

Original Article

Barriers and Opportunities for Entrepreneurship among Jaunsari Women

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Abstract: This review article explores the challenges and opportunities of entrepreneurship for Jaunsari women in the Jaunsar-Bawar district of Uttarakhand state, taking into account women and tribal entrepreneurship in India. Entrepreneurship has long been acknowledged as a vital source of economic growth, social empowerment and inclusive development, but this potential is not fully tapped by tribal women due to various structural and contextual factors. Using a mixed review approach, combining systematic and narrative review methods, this research reviews and synthesises the recent literature from Scopus, Web of Science, Google Scholar and policy reports from 2015 to 2025. The research identifies the major barriers and challenges faced by Jaunsari women, such as socio-cultural constraints, lack of access to financial resources, low education and training, lack of institutional support and geographical remoteness. However, opportunities like government schemes, self-help groups, digital platforms, traditional skills, and eco-tourism also offer opportunities for entrepreneurial growth. The research draws on theories of gender, social capital and institutional theory to frame the barriers and opportunities. The review also highlights key research gaps, such as the absence of region-specific empirical research, limited research on tribal women's entrepreneurship with a gender perspective, a lack of longitudinal studies, and a lack of policy impact assessment. The authors conclude that a context-specific, integrated policy, capacity development and community-based strategies are crucial to foster sustainable entrepreneurship among Jaunsari women and to improve their socio-economic empowerment.

Keywords: Jaunsari Women, Tribal Entrepreneurship, Women Entrepreneurship in India, Rural Development, Socio-economic Barriers.

I. INTRODUCTION

Entrepreneurship is recognised as a key driver of economic development, innovation and job creation in both developed and emerging economies. It encompasses the creation of value by discovering opportunities and bringing together resources to create new or existing businesses. Entrepreneurship has played an increasingly relevant role in Indian economic development, both as a means to reduce unemployment and imbalance between regions (Agarwal, 2023), and through this contributes to inclusive economic development. Growth of entrepreneurship contributes to GDP, industrial diversity and socio-economic development, particularly in the rural backward areas (Sharma & Tiwari, 2022). Entrepreneurship is not just about money; it is also about social empowerment and building magnet communities. It encourages financial astuteness, autonomy in decision-making and local advancement (Verma 2024). Entrepreneurship has been embraced as a possible route to poverty alleviation and sustainable growth liberalisation in many developing countries. First, it should be noted that the lack of financial and human capital formation will face later empirical tests due to this dichotomy toward an appropriate policy orientation through the mist of enhanced living standards.

Consequently, entrepreneurship development has become an important part of national development plans of governments and international organisations. This is where women's entrepreneurship comes into play. Women entrepreneurs are an important part of both economic and social growth, as well as women's empowerment. In India, the engagement of women in entrepreneurship has developed over time due to numerous policy interventions, educational opportunities, and SHGs — self-help groups (SHGs) (Bora, 2022). However, almost after a long time, female entrepreneurship is taking ground but still the rate in the women's category is not equal to that of men & faces gender disparities with a great difference (MA GADEM an admirer MEENA 2023). Indian women entrepreneurs face many constraints like limited access to capital, lack of ownership rights, socio-cultural barriers and exposure to market and technology (Das & Patel, 2022). Such constraints are frequently associated with societal standards and localised gender biases that inhibit the mobility and agency of women (Rao 2023)

There are also other barriers which rural women face, such as inadequate infrastructure and education, and a lack of awareness about policy initiatives (Pandey, 2024). However, female entrepreneurship has been found to be a crucial area of economic empowerment that increases household incomes and local economies despite these obstacles. The scenario is more



nuanced in the case of entrepreneurship among tribal women. The tribals in India are culturally and customarily distinctive communities with traditional livelihoods, and usually live in geographical isolation. Tribal women have a unique socio-economic status known for both empowerment and exploitation (Rawat, 2023). But on the other side, they might work in farming and during operation, but are disadvantaged due to low literacy and access to financial services and the market (Negi & Chauhan, 2024). Tribal Women Entrepreneurship can help lead the change towards inclusive and sustainable development. Over the centuries, they have had custom knowledge & skills in handicrafts, agriculture and products from forests which can be utilized as entrepreneurial opportunities (Thakur, 2022). However, the transition from subsistence to business ventures is limited by multiple factors. Factors suggested include a lack of entrepreneurial skills, credit constraints and a dearth of formal networks/institutional support (Joshi, 2023). Additionally, socio-cultural practises along with gender norms discourage women's participation in decision-making and undertaking entrepreneurial activities (Pandey, 2024). The Jaunsari, of course, also have a critical response to tribal women's entrepreneurship. The Jaunsari tribe distribution is mainly in the Jaunsar-Bawar region of Uttarakhand, which has a unique geographical isolation and cultural background.

This tribe has its own distinct traditions, social organisation and rituals, making it different from the other tribal communities in India (Rawat,2023). Jaunsari women in our past research have also shown they are typically better placed socially than women from patriarchal societies based on their social and domestic work (Negi & Chauhan, 2024). Women from Jaunsari have a good social standing, but are financially struggling. Low financial literacy, low access to formal credit facilities and a lack of market information are some of the reasons that women play a less active role in entrepreneurship (Thakur, 2022). Additionally, geography poses challenges by limiting infrastructure whilst also restricting transport and communication (Joshi, 2023). In addition, women are highly confined to household and subsistence work by cultural practises and gender norms, making their entrepreneurial development limited (Bora, 2022).

On the other hand, provincial congenial opportunities are offered by Jaunsar -Bawar for Women Entrepreneurs. In the region, traditional handicrafts and organic farm produce can be developed into enterprises (Meena, 2023). Workforce opportunities for rural and tribal women entrepreneurs are possible with Government programs such as Start-up India, NRLM and skill development (Rao, 2023). Lastly, the rapid expansion of digital technologies and e-commerce platforms can stimulate market opportunities and access to finance (Pandey, 2024). It is in this context that it feels more important to explore the prospects and challenges of entrepreneurship among Jaunsari women. This study is the first on the Jaunsari community, which has not been addressed in any of the studies available on women entrepreneurship and tribal development in India. However, these studies are often fragmented and do not provide a comprehensive representation of the entrepreneurship specificities with respect to that context (Verma, 2024). This reflects the need for a review-based study to consolidate and categorise the existing literature and bridge the research gaps.

II. RATIONALE OF THE STUDY

An overview of the Jaunsari women's entrepreneurship is warranted due to its neglect by academia. Despite the growing focus on inclusive growth and gender empowerment, tribal women are underrepresented in entrepreneurship (Kumar & Singh, 2023). A targeted literature review is required to understand the major challenges, opportunities and policy implications affecting entrepreneurship among Jaunsari women. In addition, it can help in the development of strategies and programs to foster sustainable and inclusive entrepreneurship.

III. OBJECTIVES

The present study is guided by the following objectives:

1. To examine the concept and importance of entrepreneurship in the context of economic development.
2. To analyse the status and challenges of women entrepreneurship in India.
3. To explore the significance and constraints of tribal women's entrepreneurship.
4. To review literature related to the socio-economic conditions of Jaunsari women.
5. To identify key barriers and opportunities for entrepreneurship among Jaunsari women.
6. To highlight research gaps and suggest directions for future research.

IV. RESEARCH METHODOLOGY (REVIEW DESIGN)

The current research employs a systematic and rigorous review approach to integrate research on entrepreneurial challenges and opportunities for Jaunsari women entrepreneurs. Due to the scarcity of highly focused empirical studies solely dedicated to this tribal group in the Jaunsar-Bawar region of Uttarakhand, this study adopts a mixed-methods approach combining systematic and narrative review methods. This not only provides rigorous, transparent and replicable methods, but also contextualisation and theoretical interpretation (Tranfield et al., 2023). The systematic component of the review enables a more structured search, selection and study screening, which serves to reduce bias and enhance validity in the findings. But the narrative component lets the researcher also interpret and combine many perspectives, especially ones related to socio-cultural and institutional factors that might not be completely reflected with quantitative or systematic methods. This is very useful in

new and under-researched areas like tribal woman entrepreneurship, as both empirical and conceptual insights are required to establish a comprehensive understanding.

A) Type of Study

This study is mainly a review study incorporating elements of systematic literature review and narrative review. A systematic review involves a standardized and replicable process of selection for literature with inclusion/exclusion criteria, making it more reliable than an unsystematic approach to collect data (Snyder, 2024). It allows for a systematic literature review and helps in identifying trends, patterns, and gaps in the research. Conversely, with the narrative approach, one has freedom in conducting interpretative analysis as the researcher can analyse findings based on the socio-cultural and institutional context of tribal communities being researched. This is especially pertinent in the case of Jaunsari women and their entrepreneurial efforts being impacted by a multitude of socio-cultural and local dynamics. Both combined contribute to a balance between rigour and relevance that makes this approach suitable for research in the context of a literature review study.

B) Data Sources

This research has been conducted using secondary data sourced from a variety of reliable and authentic sources to ensure the research is comprehensive, valid and rigorous. Peer-reviewed journal articles in Scopus and Web of Science databases are the main sources of data, which are regarded as high-quality sources of information. These are widely used databases for accessing established research in entrepreneurship, gender, and rural development. Additionally, the literature search was expanded to relevant studies not indexed through alternative sources via the use of Google Scholar. Additionally, we looked at government reports from some of the key agencies like NITI Aayog, Ministry of Tribal Affairs and Ministry of MSME to gain policy-level insights which could give a context for the review. Furthermore, the review also looked at international agencies and NGO reports to supplement practical classroom experience and evidence from the field. The inclusion of multiple data sources aims further to mitigate publication bias and help us ensure: We have a broad perspective, approach and findings included in the review (Paul & Criado, 2023). This method enhances the study's validity and rigour.

C) Inclusion and Exclusion Criteria

Inclusion and exclusion criteria were used to ensure the inclusion of relevant, high-quality and consistent literature for the analysis. The inclusion criteria centred around identifying studies that are relevant to the research questions and provide insights into women and tribal entrepreneurship. The studies were required to be published in peer-reviewed journals, address topics like women entrepreneurship, tribal entrepreneurship or rural entrepreneurship, and have been conducted in the Indian environment or other developing countries. Both empirical and conceptual studies were included to gain a holistic perspective. Further, only English-language articles were considered to ensure consistency. Conversely, studies were excluded if they were not peer-reviewed articles, such as blogs, opinion pieces or editorials, due to their lack of credibility. Studies found in multiple databases were excluded to eliminate any overlap. We also eliminated studies that were not directly relevant to entrepreneurship or gender or lacked clarity in their methodology. Non-English articles were excluded due to translation challenges. This rigorous screening process guarantees that only quality and relevant studies are included in the review, thus improving the validity and trustworthiness of the results (Kitchenham et al., 2023).

D) Time Period of Literature Considered

The main focus of this review is on literature from the period 2015–2025, since many developments in women entrepreneurship, digital disruption and policy initiatives have been witnessed, building on the landscape of India and the world at large. This period enables the examination of contemporary paths, issues and means in entrepreneurship (Donthu et al., 2023). However, a few classic papers published before 2015 have been included to ensure strong theoretical and conceptual grounding. Such studies establish relevant theoretical frameworks social capital theory and institutional theory, which are key to any contextualisation of the research. Also, recent and seminal literature are included to establish timeliness as well as breadth.

E) Keywords Used for Search

A robust search strategy was undertaken to locate literature in various databases using a series of keywords. The research keywords were chosen to represent different aspects of the research focus, such as gender, entrepreneurship, tribal, and socio-economic aspects. Some of the key search words used were "Women Entrepreneurship in India", "Tribal Women Entrepreneurship", "Rural Women Entrepreneurs", "Jaunsari Women", "Entrepreneurial Barriers", "Entrepreneurial Opportunities", "Self-Help Groups and Women Empowerment", and "Inclusive Entrepreneurship". These were used both as single terms and in conjunction with others to narrow down the research. Boolean operators (AND, OR) were used to enrich the search process and enhance specificity. For instance, search terms like "Tribal Women Entrepreneurship AND India" or "Women Entrepreneurship AND Barriers" were applied to narrow down the search. Other filters, including date, subject, and type of document, were also used to refine the search results (Goyal & Kumar, 2024).

F) Method of Analysis: Thematic and Content Analysis

The review of selected literature adopted a combination of thematic analysis and content analysis, which offers depth and structure to the review. Thematic analysis is a method of identifying, analysing and interpreting patterns or themes. This review used Braun and Clarke's (2023) thematic synthesis method to identify and categorize key themes, including socio-cultural, financial, institutional barriers, and opportunities. This provides a more comprehensive understanding of the determinants of entrepreneurship among Jaunsari women. It also makes way for synthesizing research across several studies, which helps in recognising similarities and differences. Content analysis was additionally used to group and quantify emerging themes and ideas in the literature alongside thematic analysis. This method consists of coding the data and analysing the frequency distribution of themes, thus representing a more quantitative and objective comparative context (Vaismoradi et al., 2024). This dual interpretative–categorization analysis now makes the study more valid and rigorous. This is very useful for the review studies, where we first integrate some findings to get a comprehensive idea.

V. CONCEPTUAL FRAMEWORK

This study's conceptual framework aims to offer a systematic view of the factors that affect entrepreneurship among Jaunsari women, bridging theoretical and empirical insights. It aims to deduce how socio-cultural, economic and institutional factors combine to facilitate or hinder entrepreneurship. For tribal women, like those in the Jaunsar-Bawar region of Uttarakhand, entrepreneurship cannot only be viewed from an economic perspective; it has to be seen as a complex interaction of gender, social, and institutional factors. The framework, therefore, creates a link between constraints and opportunities and the role of their interplay in entrepreneurship.

A) Definition and Dimensions of Entrepreneurship

Entrepreneurship is commonly defined as the recognition of opportunities, coordination of resources and creation of value through the founding and operation of new ventures, while bearing risks (Hisrich et al., 2023). This definition is conventionally associated with profit-making and economic development, but in recent times, it is also defined in terms of creating social value, especially in rural and marginalised regions (Shepherd & Patzelt, 2023). While urban entrepreneurship may focus on profit generation, rural tribal entrepreneurs are beginning to use their small businesses to improve livelihoods, develop their community and bring about broader socio-economic empowerment. Entrepreneurship can be interpreted in four dimensions to embody this complex nature. The economic dimension is the basis for generating income, creating jobs and wealth accumulation, which directly affects living conditions and poverty reduction. It draws attention to empowerment, social inclusion and gender equality, demonstrating how entrepreneurship activity can change a woman's voice/status/power within the family and also her power in the community. The innovative aspect: associated with samples, technologies and new business models; Irreplaceable in terms of productivity/competitiveness. This refers to institutions as they relate to the influence of formal and informal institutions, as well as policies and regulations impacting entrepreneurship. These dimensions are interconnected ones and influence the performance of entrepreneurs. For example, economic growth can lead to social empowerment, and favourable institutions can support innovation and market opportunities. For Jaunsari women, the interaction of these dimensions is crucial since their entrepreneurial practices are embedded in social and cultural settings.

B) Theoretical Perspectives

This research adopts three major theories to gain a holistic understanding of the nature of entrepreneurship among Jaunsari women: Gender and Entrepreneurship Theory, Social Capital Theory and Institutional Theory. These theories offer insights into the structural, relational and contextual factors shaping entrepreneurship.

a. Gender and Entrepreneurship Theory

The theory of gender and entrepreneurship examines the influence of gender roles, norms and expectations on entrepreneurial activities. It suggests that women may face structural barriers as a result of gender roles, norms and discrimination (Jennings & Brush, 2023). Such barriers restrict women's entrepreneurial participation, even though they have the skills and potential to engage in entrepreneurial activities. In tribal societies, such as the Jaunsari, gender roles are often entrenched in cultural norms and practices. Although Jaunsari women may have a higher level of social participation in the community than women in other patriarchal societies, traditional gender roles still dictate the kinds of work they can do. This tends to limit women to subsistence activities rather than market-based activities. Therefore, gender theory explains why there is a mismatch between women's capabilities and involvement in entrepreneurship.

b. Social Capital Theory

The theory of social capital stresses the role of social networks, connections and trust in economic activities. This theory suggests that social capital provides individuals with access to information, resources, and support required for entrepreneurial activities (Bourdieu, 1986; Stam, 2023). Social capital can be bonding (within a community) and bridging (to other communities). Social capital is essential for Jaunsari women's entrepreneurial success. Local networks, family networks and involvement in self-help groups (SHGs) create a basis for collective mobilisation and resource pooling. But the impact of

social capital can be constrained by a lack of external connections and market opportunities. Although bonding social capital may offer security and support, it can also perpetuate conservative attitudes that limit innovation and risk-taking. So, increasing bonding as well as bridging social capital is critical for women's entrepreneurship in Jaunsari.

c. Institutional Theory

Institutional theory explores the role of formal and informal institutions in shaping economic activities and performance. While formal institutions are those which are based on legal code, political policies or regulations, informal institutions correspond to the area of culture with its norms, values and practices (North, 1990; Bruton et al., 2023). They are the context within which entrepreneurship takes place. In tribal and rural areas, the success or failure of entrepreneurship depends on institutional factors. Some of the important financial and government programs, development initiatives can provide essential support in terms of finance, training and market connections. However, these all need reach, awareness and execution. However, through bureaucratic obstacles, outreach and infrastructure are institutional factors that prevent the Jaunsari women from gaining the benefits of these schemes entirely. In the same way, informal institutions, that is, cultural values and social norms, can serve to facilitate as well as limit women's entrepreneurship. Thus, institutional theory provides a holistic perspective of the entrepreneurship institutional environment.

C) Framework Linking Barriers and Opportunities

Drawing on the theoretical insights mentioned above, the conceptual framework of this research suggests an interplay between the barriers and opportunities of entrepreneurship among the Jaunsari women. The framework highlights the dynamic nature of these factors and their interactions in influencing entrepreneurial outcomes. Literature has identified socio-cultural barriers, financial barriers, low education levels, lack of institutional support and geographical remoteness as barriers.

These barriers limit the access to resources for women, curtail their involvement in economic activities and increase the risks involved in entrepreneurship. For instance, cultural factors can restrict movement, and a lack of finance can hinder expansion. By contrast, the opportunities include government programs, information and communication technologies, self-help groups, traditional skills, and new markets for local products. These can help offset the barriers through resource access, skills development, and fostering new livelihoods. For example, IT can address geographical constraints by providing access to the market. The model implies that entrepreneurship is a function of how opportunities are able to counterweigh barriers. This is a dynamic relationship, as policy, technology and social norms can shift the balance between these factors. In conclusion, the conceptual framework suggests that entrepreneurship among Jaunsari women is a product of three factors: gender, social and institutional support, as mediated by access to finance, education and markets. An enabling environment that provides resources and support in these areas can boost entrepreneurship.

VI. REVIEW OF LITERATURE

A) Global Perspective on Women Entrepreneurship

Women entrepreneurship has attracted much attention in academia and policy-making, particularly due to growth outcomes as they relate to inclusive economic growth and gender equality. Globally, women are essential drivers of innovation, job creation, and poverty alleviation, which in turn drives local and national economies (Elam et al., 2023). Yet the trends and degree of engagement in entrepreneurship differ between developing and developed economies with respect to socio-economic context, institutional environment and cultural factors. Women entrepreneurs in developed countries are backed by comprehensive institutional systems, better education and financial and technology assistance. This works for opportunity-driven entrepreneurship - women creating businesses with a higher potential for growth and innovation, to scale them beyond survival (Minniti, 2023). In contrast, women entrepreneurship in developing economies is primarily necessity-driven, where many women participate in small tasks mainly to support the family and cope with economic hardship (Hughes et al, 2022). Despite variances in these settings, across countries, there is an increasing phenomenon of female entrepreneurship due to governmental policies, globalisation and digitalisation (Brush et al., 2023). However, gender inequalities continue to persist in the case of access to finance, ownership of productive assets and participation in high-growth sectors like technology or manufacturing (Klapper & Parker, 2022).

These mirror the disparities that exist within entrepreneurial ecosystems. Research has indicated that global barriers hinder women entrepreneurs. They include access to capital, networks, gender discrimination and the impact of juggling family and business (Jennings & Brush, 2023). In addition, socio-cultural factors frequently restrict women's choices and the scope of their movement and agency (Stephan & Pathak, 2023) in a number of comfortable cultures. However, research argues that positive policy environments, educational and training programs, combined with mentoring relationships and technological development, are all essential resources for the enhancement of female entrepreneurship (Welter et al., 2023). Online platforms and e-commerce, for instance, have enabled women entrepreneurs to connect across geographical and social distances in order to participate more fully in the global economy (Nambisan, 2023). The international literature thus shows that although there are many hurdles, services to create a conducive environment can have major positive impacts on women's entrepreneurship.

B) Women Entrepreneurship in India

Women's entrepreneurship in India has witnessed continuous but quiet growth over the last ten years, born of a heady mix of policy interventions, socio-economic imperatives and initiatives to raise awareness. Women-owned firms have become increasingly important for the Indian economy, creating jobs and reducing poverty and rural development (Goyal & Kumar, 2024). However, the rate at which women's entrepreneurship is growing differs by state/social situation in India. Women entrepreneurship has been promoted by the government policies. Programs such as Start-up India, Standup India and microfinance aim to help women entrepreneurs gain access to capital (Singh & Kaur, 2023). Additionally, the Self-Help Group (SHG) movement promoted under National Rural Livelihood Mission (NRLM) has proved to be an effective vehicle for empowering rural women through financial, skills and social support (Devi et al., 2022). However, women entrepreneurs across India are still blocked by many obstacles. Access to formal financial services remains hindered due to various factors such as lack of collateral, knowledge of financial systems and banking practices that discriminate against women (Bansal & Aggarwal, 2023). In other words, the socio-cultural factors of patriarchal social systems circumscribe women by restricting their freedoms and self-determination and hindering women from aspiring to entrepreneurship (Chatterjee et al., 2023). The impact of these challenges is enhanced in rural and tribal areas owing to infrastructure, political economy challenges, limited connectivity, unavailability of myriad market avenues, and a lack of awareness on the use of technology, etc., thus limiting their entrepreneurial opportunities (Rao, 2023). However, as is very common in rural and tribal areas, women have informal businesses or operate as subsistence entrepreneurs, which offer significantly less growth and earnings potential (Pandey, 2024). While policy reforms have certainly created an environment where this should be possible, these policies must now translate into action on the ground.

C) Tribal Women Entrepreneurship

Tribal women entrepreneurship is an important yet less investigated component of the inclusive development paradigm. Tribal communities in India have distinct cultural and knowledge systems and heavily depend upon natural resources (Xaxa, 2022). Across these societies, the roles of women are in practices including agriculture, forestry-based livelihood earnings and handicrafts. However, the transition from subsistence to formality faces various hurdles. The literacy level among tribal women is very low; financial inclusion is also not adequate, and the formal market has too few interfaces with this population of women (Meena, 2023). Remote geographical location, lack of infrastructure, and institutional backing further restrict access (Das & Patel, 2022). These issues and opportunities are illustrated with specific empirical evidence from various tribal areas of India, which also indicate shortcomings in the area of tribal women entrepreneurship. The case studies from Odisha and Jharkhand mentioned that the enterprise based on SHG has contributed towards increased income, economic independence of women and social status of tribal women (Sahu & Tripathy, 2023). Similarly, a study coming from the North-Eastern states highlights the prospects of traditional arts and agro-based industries becoming viable entrepreneurship paths given sufficient market assistance (Lalrinawmi, 2023). Despite these successes, tribal women entrepreneurs are often unable to escape low-value economic activities because of limited innovation, scale and institutional support (Thakur, 2022). It drives home the point for strategic interventions that neither circumvent these constraints, but also capitalize on and engage with the potential and capabilities of tribal women.

D) Jaunsari Community and Women's Role

The Jaunsari people are the tribal communities of Uttarakhand, having unique socio-cultural characteristics from the Jaunsar-Bawar region. The socio-economic situation of Jaunsari women befits a different domestication domain, which is conditioned by both social empowerment and economic marginalisation (Rawat, 2023). On the women's side, Jaunsari women are busy with farming, daily chores and community activities, which may put them at an upscale social position than their counterparts from other tribes (Negi & Chauhan, 2024). Family decision-making often involves these women, showing that the community allows some gender inclusion. However, this social empowerment is not always seen through the lens of economic empowerment and entrepreneurship. Despite data indicating improving economic conditions, cultural expectations and traditional gender roles continue to prescribe the definitions of women's economic activities, trapping them within household and subsistence jobs (Joshi, 2023). In turn, this may inhibit innovation and risk-taking as an entrepreneur and lead to a reluctance to engage with formal economic systems. The dominant livelihood strategies of Jaunsari women rest mainly on the three-prong sector of agriculture, livestock and handicrafts. These are predominantly subsistence and are not market-linked (Thakur, 2022). Thus, Jaunsari women never reach their full potential as entrepreneurs.

E) Barriers to Entrepreneurship among Jaunsari Women

The literature indicates that a number of connected factors limit the entrepreneurial advancement of Jaunsari women. As traditional gender roles and norms continue to influence the lives of women, cultural constraints restrict their freedom, mobility and access to resources (Bora, 2022). These beliefs commonly prioritize domestic work over income, and they can severely limit women's participation in entrepreneurship. Economic barriers are another issue. Women have limited access to credit and a lack of collateral and financial literacy, which businesses need to address. So establish and grow her business (Bansal & Aggarwal, 2023). As a result, many women are reliant on informal funding sources, which tend to be insufficient and unreliable.

This has been compounded by a lack of education. Because they lack formal education and entrepreneurial training, their ability to learn new skills, knowledge and use of innovative techniques is restricted (Meena, 2023). This inhibits women from fully participating in the marketplace. Policy and institutional factors are important, too. Various government schemes are available, but they have a long way to go, as the reach in tribal areas is poor (Rao, 2023). Access is also restricted by a lack of awareness and red tape. Finally, infrastructure and geography are key to entrepreneurship. Jaunsar-Bawar is an isolated area geographically associated with marginal connectivity, marketing and capital infrastructure that augments the cost and risk of doing business (Joshi, 2023).

F) Opportunities for Entrepreneurship

Yet, several opportunities assessed in the literature will favour the entrepreneurship of the Jaunsari women. Government-led schemes such as Start-up India, NRLM, and SHGs have a huge significance in providing financial assistance and training and market opportunities, which are necessary to develop entrepreneurship among females (Singh & Kaur, 2023). Microfinance and supporting entrepreneurship through self-help groups and NGOs (Devi et al., 2022). These organisations remove barriers to both financial and social capital to allow entrepreneurship. The market opportunities for e-commerce and digital inclusion are promising. Digital tools enable women to tap into wider markets, financing and productivity of their businesses (Nambisan, 2023). However, we must close the digital divide. Building on local resources, skills are potentially sustainable enterprises. Different business sectors could be established if it gets trained and market link, including handicrafts, Organic farming and forest products (Lalrinawmi, 2023). The region's geographical diversity and cultural heritage in Jaunsar Bawar provide a horizon for eco-based enterprises as well as tourism. Community-based tourism can generate revenue whilst preserving cultural and environmental resources (Rawat,2023).

VII. DISCUSSION AND SYNTHESIS

The discussion and synthesis section synthesises the insights from the literature to offer a holistic view of challenges and opportunities for entrepreneurship among Jaunsari women. By synthesising insights at the global, national, and tribal levels, this chapter draws attention to important patterns, comparisons and research gaps.

A) Integration of Findings from Literature

A literature review reveals that women's entrepreneurship, particularly in tribal areas, is an outcome of a complex interaction of socio-cultural, economic and institutional forces. Women entrepreneurship is a critical driver of inclusive development worldwide, but is hampered by systemic gender inequalities (Elam et al., 2023). Such trends are echoed in various emerging markets like India, where structural barriers to women's capability building, including access to finance, education and markets, continue to impede the entrepreneurship activities of women (Goyal & Kumar, 2024). In India, women entrepreneurship has seen positive impacts from policy actions and institutional frameworks, including the establishment of self-help groups and microfinance (Devi et al., 2022). However, the effect of these programs is not uniform and is less effective in tribal areas due to ineffective implementation as well as various contextual factors (Rao, 2023). The literature on this topic has identified that although policies exist, their reach and effectiveness are asymmetric. Entrepreneurship is an inherent part of livelihood activities such as agriculture, handicrafts, and forestry (Xaxa 2022) at the tribal frontiers. Although tribal women are a repository of indigenous knowledge and skill, their transition from the domain of informal entrepreneurship. The institutional realities and market barriers surrounding them (Meena, 2023). With the potential for entrepreneurship heavily linking Jaunsari women in social culture, economic activity is predominantly centred on subsistence living (Thakur, 2022). Overall, the evidence synthesis suggests entrepreneurship among Jaunsari women is not only an economic process but also a socio-cultural process deeply influenced by gender roles, tribal structures and institutional influences. The balance of challenges and opportunities gives shape to the extent of female involvement in, and continuing in, entrepreneurship.

B) Comparative Analysis (Jaunsari vs Other Tribal Groups)

Comparison of Jaunsari women with Indian tribal women highlights commonalities and differences. Jaunsari women, like many other tribal women, face problems related to affordability, literacy and distance (Das & Patel, 2022). Such is the case with tribal women in states such as Odisha and Jharkhand, or even the North-Eastern states (Sahu & Tripathy, 2023). However, the Jaunsari women practice a different process of social empowerment through participation in joint family decision-making from other tribal communities (Rawat 2023). The social status of the Jaunsari woman is comparatively much higher than that of other patriarchal tribal community women, as Jaunsari women are able to go out and mingle in various functions (Negi and Chauhan, 2024). Yet their low level of participation in the economy indicates a divide between social inclusion and enterprise. However, the data shows that tribal women in other states, such as Meghalaya and Mizoram, are more enterprising, likely stemming from their matrilineal social structure and better market links (Lalrinawmi, 2023). Similarly, SHG-based approaches in the southern and eastern states do generate higher success in women entrepreneurship development because of stronger institutions and financial inclusion (Devi et al., 2022). Thus, while Jaunsari women are faced with similar structural barriers as other tribal groups,

they also live in a socio-cultural environment that is favourable. The insights drawn from a comparative perspective are crucial to formulate specific approaches for tribal women entrepreneurship, and not a one-size-fits-all approach.

C) Identification of Key Patterns and Trends

The literature review hints at some patterns with respect to women and tribal entrepreneurs: Gender based constraints are always there, stepping across. Women's participation in entrepreneurship, particularly in rural and tribal communities, is limited due to socio-cultural constraints, mobility and gender roles (Jennings & Brush, 2023). The second major barrier is probably financial. Firm creation and growth have a considerable proportion of challenges from access to finance, collateral and financial literacy (Bansal & Aggarwal, 2023). Microfinance and SHGs have improved access to credit, which, however, remains restricted to small enterprises. Third, institutional support is key to catalyzing entrepreneurship. The level of female entrepreneurship is higher in areas where government programs were successful and institutional backing was assured (Singh & Kaur, 2023). Limited impact because of bad governance and low awareness levels. Fourth, digitalisation is a new frontier in entrepreneurship. As per (Nambisan, 2023), there has been a rapid shift in the way business is being conducted, be it digital platforms for everything, mobile banking and online selling have opened new doors for women to access the market and finance. However, remote tribal areas suffer from a lack of access to technology. Find sure nearby expertise and capital ought to be applied for the sake of entrepreneurship. The skills associated with handicrafts, agriculture and forest-based products possessed by women from tribal cultures have great potential for sustainable business (Lalrinawmi, 2023). But integrating them with the market economy. Lastly, it is turning more towards collective entrepreneurship models like self-help groups and cooperatives, providing social capital, financial support, and risk settling (Devi et al., 2022). This makes sense in tribal contexts, where joint efforts yield better results.

D) Critical Evaluation of Existing Studies

This review has highlighted the work which we do have around women and tribal entrepreneurship, but nevertheless, it does also highlight significant gaps. Such a lack of literature does exist, the first being that regional research on smaller tribes like the Jaunsari is abysmally low. Most studies generalise their findings to tribes, without accounting for differences in culture, economy and social aspects (Verma, 2024). This makes generalising the findings to particular landscapes much more difficult. A problem noted is with descriptive research. Rather, various are busy identifying the problems and challenges without getting into details of mechanisms or cause-and-effect relationships (Kumar & Singh, 2023). We need to take a more theoretical approach to explore these interconnections among many factors (Donthu et al., 2023). The absence of empirical and longitudinal data limitations hinders the analysis of temporal dynamics and assessment of the long-term impact of policy reforms (Donthu et al., 2023). Across them, the most popular type of analysis is based on cross-sectional data, which may not adequately capture dynamic socio-economic processes. It observes a policy-practice gap, which is characterized by the absence of critical analyses of the implementation and impact of government policies (Rao, 2023). A greater need for impact studies to examine policies. And finally, no emphasis on new businesses – digital entrepreneurs, eco-tourism & supply chain integration. Although these identification mechanisms have been referred to in recent studies, they are not explained well and lack context, especially in tribal communities (Pandey, 2024). The discussions and synthesis recommend that entrepreneurship among Jaunsari women is governed by both obstacles and options. Importance of Contextualisation. While global and national perspectives are important, a contextualised understanding is needed, keeping in view the socio-cultural characteristics of the Jaunsari tribal community. Conclusions: The review of the existing literature identifies the need for more narrowly focused, data-driven and context-specific studies to underpin both policies and interventions.

VIII. RESEARCH GAPS

A review of the existing literature on women and tribal entrepreneurship reveals a number of significant gaps in our knowledge about entrepreneurship among Jaunsari women. Existing research offers some insight into overarching themes of gender, rural development and tribal economies, but is usually insufficiently deep, specific and relevant to the context. Recognising these gaps is crucial for informing future research and policy strategies.

A) Lack of Region-Specific Empirical Studies

The most prominent literature gap is the lack of empirical studies that are specific to a geographic region in relation to Jaunsari women in the Jaunsar-Bawar region of Uttarakhand. The majority of research on tribal entrepreneurship is generalised across various tribal groups in India, ignoring the distinct socio-cultural, economic and geographical factors of particular communities (Verma, 2024). Jaunsari has its own unique cultural, social, and economic practices, which set it apart from other tribes. But this lack of empirical evidence from the local context makes it harder to assess the factors that shape the entrepreneurial activities of Jaunsari women. Thus, generalized policy recommendations may not be entirely applicable. There's a need for empirical, primary studies that provide insights into the contexts, experiences, and aspirations of Jaunsari women entrepreneurs.

B) Limited Gender-Focused Tribal Research

Another significant gap is underexplored tribal entrepreneurship research with regard to gender. There are few studies on the tribal development and economic activities so far, but these also focus on a homogeneous group of tribal communities and

ignore gender specific challenges (Kumar & Singh, 2023). This gender-blind approach hides the specific barriers women face, such as mobility constraints, resource limitations and sociocultural barriers. Women may also feature in these studies, but often only descriptively, ignoring structural and institutional reasons for gender differences. When it comes to the case of Jaunsari women, this is a crucial error: their greater social involvement is not paralleled by economic empowerment. Future research needs to provide theories of gender and entrepreneurship to show how culture and gender interact through economic activities.

C) Absence of Longitudinal Studies

Much of the work within this space is cross-sectional, often snapshotting an entrepreneurial ecosystem at a particular moment in time. While these studies are suitable for understanding contemporary trends and problems, they do not grasp the dynamic nature of entrepreneurship and its interventions (Donthu et al., 2023) over time. Cross-sectional as opposed to longitudinal research precludes analysis of change in entrepreneurship, earnings and empowerment over time. Interventions like self-help groups or government schemes are difficult to judge over longer-term timeframes; Longitudinal studies can give new insights into the growth trajectories, the sustainability of their enterprises and long-term policy effects for Jaunsari women entrepreneurs. Accordingly, longitudinal studies should be employed to enhance comprehension of this matter regarding the changes and causative relations.

D) Need for Policy Impact Assessment

While many government schemes have been implemented to support women entrepreneurship in India, there is a dearth of policy impact assessment studies, especially in tribal areas (Rao 2023). Current studies primarily focus on policy design and expected outcomes, rather than a critical examination of policy and program implementation and effectiveness. This is particularly important for the Jaunsar-Bawar region due to geographical and administrative barriers, and limited awareness that may hinder the effectiveness of government initiatives in the region. Lacking such evaluation, it is hard to determine whether policies achieve their goals and where they can be improved. Recommendations for future works include conducting impact evaluation studies using quantitative and mixed-method techniques, looking at access, usage, outcomes and satisfaction of beneficiaries of government schemes.

IX. POLICY IMPLICATIONS AND RECOMMENDATIONS

The review of the literature on the entrepreneurship of Jaunsari women calls for a multi-faceted policy approach that overcomes the barriers and provides opportunities. Appropriate policies should consider the socio-cultural, institutional and economic dimensions to foster inclusive and sustainable entrepreneurship. The reviewed studies have led to the following recommendations.

A) Government-Level Interventions

Public policies play an important role in creating the right environment for entrepreneurial activity, particularly in rural and tribal communities. Various policies for the promotion of female entrepreneurship have been initiated in India, but they fail to percolate through remote tribal areas such as Jaunsar-Bawar in Uttarakhand and have remained unimplemented (Rao, 2023). Jaunsari communities' socio-cultural and geographical context requires more specific policy initiatives. Work needs to be done towards strengthening local governance structures so as to extend outreach and monitoring of schemes (Singh & Kaur, 2023). Further, awareness programmes should be facilitated in local languages to enhance understanding and adoption of government schemes (Pandey, 2024). Second, the policy impact can be maximized and overlaps avoided through integration of a mixture of programs like rural development, tribal development, and entrepreneurship development, etc. (Kumar & Singh 2023).

B) Financial Inclusion Strategies

The biggest limitation that Jaunsari women face is a lack of access to finance. Formal credit is often out of reach for women despite the availability of microfinance organisations, as well as government schemes, due to a lack of collateral and financial literacy (Bansal & Aggarwal, 2023). This can be addressed by policies that would expand microcredit lending along with encouragement of collateral-free loans, as well as promote self-help group (SHG) financing (Devi et al., 2022). Incorporating financial literacy programs within entrepreneurship development programs can develop skills in savings, credit and investment among women (Goyal & Kumar 2024). Moreover, digital financial solutions such as mobile banking and direct benefit transfers can improve access and transparency, especially in rural areas (Nambisan, 2023).

C) Skill Development and Education

One of the most important things to improve sustainability and also success is learning how to scale entrepreneurially. The previous literature on Jaunsari women showed that these women have very low educational and skill levels for enterprise building (Meena, 2023). At the same time, targeted skill-building programs are required in business management, marketing, financial management, and digital skills (Sharma & Tiwari 2022). Such interventions must not only relate to the local context but also to traditional skills and resources (Thakur, 2022). Moreover, entrepreneurship education in far of kilometres away

schools areas can lead towards an entrepreneurial culture (Verma, 2024). Linkages with NGOs or training providers can also enhance the impact of skill development.

D) Market Linkage and Digital Platforms

A key constraint for Jaunsari women entrepreneurs is market access. This can limit their economic activities to the local level, limiting potential income generation and business expansion (Joshi, 2023). To address this, government policies should prioritise market linkages through cooperatives, producer groups and value chain development (Lalrinawmi, 2023). Rural haats, exhibitions and fairs can offer avenues for women entrepreneurs to display their products. Online platforms and e-commerce represent a great potential for market expansion. Educating women in using online platforms, digital payments and social media marketing can help them reach a larger audience (Nambisan, 2023). But this will need investment in digital infrastructure and reducing the digital gap in tribal regions.

E) Community-Based Entrepreneurship Models

Community-based strategies are also effective, especially within tribal settings where social cohesion and determination of decisions are of great importance. Women entrepreneurs can be supported with the help of self-help groups (SHGs), cooperatives, and community enterprises (Devi et al., 2022). The sharing of resources, minimization of risks, and collective bargaining are made possible by such models, which make entrepreneurship more affordable and sustainable (Sahu and Tripathy, 2023). In Jaunsari, participation and trust can be increased by the use of the already existing social networks and community institutions. Moreover, cluster-based development of more traditional industries, including handicrafts, organic farming, and forest-based products, is also a viable way to build economies of scale and enhance competitiveness (Meena, 2023). Using community-based tourism and eco-enterprises can create jobs and maintain cultural heritage (Rawat, 2023).

X. CONCLUSION

A) Summary of Key Findings

This review paper has explored the barriers and opportunities of entrepreneurship among Jaunsari women through the synthesis of global, national, and tribal literature. The results suggest that although women entrepreneurship has been identified as a major contributor to inclusive growth, there are still major problems, especially in the tribal areas. The researcher found out that there were various barriers, which include socio-cultural restrictions, financial exclusion, educational limitations, poor institutional support and geographical isolation. Meanwhile, the new opportunities, including governmental initiatives, online platforms, traditional skills, and community-based models, have a high potential to develop entrepreneurship. The analysis also emphasized that the analysis of entrepreneurship among Jaunsari women is a complicated combination of gender norms, social capital, and institutional aspects that need to be approached holistically and in a context-specific manner.

B) Importance of Empowering Jaunsari Women

The idea of empowering Jaunsari women with the help of entrepreneurship is not only economically required, but it is also a social requirement. Entrepreneurship has the potential to make women more financially independent, more empowered in decision-making, and overall develop the community (Jennings and Brush, 2023). Women entrepreneurship in places such as Jaunsar-Bawar, where economic opportunities are low, can be important in alleviating poverty, creating job opportunities and promoting sustainable development. Further, the traditional knowledge and skills of Jaunsari women could be used to develop value propositions in other fields like handicrafts, organic products and eco-tourism. Therefore, empowering Jaunsari women is critical to the realization of larger objectives of gender equality, social inclusion, and regional development.

C) Future Research Directions

The review provides some gaps in the available literature, which can inform future studies. First, empirical and area-specific research on Jaunsari women is necessary because existing studies are mostly generalized when considering tribal populations (Verma, 2024). Second, future research needs to be longitudinal to investigate the effects of policy interventions and entrepreneurial activity in the long term (Donthu et al., 2023). Third, it is possible to investigate new directions like digital entrepreneurship, value chain integration, and sustainable business models in tribal settings (Pandey, 2024). Lastly, interdisciplinary studies that incorporate the knowledge of economics, sociology, and management can give a wider context of entrepreneurship among tribal women. On the whole, this paper highlights the importance of the fact that, despite the considerable challenges, the entrepreneurial potential of Jaunsari women is also quite high. Entrepreneurship has the potential to change the socio-economic situation in Jaunsari communities with the necessary policy support, institutional empowerment, and involvement of communities.

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