



The Role of Women's Entrepreneurship in Promoting Commercial and Economic Development in Sikkim Since 2000

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Abstract

In Sikkim, women-led entrepreneurship has become a major driver since 2000. They have been extremely important to economic and commercial growth. This study focused on the contribution of women-led entrepreneurship to market expansion, revenue generation, job creation, and tourism development. Since 2000, these entrepreneurs have helped strengthen the supply chain and meet consumer demand. This study used a mixed-methods approach to acquire primary data from 100 female entrepreneurs in six districts of Sikkim using interviews and customised questionnaires. However, secondary data is also collected from a variety of reports published by the central government, state governments, and other institutions. This paper has analysed both quantitative and qualitative data. While qualitative observations highlight motivation, cultural pride, and issues with digital literacy and logistics, quantitative analysis reveals notable increases in commercial measures like sales, market reach, and asset development. They aid in Sikkim's economic diversification. Sustainable development is their main concern. The study also records that many organisations are helping to shape women's success as entrepreneurs. It came to the conclusion that women-owned entrepreneurship plays a significant role in shaping Sikkim's economy.

Keywords: Women's Entrepreneurship, Commercial Development, Economic Development, Sikkim.

Introduction

In developing countries, women's entrepreneurship has become the backbone of a strong economy. It helps in transforming social and economic developments across countries or in a particular region. Sikkim, a state of India, is one of the best examples. In Sikkim, gender, commerce, and development are deeply interconnected with one another in a meaningful way. It has been observed that since 2000, women-led enterprises have increased, especially in sectors such as handicrafts, floriculture, tourism, retail, and small-scale services. These enterprises are not only the source of their livelihood, but also contribute significantly to various activities like commercial activities, market diversification, supply-chain strengthening, and overall. Demographic composition, high literacy rate, and supportive policy environment are various factors which play an important role in integrating the women entrepreneurs into the commercial ecosystem of the state, equally across the country.

Background of the Study

Agriculture, livestock and subsistence farming were the main sources of income in Sikkim. Historically, the economy of Sikkim depended on these occupations. But now, over the past two decades, the economy has been diversified in various other fields like tourism, organic agriculture, horticulture, and small-scale industries. Women are actively participating in

these emerging sectors. Government initiatives like the North Eastern Region Entrepreneurship Development Programme (NEREDP), PMEGP, Sikkim Women's Cooperative, and Self-Help Group (SHG) movements have further accelerated this participation. With the support of the government and the public, after 2000, women entrepreneurs became active contributors to income generation, employment creation, and the strengthening of local markets.

Statement of the Problem

Women's entrepreneurship has clearly visible that it has been expanded over the years. Yet their precise contributions to various commercial and economic activities in the development of the state remain under research. Mostly, literature focuses on SHGs, microfinance, or tourism. There is limited empirical evidence linking women's entrepreneurship to broader commercial indicators such as market expansion, employment generation, and revenue growth. In addition, the specific ways in which women entrepreneurs contribute to Sikkim's regional competitiveness and commercial vitality have not been examined in a comprehensive manner.

Research Questions

The Following were the questions asked:

- i). How has women's entrepreneurship evolved in Sikkim since 2000?

- ii). In what ways do women-led enterprises contribute to commercial development in Sikkim?
- iii). What is the economic contribution of women entrepreneurs in terms of income, employment, and market expansion?
- iv). What are the key challenges and enabling factors influencing women's entrepreneurial success?

Objectives of the Research

The Following are the objectives of the research

- i). To study the growth and nature of women's entrepreneurship in Sikkim since 2000.
- ii). To analyse the contribution of women entrepreneurs to commercial and economic development.
- iii). To evaluate the impact of women-led enterprises on employment, income generation, and market expansion.
- iv). To identify key barriers and opportunities within the entrepreneurial ecosystem.

Research Hypotheses

- i). **H1:** Women's entrepreneurship has a significant positive impact on commercial development in Sikkim.
- ii). **H2:** Women-led enterprises contribute significantly to local economies, such as employment and income generation.
- iii). **H3:** Access to credit, training, and private/public support significantly influences the success of women entrepreneurs.

Significance of the Research

This research plays an important role academically, practically and policy-related relevance. Let us have a look at all the roles.

- i). Academically, this research fills the gap by empirically linking women's entrepreneurship with commercial development, a connection that has not been widely explored in the northeastern states of India.
- ii). Practically, the outcomes of the research help the various development agencies, financial institutions, and entrepreneurship facilitators. It will help them to understand the precise needs and strengths of women entrepreneurs in Sikkim.
- iii). For policymakers, the findings of the study offer insights into how government interventions can be strengthened to promote commercial participation and economic empowerment for women.

Review of Literature and Research Gap

Nowadays, women's entrepreneurship is gaining global attention. They are now helping in transforming the economy of a particular region/city/state/country. They are now vigorously participating in the economies where women's workforce participation has historically remained limited, historically. The literature on women's entrepreneurship is spread across various disciplinary fields. Economic development, gender studies, business management, and regional development are some of the factors that focus on this literature. This review examines key theoretical, empirical, and contextual research relevant to women's entrepreneurship and its impact on commercial development, with a focused understanding of the Indian Himalayan region and Sikkim. The review is divided into the following sections:

Conceptual Foundations of Women's Entrepreneurship: Women's entrepreneurship refers to enterprises owned, controlled, or managed by women. They are taking either full

or partial responsibility. Women's entrepreneurship cannot be analysed solely from an economic perspective, but it must also consider social, cultural, and institutional contexts explored by the researchers Brush & Welter (2019). Historically, entrepreneurship was centred on males. It was an earlier male-dominated field. But feminist scholars Ahl (2006) and Marlow & McAdam (2013) argue for a gendered understanding that recognises structural inequalities and gender-based constraints.

Entrepreneurship and Economic Development: Schumpeter in 1934 in his research the theory of innovation explores the position of entrepreneurs as a agent of economic change. Women entrepreneurs contribute to productivity, employment, and market expansion. These are the key indicators of economic development. Tambunan, 2019 has evidence across Asia, which shows that women-led small and micro enterprises promote local economic activities, stimulate supply chains, and support community development.

At the local level, women entrepreneur's helps in diversifying markets and strengthening the service sector. They help in building the connections that support both getting raw materials and selling products, i.e. essential for various economic and commercial activities. Entrepreneurship boosts local competition, especially in developing areas that rely on niche markets (a market in which a small and specialised segment of the market, focused on a specific group of customers with unique needs), such as handicrafts, tourism, and agro-based industries (Minniti & Naudé, 2010).

Feminist Entrepreneurship Perspective: Literature on feminist entrepreneurship shows how gender norms shape women's access to markets, capital, skills, and networks. Women face greater obstacles than men in accessing financing and information, making it more difficult for them to engage in entrepreneurship (Yang, Xiaolon *et al.*, 2022). Most women business owners largely depend on self-financing during the startup period of their business (Zogning, F, 2022).

Thornton *et al.* in 2011 have given a theory, "The Gendered Institutions Theory". In this theory, the author explains how societal norms and structures affect entrepreneurial participation. Women have to balance household responsibilities with the obligation of business. As a result, women are not able to fully utilise their capabilities. This influences the type, scale and performance of their enterprises. These perspectives play an important role in understanding entrepreneurship in Sikkim. In Sikkim, historically, women have enjoyed a relatively better social and economic status compared to many Indian states. Yet they still face resource-based constraints.

Women's Entrepreneurship in India: According to the MSME Census, India has witnessed steady growth in women-led enterprises: from 12.30% in 2015-16 to nearly 20% of total enterprises by 2024-25. The study highlights that factors such as education, access to credit, self-help groups (SHGs), financial literacy, and digital inclusion have played a significant role in enabling women entrepreneurs to emerge and grow. Women entrepreneurship is quite important for the development of the world rationally, economically and in all spheres (S. Rithwik, M. Latabhavan, 2022). Research by Jai Parkash (2011) identifies microfinance as a major booster for women's enterprises.

Women's Entrepreneurship in the North-Eastern region: The North-Eastern region has a unique socio-cultural combination. Its geographical features help in shaping entrepreneurial activity. North Eastern region's economy is an

agrarian economy with abundant natural resources, but it remains underdeveloped mainly because lack of entrepreneurship. The environment of an underdeveloped region is also not conducive to the emergence of entrepreneurship. In the North East India there is tremendous scope for agro-based industries, agro forestry, horticulture, mushroom farming, herbal, medicinal and aromatic plants, organic fruits and vegetables processing, handlooms and handicrafts, bee keeping, meat and poultry products, cereal based products, consumer industry, milk and milk based products, food processing, paper products, jute and mestas products, cattle rearing, fishery, edible oil, processing of oils and fragrances, gas based intermediary products, floriculture, spices production and processing wood based products etc. Women from the region have realized the potential resources of the region and have initiated various entrepreneurial activities to tap the natural wealth of the region. In Manipur, Mizoram and Meghalaya, the total number of proprietary establishments is 56,861, 2,319 and 3,703, respectively. In Nagaland and Sikkim, 44% and 41% establishments are owned by women. But, in Tripura, out of 10,588 establishments, only 11% are owned by females [Sixth Economic Census (2013-14), Ministry of Statistics and Programme Implementation].

Women's Entrepreneurship in Sikkim: Literature specific to Sikkim indicates strong involvement of women in MSME, especially after 2000. Key findings from existing studies:

- i). According to Dr. Gayatri, in 2025, Sikkim's high literacy rate and matrilineal influences support women's business participation
- ii). According to Rajamani in 2013, tourism growth post-2005 opened new entrepreneurial avenues for women in home stay, handicrafts, cafes, and travel services.
- iii). According to Yadav, in 2018, organic farming and floriculture created commercial opportunities for women's cooperatives and SHGs.
- iv). Various government schemes enhanced credit access. Although bureaucratic delays remain a challenge.

Most of the studies clearly indicate women entrepreneurs' contribution to commercial development, such as sales growth, employment generation, or supply-chain strengthening. This gap justifies the current study on "The Role of Women's Entrepreneurship in Promoting Commercial and Economic Development in Sikkim Since 2000".

Government Policies Supporting Women Entrepreneurship: Now, there are various government policies supporting women entrepreneurship in Sikkim, along with central schemes. These are:

- i). Startup Sikkim
- ii). National Rural Livelihood Mission (NRLM)
- iii). Sikkim Women's Cooperative Society
- iv). PMEGP, PM Formalisation of Micro Food Enterprises (PM-FME)
- v). NEREDP
- vi). MUDRA loans

Studies show that these policies or schemes help women entrepreneurs to expand, yet they have to face challenges. These are:

- i). Delayed in the process of the loan by the authorities
- ii). They are facing limited marketing platforms due to a lack of awareness
- iii). They don't know how to use the technical platform due to inadequate technical training

Research Gap

In spite of various studies on women entrepreneurship in India and the North-East region, no detailed research links women's entrepreneurship with commercial development in Sikkim since 2000. Particularly, gaps exist in:

- i). The Contribution of Women's participation in enhancing commercial development
- ii). Analysing income, employment, and market expansion trends
- iii). Analysing the impact of women-led entrepreneurship across various sectors
- iv). Evaluating the effectiveness of various policies using empirical data

Research Methodology

Research Design: This study adopts a mixed-method. It integrates both quantitative and qualitative approaches to analyse. It helps in enabling a comprehensive understanding of the role of women's entrepreneurship in the commercial and economic development since 2000. The quantitative analysis focuses on income growth, employment generation, and commercial expansion, while the qualitative analysis explores lived experiences, challenges, and institutional support structures. The research is designed in the following way:

- i). **Descriptive Approach:** It is used to describe the profile of women entrepreneurs
- ii). **Analytical Approach:** It is used to analyse relationships between various variables
- iii). **Exploratory Approach:** It is used to explore emerging patterns among women-led enterprises

Study Area: This research was conducted across all six districts of Sikkim: Gangtok, Gaylzing, Mangan, Soreng, Pakyong and Namchi. These districts differ significantly in market size, commercial density, and availability of institutional support. The eastern region of Sikkim (Gangtok) has the highest commercial activity; the Mangan district of Sikkim remains predominantly rural with minimal market integration.



Source: www.cgwb.gov.in

Population and Sampling: The target population comprises

women entrepreneurs registered under MSME, SHGs, cooperatives, and local business associations in Sikkim. Based on available government estimates and MSME registry data, there are approximately 10,000–12,000 active women-led MSMEs in the state.

i). Sampling Technique: A stratified multistage random sampling method was adopted:

a) Stage 1: District-wise Stratification: The population was divided into 4 groups based on districts.

b) Stage 2: Sectoral Stratification: Within each district, enterprises were further stratified into sectors such as handicrafts, agriculture, tourism, retail, and services.

c) Stage 3: Random Sampling: Women entrepreneurs were randomly selected from each stratum.

ii). Sample Size: A total of 100 women entrepreneurs were selected. This sample size is statistically acceptable for descriptive analysis and regression-based inferences.

Data Types and Sources: Data types like primary data and secondary data, and sources of data are shown in Fig 1.

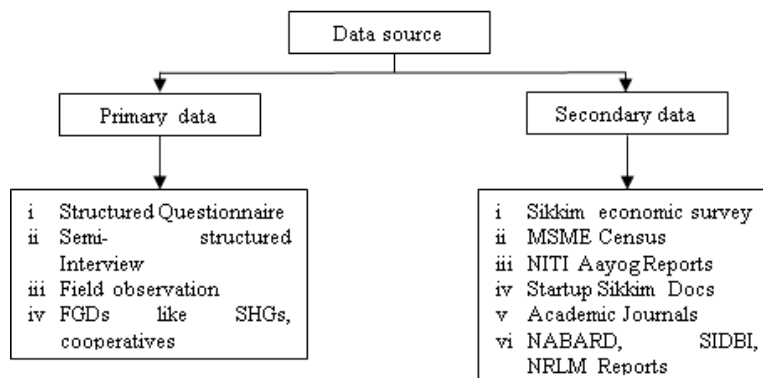


Fig 1: Type of Data and sources collected

Data Collection Tools: Collection of data, like a questionnaire and an interview schedule, is shown in Fig 2.

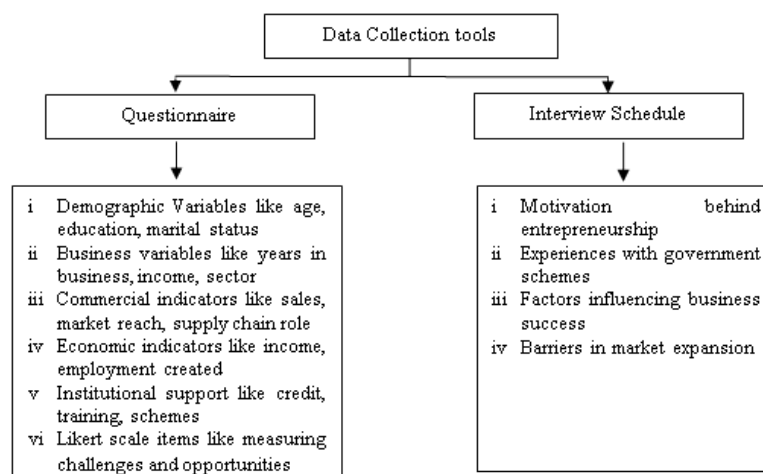


Fig 2: Type of data collected during questionnaire and interview schedule

Variables and Their Measurement: Different types of variables and their measurement is shown in Figure 3.

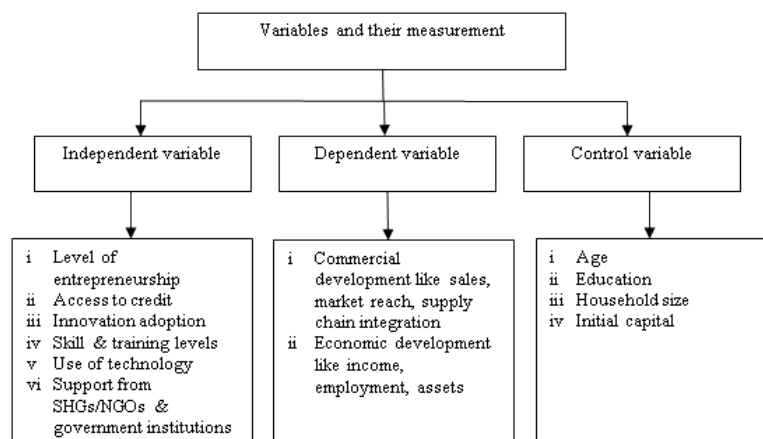


Fig 3: Types of variables and measurement used in this research

Analytical Tools and Techniques: Fig 4 shows the various types of tools and techniques used in the paper to analyse.

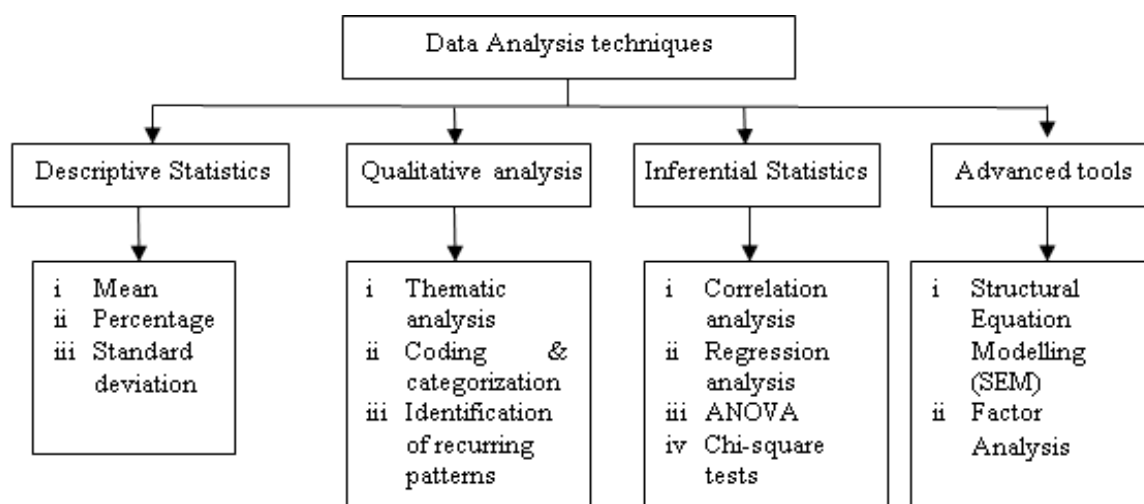


Fig 4: Types of Tools and Techniques

Reliability and Validity of Tools: A pilot study was conducted with 15 women entrepreneurs.

- i). The reliability of Likert scale items was confirmed using Cronbach's Alpha (>0.80)
- ii). Content validity ensured through expert review from faculty members and local officials
- iii). Construct validity supported through factor loadings (>0.60)

Ethical Considerations: Participation was voluntary

- i). Respondents were informed about the purpose of the study
- ii). Confidentiality of personal and financial information was ensured
- iii). Data used strictly for academic purposes

Limitations of the Methodology

- i). Although the sample size is adequate yet may not represent informal, unregistered businesses
- ii). Reliance on self-reported data may introduce bias
- iii). Geographical location, like the remote areas of North Sikkim, posed accessibility challenges
- iv). Some respondents hesitated to share income-related information

Data Analysis and Results

This section presents the quantitative and qualitative results of the study based on primary data and secondary data collected from 100 women entrepreneurs across the four districts of

Sikkim. The data analysis and results discussed are categorically organised. Results are based on sector distribution, income patterns, employment generation, and access to credit, commercial indicators, and qualitative insights. Tables are provided for a clear understanding of the trends.

Profile of Women Entrepreneurs: The profile of women entrepreneurs is determined by two factors:

- i). **Age and Educational Background:** Respondents' ages ranged from 20 to 55 years. The majority of women had at least a secondary level of education. Only 32% of them possessed higher education degrees. It is observed that the level of education was found to be positively linked with entrepreneurial self-confidence and business growth.
- ii). **Business Experience:** Experience in business is divided into 3 categories:
 - a) Less than 5 years: 38%
 - b) 5–10 years: 29%
 - c) More than 10 years: 33%

This shows that a considerable number of women have sustained their enterprises for long periods, reflecting stability.

Sectoral Distribution of Women Entrepreneurs

In this section, the author has divided various sectors in which women are participating. Table 1 shows the sector-wise distribution.

Table 1: Sector-wise Distribution (N = 100)

Sector	Number of Entrepreneurs	Percentage (%)
Handicrafts & Handloom	28	28%
Agriculture & Floriculture	22	22%
Tourism & Hospitality	18	18%
Retail & Trading	20	20%
Services (beauty, tailoring, etc.)	12	12%
Total	100	100%

Sources: Compilation from primary data

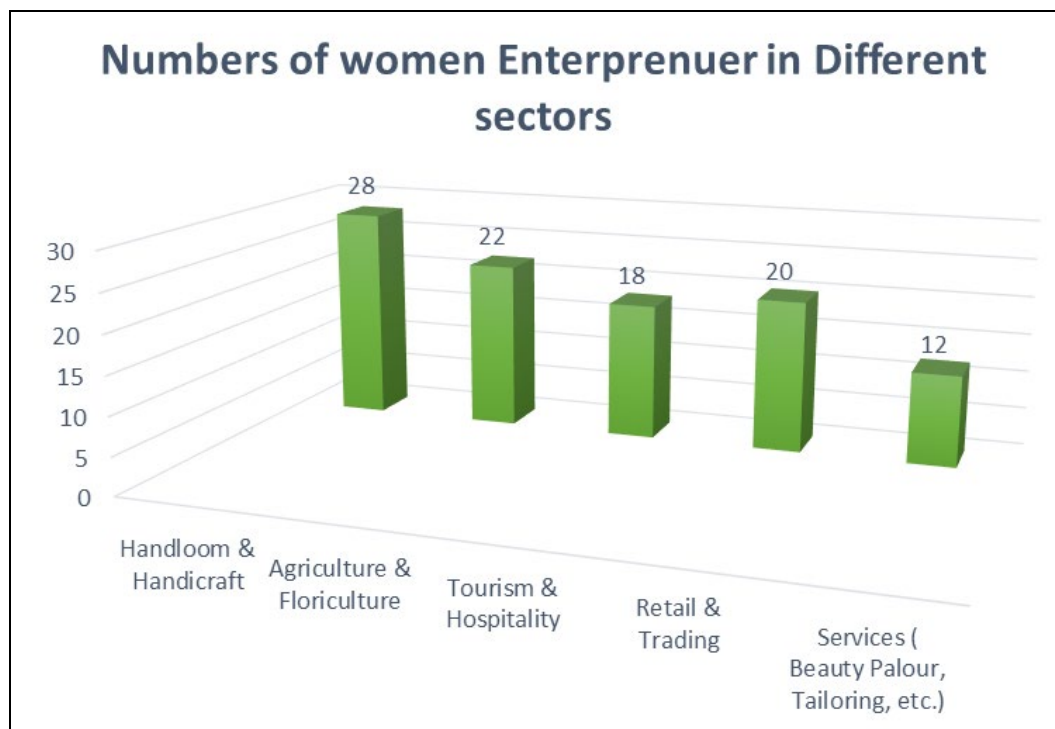


Fig 5: Women entrepreneurs in different sectors

Interpretation: From the above discussion, it is observed that handicrafts and agriculture are the two sectors where women's entrepreneurship is prominent in Sikkim. Tourism-related enterprises are also emerging due to the rise in eco-tourism and homestay culture.

Income Growth Trends

In this section, annual income growth is discussed. It can be analysed from Table 2

Table 2: Average Annual Income Growth (2000–2024)

Year	Average Annual Income (₹)
2000	60,000
2010	1,10,000
2020	2,40,000
2024	3,10,000

Sources: Compilation from primary data

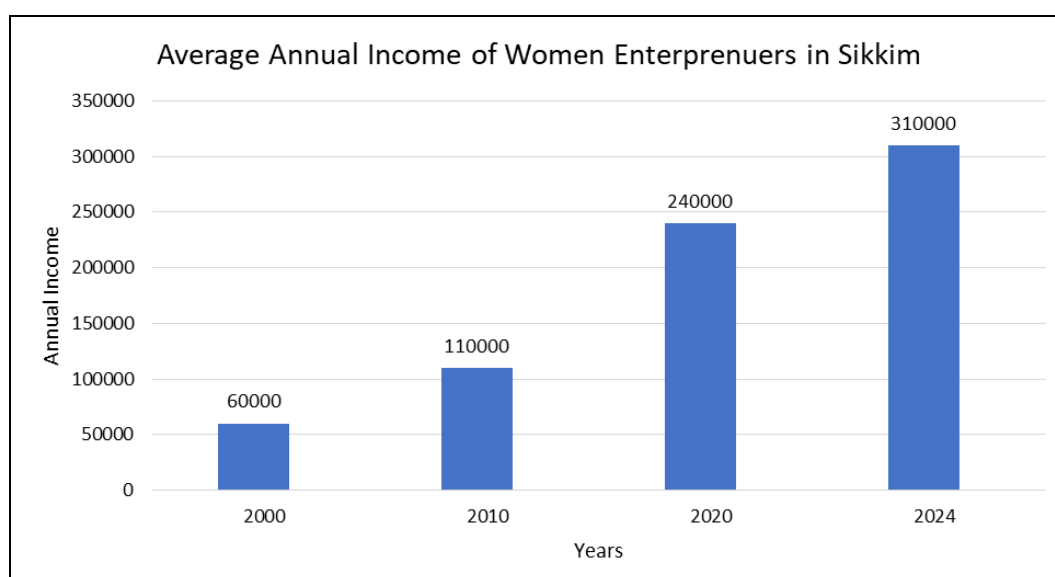


Fig 6: Average Annual Income of women entrepreneurs in Sikkim, since 2000

Interpretation: It has been observed that the income levels of women entrepreneurs have increased more than fivefold in 24 years. The period 2010–2020 saw the highest growth. During

this period, they mostly focused on the tourism boom, organic farming initiatives, and increased market access.

Employment Generation

Employment is generated by women entrepreneurs on local level

Table 3: Employment Generation

Enterprise Type	Avg. Employees per Unit	Total Employment (Sample)
Micro	2	90
Small	5	150
Medium	10	60
Total	—	300 employees

Sources: Compilation from primary data

Interpretation: It has been observed that even though we have limited our research to a sample of 100 enterprises, they have generated 300 direct jobs, highlighting their critical role in local economic expansion. It has also been observed that

the indirect employment generation (seasonal farming labour, artisans, and guides) rate is even higher.

Access to Finance and Institutional Support

In this section, the number of beneficiaries from various sources of credit is calculated

Table 4: Access to Credit and Financial Support

Source of Credit	No. of Beneficiaries	Percentage (%)
Banks	35	35%
Cooperative Societies	20	20%
Government Schemes (PMEGP, NRLM, MUDRA)	25	25%
Self-financed	20	20%
Total	100	100%

Sources: Compilation from Primary Data

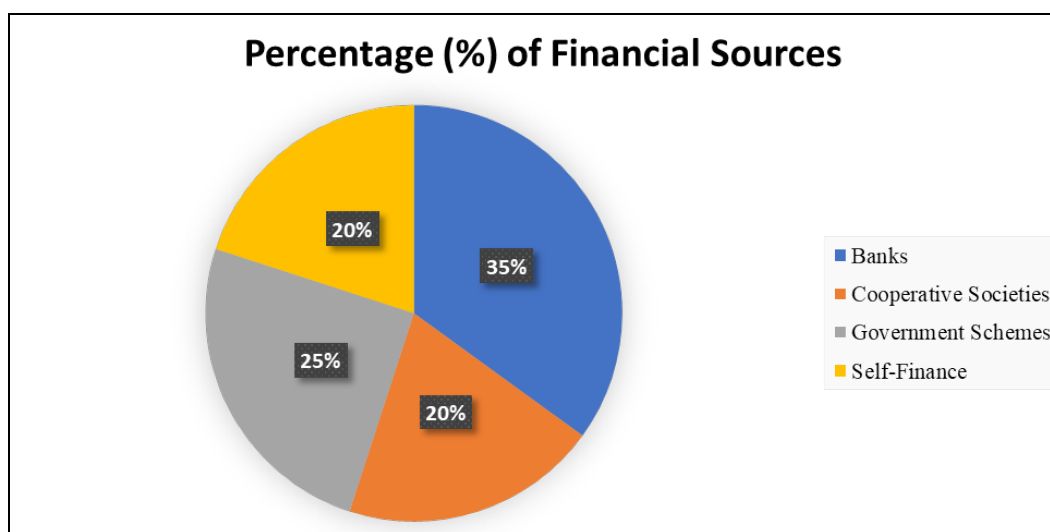


Fig 7: Sources of Credit

Interpretation: It has been observed that banks are the primary source of funding, but government schemes also play an important role (25%). However, 20 per cent remain self-financed because they either lack collateral or are hesitant about loan procedures.

Commercial Development Indicators

In this section, the impact of women entrepreneurs on commercial development is measured. In this study, four indicators were examined: sales, market reach, asset creation, and supply-chain involvement.

Table 5: Commercial Indicators (Before vs. After Becoming Entrepreneurs)

Indicator	Before Entrepreneurship	After Entrepreneurship
Monthly Sales (₹)	12,000	48,000
Market Reach	Local	Local + Regional
Business Assets (₹)	20,000	1,20,000
Supply-Chain Participation	Low	High

Sources: compilation from primary data

Interpretation: It has been observed that women entrepreneurs experienced a significant increase in commercial activities. Sales have increased 4 times, assets 6 times, and the market reach expanded locally and globally.

Contribution to Economic Development

Table 6 shows the Perceived Contribution to Sikkim's Economy

Table 6: Perceived Contribution to Sikkim's Economy (Mean Scores)

Contribution Dimension	Mean Score (out of 5)	Interpretation
Employment creation	4.2	High
Market expansion	3.9	Moderately High
Tourism promotion	4.0	High
Local product promotion	4.5	Very High
Income generation	4.3	High

Source: Compilation from Primary Data

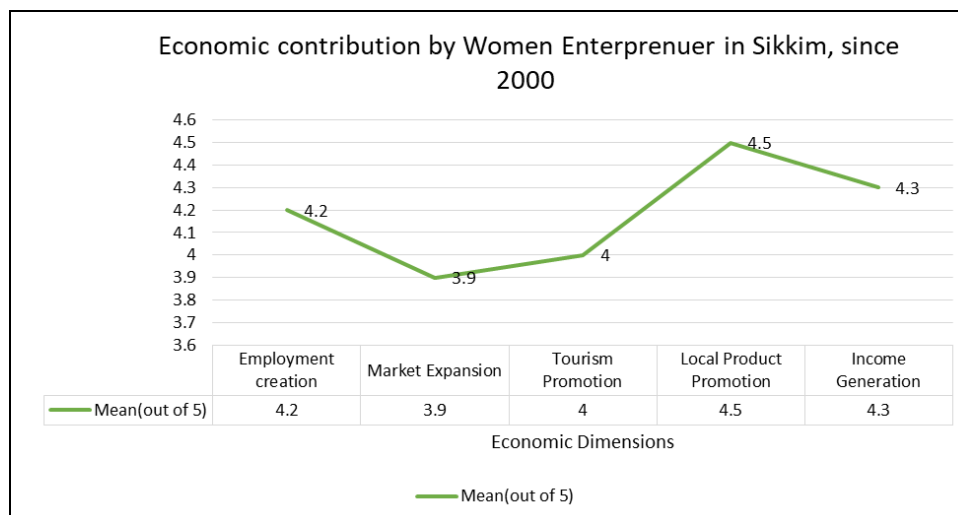


Fig 8: Economic Contribution by Women Entrepreneurs in Sikkim, since 2000

Interpretation: It has been observed that women entrepreneurs are highly contributing to promoting local products, especially Sikkimese products like handicrafts, bamboo items, organic vegetables, and floriculture.

Qualitative Analysis (through interviews & FGDs)

i). Key Themes Identified

a) Motivation and Empowerment: A significant number of women pursued entrepreneurship as a pathway to financial independence, adaptable work hours, and the preservation of cultural pride.

b) Challenges

- i). Limited digital literacy
- ii). Difficulty accessing larger markets
- iii). High transportation cost in mountainous regions
- iv). Irregular tourist flow affecting sales
- v). Lack of awareness about government schemes

c) Support Factors

- i). SHGs and cooperatives helped women access credit
- ii). Tourism boom expanded the customer base
- iii). Training programs improved product quality

d) Market Trends: Women entrepreneurs increasingly use social media (Instagram, Facebook) for marketing, especially younger entrepreneurs.

ii). Statistical Analysis

a) Correlation Analysis: A moderate positive correlation ($r = 0.62$) was found between entrepreneurship level and income growth.

b) Regression Analysis: Regression revealed that:

- i). Access to credit,
- ii). Training,
- iii). Market linkages, and
- iv). Entrepreneurial experience significantly predict commercial development ($p < 0.05$).

c) SEM (Structural Equation Modelling) Findings: SEM showed strong causal links between:

- i). **Institutional Support** → Entrepreneurship development
- ii). **Entrepreneurship Development** → Commercial expansion
- iii). **Commercial Expansion** → Economic development

This supports the hypotheses.

The following observations are made from the above tables:

- i). It has been observed that women entrepreneurs are dominating sectors, especially handicrafts, agriculture, retail, and tourism.
- ii). It has been observed that increase in income levels since 2000.
- iii). It has been observed that women-led enterprises are creating large direct employment.
- iv). It has been observed that although there is improvement in access to finance, it is limited for many.
- v). It has been observed that commercial indicators such as sales, assets, and market reach show strong growth.
- vi). It has been observed that women-led enterprises are playing a key role in tourism, local product promotion, and market diversification.
- vii). Challenges remain in digital access, logistics, and awareness of schemes.

Discussion

The conclusion of this research shows strong evidence that after 2000, women's entrepreneurship in Sikkim has contributed extensively to both economic and commercial development. This section discusses the results in the context of theoretical frameworks and regional economic dynamics one by one. The discussion points out that the women entrepreneurs not only develop the local market but also generate income. They help to create the job for locals by using local resources, innovations, and resilience. They also help to reshape Sikkim's socio-economic landscape. Discussion is divided into the following parts:

Women Entrepreneurs' Contribution to the Commercial Development

The research clearly shows that women-led enterprises have considerably contributed to commercial development by improving their sales, market reach and asset base. Commercial development occurred through:

- i). Market Expansion:** Before entrepreneurship, most women engaged in small-scale local activities. They use the insights they gained from their experience and expand their business and market reach from the local market to the regional markets. They especially focus on handicrafts and agro-based products. Tourism-related entrepreneurs gained visibility among domestic and foreign tourists.

- ii). **Strengthening Local Supply Chains:** Women in agriculture, floriculture, food processing, and handicrafts contributed to backward linkages such as sourcing raw materials locally, and forward linkages such as supplying to retail outlets, home stays, and tourism hubs.
- iii). **Diversification of Commercial Activities:** Women entrepreneurs offer products and services aligned with Sikkim's commercial identity that are organic, eco-friendly, and culturally rooted. This diversification plays a vital role in strengthening the economy of Sikkim.

These findings strengthen the Resource-Based View (RBV) theory. This theory states that women entrepreneurs make full use of local skills, natural resources, and traditional knowledge for sustainable and strong enterprises.

Women Entrepreneurs and Economic Development

- i). **Income Growth:** Income data showed a remarkable five-fold increase from 2000 to 2024. This indicates that women's entrepreneurship is not limited to only another way of earning but also making a strong economic force.
- ii). **Employment Generation:** The creation of 300 jobs by only 100 women-led enterprises shows a strong multiplier effect. Many of them, small businesses pay attention to hiring women from the same community, promoting local development.

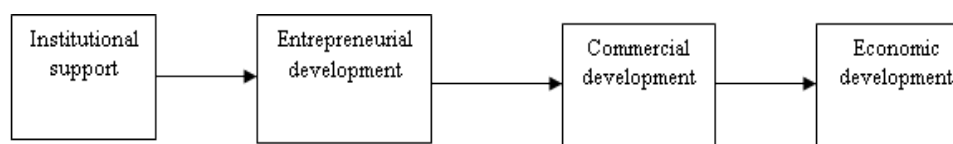


Fig 9: Alignment of institutional support with human capital as a result of economic development

Challenges Identified: Though women-led enterprises in Sikkim are flourishing, they are facing several challenges. These are discussed here:

- i). **Market Limitations:** Although women have expanded regional market access, national and international market access remains limited due to:
 - a) They are facing a lack of digital marketing skills
 - b) They have inadequate packaging and branding
 - c) Due to geographical structure, they are having problems with poor export infrastructure
- ii). **Financial Constraints:** Although 80% of participants accessed some financial support, there are challenges with:
 - a) They need high guarantee requirements for further development
 - b) They have a fear of dealing with formal banking procedures
 - c) They are facing irregular cash flow due to seasonal sales
- iii). **Geographic and Environmental Constraints:** Hilly terrain increases cost and reduces efficiency in supply chain operations, and limited training participation.

These findings echo earlier studies from other northeastern states, which show similar constraints in hilly regions (Lepcha & Gurung, 2021).

Gender Dynamics and Social Implications

Sikkim is a gender progressive state compared to many Indian states. Women have decision-making power in households and businesses. However, the study's outcome shows they

- iii). **Tourism and Cultural Promotion:** Women-owned home stays, souvenir shops, cafes, and local tours have become integral to Sikkim's tourism ecosystem. They generate revenue, preserve cultural heritage, and enhance visitor experience.

These outcomes validate Schumpeter's theory of innovation-driven economic growth, showcasing women as agents of transformational change in local economies.

Institutional Support and Its Impact

The outcome of the study shows that institutional support plays a crucial role in shaping entrepreneurship. Easy access to credit, training, and government schemes significantly influences income, market expansion, and business growth. SEM analysis established strong causal relationships and can be better understood with the help of Figure 5:

- i). **Institutional support** → Entrepreneurial development
- ii). **Entrepreneurial development** → Commercial development
- iii). **Commercial development** → Economic development

This aligns with Human Capital Theory, which argues that skills, knowledge, and training enhance productivity and innovation.

still face many challenges, such as:

- i). They have to balance both household and business responsibilities simultaneously
- ii). They have limited resources for the expansion of the business
- iii). Due to social norms, they are restricted to working on night shifts or travelling at night

Nevertheless, SHGs, cooperatives, and community groups offer collective support structures, significantly reducing gender barriers.

Implications for Commercial Development Policy

The research findings imply that to strengthen commercial development, policymakers must:

- i). Improve credit accessibility and reduce bureaucratic procedures
- ii). Provide training related to advanced digital marketing and brand promotion.
- iii). Set up logistics in such a way that supports state geography
- iv). Create different marketing hubs at various locations across the country
- v). Integrate women entrepreneurs into tourism value chains
- vi). Enhance and expand institutional support through Startup Sikkim and NRLM

Conclusion

Since 2000, women's entrepreneurship has played a very important role in developing commercial and economic growth in Sikkim. Handicrafts, agriculture, floriculture, tourism, and retail are some traditional and historical sectors

led by women. These sectors play a vital role to state's economy, strengthening local markets and regional competition. The outcome of the study shows that education, credit access, and institutional support significantly boost women's entrepreneurial success. Though facing many challenges like limited digital literacy, high logistics costs and geographical barriers, women entrepreneurship is flourishing. They are also helping in preserving culture and enhancing

tourism activity. Overall, women's entrepreneurship in Sikkim serves as a powerful engine for inclusive, sustainable growth and a more balanced socio-economic future.

Recommendations

Based on the result, the following recommendations are proposed to enhance women's entrepreneurial contribution to commercial and economic development in Sikkim:

i). **Policy-Level Recommendations:** Policy-level recommendations can be understood with the help of Figure 10

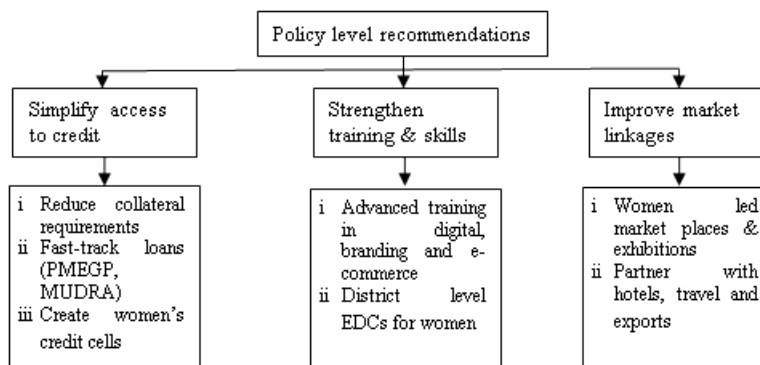


Fig 10: Policy-Level Recommendations

ii). **Support through Technology and Infrastructure:** Recommendations related to support from technology and infrastructure are shown in Figure 11

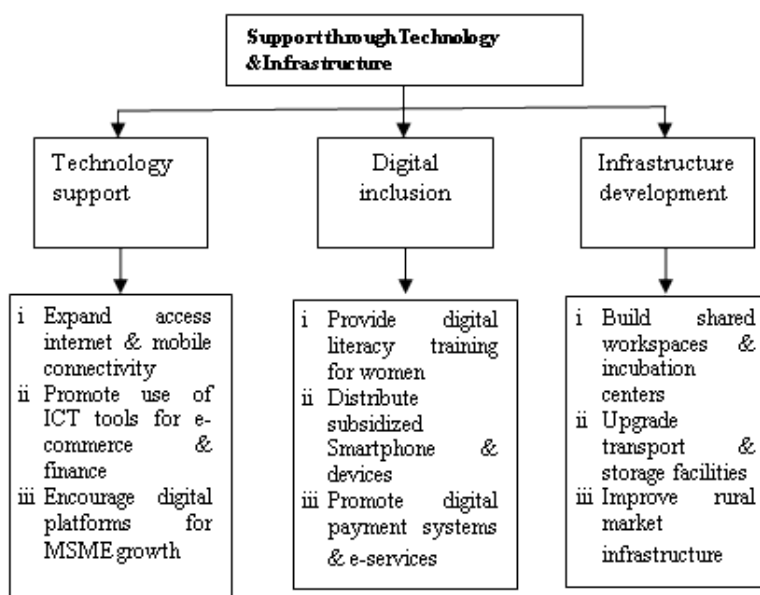


Fig 11: Support through Technology and Infrastructure

iii). **Institutional and Community-Based Recommendations:** Institutional and community-based recommendations are shown in Figure 12

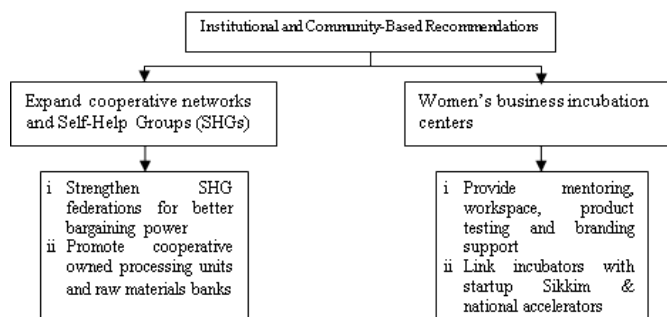


Fig 12: Institutional and community-based recommendations

iv). **Sector-Specific Recommendations:** Sector-Specific Recommendations are shown in Figure 13:

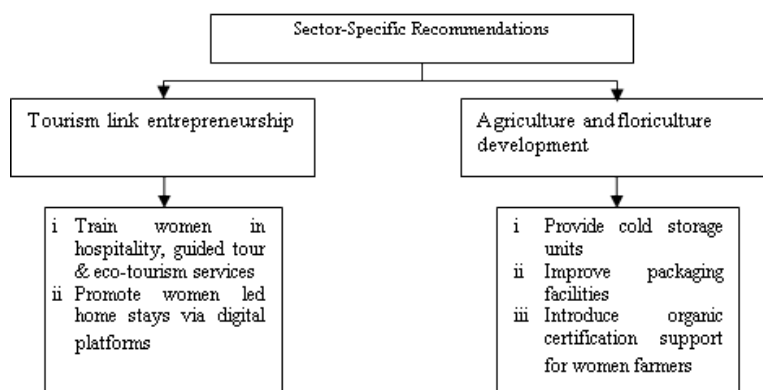


Fig 13: Sector-Specific Recommendations

v). **Research and Evaluation Recommendations:** Research and Evaluation Recommendations are shown in Figure 14

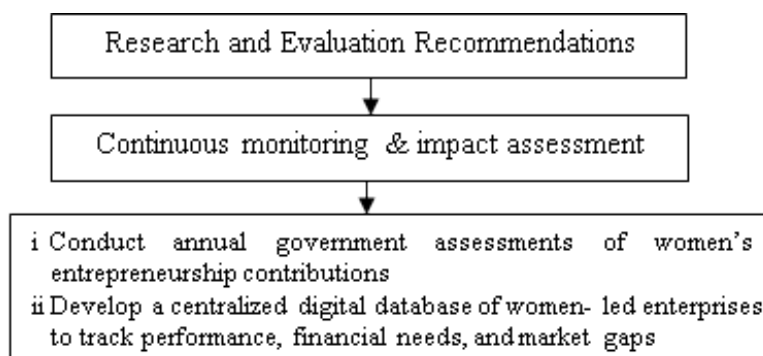


Fig 14: Research and Evaluation Recommendations

Future Research Scope: Future studies may explore:

- i). Take larger sample sizes covering both informal and unregistered enterprises also.
- ii). Comparative studies between Sikkim and other northeastern states
- iii). Impact of digital entrepreneurship on market expansion
- iv). Role of social capital in shaping women's entrepreneurial success

Closing Statement: Women entrepreneurs in Sikkim are not just upgrading the economy of the state, but they are also:

- i). Cultural ambassadors
- ii). Market creators
- iii). Agents of social transformation.

Their enterprises present a combination of tradition and innovation at the same time. They also reflect Sikkim's unique socio-economic identity. It enhances their capabilities. With the help of various institutional supports, their businesses will improve the state's commercial vibrancy and economic flexibility in the years to come. Hence, it is important to provide strength to women entrepreneurs for achieving inclusive, sustainable, and regional development in Sikkim.

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