. C. Nandhini, V. Agalya and S. Kaniga Sri</i>	229
70	Women-Led Enterprises: Challenges and Opportunities <i>Dr. P. Jayanthi</i>	231

71	Women-Led Startups as Catalysts for Innovation, Employment, and Inclusive Economic Growth: A 5m Framework Perspective from India	234
	<i>Dr. I. Yeso Sucharitha and Chimma Venkataramudu</i>	
72	Work–Life Balance, Mental Health and Entrepreneurial Well-Being	237
	<i>Dr. V. Sudha</i>	

Women Entrepreneurship Development in Kerala's Tourism Industry: A Responsible Tourism Perspective from Malappuram District

P. Shijin¹ and Dr. M. Mohana Priya²

¹Research Scholar, ²Assistant Professor and Research Supervisor

^{1,2}Department of Commerce, Vels Institute of Science, Technology and Advanced Studies, Pallavaram, Chennai
E-Mail: ^{1,2}mpshivangmcks@gmail.com

Abstract---Tourism plays a significant role in the overall development of a nation by generating employment opportunities and fostering both economic and social progress. The tourism sector contributes substantially to job creation and community development. Kerala is recognized as one of the world's most popular tourist destinations due to its distinctive culture, traditions, and diverse demographic composition, which attract visitors from across the globe. Marketed as “God's Own Country,” Kerala is endowed with abundant natural resources, including beaches, hill stations, backwaters, national parks, and wildlife sanctuaries.

The tourism industry in Kerala provides extensive opportunities for women entrepreneurs, enabling them to participate in small-scale, income-generating activities such as hospitality services, textile businesses, airlines, tour operations, travel services, and other related sectors. Existing studies indicate a growing involvement of women entrepreneurs in tourism development activities in Kerala, which has contributed positively to the overall development of local communities.

The present study seeks to examine the role of women entrepreneurs in promoting responsible tourism, with specific reference to Malappuram district. Malappuram is home to several prominent tourist destinations. The study is based on both primary and secondary data. Primary data were collected from women entrepreneurs engaged in tourism-related activities in Nilambur, Biyyam Kayal, Nilayoram Park, Kuttippuram, Kottakkal, Ponnani, Mampuram, Padinjarekkara Beach, and Kottakkunnu. These locations represent major tourist centers in Malappuram district, where a majority of women entrepreneurs in the tourism sector depend on these destinations for their livelihood.

Keywords---Tourism Industry, Responsible Tourism, Women Entrepreneurs and Social Development.

I INTRODUCTION

TOURISM possesses a unique strength in that women constitute a major share of its workforce. Owing to its wide geographical spread and diverse skill requirements, the tourism sector has considerable potential to reduce poverty among women by equipping them with relevant skills and offering respectable and sustainable employment opportunities. In economically disadvantaged countries, women tend to face greater hardships, as existing inequalities become more pronounced. From the outset, women and girls encounter multiple disadvantages, including limited access to

education, inadequate maternity benefits, traditional expectations regarding domestic responsibilities, and persistent gender discrimination in the workplace.

Despite this potential, the reality within the tourism industry reveals significant inequalities. According to the UN World Tourism Organization's (UNWTO) 2010 report, women are predominantly employed in lower-tier positions such as cooking, housekeeping, serving, and clerical work, and they earn on average 10 to 15 percent less than their male counterparts for similar roles. Furthermore, many women contribute to tourism through unpaid labor, particularly within family-run enterprises, where they often serve as informal customer service providers, housekeepers, or personal assistants without financial recognition.

II OBJECTIVES OF THE STUDY

1. To examine the role of women entrepreneurs in the tourism industry in Malappuram district of Kerala.
2. To identify the challenges faced by women entrepreneurs in the tourism sector and to propose strategies for enhancing women's participation in responsible tourism.

III SCOPE OF THE STUDY

Women constitute a significant proportion of the workforce in the tourism industry, and women entrepreneurs make substantial contributions to national development through their involvement in this sector. The present study is confined to Malappuram district, a region that exhibits considerable growth potential within Kerala's tourism landscape. The study focuses on various tourism-related enterprises, including eco-tourism, heritage tourism, and other responsible tourism initiatives operating in the district. It seeks to examine the role of women entrepreneurs, identify the challenges they face, and suggest suitable measures to address these issues and enhance their participation in the tourism industry.

IV ANALYSIS OF DATA

TABLE 1
LOCATION

Location	No. of respondents	Percentage
Nilambur	2	6.67
Biyyam Kayal	3	10
Nilayoram park, kuttippuram	3	10
Kottakkal	7	23.33
Ponnani	5	16.67
Mampuram	2	6.67
Padinjaraakkara beach	3	10
kottakkunnu	5	16.67
Total	30	100

Most of the respondents belong to Kottakkal (23.33%), followed by Kottakkunnu (16.67%) and Ponnani (16.67%), indicating that a significant proportion of women entrepreneurs engaged in tourism activities are concentrated in these major tourist locations of Malappuram district.

TABLE 2
REASON FOR ENTREPRENEURIAL CARRIER

Reason	No. of Respondents	Percentage
Encouragement by family	2	6.67
Inspiration from family business	5	16.67
Because of family problems	7	23.3
Interested in doing business	1	3.33
For livelihood	15	50
Total	30	100

50% of the women entrepreneurs choose this carrier for their livelihood. Some of them is doing this because of some family problems and a few doing by getting inspiration from their family business.

TABLE 3
SOURCES OF FUND

Sources	No. of respondents	Percentage
Own contribution	4	13.33
Loans from banks	5	16.67
Loans relatives	2	6.67
Loans from Kudumbasree	2	6.67
Loans from money lenders	17	56.67
Total	30	100

56.67% of the respondents depend money lenders for doing their business. Only 16.67% took loans from banks. Some of them acquire money from relatives and Kudumbasree. 13.33 bring their own fund.

V FINDINGS

➤ The findings reveal that a majority of women entrepreneurs are engaged in textile-related activities

(16.67%) and artificial jewellery making (16.67%), while others are involved in allied businesses such as spice centres, vegetable shops, and similar small-scale enterprises supporting the tourism sector.

- The study indicates that most women entrepreneurs are unable to manage their businesses independently. Instead, business operations are largely carried out with the support of their husbands, employees, or through shared management responsibilities.
- The analysis shows that a majority of the respondents (76.67%) rely on word-of-mouth promotion as their primary marketing strategy, while only 10% use store displays for promotional purposes.
- The study reveals that 36.67% of the respondents receive full support from their families in running their businesses, while an equal proportion (36.67%) do not receive any family support. The remaining respondents receive partial support, particularly in areas such as marketing of products, the production process, and the procurement of inputs.

VI CONCLUSION

Women entrepreneurs play a supportive yet significant role in the tourism industry, and their contributions are vital to the overall economic growth of the nation. Despite their active participation, many women entrepreneurs continue to face financial constraints and operational challenges that limit their potential. Therefore, greater importance and institutional support must be extended to encourage and strengthen their entrepreneurial efforts. There is a strong need to conduct specialized training programmes for women in areas such as tourism management, digital marketing, hospitality services, eco-tourism, and sustainable business practices. In addition, the provision of government-backed grants and subsidies for women-led responsible tourism initiatives would motivate more women to enter the tourism sector. Encouraging women entrepreneurs to develop community-based tourism projects, including homestays, cultural experiences, and eco-tourism ventures, can further enhance local participation and sustainable development.

REFERENCES

- [1] Joseph PD (2014) conducted a study on Local involvement in tourism with special reference to women at Bekal Fort region in Kasargo , Kerala, India. Published in EPRA international journal of economic and business revie, vol2 issue 4.
- [2] Bharathi Auja (2012) Rural women and tourism industry : A prototype for social entrepreneurship in India ; thesis submitted u.nder Ritsumeikan Asia Pacific University.
- [3] M. Sarngadharan, G. Raju, Tourism and Sustainable Economic Development. University of Kerala, Thiruvananthapuram (2000) PP 91-140.
- [4] M.C. Bose, Discovering Kerala. Prasadde Publications, Thiruvananthapuram (1995) PP 69-98.
- [5] M.R. Dileep, "Kerala Unique in Variety". Kerala Calling, Vol.37, No.24, April 2007, PP 18-21.
- [6] N. Jayapalan, An Introduction to Tourism. Atlantic Publishers and Distributors, Delhi (1984) PP 45-80.