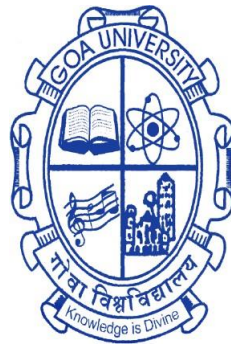


“Entrepreneurs’ Quality of Life in the Tourism Sector: An Empirical Study”

A Thesis submitted in partial fulfillment for the Degree of
DOCTOR OF PHILOSOPHY

In the Goa Business School
Goa University



By

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December 2022

DECLARATION

I, Zamils Elisia Pacheco hereby declare that this thesis represents work which has been carried out by me and that it has not been submitted, either in part or full, to any other University or Institution for the award of any research degree.

Place: Taleigao Plateau.

Date:

Zamila Elisia Pacheco

CERTIFICATE

I hereby certify that the work was carried out under my supervision and may be placed for evaluation.

Subhash K.B

Professor

Goa Business School, Goa University

Acknowledgment

“Gratitude is the single most important ingredient to living a successful and fulfilled life”

~ Jack Canfield

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LIST OF ABBREVIATIONS

ANOVA - Analysis of Variance

AVE-Average Variance Extracted

BL-Backward Linkages

CAGR - Compound Annual Growth Rate

CFA - Confirmatory Factor Analysis

CFI - Comparative Fit Index

CIBA- Centre for Incubation and Business Acceleration

CV-Convergent Validity

DMO- Destination Management Organisation

DNA - Development & Activity

DV-Discriminant Validity

EWB - Emotional Well-being

FDA- Food & Drugs administration

FL- Forward Linkages

GDP- Gross Domestic Product

GEL- Goa Electronics Limited

GFI - Goodness of Fit Index

GITIC- Goa IT Innovation Centre

GTDC - Goa Tourism Development Corporation

IPA - Importance-Performance Analysis

ISQOL- International Society of quality of life studies

LV - Latent Variable

MV - Measured Variable

MWB - Material Well-being

NGO - Non-Governmental Organisation

OECD- Organisation for Economic Co-operation and Development

OH - Overall health

PC - Personal Characteristics

PWB - Physical Well-being

QOL - Quality of life

RMR - Root Mean Square Residual

RMSEA - Root Mean Square Error of Approximation

RO - Role Overload

SEM - Structural Equation Modeling

SRMR - Standardized Root Mean Square Residual

SS - Support system

STP - Support for Tourism Planning

SWB - Social Well-being

TM - Time Management

UNSTAT- United Nations Statistics Division

UNWTO - United Nations World Tourism Organization

VEE-Variance Extracted Estimate

WHO-World Health Organisation

WTO - World Tourism Organization

CHAPTER 1

INTRODUCTION

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1.1 A Historical Perspective of Tourism in Goa

Goa, a former Portuguese enclave on Indian soil, also known as ‘Pearl of the Orient’ (Sankaranarayanan, 2017) is situated on the west coast of the Indian peninsula. Being the smallest state in India with an area of 3702 kilometers, the state has a coastline of 105 kilometers, out of which 65 kilometers are sandy beaches, thus making it an ideal holiday destination to be enjoyed as a place of leisure. In the pre-liberation years, there was no tourism to speak of, in Goa. Under the oppression of the Portuguese regime, Goa was not a place where outsiders cared to visit. All those who visited the state were not tourists but the locals themselves hence, the main visitors were those who had migrated out of Goa in search of a better life (Alvares & Gadgil, 2002).

In the late 50s, the only large industry in the state was the mining industry with the export of its rich ores of manganese and iron (Sawker et al., 1998). Although mining formed the foundation of Goan economy, the turning point came in the late 60s post liberation when Goa was first discovered by the hippies which shed light on the potential of the state, creating awareness of it being a tourist destination not only in India but also abroad. (Trichur, 2013). Dauntless souls began to discover Goa to cope with the meager facilities offered by a few small hotels and guest houses, which were usually run by locals. The hippies continued coming in, in large numbers while simultaneously the state witnessed an increasing number of middle-class and upper-class tourists, both domestic and foreign. They were the pioneers of the tourism sector.

Gradually, the Goa government turned towards the tourism industry as an alternative to boost the Goan economy. Tourism development became the utmost important activity resulting in many small to big tourism service providers commencing their businesses. While a number of hotels in the state increased rapidly, small and medium entrepreneurs

grew in number followed by a few luxury hotels. As the tourism sector witnessed growth, the Government of Goa ensured that the industry was the engine to economic development right from the 1960s till date (Trichur, 2013).

The potential of this growing sector was recognized by the state government in the mid 70s and with the help of the Central Government, the charms of Goa as a tourist destination began to be vigorously pushed. In the 1980s, the tourism sector started getting out of hand. Agitated Goans began protesting against tourism for issues like pollution, social and cultural exploitation and much more. This led to hippies being replaced by backpackers (Alvares & Gadgil, 2002). Even after that, the government did not pay much heed to the situation and acted with half-hearted regulations and policies. There was a greed which surrounded the industry and tourism was still promoted. The middle-class and upper-class tourists increased in number, not forgetting the richer tourists putting more strain on the resources with the demand for golf courses and casinos. Tourism industry had grown widely by the 1990s (Alvares & Gadgil, 2002). The pressure it put on the resources led to destruction of the natural environment by creating more sewage and garbage, social degradation and more. This also led to a loss of traditional occupations of fishermen and toddy tappers, giving rise to wage labour offered by hotels and resorts (Trichur, 2013).

In the 21st century, tourism experienced a hike ever since Goa handled 2.29 per cent of all foreign tourist arrivals in the country in 2011 (Wikipedia, 2020) while as of 2013, Goa was the destination of choice for most domestic and foreign travellers. As on 2019, Goa ranked 10th among other Indian states in terms of foreign tourist arrival statistics (Ministry of Tourism, 2020).

1.2 An Overview of Entrepreneurship in the Tourism Sector in Goa

The success of any destination country is highly dependent on the development of its industries. One such industry is the Tourism industry encompassing a major stake in the state of Goa.

According to Leiper (1979), The origin of the word ‘**Tourism**’ was in England where male British soldiers were sent out on a customary three-year educational tour of the European continent in order to study the culture background (Theobald, 1994). In the words of a tourism researcher William F. Theobald, "Etymologically, the word ‘tour’ is derived from the Latin words ‘tornare or tornus’ and the Greek word ‘tornos’, meaning, in modern English to represent one's turn”. Its more of a circular activity where it starts at a certain point and then returns back to the same (Theobald, 1994; Korstanje, 2007).

According to Gilbert (1990), “Tourism is the total sum of operators, mainly of an economic nature, which directly relates to the entry, stay and movement of foreigners inside and outside a certain country, city or a region.” UNWTO & UNSTAT, (1994) also defines tourism as “activities of persons travelling to and staying in places outside their usual environment for less than a year, for any main purposes like leisure, business or other personal purpose, other than to be employed by a resident entity in the country”. The tourism sector takes credit and is responsible for providing many business opportunities to several locals. Entrepreneurs are very important stakeholders in the tourism industry, comprising various stakeholders which often possess interests or goals which could be similar in nature as well as conflicting at the same time (Cooper & Schindler, 2011). Verheul et al. (2006) elaborated on the complication of defining an entrepreneur. They said that an entrepreneur can also be termed as self-employed or a business owner.

The complexity of various businesses that define this industry is divided into individual, small and medium and large businesses that form the whole industry comprising of places where the tourists can stay (hotels, lodging etc.), the food they can eat (food places like the restaurants etc.), their conveyance (airlines, transport facilities etc.) and the entertainment during their stay. Tourist’s avail of entertainment services such as night clubs, flea markets, water sports, rock climbing, go-karting, etc. Goa has a lot to offer as it also promotes its archaeological attractions and heritage spots such as churches, temples, forts and so on. The state witnesses two types of tourists, both domestic and international. Domestic tourists come to experience a different culture than their own and hail from other states of the country whereas the international tourists visit to experience the serene beauty of the beaches in Goa (FOSAM & CERT, 2008). The following bar chart (*figure 1.1*) shows the tourist arrivals that the state has been witnessing over the years.

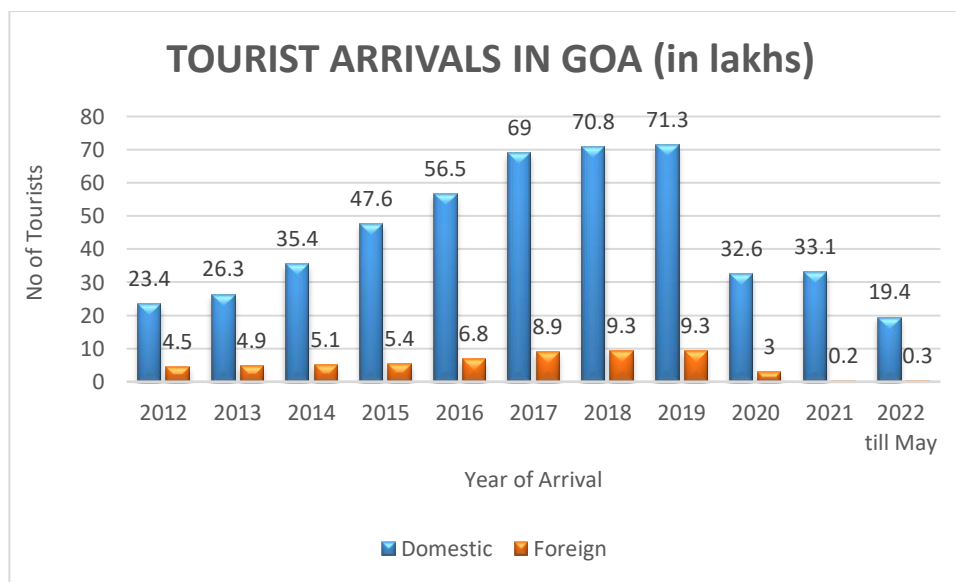


Figure 1.1: Statistics of Tourist arrivals

Source: Department of Tourism, Government of Goa till 2020 and Statista for 2021 & 2022

The above chart displays an increasing trend in terms of the number of domestic tourist arrivals in the state, that is, the percentage increase in the arrival of domestic tourists is

much more than the foreign tourists. The numerous reasons why people travel include leisure, professional trips which may be attending a conference or meeting, personal reasons such as health care, pilgrimages, shopping, training and education etc. and when they do, they need several services in order to make their stay a memorable one. When the state witnesses a large number of tourists, it requires the services of the supporting entrepreneurs to meet the basic needs of the tourists during their stay in order to give them a pleasant and unforgettable experience. This is termed as *tourism output*, which refers to the concept of (only) a service, an intangible service which the tourist enjoys while on holidays, supplied by a system of enterprises and identified as a tourism product (Wahab, 1975), while others perceive tourism output as a complex mixture of goods and services (Gilbert, 1990).

According to the Department of Tourism (Goa Tourism Policy, 2020), the industry is considered as the ‘backbone of the Goan economy’ with more than 40 per cent of the population getting their livelihood from its activities. There are various operators supplying both product and services to the tourists visiting a destination. These operators serve the high influx of tourists through the main **Four A’s** of tourism, namely, **Accessibility, Accommodation, Amenities** and **Attractions** with the **fifth** component being **Activities** to support their travel and stay. These five components are essential for the smooth operation of the industry. Operators such as accommodation for visitors, food and beverage serving activities, passenger transportation, travel agencies and other recreation activities, cultural activities, sports and recreation activities are very essential to give the visitors a rich experience (White, 2010).

The first A is *Accessibility* which means that a destination is not enough, if not accessible. There should be enough transportation for tourists to commute to the desired attractions.

Second is *Accommodation* which refers to the place of rest or stay for the tourists. They require a place to live comfortably as it is very important for the overall experience. *Amenities* are those that are very basic in terms of medical aid, safety, and communication facilities and *Attraction* which refers to all the important destinations to which the tourists are attracted. The fifth A, *Activities* comprise of leisure and recreation for which tourists visit a destination, for instance water sports, snow parks, go-karting and so on. The tourists experience comes from all these A's of tourism which every destination needs to pay keen attention to (Burns, 1999; Roday et al., 2009).

1.3 Tourism Entrepreneurs in Goa

Entrepreneurship in tourism has flourished not only among locals but also outsiders who set up their business in the touristic areas. It is seen that this growth and development resulting from tourism motivates more entrepreneurial activities in the said community. Entrepreneurship in tourism is usually in the form of hospitality and leisure (Neal et al., 2007). Hospitality comprising of restaurants, accommodation while leisure is more with the entertainment aspect of tourism (Peters & Schukert, 2014). In addition, the industry comprises of tour operators, rental vehicle services, transportation, hotel chains, food outlets etc (S raphin et al., 2013). Overall, there are entrepreneurs in tourism who are interested in growth while there are others who are satisfied with just a good relaxed lifestyle. Tourism and Hospitality industry is dominated with small and medium entrepreneurs serving the tourists visiting a destination. It has been noted that tourism attracts more lifestyle-oriented entrepreneurs.

Lifestyle entrepreneurs are those who consider self-employment as a way of life and whose main aim is improving Quality of Life (QOL). They focus on being flexible in decision

making, independent and satisfied, giving QOL the topmost priority. They are people who either create business out of their hobby or depend on customer reviews. These types of entrepreneurs are present in the Tourism industry being more dominant among other small or micro businesses (Peters & Schuckert, 2014). According to Bielza-Valdez, E. (2009), tourism activities in a community are said to contribute prominently towards improving the QOL of the community contributing to one of the key social impacts of tourism, hence the need of this study. Therefore, the five categories of entrepreneurs selected for the study are:

- a) Event Organisers
- b) Restaurant Owners
- c) Guest House Owners
- d) Travel Agents
- e) Indirect Service Providers (Bakery, Catering service, Beauty Parlours, General stores)

1.4 Quality of Life

Quality of life (QOL) is a very commonly used term generally in everyone's life. Everyone speaks about their QOL at some point. It is basically termed as a person's attitude towards life. This concept is interpreted as a multidimensional construct consisting of dimensions/factors/well-beings which are subjectively perceived and evaluated by individuals. The current study focused on understanding the same QOL of tourism entrepreneurs in the state of Goa. The dimensions commonly considered are Physical Well-being (PWB), Material Well-being (MWB), Social Well-being (SWB), Development and Activity (DNA), Emotional Well-being (EWB) (Felce & Perry, 1995; Peters & Kallmuenzer, 2015). *Physical Well-being* is concerned with physical wellness of an

individual, thus includes physical fitness, health, rest hours etc. *Material Well-being* includes the economic factors and material possessions such as income, assets and luxury. *Social Well-being* involves participation in social activities and interrelationships, for example, social involvement, leisure time with family, teamwork, community support and self-time. *Development & Activity* consists of being skilled at work, leisure activities, market knowledge, and work-related enjoyment etc. Finally, *Emotional Well-being* comprises feelings of empathy, motivation, optimism and appreciation. Individuals associate their life quality with all the above components of life as chosen in this study. These experiences are compared against the expectations or personal needs which the individuals evaluate either positively or negatively (Peters & Kallmuenzer, 2015). This creates a continuous interest and need to understand the experience of QOL among the tourism entrepreneurs in Goa.

1.5 Significance of the Research

'Money can't buy happiness'; the proverb says it all. This itself elucidates how important an individual's life is in terms of his/her family, social life, health aspects, work development and emotions. This draws specific attention to the most important areas of life and proves that money is not everything and it cannot buy lasting and permanent joys of life. Therefore, the researchers' interest in the present study is not just to focus on the economic well-being of entrepreneurs derived from the tourism industry but also their non-economic well-being, for life is made up of the totality of both economic and non-economic factors and the overall satisfaction of individuals is the result of striking a good balance between all of these aspects. The current study focused on the QOL of entrepreneurs which symbolizes the experience of life measured in terms of several dimensions mentioned above. The entrepreneurs when judging their life keep in mind the

overall experience with life rather than their current affective state of mind. This also helps them self-evaluate and understand areas of concern. The researcher benefitted with the opportunity of meeting and interacting with entrepreneurs involved in organising events, booking travel requirements, providing food and beverages, accommodation as well as a few indirect services, namely, caterers, retailers, personal care etc. Understanding the life experience of every entrepreneur was challenging yet interesting. Their life schedules differed in many ways based on the expectations of their business and the requirements of the industry, especially during the peak season. Likewise, QOL meant differently to different people. It was specifically what one valued the most in life and the expectations which were attached to it. For some of them, it indicated earning well, that is, monetary benefits, for some, it was quality time with family and time for social activities while most workaholics felt that being engrossed in work and getting the best through it was the most important in evaluating life. This showed that every entrepreneur weighed different dimensions differently and accordingly evaluated their respective experience. Through this study, the researcher could understand the intricacies of an entrepreneur's life in a better way. The study also revealed the reality of how some of them managed their workloads while how some experienced excessive stress due to conflicting roles. This study would reveal which entrepreneurs enjoyed their life more, faced more challenges and had difficulty maintaining their personal and professional lives and more.

1.5.1 To the Government

The local authorities such as the Tourism department, Goa Tourism Development Corporation (GTDC), benefit through such studies as they get a clear picture of the life of local entrepreneurs within the tourism sector in the state. They would be able to understand which areas the entrepreneurs generally struggle with and where they need to be given

assistance so as to improve their condition, especially in terms of their personal development and procedures to attain the required permissions. Government departments will realize how essential it is to support small and medium entrepreneurs since they play a very important role in shaping their business and also provide them with the necessary liberty to work enthusiastically, thus motivating more youngsters to join entrepreneurship. This will enable them to start their own businesses in tourism related areas. Such a study will help concentrate on aspects of life which need improvement and work for the benefit of existing entrepreneurs.

For instance, if in case the entrepreneurs are not satisfied with their Material Well-being, this would raise concern and awareness to the government bodies for curbing permissions granted to new establishments. This would also encourage opportunities in other forms of tourism such as rural tourism.

1.5.2 To the Entrepreneurs

'Quality of life is the perception of the beholder'. The beholder in this case is the entrepreneur. It is how they perceive their life. A study like this assists the entrepreneur to introspect and go deep within themselves to evaluate life in terms of their physical well-being, material possessions, social and family life, work related development and overall emotional well-being. It helps them realize their expectations from life and what their actual experience looks like. This guides them in understanding themselves by knowing which are their most important aspects and accordingly alter areas of life that need thorough attention. Most of the time it has been observed that individuals neglect the most important aspects while concentrating on the least important ones. This would also help them understand the areas of life they are doing well in order to keep improving. Likewise, certain factors which positively or negatively influence their experience could be found

such as the roles performed by them leading to role conflict, time management skills, support from family, employees, friends, government etc., good/bad health status, and most importantly their personal characteristics which is a result of their personality. The study would reveal the lives of five different categories of entrepreneurs, thus the proverb '*grass is always greener on the other side*', may prove wrong in this case as the entrepreneurs will get a brief idea of the status of QOL of various categories of entrepreneurs in the North and South of Goa and thus, the tourism industry as a whole. They would begin to value the non-economic aspects of life such as quality time with loved ones, leisure activities, self-development exercises and others, and also align their lives more systematically to their purpose leading to an overall satisfied experience.

1.5.3 To Academic and Research Institutions

The study will benefit teachers, students, academicians and the research community as it will enable them to understand thoroughly the concept of QOL, delve more into similar research areas, recognize the importance of factors in life that lead to a good well-being and also investigate about the probable ways on how individuals manage their life along with understanding areas in which they fail to do so. Students being potential entrepreneurs, will pursue it in the right direction considering holistic growth.

1.5.4 To the business partners/suppliers

This study will serve as an example for their lives in terms of experience of QOL dimensions. They would also understand what really matters to keep one's life more satisfied and organize themselves accordingly based on factors influencing the experience. Suppliers and business partners could better understand and differentiate between the lives of emerging as well as experienced entrepreneurs who are not doing so well and use this information for self-improvement in case of any existing gaps.

1.5.5 To the residents/community

The residents/community will get acquainted with whether entrepreneurs are really satisfied with their lives or not, which may further motivate others too to commence their own business in future. If they are not, they would take the best of this data to select other alternative business ideas and exploit its best potential. Secondly, it will allow community to apply the results to their own lives and understand the do's and don't's of achieving a good QOL. It will also give valuable suggestions for introducing innovative support businesses to the existing entrepreneurs. The community will also encourage and support the younger and local entrepreneurs in their business venture especially by understanding the role of support system in maintaining healthy relationships and proving to be one of the most crucial factors in influencing the QOL experience.

1.6 Research Gap

The review of the most relevant studies has shown that tourism activities and their consequences, one of them being QOL, have not been studied and require attention from researchers (Uysal et al., 2016). As per Frederick, (2016), assessment of the impacts of entrepreneurship on QOL is a completely neglected area. According to Peters et al. (2009), research in an entrepreneur's QOL which pertains to their profession, needs a pursuit. Therefore, studying the well-being of entrepreneurs in the Tourism industry will help to understand whether they are satisfied with their lives or not.

After exploring the literature and conducting content analysis of 193 research work, the study identified a research gap to the researchers' best knowledge that no such study has been conducted with respect to (a) **area** (location of the study-Goa) and (b) **respondents** (tourism entrepreneurs).

The current study will also fill the gap of evaluating the characteristic features of tourism entrepreneurs in Goa, performing IPA and Gap analysis between the expectation and experience of entrepreneurs, identifying factors that influence entrepreneurial experience and also suggest a new QOL model for tourism entrepreneurs which has not been witnessed in any past studies carried out in the state.

After an extensive literature, an attempt was made to develop a new QOL definition which is proposed by adopting a “seven-step” procedure derived from definition theory in logic studies. The result was published in two international journals in two languages. Portuguese version published in Revista Latino-Americana De Tourismologia (UGC CARE list), and English version in International Journal of Safety and Security in Tourism / Hospitality. The reason for publishing in two languages was for getting wider coverage, which may help in allowing the newly developed definition to be used by the scholars in tourism research field and may become an internationally accepted definition in future. The proposed QOL definition is as follows:

“A subjective assessment, conscious judgement, multi-dimensional evaluation of lifestyle of tourism entrepreneurs with a satisfied/dissatisfied experience in various aspects of his/her life. This experience parallels with the well beings, happiness, perception and fulfillment of their way of life.”

(Pacheco, Z. E, Pillai, S. K.B., & Pimentel, T. D., 2021).

1.6.1 Tourism Entrepreneurs Characteristic features and Comparison of QOL experience

There are several stakeholders benefiting from tourism, especially entrepreneurs, but the experience of life is different for each one. Additionally, the characteristic features of

entrepreneurs and the nature of their enterprises also influences these experiences and the need to study the same becomes all the more essential. Past studies have focused mainly on incentives motivating entrepreneurship in Goa (Sharma, 2013); socio-economic variables affecting QOL (Tsou & Liu, 2001); studies on characteristic features of restaurant industry (Chen & Elston, 2013) etc but studies investigating into the personal characteristics and their influence on QOL were not witnessed in Goa. Therefore, studies like these will fill the gap in existing literature by comparing entrepreneurs based on their respective experience of QOL across the five well-beings.

1.6.2 Expectation and Experience of QOL of Tourism Entrepreneurs

Performing Importance-Performance Analysis (IPA) will take into account the expectations of tourism entrepreneurs placed on well-beings of QOL which include PWB, MWB, SWB, DNA, EWB and also the resulting experience with the said dimensions. It will provide insights into understanding the well-being which require extreme focus and intervention to improve upon the QOL. Previous studies witnessed quite a few on IPA and gap analysis conducted on tourists (Beldona & Cobanoglu, 2007; Carneiro & Eusébio, 2015; Castanha, Pillai et al., 2017; D'Mello et al., 2016) but to the best of researchers' knowledge, hardly any studies were witnessed studying IPA and gap analysis of entrepreneurs. Hence, the current study will add more knowledge to the existing literature by identifying new perspectives of QOL by tourism entrepreneurs in terms of the five mentioned well-beings and augmenting personal growth.

1.6.3 Factors influencing QOL Experience

A vast literature is available in terms of an individual factor that impacts the QOL experience (Mathew & Panchanatham, 2011; Peters & Schuckert, 2014; Peters et al., 2018) But to the authors' knowledge, there are hardly any studies studying the most important

factors, namely, Role Overload (RO), Overall Health (OH), Time Management (TM), Support System (SS), and Personal Characteristics (PC) playing an utmost important role and together influencing the experience of QOL. There are none particularly in Goa. Studies have been conducted to the best of researchers' knowledge only in terms of gender, income level, culture, location of business and other specific factors impacting the experience. However, in reality it is not a single factor but many factors together that affects the experience of QOL with either less or a greater impact.

1.6.4 Development Quality of Life model

This study is valuable from the point of view of literature as well as practical applicability. A unique structural equation model has revealed tourism entrepreneurs' life quality in terms of the well-being experiences and factors influencing the same. As yet, no research has been conducted in Goa to identify and study the interrelationship of factors, thus suggesting a model for the same for tourism entrepreneurs. Suggesting and maintaining a good balance in all areas of life, one can consider the most acceptable direction to have a content and a satisfied life. This will empower more entrepreneurs to assume the challenge of entrepreneurship in the tourism sector of the state and thus boost economic development.

1.7 Problem Statement

QOL research is gaining momentum in the extensive Tourism sector in Goa. According to past researchers (Ko & Stewart, 2002; Kim et al., 2013; Woo et al., 2015; D'Mello et al., 2016), the deep-rooted impacts the industry has had on the residents and tourists in the destination community were conducted. It was proved that the recipients did not just perceive the industry positively (Vargas-sa et al., 2010) but also negatively (Kim, 2003;

Jeon et al., 2016) necessitating betterment through government intervention and fair, transparent policies in place, ensuring sustainability of the sector. These negative experiences of the residents as well as tourists drew attention to the entrepreneurs serving them which matters in providing superior quality to the recipients and improving the reputation which has been tarnished over time. The best could be given only when one has it. Addressing this issue will produce practical benefits to Goa and add to the understanding of this universal phenomenon.

The aim of this research revolves around understanding entrepreneurs' experience of QOL in comparison to the peer businesses which are prominent in the sector and also investigate the factors that act as a stimulus to the said experience.

1.8 Research Objectives

This research is primarily conducted to determine the evaluations for life satisfaction or QOL by entrepreneurs in terms of their physical, social, material, work life and emotional well-being. The literature review revealed that such studies with respect to entrepreneurs in the tourism sector have been conducted very rarely with reference to Goa. This, therefore, gave rise to a few worthy questions to be asked with respect to this study area.

RQ1a: Is there an association between the *five categories of entrepreneurs* and their *characteristic features*?

RQ1b: Does *each category of the entrepreneur vary* in terms of their *experiences* of each of the well-beings of QOL?

RQ2: Is it possible to identify *each entrepreneurs' personal expectation and experience (satisfaction)* with respect to *each well-being/dimension of QOL* in Goa?

RQ3: Is it possible to identify the *relationship of factors* with *each dimension of QOL*?

RQ4: Is it possible to develop a model for QOL of tourism entrepreneurs in Goa?

Keeping these relevant research questions in mind, the following were the objectives of the study:

Objective 1: To evaluate the association between:

- a) Categories of entrepreneurs and their characteristic features
- b) Categories of entrepreneurs and their QOL experience

Objective 2: To analyze tourism entrepreneurs' expectation and experience of each dimension of QOL in Goa (PWB, MWB, SWB, DNA and EWB)

Objective 3: To examine the relationship of factors (RO, OH, TM, SS, PC) with each dimension of QOL (PWB, MWB, SWB, DNA and EWB)

Objective 4: To suggest a model of QOL for tourism entrepreneurs in Goa.

1.9 Research Hypothesis

A hypothesis is an assumption outlined by the researcher in terms of the specific area under research. It is either accepted or rejected once the results are arrived at, thus proving the research and validating the results of previous research work. It is a logical aspect on which the entire research work is dependent upon. It needs to be simple enough to prove the research and sophisticated enough to add new knowledge to the existing literature. In this study, the researcher has made use of the alternate hypothesis, also known as relational hypothesis. It indicates that there is a significant difference among the variables in the study.

Keeping in mind all the research questions, the objectives drawn up from them and the hypothesis which are framed for testing are:

The abbreviations used are **PWB**= Physical Well-being, **MWB**= Material Well-being, **SWB**= Social Well-being, **DNA**= Development and Activity, **EWB**= Emotional Well-

being.

RO= Role Overload, **OH**= Overall Health, **TM**= Time Management, **SS**= Support System, and **PC**= Personal Characteristics.

For Objective 1

H_{1a}: There is an association between the five categories of entrepreneurs (Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents and Indirect Service Providers) and their characteristic features (gender, age, family size, religion, marital status, education, business experience, type of business organization and source of commencement)

- i. There is an association between the five categories of entrepreneurs and their gender.*
- ii. There is an association between the five categories of entrepreneurs and their age.*
- iii. There is an association between the five categories of entrepreneurs and their family size.*
- iv. There is an association between the five categories of entrepreneurs and their religion.*
- v. There is an association between the five categories of entrepreneurs and their marital status.*
- vi. There is an association between the five categories of entrepreneurs and their education.*
- vii. There is an association between the five categories of entrepreneurs and their business experience.*
- viii. There is an association between the five categories of entrepreneurs and type of business organization.*

ix. *There is an association between the five categories of entrepreneurs and source of commencement.*

H_{1b}: *There is an association between the five categories of entrepreneurs (Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents and Indirect Service Providers) and their QOL (PWB, MWB, SWB, DNA and EWB).*

i. *There is an association between the five categories of entrepreneurs and their experience of PWB.*

ii. *There is an association between the five categories of entrepreneurs and their experience of MWB.*

iii. *There is an association between the five categories of entrepreneurs and their experience of SWB.*

iv. *There is an association between the five categories of entrepreneurs and their experience of DNA.*

v. *There is an association between the five categories of entrepreneurs and their experience of EWB.*

For Objective 2

H₂: *There is a statistically significant difference between the five categories of entrepreneurs (Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents and Indirect Service Providers) with respect to their expectation and experience of QOL (PWB, MWB, SWB, DNA and EWB).*

i. *There is a statistically significant difference between the five categories of entrepreneurs with respect to their expectation and experience of PWB.*

ii. *There is a statistically significant difference between the five categories of*

- entrepreneurs with respect to their expectation and experience of MWB.*
- iii. *There is a statistically significant difference between the five categories of entrepreneurs with respect to their expectation and experience of SWB.*
 - iv. *There is a statistically significant difference between the five categories of entrepreneurs with respect to their expectation and experience of DNA.*
 - v. *There is a statistically significant difference between the five categories of entrepreneurs with respect to their expectation and experience of EWB.*

For Objective 3

H3: There is a statistically significant relationship between the five factors influencing QOL (RO, OH, TM, SS, PC) and the dimensions of QOL (PWB, MWB, SWB, DNA, EWB).

- i. *There is a statistically significant relationship between RO and PWB, MWB, SWB, DNA, EWB.*
- ii. *There is a statistically significant relationship between OH and PWB, MWB, SWB, DNA, EWB.*
- iii. *There is a statistically significant relationship between TM and PWB, MWB, SWB, DNA, EWB.*
- iv. *There is a statistically significant relationship between SS and PWB, MWB, SWB, DNA, EWB.*
- v. *There is a statistically significant relationship between PC and PWB, MWB, SWB, DNA, EWB.*

For Objective 4

H4: There is a statistically significant influence of factors (RO, OH, TM, SS, PC) on the overall QOL of the tourism entrepreneurs in Goa.

- i. *There is a statistically significant influence of RO on the overall QOL of the tourism entrepreneurs in Goa*
- ii. *There is a statistically significant influence of OH on the overall QOL of the tourism entrepreneurs in Goa.*
- iii. *There is a statistically significant influence of TM on the overall QOL of the tourism entrepreneurs in Goa.*
- iv. *There is a statistically significant influence of SS on the overall QOL of the tourism entrepreneurs in Goa.*
- v. *There is a statistically significant influence of PC on the overall QOL of the tourism entrepreneurs in Goa.*

1.10 Research Methodology

The study attempts to find out whether entrepreneurs attached to the tourism sector are enjoying a good QOL in Goa by developing a structural equation model leading to happiness in life. The study is based on primary as well as secondary data. The data collected would throw light on the current status of the QOL perceived by tourism entrepreneurs in Goa. The study would also determine the factors affecting QOL of tourism entrepreneurs in the state. The study has used a structured questionnaire (27% *online and 73% offline*) as the research instrument after conducting in-depth semi structured interviews of the entrepreneurs directly as well as indirectly in contact with the tourism sector. The online survey was due to unavailability of the entrepreneurs for a personal discussion and some of them were busy to answer on the spot while some wanted to take more time and answer the questionnaire without any guidance.

The study considered one of the stakeholders of tourism namely entrepreneurs, more specifically Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents

and Indirect Service Providers. The methodology was different for each objective in terms of data analysis technique. The sample size, response rate, data collection instrument, study period, study area and the sources of secondary data used were common to all objectives.

- **Sample Size:**

A structured close ended questionnaire was circulated among 675 registered tourism entrepreneurs in the state.

Glenn (1992) provided strategies for determining sample size to be specific, *first* is using the entire population as sample when the population is small, *second* is using the same as used in similar studies in the past, *third* is using published tables with given combination of precision, confidence intervals and variability and *lastly*, to follow pre determined formulae to calculate the said sample size.

For this purpose, the *second* and *third* strategy was used. As per conventional approach of determining a sample size, an average sample size was derived from similar studies in the past. As per the average calculated, 400 was the most popular sample size used by researchers. The content analysis of 193 papers too provided a result of maximum studies using <500 sample.

As per published tables representing the population of 2000-3000 (Bartlett et al., 2001; Taherdoost, 2017), a sample of 400 justifies the sample selected for the study i.e., 500 tourism entrepreneurs (100 from each category of tourism entrepreneurs). This was the most convenient choice of sample size.

- **Sampling method:**

Non-Probability sampling method viz. Convenience Sampling.

- **Research Design:**

Confirmatory research design where variables and hypothesis are defined clearly in advance and is tested for its validity.

- **Response Rate:**

Total questionnaires administered 675; total received 535; total usable questionnaires 500; response rate 79.26%.

- **Study period:** May 2018- May 2019

- **Study Area:** Entire Goa further classified as North and South areas in Goa.

The below table shows the population of registered tourism entrepreneurs as received from the department of tourism, Goa Tourism Development Corporation (GTDC), Goa Electronic Limited (GEL) and Food and Drugs Administration (FDA).

Table 1.1 Registered Entrepreneurs in selected tourism areas in Goa–data as on 2017

Sr. No	Tourism Entrepreneurs	No. of registered entrepreneurs in Goa
1	Event Organisers	234
2	Restaurant Owners	379
3	Guest House Owners	1,206
4	Travel Agents	429
5	Indirect Service Providers	750
	Total	2,998

Source: Tourism Department, GTDC, GEL, FDA

The number of registered entrepreneurs includes North and South Goa

The table below reveals the questionnaires administered and received from each category of entrepreneurs along with the response rate of the same.

Table 1.2: Response Rate

Category of Entrepreneur	Questionnaires administered	Questionnaires received	Response rate
Event Organisers	152	110	72.36%
Restaurant Owners	122	105	86.06%
Guest House Owners	141	107	75.88%
Travel Agents	122	101	82.78%
Indirect Service providers	138	112	81.15%
Total	675	535	79.26%

Source: Authors own compilation

A sample of 50 entrepreneurs was considered each from North and South Goa

- **Sources of Secondary Data:**

Secondary data for literature review and basic tourism data was collected from relevant research journals, thesis; data was procured from Department of Tourism (Government of Goa), Goa Tourism Development Corporation (GTDC), Food and Drugs Administration (FDA) and Goa Electronics Limited (GEL).

- **Data Collection Instrument:**

The data was collected using a Three-Part Structured questionnaire. Survey was conducted using both online and offline modes. Some entrepreneurs were interviewed over telephonic conversations and personal interviews while some were sent the e-questionnaire via email and Google forms. The instrument was developed referring to some prominent studies in the past (Peters et al., 2018; Felce & Perry, 1995; Vinten, 1994; Neal et al., 1999; Mathew, & Panchanatham, 2011; Mahi Uddin & Manir, 2015; Rachmania et al., 2012; Audretsch et al., 2007; Binder & Coad, 2016; Covey, 2016). **Part I, II, and III** were used to answer all

research questions. **Part I** consisted of Characteristic Features of the entrepreneurs like age, gender, marital status, family size, religion, education, business experience, type of business organisation and source of commencement of business. **Part II** comprised of statements explaining each dimension of QOL which was to be evaluated on a five-point Importance – Performance (Expectation-Experience) likert scale where for **Importance/Expectation**, 1= Not Important; 2= Less important; 3= Moderately important; 4= Important; 5= Most Important and for **Performance/Experience**, 1= Very unhappy; 2= Unhappy; 3= Average happiness; 4= Happy; 5= Very happy. The 19 variables were **PWB**- physical fitness, good health, and rest hours. **MWB**- income generated, assets, luxurious life. **SWB**- social involvement, leisure time with family, teamwork, community support, self-time. **DNA**- skilled in business, leisure activities, market knowledge, work enjoyment. **EWB**- empathy, motivation, optimism, appreciated by others.

Part III on the other hand consisted of five factors influencing the QOL experience which had to be rated on 1 = strongly disagree; 2= Disagree; 3= Neutral; 4= Agree and 5= strongly agree. The 22 statements were **RO**- Too many roles affecting participation in favourite activities, family roles affecting business, business roles affecting family life and overall satisfactory role management. **OH**- Health issues, stress, frustration, exhaustion and sleep patterns. **TM**- Time with family, time for spirituality, time on phone for business and social life, setting schedules and personal time. **SS**- Support received from family, friends, community, team and local authorities. **PC**- Networking abilities, focus, good conscience and well-adjusted person.

1.11 Validation of the Questionnaire

In-depth interview and an expert opinion survey were conducted with an expert group consisting of 13 people out of which:

- **Two entrepreneurs:**
 - 1). Mr. Ralph Desouza- Associated with tourism activities from the past 20 years
 - 2) Mr. Luke sequeira- Lecturer at GIM (Goa institute of Management)
- **One HR manager:** Mrs. Coleen Karagiannis of a United Kingdom based company
- **Two tourism Deputy directors:**
 - 1) Mr. Arvind Khutkal (Deputy director of Tourism department)
 - 2) Mr. Gavin Dias (Deputy Director of GTDC)
- **Academicians having Doctoral degree:**
 - 1) Dr. Carmelita D’Mello
 - 2) Dr. Santana D’souza
- **Three Social Activists:**
 - 1) Fr. Maverick Fernandes (Caritas Goa)
 - 2) Dr. Fr. Victor Ferrao (Writer, Professor of Philosophy, Rachol Seminary)
 - 3) Dr. Fr. Aleixo Menezes- (Rector of Rachol Seminary, Editor of Renovação magazine)
- **Founder of Goa Chitra Museum:** Mr. Victor Hugo Gomes (Benaulim)
- **One Doctor and academician:** Dr. Daniel Albuquerque
- **Manager of CIBA:** Mr. Neville Veiga

All these experts were personally interviewed by the researcher and their inputs were used to modify the questionnaire further, to be given out to the entrepreneurs.

Methodological validity issues justified

- There will always be a doubt on the results attained with respect to the validity of responses given by entrepreneurs with the underlying notion that the opinion will vary from time to time. Nonetheless, this has been proved incorrect by **Schwarz &**

Strack (1991) justifying that longitudinal studies have proved that results remain consistent for a long time.

- Second aspect is regarding the honesty of the respondents. This has been proved true since the evaluation of those close to the respondents and the respondents themselves show no difference (Diener et al., 1995).
- Undoubtedly, such studies will propound different responses. However, the essence of Subjective well-being lies in the fact that individuals are free to express what the experience really is, making it a hallmark of Subjective well-being (Shir, 2015).

1.12 Data Analysis tools

1.12.1 Objective 1

Data collection: For this objective, the researcher utilized **Part I** and **Part II** of the questionnaire. **Part I** included entrepreneurs' basic Characteristics and **Part II** included statements of tourism entrepreneurs QOL which were required to be evaluated as per their expectation and experience of the five dimensions (*refer section 1.10, pg no 25*) and the second section of Part II, that is, QOL experience of the tourism entrepreneurs was compared between the entrepreneurs.

Data Analysis: Techniques used were Descriptive Statistics, Chi-square analysis, one-way ANOVA followed by Tukey's Post Hoc test.

1.12.2 Objective 2

Data collection: To fulfill this objective, the data from **Part II** of the questionnaire was used. This section consisted of the Importance-Performance that is, the expectations and experience about the PWB, MWB, SWB, DNA and EWB of the entrepreneurs in Goa. Data was collected using likert scale for both expectation as well as experience (*refer section 1.10, pg no 25*).

Data analysis: The data was collected by asking respondents to rate the statements of their expectation as well their experience about QOL on a likert scale. This objective used statistical techniques Paired sample t-test, IP Analysis and Gap Analysis to test the research hypothesis.

1.12.3 Objective 3

Data collection: To fulfill this objective, the data from **Part II and III** of the questionnaire was used. The participants were asked to rate 22 statements related to RO, OH, TM, SS and PC on a five-point Likert scale ranging from 5 (strongly agree) to 1 (strongly disagree) (*refer section 1.10, pg no 25*). The second section of Part II, that is, QOL experience of the tourism entrepreneurs with respect to the dimensions was used to assess if there is an association of each factor with each dimension of QOL.

Data analysis: The third part includes 22 statements on entrepreneurs' perceptions of their QOL by factors that influence the experience of quality of one's life as derived from the previous literature review on factors affecting QOL of entrepreneurs. Multiple correlation analysis was conducted of independent factors with each dimension of QOL.

1.12.4 Objective 4

Data collection: Data was collected using **Part II and III** of the three-part structured questionnaire same as objective 3 (*refer section 1.10, pg no 25*).

Data analysis:

Data was analyzed using AMOS 25. Descriptive Statistics, Confirmatory Factor Analysis & Structural Equation Modeling (SEM) were used to test the tourism entrepreneurs QOL model.

NOTE: The sample size, sampling method, research design, response rate, study period, study area was the same for all four objectives (*please refer Section 1.10, pg nos 23, 24 and 25*)

Data was analyzed using SPSS 20 for Objective 1, 2 and 3. The reliability of the scale and data was tested using Cronbach's Alpha. Values of subjective well-being are said to be reliable if they are in the range of 0.5 to 0.7 (Nunnally, 1978; Krueger & Schkade, 2008).

1.13 Limitations of the Study

Every research study encompasses potential limitations, a few of which are explained below:

The study was restricted to only registered tourism entrepreneurs

The current research restricted itself only to the registered tourism entrepreneurs. Entrepreneurs were chosen only from the registered list provided by the department of tourism. However, the unregistered entrepreneurs were not considered due to inaccuracy in calculating the population size of the categories. The study differentiated between tourist centric and non-tourist centric areas in selecting from the registered list of Tourism entrepreneurs.

Disadvantages in completing the questionnaire

Since the entrepreneurs did not have enough time to fill the questionnaire, the researcher had to be very selective and specific in asking questions. Too many questions led to lethargy and unwillingness to answer the questions due to their busy schedules. Therefore, the researcher had to restrict the statements to a few, yet cover up all the aspects needed to answer the posed research questions.

Revealing personal information

Some entrepreneurs were unwilling to express some sensitive information specially related to their MWB and SWB specifically with respect to their experience of income earned and relationship with family and community.

1.14 Scheme of Chapterisation

Chapter 1: Introduction

This chapter focuses on introducing the topic right from the evolution of tourism in Goa with a brief history followed by an overview of entrepreneurship and QOL. This chapter also incorporates the significance of the study to all the stakeholders existing through the multiplier effect of tourism. It focuses on the research gap, objectives and hypothesis, research methodology and ends with the limitations of the study.

Chapter 2: Review of Literature

This chapter provides a theoretical background of the study and all the concepts of tourism, entrepreneurship and QOL which is followed by a content analysis pertaining to all the four objectives. The chapter proposes a new definition of QOL from tourism entrepreneurs' perspective. The chapter also identifies and emphasizes on the research gap

which has been fulfilled by the current research, justifying the use of statistical techniques and the methodology followed in the study.

Chapter 3: Tourism Entrepreneurs Characteristic Features and Quality of Life in Goa

This chapter incorporates the demographic, geographic, socio-economic and psychographic characteristic features of all the five categories of entrepreneurs chosen for the study. It deals with finding the association of the different categories of entrepreneurs with their demographic, geographic, socio-economic and psychographic profiles. It also evaluates which of the entrepreneurs are enjoying a good experience in terms of the dimensions of QOL. This experience is then specifically tested across different demographic, geographic, socio-economic and psychographic profiles for each of the categories of entrepreneurs.

Chapter 4: Importance-Performance Analysis of Tourism Entrepreneurs' Quality of Life Expectations and Experiences

This chapter assesses the gap between the expectation and experience, that is, Importance-Performance of various dimensions related to an entrepreneur. The entrepreneur was required to rate the same on a scale of 5 and the results would reveal the aspects which are equal to or above or below their expectation and also draw their attention on aspects which need improvement in the future for improving QOL.

Chapter 5: Factors influencing Quality of Life experience of Tourism Entrepreneurs

This chapter deals with evaluating the degree of correlation existing between the factors

influencing QOL and its dimensions. It will reveal the strength and direction of the relationship between factors and dimensions. The analysis will also disclose the most crucial factors influencing the five QOL dimensions.

Chapter 6: Tourism Entrepreneurs' Quality of Life model

In this chapter, an attempt is made to check the entrepreneurs' perceptions about their QOL through a structural equation model keeping in mind all five categories. It would also identify the predictive power of the model over other models in the past. Path analysis will enable to find the impact of each factor on other factors and on QOL, whether significant or not for achieving a good QOL.

Chapter 7: Summary, Findings, Conclusions and Suggestions for further Research

This chapter provides the summary of the entire study, presentation of findings of each of the four objectives and their conclusions. This will give a broad and a complete view of the whole study and its inferences. These will be followed by suggestions resulting from the present study which will be based on the limitations faced during study enabling further research in tourism, entrepreneurship and QOL.

1.15 Contribution of the study

As very little prior research has been done on tourism entrepreneurs QOL, the contribution of current research work is both theoretical as well as practical. The current study contributed to theoretical enrichment by developing a definition for QOL from tourism entrepreneurs' perspective. It also confirmed the use of bottom-up spillover theory for testing entrepreneurs' QOL in the Tourism sector in Goa. In terms of practical

applicability, it will provide tourism authorities an opportunity to understand the QOL of entrepreneurs and also get a holistic view of their lives. This can lead to appropriate improvement in the attention areas and development of better policies and plans to create a very encouraging yet challenging atmosphere to improve the current status of QOL and hand over positive experiences to the tourists visiting the destination. This will ensure meaningful experiences to the tourists visiting the state, enhancing their QOL as well. Moreover, the overall Hospitality and Tourism industry will gain insights on the life of the most important stakeholders, that is, the entrepreneurs.

1.16 Managerial Implications

Every tourism destination involves Destination Management Organisations (DMOs). DMOs are responsible for attracting and managing tourist' needs and requirements in a tourist area. They are the tourism producers, public agencies and destination communities (Negruşa et al., 2017). The findings of this study will provide necessary inputs to the state Government with respect to tourism entrepreneurs QOL which may enable introduction of incentive schemes for stimulating more entrepreneurial activities. The construction of QOL model will also provide inputs to the policy makers and other authorities to devise a plan which may essentially contribute to the well-being of the entrepreneurs and generate more innovative and competitive entrepreneurs in tourism.

The current study defines QOL of tourism entrepreneurs in terms of five different well-beings such as PWB, MWB, SWB, DNA and EWB and its individual aspects such as physical fitness, health, stress levels, social life, family life, income, work satisfaction, optimism and so on. Studies like these draw attention and personal awareness of entrepreneurs which sometimes may go unattended. By rating personal expectations and experience, it helps to create awareness among entrepreneurs and take precautionary steps to improve and manage their life. A not so

good life affects their productivity while dealing with clients and while participating in other tourism activities. This study implies how entrepreneurs can be calculative and strategically plan their life so as to avoid needless activities, take help of their support system wherever necessary, manage time, focus of improving their health, manage stress and build an optimistic attitude resulting in a positive well-being.

For instance, EWB was one of the most important dimensions of QOL. This calls for attention by entrepreneurs to focus more on their emotional aspects like self-motivation, optimism, empathy, appreciation and work on ways to improve on this experience. Additionally, PWB revealed average happiness following a negative gap in the good health variable. This showed that health is highly affected and in order to maintain happiness in life, they need to maintain good health.

SWB among Goan entrepreneurs contributed extensively towards their well-being as Goan people like to socialize and have a friendly and hospitable nature. This quality could be enhanced in order to improve upon their networking skills and thus contribute in creating entrepreneurial communities for knowledge sharing, grievances and tackling several challenges faced by them. The study also suggests that social support provides the tourism entrepreneurs with the support needed to handle responsibilities and manage role overload enabling life balance. Support system can be in the form of a valuable advice from an expert, revival strategies, innovation through brainstorming which can strategically help them achieve their goals. With the emerging information technology, entrepreneurs could work upon mobile applications to manage their tasks resulting in good time management and task delegation and thus improve QOL. If this is achieved, a satisfied entrepreneur will ensure a satisfied team of employees and other network in the community at large who will serve the tourists in a better way which will reflect through a ripple effect of achieving QOL.

CHAPTER 2

REVIEW OF LITERATURE

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2.1 Introduction

Research is a scientific study defining a purpose accompanied by a systematic approach by answering research questions and developing new knowledge in order to contribute to the existing body of knowledge. It comprises work done on several issues such as human psychology, cultural differences, scientific issues, health etc. It is nothing but re-searching existing aspects with a new perspective and also providing a complete viable solution to existing problems. It enables individuals to dive deeper into their respective fields of study through readings from reputed journals, reports, book sections, articles, blogs and so on.

Review of literature sets the foundation stage to any topic under study. The proposed work '*Tourism Entrepreneurs Quality of life: An Empirical study*' has gained numerous insights from past studies in the form of **(a) research gap (b) source of data and research methods (c) statistical techniques used.** This information is accepted and used in relevant research works by making it reliable for the researcher to commence the current study. This study initiated a *content analysis* for each objective, formulating suitable hypotheses and identifying appropriate data collection *methodology*. Finally, the appropriate tools and techniques were executed for interpreting results. The researcher conducted a content analysis of 193 research articles taken from several reputed journals, databases, thesis, books etc., for the purpose of finding applicable scientific information for the respective objectives. In addition, papers were also referred to for conceptual background to set the framework of the study.

The articles which were drawn up and examined through content analysis for the purpose of providing a theoretical background which was necessary to understand the study in an elaborate manner. This chapter commenced with the conceptual framework clarifying important concepts and getting a comprehensive idea of the study along with relationships

within its scope. Further content analysis on each of the four objectives with the resulting research gap is successfully identified. The chapter ends with a summary of the entire review. This then formed the bases of the entire research work, following which the hypotheses were drawn up for the actual analysis.

Towards the end of each content analysis, it was surprising to see that there was a lot of information clustering in Geography which indicates that there is an imbalance of research contribution from the developed and developing nations. The content analysis conducted on the conceptual understanding as well as in the topics of the study was based on (1) categories of tourism entrepreneurs and their characteristic features, (2) QOL experience of entrepreneurs, (3) expectations and experiences of entrepreneurs, (4) factors influencing the experience and (5) model for perception of QOL.

Geographical clustering of research activities was also evident for tourism related studies and was observed in the literature review of the current research. This involves the entrepreneurs' insight on QOL in the Tourism sector, their expectations and resulting experience on the social impact of tourism in their lives and the stakeholders' perception on QOL for the location.

It has been witnessed in some studies that there is a lot of information asymmetry among developed and developing countries leading to geographical clustering in the field of research (Subhash, 2015). Bearing this in mind, the researcher has thoroughly followed the process of identifying the research gap, appropriate methodology in line with previous works.

2.2. Conceptual Framework of the Study

Conceptual Framework is the analysis of the various concepts and relationships that have been organised in order to arrive at the current research topic. It will provide a comprehensive understanding of the interrelated concepts of Tourism, Entrepreneurs and Quality of Life (QOL). This section of the study will enhance the understanding and create better awareness of the current research exploring studies done in the past. Although topics like QOL have its roots in psychology and sociology, it has received a lot of attention in Tourism and Entrepreneurship research and hence, the current study is a valuable addition to the existing body of knowledge:

2.2.1 Entrepreneurs

Inconsistency in the concept of entrepreneurship has been observed in several terminologies, approaches and definitions which have been proposed by authors pioneering entrepreneurship research, for instance in [Gedeon \(2012\)](#), Richard Cantillon (1755) defines “entrepreneur as a bearer of risks inflicted by changes in market demand.”; Jean-Baptiste Say (1816) defines entrepreneur as “The agent who unites all means of production and who finds in the value of the products” and according to Joseph Schumpeter (1934) “The carrying out of new combinations we call ‘enterprise’; the individuals whose function it is to carry them out we call ‘entrepreneurs’.” McClelland (1961) defines as, “Entrepreneurial activity involves (a) risk-taking, (b) energetic activity, (c) individual responsibility, (d) money as a measure of results, (e) anticipation of future possibilities, and (f) organizational skills.” For Kirzner (1974) “An entrepreneur is “a decision-maker whose entire role arises out of his alertness to hitherto unnoticed opportunities.” and the concept is also used in disciplines like economics, management, marketing, finance, psychology, sociology and so

on, there is ambiguity and scattered understanding of the term ‘*entrepreneur*’ (Carlsson et al., 2013). The word ‘*entrepreneur*’ originated from the French verb ‘*entreprendre*’ which means ‘*to undertake*’. Entrepreneurship is a deep-rooted concept according to which anyone who undertakes a business or starts an organization is called an entrepreneur and this meaning has been widely accepted in most fields (Vesper, 1982; Ronstadt, 1984). He has been termed as an agent of change, driving changes in an economy. Entrepreneurship is also declared as a process, more than just an economic function. Let us now clarify the concept with the help of significant research works.

“*How can we know the dancer from the dance?*” asks Gartner (Gartner, 1989), voicing out that “Who is an entrepreneur?” is an incorrect question asked so far. He affirms that there are no noteworthy reasons for differentiating entrepreneurs, small business owners and managers. Understanding the concept becomes easier if one starts to reconsider asking, “*What does an entrepreneur do?*” instead of “*Who is he?*”. The latter question reveals that entrepreneurs were usually classified or differentiated based on traits or characteristics with the help of ‘*The Trait Approach*’. There are so many authors supporting this view of Trait Approach with Carland et al. (1984), being the pioneers in this aspect, attempting to differentiate the traits of entrepreneurs from small business owners and managers. It has also been revealed that studies differentiating entrepreneurs and others were normally conceptual ones lacking empirical evidence. This proved such approaches vague since no individuals possess similar characteristics, making the sample of entrepreneurs a heterogeneous one. Research declares that it is important to shift the view and observe what an entrepreneur actually involves in, instead of merely explaining who he is. Therefore, this makes it clear to study entrepreneurs from a behavioural point of view which is supported by Jenks (1950) and Kilby (1971). It has been articulated by Gartner (1989) and refinement is considered in the concept, that is, managers, business

owners etc., are roles and behaviours of entrepreneurship unlike being defined as separate entities. Hence, an entrepreneur is not a separate individual but what one does. Entrepreneurs are individuals who own a business (Ahmad & Seymour, 2006) and entrepreneurship is a role played in the process of organisation set up with no permanent state of existence.

2.2.2 Tourism

“Tourism comprises the activities of persons travelling to and staying in places outside their usual environment for not more than one consecutive year, for leisure, business and other purposes not related to the exercise of an activity remunerated from within the place visited” (World Tourism Organisation). Tourism activity commences right from where the tourists plan and begin from their hometown and is continued thereon till, they reach the concerned destination of choice. The expectations of tourists start from here and every product or service they avail adds to their experience. The tourism activity is defined as a system with the help of a ‘Leiper model’ as shown below (Candela & Figini, 2012).

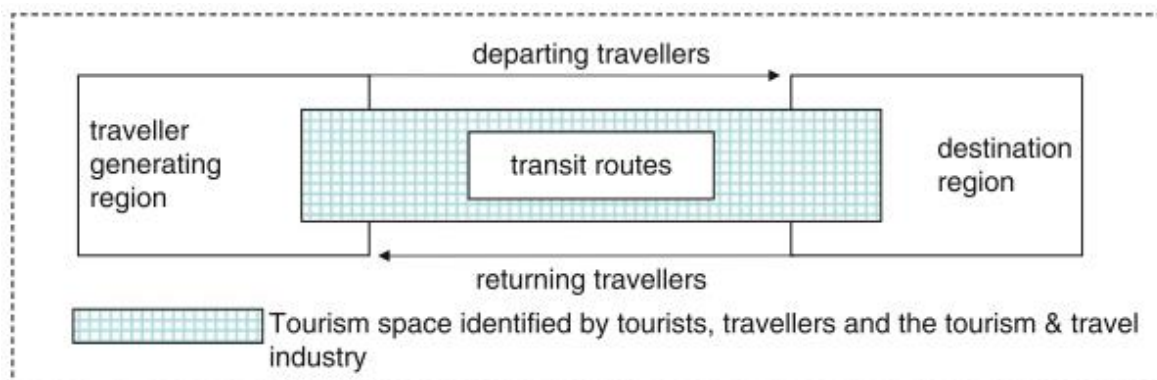


Figure 2.1: Leiper Model
Source: Candela and Figini (2012)

As per the model, tourism comprises dimensions viz., (a) *The Tourist*, (b) *The Tourism Space* and (c) *The Tourism Industry* as a whole as shown in **figure 2.1**. Tourists are the focal point in the model while Tourism Space comprises three areas, such as tourist’s place

of origin, commuting routes and the destination, while the Tourism and Hospitality industry involves the entrepreneurial and industrial activities that support the whole activity (Candela & Figini, 2012). There are innumerable tourist destinations known to attract tourists for purposes like leisure, business, religious, medical and so on.

The beautiful state of Goa is dependent on the tourism industry for its growth and development (Goa Tourism Policy, 2020). It is indeed a beautiful scenic tourist destination renowned for its Tourism industry and the warmth of Hospitality (Bhandare, 2013; Sharma, 2013; Pawaskar, 2016). Its rich attractions include forts, monuments, churches, temples, mosques etc. It also offers “Adventure tourism” which includes water sports, rock climbing and so on. Goa is also well promoted by the Government as a holiday destination (Ransley, 2012). It attracts domestic as well as international tourists right from 1960s till date, all throughout the year, especially in the tourist seasons of November, December and January where the streets are overcrowded with a huge number of visitors around the place (UK essays, 2018). The hippies come way back when Goa was untouched and had a peaceful atmosphere, and got inspired by the ‘*susegad*’ (relaxed) culture. Tourists visit a destination to gain novel and unique experiences. On this note, the number of domestic travellers coming to Goa has been increasing (*refer figure 1.1, pg no 5*), unlike the foreign tourists who feel that there are other destinations offering value for their money. One of the recent attractions of the state include casinos and night life tourism (Kamat et al., 2017).

The Tourism industry is people-driven industry creating ample job opportunities with 40% of its population engaged in the organised and the unorganised sector, co-existing within the industry. It is linked backward and forward, known as its multiplier effect where each and every economic sphere of the state is affected either positively or negatively due to the boom in the industry (Goa Electronics limited, Department of Tourism, 2022). As Morgan et al. (2010) cited in Uysal (2012), claiming that tourism, QOL and sustainability are all

cohesive, thus making a link between tourism and QOL effects upon the host community. Uysal (2012) proposed two models of QOL for tourism, one is from the tourists' point of view and the second is from residents' and other stakeholders. He asserted, *'In order to identify the missing links between Tourism research and QOL, it is necessary to focus on the basic growth and needs of its stakeholders'*.

2.2.3 Quality of Life (QOL)

Entrepreneurs emerge in the Tourism sector of a destination based on the longevity, education and income comprising the Human Development Index (HDI) of the destination (S raphin et al., 2013). In the recent past, it was also emphasized that entrepreneurship was used as a strategy to improve QOL and remove poverty in the area (Frederick, 2016). QOL of entrepreneurs is a result of uniqueness (S raphin et al., 2013) and several other aspects with which they evaluate their lives (Peters et al., 2009). Entrepreneurs describe QOL as making self-time, participating in social activities, enjoying good health and overall happiness (Peters & Schuckert, 2014). This emulates that there is so little consensus on what QOL is all about for tourism entrepreneurs which brought about the need to define the same.

QOL is defined differently by different authors in the given contexts and thus demands more clarity. Its definitions seem to vary for every single study (Suzanne, 2016). For example, Andrews & Withey (1976), defined QOL with a rhetorical question, "How do you feel about your life as a whole". Being a multidimensional concept, overall life satisfaction is the function of satisfaction with an individual's life domains (Woo et al., 2015). The concept of well-being and happiness which is a result of fulfillment of human needs was developed by Maslow (1968). He also added that QOL is a "necessary condition to happiness" (Woo, 2013). Further defined by the Organisation for Economic Co-

operation and Development (OECD) as, ‘The notion of human welfare (well-being) measured by social indicators rather than by quantitative measures of income and production’ (OECD, 2005, p, 1).

Moons et al. (2006) proposed eight conceptualizations. Authors, Felce & Perry (1995), said that QOL is an elusive concept while another Liu (cited in Felce and Perry, 1995) said that there could be QOL definitions as many as the number of people. This shows how definitions differ from person to person posing a problem in operationalizing this concept. After confirming and applying World Health Organization Quality of Life (WHOQOL) to focus groups in a cross-cultural study, it was clear that even though QOL may be used in relative terms for every new study, it is a universal concept in its interpretation. QOL as a concept gained popularity after the second World War (Felce & Perry, 1995) in 1960 and was included as a national goal such as defence, education, health, welfare etc. In America, people used this term for material possessions such as owning a car, house, property etc. while in the late 1960s, it was defined beyond material wealth, mainly in terms of leisure activities, emotional happiness and so on (Farquhar, 1995). In the 1990s too, evaluations with regards to QOL were published (Moons et al., 2006). It is basically judged as an outcome of the resulting evaluation of one’s life. It is often used in general as an umbrella term (Moons et al., 2006). There is a consensus on three things in the QOL literature: *First*, QOL is subjective by nature; *second*, the various core dimensions which make up the concept of QOL are valued by different persons differently; and *third*, each one attaches a different value to each core dimension (Schallock, 2000).

Even though studies in the past have proposed that QOL is a multidimensional construct involving the combination of both subjective as well as objective factors, there is still a debate about whether QOL constitutes objective dimensions, subjective dimensions or both

(Schallock, 2000). Objective dimensions are basically observable life conditions or physical functioning and account for only 15 percent of a person's QOL while subjective dimensions are the perceptions held by the respondents. Objective factors also include the circumstances of life such as wealth, living conditions, relationships and others along with the wider socio-economic factors, whereas subjective factors are the experience and response of individuals towards these circumstances (Flanagan, 1978). Some authors say it is the needs of life that determines the QOL (Costanza et al., 2007). Therefore, evaluation at an individual level is considered the best possible way of evaluating subjective QOL (Costanza et al., 2007). There have been studies where there is a growing consensus of QOL being purely subjective, mainly because it is not confirmed whether the experience is because of objective factors, rather it is due to one's subjective factors (Moons et al., 2006). QOL is most often referred to as subjective well-being or life satisfaction (Cummins, 1996; Haas, 1999; Moscardo, 2009, Shir, 2015).

In Metelko et al. (1995), a few dimensions were proposed such as physical, psychological and social. Veenhoven (2000) in his study said that QOL is the 'necessary condition for happiness', talking about its subjective nature. He also said that it has been given the description of 'adaptive potential' and defined it in terms of medical, psychological, sociological and national development research. There are no standardized methods for measuring it. But it is argued that it can be conceptualized by 1) Using alternative terminologies; 2) Applying different approaches; and 3) Specifying dimensions (Frederick, 2016). Among the terminologies, only 'satisfaction with life' is considered most suitable and apt to describe QOL (Dijkers, 2007). Satisfaction with life is defined as the degree to which a person evaluates the overall life quality (Veenhoven, 1996). It is also referred to as the satisfaction one experiences with respect to love, marriage, friendship and so on (Peters et al., 2009). Merits of considering 'satisfaction with life' as the most crucial terminology

to describe QOL, is that it facilitates comparing the samples collected from the population and provides a common base for comparing satisfaction of different individuals which can be used to find and evaluate how each one feels against a common platform (Cummins, 2005). Despite several conceptual and measurement issues encompassing the concept of QOL, Langlois & Anderson (2002) have cited five models proposed by different authors to measure QOL. The *first* model was proposed by Bohland & Davis (1979) for judging residential factors affecting the peaceful stay of all individuals. In the *second* model, an indepth study of urban environment satisfaction was also put forth by Barresi et al. (1983-1984). *Third* model proposed by Carp & Carp (1984) offered studying the experience of elderly which was also followed with a *fourth* model by Clarke et al. (2000) using Ryff's (1989) whose focus was entirely on studying psychological factors. The *fifth* model was conceptualised by Raphael et al (1996a, 1996b) revealing the multidimensionality of QOL concept having three aspects namely being, belonging and becoming with (a) subdomains such as physical, psychological and spiritual for the being aspect; (b) physical, social and community for the belonging aspect; and (c) practical, leisure and growth for becoming aspect. The WHO defines 'Quality of Life' as 'the individuals' perceptions of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards and concerns', concerning 'physical health, psychological state, personal beliefs, social relationships and their relationship to salient features of their environment' (WHOQOL Group, 1994).

Measuring QOL requires the researcher to define it (Peters & Kallmuenzer, 2015). The attempted definitions range from a holistic to discipline specific view (Moons et al., 2006). Authors belonging to various disciplines put together quantifiable indices which are defined as objective factors, such as economic factors and health factors in general that are required to meet basic needs of humans and the subjective factors include evaluating one's

personal life as important aspects in defining QOL (Costanza et al., 2007). Hence, QOL is multidisciplinary in nature.

In health literature, QOL is defined as a patient's ability to lead a fulfilling life after treatment of the said disease (Carr et. al, 2001). Assessment by patients in terms of their treatment, current and future prospects of health is defined as his/her life quality (Theofilou, 1841). This perception can vary from one individual to another based on their expectations which makes it a subjective opinion. In patients experiencing medical disabilities too, expectations from various aspects in life, both objective as well as subjective factors, in relation to their personal values, decides the patient's QOL. Langlois & Anderson (2002) say that QOL is only in terms of health in medical and nursing terms, it is not QOL in general. They also expressed that when an individual grows older, even though health problems increase, they are reported to have higher satisfaction with life. This is mainly because their satisfaction is judged far beyond physical measures. Patients with disability and without disability were compared in a study by Rokicka (2014) and found that patients with disability placed more importance on the activities of life which they couldn't perform easily as compared to those without a disability and this was the deciding factor in terms of subjectively evaluating their own lives. Similarly for mentally retarded people QOL was a subjective aspect (Galloway et. al 2005).

In sociological terms, as per Ferriss (2004), the social systems consist of social structure, crime rates, family systems, housing, security, home, family, neighbourhood which make up the QOL of a society. Some more sociology authors tried to explain QOL in terms of objective factors such as income and subjective factors of their spouse's well-being, social status, job satisfaction (Sirgy et.al, 2006).

Psychology authors, Moudjahid & Abdarrazak (2019), stress upon subjective factors being

the most accurate in terms of understanding the emotional connect of an individual to their environment. They say that QOL is personal and combines the value individuals place on the perception of their lives. It is a conscious judgement of life by individuals (Galloway et al., 2005). Findings of QOL in psychological research also showed that in psychology, people evaluated the subjective well-being experience on the basis of their personality types, cultural factors, demographics and on the basis of situations. It was more of an emotional aspect of a person's current state (Sirgy et al., 2006)

In cultural studies, it has been defined as '*Individuals' perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards and concerns*' (Farquhar, 1995). QOL is differently defined as per cultural differences (Galloway et al., 2005).

Hagerty et al. (2001) says that QOL is a global index which can be used to compare populations with respect to their quality of home life, leisure life, community life, social life etc. In terms of location or city competitiveness, Rogerson (1999) said that people evaluated the QOL of an area with the proximity to the market and residences. In other words, the convenience aspect along with accessibility, followed by its potential to grow. Lane et al. (2016) claimed that QOL is a combination of conditions and people in an area. Yu et al. (2016) disagrees with the fact that Gross Domestic Product (GDP) or any economic indicator is sufficient for understanding the QOL since the macroeconomic figures do not decide the real experience of its population, that is, the implementation of various social policies.

In ecological terms, Bubolz et al. (2016) QOL is explained in terms of the interaction of the ecological environment in fulfilling human needs. It was about sharing the resources of the ecology by the people of an area. In their study, Moberg & Brusek (1978) focused on

spiritual wellbeing as one of the factors of QOL construct. They gave reasons why religion was omitted in the definition but was replaced by spiritual wellbeing since it is not explaining any particular religious belief but spirituality in general.

Galloway et al., (2005) presented other perspectives of QOL. Sports involvement, music, art or any other form of favourite leisure activities performed, influences the experience of QOL. QOL is also viewed in terms of public health and wellness (Pyke et al., 2016). In this study, the authors highlighted the role of business operators to provide well-being to the tourists who visit a destination, encompassing wellness activities such as fitness, healthy diets and spa facilities making well-being a tourism product and outcome. This outcome is often the result of an individual's most desirable aspect, that is, the aspect on which one places more importance on, may it be family or work or even personal desires and travel habits.

Table 2.1: Five perspectives of QOL as per Moons et al. (2006)

Discipline	Definition of QOL
Philosophy	Defined in terms of how well a person lives her/his life.
Ethical	Emphasizes on the sacredness of life.
Economics	QOL is defined on the basis of economic factors such as growth, GDP, GNP etc
Sociology	Concentrates more on one's relationship with others
Psychology	Judging or evaluating one's own life.

Source: Authors own compilation

Evaluation of life depends on the importance placed on several aspects. This importance is then compared with the actual experience/satisfaction arriving at the gap. The gap is the difference between an individual's expectations and experience, determining the real experience. Any deviations from expectations, negatively affects the experience of an individual. On the other hand, a higher experience positively enhances one's life and both

of these can differ with time. Coping with the changing circumstances in time decides the success of an individual (Moons et al., 2006)

2.2.3.1 Proving the use of Quality of Life in Entrepreneurship

Even though QOL studies are rare in entrepreneurship, it has emerged as a prerequisite for the current generation who are conscious before assuming entrepreneurship as their career. Nevertheless, it has also been proved that QOL is the outcome of being an entrepreneur with a potential for further growth (Shir, 2015; Wiklund et al., 2019). The hallmark of entrepreneurship is in the creation of business and it has become necessary to understand psychological concepts from entrepreneurship in perspective (Shir, 2015). Previous research studies have supported the linkages of entrepreneurship with QOL. Studies have been carried out to understand the satisfaction levels of self-employment, hence this field needs more comprehensive exploration (Blanchflower & Oswald, 1992; Benz & Frey 2008ab; Shir 2015)

Entrepreneurs being agents of change (Ahuja, 2012) often contribute towards society's positive transformation except otherwise if it is at the cost of harming the environment. Therefore, entrepreneurs are perceived as focused, passionate individuals striving to make the best of what is available. Being one's own boss and achieving the highest self-actualization needs are two major motives of entrepreneurship besides having many other motives which overall contribute and guarantee their well-being (Wiklund et al., 2019). This in turn causes a ripple effect on the people they employ, their families and society as a whole. Well-being, thus, is a dependent variable and can also reflect positive outcomes thereon. Carree & Verhuel (2012) in their study have attempted to understand entrepreneurial satisfaction and find out the factors which influence it. The results revealed that human capital was an important factor affecting them.

In marketing, QOL was used in terms of managers giving QOL a place in their vision, in their decision making as well as in the marketing activities so that the society benefits as a whole. It was visible in the activities involving the marketing mix of Product, Place, Price, and Promotion directly impacting its consumers. Marketing is responsible for delivering QOL and it is not an automatic process. Marketers need to give a useful repertoire, hence the goal of incorporating QOL in marketing is ensuring Consumer well-being (Sirgy et al., 1982; Sirgy et al., 2006). Also, in management, QOL is applicable in terms of satisfaction of employees with their work. A satisfied employee is most often productive with his/her work (Sirgy et al., 2006).

In tourism literature, QOL has gained popularity over the years. It is most often explained as a result of tourism development and impacts of tourism on a community as well as residents so also as a result of positive travel experience by tourists. (Woo et al., 2015). Tourism led to both positive and negative impacts on a community (Ribeiro, 2014; Choe and Regan, 2014). The positive impact is described in terms of improving standard of living, employment opportunities and revenues to the government (Aref, 2011). Kim et al. (2013) added that due to tourism, residents experienced more safety in terms of police protection and fire services also improving their Emotional Well-being and Material Well-being while negatives included too much congestion, traffic problems, crime rates and more cross-cultural conflict. These impacts of tourism activities were proved as per Social Exchange Theory with its roots in sociology (Davis, 1941; Merton, 1941) where people support tourism only for the benefits that they are likely to get in exchange (Nkemngu, 2015; Woo et al., 2015). In addition, this support was granted only if tourism guaranteed sustainability (Yu et al., 2016). Eraqi (2007) emphasized that residents not only get economic benefits but also socio-cultural benefits in the form of cultural exchange, better relations, good business for small entrepreneurs and so on. Economic benefits which

residents derive from the influx of tourists are in terms of more income, wealth and material possessions (Skokic & Morrison, 2019). In another model, Uysal et al. (2016) argued that residents also witness over exploitation of the local resources for the purpose of tourism, affecting the infrastructure, thus making the destination more competitive.

QOL in tourism is also viewed as an outcome of a vacation forming a part of the leisure activities as against home-based leisure among tourists (Dolnicar et al., 2013). Leisure activities involves tourist participation in favourite hobbies such as photography, sports, fishing, yoga to name a few (Tomka et al., 2015). When tourists visit a particular destination, right from their arrival to departure from the said place, they take back experience with them. Experience of various service encounters, of the tourist attractions and the recreation activities. This helps them decide their QOL when they visit an area (Weiermair & Peters, 2012). Along with the said aspects, the length of stay also decides the tourists' experience of QOL (Neal et al., 2007; Chen et al., 2016). QOL experience in tourism depends on what the individual places high importance on (Dolnicar et al., 2013). Chen et al. (2016) also highlighted that tourists' experience could be further enhanced by providing stress relieving activities. These experiences of tourists were further enhanced with their personal characteristics, the trip composition, the people they come in contact with and so on (Uysal et al., 2016). Some elderly tourists purely visit a destination for leisure and relaxation purposes which enhances their well-being. They feel loved, feel a sense of belongingness, more leisure etc. Woo et al (2016) underlines the Bottom-up Spillover Theory proposed by Sirgy (2002) where satisfaction with various subdomains contributes to the overall satisfaction of an individual's life. This satisfaction among elderly tourists enhanced their life expectancy, gave them positive health etc. In another study, Kim et al. (2015) also stressed upon some intervening factors that enhance the travel experience of elderly tourists. These factors were mainly their level of activity in the tourist

destination, the perception about the place, their intention for revisit and more.

In the recent literature, it is clear that studies pertaining to Tourism entrepreneurs QOL is an understudied issue, creating a need for better understanding between the two areas (Carneiro & Eusebio, 2011). Effects of entrepreneurship on QOL (Frederick, 2016) and entrepreneurship in tourism Peters et al. (2009) has also been a neglected aspect in literature.

2.2.4 Entrepreneurship and Tourism

Tourism sector has been a catalyst for entrepreneurial development with entrepreneurs being one of the key stakeholders of the industry. Many people are involved in tourism entrepreneurship as a part of their hobby which they enjoy (Peters et al., 2009), hence entrepreneurship has flourished among both men and women not only in Tourism but also in all other sectors.

Peters et al. (2009) also found that most entrepreneurs showed a passive behavior among small and medium tourism entrepreneurs (SMTEs). They said that SMTEs are less innovative as compared to others since many SMTEs run business in the similar lines as their competitors. In contrast, tourism attracts lifestyle-oriented entrepreneurs who start a business to achieve more than just profits. They aim for overall development of their lives not compromising with their personal and social time, maintaining the perfect balance (Marchant, 2000; Skokic & Morrison, 2009). It does not just boost local talents but also plays a major role in the Economic well-being of various people dependent on it. It contributes to overall enhancement of QOL experience of themselves as well as the people associated with them. They feel highly satisfied as they enjoy what they do and make use of the skills that help in business success.

Foster (1985) articulated that, “*The search for, and developing and launching of new products is essential for the long-term survival in tourism. The slow rate of change in demand for tourism products disguises this necessity*”. This clearly reveals the need for individuals to cater to the changing requirements of the dynamic Tourism industry. With these challenges being upfront their profession, they require both competitors as well as collaborators to support their business. This leads to the multiplier effect where the locals such as fisher folks, groceries, handicrafts etc., are involved to supply to the main service providers working together to fulfill the demand of tourism (Komppula, 2014). This proves that tourism entrepreneurship provides a source of living and leads to explicit enhancement of Material and Social Well-being experienced by the locals which may certainly be different based on each tourist region (S raphin et al., 2013). They also emphasize the roles an entrepreneur needs to perform firstly, the improvement of Material and Social Well-being and secondly, benefit the residents. Goan tourism entrepreneurs are widespread with most of the outlets on the tourism belts, also known as, tourist centric areas, while others are situated on the outskirts, also called the non-tourist areas. In the words of Sharif et al. (2014), government authorities must encourage entrepreneurship to reduce the rising unemployment woes and also develop the revenue of the economy. Additionally, the local government should also encourage innovation in entrepreneurship and should fairly reward it. Entrepreneurship is most essential for a tourism destination as it leads to social impacts on residents and the community which is attributed to QOL improvement (Matheison, et al., 1986; Bielza-Valdez, 2009; Othman & Rosli, 2011; Ranasinghe, 2014).

2.2.5 Tourism and Quality of Life

The Tourism industry is an essential industry and a major revenue earner in Goa, especially in developing countries like India, promising several benefits to an area including its

stakeholders. Most studies have been conducted to find the impact of tourism on these individuals, especially residents (Benckendorff et al., 2009). Social Representation Theory (Moscovici, 1961) of tourism ideally reveals four areas where tourism impacts are seen (1) the QOL of destination area and its residents, (2) the QOL of tourists, (3) QOL of the travel areas while journeying to the destination region and (4) QOL of the place where tourists come from, also known as the demand generating regions (Moscardo, 2009). There is also a systems view generated on tourism affirming the interactions of demand and supply of tourism (Uysal et al., 2016). Tourism brings with it both positive as well as negative impacts. Positive impacts in the form of advanced technology, development of roads, parks, recreation centers, leisure activities while also exerting negative impacts such as disruption of social values and sentiments, increase of crime rates, environmental degradation and so on (Choe & Regan, 2014). It influences the lives of destination communities, the people residing in it, the service providers, the local authorities and the locality at large. These are known as tourism impacts of a destination. There are economic, social, political, cultural and environmental impacts that may influence their QOL in various ways. Kim's (2003) work was one of the first to examine the interconnectivity of tourism impacts with life domains. She found that the residents' perception of tourism impacts influenced their sense of well-being. This was also dependent on the tourism destination life cycle (Kim et al., 2013, Woo et al., 2015). Tourists engage in tourism activities to satisfy their needs and the industry undoubtedly impacts the experience of tourists as they tend to visit a place quite often if given a satisfied experience and also recommend the same to others. This natural process inevitably enhances the lifestyle which brought the focus of several studies including this one on the QOL of the tourists visiting a tourism community. Tourists also review their holiday experience on the basis of factors like destination attributes, the attractions, service providers' interaction and also

communities visited which influences their behaviour back home as well as their future revisit intentions. They also encounter negative experiences which demotivates them and leads to a dissatisfied experience (Dolnicar et al., 2013). Tourism creates a link between the world economies through the movement and interaction of international people. It is also known as 'exchange value' in the words of Perdue et al. (2010) cited in Weiermair & Peters (2012). Entrepreneurs and their employees, too, experience QOL as a result of tourism activities as these create a spillover effect on their lives helping them feel satisfied with their efforts when tourists are happy with their services. Undoubtedly, the experience of every stakeholder is different in terms of their QOL. Policies formulated by authorities for marketing, growth and management of tourism activities also governs QOL experience.

2.2.6 Entrepreneurship and Quality of Life

Social change is the outcome of development of trade and commerce. Trade and other activities also influence every human being in a particular region either directly or indirectly. Commercial activities affect their lifestyles, habits and also behaviours. This in turn influences the QOL of people. It also improves the QOL of people like entrepreneurs, employees and society as a whole. Diener (1984) explained that individuals can evaluate subjective well-being in three ways, the *cognitive*, the *positive affect* and the *unpleasant or negative affect* component of life. It is fundamentally the judgement of the internal state of an individual's mind, comprising the eudaimonic, which includes the overall fulfillment of and hedonic elements which is the overall mental state of evaluating life (Wiklund et al., 1999). In recent years, focus on entrepreneurship studies have shifted from economic to non-economic (intangible) outcomes, considering the importance of health, well-being and overall satisfaction in life (Felix & Garcia-Vega, 2012; Woo et al., 2015). Hence, curiosity in understanding the entrepreneurs QOL became the focus of this study.

Entrepreneurs are required to self-analyze and then report the most important dimensions of their lives, namely, health, money, work and productivity, emotions and relations with others. Findings of a study state that individuals who consider engaging in entrepreneurship over employment experience a better QOL (Berglund, 2014; Shir, 2015; Frederick, 2016). QOL is also positively related to the growth of business which means better the QOL, higher the business growth (Peters et al., 2018). Entrepreneurs are committed and focused towards achieving their goals which by itself helps to attain the result of good QOL. On the other hand, an incompatibility is observed between entrepreneurs' QOL and workload which is further steered by their wants and personal characteristics (Weiermair & Peters, 2012). Workload often is due to the many responsibilities entrepreneur's handle in small businesses which is accompanied by psychological stress. This exerts a whole lot of physical and mental pressure on entrepreneurs (Yue, 1993). They are sometimes unable to complete the difficult tasks exclusively by themselves, most often without the help of their team. This hampers their health and if managed right by delegating and assigning tasks, it will help in achieving an optimum trade off (Saarni et al., 2008). Shir (2015) suggested defining entrepreneurs' well-being as *“A positive and distinctive mental state, which reflects entrepreneurs' affective and cognitive experiences of engagement in entrepreneurship as the process of venture creation. These experiences are characterized by positive judgements of the entrepreneurial life and good feelings about it”*.

2.2.7 Tourism Entrepreneurship and Quality of Life

Tourism industry has helped to improve and accentuate the standard of living of its stakeholders. One of the key stakeholders benefiting and contributing to the industry are the Tourism Entrepreneurs (Neal et al., 2007). It comprises of all businesses that are

interrelated forming the industry; individuals, small and medium and large businesses that provide the place for tourists to stay (hotels, lodges, guesthouses), food to eat (restaurants, fast food outlets), their mobility (airlines, coaches, trains), other services (sightseeing, entertainment etc.) and products for consumption (wine, clothes, handicrafts) etc. There are several types of entrepreneurs in tourism, some interested in growth while others who are just satisfied with a good life. Peters et al. (2009) found most entrepreneurs showing a passive behavior among Small and Medium Tourism Entrepreneurs (SMTEs). They said that SMTEs are less innovative as compared to others since many of them run businesses in the similar lines as their competitors. In contrast, tourism attracts lifestyle-oriented entrepreneurs. Lifestyle entrepreneurs are those who consider self-employment as a way of life. They focus on being flexible in decision making, independent and satisfied giving QOL the topmost priority in their life. They are people who either create business out of their hobby or depend on customer reviews. These types of entrepreneurs are present in the Tourism industry, being more dominant among small or micro businesses (Peters & Schuckert, 2014). The Tourism industry has attracted more attention of SMTE's and analyzed that they are least innovative and not growth-oriented (Weiermair & Peters, 2012).

A diagrammatic display of relationship between tourism, entrepreneurship and QOL is shown in *Figure 2.2*

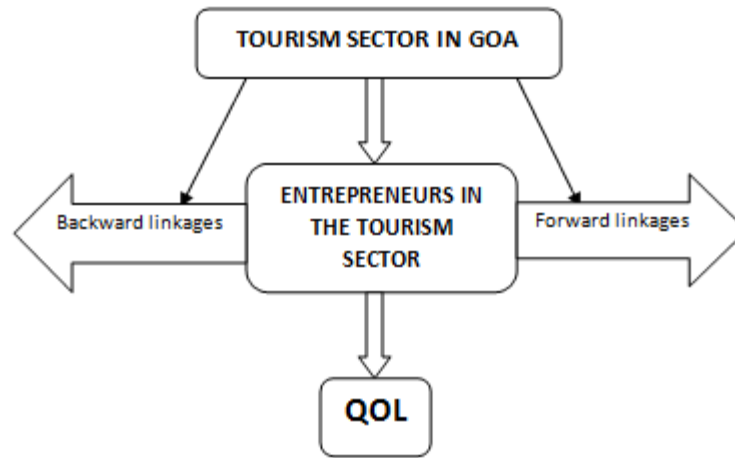


Figure 2.2: Model showing interrelationship between Tourism, Entrepreneurship and Quality of Life.

Source: Authors own compilation

The above diagram displays backward linkages (BL) of tourism with the primary or non-tourism industries and forward linkages (FL) with other industries in the rest of the economy. The FL measures the relative importance of the Tourism sector as a supplier to the other secondary non-tourism industries in the economy whereas the BL measures its relative importance as an intermediary between various categories of producers, producing goods and services for the ultimate visitors (tourists). Tourism comprises sellers of not just a single product but many other heterogeneous products. Industries such as hotels, sightseeing transportation, automobile rental, amusement services, and air transportation make up the Tourism industry while industries like advertising and bakeries are the intermediaries supporting tourism.

Tourism is a catalyst of socio-economic transformation stimulating development of the area and people associated with it, namely the host communities, the government, private sector, entrepreneurs etc. Being an aggressively competitive industry, it is composed of

large, medium and small organisations which both directly (sales to tourists) or indirectly (sales to other businesses) used to satisfy tourism's final demand (tourist spending). Out of all stakeholders, entrepreneurs are a key to the Tourism industry. An entrepreneur sets up his/her business assuming risk to earn the required profit. Typically, this decision is also driven by several non-financial factors such as QOL (Hmieleski & Carr, 2007). According to Neal et al. (1999), perceived QOL is what one experiences in relation to the attitude (s)he holds about life. It has been said that satisfaction with several aspects of life, namely health, work, social life etc. comprises the overall happiness and satisfaction (Weiermair & Peters, 2012). These in turn are known as subjective factors of QOL which capture the experience of individuals (Andrew & Withey, 1976).

Legohérel et al. (2004) revealed that a comparison conducted among the characteristics of hospitality managers showed the effect on the functioning of the firm itself and the same on all the decisions they take. Stakeholders of tourism and their perceived QOL in the tourism destinations have been studied widely and as a result, Material Well-being was considered as an important domain influencing stakeholders' QOL which also included the perception of entrepreneurs (Kim, 2003; Woo, 2013). Peters et al. (2018) explained the relationship between hospitality entrepreneurs and QOL, stating that it is one of the reasons why entrepreneurs are interested in tourism activities. They asserted that the perception of business growth was influenced by the level of their QOL and the difference existed between two entrepreneurial clusters, namely approvers and disapprovers. The four dimensions of QOL namely, Physical Well-being, Material Well-being, Social Well-being and Civilian Well-being revealed an association with business growth, needing special emphasis on managing stress. In another exploratory research, Peters & Schuckert (2014) revealed that being independent motivated tourism entrepreneurship. Further, they lamented that the industry is extremely unpredictable with various challenges faced every

day. They also expressed how important family support was to them and how it mattered for the success of the business. When asked about QOL, entrepreneurs conveyed that feeling happy with family and children was their ultimate satisfaction but the time they spent with them was undoubtedly faced with challenges of managing employees, workload etc. They also focused on being physically and mentally active. This brings us to the understanding that there are many entrepreneurs in tourism sharing lifestyle characteristics, hence, termed as lifestyle entrepreneurs. A lifestyle entrepreneur has specific characteristics, that is, he/she wishes to be satisfied in their way of life without surrendering their independence and flexibility. All these characteristics were proved in the study (Peters et al., 2014). Furthermore, entrepreneurs associate their life quality with quality time spent with self, loved ones and socializing. It is also witnessed that location of tourism enterprises also impacts the QOL and entrepreneurs' perception of business growth is also often affected by their QOL (Peters & Kallmuenzer, 2015).

2.3 Characteristic Features; Categories of Entrepreneurs and Quality of Life (*Objective 1*)

2.3.1 Introduction

A discussion based on previous works in relation to the characteristic features of entrepreneurs belonging to the Tourism sector and the same affecting their QOL was carried out in this section. It is followed by a content analysis on similar studies done in the past. The studies were not exactly the same but similar in relation to the current objective. The researcher identified the existing gap fulfilled by the study and revealed the same followed by the conclusion of this section.

2.3.2 Characteristic Features and Categories of Entrepreneurs

As defined by Joseph Schumpeter (1912), “An entrepreneur is an individual who carries out new combinations of new products or services, new sources or raw material, new methods of production, new market segment, or new forms of organization”. Such entrepreneurs and small businesses are numerous in the Tourism and Hospitality sector (Peters et al., 2009). It is the motive behind entrepreneurship that decides the type of enterprise taken up by entrepreneurs. The similar scenario was observed in a study by Schukert et al. (2008) where home renting business was assumed by individuals based on other personal characteristics. Entrepreneurs are further classified as ‘family first’ and ‘business first’ tourism entrepreneurs driven by different goals (Weiermair & Peters, 2012). To motivate such enterprises, the Government of Goa introduced several schemes, training programs, and incubation centers. This in turn boosted entrepreneurial opportunities (Sharma, 2013). A study conducted in New Zealand explained the role of Government and other authorities in most nations specifically developing nations of motivating indigenous entrepreneurship (Zapalska et al., 2003). Location also plays a significant role in motivating them which is influenced by economic, social, environmental and health dimensions (Love, 1999; Pennings, 2016). Entrepreneurial type accompanied by the region of operation and the sector in which entrepreneurship takes place is essential for economic well-being as per the models proposed by Moreno et al. (2007). Tsou & Liu (2001) claimed that satisfaction with socio-economic variables like marriage and income led to the overall experience of well-being.

Entrepreneurs are individuals who are driven by many factors such as family, social life, monetary benefits among many but at some point, these factors are compromised. For example, there is no proper leisure, health issues, family time is affected and so on (Peters

et al., 2009). Weiermair & Peters (2012) classified tourism entrepreneurs in Europe in three classes of entrepreneurs co-existing within the sector. They are (a) *Market oriented or growth driven* entrepreneurs who are traditional and are directed towards more profit making, (b) *Lifestyle entrepreneurs*, these are individuals who are mostly concerned in living a good life rather than just profits, many a times running a family business and (c) *Public entrepreneurs* who run public enterprises usually by the local community or state government. Peters & Schuckert (2014) found that many tourism entrepreneurs displayed characteristics of a lifestyle entrepreneur who were not driven only by growth but by lifestyle factors, thus aiming to strike a balance between all aspects of life. In the same study, entrepreneurs showed a strong connection to the place of business which was inherited from their ancestors and hence, associated it with their QOL. Profiles of tourism entrepreneurs in Vigan City indicated the presence of more married females, graduates and in business for more than 15 years (Bielza-Valdez, 2009). Speaking about gender differences, in a study done in China by Chen & Elston (2013), small businesses were mostly dominated by males who were married and belonged to the middle-aged category, especially in the restaurant industry. Similarly, Sharma (2013) found that males were maximum in the Goan tourism sector even though the Government has introduced several schemes, training programs, and incubation centers to boost entrepreneurial opportunities. The entrepreneurs in this sector are not highly educated too, with maximum having completed HSSC studies. Tour operator, hotels and restaurants were prominent in Goa. Simultaneously, results found in a study reveal that there were more females than males who were satisfied with their income than their male counterparts (Rachmania et al., 2012; Carree & Verheul, 2012). While in Goa, not specific to the Tourism industry, a study conducted on females revealed that dual roles, lack of qualification and no complete support from spouse and family in some cases still impacts their development (Rodrigues,

2016). Similar results were also witnessed in a study conducted by Mendes (2011) where lack of education and training along with challenges impacted growth of women entrepreneurs in Goa. Sanzgiri (2015) found in her study on tourism women entrepreneurs that most of them were middle-aged and not highly educated. Education, experience and family factors were considered as deciding factors in entrepreneurs' quality in a conceptual model proposed by Guzmán & Santos (2001). Religiosity and spirituality are also seen to exert an influence on QOL. Spirituality gives a sense of support and satisfaction with a purpose in life; hence, this impacts life experience. A significant difference in religious and non-religious individuals was empirically revealed in terms of QOL satisfaction (Emmons, 1998; Kim, 2003; Diener & Seligman, 2004; Peterson & Webb, 2006). Religion and caste system in a country like India have been found to be an important factor to exhibit entrepreneurial qualities (Audretsch et al., 2007).

2.3.3 Categories of Entrepreneurs and Quality of Life

Koponen (2012) highlights the importance of entrepreneurship in enhancing QOL, especially at the societal level. Entrepreneurs, according to him, enhance the socio-economic development of an area while simultaneously fulfilling their well-being and QOL. Nascent entrepreneurs base their happiness on factors like income, motivation and education level (Sitohang et al., 2017). Second generation entrepreneurs on the other hand, experienced QOL only when they achieved business success, also improving their confidence as entrepreneurs (Rahman et al., 2016). Binder & Coad (2016) emphasized that self-employed individuals achieve life satisfaction when they reap benefits from their business most often visible after three years of its inception. Entrepreneurs in Luang province supported tourism since it led to their improvement of personal skills as well as well-being, hence, it only benefits prompt entrepreneurs to provide their support to tourism

activities (Phoummasak et al., 2014). QOL experience is dependent upon the background characteristics of entrepreneurs. Sharma (2013) emphasized that the background of entrepreneurs such as age, gender, marital status, job experience, business background, shape and develop them. For few entrepreneurs displaying lifestyle characteristics, success and satisfaction comes from serving others and helping those in need instead of focusing on their product and service alone (Marcketti et al., 2006). Lifestyle characteristics of entrepreneurs can go a long way in benefitting tourism since they enjoy their work and are also involved in dynamic activities (Marchant, 2000). According to Weiermair & Peters (2012), the number of small and medium entrepreneurs in tourism keep growing as a result of emotional and social satisfaction, avoiding further expansion so as to not compromise with the said needs. Peters et al. (2018) made clusters of tourism entrepreneurs and divided them as approvers who were more confident towards business success and disapprovers who were pessimistic and evaluated themselves having low competencies influencing QOL. They revealed that entrepreneurs valued health factors, personal time, leisure activities in order to have a content life. Studies conducted in Family well-being reveals a path analysis or causal models proposed where economic as well as non-economic factors are found to influence QOL with income (economic) and marital satisfaction (non-economic) being dominant factors among others (Berry & Williams, 2016). Income was one of the most important factors along with education, age, gender, social status and experiences considered to predict QOL (Campbell et al., 1976). Income along with ethnicity and social variables also proved to influence satisfaction in Ghana (Addai et al., 2014). Ethnicity also mattered in another study revealing differences in perception of tourism and QOL among Hispanics and Anglo residents (Andereck et al., 2007).

2.3.4 Research Gap

Even after a lot of research in this area as revealed in the literature review, no studies are conducted to find the characteristic features and QOL experience among the various categories of tourism entrepreneurs Peters et al. (2018). According to Peters et al. (2009), research in an entrepreneur's QOL specific to their profession is still missing and needs a pursuit.

However, studies have taken both objective (characteristic features) as well as subjective factors (satisfaction of domains) together to assess its influence on QOL. In the words of Schuckert et al. (2008), most studies have been conducted from the demand side of tourism, making it important for future researchers to consider studying the supply side, that is, the entrepreneurs.

A specific study comparing the type of business activity affecting QOL of tourism entrepreneurs was also not found in the extensive literature, thus making this study unique. Therefore, the current research is crucial to understand entrepreneur's lives and thus shed some light on this unexplored area which requires a further investigation in order to understand the characteristic features of tourism entrepreneurs in Goa and also to see whether type of business impacts their QOL experience. Hence, the identification of the following research question (**RQ1a and RQ1b**) and **Objective 1**.

RQ1a: Is there an association between the *five categories of entrepreneurs* and their *characteristic features*?

RQ1b: Does *each category of the entrepreneur vary* in terms of their *experiences* of each of the well-beings of QOL?

Objective 1: To evaluate the association between:

- a) Categories of entrepreneurs and their characteristic features
- b) Categories of entrepreneurs and their QOL experience

2.4 Expectation and Experience with dimensions of Quality of Life (*Objective 2*)

2.4.1 Introduction

In this section, an elaborative view of the background of QOL dimensions considered for the current study is given. The researcher also attempted to justify and explain the technique of Importance-Performance analysis which then follows with the research gap identified in this section.

2.4.2 Quality of Life Dimensions

As rightly discussed by Felce & Perry (1995) in their conceptual model, QOL is a combination of objective and subjective dimensions. The dimensions are the objective section while the subjectivity comes when the individual actually evaluates the same, based on their experience. Although an individual subjectively judges or evaluates the satisfaction with the well-being experiences, the importance placed on it also is implied in the overall assessment. Attitude and feelings held by individuals about their lives, in line with their lifestyles and all components of life is referred to as QOL (Neal et al., 1999)

Researchers have confirmed that the different aspects of life explained in the form of dimensions are interconnected and when individuals evaluate, they consider the satisfaction with each aspect, making up the whole experience and striking the most required balance (Peter et al, 2018). Many studies have considered this relationship ‘additive’ of individual dimension with the overall life satisfaction (Rojas, 2006). Ferris (2001) also offered explanations on many domains of life recommended by researchers from different disciplines. General management literature established a model of QOL in which Felce & Perry (1995) proposed five dimensions comprising the well-beings viz.

Physical Well-being (PWB), *Material Well-being (MWB)*, *Social Well-being (SWB)*, *Development and Activity (DNA)* and *Emotional Well-being (EWB)*. From an entrepreneurs' perspective for QOL management affecting the society at large, a similar conceptual model with similar dimensions of QOL has been proposed by [Koponen \(2012\)](#). These conceptual dimensions were utilized by [Peters et al. \(2018\)](#) to understand the experience of hospitality entrepreneurs in Austria. There are contradicting views among authors leading to measurement difficulties in QOL studies. For example, some assume Social Well-being as internal to the evaluator while some consider it as external, a product of external environment (macro environment) ([Pukeliene & Starkauskiene, 2011](#)). This study approves that these dimensions considered are internal to the entrepreneurs.

2.4.3 Individual Dimension and Quality of Life

2.4.3.1 Physical Well-being (PWB) and Quality of Life

Physical Well-being is normally perceived as the factor related to one's fitness and health with the mobility aspect. In general, it is a person lacking physical ailments ([Felce & Perry, 1995](#); [Peters & Kallmuenzer, 2015](#)). Entrepreneurs in Sweden stated that health was the most important factor to them, without which social life would not be possible. Hence, an association was found between SWB and PWB ([Gunnarsson & Josephson, 2011](#)). [Addai et al. \(2014\)](#), conducted a study on Ghanaians who valued health variables the most important among others, like social participation especially in religious activities. [Carr et al. \(2001\)](#) in their study clarified that health was the most important domain and the satisfaction with health motivated satisfaction with other elements of life.

2.4.3.2 Material Well-being (MWB) and Quality of Life

Material Well-being describes the material growth in terms of a person's income and wealth. This also includes the luxury that an individual enjoys (Felce & Perry, 1995; Peters & Kallmuenzer, 2015). Most often it is not the sudden rise in income that makes individuals happy and satisfied, instead it is in relative terms that one actually evaluates their material life. For example, income is considered satisfactory if it is high in comparison to their social environment, namely, family friends, society, etc (Pukeliene & Starkauskiene, 2011). Studies carried out on residents in Bangladesh indicated high importance and a higher percentage of Material Well-being in deciding their overall well-being (Camfield et al., 2009). Biswas-Diener (2008), too, found a positive relationship of income on the well-being of people. There are also findings which contradict this opinion and have shown a negative relation of materialism to well-being, especially when individuals place an extremely unrealistic goal or expectation on aspects (Roberts & Clement, 2008). This diverging view also brings us to a point to say that individuals who live luxurious lifestyles with a high sense of materialism, tend to place high importance on economic aspects in relation to the lifestyle they live and hence, influence well-being (Hudders & Pandelaere, 2012). The interrelations of materialism and well-being is often an ignored aspect in QOL studies.

On the other hand, as suggested by Maslow, Material Well-being belongs to satisfaction of basic needs which is necessary to stimulate overall subjective well-being (Saris, 2002).

2.4.3.3 Social Well-being (SWB) and Quality of Life

Social Well-being consists of family and society which are the non-material aspects of an individual's life. It comprises the participation in activities, keeping healthy and positive

relationships with the near and dear ones and also self (Felce & Perry, 1995; Peters & Kallmuenzer, 2015). This was proved by Rachmania et al. (2012), where entrepreneurs in Indonesia rated non-material factors such as flexibility and family security as more important than others. Dolan et al. (2008) in their review paper were of the opinion that social relationships were valued by individuals and the lack of it, negatively affected subjective well-being. Peters & Schuckert (2014) also asserted that tourism entrepreneurs considered social life very essential combining it with recreation and fun socializing activities. Social relationships were said to be enhanced by giving quality time to family and people who matter. Involvement in society while handling work simultaneously helps to strike the required balance, ensuring a positive effect on life satisfaction (Greenhaus et al, 2003). A social environment helps to maintain and improve social growth. This was noted when Social Well-being assumed utmost importance when compared with others (Emmons & Diener, 1985).

2.4.3.4 Development and Activity (DNA) and Quality of Life

Development and Activity relates to the importance of work, leisure, education time and more. In addition, this also refers to work conditions that affect development and activity (Felce & Perry, 1995; Peters & Kallmuenzer, 2015). Abele et al. (2016) confirmed in their study that work or career success had mixed effects on life satisfaction, that is, work comprises just a small part of life against the whole. Success from work both financial and non-financial was found contributing towards well-being among second generation entrepreneurs (Abidur & Azlan, 2016). Along with work, leisure satisfaction was also a major contributor to QOL. Leisure has been defined as a higher order needs or growth needs achieved only after satisfying basic needs of life (Sirgy et al., 2017). Leisure satisfaction was impacted by the firm's success which in turn enhances the income which

in turn results in good leisure time and contributes to life satisfaction (Carree & Verheul, 2012).

2.4.3.5 Emotional Well-being (EWB) and Quality of Life

Emotional Well-being is all about emotional satisfaction factors such as maintaining positivity, confidence, mental health, free from stress as much as possible, status in the society and so on. It is also the sense of satisfaction received after achieving more than the set standards (Felce & Perry, 1995; Peters & Kallmuenzer, 2015). One of the approaches of a good life proposed by Diener & Suh (1997) elucidates that it is how individuals perceive life with rationality, empathy, guided by values and religious teachings. Entrepreneurial orientation that is, the characteristics they possess such as their ability to be an empathetic and motivated individual affects well-being substantially (Hafeez et al., 2011).

A study evaluating tourism impacts on the residents has discussed religious services and culture preservation, influencing the values and feelings of individuals, therefore, it has been considered, determining the Emotional Well-being of individuals (Kim, 2003).

2.4.4 Importance-Performance Analysis (IPA)

IPA facilitates comparison between expectations and experience of individuals in any area of study. These two concepts often display causal relationships which can be theoretically justified beyond the IP values with in-depth information, leading to further discontinuation or development of a particular attribute (Oh, 2001). These importance and performance measures are usually concluded in relative terms instead of absolute (Deng & Pierskalla, 2018). Gap Analysis, which succeeds the IP, replaces the four quadrants to just two triangles with negative gap items placed in the top triangle section while positive gap items are placed in the bottom triangle (Taplin, 2012). It found its uniqueness in marketing

research for evaluating customer satisfaction. The SERVQUAL model used in [Parasuraman et al. \(1988\)](#) cited in [Shakur et al. \(2012\)](#) and [Sumitha & D'Souza \(2018\)](#) incorporated this tool to evaluate service quality. [Martilla & James \(1977\)](#) contributed to literature with their conceptual framework of IPA with a diagrammatic representation of the two-dimensional grid. Further, an addition to the traditional approach was put forth by [Feng et al. \(2014\)](#) and [Ormanovic & Ciric \(2017\)](#) proposing several approaches based on their review paper. Gap 1 theory is about comparing the importance and perception of the attributes, Gap 2 involves comparison with the competitors and tri-factor theory was of the concept that not all attributes are important. This concept being more prominent in marketing research, satisfaction was derived by customers from prior experience which formed their expectations ([Castanha et al., 2017](#)).

[Bacon \(2003\)](#) systematically explained this approach where he justified the required development in the use of the traditional method of four quadrants. The major problem of four quadrants was the 'inferred priorities' which meant that any item would variably and accidentally be considered belonging to a specific quadrant when it was actually not. This would impact the inferences and conclusions made by the respective researchers. However, a Diagonal grid with a line diagonally going upwards clearly distinguishing one quadrant from another.

[Beldona & Cobanoglu \(2007\)](#) applied this tool in the hotel industry to understand the expectation and experience of tourists where they found that tourists placed a high expectation on TV and Wi-Fi services rather than any other in room entertainment. Tourism is a dynamic industry ever changing with the developments around the globe and the influx of different clusters of tourists. An IPA was found to be a very suitable technique that helped to evaluate the before and after experience of those evaluating the Tourism industry, followed by Gap Analysis derived from the Importance and

Performance mean values. Hotels, especially the luxury ones, studies the Importance and Performance of services offered and the gender difference in perception. There were quite a few variables where an under or over performance was observed. Female tourists were more sensitive and observant on these issues and it was found that room items and satisfaction with staff interaction was lacking, and hence was critical in the further hotel success and satisfaction (Hugh, 2010). Tourism studies either studied the importance aspect or sometimes the performance aspect. Studying both together was not very common, therefore, literature shows that this method was applied to many types of tourism. The importance of such tools in Hospitality and Tourism was highlighted because of its simple yet attractive presentation and evaluation (Azzopardi & Nash, 2013). This certainly ensures competitive results and implication. In an empirical finding, tourists' experience before and after a trip to Goa was evaluated in a study and the results revealed that some important health and sanitation indicators like garbage disposal and infrastructural facilities needed improvement (D'Mello et al., 2016). Bagri & Kala (2015) evaluated the important areas that need improvement in the Himalaya tourist destination situated in Uttarakhand state and found that destination attributes needed attention to improve quality of tourism experience. A study was conducted in similar lines with the help of IPA to understand the gap existing in the experience of tourists involved in Shark tourism and the results revealed critical areas such as overcrowding, sometimes false advertising that detracted tourist focus and thus harmed their experience (Zeigler et al., 2012). In another study in Goa, held during the exposition of St. Francis Xavier Relics, also referred to as spiritual pilgrimage, IP analysis tool was used to evaluate the experience of tourists/devotees which revealed a large negative gap in the experience of infrastructure, services provided etc. in comparison to the expectation placed on them. (Castanha, Pillai et al., 2017).

2.4.5 Research Gap

The literature review conducted in this section, made it clear that IPA as a tool has been adopted in different research studies to find customer satisfaction in different industries including the Hospitality sector, views about tourists' experience, resident perceptions and others. However, studies with respect to entrepreneurs' expectations and experience are rare. Despite a large number of tourism entrepreneurs, similar studies have not been conducted in Goa to the best of the researcher's knowledge. Most authors have focused their studies on stakeholders in general or residents and tourists in particular. Although studies have been done on artisans, self-help groups (SHGs), the IPA tool was not applied. Previous studies have failed to consider the evaluation of entrepreneurial experience declaring this objective unique. Considering this, an attempt was made to successfully fulfill this gap existing in literature. Hence, **RQ2** is developed with the related **Objective 2** as shown below:

RQ2: Is it possible to identify *each entrepreneurs' personal expectation and experience (satisfaction)* with respect to *each well-being/dimension of QOL* in Goa?

Objective 2: To analyze tourism entrepreneurs' expectation and experience of each dimension of QOL in Goa (PWB, MWB, SWB, DNA and EWB).

2.5 Determinant Factors and Quality of Life (*Objective 3*)

2.5.1 Introduction

Factors like role overload, dependent care issues, quality of health, problems in time management and lack of proper social support were found to be the main influencers of QOL (Mathew & Panchanatham, 2011). More visible among married women, especially

with the lack of spousal support, the Structural Equation Model (SEM) confirmed that Role Overload was the greatest negative influencer, followed by Time Management and Health.

Mahi Uddin & Manir (2015) studied the factors from a woman's perspective since society looks upon women as caretakers of the household and face pressures from business and family domains which makes entrepreneurship extremely challenging for them. Entrepreneurial roles made it necessary to study the experiences, both positive and negative along with the factors that influenced their well-being (**Parasuraman et al., 1996**). Entrepreneurs possess unique goals resulting from their education and experience which make characteristics like enthusiasm and motivation necessary for achieving satisfaction (**Carree & Verheul, 2012**). Business activities set entrepreneurs to health risks and improper time management resulting in conflicts (**Mathew & Panchanatham, 2011**). It has become necessary to study the factors which are important and to see their impact on their ultimate satisfaction. The literature provided an overview of how each factor is influential in the satisfaction process.

2.5.2 Individual Factors and Quality of Life

2.5.2.1 Role Overload and Quality of Life

Key observations from the past studies reveal that there were several factors that affected the QOL of entrepreneurs. Entrepreneurs are individuals who have fulfilled the needs of the society with their creative mindset and entrepreneurship enabled these activities with the end result of happiness (**Tahir, 2016**). Despite having their own business, they most often worked long hours, thus impacting their personal lives and satisfaction (**Parasuraman et al., 1996**). Happiness was one of the most important goals people pursued in their lifetime (**Chiu et al., 2011; Dolan et al., 2008**). These studies summarized factors which made people happy. Factors such as age, income, support from spouse, personal

characteristics, social relations, time management, belief towards oneself and the wider political, social and economic environment. Entrepreneurs playing a role in sustaining their family has been an ignored issue of the past (Cornwall, 1998)

Entrepreneurship puts a negative effect on satisfaction of both personal as well as entrepreneurial lives. This was a result of substantial time pressures which were faced by them (Carree & Verheul, 2012). Time pressures were faced when entrepreneurs had many activities to do which could be completed with the help of their efficient teams that had proved significant in enhancing their subjective QOL. Time pressures were most commonly witnessed among female entrepreneurs and despite all limitations, they had emerged in sufficient numbers in current times (Sumitha & D'Souza, 2018).

Role conflict/work-family conflict was also observed in many situations where individuals found it very difficult to juggle between both work as well as family responsibilities, that is, if one brought back work stress at home and home problems to workplace, it destroyed the quality of his/her life and affected their performance (Abu & Salleh, 2015; Wincent & Örtqvist, 2009). Role stress was positively associated with focus of control which meant that entrepreneurs strongly believed that whatever happened in their lives was under their own control and they could possibly handle all circumstances (Tahir, 2016). As mentioned by Waheed (2013), role balance was about balancing every aspect of life and meeting all demands in time.

Baruch & Barnett (1986) said that women entrepreneurs who were married, served their families with love and those who had a supportive and a loving spouse, could manage all roles effectively and showed signs of pleasure in life. This was totally in contrast to the assumption that too many roles affected one's happiness. While Krishnaveni et al. (2015); Mahi Uddin & Manir, (2015); Parasuraman et al. (1996) revealed that some women

managed life successfully fulfilling their well-being experiences when also being engaged in their work, there were some others who needed guidance and counselling with regards to the same. They reiterated that these findings had gender-based differences. This gender related difference persisted in a male dominant society where more males were visible to take the lead role in commencing one's own enterprise. [Mahi Uddin & Manir \(2015\)](#) stated a few factors that affected well-being experience of women entrepreneurs such as role overload, dependent care, time management etc. Despite the demands of roles played in life, social support produced a positive effect in handling the same. This enabled the entrepreneurs to stay involved, may it be at work or at home ([Parasuraman et al., 1996](#)); ([Bar & Jarus, 2015](#)). The concept of 'mumpreneurs' has taken a new dimension in the current era where women do play their primary role being an entrepreneur. Understanding a woman's life where even though she manages herself well in all her challenges, there are high chances of work or family conflicts, hence, home based businesses have emerged to be probable solutions to the roaring issue. This will also strengthen the support from spouse, children, and family, helping them manage stress effectively while making life more flexible ([Edralin, 2012](#)).

2.5.2.2 Overall Health and Quality of Life

Health affects a lot of activities, especially the participation in family life, social life and others, because good health means having a sound mind and body ([Dalal & Misra, 2006](#)). A good mental health helps in fulfilling all needs and leads to ultimate satisfaction in one's life. Good health is always desirable and this was evident from a study where most people chose health as the highest ranked aspect of their lives ([Borooah, 2006](#)). Studies also interchangeably used health and well-being, that is, health in terms of lower levels of stress and anxiety which impacted one's experience of life. As for an entrepreneur, too much work stress and tension of business affected their well-being ([Hmieleski & Carr, 2008](#)).

This experience was further decided based on the level of self-efficacy they possessed. Self-efficacy is a situation when an individual's performance levels are still high despite all odds which is only possible through self-belief. Entrepreneurs have a lot to handle, including stressful days which affects their health. However, to combat this they make attempts to maintain their physical fitness, keep a social rapport to help them get their work done, and so on (Gunnarsson & Josephson, 2011). Some entrepreneurs who are family-oriented concentrate on their family related leisure activities which helps them in maintaining good health along with other emotional factors, hence impacting their well-being (Peters et al., 2009). In addition, poor well-being and health problems prevail when people are mentally disturbed and go through financial worries (Addai et al., 2014). When entrepreneurs manage their time well, that is, giving enough time for all the aspects such as family, friends, personal as well as work, they can strike the right balance and maintain their health both physically as well as mentally (Gunnarsson & Josephson, 2011). Even if they overwork, they recover and resume within a day or two of rest so as to regain the lost strength and enthusiasm. In another study by Zullig et al. (2013), religiosity or spirituality impacts one's satisfaction with the mediation of good health which indicated that a healthy individual's spiritual practices also influence their well-being in life.

2.5.2.3 Time management and Quality of Life

Entrepreneurs who are burdened with unreasonable time pressure may be due to some side activities which are demanding, often being left with poor satisfaction from their enterprise (Carree & Verheul, 2012). Podor & Halliday (2012) said that Time Management is very essential and is preceded with good health, that is, if a person enjoys good health, they will manage their time well and manage all activities in the best possible manner. Good health was affected when an individual was required to discharge too many duties within a short span of time, resulting in role conflict to poor health (Mathew & Panchanatham 2011;

Wolfe & Haveman, 1983). Researchers expressed that every role required time and energy and when there were too many roles, allocating time became a strategic task (Mathew & Panchanatham 2011; Talavera et. al 2016). Whitehead-Frei & Kockelman (2010) in their study of American time use, stated that the time spent by individuals inside the house specifically with children needed to be re-thought since it had a negative impact on their personal well-being experience. Time allocation is based on several factors such as the age of children, the nature of work activities, the nature of non-work activities, especially participating in one's hobbies, social volunteering, shopping, telephone calls and more. This was predominant among females more than males. In similar studies, women entrepreneurs were taken into consideration where more time spent at work was making it tough for them to give time for activities at home (Mathew & Panchanatham 2011; Wolfe & Haveman, 1983). Time management and social support would be the ultimate solution. On the other hand, it was argued that against their male counterparts, women entrepreneurs spent less time with their business since they did not possess equal access to financial as well as social support and that made all the difference (Verheul et al., 2009). Additionally, age also played a role in deciding time allocation since people with more experience were seen to be well equipped with all networks and resources as against the nascent entrepreneurs. In a workers' life, unscheduled work was found to have impacted their well-being negatively (Madinis et al., 2014; Valente & Berry, 2016). Enjoying life to the fullest also mediated satisfaction with employment status (Krueger & Mueller, 2012). There is a growing concern that Time Management acts as a strong predictor of judging one's life quality. Use of time with the help of time diary studies helped in evaluating QOL by understanding what is being done in a given time, where, with whom and with what frame of mind the time was spent (Harvey, 1993). Proper time allocation gives space for free time after doing all important tasks such as time for paid work, household work,

personal care and so on, is found to be a strong predictor of a good QOL (Meditinos et al., 2014).

2.5.2.4 Support System and Quality of Life

Support system is needed to help reduce workload and also to delegate extra responsibilities in every sphere, especially entrepreneurship. Support in the form of family members helping in the business (Honig, 2003), employees taking responsibility when needed, managers handling the responsibilities, Government offering help etc. Support from the work team and family is the most necessary as they both strive for the same resources including time, money, and energy from the entrepreneur (Marcketti et al., 2006; Greve & Salaff, 2003). Greve & Salaff (2003) also made a reference of women entrepreneurs relying more on their kin, than men. It has been alluded that those entrepreneurs who have key employee support are bound to experience a better well-being (Saarni et al., 2008). For spousal support, most women entrepreneurs desired support from their spouse since family life was essential while predicting QOL experience (Gupta & Sharma, 1998) and this has been contradicted by results found in a study by Rachmania et al. (2012) in Indonesia where women do not receive the desired support from their spouse, hence, suffer from stress. This view was also supported by Carree & Verheul (2012) in their study on recently established entrepreneurs. Roles performed by social support, especially by spouses, contributed greatly to the experience of QOL (Md-Sidin & Sambasivan, 2010). Parents also exerted a huge influence on the entrepreneurial venture with their most required support, may it be intellectual as well as emotional support (Guzmán & Santos, 2016). This does not exclude help received from institutions like banks, government, police, business people and others, which enabled entrepreneurs to conduct business smoothly, thus ensuring trust in the system as a whole (Leung et al.,

2011; Honig, 2003; Zapalska et al., 2003). When individuals received a helping hand in the work they did, it did them a lot good. The term social capital/social network explained how an individual utilized contacts and network to get their work done, contributing to the experience of subjective well-being (Rodríguez-Pose & Berlepsch, 2014). Additionally, it also helped earn extra income in contrast to those who preferred managing everything on their own (Tamvada, 2010).

The right network not only supported entrepreneurs to set up a business but also helped to operate it successfully (Greve & Salaff, 2003). It enabled them to maintain good health and well-being (Chang, 2014). Finally, it has been quoted by Dolan et al. (2008) that the link between social capital and satisfaction is an understudied issue and needs further exploration. A well experienced network helps an entrepreneur to gain expertise, keep role models and also attain support and motivation in uncertain times (Hoyos-ruperto, 2013).

2.5.2.5 Personal Characteristics and Quality of Life

Entrepreneurs differ in terms of decision-making skills, managerial skills that have an impact on their QOL (Hasan, 2011). Accompanied by skills like proactiveness, organisations have a clear vision that contributes to life quality (Peters et al., 2009). They possess critical thinking abilities, listening skills, persuasion and negotiation, some of which is acquired through education (Cooper & Dunkelberg, 1987; Gibb, 1993). Education, to a great extent, affects the quality they experience since it makes them competent enough to face the toughest challenges and cope up with situations (Cooper et al., 1994). Some competencies are inherited traits which need refinement as and when the situation arises while some are acquired traits. For instance, self-confidence and maintaining a good network are necessary traits to materialise plans in a business. All entrepreneurs possess unique personalities and different goals, backgrounds, and ethnicity

which has proved to have an indirect impact on well-being (Hietalahti et al., 2016; Jamil et al., 2017). Tkach & Lyubomirsky (2006), studied that Personal Characteristics and traits along with happiness, increasing strategies, were essential for maintaining well-being. Entrepreneurs are gifted with characteristics and skills that help in their performance and innovativeness. Characteristics which can be both expressed in positive as well as negative terms. Positive includes being adaptable, willingness to assume risk, independent, optimistic etc., while aggressive, jealous, moody forms part of negative connotations. When an entrepreneur aligned his personality characteristics like optimism, aspirations, dreams with the community and family, it led to their satisfaction with life (Sirgy et al., 2016). Salinas-Jiménez (2010) also added that autonomy, competence and social relatedness were important to an individual's well-being. Along with competency, they also need to nurture an entrepreneurial mindset with self-efficacy given the education and opportunity (Hoyos-ruperto et al., 2013). Balzarotti (2016) added that optimism, growth, self- acceptance and having found purpose in life contributed to psychological well-being and emotional well-being. Chiu et al. (2011) rated some more predictors of happiness, namely, income, demographics, traits, personal characteristics, distribution of time, personal attitude, relationship with others as important. Hietalahti et al. (2016); Jamil et al. (2017) added that gender also played a role in deciding well-being. Moreover, competencies in forming systemic plans, goal setting and seeking facts will boost QOL (Edralin, 2012).

2.5.3 Regional Factors

Insightful evidence has been provided through the extensive literature review performed on studies conducted in relation to the factors influencing QOL, throughout the world with special reference to India and the state of Goa. The summary of which is provided below.

2.5.3.1 International Factors

This section tries to sum up a few prominent studies which will provide clarity on the factors which are considered as determinants/influencers of Entrepreneurship. Tourism studies as well as general entrepreneurial development and growth-related research varyingly studied and provided useful insights into the factors. In a study by [Peters et al. \(2018\)](#), factors such as stress, health, economic burden as well as regulatory aspects were found to affect Hospitality entrepreneurs. In yet another interesting study, performance was directly associated with financial ability. Hence, economic aspects were considered important ([Komppula, 2004](#)). [Peters & Schuckert \(2014\)](#) in their exploratory study on hospitality entrepreneurs found that destination attributes, liberal government regulations combined with leisure, good time managing abilities and social network convinced the entrepreneurs' business growth. High importance was placed on health factors involving emotional satisfaction. On the other hand, an exploratory study on lifestyle entrepreneurs revealed that support from family matters the most in enhancing life quality ([Marcketti et al., 2006](#)). Policies and rules formulated by the local government and tourism organisations also influenced QOL. System support, in this regard, was desirable as observed by ([Weiermair & Peters, 2012](#)). Entrepreneurial competencies were given an equal importance to achieve a competitive edge. Personal qualities including skills which were developed or acquired with the right attitude did enhance their QOL ([Man et al., 2002](#)). This view was also supported by ([Pechlaner et al., 2004](#)) after interviewing a group of Hoteliers. Further, roles or responsibilities taken up by individuals were sensitive like dependent care of elderly or children which if not managed well, would leave them extremely exhausted and unhappy ([Marcketti et al., 2006](#)). [Parasuraman et al. \(1996\)](#) also found in their study that management of time, especially when entrepreneurs juggle family and work role pressures is essential in maintaining QOL with the required social support at hand. Studies have also

combined the satisfaction with QOL with material goals in the form of good income, psychological soundness, that is, peaceful and a calm life with the right human capital and leisure activities as important factors (Carree & Verheul, 2012). Personal life factors such as multiplicity in roles, effectively in time management, socially supportive network and health were perceived to influence satisfaction among entrepreneurs in Bangladesh (Mahi Uddin & Manir, 2015).

2.5.3.2 National Factors

In the Indian context, the factors which were found were similar to the international studies. One of the studies derived around 10 factors influencing the QOL of entrepreneurs' viz. health, role clarity and role management, time factors, support of family, self-management, work factors, stress management, esteem and social support (Sumitha & D'Souza, 2018). Vanishree (2013) put forward that role played by entrepreneurs, specifically women, often landed them into a stressful situation hampering their decision making and thinking ability. This proved harmful and gave negative results. Role Overload especially with a dependent elderly care at home affects the well-being of several entrepreneurs. There was also a need for good health, time and support to improve the said experience (Mathew & Panchanatham, 2011). When they achieve flexibility and harmony with the roles played in the family in line with the social and cultural values, a proper balance is maintained. These factors are very important and culturally strong in Indian scenario, knowing the background Indians come from. Datta & Gailey (2012) conducted a case study on women entrepreneurs wherein it was evaluated that venture business model as well as self-perception contributed to growth. Gupta & Sharma (1998) on the other hand, investigated the factors important for individuals in India. They realized that family factors and family environment was the most important indicator of

satisfaction. That included caring for each other, eating together, supportive words, communication, emotional bonding and so on. In another exploratory study, software entrepreneurs gave importance to their ex-colleague or team, that is, good interpersonal and professional relationships. This was kind of a unique research finding seen so far. This then enabled them to maintain contacts, build business relations, connect for training purposes etc. (Sharada & Parameshwar, 2015).

2.5.3.3 State Factors

In the Goan context, studies were witnessed in health related QOL which is mostly studied in medical and sociological research keeping for evaluating the QOL experience of patients suffering from a specific ailment or of the social factors of the societal aspects of water woes and other basic necessities. A study by Souza (2008) was carried out on women's health after reproduction and specifically on their role as a child bearer in a patriarchal society. It was found that socio-cultural norms prevailed in the society with respect to age of marriage, number of children, role of women in the house and so on. In another study conducted on women in the mining and agricultural sector, again from the sociological point of view, suggested that what they thought and felt reflected on their actions, basically the cognitive to emotional to behavioural factors affected the health related to QOL of women (Souza et al., 2013). Another health related QOL research was pursued by Vernekar & Shah (2019) to find the difference existing between the QOL experienced by working and non-working women. The results showed that despite facing role challenges, better scores for QOL were given by working women as compared to the non-working and overall attention was required. A qualitative study on the QOL of elderly in Goa was conducted by Cohen et al. (2016) with studies in this area being very scanty, the results

revealed an old age depression among the elderly which also came with body pain and some chronic diseases. However, studies like these, call the attention of the general public for understanding the impact on QOL of elderly in their old age.

QOL studies from tourism entrepreneurs' perspective is lacking in Goa except for a study conducted by Gaonkar (2001) on QOL of women improved, due to the inception of SHGs where they are entitled for a pocket friendly loan enabling financial stability and a decent lifestyle. To the best of the researcher's knowledge, it has not been conducted before. Hence, the current study fills the gap existing in literature.

2.5.4 Research Gap

The increasing number of tourists over time made the entrepreneurs' involvement in their business hectic, impacting their workload and stress levels and this made them lose their strength and focus. When faced with increasing roles and responsibilities, entrepreneurs found it challenging to manage their health since more hours at work and tourist influx reduced their rest intervals. Ever increasing demands and competition forced them to seek help from the social networks, keeping the right attitude to develop and grow. These aspects proved a study like this very essential to analyse which of the factors led to their contentment with life and which needed to get better. Hence, the **RQ3** is developed and the related **objective 3** is shown below:

RQ3: Is it possible to identify the *relationship of factors with each dimension of QOL?*

Objective 3: To examine the relationship of factors (RO, OH, TM, SS, PC) with each dimension of QOL (PWB, MWB, SWB, DNA and EWB)

2.6 Structural Equation Modeling (SEM) of Tourismn Entrepreneurs Quality of Life (*Objective 4*)

2.6.1 Introduction

This section of the review of literature discusses the rationale for developing a structural model for QOL of tourism entrepreneurs which is backed up by theoretical relationships. It introduces the technique followed by its usage in tourism and entrepreneurship literature, displaying a comprehensive view on the various aspects. Use of SEM in QOL research is also analysed which is complemented by content analysis conducted on related research papers and studies. Research gap which will be fulfilled by this is also identified and explained with a conclusion that suffices the objective.

2.6.2 Structural Equation Modeling

Structural Equation Modeling (SEM) is defined as "*A comprehensive approach to testing hypothesis about relations among observed and latent variables*" (Hoyle, 1995). SEM, a multivariate technique, also known as covariance structure analysis, latent-variable analysis, linear structural analysis or even causal modeling, reveals the causal relationships between the exogenous (independent) and endogenous variables (dependent). SEM has gained a lot of importance in education, business, sociology, psychology, tourism, social sciences research etc. with the methodological approach being adopted from the study of Karl Joreskog and his-associates (Baloglu, 1999). Karl Jöreskog (1969, 1973), Ward Keesling (1972), and David Wiley (1973) were the pioneers of the model, therefore, SEM was initially known as the JKW model.

SEM includes observed variables which are measured items while latent/observed variables are the common factors. Most commonly, a path analysis directs towards a latent variable in numerous studies (McDonald, 2002). It measures association, direct and indirect relationships. Association is the non-directional relation, that is, correlation while direct is the direct effect on the outcome/latent variable and indirect are the mediating or moderating effects in the model (Baloglu, 1999). SEM is used for both exploratory purposes through Exploratory Factor Analysis (EFA) as well as for confirmatory purposes, that is, Confirmatory Factor Analysis (CFA). It is mainly perceived by many researchers as a confirmatory technique driven by theory (Schreiber, 2006). SEM, normally encompasses the measurement model and structural model where the measurement model is built with the help of a path diagram which is a diagrammatic representation of the causal relationships and evaluated through CFA in the structural model (Lei & Wu, 2007). SEM involves five steps viz. (a) **Model specification** involves visually representing the relationships between variables, that is, measurement model representation, (b) **Model identification** specifies that the total number of parameters in the model should be either less or equal to the distinct variance-covariance observed variables, (c) **Estimation** implies estimation methods to fit the data. Maximum likelihood method of estimation is most commonly used to estimate the parameters in the regression equation, (d) **Model Evaluation** involves extracting the quantitative model fit indices and evaluating whether they fit the acceptable values, (e) **Model Modification** ensures improvement in the overall model fit by modifying the result, also known as, post-hoc model modification (Hoyle, 1995; Weston, 2006; Assaker et al., 2010; Kline, 1998; Hoyle, 2011; Nunkoo & Ramkisson, 2011) (*detailed information given in chapter 6, pg no 227*).

2.6.3 Tourism; Entrepreneur, Quality of Life and Structural Equation

Modeling

2.6.3.1 Tourism and Structural Equation Modeling

SEM is not a very common and well-established technique in tourism and hospitality studies as it is in other disciplines like psychology, marketing and business research (Testa, 2000; Nunkoo et al., 2013). The method was undoubtedly introduced in hospitality research (Testa, 2000) perhaps researchers have to be encouraged by making clear various causal relationships in order to promote such studies. Overall, SEM studies in social sciences account for roughly 10-20 percent of the world literature (Gültekin et al., 2017). Nonetheless, its use is on a rise with more empirical and seminal work making several changes in SEM in recent years (Golob, 2003; Nunkoo & Ramkisson, 2011). SEM is found to be appropriate for also empirically testing in medical tourism (Jain, 2018) and other areas of tourism research, since it involves factors influencing consumer behavior, namely attitudes, preferences, satisfaction which is causal in nature and have a link to the tourism demand which is seasonal in nature (Assaker et al., 2010). Tourism, being a seasonal industry might differ in its impact on the host community. A study conducted by Jeon et al. (2016) in Salem indicated that over-burden on tourism business and activities affected the QOL of the people residing in the area. It was negatively affected as per the seasonal demands put forth by the Tourism industry and the same was revealed using SEM. Similarly, tourism is perceived by many residents to bring about negative impacts but there are contradictory studies proving that tourism brings about development of the place, in terms of infrastructure and development of people by providing employment opportunities and other economic impacts. Several studies have combined the positive impact to the stage of tourism development being a positive intervention in their QOL experience. One

of such studies is of [Hanafiah et al. \(2016\)](#), revealing a positive impact of tourism development on QOL experience where the mediation of tourism practices was evaluated using SEM. [Woo et al. \(2015\)](#) developed an SEM model to find whether the perceived value of tourism development leads to material and non-material domain satisfaction, followed by overall QOL. This in turn would result in support for further tourism development. The results revealed that non-material domains such as community life, emotional life and health domains showed a higher influence on QOL ([Woo et al., 2015](#)). [Kim et al. \(2013\)](#) in their study also tested a SEM model of QOL and it supported the hypothesis that several tourism impacts led to material, community, emotional well-being as well health and safety of an area. It was guided by bottom-up theory where it exhibited tourism impacts, perceived by the community well-being about life satisfaction on individual well-being experience and moderation effect of the tourism development stage. However, in another study by [Ko & Stewart \(2002\)](#), negative as well as positive impacts were perceived by the residents in a community, hence, supported further tourism development which was confirmed using a SEM. [Vargas-sa et al. \(2010\)](#) found that residents perceived more positive impacts than negative, having significant repercussions for tourism planning. [Dolnicar & Lazarevski \(2012\)](#) proposed a conceptual Grevillea model to understand the vacation and motivation to travel of residents in relation to their QOL. The study results revealed that there are clusters of residents who perceive vacation as their leisure and the primary component of QOL while there are others who perceive it as one of the means to improve life satisfaction. An analysis of multi-stakeholders' perception on sustainability of tourism was conducted using SEM in Goa and the findings revealed that the stakeholders were in favour of sustainability of tourism but lacked awareness ([D'Mello et al., 2016](#)).

Relationship between value for money and tourist satisfaction with Goa as a destination was also tested using SEM wherein the results showed that enjoyment factor positively

influenced the satisfaction. Besides, Goa still needs to improve in terms of its positioning strategy and offering better quality services (Kansal et al., 2015). Virkar & Mallya (2018) in their study in Goa also found that factors like accessibility, service quality and destination image influenced tourist satisfaction. Growing number of studies have been conducted from travelers' point of view, especially elderly tourists and their QOL. A structural model was developed between constructs to check which of the latent variables influence the overall life satisfaction of elderly tourists. It was found that leisure satisfaction was an important indicator leading to their life satisfaction, imposing a practical implication for marketing tourism services (Woo et al., 2016). These results were also supported by another study and model developed by Kim et al. (2015). Further, a study on Americans was conducted by Chen et al. (2016) and found that they enjoyed their holiday recovery experiences with leisure travel being the mediating construct which was followed by a direct impact on their life satisfaction. SEM technique backed up by Bottom-up Spillover Theory, conducted on tourist experience from a wine festival also revealed an influence on their QOL which resulted in repeat visits (Krueger & Mueller, 2012). In addition, a study on satisfaction of tourists with destination factors using SEM was conducted by Campdesuñer et al. (2017) where the results revealed that tourists were not so satisfied with the lodging, access, facilities, and attractions since it was not as per their expectations about the destination. On the other hand, destination loyalty among travelers was found to be a result of tourism satisfaction which was a result of push and pull motivation to visit. This was observed to mediate the SEM with a repeat purchase behavior. (Yoon & Uysal, 2005). An extended view on this was given by Saayman et al. (2018) which was supported by a SEM model, indicating that trip experience led to the tourists' well-being in relation to their perceived value or expectation of the trip. This in turn improved their loyalty to the said destination. Pawaskar & Goel (2016), on the other hand, expressed through their finding that instead of focusing on only destination

attributes, marketers must be well aware of the tourist intentions, both intrinsic as well as extrinsic before visiting a destination. This will provide solutions of understanding the customers better and customize services to suit their needs. Tourism marketers should be well versed with the type of consumers entering the state (Pawaskar, 2016).

2.6.3.2 Entrepreneurship and Structural Equation Modeling

Entrepreneurs' role is a challenging one and with it comes a whole lot of stress. This was conceptually modelled with the help of antecedents and outcomes of role stress. Through SEM analysis, it was established that entrepreneurs' personality, traits, social support, education, experience were the antecedents while job performance was the outcome which was the result of high stress (Wincent & Örtqvist, 2009). When they connect themselves with the identity of a tourism area, they tend to possess a positive self-efficacy leading to premium performance which further results in community support from the entrepreneurs. The data in this study confirms the results through SEM (Hallak et al., 2012).

Entrepreneurial success is the result of factors such as mindset, opportunities, education, social affirmation which has been empirically tested using SEM (Hoyos-ruperto et al., 2013). This success at times proves difficult to achieve when there are factors which affect entrepreneurial functioning, especially common among women entrepreneurs. Factors like role overload, dependent care issues, quality of health, problems in time management and lack of proper social support were found to be the main influencers of QOL (Mathew & Panchanatham, 2011).

More visible among married women, especially with the lack of spousal support, the SEM confirmed that Role Overload was the greatest negative influencer followed by Time Management and Health.

2.6.3.3 Quality of Life and Structural Equation Modeling

QOL is perceived at various levels, mostly individual level, community level as well as family level. This construct has been measured with the help of both reflective and formative indicators (Kim, 2003) where the reflective view supports the construct to be unidimensional and the formative view for multidimensional. QOL is universally accepted as a multidimensional concept, thus, it has been measured by a formative model. Lee et al. (2005) reiterated that SEM had a good scope in QOL studies. They tested causation of interrelationships between latent variables or in other words factors, and the CFA confirmed the explained items making it practical for using SEM for QOL results.

Most of the QOL studies using SEM have been conducted from the health perspective, considering a sample of patients suffering from mild to chronic diseases as well as disabilities (Moonie et al., 2009; Nakamura et al., 2014; Moons et al., 2016). It has also been widely witnessed in psychological research (Andrews & Withey, 1976; Diener, 1984; Cummins, 2000, McDonald & Ho, 2002; Newman et al., 2014).

In a conceptual model developed by Newman et al. (2014), a Bottom-up Theory was used to develop a structural model of leisure, work and health, resulting in Subjective well-being/QOL. Leisure was explained to have the highest influence of QOL. Contradictory results were observed in a study where leisure satisfaction and length of stay in an area displayed very little effect on QOL while community pride and community elements were strong predictors (Baker & Palmer, 2006). Sirgy et al. (2017) expressed that QOL was also achieved as a result of satisfying basic needs related to health, safety, sensory, growth, aesthetics etc., which enhanced leisure satisfaction.

Considering the relation between Personality and QOL, a study by Tkach & Lyubomirsky (2006) used SEM to study the impact of individual traits on QOL which was mediated by

happiness increasing strategies such as social affiliation, extraversion characteristic of individuals, and the same were found to be consistent in increasing QOL. Roles performed by social support to prevent work-family conflict, with mediation of work and non-work satisfaction, led to QOL with varying results among cultures, and the same was confirmed using SEM in another study (Md-Sidin & Sambasivan, 2010).

Another model developed by Lauriola & Iani (2017) asserted that human qualities, like cheerfulness and extraversion, made a positive impact on QOL while neuroticism negatively impacted the same. Individual traits often affected their career success which was evident in a study by Abele et al. (2016) where a model was developed to show the objective satisfaction of career success with life. This was not fully supported since there were other mediating factors of self-referential, in the form of social comparison or standards of society that played an essential role.

2.6.4 Research Gap

Referring to the literature review conducted in this section, it has been observed that testing of QOL models for entrepreneurs in the Tourism sector is very rare. It has been found that similar studies have also not been conducted in Goa to the best of the researcher's knowledge. Most authors have focused their studies on stakeholders in general or residents and tourists in particular. Previous studies have failed to consider the entrepreneurial QOL with several studies conducted in terms of job satisfaction or business performance and success. Therefore, the researcher decided to understand the concept of QOL from an entrepreneur's perspective in the Tourism sector in Goa and thus fulfill the gap existing in literature. Sheldon & Hoon (2007) specified seven levels of an optimum human being proposed in Sheldon (2004) and they suggest that this could be integrated in any theories of SWB. Hence the **RQ4** and the related **objective 4** is as follows:

RQ4: Is it possible to develop a model for QOL of tourism entrepreneurs in Goa?

Objective 4: To suggest a model of QOL for tourism entrepreneurs in Goa.

2.7 Content Analysis

The systematic literature presented in this chapter gave an elaborate explanation of the concepts and each of the objectives. The review on four objectives of the study namely (a) *Association of characteristic features across the type of entrepreneurs; their comparison against the QOL experience*, (b) *IPA of expectation and experience of QOL dimensions*, (c) *Factors influencing QOL* and (d) *QOL model for tourism entrepreneurs in Goa* provided a strong base for the thesis, revealing a link between the industry and all stakeholders. In order to present and organise explanation in a more compact and organized manner of the extensive review conducted, the data was further tabulated to conduct a content analysis.

Weber (1990), cited in Stepchenkova (2012), defined content analysis as, “A research method that uses a set of procedures to make valid inferences from text”. Content analysis is said to examine patterns observed in the data, differentiating the key features and also dividing it into categories to make communication clearer. Tourism studies normally employ content analysis in order to mark the frequency of certain concepts, ideas and to present words into pictorial information as it is observed that tourism involves a number of causal relationships which involves studying tourists’ satisfaction, destination image and so on (Stepchenkova,2012). Thus, it is a systematic reduction of information using content as a result of which, the researcher can identify the research problem and formulate the research questions, select the sample, develop categories of variables, finalise the sample unit, acquire pilot testing information and analyse the collected data (Prasad, 1994).

Vitouladiti (2014) provided a brief of research methodology adopted for doing content analysis in marketing, management and tourism studies viz., research design, survey sites,

sampling unit, data collection, sample size, questionnaire design etc. Hence, the researcher kept in mind these important aspects and attempted to analyse the data most suitable for the current study. The information retrieved was classified on the basis of the journal name, study area, number of authors, year of publication, page counts, country, region, type of study, source of data, research methods, sampling unit, sample size, statistical technique and findings. This information enabled the researcher to derive the research gap existing in literature and plan to fulfill it at the same time. It also gave insight about the research methodology adopted in previous studies. The databases from which the research information was extracted were:

- Springer/Springerlink
- Emerald
- Elsevier
- Science direct
- Taylor and Francis
- John Wiley Publications
- SAGE publications
- EBSCO

Other searches include Infilbnet, Publishing India, Google scholar, Academia, Research gate and more. The above databases were used to systematically code the data in the objective list. The terms used for search include an objective wise list shown below:

Objective 1: ‘tourism entrepreneurs’ demographic study’, ‘classification of tourism entrepreneurs’, ‘biographic data of entrepreneurs in tourism’, ‘chi-square analysis of characteristic features and type of entrepreneurs’, ‘entrepreneurs and tourism’, ‘tourism and QOL’, ‘nascent entrepreneurs QOL’

Objective 2: ‘IPA of entrepreneurs QOL’, ‘expectation and experience of tourism entrepreneurs’, ‘experience of tourism entrepreneurs’, ‘importance and performance of entrepreneurial expectations’, ‘QOL expectation and experience of tourism entrepreneurs’, ‘entrepreneurial QOL’, ‘entrepreneurs’ well-being’, ‘life satisfaction of tourism entrepreneurs’.

Objective 3: ‘factors influencing QOL of entrepreneurs’, ‘determinants of QOL’, ‘influencers of QOL’, ‘antecedent factors affecting QOL of tourism entrepreneurs’, ‘factors affecting QOL’.

Specific search- ‘role overload affecting QOL’, ‘health factors and QOL’, ‘time management and QOL’, ‘social support and QOL’, ‘personal characteristics/personality factors and QOL’ etc.

Objective 4: ‘interrelationship between factors affecting QOL’, ‘QOL model for tourism entrepreneurs’, ‘model of QOL for individuals’, ‘SEM for QOL’, ‘QOL in tourism’, ‘SEM for entrepreneurs QOL’ etc.

Specific search- ‘role overload affecting health’, ‘health affecting time management’, ‘personal characteristics affecting time management’, ‘role overload and support system’, ‘personal characteristics and social support’.

The review was not limited to tourism journals only. However, several studies were conducted also from a psychological perspective. The researcher referred to the Journals specific to QOL from the International Society of Quality of life studies (ISQOLS), namely applied research in QOL, Social indicators research, Journal of Happiness studies, QOL research, Psychology of Well-being and Health and Well-being.

Overall, more than 200 articles were read, however after rechecking and refining, 193 articles were systematised and coded for the content analysis besides reading more papers for concepts like tourism and entrepreneur, entrepreneur and QOL and tourism and QOL.

They were coded using the following categories:

- Journal name
- Study area- context of study
- Number of authors
- Year of Publication
- Page counts
- Country
- Region
- Type of study
- Source of data
- Research method
- Sampling unit
- Sample size and
- Statistical technique

2.7.1 Journal Name

A brief view on the tabulated journal names appears that studies pertaining to QOL were widespread and published by different journals. In terms of objective 1, dominance was not observed from any particular journals and all 31 papers were published in different places. However, for objective 2 and objective 3, maximum papers were found in the Journal of Happiness studies, that is, 11 out of 57 (19 percent) objective 1 and 18 out of 65 (28 percent) in objective 2.

This was followed by Social Indicators Research journal for objective 2 (14 percent)

whereas objective 4 revealed more publications in Tourism Management (15 percent).

Overall, out of 193 journals, Journal of Happiness studies was leading (18%); Social Indicators Research Journal (7%) and Tourism Management Journal (6%) governing all the objectives of the current study.

Table 2.2 Journal Name

Journal Name	Objective 1	Objective 2	Objective 3	Objective 4	Total
9th Biennial Conference	1	-	-	-	1
Academy of Management Journal	1	-	-	-	1
Acta Kinesiologica	-	1	-	-	1
Advances in Hospitality and Tourism Research	-	1	-	-	1
American Economic Review: Papers & Proceedings	-	-	1	-	1
American Journal of Management	-	-	1	1	2
American Journal of Small Business	-	-	1	-	1
Annals of Tourism Research	-	-	-	2	2
Applied Research in Quality of Life	1	1	-	3	5
Asia Pacific Business Review	1	-	1	-	2
Asian academy of management journal	-	-	-	1	1
Benchmarking: An International Journal	-	-	-	1	1
BMJ CLINICAL RESEARCH	-	1	-	-	1
Brazilian Annals of Tourist Studies	-	1	-	-	1
Bulletin of Sociological Methodology	-	1	-	-	1
Business & Management Studies: An International Journal	-	-	1	-	1
Canadian Journal of Regional Science	-	1	-	-	1
Critical Tourism Studies Conference	-	1	-	-	1
Current Issues in Tourism	-	1	1	1	3
Economics and Management	-	1	-	-	1
EIM Business & Policy Research	1	-	-	-	1
E-International Scientific Research Journal	1	-	-	-	1
Entrepreneurial Ecosystem	-	-	1	-	1
ENTREPRENEURSHIP & REGIONAL DEVELOPMENT	2	-	2	-	4
Entrepreneurship, Theory & Practice	-	-	1	-	1
Family and Consumer Sciences Research Journal	1	1	-	-	2
Global Business and Management Research: An International Journal	-	-	1	-	1
Handbook of Tourism and Quality-of-Life Research: Enhancing the Lives of Tourists and Residents of Host Communities	1	-	-	-	1
The exploration of happiness- book	-	-	1	-	1
Health Economics	-	-	1	-	1
Health Psychology	-	-	1	-	1

Hospitality Review	-	1	-	-	1
Indian Journal of Commerce & Management Studies	-	-	-	1	1
Indian Journal of Science and Technology	-	-	-	1	1
International Entrepreneurship and Management Journal	-	-	-	1	1
International Journal of Banking, Risk and Insurance	-	1	-	-	1
International Journal of Business and Management	1	-	-	-	1
International Journal of Commerce and Management Research	1	-	-	-	1
International Journal of Hospitality & Tourism Systems	-	-	-	1	1
International Journal of Market Research	-	1	-	-	1
International Journal of Religious Tourism and Pilgrimage	-	1	-	-	1
International Journal of Sociology of the Family	-	-	1	-	1
International Journal of Tourism and Travel	-	-	-	1	1
International Journal of Tourism Research	-	-	-	1	1
Jena Economic Research	1	-	-	-	1
Journal of Business and Management		1	3	-	4
Journal of Business Research	1	1	-	-	2
Journal of Business Venturing	-	-	2	-	2
Journal of Computer Engineering	-	-	1	-	1
Journal of Economic Psychology	-	1	1	-	2
Journal of Economics and Behavioral Studies	-	1	1	-	2
Journal of Entrepreneurship & Management	1	-	-	-	1
Journal of Happiness Studies	2	11	18	4	35
Journal of Hospitality Marketing & Management	-	1	-	-	1
Journal Of Humanities And Social Science	-	-	1	-	1
Journal of Managerial issues	-	-	1	-	1
Journal of Managerial Psychology	-	-	1	1	2
Journal of Marriage and Family	1	-	-	-	1
Journal of Occupational Health	-	1	-	-	1
Journal of Occupational Science	-	-	1	-	1
Journal of Resources Development and Management	-	-	1	-	1
Journal of Sustainable Tourism	1	-	-	-	1
Journal of the Economics of Business	-	-	1	-	1
Journal of the Transportation Research Board	-	-	1	-	1
Journal of Travel and Tourism Research	-	-	-	1	1
Journal of Travel Research	-	-	-	1	1
Journal of Vocational Behavior	-	1	1	-	2
Jurnal Dinamika Manajemen	1	-	-	-	1
Periodicals of Engineering and Natural Sciences	-	-	-	1	1
PhD thesis	2	1	-	3	6
Procedia Economics and Finance	1	-	1	-	2
Procedia-Social and Behavioral Sciences	-	-	1	-	1
Psychological studies	-	-	2	-	2

Research in Developmental Disabilities	-	1	-	-	1
Research Journal of Management Sciences	-	-	2	-	2
Research Journal of Social Science & Management	1	-	-	-	1
Handbook of Tourism and QOL research: Enhancing the lives of Tourists and Residents of Host communities	-	-	-	1	1
Revista de Turismo y Patrimonio Cultural	1	-	-	-	1
S.a.p.i.en.s	-	1	-	-	1
Service Innovation and Experiences in Tourism	1	1	-	-	2
Small Business Economics	-	-	2	-	2
Social and Behavioral Sciences	-	-	-	1	1
Social Indicators Research	2	8	1	2	13
Structural Equation Modeling: A Multidisciplinary Journal	-	-	-	1	1
Sustainability Article	-	1	-	-	1
The American Economic Review	-	-	1	-	1
The American Journal of Economics and Sociology	-	1	-	-	1
The Journal of Happiness & Well-Being	-	-	1	-	1
The Journal of Marketing	-	1	-	-	1
Tourism Analysis	1	1	-	-	2
Tourism and Hospitality Management	-	-	-	1	1
Tourism and Hospitality Research	-	-	-	1	1
Tourism Management	-	4	-	6	10
Tourism Review	1	-	-	-	1
Transportation Research	-	-	-	1	1
Women in Management Review	-	-	1	-	1
Unpublished Working Papers	1	4	4	-	9
Total	31	57	65	40	193

Source: Authors own compilation

2.7.2 Study Area

This section was tabulated according to the study area. Study area indicates the context in which the studies were conducted in the past, may it be tourism or entrepreneurship or QOL. From the table below, it is required to note that the total number varies, since more than one topic is covered.

For objective 1, studies were done in different contexts such as understanding the characteristics of entrepreneurs by exploring their personal factors, their QOL, well-being, entrepreneurial development which included their motives, growth and also about their family factors such as religion, socio-economic and cultural background, education and so

on. It was 21 percent for each against the total of 38 papers.

Objective 2 revealed 37 percent of studies in QOL out of 57 papers, most commonly understanding the experience of QOL which were not studied by considering their expectations. Studies were done from a tourism perspective but not specific to entrepreneurs. QOL studies were also of citizens, professionals and the general population of areas.

Objective 3 witnessed an array of studies conducted in this regard. A number of studies were seen to combine characteristic features such as education, income, marital status, stage of business and other factors like support, health, characteristics and their effect on QOL or life satisfaction making 18 percent of the total studies, carried out in this manner. Specific studies, considering only social capital and support received by entrepreneurs, affecting their job satisfaction and business success were 15 percent. Papers were reviewed as much as possible from the point of each factor and well-being. Time Management studies relating to well-being were also 15 percent out of the total.

Objective 4, 38 percent of the total 40 studies referred to were specific to the Tourism industry, encompassing model development and testing from the viewpoint of tourists, elderly tourists, residents and the effect of tourism impacts upon these stakeholders.

In total, maximum studies overall out of 200, were conducted on QOL/well-being (15%) and entrepreneurs' satisfaction (11%).

Table 2.3 Study Area

Study Area	Objective 1	Objective 2	Objective 3	Objective 4	Total
Business growth and QOL	-	2	1	1	4
Characteristics of Entrepreneurs	7	-	11	-	18
Community QOL	-	2	-	-	2
Determinants of QOL	-	-	7	3	10
Economics of happiness	-	1	-	-	1
Entrepreneur and QOL	8	8	4	2	22
Entrepreneurial development	8	-	-	-	8
Family relations, support & QOL	8	-	10	-	18
Health & Well-being	-	-	7	-	7
Maslows needs theory & QOL	-	2	-	-	2
QOL and SEM	-	-	-	2	2
Quality of Life/Well-being satisfaction	-	21	3	5	29
Stakeholders QOL	1	-	-	-	1
Time management strategies	-	-	10	-	10
Tourism	-	11	-	2	13
Tourism and Entrepreneur	5	5	4	1	15
Tourism and QOL	1	3	2	8	14
Tourism and SEM	-	-	-	15	15
Work-family and Quality of life	-	2	6	1	9
Total	38	57	65	40	200

Source: Authors own compilation

Note: The total numbers differ as some studies were focusing on more than one study area.

2.7.3 Year of Publication

The year of publication specifies the year in which the studies were published in the respective sources. A decadal bifurcation of the research works was conducted and the statistics revealed that for objective 1, maximum studies were from 2000-2010 which accounted for 45 percent, followed by 2010-2019 42 percent of the 31 studies in total, which shows relatively recent works conducted in understanding characteristics of entrepreneurs.

Objective 2 showed the same trend; however, it is noticed that IPA studies are gaining more popularity in recent years, that is, 2010-2019 with 54 percent and 2000-2009 with 33

percent out of the total 57 papers. There is a vast recognition for this tool and it is being adapted in various fields for inferential purposes and gaining more insight on specific aspects.

Objective 3 on the other hand, revealed 63 percent of studies conducted in the period 2010-2019 which is recent while 26 percent were in 2000-2010 out of 57 papers in total. This result also showed an upsurge of studies conducted to understand the factors which influence the overall QOL.

Objective 4 witnessed hardly any papers in the past with 78 percent of 40 papers being carried out in the recent years varying from none to very few in the past applying Structural Equation Modeling (SEM).

From this section of the review, a direct observation shows that more and more nascent researchers are encouraged to pursue research with the number of tools and online resources which are benefitting to conduct more research as compared to the previous years, and gaining importance in the recent years.

Table 2.4 Year of Publication

Year	Objective 1	Objective 2	Objective 3	Objective 4	Total
1970-1979	-	2	-	-	2
1980-1989	2	2	2	-	6
1990-1999	2	3	5	-	10
2000-2010	14	19	17	9	59
2010-2019	13	31	41	31	116
Total	31	57	65	40	193

Source: Authors own compilation

2.7.4 Number of Authors

Number of authors specifies the total number of individuals who have contributed in the formulation, analytical reasoning, conclusion and implication of the research paper. From the table below it is evidently visible that in objective 1, most authors were individual authors, 11 out of 31, 35 percent. This type of a study was mainly conducted by a single person as a part of their research project.

Objective 2 for IPA, more than one authors were observed 22 out of 57, 39 percent, followed by individual and 3 authors with 23 percent each.

Objective 3 papers witnessed two authors with the highest count 28 out of 65, 43 percent, subsequently with 15 out of 65, 23 percent for three authors and 11 out of 65, 17 percent for individual authors.

Objective 4 papers were mostly undertaken by three authors 14 out of 40, 38 percent and two authors 13 out of 40, 33 percent.

Overall, it was seen that authors paired (37%) to undertake research work. This enabled a synergy effect wherein the strength of two individuals is seen to produce better results. A team of three authors is also widely accepted and used (26%).

Table 2.5 Number of Authors

Number of Authors	Objective 1	Objective 2	Objective 3	Objective 4	Total
1	11	13	11	5	40
2	8	22	28	13	71
3	8	13	15	14	50
4	4	3	5	6	18
5	0	2	3	0	5
>5	0	4	3	2	9
Total	31	57	65	40	193

Source: Authors own compilation

2.7.5 Country of study

Country of study denotes the country in which the study has been conducted. As mentioned in the introduction, research works in various fields of disciplines are unequally distributed in the developed and developing economies making the geographical grouping very skewed (Subhash, 2007).

Objective 1 reveals studies conducted in Austria 14 percent and United States of America 14 percent on equal basis, that is, five out of 35 countries, whereas, studies related to objective 2 are mostly conducted in the United States of America 33 percent with 19 out of 57. Simultaneously, similar studies appear unevenly distributed in other parts of the world. Research work pertaining to objective 3 also appears to be scattered with 15 out of 66, that is, 23 percent of studies in the United States of America and 14 percent studies conducted in India. It is observed that researchers and studies in India do focus on factors predicting happiness or QOL of individuals.

With regards to objective 4, 39 percent, that is, 16 out of 41 studies have been done in the United States of America which shows how the country leads in the research arena.

Developing countries need to gear up and advance in areas which they are lagging behind and even look for more extensive collaborators from developing countries as in this case United States of America (28%) is leading in research as against other nations.

Table 2.6 Country of study

Country	Objective 1	Objective 2	Objective 3	Objective 4	Total
Argentina	1	-	-	-	1
Australia	1	3	1	2	7
Austria	5	2	1	-	8
Bangladesh	1	2	1	-	4
Belgium	-	1	-	-	1

Bosnia & Herzegovina	-	1	-	-	1
Canada	1	2	4	1	8
China	1	-	1	1	3
Colorado	-	1	-	-	1
Columbia	1	-	-	-	1
Croatia	-	1	-	-	1
Cuba	-	-	-	1	1
Finland	-	-	1	-	1
France	1	-	-	1	2
Germany	1	1	3	-	5
Greece	-	-	1	-	1
Hong Kong	1	1	-	1	3
India	5	7	9	7	28
Indonesia	2	-	1	-	3
Ireland	1	-	-	-	1
Italy	-	-	4	1	5
Lithuania	1	1	-	-	2
Malaysia	-	-	2	2	4
Mauritius	-	-	-	1	1
Mexico	-	2	-	-	2
Netherlands	3	2	2	-	7
New Zealand	1	-	1	-	2
Northern Ireland	-	-	1	-	1
Pakistan	-	1	2	-	3
Philippines	1	-	1	-	2
Portland	-	1	-	-	1
Russia	-	1	1	-	2
Singapore	-	-	3	-	3
South Africa	-	-	-	2	2
South Korea	-	-	-	1	1
Spain	1	-	3	1	5
Sweden	-	1	2	1	4
Switzerland	-	-	-	1	1
Taiwan	-	2	2	-	4
Turkey	-	-	1	1	2
United Kingdom	1	5	3	-	9
United States of America	5	19	15	16	55
Total	35	57	66	41	199

Source: Authors own compilation

Note: The total numbers differ as some studies were conducted in more than one country

2.7.6 Type of study

Overall, 53% of the studies are based on empirical data, 31% are of conceptual in nature. This clearly shows the importance given to the use of psychometric data in understanding the behaviour, perception, attitudes etc of various stakeholders, use of tools like EFA, CFA and SEM are possible for such data.

Objective 1 reveals more empirical studies which is 17 out of 31 which is 55 percent, relatively followed by 32 percent studies being conceptual in nature 10 out of 31.

Objective 2 also shows that more studies are empirical in nature using IPA and evaluating satisfaction with 32 out of 57 studies 56 percent, while 37 percent were conceptual, that is, 21 out of 57.

Objective 3 is in line with objective 1 and 2 with 51 percent studies being empirical 33 out of 65 and 24.5 percent studies involve conceptual and 24.5 percent both which means that studies pursue empirical as well as conceptual research work together while conducting research on determining factors.

Objective 4 requires studies to be empirical while testing the data which is 21 out of 40, 53 percent in this case. This means that there are studies which provide conceptual models for further testing through SEM.

Overall, it is clear that most studies are empirical (53%) while conceptual are lesser in number (31%).

Table 2.7 Type of study

Type of Study	Objective 1	Objective 2	Objective 3	Objective 4	Total
Conceptual	10	21	16	13	60
Empirical	17	32	33	21	103
Both	4	4	16	6	30
Total	31	57	65	40	193

Source: Authors own compilation

2.7.7 Data source

Data source explains the source from which data collection is done. The studies within the four objectives utilized different sources. Objective 1 papers used more of primary sources 17 out of 31 papers, that is, 55 percent while objective 2 used both primary as well as secondary led by primary sources 32 out of 57 which is 56 percent while secondary were 21 out of 57, that is, 37 percent.

Objective 3 papers utilised all three sources starting with primary with the maximum number 31 out of 65, 48percent, secondary source 21 out of 65, 32 percent and both sources together accounted for 20 percent.

Objective 4 also showed the similar trend with most papers using primary sources 21 out of 40 53 percent and next is 16 out of 40, that is, 40 percent papers using secondary sources. *An overall view on all objectives, the papers referred for the current study relied more on Primary source of data (53%) which is quite common in social science research.*

Table 2.8 Data source

Data source	Objective 1	Objective 2	Objective 3	Objective 4	Total
Primary	17	32	31	21	101
Secondary	7	21	21	16	65
Both	7	4	13	3	27
Total	31	57	65	40	193

Source: Authors own compilation

2.7.8 Research Method

Research methods are the data collection techniques used by individuals for carrying out their research. It is necessary to note that research methods are different for every study and studies may also engage in using more than one method.

For objective 1, it is observed that questionnaire survey was a common instrument used to

collect data 14 out of 38, that is, 37 percent usage in studies while it was followed by qualitative content analysis 11 out of 38 29 percent.

For objective 2, questionnaire was preferred, especially with regard to understanding the expectations and experiences of individuals 28 out of 65 being approximately 43 percent studies while 32 percent which is 21 out of 65 were qualitative content analysis.

Objective 3 saw a similar scenario with most studies using questionnaire 45 percent, that is, 32 out of 72 studies while the next highest was qualitative content analysis 25 out of 72, 35 percent. Studies in this objective also used other methods like interviews, online questionnaires etc.

Objective 4, used just two methods extensively: first questionnaire surveys 59 percent, that is, 24 out of 41 and 37 percent, 15 out of 41 conducting a qualitative content analysis method.

Overall, it is seen that the questionnaire instrument (45%) is the most preferred method followed by qualitative content analysis (33%).

Table 2.9 Research Method

Research Method	Objective 1	Objective 2	Objective 3	Objective 4	Total
Case study	1	-	1	-	2
E – questionnaire	-	-	2	-	2
Email questionnaire	2	2	1	2	7
Focus group study	-	2	-	-	2
Interviews (In-depth/semi-structured)	6	10	9	-	25
Observation	1	-	1	-	2
Qualitative content analysis	11	21	25	15	72
Questionnaire survey	14	28	32	24	98
Telephone survey	3	2	1	-	6
Total	38	65	72	41	216

Source: Authors own compilation

Note: The total differs as some studies adopted more than one research methods

2.7.9 Sampling unit

Sampling units include the individuals who would be considered the respondents for the said studies. However, every study has to opt for a different respondent based on their title and objective to be fulfilled.

In objective 4, it is noticed that studies had entrepreneurs as the highest respondents 24 out of 32 making it 75 percent of the total studies referred while for objective 2, 19 papers out of 58, that is, 33 percent were research articles, followed by 16 out of 58, 28 percent of residents and 11 out of 58, 19 percent of entrepreneurs were used as sampling units.

Objective 3 papers had more entrepreneurs as the respondents with 27 out of 65, that is, 42 percent of the total while residents were next highest with 13 out of 65, that is, 20 percent.

The sampling units of Objective 4 papers were mostly tourists and residents since there are several models created and tested from a tourist perspective 33 percent, 14 out of 43 and residents' perspective 30 percent, 13 out of 43 while none category included no sampling unit which was most generally witnessed in conceptual papers not requiring a sample unit. This also accounted for 13 out of 43 papers, that is, 30 percent.

Although entrepreneurs (32%) were observed to be the sampling unit common in all objectives, they were not specific to the tourism industry.

Table 2.10 Sampling unit

Sampling Unit	Objective 1	Objective 2	Objective 3	Objective 4	Total
Customers	-	1	-	-	1
Employees	-	2	6	-	8
Entrepreneurs	24	11	27	2	64
Firms	-	-	2	-	2
None	-	-	-	13	13
Professionals	-	1	-	1	2
Research Articles	-	19	11	-	30

Residents	6	16	13	13	48
Tourists	2	8	6	14	30
Total	32	58	65	43	198

Source: Authors own compilation

Note: The total numbers differ as some studies had more than one sampling unit.

2.7.10 Sample size

Sample size is the crucial decision one takes to accommodate valid and reliable data collection and analysis. In the analysis below, most studies using a sample incorporated a sample size within 500 counts while around 50 percent belonged to none category since many studies didn't use a sample at all hence, no sample size was required, because they were all falling under conceptual studies.

In the research works analysed for objective 1, 14 out of 31 studies, that is, 45 percent utilised a sample within 500 while objective 2 belonged to the similar category with 34 percent, that is, 20 out of 58 studies relying on less than 500 samples

In objective 3, 40 percent of studies assumed a sample within 500, that is, 26 out of 65 studies and objective 4 49 percent, 20 out of 41 studies used samples in the same range.

Therefore, the literature justifies that a sample taken up to 500 is suitable to go ahead with analysis as far as it represents the population to achieve reliable inferences.

Table 2.11 Sample size

Sample Size	Objective 1	Objective 2	Objective 3	Objective 4	Total
<500	14	20	26	20	80
501 - 1000	-	7	6	3	16
1001 - 1500	1	1	2	1	5
1501 - 2000	-	5	2	1	8
>2001	4	1	8	2	15
None	12	24	21	14	71
Total	31	58	65	41	195

Source: Authors own compilation

Note: The total numbers differ as some studies had more than one sample size

2.7.11 Statistical technique

The choice of Statistical techniques is a challenging one and it is very important to select the right technique for data analysis. The literature witnessed different kinds of studies adopting different techniques with new developments and trends emerging through.

Objective 1 papers utilised descriptive analysis, mostly using percentages, tables and charts to analyse the data, that is, 28 percent, 13 out of 46, objective 2 on the other hand, witnessed descriptive analysis 11 percent 11 out of 99, IPA with Gap analysis 15percent 15 out of 99 and 25 percent 25 out of 99 for qualitative content analysis.

Objective 3 papers adopted regression and correlation analysis between factors and QOL with 23 out of 107, 21 percent and 16 out of 107, 15 percent respectively. SEM was also conducted in 21 percent of these studies while 13 percent was witnessed in descriptive and qualitative content analysis techniques.

In objective 4, 42 out of 77 studies, that is, 55 percent utilised SEM, a well renowned and sophisticated technique gaining importance in today's research. The most commonly used techniques were Descriptive statistics, Correlation, IPA, EFA, CFA and SEM.

Therefore, it is seen that each paper referred for respective objective, utilised a suitable statistical technique to analyse and interpret the data.

Table 2.12 Statistical technique

Statistical Technique	Objective 1	Objective 2	Objective 3	Objective 4	Total
ANOVA	3	1	7	-	11
Axialcoding	-	1	1	-	2
Chi-square	4	4	2	1	11
Cluster analysis	2	1	2	-	5
Correlation analysis	3	9	16	7	35
Descriptives	13	11	14	6	44

The Mann-Whitney U test	1	-	-	-	1
Tukey Test	1	-	-	-	1
Discriminant analysis	1	1	-	-	2
Exploratory Factor analysis	1	7	6	3	17
Happiness determinant analysis	-	1	1	-	2
Importance Performance Analysis/GAP analysis	-	15	1	-	16
MANOVA	2	1	-	-	3
Ordered probit estimates	2	2	2	-	6
Paired sample t-test	-	2	-	-	2
Principal Component Analysis	-	1	1	-	2
Qualitative Content analysis	8	25	14	14	61
Regression analysis	2	6	23	4	35
Structural Equation Modeling/Path Analysis/Confirmatory factor analysis	3	10	16	42	71
Student T tests		1	1	-	2
Total	46	99	107	77	329

Source: Authors own compilation

Note: The total numbers differ due to use of more than one statistical techniques

2.8 Consolidated Research Gap addressed by the study

Research gap is the difference between the studies which have already been conducted and those that need further attention. Basically, it is the gap which exists in theory and practice. Identification of gaps is a challenging task which can be achieved only after undertaking extensive literature review in the same or related areas, failing which, can lead to duplication of work. Proper identification enables any researcher to successfully proceed with his/her research work.

The current topic emerged from the researcher's personal interest to make sense of the wide literature on entrepreneurship. Referring and reviewing phd thesis, articles, websites and research papers, specifically a magazine called **Business Goa-** titled '**The 7 Habits of Highly Effective Business People**' (July, 2016) which unveiled the life of business people in reality through interviews of those having their business and choice of location as Goa.

They believed that Goa was the only state that enabled them to successfully run an enterprise without compromising with QOL.

Tourism was generally viewed as an economic activity enhancing the wealth of the destination. Researchers who have pursued research work in Goa (Dayanand, 2004) highlight that one needs to look more intensely and beyond, especially to the supply side of the industry rather than just focusing themselves on the demand aspect. Aiming to do this will not just result in holistic development of the industry but also enhance individual performance, promoting innovative offerings to the visitors. To understand this phenomenon, the researcher developed a curiosity to understand tourism entrepreneurs and their QOL as being a prominent part of the entire supply side of the industry.

Solvoll et al. (2016) in their review of tourism entrepreneurship, found that overall, very few articles were published in entrepreneurship specific to the Tourism industry, resulting in less knowledge of the stakeholders. The need for more theorizing on tourism entrepreneurship was rising specifically with respect their QOL where research is needed. It requires a systematic accumulation of knowledge. Uysal et al. (2016) also said that one of the research areas gaining impetus was the link between tourism activities and QOL as its outcome with special reference to those involved in the production and consumption of tourism services and goods. Even so, in his thesis, Shir (2015) mentioned that research in entrepreneurship is not systematically organized with the inference on well-being and thus needed further exploration. Relatively, insufficient research work and modeling has been undertaken within the QOL arena (Puczkó & Smith, 2011).

Speaking about QOL, Andrews & Withey (1976) expressed that it can be considered from any perspective of interest making it a potential area of comprehensive research. Choe & Regan (2014) underlined that there was a need in tourism research to focus on the

understanding of QOL, specifically with regards to the development of the industry. Hence, development of the key stakeholder, that is, the entrepreneur will ensure development of the industry justifying the need of this study. Such studies may also impact the policies, governing the industry becoming a strong tool for governance (Weiermair & Peters, 2012). Moreover, Woo (2013) emphasized that studies needed to focus on the other tourism stakeholders besides just concentrating on the residents and tourists. QOL has evolved as a neglected area in tourism besides focusing on the tourism impacts on the destination communities. No studies have been done in the state except for finding QOL of residents, community well-being, tourists etc and hence, studies needed to go a step forward with this (Carneiro & Eusebio, 2011) since methodologies focusing on entrepreneurial impact on QOL are often a neglected phenomenon (Frederick, 2016).

The purpose of the current research work was to overcome these limitations and focus its attention on entrepreneurs QOL as several studies have declared that entrepreneurs report more satisfaction than those with jobs (Carree & Verheul, 2012; Benz & Frey 2008a; Blanchflower & Oswald 1998). QOL of entrepreneurs has not been studied on the basis of categories of tourism entrepreneurs like Event Organisers, Restaurant Owners and so on, and literature has not witnessed a comparison between them in relation to the experience of QOL. Although research has been conducted on specific domains of QOL such as Material Well-being and QOL, Social Well-being and QOL, to the best of researcher's knowledge, no research is conducted to evaluate the QOL perception/experience of entrepreneurs in the Tourism sector, and no studies so far have found the effect of determinant factors on the resulting QOL in Goa. Additionally, no comparisons are made with respect to the business venture type with existing regional differences (North Goa and South Goa). Therefore, this study will fill the existing gap in tourism entrepreneurship research.

At the end of the day, satisfaction with life makes life worth living and many small

business owners believed that (Chiu et al., 2011). Such insightful studies are very apt in the current pandemic scenario or even otherwise and definitely call for immediate yet very serious action to be taken by policy makers in order to improve the most important concept of QOL and positively help the stakeholders, specifically entrepreneurs to perceive the social impact of tourism, thus this study will not only bring about development of the destination, but development of the stakeholders of the destination. Entrepreneurs being one of the most important who most of the time go ignored, require to live a satisfied life as this will ensure the satisfaction of the rest of the stakeholders connected to them. This makes the current study novel and useful with practical applications possible, bringing about awareness on the concept of QOL and encouraging self-reflection. Thus, the readers and general public at large will narrow down to the most important and valuable ‘QOL’.

2.9 New definition of QOL

Quality of life is a very commonly used term generally in everyone’s life. Everyone speaks about their life quality at some point. Generally, this concept is interpreted as a multidimensional construct consisting of dimensions/factors/well beings which are subjectively perceived and evaluated by individuals. It is basically termed as a person’s attitude towards life. Past studies have witnessed QOL assessments of patients with medical ailments, disabilities, diseases, traveler’s visiting a destination, elderly individuals, entrepreneurs etc. The current section has a two-fold objective. Firstly, to analyze the existing definitions of QOL and Secondly, to derive and propose a new definition by following the “7step approach” of definition theory in logic studies proposed by Copi & Cohen, 2005; Hurley, (2008) and applied by Lai & Li (2016) in their Conceptual paper in order to formulate a new definition of Quality of life. It selected around 50 QOL definitions and proposed a new definition from a tourism entrepreneur’ perspective.

2.10 Need and Importance of the study

With the vast usage of the term QOL as an area of research in several disciplines (eg: economics, hospitality and tourism, management, psychology, medical sciences, marketing among others) QOL studies in management boosts business and societal issues. Several developments and trends are taking place in travel and tourism in the form of eco-tourism, sustainable tourism. In human resource management as quality of work life, human relations. In marketing, as green marketing, social marketing, consumer wellbeing etc. (Sirgy et al., 2006) Even within healthcare sector, it is not defined very clearly and involves multiple interpretations (Farquhar, 1995). Despite a rapid increase in publications, there has been no consensus on its definition (Moons et al., 2006).

Since there are so many ways of explaining the concept and is so complex, many authors did not define the concept at all (Haas, 1999). In Diener (1984), it has been stressed that studies in tourism should be promoted in order to reap the positive benefits of greater levels of happiness, improved health, increased self-esteem and the like. Neal et al, (2004) made an attempt to check the impact of satisfaction on overall life.

Moons et al., (2006) emphasized that there is no uniform definition for quality of life and thus, it is ambiguous. Even though it is said that satisfaction with life is most suitable to describe quality of life, the conceptual discussion seems to be tempered. Therefore, the need for such a study in the tourism sector.

2.11 Definition Theory

Formulating a definition has a lot of issues and problems and these have been addressed widely across various disciplines. They have been looked into in the past but still continue to do so in the present by several philosophers and logicians (Hurley, 2008). The current

definition theory has been derived from the logic study (Hurley, 2008)

Abelson (2006), gave four understandings of the nature of definition namely essentialistic, prescriptive, linguistic and pragmatic. Essentialistic means where the word defines the essence of an object(s). Prescriptive means contextual meaning of a word. Linguistic refers to usage of a word in history while pragmatic involves all of the above natures of definition based on actual/contextual need. Whatever the nature may be, every definition essentially has two parts. The first part is the word which is defined (definiendum) and the second part are the words that define the main word(definiens) (Hurley, 2008). Further, the definitions can be termed as stipulative, lexical, precisising, theoretical and persuasive and each of them have a function to perform. A lexical definition is a dictionary meaning of the term and stipulative gives a meaning to a word. Both types together help remove vagueness. Theoretical on the other hand gives a theoretical meaning to a word and promotes understanding while persuasive definition helps to shape the attitude of the audience involved. Definitions are built through connotative and denotative techniques but Quality of life as a concept is facing a problem of connotation of inclusiveness (Öztaş, 2007). Most of the definitions which are selected under study belong to the genus-and-differentiate type of connotative definition. For instance, “a collapsible shelter made of canvas or other material that is stretched” (Hurley, 2008). In this case, “shelter” is the genus, and “collapsible” and “made of canvas” are the differentiate.

The first step for the selected definitions is to identify the genus and the second step is to find the attributes doing the defining of the main genus. As per Copi & Cohen (2005), guidelines for a good definition have been laid out. A few of them include avoiding circularity, not being too broad or too narrow, not being negative when there are possibilities of defining it in an affirmative language etc.

2.12 Methodology

This research has formulated four research questions which led to the analyses. For instance, which are the common characteristics in the selected definitions? Which type of definitions are most common? How good is the quality of the definitions? Once judged by taking the definition theory as the base, is it possible to develop a new QOL definition? These questions are addressed in this study.

a) Analytical procedure

This study addressed the research questions by selecting a few QOL definitions from several studies. Definition theory was then applied with the help of 5 steps. 1st step was finding the shared features of the definitions, 2nd step was finding the type of definition, 3rd step was the definition technique and the 4th step was checking the quality of the definitions. With these steps, the definition of Quality-of-life was created (stage 5). A seven-step approach was adopted from the definition theory (Copi & Cohen 2005; Hurley, 2008). It was adopted in Lai & Li (2016) to formulate a definition for Tourism destination image.

The 7-steps were applied in order to (1) Categorize concepts which are similar to QOL; (2) classify a genus which incorporates these concepts; (3) find common attributes representing the concepts; (4) determine which are the attributes which separate QOL in the same genus from other concepts; (5) Clearly express the definition; (6) Judge the definition quality and if required, restart steps 1 to 6; and (7) revise the definition if necessary. Stages 1 to 4 help to logically serve the assessment of the definitions which are then utilized for definition development at stage 5. Figure 2.3 envisages the above-mentioned analytical procedure.

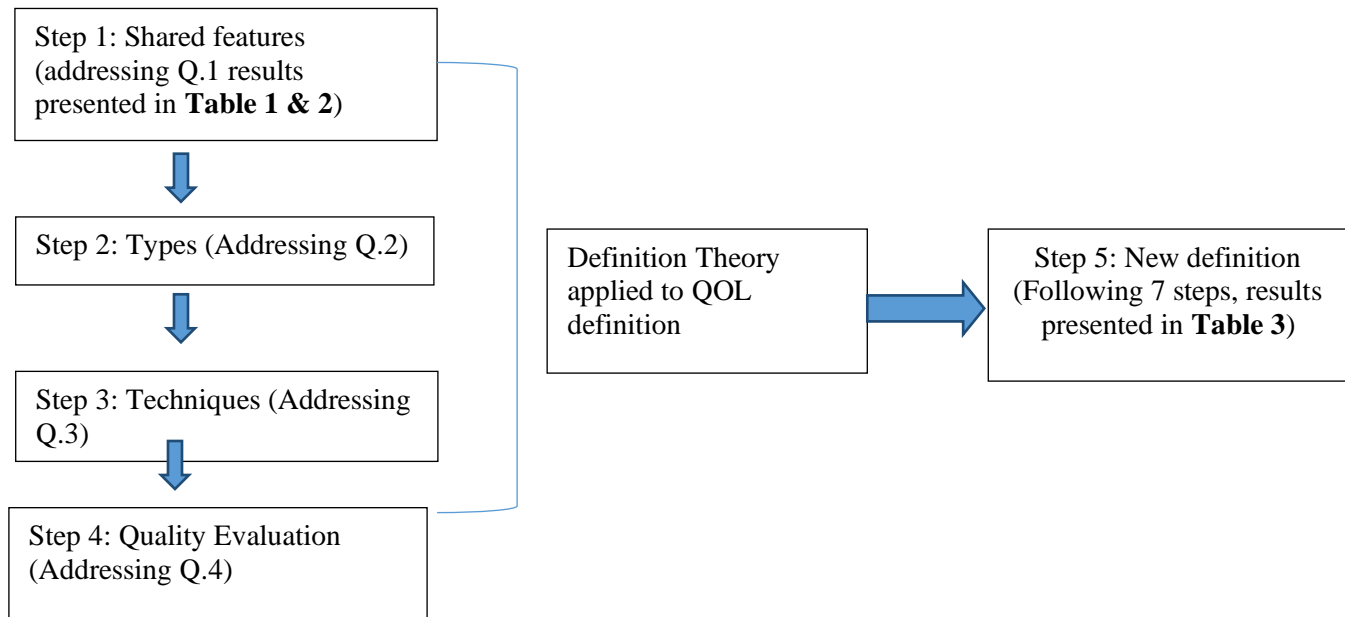


Figure 2.3. Inherent logic of the analytical procedure Lai, K., & Li, X. (Robert). (2016)
source: authors own compilation

b) Selection of QOL definitions for analysis

The selection of definitions of QOL is a crucial element in a study like this. The definitions were looked for from thesis, research papers, articles etc. The definitions were derived from QOL defined in different contexts but were original and normative. Initially 65 definitions were searched for out of which 50 usable definitions were shortlisted based on sound conceptualization (Tasci, et al., 2007)

2.13 Research Findings

Stage 1

Under this stage, only the definitions comprising core words and restrictive words were selected. This is normally a trend for academic definitions. Therefore, once the analysis was conducted, the results revealed 30 core words which were used to explain QOL (**Table 2.13**) and 36 restrictive words which restrict the core words (**Table 2.14**). A clear sight of table 2 reveals that “Satisfaction with life”, “wellbeing” and “experience” are widely used to define QOL. It shows that individuals take QOL as a subjective experience, wellbeing and

overall satisfaction to define that life quality. However, the definitions failed to bring in all the aspects of QOL.

Table 2.13: Core words used to define the nature of QOL.

Core words (genus- step 1)	Frequency	%	Author
Degree of satisfaction or dissatisfaction	11	22	2;8;11;15;16;21;23;24;30;31;42
Wellbeing	6	12	6;19;22;36;42;49
Experience	5	10	7;20;23;29;49
Individuals' perceptions	4	8	5;15;29;47
Life as a whole	2	4	4;34
Conditions of life	2	4	25;32
Position in life	2	4	26;38
Perception of 'meaning'.	1	2	1
Provision	1	2	3
Conditions in the environment	1	2	9
Discrepancy	1	2	10
Individual's ability	1	2	12
Expectations	1	2	13
Personal values/life conditions	1	2	14
Important possibilities of his/her life.	1	2	17
A relation	1	2	18
Multidimensional evaluation	1	2	27
Perspective	1	2	28
Aspects of living	1	2	33
Cognitive judgement	1	2	35
Areas of life	1	2	37
Assessment	1	2	39
Positive state	1	2	40
Optimistic assessment	1	2	41
Individual's ability	1	2	43
Gap	1	2	44
Fulfillment	1	2	45
Choice	1	2	46
Develop potential	1	2	48
Life situation	1	2	50

1: Frankl (1963); 2: Abrams (1973); 3: McCall (1975); 4: De (1975); 5: Andrews & Withey (1976); 6: Diener (1984); 7: Rice (1984)(1984); 8: Emerson et al. (1985); 9: Proshanky & Fabian (1986) ; 10: Sartorius (1989); 11: Ferrans & Powers (1990); 12: Jenkins et al. (1990) ; 13: Fisher (1992); 14: Cummins (1992); 15: Wood-Dauphinée S et el 1999; 16: Meeberg (1993); 17:Raphael et al., (1996) ; 18:Robert Lane (1994); 19: Felce & Perry (1995); 20: Hunter & Arbano (1995); 21: Veenhoven (1996); 22: Lamb (1996); 23: Taylor & Bogdan (1996); 24: Kemmler et al (1997) ; 25: Ontario Social Development Council, 1997; 26: World Health Organization (1997); 27: Haas (1999a); 28: Mytko & Knight (1999); 29: Naess (1999); 30: Lewis (2000); 31: Rannestad et al (2000); 32: Schalock (2000); 33: UNESCO (2000); 34: Hagerty et al (2001); 35: Rejeski & Mihalko (2001); 36: Lin et al (2002); 37: Montgomery et al (2002); 38: Starace et al (2002); 39: Xavier et al., (2003); 40: Pollard & Lee (2003); 41: Diener & Seligman (2004); 42: Bhandari (2004); 43: Church (2005); 44: Ruta et al., (2007); 45: Costanza et al. (2007); 46: Ruta et al., (2007); 47: Malkina-Pykh & Pykh (2008); 48: New Economic foundation (2008); 49: Kagawa-Singer et al., (2010); 50: Gasper, (2010)

Stage 2

The definitions which are compiled may or may not be stipulative, lexical, precisising, theoretical and persuasive (Copi and Cohen 2005; Hurley, 2008). It is not easy to just assign a simpler word to an existing definition. Hence, they are normally not stipulative in nature. They are not even borrowed easily from a dictionary, therefore, not lexical. They also cannot be precise since QOL is a concept which cannot be defined precisely. It may not be to persuade always it may be defined only to decide or inform about a current state of mind. So, it lacks being persuasive. Some relate to it as satisfaction while some think of it as health and time management. This makes it evident that the definitions lack theoretical robustness. However, among the five definition types, the existing definitions tend to be theoretical: QOL researchers may intend to propose definitions with both theoretical and scientific rigor but are somehow unable to actualize their attempt. In this sense, we can state that existing QOL definitions are quasi-theoretical in type.

Table 2.14: Restrictive words used to define the nature of QOL.

Restrictive words (differentiae- step1)	Frequency	%	Author
Expectation of the individual	5	13.88	10;14;15; 20; 32
A multi-dimensional construct	5	13.88	28; 32; 33; 36, 49
Central to the human condition/necessary conditions	4	11.11	1;3,15; 18
The degree of fit	4	11.11	5; 7; 17; 21
Evaluative judgement	4	11.11	16; 19; 37; 50
A function	3	8.33	9; 13; 43
The context of culture, value system and goals.	3	8.33	26; 27; 38
Individuals' perception	3	8.33	26; 38; 45
Positive affect	2	5.55	6; 21
Characteristics / to function and derive satisfaction from a variety of role.	2	5.55	12; 40
One's lot in life	2	5.55	23; 31
Personal/ various life domains	2	5.55	24; 28
A sense of meaning	1	2.77	1
Felt by people with various aspects of their lives	1	2.77	2
Away from work	1	2.77	4
Individuals' life's need	1	2.77	7
Actualisation of abilities or lifestyle	1	2.77	8
Actual status	1	2.77	10
Areas of life	1	2.77	11
Grounded in their life	1	2.77	13
Is a Feeling	1	2.77	16
An inner sense/fulfilment	1	2.77	23
Mediating factors associated	1	2.77	22
The product of the interplay	1	2.77	25
Current life circumstances	1	2.77	27
How well he or she lives	1	2.77	29
A sense of progress towards becoming more competent	1	2.77	30
Not just some component part	1	2.77	34
Conscious	1	2.77	35
Numerous ways	1	2.77	41
Other indicators	1	2.77	42
A measure of	1	2.77	43

Capable of doing	1	2.77	44
Persons Opportunity	1	2.77	46
Measure of wellbeing	1	2.77	47
Dynamic state	1	2.77	48

*The authors are same as Table 1

Stage 3

With respect to denotative and connotative techniques, most of the QOL definitions are following the connotative style and among the sub methods namely synonym, etymological, operationalized and genus-and-differentia, the last one is widely followed. The previous studies strictly did not follow any particular style of defining QOL. It was defined in the context in which it was applied keeping the general idea of the term.

Stage 4

The definitions selected for the study are roughly following a theoretical type of definition normally consisting of a genus-and-differentia definition. The definition theory speaks about concepts which provide a set of conventional attributes. Out of the 50 definitions, some of the conventional attributes identifies were “multidimensional”; “evaluation”, “judgement” (**Table 2.15**). However, these concepts alone may not be very capable of differentiating quality of life from satisfaction with life, wellbeing concepts. Some definitions lack the clarity and are either too narrow or too broad. Therefore, the literature does not give a proper genus and differentia of QOL. Normally the words used in the definitions are unclear in meaning and therefore, there is still more room for improvement.

Table 2.15: New definition following the 7-steps

STEPS	Procedure
STEP 1: Select the concepts both similar to and different from QOL	<i>Wellbeing, subjective, happiness, contentment, Perception of life aspects, Living conditions, lifestyle, quality of whole life, fulfilment, assessment</i>
STEP 2 Determine the genus that can determine QOL and the concepts which are selected in step 1	Judgement, <i>experience</i> , inner sense, individual characteristics
STEP 3 Identifies the common attributes of the included concepts	Individual satisfaction
STEP 4 Determines the differentiating attributes of QOL by comparing QOL with each of its overlapping concepts. Basically, the restrictive terms which go with the selected concepts	well beings subjective assessment happiness A conscious judgement fulfillment evaluation of lifestyle perceptions multi-dimensional
STEP 5 Creating the new definition	QOL is defined as, "A subjective assesement, conscious judgement, multidimensional evaluation of lifestyle of tourism entrepreneurs with a satisfied/dissatisfied experience in various aspects of his/her life. This experience parallels with the well beings, happiness, perception and fulfillment of their way of life."
STEP 6	Checking the quality of the definition
STEP 7	Rewriting the definition to meet the future need

Source: authors own compilation

Stage 5

With the analyses done above, it is evident that the definitions of QOL in the literature are not very clear and thus there is a need to formulate a new definition fulfilling all the criteria. As per [Copi & Cohen \(2005\)](#); [Hurley \(2008\)](#)., most of the definitions are following theoretical style and the genus and differentia approach. So, therefore this study is conducted with the purpose to create a better theoretical meaning following the same genus and differentia approach i.e., the 7-step approach of genus and differentia technique.

Step 1:

In this step, several concepts are identified which are similar but different from the term QOL. The concepts which were shortlisted were wellbeing, subjective life, happiness, lifestyle, fulfillment, assessment etc. The selected ones are wellbeing, happiness, fulfillment, perception.

Step 2:

This step determines the core word or genus which can represent QOL and the selected concepts under step 1. The options considered for this step were life satisfaction, evaluation, experience but eventually experience of life was selected as the best one.

Step 3:

The third step involved identification of an attribute common among the concepts selected in step 1. After evaluating thoroughly, “satisfaction/dissatisfaction” was selected as the main attribute which can identify all concepts.

Step 4:

In this step, the differentiating attributes of QOL were compared with each of the concepts for example, subjective assessment and well beings, a conscious judgement with happiness, evaluation of lifestyle with fulfillment, multidimensional with perception.

Step 5:

This step proposed the definition in a clear language. Based on the analysis, QOL can be defined as: *“A subjective assessment, conscious judgement, multi-dimensional evaluation of lifestyle of tourism entrepreneurs with a satisfied/dissatisfied experience in various aspects of his/her life. This experience parallels with the well beings, happiness, perception and fulfillment of their way of life.”*

Step 6:

In this step the quality of the proposed definition using the genus and differentia criteria is evaluated. Overall, this definition is of an acceptable quality.

The new definition (1) conveys the essential meaning of QOL giving five attributes (i.e., one common and four differentiating attributes), (2) the definition is neither too broad nor too narrow, (3) avoids vague, or ambiguous language, and (4) has an affirmative tone.

Step 7:

Revise and rewrite the definition for future use as and when the situation demands. The change can happen over time.

Key Findings

This study has four major research findings. First of all, this study validated that most previous studies tend to define QOL as the mere satisfaction or perception of life and all its aspects. But as specified by [Abrams \(1973\)](#); [Farquhar \(1995\)](#), QOL can be both positive as well as a negative description about all things in life. It is the ability of an individual to maintain the right balance and improve their experience. In practical life, these definitions are widely used. For example, it is easier to ask an entrepreneur how satisfied are you with your life or how do you perceive your life as a whole? Rather than asking him/her how is the quality of your life?

Secondly, most of the selected definitions are theoretical in nature and also tend to follow a genus-and-differentia technique. This makes it necessary to apply the definition theory and explain the reason for this result.

Thirdly, very few definitions include both subjective as well as objective factors which normally are said to constitute the QOL concept. This poor quality could be because authors emphasized more on using the concept rather than theorizing it. For example, even

though many studies exhibited the interest of operationalizing QOL which may be even more than actually defining it and exploring what it actually means. Although, most of the QOL definitions adopted the genus-and-differentia techniques in defining the concept in the past, none of them strictly followed the procedure to define it.

There are several difficulties in defining QOL especially the non-uniformity and the vagueness in defining the terms “satisfaction” , “wellbeing” (Öztaş, S. 2007). On some occasions they are used as a broad concept where it denotes QOL as a whole while in some other contexts it is very specific pertaining to the given situation such as employment status, life conditions etc. When these fundamental concepts face such debates, it becomes difficult to define QOL scientifically.

Finally, the last finding of this study is with regards to the new definition which is proposed. It is a result of several stages such as application of the logic of definition theory, overall understanding of QOL and the similar concepts and the interpretation of different terminologies encompassing the concept of QOL.

2.14 Implication of the study

The literature clearly indicates that a subjective concept like this which entails as many definitions as people, requires more operationalization. Such a definition has many interpretations and use various attributes such as life satisfaction, standard of living, well-being etc., which are used in place of QOL concept (Dijkers, 2007; Haas, 1999; Frederick, 2016). Therefore, a study like this is not likely to bring about a sudden change in the way QOL concept is perceived and used in various contexts but it does offer a few insights to go about with the defining and gives more clarity.

A study like this provides logical contribution to the less clear concept but the practical validity will be achieved only once it is used in empirical research work with the proposed

idea. The new definition can be used to derive the QOL experience pertaining to tourism entrepreneurs in different contexts. However, new combinations of attributes in line with the proposed definition can also be created with the help of the genus and differentia concepts given in *Table 2.13 & 2.14 on pgs 123 and 125 respectively*.

Another implication is that it gives a better understanding of the term and consensus can be achieved to eradicate the vagueness which otherwise exists. Usually, QOL was either judged in terms of health or income or just satisfaction with job and marital status or occupation. However, this was not enough and sufficient to define and explain QOL (Taylor et al., 2008) Perhaps with the new definition the outlook of holistically explaining a term like this in terms of several important well beings is believed to be a complete definition in all aspects as per definition theory.

Nonetheless, a study like this will also motivate more researchers to take up conceptualizing and defining vague and ambiguous terms in any discipline. Lai & Li, (2016), reiterated that both empirical and conceptual studies should take place to confirm the use of a defined term since the limitations of one will be offset by the benefits of the other.

2.14.1 From Tourism Context

Tourism studies are prominently conducted in different tourist centric regions by tourism related researchers, academicians, government, students in order to gain insights on the practice and experience of the industry as a whole. The purpose might be different but the right kind of research can enhance and add to the existing body of knowledge. Out of the numerous studies which are conducted in tourism, studies defining concepts like QOL are lacking and needs a start to encourage more research in this field. Since research pertaining to tourism entrepreneurs QOL is limited, a conceptual clarity in this can motivate more

tourism researchers and ensure growing number of studies ahead.

Further, in depth conceptual studies in the area of QOL can be conducted in order to fulfill and fill in any existing gaps. Undoubtedly, the existing definitions of QOL as well as the new definition in the current study will have its own limitation but these limitations need to be perceived with the right attitude and attempt should be made to validate such studies.

While pursuing the current study, researchers derived knowledge on several aspects which are interchangeably used with the term QOL in the discipline of tourism. This enabled a wider knowledge base on the types of words used to define QOL. Therefore, tourism researchers can have a look for studies using terms like satisfaction with life, wellbeing, fulfillment, happiness and so on. This gave a better understanding of the term.

This definition lacks practicality but tourism researchers can use this as a recommendation for further enquiry in this area and also build on the proposed definition. This could give rise to more accurate, reliable and confirmed definition of QOL from tourism entrepreneurs' perspective.

2.15 Chapter summary

This chapter followed a systematic procedure, providing a detailed view on the literature which was reviewed for the topic under study. Starting from an overview and introduction of the review of literature to the conceptual background of the concepts used, then followed by literature pertaining to individual objective in order to identify the technical aspects of conducting the research study. It was also accompanied by a research gap which was revealed objective wise. The last part of the study comprised of the content analysis of all papers, referred for the respective objectives besides those used in conceptual clarifications accompanied by the formulation of a new definition of QOL from tourism entrepreneurs' perspective. These research papers might not represent the entire field of

study. However, it gives a snapshot of the few studies which the researcher found apt for the current topic. The study identified the research gap and developed research questions, objectives and hypothesis followed by the methodology (*Chapter 1 section 1.8-1.10, pgs 17-26*) as a result of the above analysis. This helped in gaining a comprehensive view of the literature guiding the direction of further studies.

CHAPTER 3

TOURISM ENTREPRENEURS' CHARACTERISTIC FEATURES AND QUALITY OF LIFE IN GOA

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3.1 Introduction

In recent years, well-being or QOL studies have occupied importance in the lives of entrepreneurs and also all individuals at large. Entrepreneurs, notably known for creating wealth are now focusing on well-being in the domains of life. Contributing towards the development of people as well as the area of business, entrepreneurs give shape to the industrial sector. One such remarkable industry in Goa is tourism with its multiplier effect giving rise to immense employment opportunities to other stakeholders dependent on it. “People have involved themselves in tourism for their daily livelihood” (Sharma 2013). This involves forward as well as backward linkages connecting the indirect products and service providers to those directly interacting with tourists. This scenario is evident in the case of the small yet vastly developed state of Goa. Goa has emerged as a place of interest around the world. The state, being one of the most happening tourist destinations in India, has boosted entrepreneurial activity especially in the tourist centric locations. People love to visit Goa for the very purpose of enjoyment, relaxation and stepping away from the daily hustle of life.

To cater to the tourist guests, entrepreneurs are actively involved in the forefront to bring variety to the recipients in terms of innovation in their business, new tourism products, amenities and services. Therefore, key business decisions are reserved only for individual entrepreneurs influenced by their rich experience and core competencies (Peters et al., 2018). Such decisions are often a result of the well-being of the entrepreneur. Entrepreneurs’ QOL acts as a trigger factor for the sustainability of entrepreneurship in the tourism sector (Sitohang et al., 2017). If they are experiencing a good QOL in terms of their well-being, it will in turn boost this sector in the state.

3.2 Background of the study

As defined by Joseph Schumpeter, “An entrepreneur is an individual who carries out new combinations of new products or services, new sources or raw material, new methods of production, new market segment, or new forms of organization”. Such entrepreneurs and small businesses are numerous in the tourism and hospitality sector (Peters et al., 2009). To motivate such enterprises, the Government of Goa introduced several schemes, training programs, and incubation centers. This in turn boosted employment opportunities (Sharma, 2013).

When talking about the satisfaction of entrepreneurs, Sitohang et al., (2017) considered the case of nascent entrepreneurs and stated that factors like income, motivation and education level enhanced their happiness which focuses on MWB, DNA and EWB. They also elucidated that; cognitive decisions combined with emotional reaction of a person explains the happiness experienced by him in terms of the quality of his life. All these further differ as per the background of entrepreneurs. Sharma (2013) emphasized that the background of entrepreneurs such as age, gender, marital status, job experience, and business background, shape and develop them. In a study by Chen & Elston (2013), small businesses were mostly dominated by males who were married and belonged to the middle-aged category. Weiermair & Peters (2012) considered three categories of entrepreneurs such as market oriented or growth driven, lifestyle and public entrepreneurs. Peters & Schuckert (2014) found that many entrepreneurs displayed characteristics of a lifestyle entrepreneur who were not just driven by growth but by lifestyle factors, thus aiming to strike a balance between all aspects of life. In the same study, entrepreneurs showed a strong connection to the place of business which was inherited from their ancestors and hence, associated it with their QOL. According to Weiermair & Peters (2012), the number of small and medium

entrepreneurs in tourism keep growing as a result of emotional and social satisfaction, and that they avoid further expansion so as to not compromise with the said needs. Even after a lot of research in this area, no studies are conducted to find the characteristic features and QOL experience among the categories of tourism entrepreneurs. According to [Peters et al. \(2009\)](#), more research in entrepreneurs' QOL with respect to their profession entailing their characteristics is needed and the current research attempts to fulfill this need through this objective.

3.3 Research Methodology

The first objective had two parts, that is, to evaluate the a) association of the categories of entrepreneurs with the characteristic features and b) association of categories of entrepreneurs with the experience of QOL. This information was further compared between the tourism entrepreneurs. Data was collected with the help of **Part I** of the questionnaire which comprised characteristic features of the entrepreneurs and the same was compared across the five categories and analyzed to answer the first part of this objective using Chi-square test which was conducted using SPSS version 23 software. Whereas, data for experience of entrepreneurs with respect to the dimensions of QOL was collected in **Part II** of the questionnaire comprising of a five-point satisfaction level of entrepreneurs and further analyzed using one way ANOVA followed by Tukey's Honest Significant Test, also known as Tukey's post-hoc test for significant results if any. It was expected to get significant differences in the characteristic features across entrepreneurs as well as in their experience of well-beings. For analysis, the sample size, response rate, sampling method, research design, study area, study period was the same as explained in the research methodology section (*Please refer Chapter 1 Section 1.10, pg no 22*).

The profiles and statements considered for each of the dimensions of QOL were drawn up from previous studies (Mahi Uddin & Manir, 2015; Vinton, 1994; Binder & Coad, 2016; Peters et al., 2018, Felce & Perry, 1995). Based on past studies, few studies are carried out to find the influence of characteristic features on the categories of entrepreneurs and also to check the difference of QOL experience across the types. Hence, the current study came up with the following research questions.

RQ1a: Is there an association between the *five categories of entrepreneurs* and their *characteristic features*?

RQ1b: Does *each category of the entrepreneur* vary in terms of their *experiences* of each of the well-beings of QOL?

Objective 1: To evaluate the association between:

- a) Categories of entrepreneurs and their characteristic features
- b) Categories of entrepreneurs and their QOL experience

H_{1a}: *There is an association between the five categories of entrepreneurs (Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents and Indirect Service Providers) and their characteristic features (gender, age, family size, religion, marital status, education, business experience, type of business organization and source of commencement)*

- x. *There is an association between the five categories of entrepreneurs and their gender.*
- xi. *There is an association between the five categories of entrepreneurs and their age.*
- xii. *There is an association between the five categories of entrepreneurs and their family size.*
- xiii. *There is an association between the five categories of entrepreneurs and their religion.*
- xiv. *There is an association between the five categories of entrepreneurs and their marital status.*
- xv. *There is an association between the five categories of entrepreneurs and their education.*
- xvi. *There is an association between the five categories of entrepreneurs and their business*

experience.

xvii. *There is an association between the five categories of entrepreneurs and type of business organization.*

xviii. *There is an association between the five categories of entrepreneurs and source of commencement.*

H_{1b}: *There is an association between the five categories of entrepreneurs (Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents and Indirect Service Providers) and their QOL (PWB, MWB, SWB, DNA and EWB).*

vi. *There is an association between the five categories of entrepreneurs and their experience of PWB.*

vii. *There is an association between the five categories of entrepreneurs and their experience of MWB.*

viii. *There is an association between the five categories of entrepreneurs and their experience of SWB.*

ix. *There is an association between the five categories of entrepreneurs and their experience of DNA.*

x. *There is an association between the five categories of entrepreneurs and their experience of EWB.*

3.4 Data Analysis and Research Findings

Chi-square test is normally used to check the relationship between two attributes by comparing the expected counts with the observed counts through cross tabulation. It proved to be more effective to analyse the first part of this objective in establishing a significance of characteristic features (*gender, age, family size, religion, marital status, education, experience, type of business, source of commencement*) with the type of entrepreneurs (*Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents*

and Indirect Service Providers). The findings will indicate which of the characteristics were significantly different across the types of entrepreneurs and the reasons for the same.

One-way ANOVA is used to discover if a statistically significant difference exists between the mean values of any independent variables. In this case, it is the mean of QOL experience rated by the tourism entrepreneurs and whether it is significantly different among them. The findings of this section of the analysis will indicate which of the entrepreneurs are different from each other and also indicate which of them are enjoying a better experience than the rest. Reliability statistics, that is, Cronbach's alpha of experience shows the values as 0.907 which is reliable (Krueger & Schkade, 2008). The categories of entrepreneurs were compared against their experience of QOL dimensions. They are as follows:

The first dimension was experience with **Physical Well-being (PWB)** consisting of statements like physical fitness, good health, and rest hours.

The second dimension was experience with **Material Well-being (MWB)** consisting of statements like income generated, assets, luxurious life.

The third dimension was experience with **Social Well-being (SWB)** consisting of statements like social involvement, leisure time with family, team work, community support, self-time.

The fourth dimension was experience with **Development and Activity (DNA)** consisting of statements like skilled in business, leisure activities, market knowledge, work enjoyment. And finally, the fifth dimension was experience with **Emotional Well-being (EWB)** consisting of statements like empathy, motivation, optimism, appreciated by others.

3.4.1 Characteristic features of Tourism Entrepreneurs

The general profiling of category wise tourism entrepreneurs in Goa is presented in *Table*

3.1. Chi-square testing is conducted for all characteristic features of tourism entrepreneurs across Goa.

Table 3.1: Characteristic features of Tourism Entrepreneurs in Goa

Charcateristic Features Profile (N = 500)		Categories of Tourism Entrepreneurs					Total		χ^2 (ρ)
		Event Organisers	Restaur ant Owners	Guest House Owners	Travel Agents	Indirect Service Providers	No.	(%)	
Gender	Male	75	83	81	82	64	383	76.6	16.31 (.038*)
	Female	24	17	19	19	36	115	23	
	Not indicated	01	00	00	01	00	02	0.4	
Age	21-30	50	13	11	28	27	129	26	89.65 (.000*)
	31-40	23	27	21	42	20	133	26	
	41-50	12	39	39	21	28	139	28	
	51-60	12	13	13	7	16	61	12	
	Above 60	3	8	16	2	9	38	8	
Family size	Alone	15	9	3	2	7	36	7	32.92 (.001*)
	2-3	35	47	40	41	33	196	39	
	4-5	46	43	52	51	47	239	48	
	More than 5	4	1	5	6	13	29	6	
Religion	Hinduism	14	37	41	46	38	176	35	61.88 (.000*)
	Christianity	71	49	45	38	46	249	50	
	Islam	6	1	2	10	1	20	4	
	Other Religions	9	13	12	4	15	53	10.6	
	Not stated	0	0	0	2	0	2	0.4	
Marital Status	Single	57	25	18	30	28	158	32	42.04 (.000*)
	Married	42	74	82	69	71	338	67	
	Separated	1	1	0	1	1	4	1	
Education	Uneducated	0	1	0	0	1	2	0.4	49.69 (.000*)
	Secondary	1	2	5	2	0	10	2	
	SSC	5	8	24	9	20	66	13.2	
	HSSC	24	34	16	24	21	119	24	
	Bachelor's Degree	56	48	45	49	39	237	47	
	Master's Degree	14	7	10	16	19	66	13.2	
Business experience	Less than 3 years	40	16	6	20	13	95	19	53.32 (.000*)
	3-5 years	16	9	25	22	25	97	19	
	More than 5 years	44	75	69	58	62	308	62	
Type of business organization	Sole proprietorship	56	46	37	56	59	254	51	52.87 (.000*)
	Partnership	25	16	12	23	16	92	18	
	Private ltd business	5	10	19	4	5	43	9	
	Family business	11	28	32	16	17	104	21	
	Others	3	0	0	1	3	7	1	
Source of	Original Idea	74	47	58	71	57	307	61	30.60
	Inherited Family business	15	33	23	16	26	113	23	

commence- ment	Bought from others	7	18	17	7	12	61	12	(.002*)
	Others	4	2	2	6	5	19	4	

Source: Author's own compilation based on primary data Significant at 0.05

It clearly reveals that there is a significant difference between the gender composition of entrepreneurs ($p=0.03$, <0.05). **Male dominance** across all the categories of entrepreneurs was observed with the least among Indirect Service Providers, thus indicating the presence of more males in this sector. This needs to be taken care of by the authorities so that gender disparity is reduced by promoting more females to come forward and commence entrepreneurial activities in the state. Similarly, **age factor** across the categories showed a significant difference ($p=0.00$, <0.05). Maximum entrepreneurs were in their middle age group 41-50 while a few of them were above 60 years of age more prominently seen amongst the Guest House Owners. Youngsters on the other hand, aged 21-30 were mostly Event Organisers looking forward to more opportunities and challenges in life while most travel agents belonged to the age group 31-40. Restaurant Owners and Guest House Owners were in the age group of 41-50. It was observed that even though there are incentives available to start a business, they are not utilised to an optimum level. Entrepreneurs' **family size** too was significantly influenced by the type of business activity they chose ($p=0.00$, <0.05). Most of them have a family comprising four to five members typically seen among Guest House Owners and Travel Agents followed by two to three members specifically among Restaurant Owners and the very few of them had a family of more than five members especially Indirect Service Providers. Overall, most entrepreneurs had a nuclear family. While this observation was obvious in all the cases, quite a few Event Organisers were living alone. Reasons for this were, first of all most of them were unmarried and they also had demanding and hectic schedules with odd timings which made their lifestyle quite challenging and different.

Religion was another factor that significantly differed across the types of entrepreneurs ($p=0.00, <0.05$). This indicated that maximum entrepreneurs in the tourism sector were Christians, mostly prevalent among the Event Organisers followed by Hindus most of them operating a travel agency. Even though Muslims have a large presence in the business community in Goa, results showed a lesser number in the Tourism industry. **Marital status** revealed a significant difference among the categories of entrepreneurs ($p=0.00, <0.05$). Out of the five, most Restaurant Owners, Guest House Owners and Indirect Service Providers were married and well-settled, Travel Agents comprised of quite a few who were unmarried while others were married, Event Organizers were young and dynamic, thus belonged mostly to the unmarried category. With reference to **education** ($p=0.00, p<0.05$), many entrepreneurs were graduates specially Event Organizers while most have completed upto higher secondary education. Very few have acquired a master's degree, mostly the Indirect Service Providers and Travel Agents. Therefore, one can conclude that no matter how educated you are, education does not decide your profession and proves that anyone can take up entrepreneurship. It is not the educational degree that is important but the individual's willingness to assume risk and be innovative is what makes him an entrepreneur.

Appraising their **business experience**, there exists a significant difference across the types of entrepreneurs. ($p=0.00, p<0.05$). Entrepreneurs are highly experienced in the industry and have been in business for more than five years especially the Restaurant and Guest House Owners. Event Organisers were mostly at the incubation stage with less than three years experience. Overall, very few had an experience of three to five years. **Type of business organization**, namely, sole proprietor, partnership etc., had a significant difference across the categories of entrepreneurs ($p=0.00, p<0.05$). Sole proprietorship dominated the Tourism industry in Goa in comparison to other forms. Entrepreneurs

preferred to conduct their business on their own without any interference, thus making it dominant in all categories. Enterprises were set up based on an original idea. Although Sole proprietorship has been dominant, entrepreneurs have also opted for other type of organisation namely Partnership which is seen among Travel Agents, Event Organisers etc. So also in some cases, Guest Houses Owners and Restaurant Owners were family run businesses. Finally, the **source of commencement** too significantly differed with the types of entrepreneurs ($p=0.00$, $p<0.05$). It was observed that enterprises were not always inherited or bought or borrowed from others but they were unique in their own ways which are very essential in contemporary times. Businesses require new ways of marketing and conducting business. Therefore, entrepreneurs were adapting to changes required in the environment by innovating rather than using ideas of others. Many small and medium enterprises are found in locations such as Baga, Calangute, Candolim, Anjuna, Morjim, Mandrem, Arambol in the North and Bogmalo, Benaulim, Colva, Majorda, Utorda, Cavelossim, Palolem in the South of Goa. These areas are filled with ample opportunities due to the influx of maximum tourists, both domestic as well as international. A general observation indicates a greater number of Restaurant Owners and Guest House Owners in the tourist centric locations.

Based on the above analysis, the formulated hypothesis ($H_{1a\ i-ix}$) It was found that, *there is an association between the five categories of entrepreneurs (Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents, Indirect Service Providers) and their (i) gender, (ii) age, (iii) family size, (iv) religion, (v) marital status, (vi) education, (vii) business experience, (viii) type of business organization, (ix) source of commencement. Hence, the hypothesis is accepted.*

Therefore, the first part of the objective concludes that the types of entrepreneurs have a significant association with their characteristic features. This further influences their perceived QOL which is explained in the second part of the analysis.

3.4.2 ANOVA and Tukey's HSD Post Hoc test for Goa

The below analysis is drawn up for Goa as a whole as well as North and South Goa separately in order to check whether any significant differences exist in the results among the tourism entrepreneurs QOL experiences. In addition, a Post Hoc test is conducted to understand which of the categories of entrepreneurs significantly differ from each other.

Table 3.2 ANOVA and Tukey's HSD Post Hoc test (Goa)

Categories of Entrepreneurs	Wellbeing	Mean	SD	Homogeneity of Variance	F-test	Sig
a) Event Organisers	<i>Physical Well-being</i>	3.42	.978	.967	1.66	.157
b) Restaurant Owners		3.14	.932			
c) Guest House Owners		3.39	.981			
d) Travel Agents		3.43	.935			
e) Indirect Service Providers		3.42	.939			
<hr/>						
a) Event Organisers	<i>Material Well-being</i>	3.37	.942	.346	15.28	.000
b) Restaurant Owners		4.06	.934			
c) Guest House Owners		4.20	.778			
d) Travel Agents		3.54	.927			
e) Indirect Service Providers		3.87	.851			
<hr/>						
a) Event Organisers	<i>Social Well-being</i>	3.59	.844	.852	2.175	.071
b) Restaurant Owners		3.72	.812			
c) Guest House Owners		3.89	.749			
d) Travel Agents		3.66	.758			
e) Indirect Service Providers		3.64	.809			
<hr/>						
a) Event Organisers	<i>Development and Activity</i>	3.87	.861	.216	2.67	.032
b) Restaurant Owners		3.59	.713			
c) Guest House Owners		3.79	.673			
d) Travel Agents		3.87	.709			
e) Indirect Service		3.84	.670			

Providers						
a) Event Organisers	Emotional Well-being	3.86	.970	.284	1.20	.309
b) Restaurant Owners		3.99	.811			
c) Guest House Owners		4.09	.812			
d) Travel Agents		3.97	.752			
e) Indirect Service Providers		4.06	.729			

Source: Primary data

Entrepreneur	Type of business Activity	PWB Sig	MWB Sig	SWB Sig	DNA Sig	EWB Sig
Event Organisers	a) Restaurant Owners	.243	.000	.805	.053	.817
	b) Guest House Owners	1.00	.000	.057	.937	.275
	c) Travel Agents	1.00	.675	.974	1.00	.886
	d) Indirect Service Providers	1.00	.001	.994	.999	.419
Restaurant Owners	a) Event Organisers	.243	.000	.805	.053	.817
	b) Guest House Owners	.344	.813	.509	.297	.894
	c) Travel Agents	.211	.000	.988	.043	1.00
	d) Indirect Service Providers	.232	.521	.958	.104	.967
Guest Houses	a) Event Organisers	1.00	.000	.057	.937	.275
	b) Restaurant Owners	.344	.813	.509	.297	.894
	c) Travel Agents	.999	.000	.230	.915	.828
	d) Indirect Service Providers	.999	.063	.154	.986	.999
Travel Agents	a) Event Organisers	1.00	.675	.974	1.00	.886
	b) Restaurant Owners	.211	.000	.988	.043	1.00
	c) Guest House Owners	.999	.000	.230	.915	.828
	d) Indirect Service Providers	1.00	.072	1.00	.997	.931
Indirect Service Providers	a) Event Organisers	1.00	.001	.994	.999	.419
	b) Restaurant Owners	.232	.521	.958	.104	.967
	c) Guest House Owners	.999	.063	.154	.986	.999
	d) Indirect Service Providers	1.00	.072	1.00	.997	.931

Source: Primary data

Mean difference is significant at the 0.05 level.

As seen in *Table 3.2*, the results of one-way ANOVA revealed a statistically significant difference among the entrepreneurs in terms of their experience with MWB ($p=0.03$, $p<0.05$) and DNA ($p=0.00$, $p<0.05$). MWB consisted of experience with income, assets, and a luxurious life. On the other hand, DNA was explained by experience of being skilled in business, leisure activities, market knowledge and work enjoyment. Additionally, Tukey's HSD post-hoc test revealed the mean comparisons of differences which existed between the tourism entrepreneurs.

In terms of MWB, A significant difference was observed in the experience of *Event Organisers, Restaurant Owners, Guest House Owners* and *Indirect Service Providers*. Event Organisers showed an average experience whereas Restaurant Owners and Guest House Owners revealed an above average experience while Indirect Service Providers showed an experience which was slightly less than above average. Hence, their experience was different from each other. Event Organisers faced competition from several unregistered event companies and other individuals with personal contacts with the hotels having signed contracts in advance. On the other hand, Restaurant Owners and Guest House Owners indicating an above average experience were significantly different from Travel Agents who also disclosed an average MWB experience. Travel Agents also faced difficulties in their business since most tourists were not availing their services since they were booking their packages either through local contacts or on their own via internet and various websites hampering the business of Travel Agents. In terms of DNA, Event Organisers and Travel Agents experience was different from Restaurant Owners as they indicated slightly less than above average experience while Restaurant Owners indicated an average experience for Leisure and market knowledge and above average for work enjoyment and skilled in business. Travel Agents were also different from Guest House Owners since Guest House Owners indicated an average experience of DNA. Overall,

Travel Agents and Event Organisers enjoyed their work as they had started their business out of passion and thus, were satisfied with all aspects of DNA. Therefore, the formulated relational hypothesis that, ‘*There is an association between the five categories of entrepreneurs (Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents and Indirect Service Providers) and their QOL (MWB and DNA) is accepted in Goa.*

3.4.2.1 ANOVA and Tukey’s HSD Post Hoc test for North Goa

Table 3.3 ANOVA and Tukey’s HSD Post Hoc test (North Goa)

Categories of Entrepreneurs	Well-being	Mean	SD	Homogeneity of Variance	F-test	Sig
a) Event Organisers	Physical Well-being	3.61	.893	.944	.941	.441
b) Restaurant Owners		3.38	.909			
c) Guest House Owners		3.59	.912			
d) Travel Agents		3.32	.976			
e) Indirect Service Providers		3.45	.897			
a) Event Organisers	Material Well-being	3.26	.960	.448	5.06	.001
b) Restaurant Owners		3.62	.997			
c) Guest House Owners		3.97	.868			
d) Travel Agents		3.33	1.020			
e) Indirect Service Providers		3.79	.870			
a) Event Organisers	Social Well-being	3.62	.884	.843	1.56	.184
b) Restaurant Owners		3.60	.812			
c) Guest House Owners		3.90	.744			
d) Travel Agents		3.51	.801			
e) Indirect Service Providers		3.69	.863			
a) Event Organisers	Development and Activity	3.83	.953	.226	1.51	.197
b) Restaurant Owners		3.57	.751			
c) Guest House Owners		3.91	.732			
d) Travel Agents		3.79	.762			
e) Indirect Service Providers		3.90	.696			

a) Event Organisers	Emotional Well-being	3.91	.997	.207	.948	.437
b) Restaurant Owners		3.70	.736			
c) Guest House Owners		3.82	.846			
d) Travel Agents		3.92	.728			
e) Indirect Service Providers		3.98	.677			

Source: Primary data

Entrepreneur	Type of business Activity	PWB Sig	MWB Sig	SWB Sig	DNA Sig	EWB Sig
Event Organisers	a) Restaurant Owners	.731	.318	1.00	.482	.669
	b) Guest House Owners	1.00	.002	.434	.986	.976
	c) Travel Agents	.524	.997	.965	.999	1.00
	d) Indirect Service Providers	.907	.041	.992	.989	.993
Restaurant Owners	a) Event Organisers	.731	.318	1.00	.482	.669
	b) Guest House Owners	.793	.356	.390	.208	.946
	c) Travel Agents	.998	.530	.977	.626	.650
	d) Indirect Service Providers	.996	.890	.986	.221	.393
Guest House Owners	a) Event Organisers	1.00	.002	.434	.989	.976
	b) Restaurant Owners	.793	.356	.390	.208	.946
	c) Travel Agents	.594	.007	.130	.949	.972
	d) Indirect Service Providers	.941	.890	.713	1.00	.844
Travel Agents	a) Event Organisers	.524	.002	.965	.999	1.00
	b) Restaurant Owners	.998	.356	.977	.626	.650
	c) Guest House Owners	.594	.007	.130	.949	.972
	d) Indirect Service Providers	.959	.890	.809	.956	.994
Indirect Service Providers	a) Event Organisers	.907	.997	.992	.989	.993
	b) Restaurant Owners	.996	.530	.986	.221	.393
	c) Guest House Owners	.941	.007	.713	1.00	.844
	d) Travel Agents	.959	.101	.809	.956	.994

Source: Primary data

Mean difference is significant at the 0.05 level

In **Table 3.3**, the results of one-way ANOVA conducted among North Goan entrepreneurs revealed a statistically significant difference in only MWB ($p=0.00$, $p<0.05$) comprised of experience with income, assets, and a luxurious life. This indicated that the presence of a large number of businesses competed for the same group of tourists, resulting in stiff competition which led to unequal distribution of customers and hence resulted in differences in profits earned. Results of Tukey's HSD post-hoc test revealed that differences in terms of MWB existed between *Event Organisers*, *Guest House Owners*, *Travel Agents and Indirect Service Providers*. North Goa is known for Saturday night parties and also events in almost all restaurants including weekdays. Event Organisers and Travel Agents had an average experience as they incurred losses and suffered economically due to less demand for their services and were different from Guest House Owners who revealed an above average experience. In North Goa, many competitors providing cheaper options affected the MWB of these entrepreneurs. Indirect Service Providers also differed from Guest House Owners as well as Event Organisers since they had a slightly less than above average experience with the same. Although Travel Agents and Event Organisers had an average experience, travel agents experience was slightly different than that of Event Organisers since Travel Agents to an extent were better in terms of income earned, assets owned and enjoyed a luxurious life which the Event Organisers did not as they were still in their incubation stage with an aim for future business growth.

Thus, the formulated relational hypothesis, *'There is an association between the five categories of entrepreneurs (Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents and Indirect Service Providers) and their QOL (MWB) is accepted in North Goa.*

3.4.2.2 ANOVA and Tukey's HSD Post Hoc test for South Goa

Table 3.4 ANOVA and Tukey's HSD Post Hoc test (South Goa)

Categories of Entrepreneurs	Well-being	Mean	SD	Homogeneity of Variance	F-test	Sig
a) Event Organisers	<i>Physical Well-being</i>	3.23	1.031	.579	3.03	.018
b) Restaurant Owners		2.90	.902			
c) Guest House Owners		3.19	1.017			
d) Travel Agents		3.53	.888			
e) Indirect Service Providers		3.39	.987			
<hr/>						
a) Event Organisers	<i>Material Well-being</i>	3.49	.919	.127	16.74	.000
b) Restaurant Owners		4.51	.607			
c) Guest House Owners		4.43	.600			
d) Travel Agents		3.75	.776			
e) Indirect Service Providers		3.94	.835			
<hr/>						
a) Event Organisers	<i>Social Well-being</i>	3.57	.809	.642	1.89	.112
b) Restaurant Owners		3.83	.804			
c) Guest House Owners		3.89	.760			
d) Travel Agents		3.81	.687			
e) Indirect Service Providers		3.59	.756			
<hr/>						
a) Event Organisers	<i>Development and Activity</i>	3.91	.766	.462	2.56	.059
b) Restaurant Owners		3.60	.680			
c) Guest House Owners		3.67	.592			
d) Travel Agents		3.96	.650			
e) Indirect Service Providers		3.78	.643			
<hr/>						
a) Event Organisers	<i>Emotional Well-being</i>	3.82	.950	.397	3.74	.006
b) Restaurant Owners		4.28	.784			
c) Guest House Owners		4.37	.676			
d) Travel Agents		4.03	.780			
e) Indirect Service Providers		4.15	.776			

Source: Primary data

Entrepreneur	Type of business Activity	PWB Sig	MWB Sig	SWB Sig	DNA Sig	EWB Sig
Event Organisers	a) Restaurant Owners	.442	.000	.436	.155	.032
	b) Guest House Owners	1.00	.000	.216	.379	.005
	c) Travel Agents	.508	.400	.502	.996	.682
	d) Indirect service Providers	.910	.025	1.00	.868	.238
Restaurant Owners	a) Event Organisers	.442	.000	.436	.155	.032
	b) Guest House Owners	.552	.989	.994	.989	.980
	c) Travel Agents	.011	.000	1.00	.064	.500
	d) Indirect Service Providers	.083	.002	.519	.686	.916
Guest Houses	a) Event Organisers	1.00	.000	.216	.379	.005
	b) Restaurant Owners	.552	.989	.994	.989	.980
	c) Travel Agents	.400	.000	.985	.195	.198
	d) Indirect Service Providers	.839	.011	.275	.924	.622
Travel Agents	a) Event Organisers	.508	.400	.502	.996	.682
	b) Restaurant Owners	.011	.000	1.00	.064	.500
	c) Guest House Owners	.400	.000	.985	.195	.198
	d) Indirect Service Providers	.951	.733	.587	.663	.944
Indirect Service Providers	a) Event Organisers	.910	.025	1.00	.868	.238
	b) Restaurant Owners	.083	.002	.519	.686	.916
	c) Guest House Owners	.839	.011	.275	.924	.622
	d) Travel Agents	.951	.733	.587	.663	.944

Source: Primary data

Mean difference is significant at the 0.05 level

In Table 3.4, South Goa results revealed a statistically significant difference between all the five entrepreneurs in three out of five dimensions of QOL viz. PWB ($p=0.01$, <0.05), MWB ($p=0.00$, <0.05) and EWB ($p=0.00$, <0.05). Physical Well-being consisted of physical fitness, health and rest hours. South entrepreneurs experienced a good SWB participating in social activities like religious festivals, local associations, politics,

community development, leisure time with family, being good team players, community support and self-time. Their experience with DNA encompassing business skills, leisure activities, work enjoyment and market knowledge also displayed a good experience.

Tukey's HSD post-hoc test revealed a significant difference between *Travel Agents* and *Restaurant Owners* in terms of PWB. Restaurant Owners revealed less than average experience due to heavy business and less time at their disposal while Travel Agents showed an average experience with slightly less than above average experience in physical fitness.

Significant differences existed in MWB experience among *Event Organisers*, *Restaurant Owners*, *Guest House Owners* and *Indirect Service Providers*. Restaurant owners and Guest House Owners revealed an above average experience which was significantly different from Event Organisers showing an average experience and Travel Agents with slightly less than above average experience. Guest House Owners and Restaurant owners were also different from Indirect Service Providers since Indirect Service Providers showed slightly less than above average experience and an above average experience in Income earned. It was observed in the South that Indirect Services were taken up as a part of an extra family income instead of the only business. Some had also taken it up as a post-retirement option.

In terms of EWB, *Event Organisers*, *Restaurant Owners* and *Guest House Owners* were different. Event Organisers indicated slightly less than above average experience while Restaurant Owners and Guest House Owners had an above average experience except for empathy variable revealing slightly less than above average experience. Restaurant Owners and Guest House Owners were mostly experienced individuals with several years in tourism business, having a wide network and were optimistic and satisfied with their contribution towards their business as well as community who appreciated their success.

Thus, the formulated relational hypothesis, *'There is an association between the five categories of entrepreneurs (Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents and Indirect Service Providers) and their QOL (PWB, MWB and EWB) is accepted in South Goa.*

3.5 Chapter Summary

The overall profiling of tourism entrepreneurs in Goa revealed male dominance in the Tourism sector, exclusively owned and commenced by first generation entrepreneurs. Family businesses existed a long time ago but now it has been observed that over the years, first generation entrepreneurs have evolved. Most of them are in the 41-50 age group, married and living with four to five members in the family. They operate as sole proprietors not very keen on partnerships. The ideas that they started with are original, thus identifying them as innovative entrepreneurs, although a few imitative entrepreneurs were encountered. Overall observation also revealed that guest houses, home stays along with restaurants were more commonly situated in the coastal regions while Travel Agents, Indirect Service Providers and events were unequally distributed in different areas.

Entrepreneurs linked life quality with 'social time', 'family time', 'good health', 'good relations' and 'passion for work', and were emotionally associated with where they once started. Findings also revealed that entrepreneurs were significantly different from each other in terms of their Material Well-being of QOL which was also noticed among North as well as South Goan entrepreneurs. In Goa, North as well as South, Event Organisers and Travel Agents were prominently different from others with almost an average experience. This encourages them to focus on important areas and improve their lives in this regard.

Hence, the formulated hypothesis (**H_{1a i-ix}**) that, *there is an association between the five categories of entrepreneurs (Event Organisers, Restaurant Owners, Guest House Owners,*

Travel Agents, Indirect Service Providers) and their (i) gender, (ii) age, (iii) family size, (iv) religion, (v) marital status, (vi) education, (vii) business experience, (viii) type of business organization, (ix) source of commencement. Hence, the hypothesis is accepted.

Therefore, the first part of the objective concludes that the types of entrepreneurs have a significant association with the entrepreneur's characteristic features.

In terms of the second hypothesis of Objective one, **H_{1b}**: *There is an association between the five categories of entrepreneurs (Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents and Indirect Service Providers) and their QOL (PWB, MWB, SWB, DNA and EWB).*

- i) There is an association between the five categories of entrepreneurs and their experience of PWB is accepted for South Goa and rejected for Goa and North Goa.*
- ii) There is an association between the categories of entrepreneurs and their experience of MWB is accepted for Goa, North and South Goa.*
- iii) There is an association between the categories of entrepreneurs and their experience of SWB is rejected for Goa, North and South Goa.*
- iv) There is an association between the categories of entrepreneurs and their experience of DNA is accepted for Goa and rejected for North and South Goa.*
- v) There is an association between the categories of entrepreneurs and their experience of EWB is accepted for South Goa and rejected for Goa and North Goa.*

A more detailed analysis and explanations of the individual dimensional experience of QOL are specified in Chapter 4.

CHAPTER 4

IMPORTANCE-PERFORMANCE ANALYSIS OF TOURISM ENTREPRENEURS' QUALITY OF LIFE EXPECTATIONS AND EXPERIENCES

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4.1 Introduction

Tourism industry in Goa has flourished over the years with the development of new infrastructure and creative products and services, drawing the attention of tourists, both national as well as international (D'Mello et al., 2016). This uniqueness in doing business is the result of efforts of many entrepreneurial ventures that have evolved in the sector. Innovative entrepreneurship is widely witnessed among small and medium enterprises (SMEs) (Peters et al., 2009) but found to be less innovative in tourism. Continuous improvement and development need to be carried out to keep the tourists happy and maintain consistency with the service. This has posed a challenge to many entrepreneurs and their teams and in bargain, has led to compromise in maintaining a good well-being. Undoubtedly, literature approves the presence of lifestyle entrepreneurs in tourism whose main focus is not income alone but maintaining other aspects of life such as recreation time, family time, personal satisfaction and so on (Peters & Schuckert, 2014). Although features of lifestyle entrepreneurs are witnessed amongst the entrepreneurs, the increasing responsibilities and workload lead to sometimes even losing sleep hours which affects good health, otherwise enjoyed by them. Adding to it, there are probabilities of personal conflicts or well-being issues required to be addressed in order to maintain the right balance of well-being. This is possible only once there is awareness of these issues. Well-being can be evaluated in terms of several dimensions. The current study opted the five well-beings proposed by Felce & Perry (1995) and further tested by Peters et al. (2018) viz. Physical Well-being (PWB), Material Well-being (MWB), Social Well-being (SWB), Development and Activity (DNA) and Emotional Well-being (EWB). Evaluations about individual life quality/well-being can be done by an individual himself/herself and this evaluation when done subjectively is considered more effective and appropriate as there is a growing consensus on the same as per the literature (Costanza et al., 2008; Moons et al.,

2006). The current chapter forms an imperative part of the entire study. Therefore, this section elucidated on what QOL is for a tourism entrepreneur and the methodology adopted is elaborated in detail. This chapter gives a deeper understanding of the different well-being experiences of QOL further divided as per individual category of tourism entrepreneurs in both North as well as South Goa.

4.2 Background of the study

QOL is a result of both objective as well as subjective assessments of human needs as well as wants in the form of higher achievements, desired luxury, aspirations and more. Abraham Maslow's need for hierarchy theory clearly mentions that human needs are classified as lower order and higher order needs viz. biological needs, safety needs, social needs, esteem needs to self-actualization needs. No matter the area, caste or creed or any industry, every individual desires to fulfill their basic needs which are hierarchically achieved. Lower order needs have a higher predominance than the higher order needs, hence without achieving the lower order needs, an individual does not step up to the higher order needs achievements (Sirgy, 1986). These needs and wants are backed up by personal expectations and the ultimate fulfillment help to assess QOL satisfaction levels. QOL being a multidimensional concept, fulfillment of the same leads to satisfaction. In many cases, exploring and understanding QOL has been a lifestyle goal and policy requirement (Costanza et al., 2008). Studies in well-being have increased over the years right from 1980s and are considered to be more of a cognitive judgement rather than just affective (Andrews & Withey, 1976; Emmons & Diener, 1985). Further, Tsou & Liu (2001) have also spoken about the "domain satisfaction approach" which means that when an individual is happy with several facets of life, the overall QOL is achieved.

4.3 Importance-Performance Analysis

Ryan (1995) observes that 'if satisfaction is seen as the congruence of need and performance, then dissatisfaction can be perceived as the gap between expectation and experience' (D'Mello et al., 2016).

IPA is a useful managerial tool used in various disciplines (Martilla & James, 1977), specifically studied in marketing and management. The traditional IPA is developed by Martilla & James (1977), which does not consider the gap between the expectations and performance placed by customers. Several disadvantages, most certainly the relationship between performance and importance attributes, necessitated the revision of the original IPA. Hence, it is observed that authors have combined traditional IPA with Gap Analysis which proved to give accurate results. (Lin et al., 2009; Tsai et al., 2011).

It is a simple tool used to understand important service areas requiring improvement. Along with customer service, it has also attracted attention in different business areas such as production, financial services, retail, education, transportation, tourism etc. (Ormanovic & Ciric, 2017). It has been prominently studied in tourism literature in terms of Guest technologies in hotel industry (Beldona & Cobanoglu, 2007); tour guides performance (Zhang & Chow, 2004); IPA of a tourism destination (Deng, 2007); marine-park hinterland (Tonge & Moore, 2007); Airline self-service check-ins (Chang & Yang, 2008); Community perception of tourism development (Frauman & Banks, 2010). Used as an analytic technique, it generates a two-dimensional grid with Importance-Performance attributes plotted on a graph with the help of four quadrants helping the researchers to prioritize areas of improvement. (Feng et al., 2014).

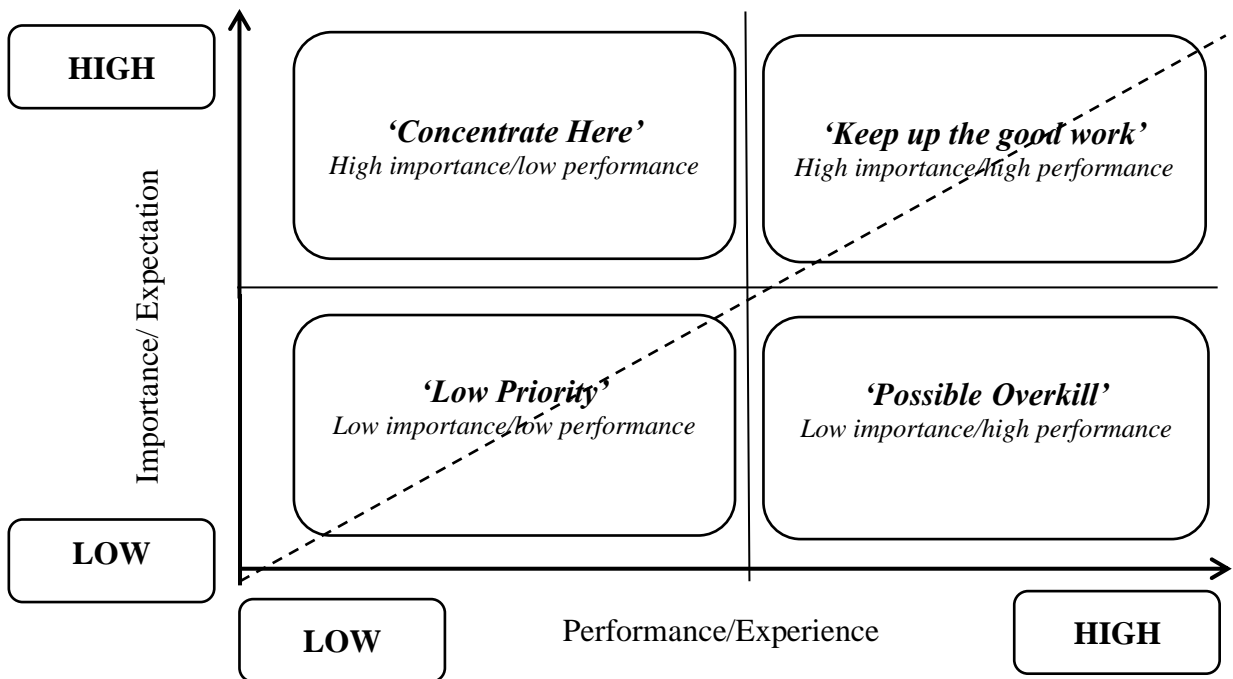


Figure 4.1: Importance-Performance Analysis Matrix

Source: Authors own compilation

As observed in *figure 4.1*, **Quadrant A** is termed '*Concentrate here*' (*Top left*) where the elements are of high importance but the performance is below average. Therefore, action is required here. **Quadrant B** is termed '*Keep up the good work*' (*Top right*) where the high importance given to elements is complemented with a high performance. This means that the work and quality should be maintained here. **Quadrant C** is termed '*Low Priority*' (*Bottom left*) where elements are rated low both for importance as well as performance. This means that these areas are of low priority. The final quadrant, **Quadrant D** is termed '*Possible Overkill*' (*Bottom right*) where elements signify performance exceeding importance. This implies no action and no further allocation of resources (Zewdie, 1967). These were consequently divided into two divisions, that is, a diagonal line at an angle of 45 degrees, also known as iso-priority or iso-rating line. In this case, the values located above the line are negative, indicating dissatisfaction while those below the line are positive, indicating satisfaction (Rial et al., 2008; Ormanovic & Ciric, 2017). This study

concentrated on evaluating the expectations and experience of tourism entrepreneurs in terms of their QOL which has either been enhanced or reduced due to the influence of the tourism activities and other related factors. It will fill the gap existing in the literature and will help in drawing important conclusions and valuable suggestions where loopholes exist, specifically to the areas needing the most urgent attention. It will create numerous possibilities which can be considered for further development of the entrepreneurs reflected in the study, not failing to add valuable knowledge and inputs to the tourism entrepreneurship literature.

4.4 Research Methodology

This section of the research aims to understand what QOL is for each of the tourism entrepreneurs' viz. Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents and Indirect Service Providers, considered under study. It utilized sample size, response rate, sampling method, research design, study area, study period as mentioned in the research methodology of the entire study (*Please refer Chapter 1 Section 1.10, pg no 22*). Data was collected using **Part II** of the Questionnaire with respect to before and after experience of QOL as a tourism entrepreneur, also referred to as the Expectation-Experience of entrepreneurs in the industry. Each entrepreneur rated his/her expectation and experience of life on a five-point likert scale where 5 (Most Important) to 1 (Least important) for Expectations and 5 (Very happy) to 1 (Very Unhappy) for Experience.

The statements considered for each of the well-beings were drawn up from previous research works ([Peters et al., 2018](#); [Felce & Perry, 1995](#)). Paired sample t- test was conducted with the help of Gap Analysis and the difference of expectations and experience of each entrepreneur type was derived. The analysis was then plotted on a two-dimensional

grid called the Importance-Performance (in the current study it is renamed as Importance-Experience) and the result would be as to which category of entrepreneur was having a higher level of satisfaction with respect to various QOL dimensions (well-beings). It was expected that entrepreneurs would have a good experience of life since they are independent but being in the Tourism sector, the tourist season could affect their freedom to some extent if they haven't managed it well. Based on past studies, very few studies on the expectations and experience of each type of tourism entrepreneur are carried out. Therefore, the current study came up with the following research question.

RQ2: Is it possible to identify *each entrepreneurs' personal expectation and experience* (satisfaction) with respect to *each well-being/dimension* of QOL in Goa?

Objective 2: To analyze tourism entrepreneurs' expectation and experience of each dimension of QOL in Goa (PWB, MWB, SWB, DNA and EWB)

H₂: *There is a statistically significant difference between the five categories of entrepreneurs (Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents and Indirect Service Providers) with respect to their expectation and experience of QOL (PWB, MWB, SWB, DNA and EWB).*

- i. There is a statistically significant difference between the five categories of entrepreneurs with respect to their expectation and experience of PWB.*
- ii. There is a statistically significant difference between the five categories of entrepreneurs with respect to their expectation and experience of MWB.*
- iii. There is a statistically significant difference between the five categories of entrepreneurs with respect to their expectation and experience of SWB.*
- iv. There is a statistically significant difference between the five categories of entrepreneurs with respect to their expectation and experience of DNA.*

- v. *There is a statistically significant difference between the five categories of entrepreneurs with respect to their expectation and experience of EWB.*

4.5 Data Analysis and Research Findings

Importance-Performance analysis is carried out to find out the experience and the gap existing between different dimensions of tourism entrepreneurs QOL. Through this objective, the average importance given to the Physical Well-being (PWB), Material Well-being (MWB), Social Well-being (SWB), Development and Activity (DNA), Emotional Well-being (EWB) and their average level of satisfaction with these elements were calculated for all tourism entrepreneurs in the state of Goa. The placements of each element on an Importance-Performance scale was accomplished by using the means of importance and performance as the coordinates. Once these calculations were performed, they were plotted on a two-dimensional grid called the *Importance/Expectation-Performance/Experience*.

In this analysis, importance is taken as the expectation of an entrepreneur from all the aspects of his life and performance is the experience of what he actually experienced after assuming the role of an entrepreneur. Results of IPA are obtained in the form of original IPA as well as diagonal IPA.

In the original IPA, the entire matrix is divided into four quadrants. These four quadrants are named as follows, *Quadrant A* is termed as *Concentrate here*, variables in this quadrant are of high importance to the entrepreneurs, however there is low performance and immediate attention is required in these areas in order to improve and overcome their weaknesses. *Quadrant B*, is termed as *Keep up the Good Work*, variables in this quadrant are considered to have high importance as well as performance. *Quadrant C* is termed as

Low Priority. Variables in this quadrant are considered to be less important and their performance is also low. No action is normally taken about these variables unless the concerned party begins to perceive them as important. **Quadrant D** is termed as **Possible Overkill**. These variables are considered to have low importance; however, these variables have high Performance.

The findings of this analysis will indicate areas where each tourism entrepreneur is satisfied and also provide areas where they can improve their conditions through personal analysis and development. Reliability statistics, that is, Cronbach's alpha of Expectation combined, shows the values for Importance and Performance as 0.911 and 0.907 respectively.

The first dimension was **Physical Well-being (PWB)** having three variables and an alpha of 0.596 for Expectation and 0.762 for Experience included in the following variables – physical fitness, good health, and rest hours.

The second dimension was **Material Well-being (MWB)** having three variables and an alpha of 0.771 for Expectation and 0.869 for Experience included in the following variables – income generated, assets, luxurious life.

The third dimension was **Social Well-being (SWB)** having five variables and an alpha of 0.862 for Expectation and 0.820 for Experience included the following variables – social involvement, leisure time with family, teamwork, community support, self-time.

The fourth dimension was **Development and Activity (DNA)** having four variables and an alpha of 0.734 for Expectation and 0.660 for Experience included in the following variables – skilled in business, leisure activities, market knowledge, work enjoyment.

And finally, the fifth dimension **Emotional Well-being (EWB)** having four variables and

an alpha of 0.823 for Expectation and 0.800 for Experience included in the following variables – empathy, motivation, optimism, appreciated by others.

The above reliability values show that the data collected for all dimensions was considered acceptable.

The data analysis to follow revolved around finding the mean expectation and mean experience of tourism entrepreneurs in Goa in general and specifically for individual category of entrepreneurs in North and South Goa. The expectation and experience were rated on a 5-point importance/expectation and happiness/experience scale respectively.

IMPORTANCE/EXPECTATION= *1-Not so important, 2- Low importance, 3-Medium importance, 4-Important, 5- Very Important.*

HAPPINESS/EXPERIENCE= *1-Very happy, 2- Unhappy, 3-Average happiness, 4-Happy, 5- Very happy.*

4.5.1 Importance-Performance Analysis of QOL dimensions of all Tourism Entrepreneurs

As observed from **Table 4.1**, **Goan entrepreneurs** rated all the items of QOL as ‘Important’ with a grand mean expectation of 4.05 while the resulting grand mean of experience was 3.73 indicating average happiness overall. With respect to individual dimensions, PWB was valued as important with 3.96 but an average happiness of 3.36. The highest importance and experience was visible on physical fitness variable. MWB was rated as important with mean expectation of 4.03 while mean experience of 3.81 indicated an average happiness witnessing the highest expectation and experience on income variable, SWB was rated as important with a mean expectation of 4.06 and 3.70 as the mean experience showing average happiness. Highest expectation and experience was

placed on leisure with family, DNA showed a mean expectation of 4.03 as important while the experience mean value was 3.79 revealing average happiness. The item with the highest expectation and experience of DNA was work enjoyment and finally the mean expectation of EWB was 4.15 and mean experience was 3.99 revealing happiness and the highest expectation and experience was with optimism variable.

Table 4.1 Importance-Performance Analysis of QOL dimensions of all Tourism Entrepreneurs

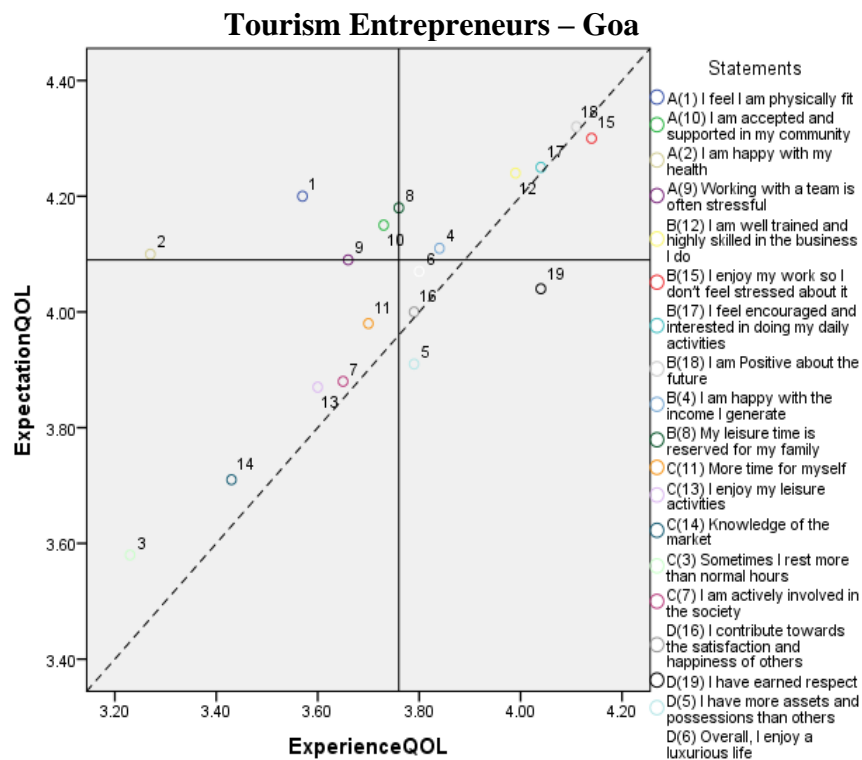
Dimensions of QOL	Variables	GOA						NORTH GOA						SOUTH GOA					
		Expectation (I)	Experience (P)	Gap (P-I)	p	Original	Diagonal	Expectation (I)	Experience (P)	Gap (P-I)	p	Original	Diagonal	Expectation (I)	Experience (P)	Gap (P-I)	p	Original	Diagonal
P W B	1.Physical fitness	4.20	3.57	-0.63	.000*	A	A	4.18	3.62	-0.56	.000*	A	A	4.22	3.52	-0.7	.000*	A	A
	2.Good health	4.10	3.27	-0.83	.000*	A	A	4.13	3.38	-0.75	.000*	A	A	4.06	3.16	-0.9	.000*	C	A
	3.Rest hours	3.58	3.23	-0.35	.000*	C	A	3.58	3.40	-0.18	.050*	C	B	3.58	3.07	-0.51	.000*	C	A
M W B	4.Income generated	4.11	3.84	-0.27	.000*	B	A	3.92	3.65	-0.27	.000*	D	A	4.30	4.04	-0.26	.000*	B	B
	5.Assets	3.91	3.79	-0.12	.012*	D	B	3.73	3.54	-0.19	.014*	C	A	4.10	4.03	-0.07	.324	D	B
	6.Luxurious life	4.07	3.80	-0.27	.000*	D	A	4.02	3.59	-0.43	.000*	C	A	4.11	4.00	-0.11	.135	D	B
S W B	7.Social involvement	3.88	3.65	-0.23	.000*	C	A	3.79	3.64	-0.15	.024*	C	B	3.97	3.67	-0.3	.000*	C	B
	8.Leisure with family	4.18	3.76	-0.42	.000*	B	A	4.12	3.80	-0.32	.000*	B	A	4.25	3.73	-0.52	.000*	A	A
	9.Team work	4.09	3.66	-0.43	.000*	A	A	4.04	3.61	-0.43	.000*	A	A	4.15	3.70	-0.45	.000*	A	A
	10.Community support	4.15	3.73	-0.42	.000*	A	A	4.07	3.71	-0.36	.000*	B	A	4.22	3.74	-0.48	.000*	A	A
	11.Self-time	3.98	3.70	-0.28	.000*	C	A	3.96	3.56	-0.4	.000*	C	A	4.01	3.84	-0.17	.006*	D	B
D N A	12.Skilled in business	4.24	3.99	-0.25	.000*	B	A	4.11	3.86	-0.25	.000*	B	A	4.37	4.12	-0.25	.000*	B	B
	13.Leisure activities	3.87	3.60	-0.27	.000*	C	A	3.81	3.58	-0.23	.002*	C	A	3.93	3.62	-0.31	.001*	C	B
	14.Market knowledge	3.71	3.43	-0.28	.000*	C	A	3.86	3.69	-0.17	.015*	D	A	3.56	3.17	-0.39	.000*	C	B
	15.Work enjoyment	4.30	4.14	-0.16	.000*	B	B	4.16	4.06	-0.1	.076	B	B	4.43	4.21	-0.22	.000*	B	B
E W B	16.Empathy	4.00	3.79	-0.21	.000*	D	A	3.92	3.77	-0.15	.009*	D	A	4.09	3.80	-0.29	.000*	D	B
	17.Motivation	4.25	4.04	-0.21	.000*	B	A	4.09	3.82	-0.27	.000*	B	A	4.42	4.25	-0.17	.000*	B	B
	18.Optimism	4.32	4.11	-0.21	.000*	B	A	4.19	3.98	-0.21	.001*	B	A	4.45	4.25	-0.2	.000*	B	B
	19.Appreciated by others	4.04	4.04	0	.881	D	B	3.82	3.88	0.06	.311	D	B	4.26	4.20	-0.06	.206	B	B

Source: Author's own compilation based on primary data

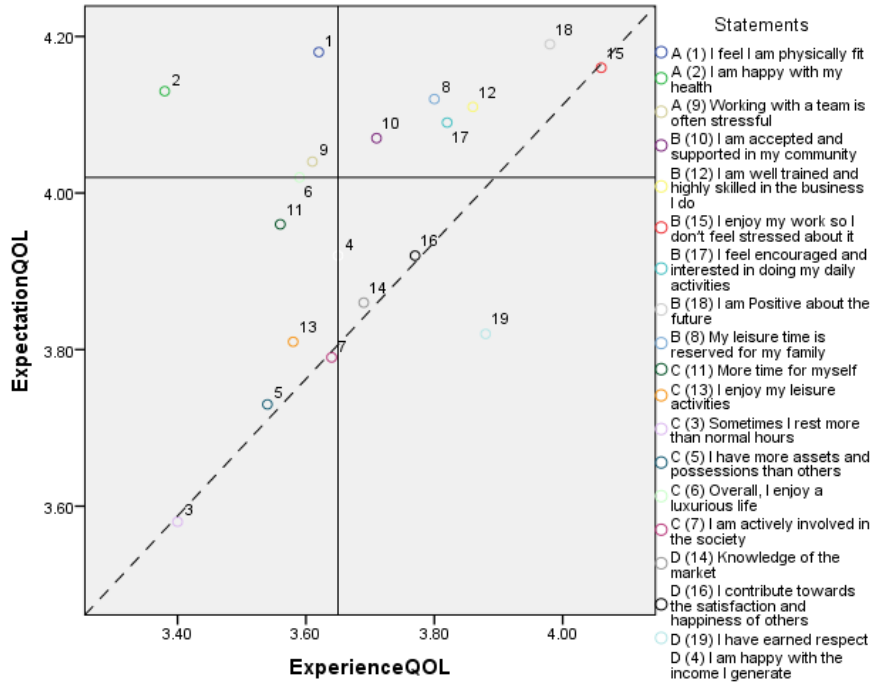
Comparison of Factor means; Highest and Lowest Gap between Expectation (I) and Experience (P)

DIMENSIONS OF QOL	FACTOR MEAN		FACTOR MEAN GAP	Gap between means of Expectation (I) and Experience (P) of Physical/Material/Social/Development and Activity/Emotional Well-being.			
	Expectation (I)	Experience (P)		Highest indicates greatest dissatisfaction between Expectation (I) and Experience (P) of dimensions of QOL prior to and after starting business.		Lowest indicates greatest satisfaction between Expectation (I) and Experience (P) of dimensions of QOL prior to and after starting business.	
TOURISM ENTREPRENEURS - GOA							
PWB	3.96	3.36	-0.6	Good Health	-0.83	Rest hours	-0.35
MWB	4.03	3.81	-0.22	Income generated Luxurious life	-0.27	Assets	-0.12
SWB	4.06	3.70	-0.36	Team work	-0.43	Social Involvement	-0.23
DNA	4.03	3.79	-0.27	Market Knowledge	-0.28	Work enjoyment	-0.16
EWB	4.15	3.99	-0.11	Empathy Motivation Optimism	-0.21	Appreciated by others	0
TOURISM ENTREPRENEURS - NORTH GOA							
PWB	3.96	3.47	-0.49	Good Health	-0.75	Rest hours	-0.18
MWB	3.89	3.59	-0.3	Luxurious life	-0.43	Assets	-0.19
SWB	3.99	3.66	-0.33	Team work	-0.43	Social Involvement	-0.15
DNA	3.99	3.80	-0.19	Skilled in business	-0.25	Work enjoyment	-0.10
EWB	4.00	3.86	-0.14	Motivation	-0.27	Appreciated by others	0.06
TOURISM ENTREPRENEURS - SOUTH GOA							
PWB	3.95	3.25	-0.7	Good Health	-0.90	Rest hours	-0.51
MWB	4.17	4.02	-0.15	Income generated	-0.26	Assets	-0.07
SWB	4.12	3.74	-0.42	Leisure with family	-0.52	Self-time	-0.17
DNA	4.07	3.78	-0.29	Market Knowledge	-0.39	Work enjoyment	-0.22
EWB	4.31	4.13	-0.18	Empathy	-0.29	Appreciated by others	-0.06

Source: Author's own compilation based on primary data



Tourism Entrepreneurs – North Goa



Tourism Entrepreneurs – South Goa

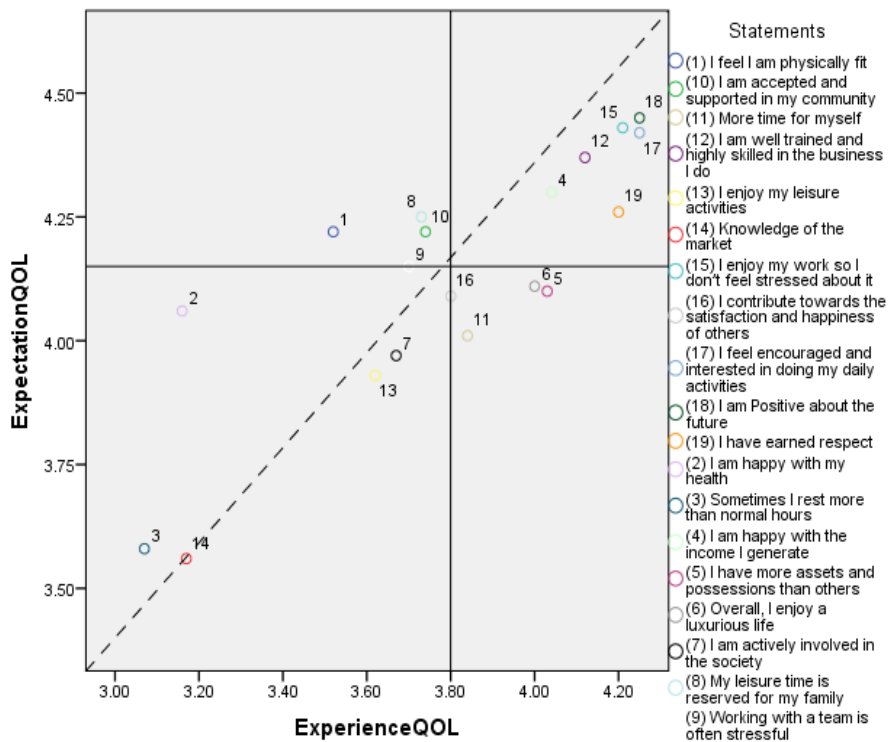


Figure: 4.2 Importance-Performance Matrix (Original and Diagonal Grid) for Tourism entrepreneurs in Goa

Source: Authors own compilation from primary data

Gap analysis (Experience-Expectation) indicated that a significant negative gap was prevalent among all dimensions of QOL as well as for individual variables except for appreciated by others of EWB revealing an experience equivalent to expectation. The greatest negative gap was witnessed in good health variable of PWB ($3.27-4.10= -0.83$) while no gap was witnessed in the appreciated by others variable of EWB ($4.04-4.04= 0$). However, the results of **Paired sample t-test** as seen in **Table 4.1** and **Figure 4.2**, revealed 4 variables in original grid, Quadrant A (concentrate here) namely physical fitness, good health of PWB and teamwork, community support of SWB drawing attention and in diagonal grid, 16 out of 19 variables that is, physical fitness, good health, rest hours of PWB, income generated, luxurious life of MWB, social involvement, leisure with family, team work, community support, self-time of SWB, skilled in business, leisure at work, market knowledge of DNA, empathy, motivation and optimism of EWB appeared in Quadrant A (concentrate here) *except for* assets of MWB, work enjoyment of DNA and appreciated by others of EWB which appeared in Quadrant B (Keep up the good work). This analysis drew attention of tourism entrepreneurs in Goa to concentrate on the most critical areas in order to improve their overall QOL.

In terms of **North Goa**, entrepreneurs rated all the items of QOL as close to being 'Important' with a grand mean expectation of 3.97 while the resulting grand mean of experience was 3.70 indicating average happiness overall. With respect to individual dimensions, PWB was regarded as important with a mean expectation of 3.96 and a mean experience 3.47 revealing moderate happiness. The highest importance and experience were visible on physical fitness variable. MWB was rated as close to important with mean expectation of 3.87 while mean experience 3.59 indicated an average happiness. Highest expectation was on luxurious life while highest experience was on income variable, SWB was rated as important with a mean expectation of 3.99 and 3.66 as the mean experience

showing average happiness. Highest expectation and experience were placed on leisure with family, DNA showed a mean expectation of 3.99 as important while the experience mean value was 3.80 revealing that they were happy. The item with the highest expectation and experience of DNA was work enjoyment and finally the mean expectation of EWB was 4.00 showing importance given to this dimension and mean experience was 3.86 revealing happiness. The highest expectation and experience were on optimism variable. **Gap analysis** (Experience-Expectation) indicated that a significant negative gap was prevalent among all dimensions of QOL as well as for individual variables except for appreciated by others of EWB revealing a delightful experience, that is, experience more than expectation. The greatest negative gap was witnessed in good health variable of PWB ($3.38-4.13=-0.75$) while a positive gap was witnessed in the appreciated by others variable of EWB ($3.88-3.82=0.06$). However, the results of **Paired sample t-test** as seen in **Table 4.1** and **Figure 4.2**, revealed that in original grid, Quadrant A (concentrate here) consisted of 3 variables namely physical fitness, good health of PWB and teamwork of SWB drawing their attention and in diagonal grid, 15 out of 19 variables such as physical fitness, good health of PWB, income generated, assets, luxurious life of MWB, leisure with family, team work, community support, self-time of SWB, skilled in business, leisure at work, market knowledge of DNA, empathy, motivation and optimism of EWB appeared in Quadrant A (concentrate here) except for assets of MWB, work enjoyment of DNA and appreciated by others of EWB which appeared in Quadrant B (Keep up the good work). This drew attention of tourism entrepreneurs in Goa to the most critical areas to improve their QOL overall.

In **South Goa**, entrepreneurs rated all the items of QOL as close to being 'Very Important' with a grand mean expectation of 4.12 while the resulting grand mean of experience was 3.78 indicating average happiness overall. With respect to individual dimensions, PWB

was regarded as important with a mean expectation of 3.95 and a mean experience 3.25 revealing moderate happiness. The highest importance and experience were visible on physical fitness variable. MWB was rated as close to being very important with mean expectation of 4.17 while mean experience 4.02 indicated that they were happy in terms of this dimension. Highest expectation and experience were on income variable, SWB was rated as close to very important with a mean expectation of 4.12 and 3.74 as the mean experience showing moderate happiness. Highest expectation was with leisure with family and the highest experience was with self-time variable, DNA revealed a mean expectation of 4.07 as important while the experience mean value was 3.78 revealing a smaller gap, hence they were happy. The item with the highest expectation and experience of DNA was work enjoyment and finally the mean expectation of EWB was 4.31 showing near to a very important expectation and mean experience was 4.31 revealing happiness in this regard. The highest expectation and experience were on motivation and optimism variables.

Gap analysis (Experience-Expectation) indicated that a significant negative gap was prevalent among all dimensions of QOL. The greatest negative gap was witnessed in good health variable of PWB ($3.52-4.22= -0.90$) while the lowest gap was witnessed in the appreciated by others variable of EWB ($4.20-4.26= -0.06$). However, the results of **Paired sample t-test** as seen in **Table 4.1** and **Figure 4.2**, revealed that in original grid, Quadrant A (concentrate here) consisted of 4 variables namely physical fitness of PWB and leisure with family, teamwork and community support of SWB drawing their attention and in diagonal grid, only 6 out of 19 variables such as physical fitness, good health, rest hours of PWB and leisure with family, team work, community support of SWB appeared in Quadrant A (concentrate here).

4.5.2 Importance-Performance Analysis of QOL dimensions of Event

Organisers

As observed from **Table 4.2, Event Organisers in Goa** rated all the items of QOL as 'Important' with a grand mean expectation of 3.98 while the resulting grand mean of experience was 3.62 indicating average happiness overall. With respect to individual dimensions, PWB was valued as slightly more than important 4.08 but an average happiness of 3.41. The highest importance and experience were visible on physical fitness variable. MWB was rated as close to important with mean expectation of 3.87 while mean experience 3.37 indicated an average happiness witnessing the highest expectation on luxurious life but with a highest experience on income variable, SWB was rated as important with a mean expectation of 3.93 and 3.59 as the mean experience showing moderate happiness. Highest expectation and experience were placed on community support, DNA showed a mean expectation of 4.01 as important while the experience mean value was 3.86 revealing average happiness. The item with the highest expectation and experience of DNA was being skilled at the business they engaged in and lastly the mean expectation of EWB was 4.00 and mean experience as 3.85 revealing happiness and the highest expectation and experience on optimism variable.

Table 4.2 Importance-Performance Analysis of QOL dimensions of Event Organisers

Dimensions of QOL	Variables	GOA						NORTH GOA						SOUTH GOA					
		Expectation (I)	Experience (P)	Gap (P-I)	p	Original	Diagonal	Expectation (I)	Experience (P)	Gap (P-I)	p	Original	Diagonal	Expectation (I)	Experience (P)	Gap (P-I)	p	Original	Diagonal
PWB	1.Physical fitness	4.22	3.64	-0.58	.000*	A	A	4.22	3.98	-0.24	.009*	B	A	4.24	3.30	-0.94	.000*	A	A
	2.Good Health	4.15	3.39	-0.76	.000*	A	A	4.12	3.46	-0.66	.000*	A	A	4.16	3.24	-0.92	.000*	A	A
	3.Rest hours	3.88	3.22	-0.66	.000*	C	A	3.72	3.38	-0.34	.012*	C	B	4.02	3.04	-0.98	.000*	C	A
MWB	4.Income generated	3.91	3.45	-0.46	.000*	C	A	3.72	3.34	-0.38	.008*	C	B	4.12	3.56	-0.56	.003*	A	A
	5.Assets	3.67	3.28	-0.39	.004*	C	A	3.52	3.18	-0.34	.045*	C	B	3.82	3.38	-0.44	.038*	C	B
	6.Luxurious life	4.03	3.39	-0.64	.000*	A	A	3.96	3.26	-0.7	.000*	A	A	4.10	3.52	-0.58	.004*	A	A
SWB	7.Social Involvement	3.81	3.72	-0.09	.416	D	B	3.72	3.68	-0.04	.709	D	B	3.84	3.70	-0.14	.473	D	B
	8.Leisure with family	4.02	3.66	-0.36	.001*	A	A	3.96	3.76	-0.2	.058	B	B	4.06	3.56	-0.5	.005*	C	B
	9.Team work	3.89	3.34	-0.55	.000*	C	A	3.68	3.36	-0.32	.025*	C	B	4.08	3.30	-0.78	.000*	C	A
	10.Community support	4.05	3.67	-0.38	.001*	B	A	3.88	3.76	-0.12	.411	B	B	4.20	3.62	-0.58	.001*	B	A
DNA	11. Self-time	3.86	3.57	-0.29	.018*	C	B	3.82	3.52	-0.3	.092	A	B	3.90	3.62	-0.28	.104	D	B
	12.Skilled in business	4.13	3.98	-0.15	.159	B	B	4.06	3.94	-0.12	.392	B	B	4.18	3.96	-0.22	.188	B	B
	13.Leisure activities	3.91	3.84	-0.07	.574	D	B	3.68	3.78	0.10	.528	D	B	4.14	3.84	-0.3	.137	B	B
	14.Market knowledge	3.93	3.71	-0.22	.063	B	B	3.64	3.66	0.02	.900	C	B	4.22	3.82	-0.4	.015*	B	A
	15.Work enjoyment	4.08	3.93	-0.15	.124	B	B	3.98	3.92	-0.06	.673	B	B	4.18	3.94	-0.24	.077	B	B
EWB	16.Empathy	3.90	3.72	-0.18	.052	D	B	3.80	3.68	-0.12	.308	D	B	3.96	3.70	-0.26	.074	D	B
	17.Motivation	4.15	3.93	-0.22	.006*	B	B	4.14	3.92	-0.22	.047*	B	A	4.14	3.92	-0.22	.062	B	B
	18.Optimism	4.16	3.90	-0.26	.005*	B	B	4.22	4.08	-0.14	.181	B	B	4.10	3.68	-0.42	.007*	B	B
	19.Appreciated by others	3.87	3.90	-0.03	.767	D	B	3.68	3.96	0.28	.033*	D	B	4.10	3.86	-0.24	.110	B	B

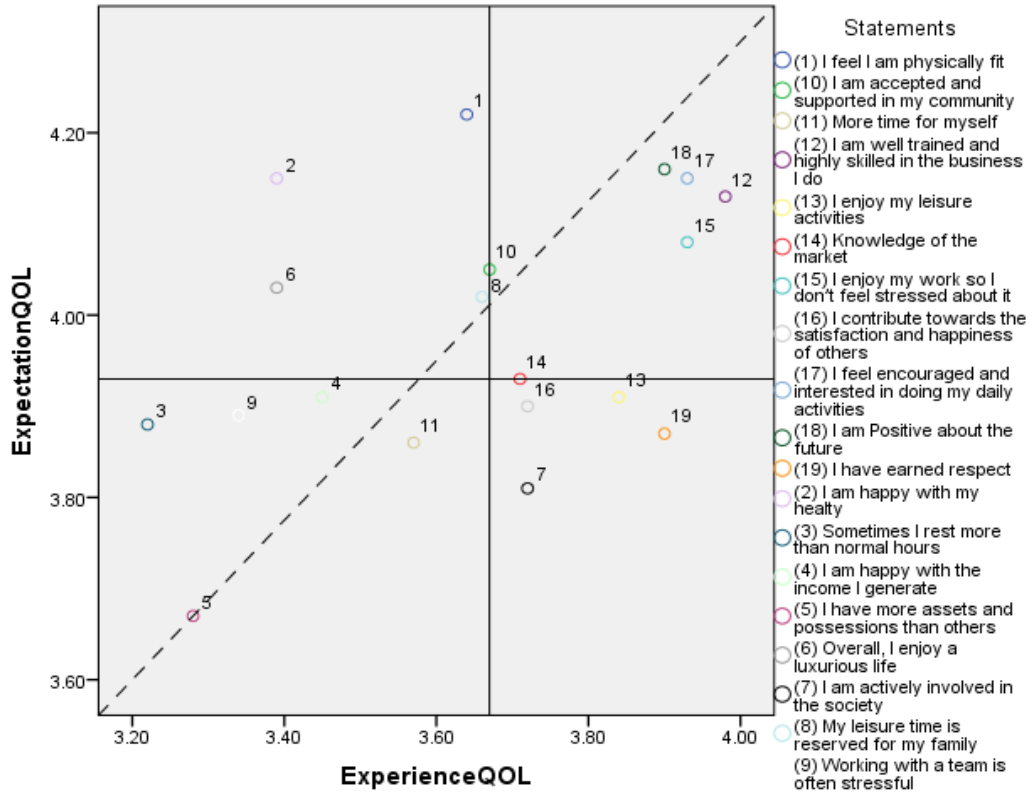
Source: Author's own compilation based on primary data

Comparison of Factor means; Highest and Lowest Gap between Expectation (I) and Experience (P).

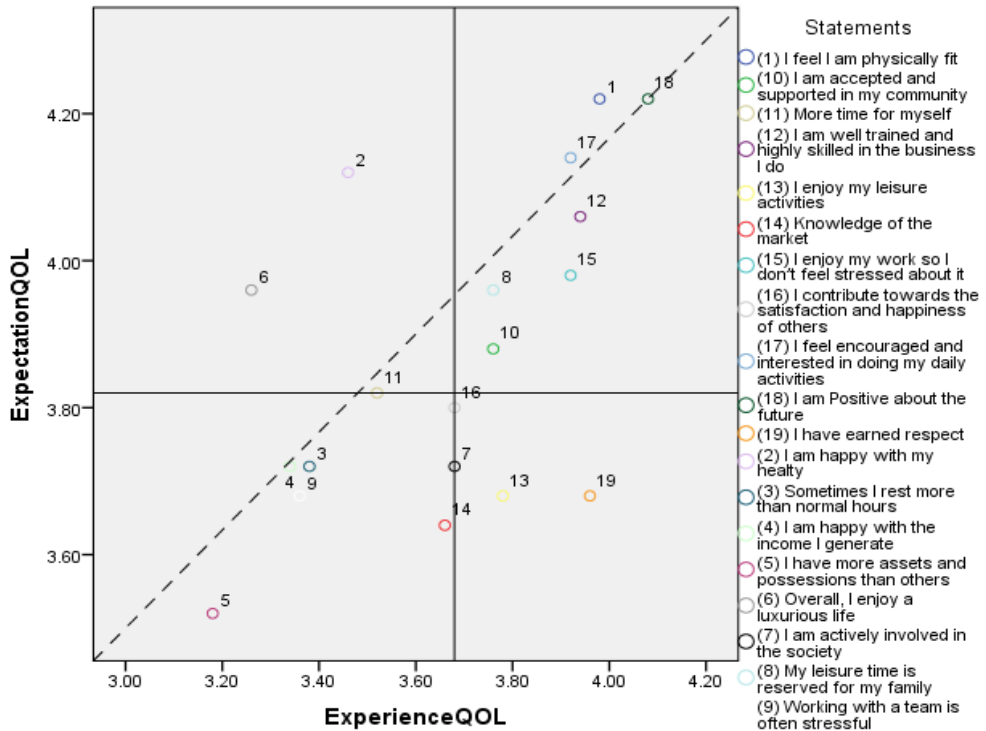
DIMENSIONS OF QOL	FACTOR MEAN		FACTOR MEAN GAP	Gap between means of Expectation (I) and Experience (P) of Physical/Material/Social/Development and Activity/Emotional Well-being.	
	Expectation (I)	Experience (P)		Highest indicates greatest dissatisfaction between Expectation (I) and Experience (P) of dimensions of QOL prior to and after starting business.	Lowest indicates greatest satisfaction between Expectation (I) and Experience (P) of dimensions of QOL prior to and after starting business.
EVENT ORGANISERS- GOA					
PWB	4.08	3.41	-0.67	Good health	-0.76
MWB	3.87	3.37	-0.5	Luxurious life	-0.64
SWB	3.93	3.59	-0.34	Team work	-0.55
DNA	4.01	3.86	-0.15	Market Knowledge	-0.22
EWB	4.00	3.85	-0.15	Optimism	-0.26
EVENT ORGANISERS- NORTH GOA					
PWB	4.02	3.61	-0.41	Good health	-0.66
MWB	3.73	3.26	-0.47	Luxurious life	-0.7
SWB	3.81	3.62	-0.19	Team work	-0.32
DNA	3.84	3.83	-0.01	Skilled in business	-0.12
EWB	3.96	3.91	-0.05	Motivation	-0.22
EVENT ORGANISERS- SOUTH GOA					
PWB	4.14	3.19	-0.98	Rest hours	-0.98
MWB	4.01	3.49	-0.52	Luxurious life	-0.58
SWB	4.02	3.56	-0.46	Team work	-0.78
DNA	4.18	3.89	-0.29	Market Knowledge	-0.4
EWB	4.08	3.79	-0.29	Optimism	-0.42

Source: Author's own compilation based on primary data

Event Organisers – Goa



Event Organisers – North Goa



Event Organisers – South Goa

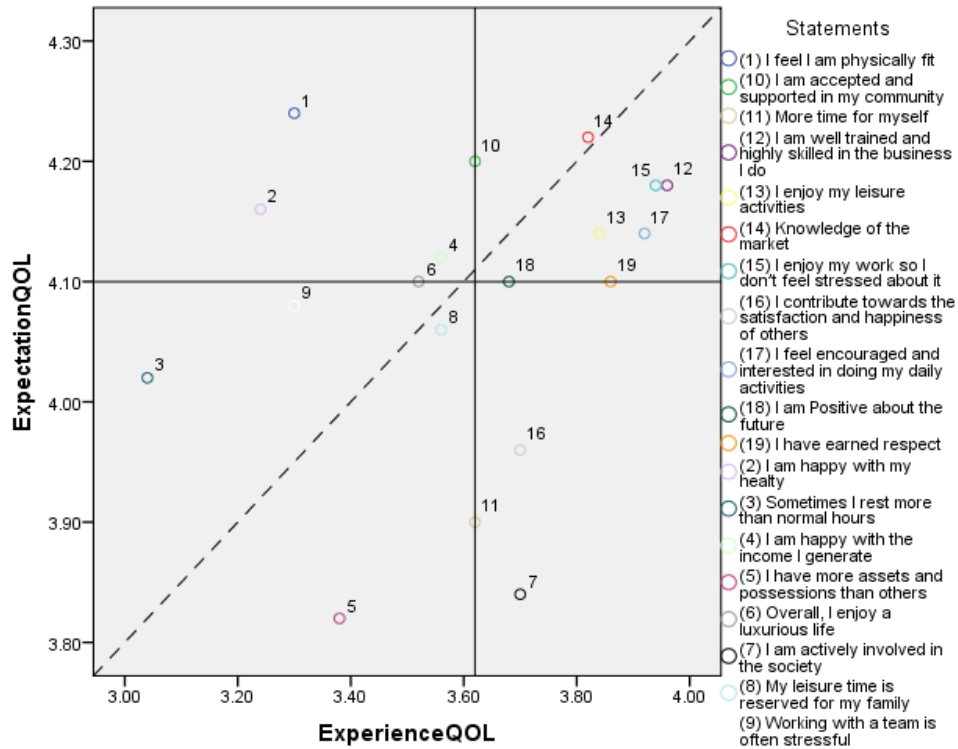


Figure: 4.3 Importance-Performance Matrix (Original and Diagonal Grid) for Event Organisers

Source: Authors own compilation from primary data

Gap analysis (Experience-Expectation) indicated that a significant negative gap was prevalent among all dimensions of QOL as well as for individual variables but insignificant for social involvement of SWB, Skilled in business, leisure activities, market knowledge, work enjoyment of DNA, Empathy, appreciated by others of EWB. The greatest negative gap was witnessed in good health variable of PWB ($3.64-4.22= -0.58$) while the lowest gap was witnessed in the appreciated by others variable of EWB ($3.90-3.87= -0.03$). However, the results of **Paired sample t-test** as seen in **Table 4.2** and **Figure 4.3**, disclosed that in original grid, Quadrant A (concentrate here) 3 variables appeared namely physical fitness, good health of PWB and leisure with family of SWB drawing attention of all event organisers in this regard and in diagonal grid, 9 out of 19 variables namely, physical fitness, good health, rest hours of PWB, income generated,

assets, luxurious life of MWB, leisure with family, team work, community support of SWB were seen in Quadrant A (concentrate here) while the remaining variables appeared in Quadrant B (Keep up the good work).

In terms of **North Goa**, Event Organisers rated all the items of QOL as close to being 'Important' with a grand mean expectation of 3.87 while the resulting grand mean of experience was 3.65 indicating average happiness overall. With respect to individual dimensions, PWB was regarded as important with a mean expectation of 4.02 and a mean experience 3.61 revealing moderate happiness. The highest importance and experience were visible on physical fitness variable. MWB was rated as close to important with mean expectation of 3.73 while mean experience 3.26 indicated an average happiness. Highest expectation was on luxurious life while highest experience was on income variable, SWB was rated as important with a mean expectation of 3.81 and 3.62 as the mean experience showing average happiness. Highest expectation and experience were placed on leisure with family in addition to community support revealing a high experience, DNA showed a mean expectation of 3.84 as important while the experience mean value was 3.83 revealing that they were happy. The item with the highest expectation and experience of DNA was skilled in business and finally the mean expectation of EWB was 3.96 showing importance given to this dimension and mean experience was 3.91 revealing happiness. The highest expectation and experience were on optimism variable. **Gap analysis** (Experience-Expectation) indicated that a significant negative gap was prevalent among all dimensions of QOL and an insignificant gap for social involvement, leisure with family, community support, self time of SWB, skilled in business of DNA and optimism variable of EWB. Leisure activities and market knowledge of DNA and Appreciated by others of EWB presented a delightful experience, that is, experience more than expectation. The greatest negative gap was witnessed in luxurious life variable of MWB ($3.26-3.96= -0.70$) while a

positive gap was witnessed in the appreciated by others variable of EWB (3.96-3.68=0.28). However, the results of **Paired sample t-test** as seen in **Table 4.2** and **Figure 4.3**, revealed that in original grid, Quadrant A (concentrate here) consisted of 3 variables namely good health of PWB, luxurious life of MWB, and self-time of SWB drawing their attention and in diagonal grid, 4 out of 19 variables such as physical fitness, good health of PWB, luxurious life of MWB and motivation of EWB appeared in Quadrant A (concentrate here). This calls for attention of North Goan Event Organisers to the most critical areas in order to improve their QOL overall.

In **South Goa**, Event Organisers rated all the items of QOL as 'Important' with a grand mean expectation of 4.07 however, the resulting grand mean of experience was 3.58 indicating average happiness overall. With respect to individual dimensions, PWB was regarded as close to very important with a mean expectation of 4.14 but the mean experience was 3.19 revealing moderate happiness. The highest importance and experience were visible on physical fitness variable. MWB was rated as important with mean expectation of 4.01 while mean experience 3.49 indicated that they were happy in terms of this dimension. Highest expectation and experience were on income variable, SWB was rated as important with a mean expectation of 4.02 and 3.56 as the mean experience showing moderate happiness. Highest expectation was with community support and the highest experience was with social involvement. DNA revealed a mean expectation of 4.18 as important while the experience mean value was 3.89 revealing a smaller gap, hence they were happy. The item with the highest expectation was market knowledge and highest experience was on being skilled in business and to end, the mean expectation of EWB was 4.08 showing important expectation and mean experience was 3.79 revealing happiness in this regard. The highest expectation and experience were on motivation variable.

Gap analysis (Experience-Expectation) indicated that a significant negative gap was

prevalent among all dimensions of QOL but it was insignificant only in terms of social involvement of SWB, skilled in business, leisure activities, work enjoyment of DNA, empathy, motivation and appreciated by others of EWB. The greatest negative gap was witnessed in rest hours variable of PWB ($3.04-4.02= -0.98$) while the lowest gap was witnessed in the social involvement variable of SWB ($3.70-3.84= -0.14$). However, the results of **Paired sample t-test** as seen in **Table 4.2** and **Figure 4.3**, revealed that in original grid, Quadrant A (concentrate here) consisted of 4 variables namely physical fitness of PWB, income generated and luxurious life of MWB while in diagonal grid, 8 out of 19 variables such as physical fitness, good health, rest hours of PWB, income generated and luxurious life of MWB, team work, community support of SWB and market knowledge of DNA appeared in Quadrant A (concentrate here). This brings their attention to areas of life which need attention.

If the Event Organisers are to improve their lives, they need to pay special attention to the above variables. Undoubtedly, the work timings, the nature and competition in their business makes it difficult for them to devote time to maintain good health, be financially stable and also be socially active which is besides their business-related contacts.

4.5.3 Importance-Performance Analysis of QOL dimensions of Restaurant Owners

As observed from **Table 4.3, Restaurant Owners in Goa** rated all the items of QOL as ‘Moderately Important’ with a grand mean expectation of 3.25 while the resulting grand mean of experience was 3.69 indicating more than average happiness overall. With respect to individual dimensions, PWB was regarded as important with mean expectation 3.88 but an average happiness of 3.14. The highest importance and experience were visible on physical fitness variable. MWB was rated as close to very important with mean expectation

of 4.11 while mean experience 4.06 indicated happiness witnessing the highest expectation on income and a highest experience on assets variable, SWB was rated as important with a mean expectation of 4.06 and 3.72 as the mean experience showing moderate to good happiness. Highest expectation was on leisure with family and highest experience was with self-time, DNA showed a mean expectation of 4.04 as important while the experience mean value was 3.56 revealing average happiness. The item with the highest expectation and experience of DNA was work enjoyment and lastly the mean expectation of EWB was 4.21 which was close to very important and mean experience was 3.99 revealing happiness and the highest expectation and experience on optimism variable.

Table 4.3 Importance-Performance Analysis of QOL dimensions of Restaurant Owners

Dimensions of QOL	Variables	GOA						NORTH GOA						SOUTH GOA					
		Expectation (I)	Experience (P)	Gap (P-I)	ρ	Original	Diagonal	Expectation (I)	Experience (P)	Gap (P-I)	ρ	Original	Diagonal	Expectation (I)	Experience (P)	Gap (P-I)	ρ	Original	Diagonal
P W B	1.Physical fitness	4.16	3.32	-0.84	.000*	A	A	4.12	3.42	-0.7	.000*	A	A	4.20	3.22	-0.98	.000*	C	A
	2.Good health	4.03	2.96	-1.07	.000*	C	A	4.06	3.26	-0.8	.000*	B	A	4.00	2.66	-1.34	.000*	C	A
	3.Rest hours	3.44	3.14	-0.3	.022*	C	B	3.48	3.46	-0.02	.927	B	B	3.40	2.82	-0.58	.000*	C	A
M W B	4.Income generated	4.19	4.07	-0.12	.158	B	B	3.82	3.70	-0.12	.420	B	B	4.56	4.44	-0.12	.159	B	B
	5.Assets	4.09	4.09	0	1.00	B	B	3.66	3.58	-0.08	.591	D	B	4.52	4.60	0.08	.351	B	B
	6.Luxurious life	4.05	4.04	-0.01	.930	D	B	3.82	3.58	-0.24	.214	B	A	4.29	4.48	0.19	.062	B	B
S W B	7.Social involvement	3.89	3.64	-0.25	.026*	C	B	3.78	3.64	-0.14	.473	D	B	4.00	3.64	-0.36	.001*	C	A
	8.Leisure with family	4.16	3.71	-0.45	.000*	B	B	4.02	3.76	-0.26	.124	B	A	4.30	3.66	-0.64	.000*	A	A
	9.Team work	4.00	3.71	-0.29	.005*	C	B	3.90	3.64	-0.26	.129	B	A	4.10	3.78	-0.32	.006*	D	A
	10.Community support	4.04	3.64	-0.4	.000*	C	B	3.80	3.48	-0.32	.062	C	A	4.28	3.80	-0.48	.001*	B	A
D N A	11. Self-time	4.04	3.88	-0.16	.070	D	B	3.76	3.50	-0.26	.068	C	A	4.32	4.26	-0.06	.569	B	B
	12.Skilled in business	4.30	3.99	-0.31	.002*	B	B	4.08	3.78	-0.3	.054	B	A	4.52	4.20	-0.32	.010*	B	A
	13.Leisure activities	3.91	3.17	-0.74	.000*	C	A	3.66	3.22	-0.44	.015*	C	A	4.16	3.12	-1.04	.000*	C	A
	14.Market knowledge	3.50	3.05	-0.45	.000*	C	B	3.64	3.34	-0.3	.100	C	A	3.36	2.76	-0.6	.000*	C	A
E W B	15.Work enjoyment	4.45	4.13	-0.32	.000*	B	B	4.14	3.94	-0.2	.049*	B	B	4.76	4.32	-0.44	.000*	B	A
	16.Empathy	4.05	3.69	-0.36	.000*	C	B	3.92	3.66	-0.32	.046*	B	A	4.18	3.72	-0.46	.001*	C	A
	17.Motivation	4.30	4.01	-0.29	.001*	B	B	3.90	3.64	-0.26	.057	B	A	4.70	4.38	-0.32	.005*	B	A
	18.Optimism	4.52	4.25	-0.27	.001*	B	B	4.26	3.98	-0.28	.018*	B	B	4.78	4.52	-0.26	.011*	B	A
	19.Appreciated by others	3.95	4.00	0.05	.531	D	B	3.36	3.50	0.14	.301	C	B	4.54	4.50	-0.04	.642	B	B

Source: Author's own compilation based on primary data

Comparison of Factor means; Highest and Lowest Gap between Expectation (I) and Experience (P)

DIMENSIONS OF QOL	FACTOR MEAN		FACTOR MEAN GAP	Gap between means of Expectation (I) and Experience (P) of Physical/Material/Social/Development and Activity/Emotional Well-being.			
	Expectation (I)	Experience (P)		Highest indicates greatest dissatisfaction between Expectation (I) and Experience (P) of dimensions of QOL prior to and after starting business.		Lowest indicates greatest satisfaction between Expectation (I) and Experience (P) of dimensions of QOL prior to and after starting business.	
RESTAURANT OWNERS- GOA							
PWB	3.88	3.14	-0.74	Good health	-1.07	Rest hours	-0.3
MWB	4.11	4.06	-0.05	Income generated	-0.12	Assets	0
SWB	4.03	3.72	-0.31	Leisure with family	-0.45	Self-time	-0.16
DNA	4.04	3.56	-0.48	Leisure activities	-0.74	Skilled in business	-0.31
EWB	4.21	3.99	-0.22	Optimistic	-0.27	Appreciated by others	0.05
RESTAURANT OWNERS - NORTH GOA							
PWB	3.89	3.38	-0.51	Physical fitness	-0.7	Rest hours	-0.02
MWB	3.77	3.62	-0.15	Luxurious life	-0.24	Assets	-0.08
SWB	3.84	3.60	-0.24	Community support	-0.32	Social Involvement	-0.14
DNA	3.88	3.57	-0.31	Leisure activities	-0.44	Work enjoyment	-0.20
EWB	3.86	3.70	-0.16	Empathy	-0.32	Appreciated by others	0.14
RESTAURANT OWNERS - SOUTH GOA							
PWB	3.87	2.90	-0.97	Good Health	-1.34	Rest hours	-0.58
MWB	4.46	4.51	0.05	Income generated	-0.12	Luxurious life	0.19
SWB	4.20	3.83	-0.91	Leisure with family	-0.64	Self-time	-0.06
DNA	4.20	3.60	-0.6	Leisure activities	-1.04	Skilled in business	-0.32
EWB	4.55	4.28	-0.27	Empathy	-0.46	Appreciated by others	-0.04

Source: Author's own compilation based on primary data



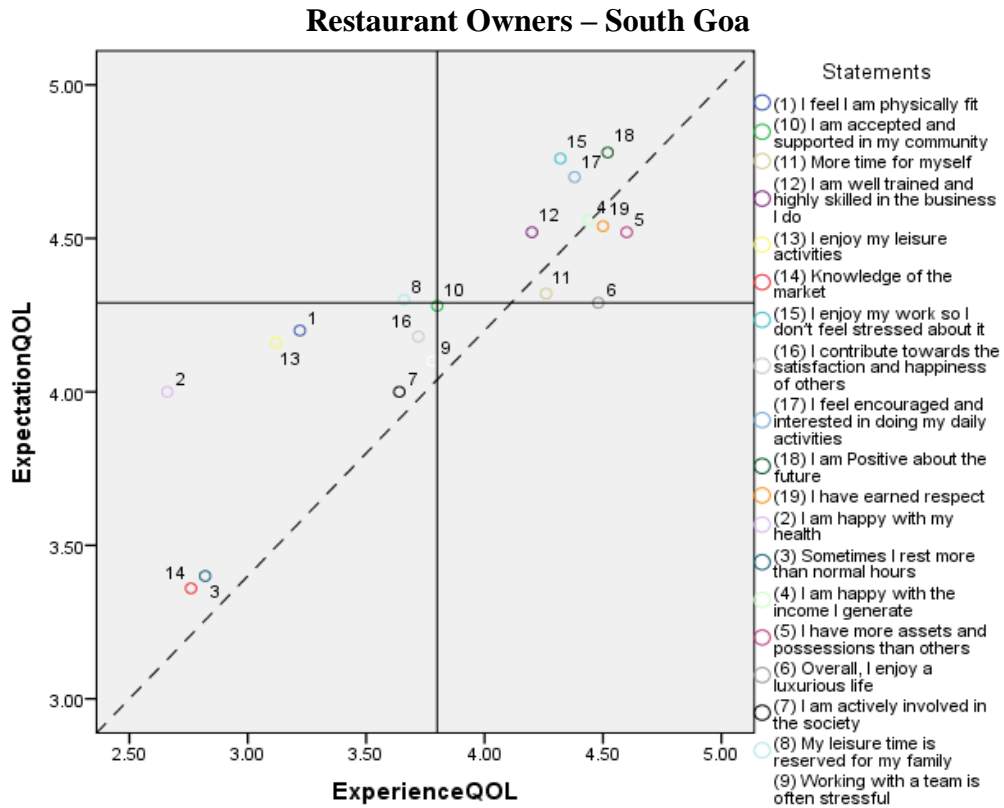
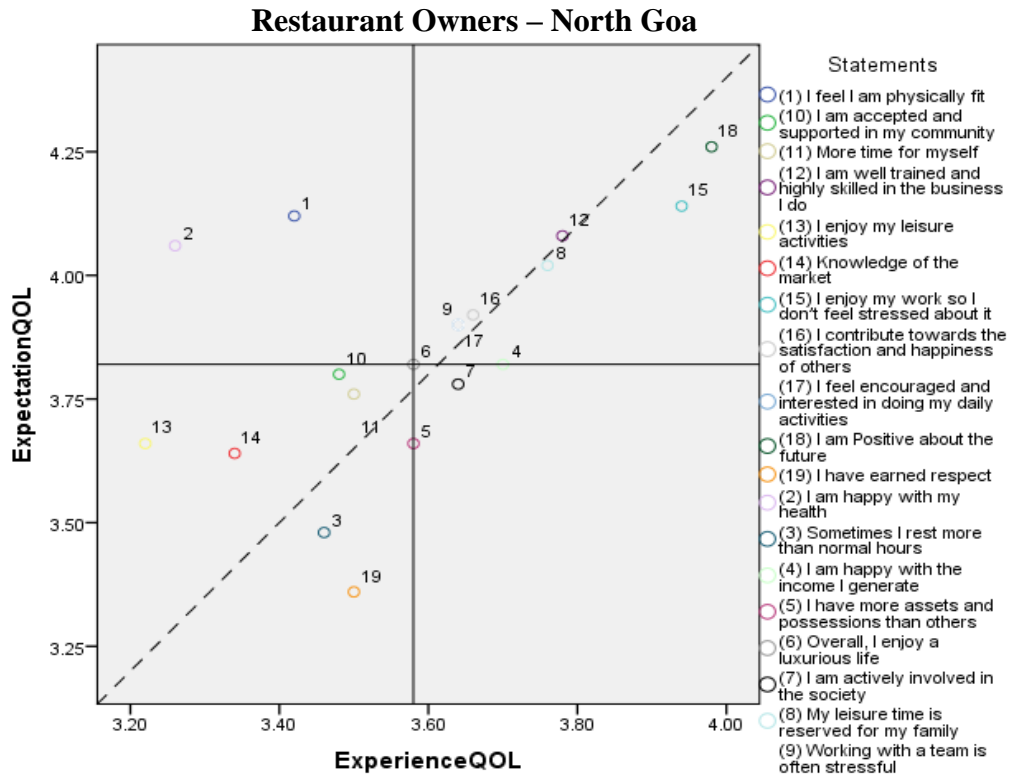


Figure: 4.4 Importance-Performance Matrix (Original and Diagonal Grid) for Restaurant Owners.

Source: Authors own compilation from primary data

Gap analysis (Experience-Expectation) indicated that a significant negative gap was prevalent among all dimensions of QOL as well as for individual variables except for assets variable of MWB and appreciated by others of EWB indicating a positive gap. The greatest negative gap was witnessed in good health variable of PWB ($3.32-4.16= -0.84$) while a positive gap was witnessed in the appreciated by others variable of EWB ($4.00-3.95= 0.05$). However, the results of **Paired sample t-test** as seen in **Table 4.3** and **Figure 4.4**, disclosed that in original grid, Quadrant A (concentrate here) only 1 variable, that is, physical fitness of PWB and in diagonal grid, 3 out of 19 variables namely, physical fitness, good health of PWB and leisure activities of DNA were evident in Quadrant A (concentrate here) while the remaining variables appeared in Quadrant B (Keep up the good work).

In terms of **North Goa**, Restaurant Owners rated all the items of QOL as close to being 'Important' with a grand mean expectation of 3.85 while the resulting grand mean of experience was 3.57 indicating average happiness overall. With respect to individual dimensions, PWB was regarded as close to important with a mean expectation of 3.89 and a mean experience 3.38 revealing moderate happiness. The highest importance was on physical fitness variable while highest experience was with rest hours. MWB was rated as close to important with mean expectation of 3.77 while mean experience 3.62 indicated happiness. Highest expectation was on income and luxurious life while highest experience was on income variable, SWB was rated as close to important with a mean expectation of 3.84 and 3.60 as the mean experience showing average happiness. Highest expectation and experience were placed on leisure with family, DNA showed a mean expectation of 3.88 as important while the experience mean value was 3.57 revealing that they were moderately happy. The item with the highest expectation and experience of DNA was work enjoyment

and finally the mean expectation of EWB was 3.86 showing importance given to this dimension and mean experience was 3.69 revealing quite good happiness. The highest expectation and experience were on optimism variable. **Gap analysis** (Experience-Expectation) indicated that a significant negative gap was prevalent among all dimensions of QOL except for Appreciated by others of EWB exhibiting a delightful experience, that is, experience more than expectation. The greatest negative gap was witnessed on good health variable of MWB ($4.06-3.26= -0.80$) while a positive gap was witnessed in the appreciated by others variable of EWB ($3.50-3.36=0.14$). However, the results of **Paired sample t-test** as seen in **Table 4.3** and **Figure 4.4**, revealed that in original grid, Quadrant A (concentrate here) revealed only 1 variable namely physical fitness of PWB while in diagonal grid, 12 out of 19 variables such as physical fitness, good health of PWB, luxurious life of MWB, leisure with family, team work, community support, self-time of SWB, skilled in business, leisure activities, market knowledge of DNA and empathy and motivation of EWB appeared in Quadrant A (concentrate here). This calls for attention of North Goan Restaurant owners to the most critical areas in order to improve their QOL overall.

In **South Goa**, Restaurant owners rated all the items of QOL as close to ‘Very Important’ with a grand mean expectation of 4.26 however, the resulting grand mean of experience was 3.82 indicating happiness overall. With respect to individual dimensions, PWB was regarded as close to important with a mean expectation of 3.87 but the mean experience was 2.90 revealing unhappiness. The highest importance and experience were visible on physical fitness variable. MWB was rated as close to very important with mean expectation of 4.46 while mean experience 4.51 indicating that they were very happy in terms of this dimension. Highest expectation was in case on income variable and highest experience was with assets variable, SWB was rated as important with a mean expectation of 4.20 and 3.83

as the mean experience indicating happiness. Highest expectation and experience were with self-time. DNA revealed a mean expectation of 4.20 as important while the experience mean value was 3.60 revealing moderate happiness. The item with the highest expectation and experience was work enjoyment and the final dimension EWB revealed a mean expectation of 4.55 showing very important expectation and mean experience was 4.28 revealing happiness in this regard. The highest expectation and experience were on optimism variable.

Gap analysis (Experience-Expectation) indicated that a significant negative gap was prevalent among all dimensions of QOL but it was insignificant in terms income variable of MWB, self-time of SWB and appreciated by others of EWB. The greatest negative gap was witnessed in good health variable of PWB ($2.66-4.00 = -1.34$) while a positive gap was witnessed in assets ($4.60-4.52 = 0.08$) and luxurious life ($4.48-4.29 = 0.19$) of MWB. However, the results of **Paired sample t-test** as seen in **Table 4.3** and **Figure 4.4**, revealed that in original grid, Quadrant A (concentrate here) consisted of only 1 variable namely leisure with family while in diagonal grid, 14 out of 19 variables such as physical fitness, good health, rest hours of PWB, social involvement, leisure with family, teamwork, community support of SWB and skilled in business, leisure activities, market knowledge, work enjoyment of DNA, empathy, motivation, optimism of EWB appeared in Quadrant A (concentrate here). This brings the Restaurant owners to understand the critical areas for attention.

Restaurant Owners were busy handling the day-to-day operations, thus suffering from improper sleep resulting in poor health status. Leaving it all on managers is sometimes impractical for them especially during the busy tourist season with a huge number of guests visiting restaurants in Goa. They have to sometimes stay back and prepare for the next day.

4.5.4 Importance-Performance Analysis of QOL dimensions of Guest House Owners

As observed from **Table 4.4, Guest House Owners in Goa** rated all the items of QOL as almost 'Very Important' with a grand mean expectation of 4.11 while the resulting grand mean of experience was 3.82 indicating happiness overall. With respect to individual dimensions, PWB was regarded as important with mean expectation 3.92 but an average happiness of 3.39. The highest importance and experience were visible on physical fitness variable. MWB was rated as close to very important with mean expectation of 4.27 while mean experience 4.20 indicated happiness witnessing the highest expectation on income and a highest experience with luxurious variable, SWB was rated as more than just important with a mean expectation of 4.18 and 3.89 as the mean experience showing happiness. Highest expectation and highest experience were on leisure with family, DNA showed a mean expectation of 3.99 as important while the experience mean value was 3.79 revealing happiness. The item with the highest expectation and experience of DNA was work enjoyment and lastly the mean expectation of EWB was 4.18 which was close to very important and mean experience was 4.09 revealing happiness and the highest expectation and experience on optimism variable.

Table 4.4 Importance-Performance Analysis of QOL dimensions of Guest House Owners.

Dimensions of QOL	Variables	GOA						NORTH GOA						SOUTH GOA					
		Expectation (I)	Experience (P)	Gap (P-I)	p	Original	Diagonal	Expectation (I)	Experience (P)	Gap (P-I)	p	Original	Diagonal	Expectation (I)	Experience (P)	Gap (P-I)	p	Original	Diagonal
PWB	1.Physical fitness	4.23	3.72	-0.51	.000*	A	A	4.08	3.88	-0.2	.151	B	A	4.38	3.56	-0.82	.000*	A	A
	2.Good health	4.01	3.29	-0.72	.000*	C	A	4.02	3.56	-0.46	.004*	A	A	4.00	3.02	-0.98	.000*	B	A
	3.Rest hours	3.52	3.16	-0.36	.003*	C	A	3.58	3.32	-0.26	.129	C	B	3.46	3.00	-0.46	.007*	C	A
MWB	4.Income generated	4.34	4.17	-0.17	.031*	B	B	4.20	4.04	-0.16	.172	B	A	4.48	4.30	-0.18	.095	B	A
	5.Assets	4.16	4.20	0.04	.608	D	B	3.82	3.84	0.02	.881	D	B	4.50	4.56	0.06	.475	B	B
SWB	6.Luxurious life	4.32	4.24	-0.08	.287	B	B	4.24	4.02	-0.22	.062	B	A	4.41	4.44	0.03	.518	B	B
	7.Social involvement	4.02	3.77	-0.25	.001*	C	A	3.88	3.84	-0.04	.719	D	B	4.16	3.70	-0.46	.000*	C	A
	8.Leisure with family	4.30	3.99	-0.31	.000*	B	A	4.18	4.08	-0.1	.302	C	B	4.42	3.90	-0.52	.000*	A	A
	9.Team work	4.20	3.95	-0.25	.001*	B	A	4.06	3.90	-0.16	.118	B	B	4.34	4.00	-0.34	.002*	B	A
	10.Community support	4.26	3.83	-0.43	.000*	A	A	4.22	3.80	-0.42	.000*	A	A	4.30	3.86	-0.44	.001*	C	A
DNA	11.Self-time	4.14	3.93	-0.21	.015*	C	B	4.16	3.86	-0.3	.024*	B	A	4.12	4.00	-0.12	.278	D	B
	12.Skilled in business	4.28	4.00	-0.28	.002*	B	A	4.00	3.76	-0.24	.083	C	A	4.56	4.24	-0.32	.006*	B	A
	13.Leisure activities	4.04	3.57	-0.47	.000*	C	A	4.06	3.80	-0.26	.052	A	A	4.02	3.34	-0.68	.002*	C	A
	14.Market knowledge	3.41	3.36	-0.05	.680	C	B	3.82	4.04	0.22	.109	D	B	3.00	2.68	-0.32	.107	C	B
	15.Work enjoyment	4.25	4.21	-0.04	.644	B	B	4.06	4.02	-0.04	.771	B	B	4.44	4.40	-0.04	.709	B	B
EWB	16.Empathy	4.02	3.88	-0.14	.085	C	B	3.86	3.96	0.1	.322	D	B	4.18	3.80	-0.38	.002*	C	A
	17.Motivation	4.25	4.10	-0.15	.128	B	B	3.88	3.68	-0.2	.262	C	B	4.62	4.52	-0.1	.255	B	A
	18.Optimism	4.34	4.20	-0.14	.158	B	B	3.96	3.82	-0.14	.453	C	B	4.72	4.58	-0.14	.051	B	A
	19.Appreciated by others	4.12	4.19	0.07	.456	D	B	3.74	3.80	0.06	.736	C	B	4.50	4.58	0.08	.209	B	B

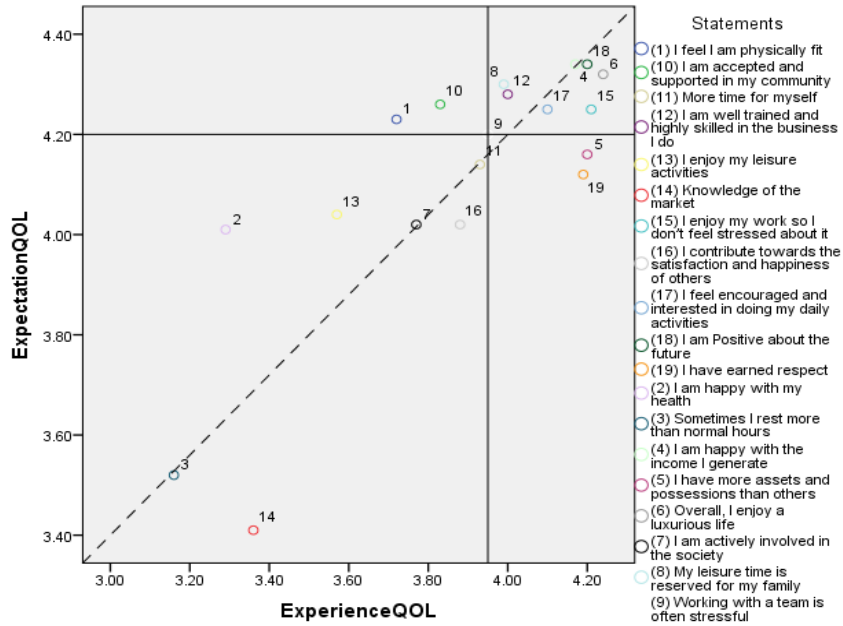
Source: Author's own compilation based on primary data

Comparison of Factor means; Highest and Lowest Gap between Expectation (I) and Experience (P)

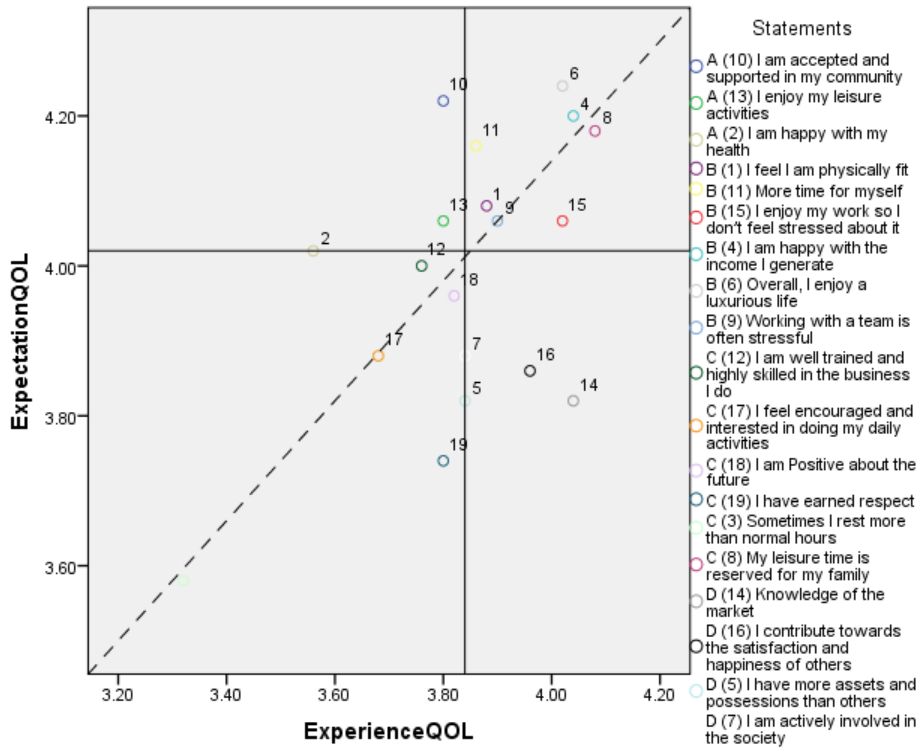
DIMENSIONS OF QOL	FACTOR MEAN		FACTOR MEAN GAP	Gap between means of Expectation (I) and Experience (P) of Physical/Material/Social/Development and Activity/Emotional Well-being.			
	Expectation (I)	Experience (P)		Highest indicates greatest dissatisfaction between Expectation (I) and Experience (P) of dimensions of QOL prior to and after starting business.		Lowest indicates greatest satisfaction between Expectation (I) and Experience (P) of dimensions of QOL prior to and after starting business.	
GUEST HOUSE OWNERS- GOA							
PWB	3.92	3.39	-0.53	Good Health	-0.72	Rest hours	-0.36
MWB	4.27	4.20	-0.07	Income generated	-0.17	Assets	0.04
SWB	4.18	3.89	-0.29	Community support	-0.43	Self time	-0.21
DNA	3.99	3.79	-0.2	Leisure activities	-0.47	Work enjoyment	-0.04
EWB	4.18	4.09	-0.09	Motivation	-0.15	Appreciated by others	0.07
GUEST HOUSE OWNERS - NORTH GOA							
PWB	3.89	3.59	-0.30	Good Health	-0.46	Physical fitness	-0.20
MWB	4.09	3.97	-0.12	Luxurious life	-0.22	Assets	0.02
SWB	4.10	3.90	-0.20	Community support	-0.42	Social Involvement	-0.04
DNA	3.99	3.91	-0.08	Leisure activities	-0.26	Market Knowledge	0.22
EWB	3.86	3.82	-0.04	Motivation	-0.20	Appreciated by others	0.06
GUEST HOUSE OWNERS - SOUTH GOA							
PWB	3.95	3.19	-0.76	Good Health	-0.98	Rest hours	-0.46
MWB	4.46	4.43	-0.03	Income generated	-0.18	Assets	0.06
SWB	4.27	3.89	-0.38	Leisure with family	-0.52	Self time	-0.12
DNA	4.00	3.67	-0.33	Leisure activities	-0.68	Work enjoyment	-0.04
EWB	4.50	4.37	-0.13	I Empathy	-0.38	Appreciated by others	0.08

Source: Author's own compilation based on primary data

Guest House Owners – Goa



Guest House Owners – North Goa



Guest House Owners – South Goa

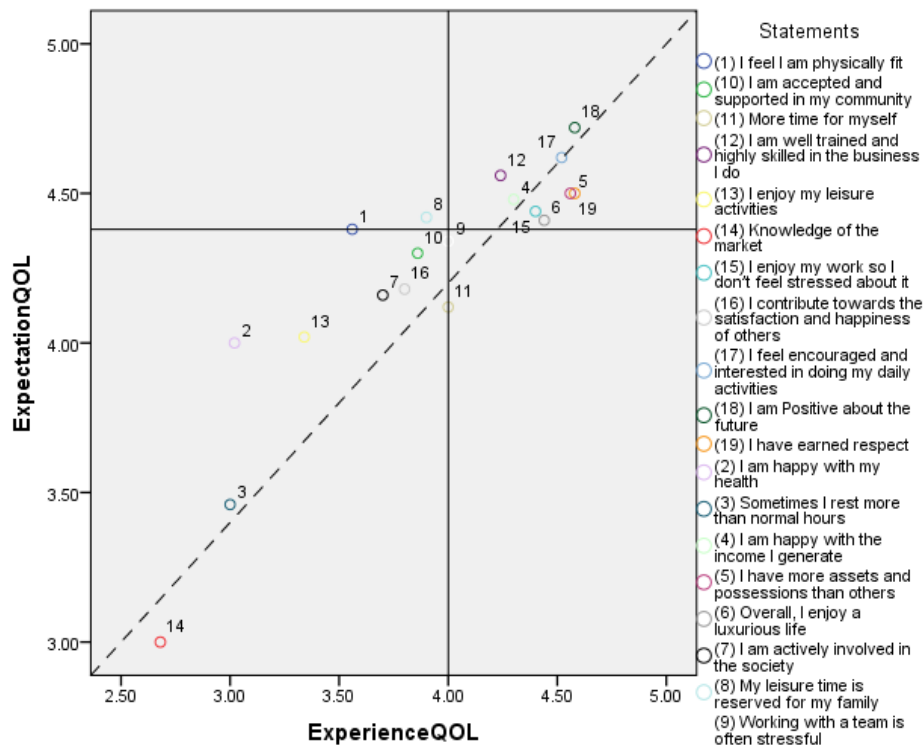


Figure: 4.5 Importance-Performance Matrix (Original and Diagonal Grid) for Guest House Owners.

Source: Authors own compilation from Primary data

Gap analysis (Experience-Expectation) indicated that a significant negative gap was prevalent among all dimensions of QOL as well as for individual variables while an insignificant gap for luxurious life of MWB, Market knowledge, work enjoyment of DNA, empathy, motivation, optimism of EWB. The greatest negative gap was witnessed in good health variable of PWB ($3.29-4.01 = -0.72$) while a positive gap was visible in Assets of MWB ($4.20-4.16 = 0.04$) and appreciated by others of EWB ($4.19-4.12 = 0.07$) which indicated that experience was higher than the expectation. However, the results of **Paired sample t-test** as seen in **Table 4.4** and **Figure 4.5**, displayed that in original grid, Quadrant A (concentrate here) 2 variable, that is, physical fitness of PWB, community support of SWB appeared while in diagonal grid, 9 out of 19 variables namely, physical fitness, good

health, rest hours of PWB, social involvement, leisure with family, teamwork, community support of SWB and skilled in business, leisure activities of DNA were evident in Quadrant A (concentrate here) while the remaining variables appeared in Quadrant B (Keep up the good work).

In terms of **North Goa**, Guest House Owners rated all the items of QOL as close to being 'Important' with a grand mean expectation of 3.99 while the resulting grand mean of experience was 3.84 indicating happiness overall. With respect to individual dimensions, PWB was regarded as close to important with a mean expectation of 3.89 and a mean experience 3.59 revealing moderate happiness. The highest importance and highest experience were on physical fitness variable. MWB was rated as important with mean expectation of 4.09 while mean experience 3.97 indicated happiness. Highest expectation was on luxurious life while highest experience was on income variable, SWB was rated as more than important with a mean expectation of 4.10 and 3.90 as the mean experience revealing happiness. Highest expectation was on community support and highest experience was on leisure with family. DNA showed a mean expectation of 3.99 as important while the experience mean value was 3.91 revealing that they were happy. The item with the highest expectation was on leisure activities and work enjoyment while the highest experience was with market knowledge and lastly the mean expectation of EWB was 3.86 showing importance given to this dimension and mean experience was 3.82 revealing quite good happiness. The highest expectation was on optimism variable and the highest experience was with empathy variable. **Gap analysis** (Experience-Expectation) indicated that a significant negative gap was prevalent among all dimensions of QOL except for physical fitness, rest hours of PWB, income, luxurious life of MWB, social involvement, leisure with family, teamwork of SWB, skilled in business, leisure activities, work enjoyment of DNA, motivation, optimism of EWB. The greatest negative gap was

witnessed on good health variable of PWB ($3.56-4.02= -0.46$) while a positive gap was witnessed in assets of MWB ($3.84-3.82=0.02$), market knowledge of DNA ($4.04-3.82=0.22$) and empathy ($3.96-3.86=0.10$) appreciated by others of EWB ($3.80-3.36=0.14$) exhibiting a delightful experience, that is, experience more than expectation. However, the results of **Paired sample t-test** as seen in **Table 4.4** and **Figure 4.5**, revealed that in original grid, 3 variables appeared in Quadrant A (concentrate here) namely good health of PWB, community support of SWB, leisure activities of DNA while in diagonal grid, 8 out of 19 variables such as physical fitness, good health of PWB, income, luxurious life of MWB, community support, self-time of SWB, skilled in business, leisure activities of DNA appeared in Quadrant A (concentrate here). This calls for attention of North Goan Guest house Owners to the most critical areas in order to improve their QOL.

In **South Goa**, Guest House Owners rated all the items of QOL as close to ‘Very Important’ with a grand mean expectation of 4.24 however, the resulting grand mean of experience was 3.91 indicating happiness. With respect to individual dimensions, PWB was regarded as close to important with a mean expectation of 3.95 but the mean experience was 3.19 revealing average happiness. The highest importance and experience were visible on physical fitness variable. MWB was rated as close to very important with mean expectation of 4.46 while mean experience 4.43 indicating that they were very happy in terms of this dimension. Highest expectation and experience were with assets variable, SWB was rated as more than important with a mean expectation of 4.27 and 3.89 as the mean experience indicating happiness. Highest expectation was with leisure with family but the highest experience was visible in teamwork and self-time variables. DNA revealed a mean expectation of 4.00 as important while the experience mean value was 3.67 revealing moderate happiness. The item with the highest expectation was skilled in business and highest experience was seen in work enjoyment and the final dimension EWB

revealed a mean expectation of 4.50 showing very important expectation and mean experience was 4.37 showing that they were close to being very happy in this regard. The highest expectation was on optimism variable and experience was shared between optimism and appreciated by others variable.

Gap analysis (Experience-Expectation) indicated that a significant negative gap was prevalent among all dimensions of QOL except for income variable of MWB, self-time of SWB, market knowledge, work enjoyment of DNA, motivation, optimism of EWB. The greatest negative gap was witnessed in good health variable of PWB ($3.02-4.00= -0.98$) while a positive gap was witnessed in assets ($4.56-4.50= 0.06$), luxurious life ($4.44-4.41= 0.03$) of MWB and appreciated by others of EWB ($4.58-4.50= 0.08$). However, the results of **Paired sample t-test** as seen in **Table 4.4** and **Figure 4.5**, revealed that in original grid, 2 variables namely physical fitness and leisure with family appeared in Quadrant A (concentrate here) while in diagonal grid, 13 out of 19 variables such as physical fitness, good health, rest hours of PWB, income generated of MWB, social involvement, leisure with family, teamwork, community support of SWB and skilled in business, leisure activities of DNA, empathy, motivation, optimism of EWB appeared in Quadrant A (concentrate here). This brings the keen attention of Guest House Owners to understand the critical areas.

The Guest House Owners were mostly the senior citizens who were at home after retirement, home makers who were financially self-reliant, widows/single parents or working individuals who had taken this business as an extra income and thus found no much time to devote to taking care of their health and participation in social activities.

4.5.5 Importance-Performance Analysis of QOL dimensions of Travel Agents

As observed from **Table 4.5, Travel Agents in Goa** rated all the items of QOL more than 'Important' with a grand mean expectation of 4.09 while the resulting grand mean of experience was 3.70 indicating happiness overall. With respect to individual dimensions, PWB was regarded as important with mean expectation 4.04 but an average happiness of 3.43. The highest importance and experience were visible on physical fitness variable. MWB was rated as important with mean expectation of 4.02 while mean experience 3.54 indicated moderate happiness witnessing the highest expectation and experience were on income variable, SWB was rated as more than just important with a mean expectation of 4.14 and 3.66 as the mean experience showing average happiness. Highest expectation was on team work while highest experience was with leisure with family, DNA showed a mean expectation of 4.08 as important while the experience mean value was 3.83 revealing happiness. The item with the highest expectation and experience of DNA was work enjoyment and lastly the mean expectation of EWB was 4.15 which was close to very important and mean experience was 3.97 revealing happiness and the highest expectation was on motivation and highest experience was on appreciated by others variable.

Table 4.5 Importance-Performance Analysis of QOL dimensions of Travel Agents

Dimensions of QOL	Variables	GOA						NORTH GOA						SOUTH GOA					
		Expectation (I)	Experience (P)	Gap (P-I)	p	Original	Diagonal	Expectation (I)	Experience (P)	Gap (P-I)	p	Original	Diagonal	Expectation (I)	Experience (P)	Gap (P-I)	p	Original	Diagonal
P W B	1.Physical fitness	4.27	3.60	-0.67	.000*	A	A	4.36	3.34	-1.02	.000*	A	A	4.18	3.86	-0.32	.022*	A	A
	2.Good health	4.21	3.39	-0.82	.000*	A	A	4.36	3.26	-1.1	.000*	A	A	4.06	3.52	-0.54	.001*	A	A
	3.Rest hours	3.63	3.29	-0.34	.018*	C	B	3.74	3.36	-0.38	.100	C	B	3.52	3.22	-0.3	.083*	C	A
M W B	4.Income generated	4.10	3.65	-0.45	.000*	C	A	4.04	3.40	-0.64	.001*	C	A	4.16	3.90	-0.26	.036*	B	A
	5.Assets	3.90	3.46	-0.44	.001*	C	A	3.90	3.26	-0.64	.004*	C	A	3.90	3.66	-0.24	.096	C	A
	6.Luxurious life	4.07	3.51	-0.56	.000*	C	A	4.10	3.32	-0.78	.000*	C	A	4.04	3.70	-0.34	.007*	C	A
S W B	7.Social involvement	4.00	3.66	-0.34	.001*	C	A	4.00	3.44	-0.56	.000*	C	A	4.00	3.88	-0.12	.371	D	B
	8.Leisure with family	4.21	3.75	-0.46	.000*	B	A	4.18	3.60	-0.58	.000*	D	A	4.24	3.90	-0.34	.014*	B	A
	9.Team work	4.27	3.61	-0.66	.000*	A	A	4.34	3.52	-0.82	.000*	A	A	4.20	3.70	-0.5	.002*	A	A
	10.Community support	4.20	3.76	-0.44	.000*	B	A	4.18	3.62	-0.56	.000*	B	A	4.22	3.90	-0.32	.028*	B	A
D N A	11.Self time	4.03	3.52	-0.51	.000*	C	A	4.06	3.36	-0.7	.000*	C	A	4.00	3.68	-0.32	.041*	C	A
	12.Skilled in business	4.19	3.93	-0.26	.002*	B	A	4.18	3.68	-0.5	.001*	D	A	4.20	4.18	-0.02	.799	B	B
	13.Leisure activities	3.93	3.72	-0.21	.060	D	B	3.98	3.62	-0.36	.038*	D	B	3.88	3.82	-0.06	.673	C	B
	14.Market knowledge	3.95	3.67	-0.28	.008*	D	A	4.20	3.70	-0.5	.002*	B	A	3.70	3.64	-0.06	.652	C	B
	15.Work enjoyment	4.25	4.17	-0.08	.320	B	B	4.26	4.16	-0.1	.429	B	B	4.24	4.18	-0.06	.554	B	B
E W B	16.Empathy	4.05	3.89	-0.16	.077	D	B	4.20	3.88	-0.32	.028*	B	A	3.90	3.90	0	1.00	D	B
	17.Motivation	4.22	3.98	-0.24	.008*	B	A	4.30	3.86	-0.44	.002*	B	A	4.14	4.10	-0.04	.709	B	B
	18.Optimism	4.16	3.95	-0.21	.032*	B	A	4.14	3.84	-0.3	.079	D	B	4.18	4.06	-0.12	.224	B	B
	19.Appreciated by others	4.16	4.06	-0.1	.294	B	B	4.32	4.08	-0.24	.153	B	A	4.00	4.04	0.04	.659	D	B

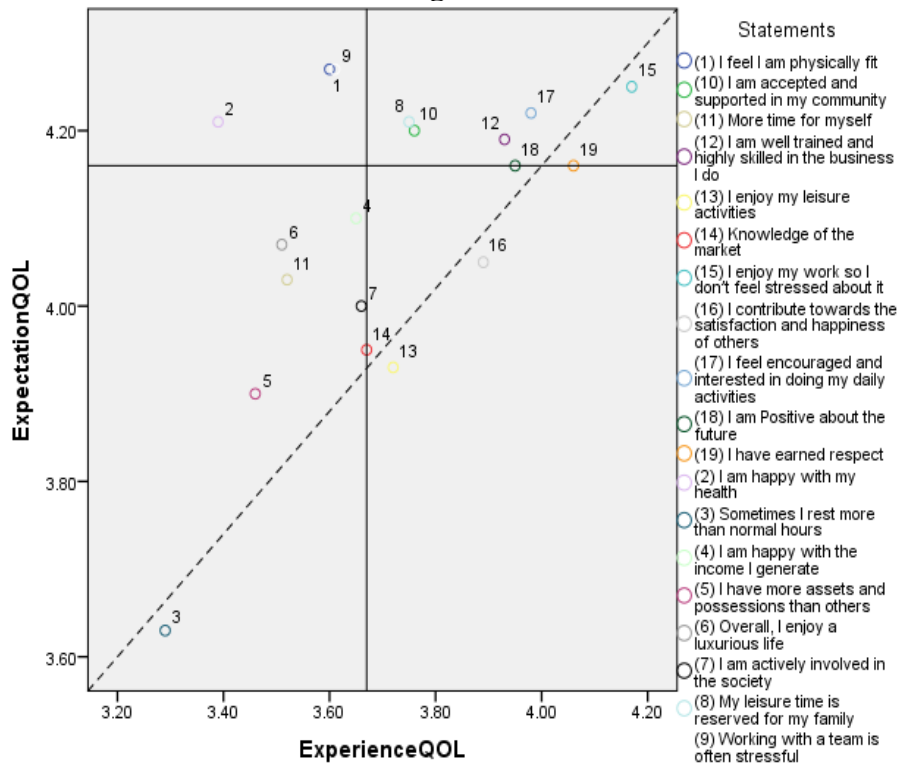
Source: Author's own compilation based on primary data

Comparison of Factor means; Highest and Lowest Gap between Expectation (I) and Experience (P)

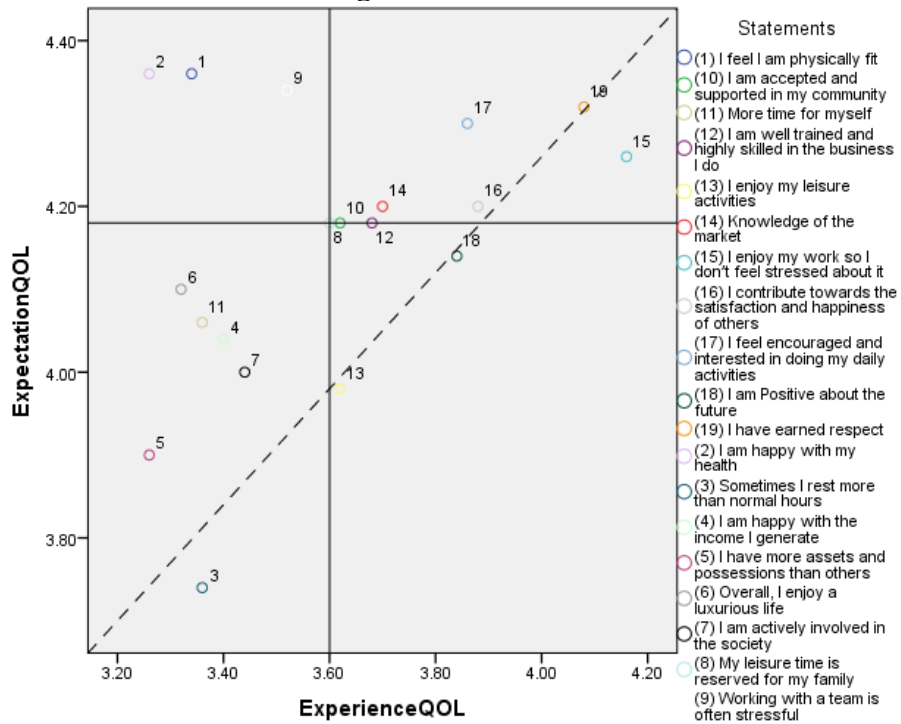
DIMENSIONS OF QOL	FACTOR MEAN		FACTOR MEAN GAP	Gap between means of Expectation (I) and Experience (P) of Physical/Material/Social/Development and Activity/Emotional Well-being.			
	Expectation (I)	Experience (P)		Highest indicates greatest dissatisfaction between Expectation (I) and Experience (P) of dimensions of QOL prior to and after starting business.		Lowest indicates greatest satisfaction between Expectation (I) and Experience (P) of dimensions of QOL prior to and after starting business.	
TRAVEL AGENTS- GOA							
PWB	4.04	3.43	-0.61	Good Health	-0.82	Rest hours	-0.34
MWB	4.02	3.54	-0.48	Luxurious life	-0.56	Assets	-0.44
SWB	4.14	3.66	-0.48	Team work	-0.66	Social Involvement	-0.34
DNA	4.08	3.88	-0.2	Market Knowledge	-0.28	Work enjoyment	-0.08
EWB	4.15	3.97	-0.13	Motivation	-0.24	Appreciated by others	-0.1
TRAVEL AGENTS - NORTH GOA							
PWB	4.15	3.32	-0.83	Good Health	-1.10	Rest hours	-0.38
MWB	4.01	3.33	-0.68	Luxurious life	-0.78	Assets	-0.64
SWB	4.15	3.51	-0.64	Team work	-0.82	Community support	-0.56
DNA	4.16	3.79	-0.37	Skilled in business	-0.50	Work enjoyment	-0.10
EWB	4.24	3.92	-0.32	Motivation	-0.44	Optimism	-0.30
TRAVEL AGENT - SOUTH GOA							
PWB	3.92	3.53	-0.39	Good Health	-0.54	Rest hours	-0.30
MWB	4.03	3.75	-0.28	Luxurious life	-0.34	Assets	-0.24
SWB	4.13	3.81	-0.32	Team work	-0.50	Social Involvement	-0.12
DNA	4.00	3.95	-0.05	Leisure activities	-0.06	Skilled in business	-0.02
EWB	4.06	4.03	-0.03	Optimism	-0.04	Empathy	0

Source: Author's own compilation based on primary data

Travel Agents – Goa



Travel Agents – North Goa



Travel Agents– South Goa

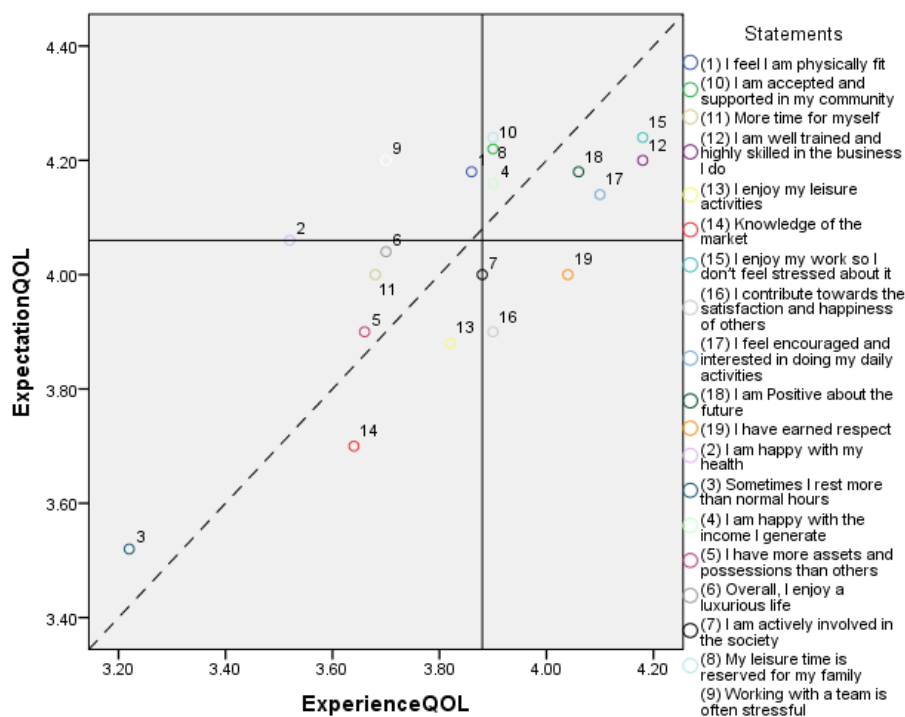


Figure: 4.6 Importance-Performance Matrix (Original and Diagonal Grid) for Travel Agents

Source: Authors own compilation from Primary data

Gap analysis (Experience-Expectation) indicated that a significant negative gap was prevalent among all dimensions of QOL as well as for individual variables. Gap was insignificant for leisure activities, work enjoyment of DNA, empathy and appreciated by others of EWB. The greatest negative gap was witnessed in good health variable of PWB ($3.39-4.21= -0.82$) while a least gap was visible in appreciated by others of EWB ($4.06-4.16= -0.10$). However, the results of **Paired sample t-test** as seen in **Table 4.5** and **Figure 4.6**, displayed that in original grid, Quadrant A (concentrate here) 3 variable, that is, physical fitness, good health of PWB, team work of SWB appeared while in diagonal grid, 14 out of 19 variables namely, physical fitness, good health of PWB, income, assets, luxurious life of MWB, social involvement, leisure with family, teamwork, community support, self-time of SWB, skilled in business, market knowledge of DNA, motivation,

optimism of EWB were evident in Quadrant A (concentrate here) while the remaining variables appeared in Quadrant B (Keep up the good work).

In terms of **North Goa**, Travel Agents rated all the items of QOL as close to being 'Very Important' with a grand mean expectation of 4.14 while the resulting grand mean of experience was 3.57 indicating moderate happiness overall. With respect to individual dimensions, PWB was regarded as important with a mean expectation of 4.15 and a mean experience 3.32 revealing moderate happiness. The highest importance was on physical fitness and good health and highest experience was on rest hours variable. MWB was rated as important with mean expectation of 4.01 while mean experience 3.33 indicated average happiness. Highest expectation was on luxurious life while highest experience was on income variable, SWB was rated as more than important with a mean expectation of 4.15 and 3.51 as the mean experience revealing moderate happiness. Highest expectation was on team work and highest experience was on community support. DNA showed a mean expectation of 4.16 as more than important while the experience mean value was 3.79 revealing that they were happy. The item with the highest expectation and experience was work enjoyment and lastly the mean expectation of EWB was 4.24 showing higher importance given to this dimension and mean experience was 3.92 revealing happiness. The highest expectation and experience was on appreciated by others. **Gap analysis** (Experience-Expectation) indicated that a significant negative gap was prevalent among all dimensions of QOL and insignificant for rest hours of PWB, work enjoyment of DNA, optimism, appreciated by others of EWB. The greatest negative gap was witnessed on good health variable of PWB ($3.26-4.36 = -1.10$) while least negative gap was witnessed in work enjoyment of DNA ($4.16-4.26 = -0.10$) Nevertheless, the results of **Paired sample t-test** as seen in **Table 4.5** and **Figure 4.6**, revealed that in original grid, 3 variables appeared in Quadrant A (concentrate here) namely physical fitness, good health of PWB

and team work of SWB while in diagonal grid, 15 out of 19 variables such as physical fitness, good health of PWB, income generated, assets, luxurious life of MWB, social involvement, leisure with family, teamwork, community support, self-time of SWB, skilled in business, market knowledge of DNA, empathy, motivation appreciated by others of EWB appeared in Quadrant A (concentrate here). This calls for attention of North Goan Travel Agents to the most critical areas in order to improve their QOL.

In **South Goa**, Travel Agents rated all the items of QOL as 'Important' with a grand mean expectation of 4.03 however, the resulting grand mean of experience was 3.82 indicating happiness overall. With respect to individual dimensions, PWB was regarded as close to important with a mean expectation of 3.92 but the mean experience was 3.53 revealing average happiness. The highest importance and experience were visible on physical fitness variable. MWB was rated important with a mean expectation of 4.03 while mean experience 3.75 indicated happiness in terms of this dimension. Highest expectation and experience was on income generated, SWB was rated as more than important with a mean expectation of 4.13 and 3.81 as the mean experience indicating happiness. Highest expectation was with leisure with family and the highest experience was visible in leisure with family as well as community support. DNA revealed a mean expectation of 4.00 as important while the experience mean value was 3.95 revealing happiness. The item with the highest expectation was work enjoyment however the highest experience was seen in work enjoyment and skilled in business. The final dimension EWB revealed a mean expectation of 4.06 showing important expectation and mean experience was 4.03 showing that they were happy in this regard. The highest expectation was on optimism variable and experience was with motivation variable.

Gap analysis (Experience-Expectation) indicated that a significant negative gap was prevalent among all dimensions of QOL and insignificant gap for assets variable of MWB,

social involvement of SWB, skilled in business, leisure activities, market knowledge, work enjoyment of DNA, motivation, optimism of EWB. The greatest negative gap was witnessed in good health variable of PWB ($3.52-4.06= -0.54$) while a positive gap was witnessed in appreciated by others of EWB ($4.04-4.00= 0.04$) and experience was equal to expectation for empathy variable of EWB. However, the results of **Paired sample t-test** as seen in **Table 4.5** and **Figure 4.6**, revealed that in original grid, 3 variables namely physical fitness, good health of PWB, team work of SWB appeared in Quadrant A (concentrate here) while in diagonal grid, 10 out of 19 variables such as physical fitness, good health, rest hours of PWB, income generated, assets, luxurious life of MWB, leisure with family, teamwork, community support, self-time of SWB appeared in Quadrant A (concentrate here). This brings attention of Travel Agents to understand the critical areas of their life.

Travel Agents are facing a tough time in sustaining their business leading to poor health while also lacking fitness. They also do not enjoy luxurious life nor good income and assets. Travel agents do give packages but are not very competitive to those given by TripAdvisor, MakeMyTrip, ClearTrip and many others. Tourists have learnt this through experience and as a result maintain local contacts which reduces business for Travel Agents.

4.5.6 Importance-Performance Analysis of OL dimensions of Indirect Service Providers

As observed from **Table 4.6, Indirect Service Providers in Goa** rated all the items of QOL as 'Important' with a grand mean expectation of 4.00 while the resulting grand mean of experience was 3.77 indicating happiness overall. With respect to individual dimensions, PWB was regarded as important with mean expectation 3.89 but an average

happiness of 3.42. The highest importance and experience were visible on physical fitness variable. MWB was rated as important with mean expectation of 3.87 while mean experience 3.87 indicated that experience was equal to expectation witnessing the highest expectation on income variable and highest experience with assets variable, SWB was rated as important with a mean expectation of 4.01 and 3.64 as the mean experience showing average happiness. Highest expectation and experience was on leisure with family, DNA showed a mean expectation of 4.01 as important while the experience mean value was 3.84 revealing happiness. The item with the highest expectation and experience of DNA was work enjoyment and lastly the mean expectation of EWB was 4.21 which was close to very important and mean experience was 4.06 revealing happiness and the highest expectation and experience was with optimism variable.

Table 4.6 Importance-Performance Analysis of OL dimensions of Indirect Service Providers

Dimensions of QOL	Variables	GOA						NORTH GOA						SOUTH GOA					
		Expectation (I)	Experience (P)	Gap (P-I)	p	Original	Diagonal	Expectation (I)	Experience (P)	Gap (P-I)	p	Original	Diagonal	Expectation (I)	Experience (P)	Gap (P-I)	p	Original	Diagonal
P W B	1.Physical fitness	4.13	3.59	-0.54	.000*	A	A	4.14	3.50	-0.64	.002*	A	A	4.12	3.68	-0.44	.025*	A	A
	2.Good health	4.09	3.32	-0.77	.000*	A	A	4.10	3.38	-0.72	.001*	A	A	4.08	3.26	-0.82	.000*	A	A
	3.Rest hours	3.44	3.35	-0.09	.569	C	B	3.38	3.46	0.08	.769	C	B	3.50	3.24	-0.26	.113	C	A
M W B	4.Income generated	4.01	3.88	-0.13	.305	D	B	3.80	3.76	-0.04	.835	D	A	4.22	4.00	-0.22	.188	B	A
	5.Assets	3.74	3.90	0.16	.165	D	B	3.74	3.84	0.1	.558	D	B	3.74	3.96	0.22	.161	D	B
	6.Luxurious life	3.86	3.82	-0.04	.755	D	B	4.00	3.78	-0.22	.248	B	A	3.72	3.86	0.14	.418	D	B
S W B	7.Social involvement	3.68	3.48	-0.20	.089	C	B	3.58	3.60	0.02	.906	C	B	3.78	3.36	-0.42	.010*	C	A
	8.Leisure with family	4.23	3.71	-0.52	.000*	A	A	4.26	3.78	-0.48	.000*	B	A	4.20	3.64	-0.56	.001*	A	A
	9.Team work	4.10	3.67	-0.43	.000*	A	A	4.20	3.62	-0.58	.003*	A	A	4.00	3.72	-0.28	.012*	C	A
	10.Community support	4.18	3.73	-0.45	.000*	B	A	4.28	3.88	-0.4	.010*	B	A	4.08	3.58	-0.5	.001*	A	A
	11.Self time	3.85	3.60	-0.25	.026*	C	A	3.98	3.56	-0.42	.014*	C	A	3.72	3.64	-0.08	.584	C	B
D N A	12.Skilled in business	4.29	4.05	-0.24	.018*	B	A	4.22	4.14	-0.08	.591	B	A	4.36	3.96	-0.4	.004*	B	A
	13.Leisure activities	3.55	3.70	0.15	.332	C	B	3.66	3.48	-0.18	.328	C	A	3.44	3.92	0.48	.052	D	B
	14.Market knowledge	3.75	3.35	-0.40	.000*	C	A	4.00	3.70	-0.3	.038*	A	A	3.50	3.33	-0.17	.001*	C	B
	15.Work enjoyment	4.45	4.25	-0.20	.026*	B	A	4.38	4.28	-0.1	.429	B	A	4.52	4.22	-0.3	.015*	B	A
E W B	16.Empathy	3.99	3.75	-0.24	.018*	D	A	3.80	3.66	-0.14	.312	C	A	4.18	3.84	-0.34	.023*	B	A
	17.Motivation	4.35	4.16	-0.19	.021*	B	B	4.24	4.02	-0.22	.094	B	A	4.46	4.30	-0.16	.118	B	B
	18.Optimism	4.42	4.27	-0.15	.050*	B	B	4.38	4.16	-0.22	.109	B	A	4.46	4.38	-0.08	.252	B	B
	19.Appreciated by others	4.09	4.07	-0.02	.801	B	B	3.98	4.08	0.1	.462	D	B	4.20	4.06	-0.14	.090	B	B

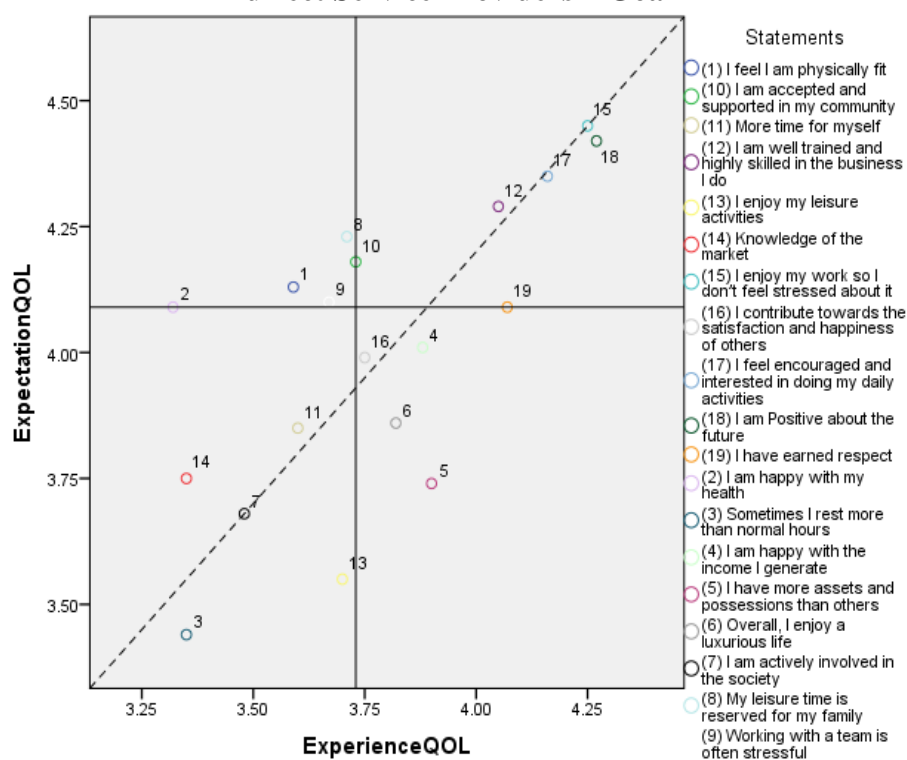
Source: Author's own compilation based on primary data

Comparison of Factor means; Highest and Lowest Gap between Expectation (I) and Experience (P)

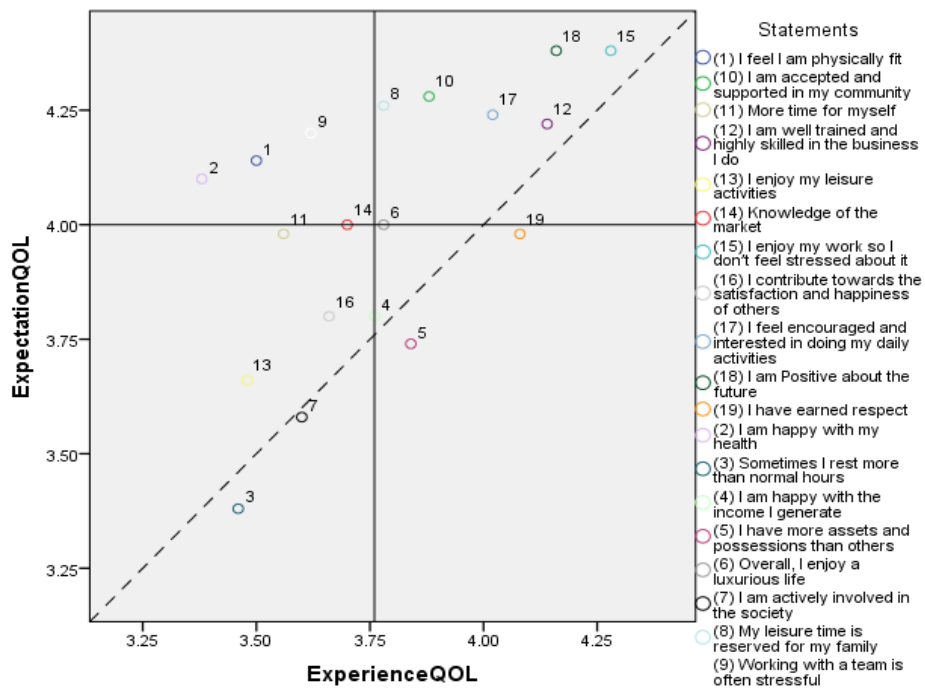
DIMENSIONS OF QOL	FACTOR MEAN		FACTOR MEAN GAP	Gap between means of Expectation (I) and Experience (P) of Physical/Material/Social/Development and Activity/Emotional Well-being.			
	Expectation (I)	Experience (P)		Highest indicates greatest dissatisfaction between Expectation (I) and Experience (P) of dimensions of QOL prior to and after starting business.		Lowest indicates greatest satisfaction between Expectation (I) and Experience (P) of dimensions of QOL prior to and after starting business.	
INDIRECT SERVICE PROVIDERS- GOA							
PWB	3.89	3.42	-0.47	Good Health	-0.77	Rest hours	-0.09
MWB	3.87	3.87	0	Income generated	-0.13	Assets	0.16
SWB	4.01	3.64	-0.37	Leisure with family	-0.52	Social Involvement	-0.20
DNA	4.01	3.84	-0.17	Market Knowledge	-0.40	Leisure activities	0.15
EWB	4.21	4.06	-0.15	Empathy	-0.24	Appreciated by others	-0.02
INDIRECT SERVICE PROVIDERS - NORTH GOA							
PWB	3.87	3.45	-0.42	Good Health	-0.72	Rest hours	0.08
MWB	3.85	3.79	-0.06	Luxurious life	-0.22	Assets	0.10
SWB	4.06	3.69	-0.37	Team work	-0.58	Social Involvement	0.02
DNA	4.07	3.90	-0.17	Market Knowledge	-0.30	Skilled in business	-0.08
EWB	4.10	3.98	-0.12	Optimism	-0.22	Appreciated by others	0.1
INDIRECT SERVICE PROVIDERS - SOUTH GOA							
PWB	3.90	3.39	-0.51	Good Health	-0.82	Rest hours	-0.26
MWB	3.89	3.94	0.05	Income generated	-0.22	Assets	0.22
SWB	3.96	3.59	-0.37	Leisure with family	-0.56	More time for myself	-0.08
DNA	3.96	3.85	-0.11	Skilled in business	-0.40	Leisure activities	0.48
EWB	4.33	4.15	-0.18	Empathy	-0.34	Optimism	-0.08

Source: Author's own compilation based on primary data

Indirect Service Providers – Goa



Indirect Service Providers– North Goa



Indirect Service Providers – South Goa

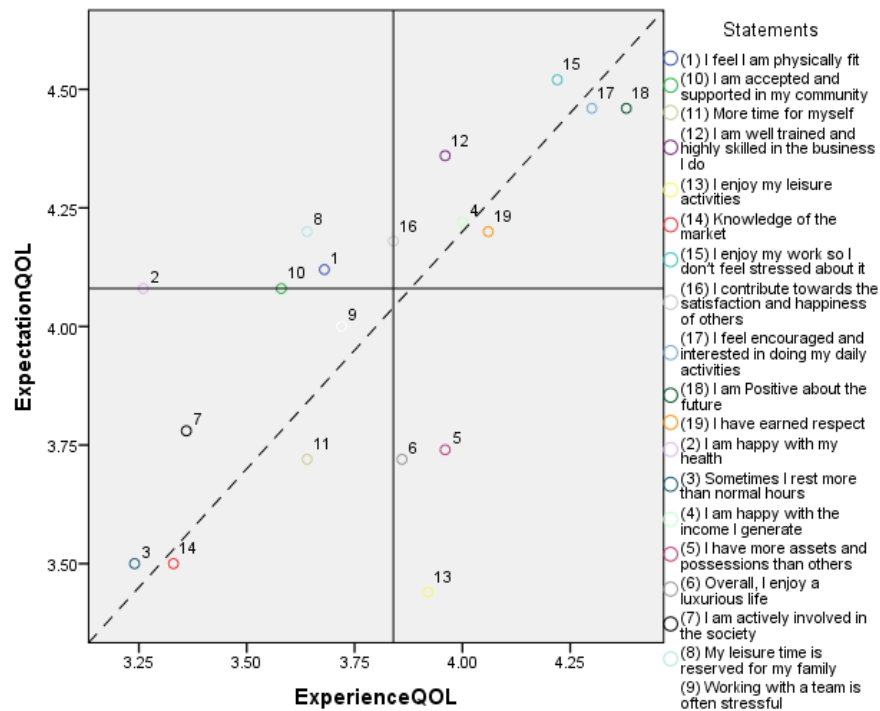


Figure: 4.7 Importance-Performance Matrix (Original and Diagonal Grid) of Indirect Service Providers

Source: Authors own compilation from Primary data

Gap analysis (Experience-Expectation) indicated that a significant negative gap was prevalent among all dimensions of QOL as well as for individual variables and insignificant gaps for rest hours of PWB, income, luxurious life of MWB, social involvement of SWB and appreciated by others of EWB. The greatest negative gap was witnessed in good health variable of PWB ($3.32-4.09= -0.77$) while a positive gap was visible in assets variable of MWB ($3.90-3.74= 0.16$) and leisure activities of DNA ($3.70-3.55= 0.15$). However, the results of **Paired sample t-test** as seen in **Table 4.6** and **Figure 4.7**, displayed that in original grid, Quadrant A (concentrate here) 4 variables, that is, physical fitness, good health of PWB, leisure with family, team work of SWB while in diagonal grid, 10 out of 19 variables namely, physical fitness, good health of PWB, leisure with family, teamwork, community support, self-time of SWB, skilled in business, market knowledge, work enjoyment of DNA, empathy of EWB were observable in Quadrant A (concentrate here) while the remaining variables appeared in Quadrant B (Keep up the good work).

In terms of **North Goa**, Indirect Service Providers rated all the items of QOL as 'Important' with a grand mean expectation of 4.00 while the resulting grand mean of experience was 3.76 indicating close to being happy. With respect to individual dimensions, PWB was regarded as close to important with a mean expectation of 3.87 and a mean experience 3.45 revealing moderate happiness. The highest importance was on physical fitness and good health and highest experience was on rest hours variable. MWB was rated as close to important with mean expectation of 3.85 while mean experience 3.79 indicating they were quite happy. Highest expectation was on luxurious life while highest experience was on assets variable, SWB was rated as important with a mean expectation of 4.06 and 3.69 as the mean experience revealing moderate happiness. Highest expectation and experience were on community support. DNA showed a mean expectation of 4.07 as

important while the experience mean value was 3.90 revealing that they were happy. The item with the highest expectation and experience was work enjoyment and lastly the mean expectation of EWB was 4.10 showing higher importance given to this dimension and mean experience was 3.98 revealing happiness. The highest expectation and experience were on optimism variable. **Gap analysis** (Experience-Expectation) indicated that a significant negative gap was prevalent among all dimensions of QOL. The greatest negative gap was witnessed on good health variable of PWB ($3.26-4.10 = -0.72$) while positive gaps were witnessed in rest hours of PWB ($3.46-3.38 = 0.08$), assets of MWB ($3.84-3.74 = 0.10$) social involvement of SWB ($3.60-3.58 = 0.02$), appreciated by others of EWB ($4.08-3.98 = 0.10$) Nevertheless, the results of **Paired sample t-test** as seen in **Table 4.6** and **Figure 4.7**, revealed that in original grid, 4 variables appeared in Quadrant A (concentrate here) namely physical fitness, good health of PWB, team work of SWB and market knowledge of DNA while in diagonal grid, 15 out of 19 variables such as physical fitness, good health of PWB, income generated, luxurious life of MWB, leisure with family, team work, community support, self-time of SWB, skilled in business, leisure activities, market knowledge work enjoyment of DNA, empathy, motivation, optimism of EWB appeared in Quadrant A (concentrate here). This calls for attention of North Goan Indirect Service Providers to the most critical areas in order to improve their QOL.

In **South Goa**, Indirect Service Providers rated all the items of QOL as 'Important' with a grand mean expectation of 4.01 however, the resulting grand mean of experience was 3.78 indicating quite good happiness. With respect to individual dimensions, PWB was regarded as close to important with a mean expectation of 3.90 but the mean experience was 3.39 revealing average happiness. The highest importance and experience were visible on physical fitness variable. MWB was rated close to important with a mean expectation of 3.89 while mean experience 3.94 indicating happiness and better experience than

expectation. Highest expectation and experience was on income generated, SWB was rated as important with a mean expectation of 3.96 and 3.59 as the mean experience indicating moderate happiness. Highest expectation was with leisure with family and the highest experience was visible in team work. DNA revealed a mean expectation of 3.96 as important while the experience mean value was 3.85 revealing close to happiness. The item with the highest expectation and experience was with work enjoyment. The final dimension EWB revealed a mean expectation of 4.33 showing more than important expectation and mean experience was 4.15 showing that they were happy in this regard. The highest expectation was on motivation and optimism variables while highest experience was with optimism variable.

Gap analysis (Experience-Expectation) indicated that a significant negative gap was prevalent among all dimensions of QOL insignificant gaps for rest hours of PWB, income generated of MWB, self time of SWB, leisure activities of DNA, motivation, optimism, appreciated by others of EWB. The greatest negative gap was witnessed in good health variable of PWB ($3.26-4.08= -0.82$) while a positive gap was witnessed in assets variable of PWB ($3.96-3.74= 0.22$) and luxurious life of MWB ($3.86-3.72= 0.14$), leisure activities of DNA ($3.92-3.44= 0.48$) where experience was more than the expectation indicating a pleasant experience. However, the results of **Paired sample t-test** as seen in **Table 4.6** and **Figure 4.7**, revealed that in original grid, 4 out of 19 variables namely physical fitness, good health of PWB, leisure with family and community support of SWB appeared in Quadrant A (concentrate here) while in diagonal grid, 11 out of 19 variables such as physical fitness, good health, rest hours of PWB, income generated of MWB, social involvement, leisure with family, teamwork, community support of SWB, skilled in business, work enjoyment of DNA, empathy of EWB appeared in Quadrant A (concentrate here). This brings attention of Indirect Service Providers to understand the critical areas of

their life.

Their job nature does not permit them to make time for physical fitness unless it is well managed and work divided by taking turns among family members and so they do not enjoy good health especially during the season but rest time is available when needed. Since the business is mostly attached to their place of stay, they remain busy entertaining their customers. They are good with income generated, assets and enjoy a luxurious life.

4.6 Chapter Summary

As mentioned in the introduction of this chapter, human expectations are based on their needs and wants. The current analysis helped to evaluate these expectations and also compare them with the experience of the listed dimensions and their variables. The analysis was conducted by focusing on the expectations and experience and the gap existing in each entrepreneur's QOL along with consolidated analysis. The study also assessed regional differences if any in terms of North and South Goan entrepreneurs for each of the categories. The results have important implications to the entrepreneurial community as well as the tourism authorities to look into improving the QOL of entrepreneurs in the state.

In general, **Tourism Entrepreneurs in Goa**, indicated a high level of importance on QOL but the resulting level of happiness was average. North and South Goan entrepreneurs too revealed a similar experience. Entrepreneurs are extraordinary individuals who keep striving for better. This characteristic was prevalent among Goan entrepreneurs who were not very concerned about taking rest although it impacted their health with the highest negative gap, they were still determined to achieve and get better at what they did (*Refer to Section 4.5.1, pg no 165*).

The first entrepreneur, **Event Organiser** was evaluated and a higher expectation in terms of PWB, DNA and EWB was observed overall. In order to improve their experience, they need to pay thorough attention to their PWB, MWB and SWB except for social involvement which was good, followed by motivation and optimism of EWB as revealed by the Diagonal grid of IPA. *Event Organisers in North and South Goa* were found to be different in this regard. The expectations of South Goan Event Organisers were higher in terms of all five dimensions as compared to the North Goan Event Organisers who placed a higher expectation on PWB and EWB and the experience of both were either less than expected or average. The highest gap in North Goa was prevalent in the *luxurious life* of MWB while in South Goa, it was *rest hours* of PWB. The factor mean gap revealed the highest negative gap among the South Goan Event Organisers necessitating them to invest more efforts to improve their QOL (*Refer to Section 4.5.2, pg no 172*).

Restaurant Owners placed high importance to slightly less than high importance on all dimensions especially PWB. The experience was less than moderate happiness only in terms of PWB among South Goan entrepreneurs while the remaining dimensions were slightly less than the expected. The highest gap was witnessed in only *good health* variable of PWB, indicating that it was a serious matter of concern. They received appreciation for what they did, revealing a positive gap and were also happy with assets they owned in line with their expectations. Overall, they were satisfied with MWB and had to improve upon physical fitness, health and leisure activities. A similar situation was observed among Restaurant Owners operating in North Goa as well except that their experiences of most dimensions was average whereas the experience of South Goa Restaurant Owners was disappointing. North Goan Restaurant Owners witnessed a higher gap in physical fitness of PWB while South Goan Restaurant Owners in rest hours of PWB. The factor mean gap

revealed a positive gap for all Goa Restaurant Owners while the highest negative gap was witnessed among the South Goan Restaurant Owners making it necessary to devise ways to improve upon their QOL (*Refer to Section 4.5.3, pg no 178*).

Guest House Owners in Goa placed a high expectation on MWB, SWB and EWB and slightly less importance with the rest. The resulting experience was good indicating happiness except for SWB which indicated that variables in SWB required attention. The highest gap was witnessed in the *good health* variable of PWB and the same was evident in both, North and South Goa. They also received appreciation for what they did, revealing a positive gap and were also happy with assets they owned in line with their expectations. North Goan Guest House Owners were happier in terms of market knowledge of DNA while South Goan Guest House Owners were enjoying a luxurious life. Overall, in Goa, SWB and PWB required more attention as also seen in the experience of South Goan Guest House Owners while it was better in terms of North Goan Guest House Owners. The factor mean gap revealed a least negative gap for North Goan Guest House Owners while it was higher among the South Goan Guest House Owners. (*Refer to Section 4.5.4, pg no 185*).

Travel Agents expectation was high in terms of all the dimensions and the same was evident in both North as well as South Goa. Most statements indicated a negative gap in their experience. The overall experience of the dimensions was slightly less than the expected and the highest gap was noticed in the *good health* variable of PWB also seen in North and South Goa while the lowest gap was in the variables of EWB. Most of the variables of the dimensions needed attention from the Travel Agents with a similar situation among the North Goan Travel Agents while in the South on the other hand, three out of five dimensions needed attention, that is, PWB, MWB and SWB which was better.

The factor mean gap revealed a least negative gap among South Goan Travel Agents while it was higher among the North Goan Travel Agents. (*Refer to Section 4.5.5, pg no 192*).

Indirect Service Providers on the other hand, indicated a higher importance on SWB, DNA and EWB also seen among North Goa and EWB in South Goa. The experience was moderate in terms of PWB in Goa, North and South and slightly less than above average in terms of the rest and above average only in terms of EWB in Goa and South Goa.

Good health of PWB had the highest negative gap and this was a common experience among all. While the lowest was seen commonly in the assets with a positive gap experienced by South Goan Indirect Service Providers in terms of luxury MWB and leisure activities of DNA. Happiness in terms of EWB was seen in Goa specifically in the South. The factor mean gap overall revealed a similar gap of values among North and South Goan Indirect Service Providers. (*Refer to Section 4.5.6, pg no 198*).

In terms of original grid having four quadrants, variables which appeared in **Quadrant A** (*concentrate here-High importance and low performance*) in **Goa** were physical fitness, good health of PWB and teamwork, community support of SWB whereas in **North Goa**, 3 variables namely physical fitness, good health of PWB and teamwork of SWB. In the **South**, 4 variables namely physical fitness of PWB and leisure with family, teamwork and community support of SWB fell in this Quadrant. This gives clear evidence that being physically fit was a lacking aspect among tourism entrepreneurs in the state since it was common in all. A thorough attention needs to be given to fitness in order to maintain good health which was also a variable of concern with an exception in South Goa. Team work in general, is a challenging affair hence focusing on building strong and healthy teams should be the utmost priority followed by achieving community support in South since this contributes to the success of any organization and achievement of QOL. Leisure with family was seen as a matter of concern among North Goan entrepreneurs.

In terms of *diagonal grid* having just two sections, more variables were mapped in **Quadrant A** raising concern. In Goa, 16 variables out of 19 appeared in Quadrant A that is, physical fitness, good health, rest hours of PWB, income generated, luxurious life of MWB, social involvement, leisure with family, team work, community support, self-time of SWB, skilled in business, leisure at work, market knowledge of DNA, empathy, motivation and optimism of EWB *except for* assets of MWB, work enjoyment of DNA and appreciated by others of EWB which appeared in Quadrant B (Keep up the good work).

In North too, 15 out of 19 variables such as physical fitness, good health of PWB, income generated, assets, luxurious life of MWB, leisure with family, team work, community support, self-time of SWB, skilled in business, leisure at work, market knowledge of DNA, empathy, motivation and optimism of EWB appeared in Quadrant A (concentrate here) *except for* assets of MWB, work enjoyment of DNA and appreciated by others of EWB which appeared in Quadrant B (Keep up the good work). In South Goa, only 6 out of 19 variables such as physical fitness, good health, rest hours of PWB and leisure with family, team work, community support of SWB appeared in Quadrant A (concentrate here).

This draws urgent attention of Goan entrepreneurs to fill the gaps and incorporate necessary changes to replenish their overall QOL.

Therefore, the formulated relational hypothesis, ***H₂: There is a statistically significant difference between the five categories of entrepreneurs (Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents and Indirect Service Providers) with respect to their expectation and experience of QOL (PWB, MWB, SWB, DNA and EWB).***

- i. *There is a significant difference between all the categories of entrepreneurs with respect to their expectation and experience of PWB is accepted.*
- ii. *There is a significant difference between all the categories of entrepreneurs against other categories with respect to their expectation and experience of MWB is*

accepted.

- iii. *There is a significant difference between all the categories of entrepreneurs with respect to their expectation and experience of SWB is accepted.*
- iv. *There is a significant difference between all the categories of entrepreneurs with respect to their expectation and experience of DNA is accepted.*
- v. *There is a significant difference all the categories of entrepreneurs with respect to their expectation and experience of EWB is accepted.*

CHAPTER 5

FACTORS INFLUENCING QUALITY OF LIFE EXPERIENCE OF TOURISM ENTREPRENEURS

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5.1 Introduction

QOL is affected by several factors that are critical to live a good lifestyle. It is not just the city, village or the area the entrepreneurs have set up their enterprise in, or it is not only about the money earned but it also involves more vital aspects such as good health, social network, support from family and also the individual attitude. It has been stressed that out of the many factors, money is a stronger factor since it gives more choices than the entrepreneur once had but it should not be mistaken for buying good health which isn't true. Stress levels experienced by individuals, both work-related as well as emotional problems, also affect his/her health status. Health is a factor that one cannot compromise. It plays a considerable role; hence, an individual's life should not lack physical activity and a balanced nutritional diet. It is very essential to invest in health because the returns of it are long term. In addition, an active social life, not necessarily attending parties or outings every day but at least once a week, a strong support system in the form of spousal support, family, friends, community and others, helps to maintain good health and influences the overall QOL. Another important factor is an individual's attitude towards life. This can be explained by the rationality a person uses, the way they think, feel or act (Pitlane magazine, 2018)

Besides these views, additional insight from renowned entrepreneurs in Goa affirmed that taking time off for one's personal life is of utmost importance, making sure to keep oneself fit in both mind and body. This helps to achieve the required targets both of business and of life. Well-being also comes from getting oneself enough rest and sleep, pursuing hobbies such as fishing, cycling, dancing along with spending quality time with friends which adds a human touch to every area of life. All these are proven habits or factors which ensure a positive QOL experience (Business Goa, 2016).

Nonetheless, these are definitely weighed by different entrepreneurs. Therefore, it becomes necessary to evaluate how some individuals manage life better than others and are doing well experiencing a good QOL. The factors affecting this experience are further explored in this chapter.

5.2 Background

Well-being is the most desired outcome of entrepreneurship as stressed by previous research work (Carree & Verheul, 2012). This outcome has been a result of business success and many other factors exerting influence such as income, education, startup motivation and so on. Besides profession related factors, there are also personal factors which shape the satisfaction level of entrepreneurs. They are driven by factors such as family, social life, monetary benefits, community support among others but at some point, these factors are compromised. Peters et al. (2018) also revealed that entrepreneurs valued health factors, personal time, leisure activities in order to have a content life but at times they are unable to fulfill the same, that is, they find no proper time for leisure and experience poor health, improper family time and so on. This results in stress related health problems disturbing the well-being. Peters & Schuckert (2014) in their qualitative study attempted to understand attributes which affect the QOL perceived by tourism entrepreneurs and it was found that entrepreneurs valued time with their families, social life, health, peace of mind and so on.

As stated by Weiermair & Peters (2012), entrepreneurs are classified as ‘family first’ and ‘business first’ who are driven by different goals. The demands initiating from both these areas of life, being mutually exclusive, makes it challenging to strike a balance between the two (Mathew & Panchanatham, 2011). Even though there is enough support between their business and family system, they also compete for the same resources (Marcketti et al.

2006). Most common in Indian culture is that every individual owes a primary responsibility of taking care of their children, elderly parents and at times other family members, thus requiring entrepreneurs to devise better ways of handling their additional responsibilities (Sumitha & D'souza, 2018). Weiermair & Peters (2012) stated that individuals consider their family and work life as important aspects to balance their lives which proved true for tourism entrepreneurs. One of the ways is managing time which helps them satisfy most domains of life. Peters & Kallmuenzer (2014) on the other hand, found dimensions like MWB and PWB impact growth of an enterprise. This growth is the result of entrepreneurial traits and characteristics.

5.3 Research Methodology

The purpose of the third objective was to examine factors influencing such as Role Overload (RO), Overall Health (OH), Time Management (TM), Support System (SS) and Personal Characteristics (PC) whether related to any of the five dimension of QOL, that is, PWB, MWB, SWB, DNA, EWB and to what extent. This information was further analysed considering North and South of Goa. Data was collected with the help of **Part III** of the questionnaire which consisted of variables explaining the factors, and the information was collected on a five-point likert scale where *1=Strongly Disagree, 2=Disagree, 3= Neutral, 4=Agree, 5=Strongly Agree*. With respect to QOL, only the experience section as found in **Part II** was used in the analysis. Spearman's rank correlation analysis was conducted in SPSS software to find the relationship between the factors and each dimension of QOL. Correlation coefficients are merely used to indicate the strength and direction of any relationship. Researchers in the past say that it does not really matter which test of correlation is used for a study due to commonality found in their results (Murray, 2013; Raadt et al., 2021). Pearson correlation is often used when the relationship is linear having

absolute values while Spearman rank correlation is used in case of monotonic relationship with relative values, that is, likert scale data (ordinal data) (Schober & Schwarte, 2018; Ezeuduji & Mhlongo, 2019). In a study, the relationship of QOL and its antecedents was studied using Spearman rank correlation (Kautonen, 2017; Rahmadana, 2019). Several authors in tourism research have also used spearman correlation method for studying the degree of relationships using likert scale (McCool & Martin, 1991; Buckley, 2007; Carneiro & Eusebio, 2015; Doosti et al., 2015; Cajiao et al., 2022).

It was expected to get significant association between the factors and dimensions of QOL since most of the literature (*as disclosed in chapter 2, pg no 36*) reveals the interrelationship between them. The sample size, response rate, sampling method, research design, study area, study period was the same as mentioned in the research methodology of the entire study (*Please refer Chapter 1 Section 1.10, pg no 22*).

The statements considered for each of the factors influencing QOL were drawn up from previous studies (Mathew & Panchanatham, 2011, Sumitha & D'Souza, 2018; Mahi Uddin & Manir, 2015). The reliability values for 22 variables together in terms of Cronbach alpha was .625 and thus, data was reliable.

Based on past research in the world and nation, very few studies are carried out to find the influence of factors on QOL experience while none to the researchers' knowledge have been witnessed in Goa. Hence, the current study came up with the following research question.

RQ 3: Is it possible to identify the *relationship of factors with each well-being of QOL?*

Objective 3: To examine the relationship of factors (RO, OH, TM, SS, PC) with each dimension of QOL (PWB, MWB, SWB, DNA and EWB)

H3: *There is a statistically significant relationship between the five factors influencing*

QOL (RO, OH, TM, SS, PC) and the dimensions of QOL (PWB, MWB, SWB, DNA, EWB).

- i. There is a statistically significant relationship between RO and PWB, MWB, SWB, DNA, EWB.*
- ii. There is a statistically significant relationship between OH and PWB, MWB, SWB, DNA, EWB.*
- iii. There is a statistically significant relationship between TM and PWB, MWB, SWB, DNA, EWB.*
- iv. There is a statistically significant relationship between SS and PWB, MWB, SWB, DNA, EWB.*
- v. There is a statistically significant relationship between PC and PWB, MWB, SWB, DNA, EWB.*

The factors most relevant and chosen to test their influence on tourism entrepreneurs QOL in Goan context were as follows:

The first factor **F1- Role Overload (RO)** had four variables- Too many roles affecting participation in favourite activities, family roles affecting business, business roles affecting family life and overall satisfactory role management.

The second factor **F2- Overall Health (OH)** had five variables - Health issues, stress, frustration, exhaustion and sleep patterns.

The third factor **F3- Time Management (TM)** had five variables - Time with family, time for spirituality, time on phone for business and social life, setting schedules and personal time.

The fourth factor **F4- Support System (SS)** had four variables- Support received from family, friends, community, team and local authorities.

The fifth factor **F5- Personal Characteristics (PC)** had four variables- Networking abilities, focus, good conscience and well-adjusted person.

These independent factors were further correlated with dimensions of QOL viz.

The first dimension **Physical Well-being (PWB)** had three variables– Physical fitness, good health, and rest hours.

The second dimension **Material Well-being (MWB)** had three variables – Income generated, assets, luxurious life.

The third dimension **Social Well-being (SWB)** had five variables– Social involvement, leisure time with family, teamwork, community support, self-time.

The fourth dimension **Development and Activity (DNA)** had four variables – Skilled in business, leisure activities, market knowledge, work enjoyment.

And finally, the fifth dimension **Emotional Well-being (EWB)** had four variables – Empathy, motivation, optimism, appreciated by others.

5.4 Data Analysis and Research Findings

Spearman's rank correlation coefficient is used to test whether a monotonic relationship exists between two variables, that is, either the variables increase or decrease in value together, or one decreases when the other increases. Spearman's rank correlation is useful for exploratory data sets ([Gauthier, 2001](#)) and works well with ordinal data.

Correlation coefficients as per ([Cohen, 1988](#)) 0.10 - 0.29 Weak association, 0.30 - 0.49

Moderate association, >0.50 Strong association.

The correlation coefficient values highlighted in the tables below:

Yellow “Weak”, *Green* “Moderate”, *Blue* “Strong”, *Red* “Significant at 0.05”

5.4.1 Spearman’s Rank Correlation Analysis in Goa

The below correlation analysis between the factors and dimensions of QOL has been conducted for Goa as a whole as well as North and South Goa separately in order to check whether any relationship exists in the results among the tourism entrepreneurs. This will enable to channel out the resources in the right sphere of life.

Table 5.1 Spearman’s Rank Correlation Analysis (Goa)

	<i>Factors</i>	<i>PWB</i>		<i>MWB</i>		<i>SWB</i>		<i>DNA</i>		<i>EWB</i>	
		<i>R</i>	<i>P</i>	<i>R</i>	<i>P</i>	<i>r</i>	<i>P</i>	<i>r</i>	<i>p</i>	<i>r</i>	<i>p</i>
<i>F1</i>	<i>Role Overload</i>	-.125	.005*	-.159	.000*	-.160	.000*	-.103	.021*	-.243	.000*
<i>F2</i>	<i>Overall Health</i>	-.365	.000*	-.008	.866	-.121	.007*	-.103	.021*	-.286	.000*
<i>F3</i>	<i>Time Management</i>	.291	.000*	.305	.000*	.434	.000*	.348	.000*	.431	.000*
<i>F4</i>	<i>Support System</i>	.212	.000*	.085	.057	.199	.000*	.222	.000*	.184	.000*
<i>F5</i>	<i>Personal Characteristics</i>	.192	.000*	.255	.000*	.346	.000*	.283	.000*	.389	.000*

Source: Primary data

As per the results of Spearman’s rank correlation performed in *table 5.1*, the influence exerted on QOL dimensions by each factor was unique. The first factor ‘*Role Overload*’ was negatively associated with all dimensions PWB ($r = -.125$, $p < 0.05$), MWB ($r = -.159$, $p < 0.05$), SWB ($r = -.160$, $p < 0.05$), DNA ($r = -.103$, $p < 0.05$) especially EWB ($r = -.243$, $p < 0.05$) signifying a weak correlation. This revealed that when tourism entrepreneurs in general performed numerous roles, that of a husband/wife, father/mother, daughter/son, dependent care towards old parents and so on, it negatively affected their EWB the most followed by all other well-being experiences. Most Goan entrepreneurs were family-

oriented individuals and were also involved in many other activities such as religious committees, community groups, clubs etc. This sometimes resulted in a single individual performing multiple roles within a short span of time and thus unable to fulfill the demand of each role to the fullest which in turn affected their experience of QOL.

The second factor was '**Overall Health**'. In this factor, PWB was significantly affected revealing a moderate negative correlation ($r = -.365$, $p < 0.05$). This highlighted that an increase in stress, tiredness and exhaustion caused due to business, led to a decrease in PWB which made the entrepreneurs incompetent to take care of themselves and maintain good health. It was found that despite having health issues, they still worked hard to sustain the competition in the Tourism industry, hence this factor showed no significant correlation with MWB. Weak negative correlation was also witnessed on SWB ($r = -.121$, $p < 0.05$), DNA ($r = -.103$, $p < 0.05$) and EWB ($r = -.286$, $p < 0.05$) implying poor health affecting entrepreneurs experience towards social involvement, work related development and emotional satisfaction.

Next factor was '**Time Management**' which was one of the most influential factors displaying a moderate positive correlation on MWB ($r = .305$, $p < 0.05$), SWB ($r = .434$, $p < 0.05$), DNA ($r = .348$, $p < 0.05$) and EWB ($r = .431$, $p < 0.05$). Time Management, if done right, helps to balance various imbalances in personal and professional life, boosting the above-mentioned experiences. For instance, entrepreneurs could strategically earn more income, spend more time getting involved in social activities, learn and develop while undertaking business and also be positively motivated due to the time scheduled for self, family and friends, stress busting activities, spiritual life and so on. It also reflected a weak positive relationship with PWB ($r = .291$, $p < 0.05$) which revealed that proper time management could also help maintain fitness and good health.

Further analysis indicated that ***'Support System'*** factor being essential for entrepreneurs' well-being, enhanced PWB ($r = .212$, $p < 0.05$), SWB ($r = .199$, $p < 0.05$), DNA ($r = .222$, $p < 0.05$) and EWB ($r = .184$, $p < 0.05$) with weak positive correlation, however, it showed no correlation with MWB ($r = 0.085$, $p > 0.05$). PWB and DNA were higher among others indicating that as entrepreneurs received help and support, they got an opportunity to develop themselves, their skill and venture into new things and also could find some time to rest and take care of their health and fitness. Support for business and otherwise received from employees, spouse, children, close friends, local authorities were observed to enhance their health, social participation etc., as this helped them when required especially if they had to go out of station or on business trips including holidays.

Finally, ***'Personal Characteristics'*** describing the traits and personality of entrepreneurs revealed a moderate positive correlation with SWB ($r = .346$, $p < 0.05$) and EWB ($r = .389$, $p < 0.05$). This clearly clarified that entrepreneurs' attitude and characteristics affected their ability to relate to people and maintain good relationships and networks, being empathetic, optimistic and motivated, in turn boosted their QOL experience. Weak positive correlation was also observed with PWB ($r = .192$, $p < 0.05$), MWB ($r = .255$, $p < 0.05$) and DNA ($r = .283$, $p < 0.05$) signifying that everything was dependent on how one thought and perceived life. It was their will power that helped maintain good health, earn well and develop themselves.

5.4.1.1 Spearman's Rank Correlation Analysis in North Goa

Table 5.2 Spearman's Rank Correlation Analysis (North Goa)

	<i>Factors</i>	<i>PWB</i>		<i>MWB</i>		<i>SWB</i>		<i>DNA</i>		<i>EWB</i>	
		<i>R</i>	<i>P</i>	<i>r</i>	<i>P</i>	<i>r</i>	<i>p</i>	<i>r</i>	<i>p</i>	<i>r</i>	<i>p</i>
<i>F1</i>	<i>Role Overload</i>	-.173	.006*	-.147	.020*	-.061	.340	-.137	.031*	-.240	.000*
<i>F2</i>	<i>Overall Health</i>	-.283	.000*	-.054	.399	-.045	.474	-.058	.358	-.315	.000*
<i>F3</i>	<i>Time Management</i>	.362	.000*	.165	.009*	.312	.000*	.301	.000*	.405	.000*
<i>F4</i>	<i>Support System</i>	.170	.007*	.218	.001*	.272	.000*	.213	.001*	.364	.000*
<i>F5</i>	<i>Personal Characteristics</i>	.284	.000*	.174	.006*	.317	.000*	.275	.000*	.422	.000*

Source: Primary data

Table 5.2, revealed correlation results in **North Goa** indicating a weak negative correlation of '**Role Overload**' with PWB ($r = -.173$, $p < 0.05$), MWB ($r = -.147$, $p < 0.05$), DNA ($r = -.137$, $p < 0.05$) & EWB ($r = -.240$, $p < 0.05$) except for SWB showing no significant correlation. An interesting finding indicated that entrepreneurs in the North were socially very active and did not compromise on their social life and favourite activities due to their various responsibilities. They managed it by training and employing managers to take over in their absence and domestic help, to help at home.

In terms of '**Overall Health**' weak negative association with PWB ($r = -.283$, $p < 0.05$) and moderate negative association with EWB ($r = -.315$, $p < 0.05$) was revealed while MWB, SWB and DNA revealed no significant relationship. When entrepreneurs got too stressed and exhausted during the tourism peak season, it affected their well-being, both in terms of good health as well as emotional well-being variables and health status did not have any effect on their wealth, social life as well as work development and experience.

'**Time Management**' was associated with all the dimensions of QOL revealing a moderate

positive correlation except for MWB ($r = .165$, $p < 0.05$) indicating a weak positive correlation. This showed that managing time certainly helped to enhance QOL in all dimensions but to some extent affected their time devoted to earning more income.

The fourth factor '**Support System**', revealed an association displaying moderate positive correlation with only EWB ($r = .364$, $p < 0.05$) and weak positive correlation with all other dimensions of QOL. This showed how important the Support System was to the entrepreneurs. It was necessary to effectively manage the several roles performed by them.

'**Personal Characteristics**' displayed a moderate positive correlation with SWB ($r = .317$, $p < 0.05$) and EWB ($r = .422$, $p < 0.05$) and weak positive correlation with the rest. This indicated that personal characteristics and traits played a vital role in the life of entrepreneurs and everything was dependent upon their personal attitude and how they perceived things. Goans are known for their kindness and ever helpful nature which keeps them socially and emotionally satisfied.

5.4.1.2 Spearman's Rank Correlation Analysis in South Goa

Table 5.3 Spearman's Rank Correlation Analysis (South Goa)

	<i>Factors</i>	<i>PWB</i>		<i>MWB</i>		<i>SWB</i>		<i>DNA</i>		<i>EWB</i>	
		<i>R</i>	<i>p</i>	<i>r</i>	<i>p</i>	<i>r</i>	<i>P</i>	<i>r</i>	<i>P</i>	<i>r</i>	<i>p</i>
<i>F1</i>	<i>Role Overload</i>	-.092	.149	-.163	.010*	-.270	.000*	-.056	.382	-.258	.000*
<i>F2</i>	<i>Overall Health</i>	-.445	.000*	.033	.606	-.204	.001*	-.164	.009*	-.294	.000*
<i>F3</i>	<i>Time Management</i>	.262	.000*	.389	.000*	.544	.000*	.406	.000*	.402	.000*
<i>F4</i>	<i>Support System</i>	.257	.000*	-.064	.312	.122	.053*	.235	.000*	-.014	.821
<i>F5</i>	<i>Personal Characteristics</i>	.127	.045*	.297	.000*	.376	.000*	.297	.000*	.324	.000*

Source: Primary data

Table 5.3, revealed correlation results in *South Goa*. **'Role Overload'** displayed a weak negative correlation with MWB ($r = -.163$, $p < 0.05$), SWB ($r = -.270$, $p < 0.05$) and EWB ($r = -.258$, $p < 0.05$). Most family members of entrepreneurs in South Goa had migrated and settled abroad resulting in less network, social, emotional support to them. However, no significant relationship was witnessed in PWB and DNA. They tried to manage all roles by themselves, some of them also owning more than one business.

'Overall Health' revealed moderate negative correlation with PWB ($r = -.445$, $p < 0.05$) as stress, lack of sleep etc., denied them of a good experience of health. Health also revealed weak negative correlation with SWB ($r = -.204$, $p < 0.05$), DNA ($r = -.164$, $p < 0.05$) & EWB ($r = -.294$, $p < 0.05$). Their social life was affected, work related development and they were emotionally impacted when their health didn't support them. But a surprising observation revealed that no significant correlation was observed between health and MWB indicating that health was not a relevant factor in deciding entrepreneurs material wealth.

'Time Management' revealed a strong positive correlation with SWB ($r = .544$, $p < 0.05$), moderate positive correlation with all other dimensions except for PWB ($r = .262$, $p < 0.05$) indicating a weak positive correlation. This showed that time management was a necessary factor to enhance the experience of QOL with considerable impact on SWB which was highly valued by them.

The fourth factor **'Support System'**, revealed weak positive correlation with PWB ($r = .257$, $p < 0.05$), SWB ($r = .122$, $p < 0.05$) and DNA ($r = .235$, $p < 0.05$) which showed that QOL improved due to the little support they received but not to a great extent. There was no significant relationship with MWB and EWB. Their support system didn't really impact their material wealth and emotional factors which otherwise ought to be.

'Personal Characteristics' displaying personal qualities like hospitality, maintaining

relationships and networking impacted all dimensions, especially SWB ($r = .376$, $p < 0.05$) and EWB ($r = .324$, $p < 0.05$) with a moderate positive correlation and weak positive correlation with the rest. Their Personal Characteristics enabled them to relate well to others and also stay positive and content.

5.5 Chapter Summary

Entrepreneurs QOL is an outcome which is often influenced by several interrelated factors. The relationship of factors with the dimensions studied in the above analysis reveals that those who tried to manage all activities by themselves, experienced a lot of stress, that is, multiple roles when not managed well, affected health. Multi-tasking does not make an individual efficient but leads to higher mental and emotional distress and disappointment, especially when not accompanied with a good support system. Every human needs support in some form even though the degree of support might differ from one individual to another. Although the researcher listed out several factors indicating weak to moderate influence on QOL experience with the exception of Social Well-being revealing a strong correlation in South Goa, it was definite that no single factor was responsible for the same.

Life is an interlinked system where 'Role Overload' is often related with an entrepreneur's underlying health issues related to their age, gender, support network, ability to manage time, strong team and so on. Support received also depends upon the attitude of entrepreneurs, that is, if they consider getting support as a sign of incapability which then would prevent them from seeking help. Health is another factor on which every other factor is dependent upon. Good health will facilitate cognitive ability, maintaining relations, finding time for favourite activities while time management and personal characteristics forms the basis for every other factor, that is, time if managed well with the right attitude can ensure achieving any level of QOL relying on how focused they are to

achieve the same. Out of all the influencing factors, a considerable difference in terms of support system was observed between entrepreneurs in North and South Goa. A good support system enables participation in activities and also handling daily responsibilities, not compromising with any. A common aspect was Time Management indicating a positive influencer in comparison to the rest, therefore, it needed to be a well-organized yet flexible activity. *To sum it up, Role Overload and Overall Health revealed a negative correlation and Time Management, Support System and Personal Characteristics revealed a positive correlation with QOL in Goa, North Goa as well as South Goa. Hence, entrepreneurs had to consider the best combination of factors bearing in mind suitability and inevitability of each.*

Therefore, the formulated hypothesis that, ***H₃: There is a statistically significant relationship between the five factors influencing QOL (RO, OH, TM, SS, PC) and the dimensions of QOL (PWB, MWB, SWB, DNA, EWB).***

- i. There is a statistically significant relationship between RO and PWB, MWB, SWB, DNA, EWB is accepted.*
- ii. There is a statistically significant relationship between OH and PWB, SWB, DNA, EWB is accepted and rejected for MWB.***
- iii. There is a statistically significant relationship between TM and PWB, MWB, SWB, DNA, EWB is accepted.*
- iv. There is a statistically significant relationship between SS and PWB, MWB, SWB, DNA, EWB is accepted.***
- v. There is a statistically significant relationship between PC and PWB, MWB, SWB, DNA, EWB is accepted.*

CHAPTER 6

TOURISM ENTREPRENEURS' QUALITY OF LIFE MODEL

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6.1 Introduction:

QOL includes individual parts of life which affect one another alongwith the sum of the parts signifying the overall experience. Livingston & Fink (1992) in their elaborative excerpt on QOL models emphasized upon a conceptual model proposed by Campbell & his colleagues (1976). According to the model, there is an interrelationship between domain satisfaction, general satisfaction of life and behavior of an individual. Domain specific attributes are objectively evaluated by individuals to only find whether they are satisfied or not, and according to him, this evaluation is influenced by the Personal Characteristics of individuals. Another model was proposed by Andrews & Withey (1976) where he highlighted that people evaluate well-being of life as a whole, based on their subjective feeling about specific domains or criteria, but later he was of the opinion that criteria might not suffice and lacks conceptual clarity. A third model was proposed by Baker & Intagliata (1982) where he anticipates the relationship between the external environment affecting an individual's personal experience of health and other aspects influencing QOL. According to Campbell and Andrews and Withey, QOL models follow what is known as linear additive models, that is, it is the combined measure of individual domain evaluation. The Markov model of QOL emerged with the concern of sustainability of political systems. As per this, sustainability attributes such as resource, technological, society, environmental quality along with gross national happiness, health and human development were associated with QOL. Therefore, the Markov model focuses on QOL as an aggregate measure to be calculated (Lepage, 1998). Moreover, QOL was viewed as three concepts, that is, '*being*' focusing on who one is, '*belonging*' which was where one belonged and '*becoming*' which meant achieving goals. It was also said that QOL is the importance laid down and the enjoyment with the respective sub-domains of each concept which signified the importance people attached to dimensions and their experience with the

same (Centre for Health Promotion, University of Toronto). McCall (1975) advocated QOL as a systems model whether it was a function of inputs in the form of characteristic features, socio-economic condition, culture affecting the perception of individuals about their personal life factors such as family, friends, neighbourhood, health, education, spirituality, community and work, with all these perceptions resulting in QOL as the output. Human Development Report, UNDP (1997) has represented QOL as a sub-result of the Human Development Index (HDI) considering the life expectancy, education and standard of living of a nation. Mukherjee (1989) also proposed two perspectives of QOL which are based on needs (social indicators research) and wants (conventional QOL research) which people wish to satisfy to experience QOL. QOL was also modelled as a result of interaction among social, health, economic and environmental conditions affecting social development (Ontario Social Development Council, 1997). Taxonomy of the literature of QOL models has been presented by (Brown et al., 2004). It is very clearly pointed out that there is an inconsistency in the models of QOL based on different approaches and has been derived from Maslow's (1954; 1968) hierarchy of human needs. On the other hand, there are classical models based on life satisfaction, psychological well-being, social expectations and other objective factors. A brief of the models is as under:

- **Objective indicators:** These indicators include objective factors such as income, health care provision, education, neighbourhood structure, crime rates, socio-economic and other national factors such as freedom to choose, political, economic, social choices etc.
- **Subjective indicators:** Under this, indicators such as satisfaction with life, fulfillment of expectations, psychological well-being, balance of self-worth and affects are considered.

- ***Satisfaction of human needs:*** These include both, objective (housing, food, clothing, social, belongingness, self-esteem) and subjective factors (individual satisfaction with these needs). Such models are said to be more common in mental health research.
- ***Psychological models:*** These include cognitive ability, positivity, hopes, aspirations, social competency compared to others etc.
- ***Health and functioning models:*** This deals with health status and overall health related QOL most commonly studied among patients suffering from severe diseases.
- ***Social health models:*** These models are specific to societal needs and integration with the several elements of society, contacts and network etc.
- ***Social cohesion and social capital:*** These focus on societal facilities like transportation, employment and wages, housing cost, neighbourhood resources etc.
- ***Environmental models:*** These focus on aging and the participation of older people creating interest in societal and policy issues.
- ***Ideographic:*** These are models which reveal individual values, perceptions, priorities, ideologies explored via interviews and so on (Brown et al., 2004).

6.2 Background of the study

The current objective attempted to understand and propose the interrelationship between the factors, F1-RO, F2-OH, F3-TM, F4-SS and F5-PC influencing the overall QOL of tourism entrepreneurs which is explained by the five dimensions viz. PWB, MWB, SWB, DNA and EWB. A number of studies conducted in the past have either studied one or two factors with characteristic features influencing overall or particular well-being/dimension of QOL. For instance, Biswas-Diener (2008) found that Material Well-being improves an

individual's control over his environment, that is, he/she can fulfill the desired wants and enjoy a good well-being. On the other hand, happiness in life being the result of well-being is influenced by personal traits and characteristics of self-esteem, harmony in relationships, attitude etc. (Chiu et al., 2011). Stressful people are bound to have poor health (Buttner, 1992). Proper allocation of time to various activities in the day can ensure a significant impact on health, that is, one can enjoy better health (Wolfe & Haveman, 1983). Poor health along with absence of social support affects well-being negatively (Dolan et al., 2008; Edelman et al., 2016). This view was also supported by Gunnarsson & Josephson (2011) with an addition of work satisfaction with respect to flexibility, personal control and so on. They also found an association between self-reported health factors with his/her Social Well-being. Social support enhanced an individual's experience of being loved, cared, and valued which led to well-being. Social support combined with the right abilities and characteristics have also proved that entrepreneurs achieve success in terms of a better QOL for themselves as well as for the community that they operate in (Hafeez et al., 2011). Lucky et al (2011) made a mention that self- management techniques help to minimize stress and improve effectiveness leading to well-being.

These interrelations made it necessary to understand the impact on QOL in general or in other words, the overall QOL. Theories such as bottom-up spillover theory and top-down theory are used for such kind of studies. Bottom-up spillover theory explains that life satisfaction is the result of satisfaction experienced in different domains of life such as work, family and friends, personal development, and health and fitness while top-down theory states that overall life satisfaction influences domain-specific satisfaction. However, the current study model is guided by bottom-up spillover theory which is found to be more appropriate and also popular in past studies (Diener, 1984; Felce & Perry, 1995; Sirgy et al., 2010; Krueger 2012; Woo, 2013, Woo et al., 2016).

6.3 Methodology

This study aimed to construct a hypothetical model and verify the significance of the direct and indirect paths and the goodness of fit under the theoretical assumption that Role Overload, Overall Health, Time Management, Social Support and Personal Characteristics determine the overall QOL of tourism entrepreneurs. This study is significant and most unique since it is the first analysis of the QOL of entrepreneurs in the Tourism sector. The purpose was to develop and calculate a measurement and a structural model made up of QOL experiences and factors influencing it in the tourism entrepreneurs' lives.

Data was collected from a sample of 500 tourism entrepreneurs using **Part II** and **Part III** of the questionnaire. **Part III** consisted of Five factors namely *Role Overload*, *Overall Health*, *Time Management*, *Support System* and *Personal Characteristics* and entrepreneurs had to either agree or disagree with the statements explaining each factor on a five-point Likert scale where, **1** = strongly disagree; **2**= Disagree; **3**= Neutral; **4**= Agree and **5**= strongly agree.

With respect to QOL dimensions the experience section of **Part II** of the questionnaire was used to run the model.

Variation in sample size is natural when different studies are made up of different variables, reliability, path parameters etc. It is recommended that studies like these should contain a minimum of 100-200 sample size (Fan et al., 2016). In a review paper conducted on Structural Equation Modeling (SEM) in tourism research, a majority of studies have assumed a study sample between 151-400 respondents followed by few articles between 401-650 respondents (Nunkoo et al., 2013). This justified the study sample of 500 tourism entrepreneurs in Goa for the current study.

Confirmatory Factor Analysis has been carried out on the measurement model to find out

the strength of each variable in explaining the respective dimension of QOL and also the effect of different influencing factors on the construct. To validate the bottom-up spillover theory empirically on which the entire model is constructed, SEM was used. It is a comprehensive technique which involves testing of many inter-relationships among observed and latent variables. It represents an underlying theory and estimates the same with the help of estimation fit indices (Hoyle, 1995). The process under study is made up of several structural equations (regression models). A hypothesized model is developed and tested for the goodness of fit. If the model reveals a good fit, there is plausibility in the suggested relations among variables and the study that it will fill the gap of developing structural equation models of QOL which have been the concern of QOL researchers over the years (Livingston and Fink, 1992). Hence, the study came up with the following research question.

RQ 4: Is it possible to develop a model for QOL of tourism entrepreneurs in Goa?

Objective 4: To suggest a model of QOL for tourism entrepreneurs in Goa.

H₄: There is a statistically significant influence of factors (RO, OH, TM, SS, PC) on the overall QOL of the tourism entrepreneurs in Goa.

- i. There is a statistically significant influence of RO on the overall QOL of the tourism entrepreneurs in Goa*
- ii. There is a statistically significant influence of OH on the overall QOL of the tourism entrepreneurs in Goa.*
- iii. There is a statistically significant influence of TM on the overall QOL of the tourism entrepreneurs in Goa.*
- iv. There is a statistically significant influence of SS on the overall QOL of the tourism entrepreneurs in Goa.*

- v. *There is a statistically significant influence of PC on the overall QOL of the tourism entrepreneurs in Goa.*

6.4 Data Analysis and Research Findings

SEM is a well-renowned and distinguished method used to explain causal relationships with the help of multivariate statistical techniques such as factor analysis, multiple regression etc. and path analysis and Confirmatory Factor Analysis (CFA) being special types of SEM (Hair et al., 1998; Woo, 2013). One of its notable features include estimating a series of multiple regression equations simultaneously without overlooking the measurement error existing in tourism research where indicators are an approximation to reality (Nunkoo & Ramkisson, 2011).

This technique enables testing of hypothesized relationships driven by a well-established theory with the help of a measurement and structural model. A measurement model measures the relationship between the measured variables (MV) and the constructs/latent variables while the structural model measures the relationship between the latent variables (LV). The current study aimed to test a *QOL model* of tourism entrepreneurs in Goa by conducting CFA using a structural equation model in IBM AMOS 25. CFA is conducted considering the underlying factors and their indicators which are based on knowledge of theory and focuses mainly on the link between them. According to Joreskog (1993), studies can include only a confirmatory approach in the framework of SEM, hence the current study proceeds with CFA only.

The measurement model displaying hypothesized relationships was tested for its fit by conducting CFA with a total of six latent variables namely Quality of Life (QOL), Role Overload (RO), Overall Health (OH), Time Management (TM), Support System (SS) and Personal Characteristic (PC) along with 22 observed indicators. The last five LVs are exogenous (Independent) while QOL is the endogenous variable (Dependent).

Steps proposed by [Anderson & Gerbing \(1988\)](#) were used whereby the measurement model was first estimated with the help of CFA to check the strength of the relationship of variables with their respective constructs. This was followed by the estimation of the structural model. Before proceeding with the overall model fit, the instrument was evaluated for its reliability and validity with the help of convergent and discriminant validity and composite reliability as shown in *Table 6.1 and 6.2, pg nos 237 and 238 respectively*.

- **Convergent validity** essentially refers to whether indicators from a latent variable do belong to that latent variable. **Discriminant validity** essentially refers to whether indicators from a latent variable do not belong to other latent variables. However, Convergent validity is irrelevant in terms of formative models on the grounds that formative models are different from reflective and indicators of formative constructs are not necessarily correlated ([Jarvis et al., 2003](#), [Freeze & Raschke, 2007](#)). Furthermore, correlations among causal indicators within a measurement model need not be higher compared to correlations between them and indicators from other measurement models ([Bollen, 2011](#); [Wang et al., 2015](#))
- On the other hand, **Composite reliability** measures the internal consistency of the instrument, the least acceptable values ranging from 0.6 and 0.7 ([Hair et al., 2010](#)) and the study provides acceptable results with role overload showing a slightly lower than acceptable reliability.

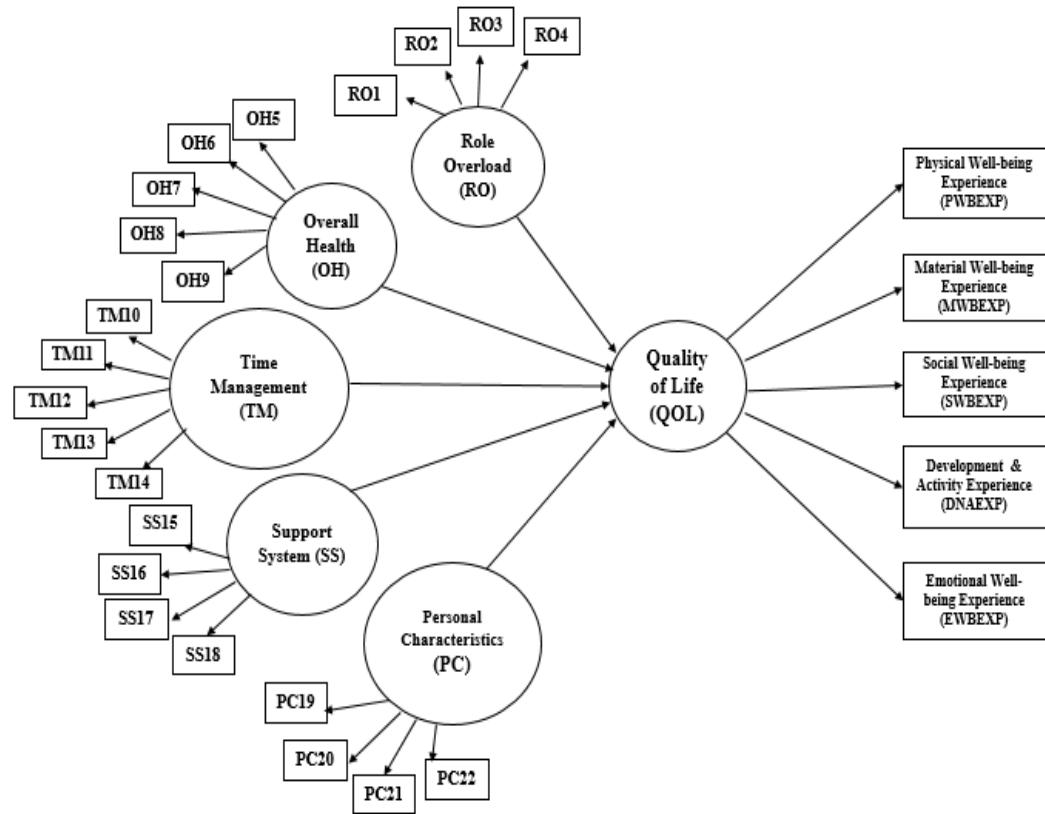


Figure 6.1: Measurement Model

6.4.1 Measurement Model

Figure 6.1 depicts the measurement model displaying linkages between observed indicators (MVs) and their constructs (LatVs), that is, six LVs (RO, OH, TM, SS, PC) with each of them having four to five indicators each. **The overall QOL** is measured by the experience of **PWB, MWB, SWB, DNA and EWB**.

The first factor **F1- Role Overload (RO)** is measured by four variables namely, **RO1**= too many roles affecting participation in favourite activities, **RO2**= family roles affecting business, **RO3**= business roles affecting family life and **RO4**= overall satisfactory role management.

The second factor **F2- Overall Health (OH)** is measured by five variables – *OH5*= Health issues, *OH6*= stress, *OH7*= frustration, *OH8*= exhaustion and *OH9*= sleep patterns.

The third factor **F3- Time Management (TM)** is measured by five variables - *TM10*= Time with family, *TM11*= time for spirituality, *TM12*= time on phone for business and *TM13*= social life, personal time and *TM14*= setting schedules.

Fourth factor **F4- Support System (SS)** is measured by four variables- *SS15*= Support received from family, *SS16*= Core team/employees *SS17*= Friends/community, *SS18*= local authorities.

The fifth factor **F5- Personal Characteristics (PC)** is measured by four variables- *PC19*= Networking abilities, *PC20*= focus, *PC21*= good conscience and *PC22*= well-adjusted person.

These indicators were based on empirical studies derived from literature. Therefore, *specifying* these relationships in the model was *the first step* in the measurement model.

The hypothesized measurement model was recursive, that is, the relationship was unidirectional, which means that there is a direct sequential relationship between the exogenous variables (RO, OH, TM, SS, PC) with the endogenous variable (QOL) rather than a joint one.

Table 6.1: Composite reliability and validity of overall measurement model.

Constructs and Indicators	Standardized loadings (Li)			CR (Composite Reliability) (Li ²)	AVE (Average Variance extracted)
	North	South	Combined		
Role Overload				0.456	0.420
RO1	0.688	0.984	0.871	0.759	0.241
RO2	0.736	0.44	0.564	0.318	0.682
RO3	0.843	0.359	0.529	0.280	0.720
RO4	-0.449	-0.626	-0.569	0.324	0.676
	<i>p value= <0.05</i>				
Overall Health				0.785	0.468
OH5	0.7	0.587	0.651	0.424	0.576
OH6	0.762	0.764	0.758	0.575	0.425
OH7	0.867	0.938	0.887	0.787	0.213
OH8	0.744	0.676	0.74	0.548	0.452
OH9	-0.068	0.272	0.081	0.007	0.993
	<i>p value= <0.05</i>				
Time Management				0.627	0.211
TM10	0.549	0.709	0.633	0.401	0.367
TM11	0.744	0.42	0.474	0.225	0.526
TM12	0.152	0.151	0.18	0.032	0.820
TM13	0.511	0.459	0.468	0.219	0.532
TM14	0.339	0.158	0.422	0.178	0.578
	<i>p value= <0.05</i>				
Support System				0.662	0.237
SS15	0.763	0.246	0.645	0.416	0.355
SS16	0.736	0.247	0.377	0.142	0.623
SS17	0.606	0.262	0.542	0.294	0.458
SS18	0.397	0.251	0.308	0.095	0.692
	<i>p value= <0.05</i>				
Personal Characteristics				0.792	0.414
PC19	0.296	0.191	0.263	0.070	0.737
PC20	0.676	0.59	0.669	0.448	0.331
PC21	0.782	0.778	0.743	0.552	0.257
PC22	0.775	0.735	0.765	0.585	0.235
	<i>p value= <0.05</i>				
QOL				0.887	0.490
PWBEXP	0.711	0.532	0.601	0.361	0.399
MWBEXP	0.666	0.476	0.553	0.306	0.447
SWBEXP	0.811	0.778	0.783	0.613	0.217
DNAEXP	0.832	0.658	0.733	0.537	0.267
EWBEXP	0.78	0.74	0.795	0.632	0.205

Table 6.2: Composite reliability and validity of overall measurement model (Modified)

Constructs and Indicators	Standardized loadings (Li)			CR (Composite Reliability) (Li ²)	AVE (Average Variance extracted)
	North	South	Combined		
Role Overload				0.473*	0.425**
RO1	0.699	0.783	0.769	0.591	0.409
RO2	0.726	0.419	0.619	0.383	0.616
RO3	0.827	0.392	0.628	0.394	0.606
RO4	-0.462	-0.778	-0.577	0.332	0.668
	<i>p value= <0.05</i>				
Overall Health				0.849*	0.587**
OH5	0.691	0.661	0.673	0.452	0.548
OH6	0.758	0.804	0.761	0.579	0.421
OH7	0.872	0.878	0.879	0.772	0.228
OH8	0.745	0.713	0.739	0.546	0.454
	<i>p value= <0.05</i>				
Time Management				0.582*	0.326**
TM10	0.801	0.708	0.721	0.519	0.481
TM11	0.586	0.416	0.504	0.254	0.746
TM13	0.362	0.488	0.454	0.206	0.794
	<i>p value= <0.05</i>				
Support System				0.528*	0.292**
SS15	0.823	2.66	0.727	0.528	0.472
SS16	0.692	-0.087	0.318	0.101	0.899
SS17	0.564	0.118	0.498	0.248	0.752
	<i>p value= <0.05</i>				
Personal Characteristics				0.773*	0.534**
PC20	0.615	0.68	0.653	0.426	0.574
PC21	0.758	0.789	0.764	0.583	0.417
PC22	0.741	0.771	0.770	0.592	0.408
	<i>p value= <0.05</i>				
QOL				0.825*	0.491**
PWBEXP	0.717	0.517	0.600	0.360	0.640
MWBEXP	0.649	0.495	0.561	0.314	0.686
SWBEXP	0.813	0.789	0.792	0.627	0.373
DNAEXP	0.811	0.623	0.732	0.535	0.465
EWBEXP	0.799	0.754	0.786	0.617	0.383

Source: Primary data

Notes: RO1 = Roles affect participation in favourite activities.
 RO2 = Family roles affect business.
 RO3 = Entrepreneurial roles affect family life.
 RO4 = Overall satisfactory role management.
 OH5 = Health issues
 OH6 = Stress
 OH7 = Frustration
 OH8 = Exhaustion.
 TM10 = Time with family.
 TM11 = Time for spirituality.
 TM13 = Setting schedules.
 SS15 = Family & Friends Support

SS16 = Community Support.
 SS17 =Team Support.
 PC20 = Focused
 PC21 = Good Conscience.
 PC22 = Well-adjusted person

*Composite Reliability. **AVE/CV =Average Variance Extracted/Convergent Validity.

The standardized loadings were extracted from the SEM output in order to calculate the convergent and discriminant validity and composite reliability of the measures and were found to be reasonably high ranging from .55 to .94 (*refer table 6.1, pg no 238*) revealing that the measurement indicators were significantly loaded on their respective constructs with an alpha of less than 0.05. Most of the Average Variance Extracted (AVE) values met the level .50 with a good composite reliability as high as 0.8 also meeting the acceptable levels suggested by (Fornell & Larcker, 1981). The reliability of Role Overload (.425), Overall Health (0.849), Time Management (.582), Support System (.528), Personal Characteristics (.773). This indicated a satisfactory internal reliability. They further suggested that when AVE which accounts for the variance in the indicators is less than 0.5, with the composite reliability still on a higher level, AVE values remain adequate (Lam, 2012). This indicates that AVE may be conservative estimate and on the basis of composite reliability alone, the results can be accepted hence making the fit satisfactory.

Table 6.3: Correlation between latent variables showing discriminant validity

	Factors/ Predictors	1	2	3	4	5
1	Role Overload	(0.652)				
2	Overall Health	0.72	(0.766)			
3	Time Management	-0.132	-0.125	(0.572)		
4	Support System	-0.174	-0.166	0.448	(0.541)	
5	Personal Characteristics	-0.19	-0.199	0.544	0.351	(0.731)

Source: Computed from Primary Data

Values on the diagonal represent the square root of Average Variance Extracted (AVE) also called the Discriminant Validity and the values between the constructs is the correlation between them.

Also seen in table 6.3 is the correlation between the latent constructs and as per rule, for the discriminant validity to be adequate, the association values should be less than the DVs, which is evident from the results making the validity sufficient and acceptable for further analysis.

The correlation matrix also revealed a correlation between Overall Health and Role Overload ($r=0.72$) which indicated that entrepreneurs' health was getting affected due to the multiple roles assumed by them. In addition, correlation was seen between Support System and Time Management ($r=0.448$). This showed that adequate support received from various parties helped in better managing their time. Lastly, Personal Characteristics and Time Management were also found to be correlated ($r=.544$) showing that Time Management was a result of the unique ability, traits and characteristics possessed by the entrepreneur.

The correlation results between independent measured indicators of QOL revealed that they were free from the problem of multicollinearity as the correlation was <0.85 (Weston, 2006). This prompted the researcher to proceed with the next step of testing the structural model.

Proceeding with the *identification of the model*, the degree of freedom (df) was positive, hence the model was over-identified. This was assessed by identifying two things (1) Number of distinct sample moments and (2) Number of parameters to be estimated. In this case, distinct samples were 253 and distinct parameters to be estimated was 62 and the difference between the two was the df which was 191.

The next step of *model estimation* was done by a traditional and commonly used method of maximum likelihood method of estimation. This was followed by *model fit evaluation* and *regression analysis* displaying the impact of observed variables on the respective latent variable. **Figure 6.2, pg 242**, displays the standardized estimated path diagram (β coefficients) where latent variables are denoted with an oval while observed variables are

denoted with a rectangle (Nunkoo & Ramkisson, 2011). The model fit involves determining the goodness of fit for the hypothesized model, hence the fit indices are presented below in *Table 6.4*.

Table 6.4 Model fit Criterion, Acceptable levels and study results

	Model fit Criterion	Acceptable levels	Results
Absolute Fit Indices	Chi-square/df (CMIN/DF)	2.0-5.0	4.355 (p=.000)
	Root mean square error of approximation (RMSEA)	0.8-0.10	0.82
	Goodness-of-fit index (GFI)	0.9	0.869
	Root Mean Square Residual (RMR)	< 0.05; as high as 0.08 is acceptable	0.083
Incremental Model Fit	Adjusted goodness-of-fit index (AGFI)	0.9	0.826
	Comparative fit index (CFI)	≥ 0.95 close to 1	0.849
	Normed fit index (NFI)	≥ 0.95 great, 0.90 acceptable	0.814
	Tucker Lewis Index (TLI)	≥ 0.95 great, 0.90 acceptable	0.817
Parsimonious Fit Indices	Parsimony-adjusted GFI (PGFI)	Close to 1 is better	.656
	Parsimony-adjusted NFI (PNFI)		.673
	AIC= .955.76 CAIC= 1279.06		

Source: Authors own compilation

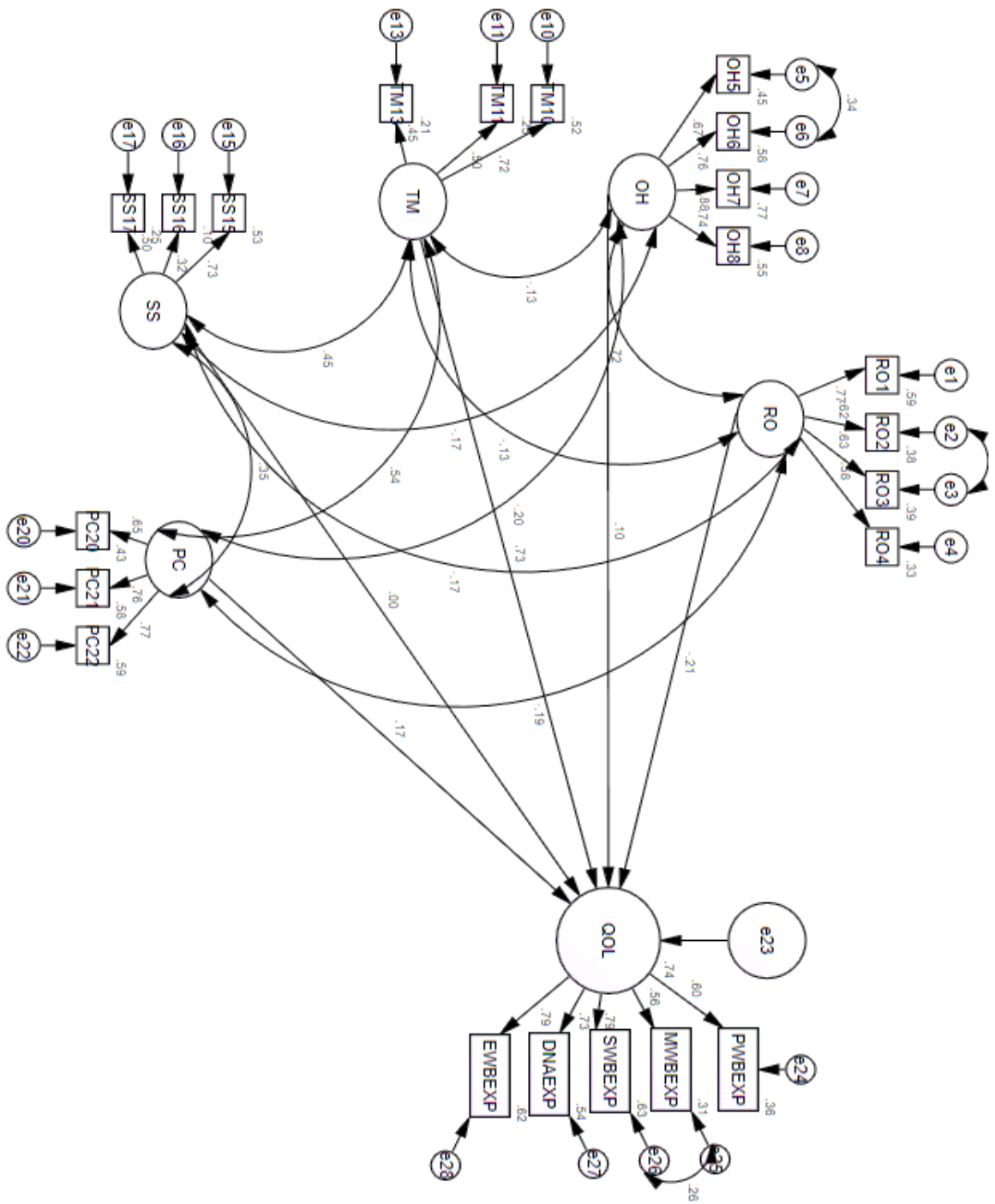


Figure 6.2: Structural model with explanatory power
 Source: Author's own compilation based on primary data

Table 6.5: Summary of results of hypothesis testing

Hypothesis	β value	P value	Estimate/SE=CR (t value)	Result
<i>H_{4i}: There is a statistically significant influence of RO on the overall QOL</i>	-0.208	.011**	-2.551	Supported
<i>H_{4ii}: There is a statistically significant influence of OH on the overall QOL</i>	0.101	.184	1.329	Not Supported
<i>H_{4iii}: There is a statistically significant influence of TM on the overall QOL</i>	0.726	.000**	6.105	Supported
<i>H_{4iv}: There is a statistically significant influence of SS on the overall QOL</i>	0.004	.953	.059	Not Supported
<i>H_{4v}: There is a statistically significant influence of PC on the overall QOL</i>	0.169	.012**	2.503	Supported

Source: Primary data. T value > 1.96 for p < 0.05 (Kline, 1998)

Three main model fit indices were reported after referring to past studies (*Table 6.4, pg no 241*). They are classified as under:

- Absolute fit indices which decide how well a priori model fits the sample data indicating whether superiority of model fit is achieved and also consists of Chi-square χ^2 significance which is highly influenced by the sample chosen for the study (Bentler & Bonett, 1980; Hu & Bentler, 1999). An acceptable upper limit of 0.5 (Wheaton et al., 1977) as against a lower limit 0.2 (Tabachnick & Fidell, 2007) was considered acceptable; RMSEA (MacCallum et al., 1996), GFI, AGFI, (Tabachnick & Fidell, 2007), RMR and SRMR (Byrne, 1998; Diamantopolous & Sigaw, 2000) (Hu & Bentler, 1999).
- Incremental/relative/comparative fit indices include NFI, CFI (Bentler & Bonett, 1980; Hu & Bentler, 1999), TLI (Byrne, 2009).
- Parsimony fit indices, helps to overcome the problem of complexity of the model by reducing the number of explanatory variables as much as possible, thus helps in better model fit. It includes PGFI and PNFI, AIC and CAIC. (Byrne, 1998; Hair et al., 1998; Hu & Bentler, 1999)

The above results of CFA were re-specified (*as seen in Table 6.2, pg no 238*) for a better fit than the previous results which were $\chi^2 = 4.76$ ($p=.000$), CFI=.808, GFI=.843, RMSEA=.087, and RMR=.094. Hence, refinement was done. Constructs which had unacceptable fit were re-specified by deleting the indicators also supported by past studies (*Anderson & Gerbing, 1988; Hair et al., 1998*). To improve the model fit, four items were deleted since they had a loading below 0.5, that is, OH9 *sleep patterns* (.08), TM12 *time spent on phone for business and social life* (.18), TM14 *personal time* (.42), SS18 *support from local authorities* (.30) and *networking abilities* PC19 (.26) resulting which the model fitness improved which is revealed in the three major fit indices, thus proving the model fit and also proving the Bottom-up Spillover theory which focused on the sub domain satisfaction resulting in the satisfaction of overall QOL.

6.4.2 Structural Model Testing

The main purpose of the current study was to suggest a QOL for tourism entrepreneurs in Goa by testing which of the dimensions (*comprising PWB, MWB, SWB, DNA and EWB*) had a higher influential power on QOL and the significance of the factors influencing the overall QOL. The study developed a model in (*Figure 6.1, pg no 235*) that proposed relationships among five constructs such as Role Overload, Overall Health, Time Management, Support System and Personal Characteristics which were taken as factor determinants of overall QOL. This relation between factors and QOL which were the six constructs in the study was tested by using maximum likelihood method and the results were confirmed to be consistent with theory and provided adequate support to proceed for structural equation modeling. SEM was performed to confirm the hypothesized path analysis with the results being summarized in *Table 6.4 pg no 241*. The structural model in (*Figure 6.2, pg no 242*), revealed that EWB and SWB had the highest explanatory power

on QOL of Goan tourism entrepreneurs. The summarized results of the hypothesis indicated that out of five hypotheses, three were supported and 2 were not. H_{4a} predicted that Role Overload had a significant effect on perceived QOL ($t = -2.55, p < .05$) supporting H_{4a} . The result showed that it was the second highest influencer of QOL and had a negative influence on QOL emphasizing that increasing roles affected QOL. H_{4c} was also supported, showing a highest effect of Time Management on perceived QOL ($t = 6.105, p < .05$). This result highlights the importance of Time Management as an important influencing factor so as to maintain the right balance and improve overall satisfaction. Further, Personal Characteristics of entrepreneurs did show a significant effect on perceived QOL ($t = 2.503, p < .05$) supporting H_{4e} which indicated that entrepreneurs' personal characteristics and abilities affected their perception of QOL.

However, H_{4b} and H_{4d} were not supported in the study indicating that the Overall Health and Support System were not significantly predicting entrepreneurs perceived QOL. This does not bring us to conclude that these two factors did not influence QOL at all, instead, it was comparatively lower than other factors.

6.5 Chapter Summary

The above analysis displayed results which are to be evaluated considering their probable limitations of having to delete a few indicators for the very purpose of model modification and improvement. Firstly, it has been noted that key factors influencing the perceived QOL were Role Overload, Time Management and Personal Characteristics with Role Overload affecting it negatively and the other two influencing it positively. These factors would definitely be perceived differently by individuals since the expectations or importance placed on it will be rarely common. We cannot fully generalize the results keeping in mind any affective elements of tourism entrepreneurs but can suggest and highlight that Time

Management plays an important role in effectively managing time at hand and fulfilling the underlying expectations. Roles can be efficiently managed clubbed with proper planning and delegating responsibilities within the available span of time. Moreover, maintaining a calm attitude at the same time being focused towards the goals can ensure timely allocation of resources and achievement of desired results.

The other two factors, namely, Overall Health and Support System had a low influence on tourism entrepreneurs' QOL and therefore were insignificant. This did not signify that they exerted no impact at all but the impact was comparatively lower. However, Overall Health had a beta score which was .101 and Support System had a beta score of .004 which resulted in rejection of the relational hypothesis for both the factors and therefore, it is concluded that Overall Health and Support System were not significant influencers of tourism entrepreneurs QOL in the state. Hence, the formulated hypothesis,

***H₄**: There is a statistically significant influence of factors (RO, OH, TM, SS, PC) on the overall QOL of the tourism entrepreneurs in Goa.*

- i. There is a statistically significant influence of RO on the overall QOL of the tourism entrepreneurs in Goa is **accepted**.*
- ii. There is a statistically significant influence of OH on the overall QOL of the tourism entrepreneurs in Goa is **rejected**.*
- iii. There is a statistically significant influence of TM on the overall QOL of the tourism entrepreneurs in Goa is **accepted**.*
- iv. There is a statistically significant influence of SS on the overall QOL of the tourism entrepreneurs in Goa **rejected**.*
- v. There is a statistically significant influence of PC on the overall QOL of the tourism entrepreneurs in Goa is **accepted**.*

CHAPTER 7

SUMMARY, FINDINGS, CONCLUSIONS AND SUGGESTIONS FOR FURTHER RESEARCH

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7.1 Summary

Is Goa just about the siestas, fun and frolic? No, it's not. Goa is different, to different people. It's a beautiful and a unique destination where everyone desires to be. With the colourful and evergreen pictures flooding the social media to the fun filled days of the week, especially weekends that keep the mood alive. Not a single visitor goes unamazed with the sun kissed beaches to the lively nightlife. It is the most desirable place loved by one and all.

As mentioned earlier, even though Goa holds a different place in everyone's heart, the QOL which the stakeholders perceive is unique. Stakeholders like children, youth and other residents engaged in traditional occupations such as agriculture, cashew and coconut plantations, toddy tappers, goldsmiths, potters, fishermen and of course with the escalation in tourism activities, people engaged in commercial tourism activities, all have a desired level of life to live and the fulfillment of the same keeps the respective individual thrilled and satisfied. Bearing this fact in mind, the current study captured the essence of the pursuance of QOL as to what level has been already achieved and what is still yet to be. A mere question asked to the entrepreneurs was, *'What is your primary motive and what is it that you desire? A good QOL, profits or both?'* Nearly 70 percent of them agreed to QOL as well as profits which accounts for both while only 25 percent were in favour of just QOL. This draws attention to the reality where tourism entrepreneurship is definitely for economic goals but there is also the non-economic goal of QOL which people wish to achieve. They rate Goa as one of the ideal destinations with a congenial environment for innovation and a good life balance. However, this goal may seem easy but it's pretty challenging in different circumstances and will be dependent upon a person's skill. There are also incubation centres such as Centre for Incubation and Business Acceleration (CIBA) and Goa IT Innovation Centre (GITIC) along with other institutes supporting the growth and development of entrepreneurs in the state. The entrepreneurs aiming to achieve

the milestones yet balance out their lives, need to seek the necessary assistance to make these challenging tasks less stressful and enjoy a better life.

While proving that a good QOL is desirable to all stakeholders, specifically entrepreneurs, the current study attempted to understand the characteristic features of the entrepreneurs, the concept of QOL for them, their expectations and experiences, factors that influence them and also develop and test a structural equation model for tourism entrepreneurs in Goa.

Chapter 1 was the introductory chapter providing an overview of how tourism and entrepreneurship flourished in Goa from the beginning. It outlined the problem statement, research questions, objectives and hypotheses with the main purpose of the study in mind. It also underlined the research methodology to be applied, delineating the limitations and chapterization of the research.

Chapter 2 encompassed the review of literature. The entire study made sense after providing a theoretical background and understanding of the research gap. This chapter also provided a content analysis of similar studies in line with the objectives under consideration.

Chapter 3 presented the hypothesis and elaborated on the data analysis of the first objective which attempted for profiling of the entrepreneurs in Goa on the basis of their characteristic features. The results and analysis are presented ending with a chapter summary.

Chapter 4 conducted an expectation-experience analysis of QOL of entrepreneurs using the IPA tool. Methodology outlined the hypothesis which was followed by data analysis and chapter summary.

Chapter 5 investigated the factors influencing QOL which has been revealed in the fourth chapter. The Methodology section presented the hypothesis followed by data analysis using multiple correlation and concluded with a chapter summary.

Chapter 6 formulated a conceptual model with causal relationships and the hypotheses were tested using SEM. Step by step procedure was followed to evaluate the model fit for tourism entrepreneurs in Goa, finally ending with a summary.

Chapter 7 is the current chapter providing systematic findings of each chapter based on approval or disapproval of the specified hypotheses, followed by a final conclusion of each objective. This section ends with suggestions for each objective and scope for future research.

7.2 Findings

7.2.1 Findings of Chapter 2

Chapter 2 entitled, '*Review of Literature*' provided insight on each of the objectives under investigation, giving more knowledge on the areas that lacked exploration with probable scope for further analysis.

First of all, the literature provided an overview of the research topic proving that a study related to the tourism entrepreneurs' QOL is one of its kind and there is a need to understand the same.

- Objective 1 papers reviewed the profiling attributes of entrepreneurs and how it would impact their experience. Review papers identified that a comparative analysis was lacking on this front while entrepreneurs were compared on the basis of age, gender, cultural, regional differences and so on. A study comparing categories of entrepreneurs highlighting the differences that exist in the QOL were

required to understand whether it is venture type that influences the entrepreneurial experience overall.

- Objective 2 review analysis showed that importance and performance analysis tool was usually employed in marketing studies. However, with QOL being an attractive element for entrepreneurs, studies engaging their experience solely were missing. Hence, given the practicality and importance of the technique, addressing this issue would provide awareness on how balanced and managed they lived and whether this study could help in identifying critical areas for improvement.
- Objective 3 studies concentrated on a single or a few factors together and the factors were not really different from place to place. However, the importance placed on them was different in different cultures. They were found to emphasize more on life balancing strategies, namely creatively and calculatively managing time with locus of control being an important part of self-perception and so on.
- Objective 4 reviewed papers relating to Structural equation modelling, a multivariate analysis technique. Quite a few QOL conceptual models have been presented by authors in the past right from 1960-1970s, specifically in the psychological arena, however, it has emerged in all other fields including commerce and tourism. Tourism studies focused on model development for topics concerning tourism impacts on residents and tourists, sustainability of tourism, tourism development and so on. This created the need and urge to understand and suggest a model from entrepreneurs' perspective in the sector.

7.2.2 Findings of Chapter 3

The findings are presented according to each objective analysed in different chapters. Chapter 3 entitled '*Tourism Entrepreneurs Characteristics and Quality of Life in Goa*' formed a part of the first objective of the study which was as follows.

Objective 1a: To evaluate the association between categories of entrepreneurs and their characteristic features.

The hypothesis to be tested was *H_{1a}: There is an association between the five categories of entrepreneurs (Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents and Indirect Service Providers) and their characteristic features (gender, age, family size, religion, marital status, education, business experience, and type of business organization, source of commencement)*

- i. *There is an association between the five categories of entrepreneurs and their gender.*
- ii. *There is an association between the five categories of entrepreneurs and their age.*
- iii. *There is an association between the five categories of entrepreneurs and their family size.*
- iv. *There is an association between the five categories of entrepreneurs and their religion.*
- v. *There is an association between the five categories of entrepreneurs and their marital status.*
- vi. *There is an association between the five categories of entrepreneurs and their education.*
- vii. *There is an association between the five categories of entrepreneurs and their business experience.*

viii. *There is an association between the five categories of entrepreneurs and type of business organization.*

ix. *There is an association between the five categories of entrepreneurs and source of commencement.*

Following were the findings:

- Male dominance was observed among all five categories of tourism entrepreneurs and this result is in harmony with the results of [Chen & Elston \(2013\)](#) as they found male dominance in their study of small restaurant owners and [Sharma \(2013\)](#) who found male dominance among tourism entrepreneurs in Goa. Female entrepreneurs were present but very few as compared to their counterparts. This finding contradicts that of [Bielza-Valdez \(2009\)](#) where females were found to dominate the tourism industry in Vigan city, Philippines.

[Rachmania et al. \(2012\)](#) and [Carree & Verheul \(2012\)](#) are of the opinion that women as entrepreneurs are happier than man. The option of 'other' included in the other gender identities, were not prominent among Goan tourism entrepreneurs.
- More youngsters have started their own event management companies while a few are Indirect Service Providers as against the other three categories in the study while the rest were middle aged with quite a few retired and elderly owning Guest Houses. [Chen & Elston \(2013\)](#) supported this view where maximum middle aged and older males were found to operate tourism enterprises such as restaurants.
- Most entrepreneurs were married individuals with a family comprising four to five members except for a few Event Organisers who were still in their youth and were

independent. [Bielza-Valdez \(2009\)](#), was of the opinion that female entrepreneurs who were dominating her study were married and had a family of their own.

- Cultural differences existed among entrepreneurs since most of them were Christians, prominent in South Goa, whereas maximum Travel Agents and some Indirect Service Providers were Hindus. Muslims were not so common in the Tourism industry in Goa. Around 10 per cent belonged to other religious communities. This finding is a step forward to the finding of [Kim \(2003\)](#) where she highlights that people with religious faith have a better sense of well-being than those without.
- Educational background revealed that almost all entrepreneurs were graduates reinforcing the finding of ([Bielza-Valdez, 2009](#)). A few have completed their master's degree while there were also those who have stopped further education at secondary and higher secondary level.
- Business was commenced with an original idea and maximum entrepreneurs were sole proprietors not in favour of partnerships or joint family businesses. Some started off with family business or even inherited business but later ventured into their favourite area or the enterprise which was high in market demand. A high number of inherited enterprises were prevalent among Restaurant Owners while family businesses were prominently owned by Guest House Owners. This finding contradicts the finding of [Rachmania et al. \(2012\)](#) revealing more family businesses among Indonesian enterprises. [Abidur et al. \(2016\)](#) were of the opinion that second generation entrepreneurs who were able to prove themselves with business success were able to experience well-being.

- Most of the entrepreneurs were in the tourism business with more than five years of business experience currently in the growth and expansion stage of the business life cycle, except for a few Event Organisers who were in the introductory stage with less than three years business experience. There were also studies where entrepreneurs were present in the tourism sector for more than 15 years (Bielza-Valdez, 2009).

Hence, the formulated relational hypothesis indicating that, *'There is an association between the five categories of entrepreneurs (Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents, Indirect Service Providers) and their characteristic features (age, gender, family size, religion, marital status, education, experience as businessman, type of business organization, source of commencement, location)'*, **is accepted**

Objective 1b: To evaluate the association between categories of entrepreneurs and their QOL experience. The formulated hypothesis to be tested was H_{1b} : *There is an association between the five categories of entrepreneurs (Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents and Indirect Service Providers) and their QOL (PWB, MWB, SWB, DNA and EWB).*

- i. *There is an association between the five categories of entrepreneurs and their experience of PWB.*
- ii. *There is an association between the five categories of entrepreneurs and their experience of MWB.*
- iii. *There is an association between the five categories of entrepreneurs and their experience of SWB.*
- iv. *There is an association between the five categories of entrepreneurs and their experience of DNA.*
- v. *There is an association between the five categories of entrepreneurs and their*

experience of EWB.

Following were the findings:

- In Goa, Event Organisers and Travel Agents' experience was significantly different from the rest in terms of Material Well-being. Event Organisers needed more efforts to increase their income base and Travel Agents performed very badly, thus depriving themselves of the best experience. With regards to Development and Activity, the experience of Event Organisers and Travel Agents was slightly less than above average and different from Restaurant Owners. Restaurant Owners with their busy schedules needed more leisure time and market knowledge which their demanding jobs were not permitting them. **Marchant (2000)** qualified that those tourism entrepreneurs who were young and dynamic assumed more risk and hence, enjoyed their DNA well-being.
- In North Goa, entrepreneurs were different in terms of their experience of Material Well-being as there was an unequal distribution of income among them due to lack of loyalty and presence of more competitors. The experience was significantly different in terms of Event Organisers and Travel Agents revealing an average experience, Guest House Owners with an above average experience while Indirect Service Providers with a slightly less than above average experience.
- Entrepreneurs in South Goa witnessed significant differences in experience of Material Well-being with a decent experience only among Restaurant Owners and Guest House Owners. Poor experience in Physical Well-being existed among

Travel Agents and Restaurant Owners while Material Well-being experience required an improvement among Event Organisers.

Overall, it is observed and derived that, entrepreneurs in the state significantly differ from each other mainly in terms of Material Well-being.

Hence, the formulated relational hypothesis indicating that, *H_{1b}: There is an association between the categories of entrepreneurs i.e., Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents and Indirect Service Providers and their QOL.*

- i) *There is an association between the categories of entrepreneurs and their experience of Physical Well-being is accepted for South Goa and rejected for Goa and North Goa.*
- ii) *There is an association between the categories of entrepreneurs and their experience of Material Well-being is accepted for Goa, North and South Goa.*
- iii) *There is an association between the categories of entrepreneurs and their experience of Social Well-being is rejected for Goa, North and South Goa.*
- iv) *There is an association between the categories of entrepreneurs and their experience of Development and Activity is accepted for Goa and rejected for North and South Goa.*
- v) *There is an association between the categories of entrepreneurs and their experience of Emotional Well-being is accepted for South Goa and rejected for North and South Goa.*

7.2.3 Findings of Chapter 4

The findings of objective 2 are presented in chapter 4 entitled '*Importance-Performance Analysis of Tourism Entrepreneurs' Quality of Life Expectations and Experiences*'.

The hypothesis to be tested was **H₂**: *There is a statistically significant difference between the five categories of entrepreneurs (Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents and Indirect Service Providers) with respect to their expectation and experience of QOL (PWB, MWB, SWB, DNA and EWB).*

- i. There is a statistically significant difference between the five categories of entrepreneurs with respect to their expectation and experience of PWB.*
- ii. There is a statistically significant difference between the five categories of entrepreneurs with respect to their expectation and experience of MWB.*
- iii. There is a statistically significant difference between the five categories of entrepreneurs with respect to their expectation and experience of SWB.*
- iv. There is a statistically significant difference between the five categories of entrepreneurs with respect to their expectation and experience of DNA.*
- v. There is a statistically significant difference between the five categories of entrepreneurs with respect to their expectation and experience of EWB.*

The findings overall with respect to each entrepreneur and all tourism entrepreneurs together were as follows.

Table 7.1 Entrepreneur-wise Highest and Lowest expectation and experience

Entrepreneurs	Area	Highest Expectation (I)	Lowest Expectation (I)	Highest Experience (P)	Lowest Experience (P)
Event Organisers	Goa	Physical fitness	Assets	Skilled in business	Rest hours
	North Goa	Optimism	Assets	Optimism	Luxurious life
	South Goa	Physical fitness	Assets	Skilled in business	Rest hours
Restaurant Owners	Goa	Optimism	Rest hours	Optimism	Good Health
	North Goa	Optimism	Appreciated by others	Optimism	Market Knowledge
	South Goa	Work enjoyment	Market Knowledge	Assets	Good Health
Guest House Owners	Goa	Income generated / Optimism	Market Knowledge	Luxurious life	Rest hours
	North Goa	Luxurious life	Rest hours	Leisure with family	Rest hours
	South Goa	Optimism	Rest hours	Optimism / Appreciated by others	Rest hours
Travel Agents	Goa	Physical fitness / Team work	Rest hours	Appreciated by others	Rest hours
	North Goa	Physical fitness / Good Health	Rest hours	Empathy	Good Health
	South Goa	Leisure with family / Work enjoyment	Market Knowledge	Skilled in business / Work enjoyment	Rest hours
Indirect Service Providers	Goa	Optimism	Rest hours	Optimism	Good Health
	North Goa	Work enjoyment / Optimism	Rest hours	Optimism	Rest hours
	South Goa	Work enjoyment	Leisure activities	Optimism	Rest hours

Source: Authors own compilation

Table 7.1 displays the variables which were rated the highest and the lowest in terms of importance/expectation and highest and the lowest experience/satisfaction from among the 19 variables which explain the dimensions of QOL. These were individually rated by each category of tourism entrepreneurs in Goa.

7.2.3.1 Common findings among Tourism Entrepreneurs:

- The grand mean values across all categories of entrepreneurs in Goa as well as North Goa and South Goa revealed that tourism entrepreneurs indicated high importance/expectation on QOL since the expectation varied from important to very important among all. Goan people known for being highly emotional, had

emotional needs, thus **EWB** was the only dimension which was *highly expected* by all the entrepreneurs except for North Goan Guest House Owners. Guest House Owners in North Goa were highly optimistic and motivated individuals believing that no matter the competition, the demand for accommodation would remain intact. These findings were in line with [Woo et al. \(2015\)](#) who explained that non-material emotional life impacted QOL experience of individuals. [Schalock \(1997\)](#) also found that emotional well-being and psychological satisfaction was a necessary precursor for QOL.

- On the other hand, the grand means of experience were compared against the expectations and the resulting gap values were calculated. It was observed that the grand mean value of QOL experience by almost all the entrepreneurs showed average/moderate happiness. *Restaurant Owners* indicated that they were *very happy* with their experience. It was observed that restaurant Owners were overall balancing out their lives well by delegating to managers wherever possible.
- It was observed that generally entrepreneurs had the highest expectation and experience in terms of physical fitness variable of **PWB**, for **MWB** it was the income variable, for **SWB**, it was leisure with family, **DNA** was work enjoyment and **EWB** was optimism.
- The gap between the grand mean of expectations and experience indicated that almost all entrepreneurs displayed a negative gap. The highest gap was witnessed among *Travel Agents in North* followed by *Event Organisers in South* made it evident that these entrepreneurs as compared to others were unable to satisfy their QOL and needed to manage the same for a better experience while *the least gap*

(which in other words is the best experience) was revealed by *Guest House Owners and Event Organisers in North Goa and Travel Agents in South Goa*. **PWB** mainly in terms of **good health variable** was the only dimension which indicated moderate happiness and appeared in **Quadrant A (High expectation, Low performance)**. This variable revealed the greatest negative gap among all entrepreneurs. The main reason behind a less experience of PWB was that entrepreneurs would remain too engrossed in work ignoring health aspects while ironically indicating highest expectation and experience on their fitness variable.

- *Overall Restaurant Owners in Goa* were the only entrepreneurs to reveal a **positive gap**, that is, a delightful experience which is more than the expectations. Restaurant Owners were competitive individuals due to the increased number of food outlets and competitors which kept them fully occupied; they did not pay much attention to their well-being. Although they kept their expectations low, it can be seen that they evaluate their general experience as good despite being immersed in their work, drawing a finding that busyness does not affect their QOL. A contradiction for these results shown by [Jeon et al. \(2016\)](#) reveals that peak season keeps entrepreneurs exclusively engaged in the business; as a result, they are unable to sustain their QOL.
- Important observation was that entrepreneurs were delighted with their experience of **appreciated by others EWB**, that is, they gained respect and acknowledgement for their efforts and were satisfied in terms of the **assets MWB** they owned. They were leading a decent life with assets that helped them satisfy some of their wants.

- All entrepreneurs expressed high importance on **MWB**, except for **Event Organisers and Indirect Service Providers**. This does not indicate that the two types of entrepreneurs did not require economic well-being; it just meant that their expectation in this regard was less. Event Organisers and Indirect Service Providers were passionate about their work since most of them commenced their business out of hobbies which they enjoyed. These findings are consistent with the exploratory study on tourism entrepreneurs conducted by (Peters & Schuckert, 2014).
- **SWB** expectation among all entrepreneurs was high since Goan people like to relate to each other and maintain good rapport but this was not very evident amongst Event Organisers of North Goa and Indirect Services of South Goa, since they were observed to be very occupied with their business activities mainly demanding their physical presence and hence, the nature of their business complements their personal characteristics and therefore did not wish to devote much time for social life.
- South Goan entrepreneurs gave importance to work and also enjoyed their personal time [*self-time of SWB*]. Goans are known for being '*Susegad*'. The term '*Susegad*' does not indicate being lazy, it only means that Goans know to take time off their fast-moving lifestyle, relax and enjoy life to the fullest (Wikipedia, 2021). This feature was evident among entrepreneurs residing in the South. While North Goans had adopted a busy lifestyle, which was very commonly seen in areas of Calangute, Candolim, Anjuna etc., while also simultaneously enjoying their work DNA.

- **Combined findings of North Goa**

Tourism entrepreneurs in North Goa rated **EWB** as important since they valued emotional elements the most except for **Guest house Owners** who placed slightly lower importance on the same. **Restaurant Owners** and **Travel Agents** both gave importance to all the dimensions of QOL. **Event Organisers** in addition felt that their health was deteriorating due to lot of demand for events in North hence expected a higher **PWB** while **Guest House Owners** placed a high importance on **MWB** and **SWB** only. **Indirect Service Providers** were the only entrepreneurs who placed high importance on **DNA** and **SWB**. This was mainly because they had to offer unique product offerings in order to retain the demand for their products and also be socially involved. **Event Organizers, Travel Agents** and **Indirect Service Providers** on the other hand, revealed average happiness for their **PWB** as against their higher expectation. Experience fell below expectations for other categories in terms of the remaining dimensions. Additionally, average experience in **MWB** and **SWB** was also witnessed among **Event Organizers** and **Travel Agents**. This was mainly because of changing business situations and a severe competition more prominently among travel agents in comparison to the expectations placed on it. A negative gap was seen in **Good Health** variable indicating dissatisfied experience among the entrepreneurs as they didn't enjoy the best of health and had hectic schedules. **Feeling appreciated by others** indicated a positive gap this indicated that entrepreneurs felt very much appreciated for their efforts and gained respect. The gap was significant in most of the variables while a few variables showed an insignificant gap among the entrepreneurs for instance, Rest hours variable implied that entrepreneurs had no complaints regarding their rest time and had a good experience. In terms of **MWB**, the difference was

insignificant in terms of income and assets for **Event Organisers** as they were fairly satisfied with the number of events they performed and the assets owned but still anticipated a luxurious life. **Restaurant Owners** also were in the similar situation. They too anticipated a luxurious life. **Guest House Owners** on the other hand, were satisfied in terms of their income and luxurious life. This showed that they lived with all the necessary luxuries since most Guest houses were an additional income to many. **Indirect Service Providers** were satisfied in terms of the assets they owned. Being socially involved was one of the needs of the North Goan entrepreneurs which was fulfilled in most of their cases with an insignificant gap. **Event Organisers** had the best experience of **DNA** followed by **Restaurant Owners and Guest House Owners** with more work enjoyment. In terms of leisure and team activities, **Guest House Owners** seemed to be more satisfied as their workload was well managed and equally divided. They also incorporated good market knowledge along with **Travel Agents** being more skilful, also following the latest market trends. **North Goan Restaurant Owners and Travel Agents** were optimistic no matter the situations especially with respect to tough competitions and fluctuating demand. In general, all entrepreneurs felt much appreciated and respected at what they did.

- **Combined findings of South Goa**

Tourism entrepreneurs in South Goa placed high expectation/importance on all dimensions except for a slightly lower expectation on **PWB** by **Restaurant owners and Travel agents**. **EWB** was the only dimension highly expected by **Indirect Service Providers**. **Indirect Service Providers** were more emotional in the South as the business was normally a family unit considering some joint families still

existing till date. Quite a few of them were retired individuals who earned income from tourism activities in their vicinity just as a post retirement income option. **Restaurant Owners** and **Travel Agents** on the contrary were keen on fitness and other factors but gave an excuse of not finding time for the same as they were very occupied with their tight work schedules. In terms of experience on the other hand, **Restaurant Owners** and **Guest House Owners** were happy with **MWB** and **EWB** while **Travel Agents** and **Indirect Service Providers** were happy with **EWB** only. **Event Organisers** had a lesser business in the South as compared to North although South is attractive for destination weddings and North was more known for night life and other tourism events. In terms of **EWB**, **Travel Agents** and **Indirect Service Providers** revealed a good experience but faced an issue in terms of **MWB** as most of the revenue was lost to similar players in the field.

In terms of **PWB**, **Event Organizers**, **Travel Agents**, **Restaurant Owners** and **Indirect Service Providers** revealed an average experience. Greatly impacted were **Restaurant Owners** and **Travel Agents** as their experience was unsatisfactory. This was certainly because they didn't have people to replace them in their work and thus had to handle it on their own. **Restaurant Owners**, **Guest House Owners** and **Travel Agents** experienced a vast negative gap in Good health which showed that they were not enjoying a good health and hence has to work upon improving it. The least gap was different among all. **Event Organizers** were socially involved in the South, **Restaurant Owners** and **Guest House Owners** were more appreciated, **Travel Agents** felt that they were very skilled in their business and were empathetic towards those around them. On the other hand, **Indirect Service Providers** were better in terms of **MWB** i.e., assets and leisure in terms of work **DNA**. Significant differences were not seen in almost all items of **DNA** for **Event**

Organizers, Guest House Owners, Travel Agents except for market knowledge among **Event Organizers** and skilled in business and leisure among **Guest House Owners**. **Event Organizers** still felt they need to work harder in terms of understanding the market and **Guest House Owners** felt that there was no need for being skilled in their business and leisure was lacking since they felt blocked especially when they had home stays/Guest house from their home outlets in order to keep safe from robberies, they wouldn't move out. In terms of **Travel Agents**, they too felt the need to be more skilled hence, enjoy the work they did. **Restaurant Owners** and **Guest House Owners** felt very much appreciated in their society while **Event Organizers** and **Indirect Service Providers** were extremely satisfied with **EWB** being self-motivated, optimistic about their venture. **Event Organizers** were happy with the assets they owned; **Restaurant Owners** were extremely delighted with their **MWB**. Significant differences in income were seen among **Indirect service providers** while on the other hand, **Guest House Owners** were happy with their income. The best experience of **SWB** was of **Event Organizers** being happy with being socially involved making time for family leisure and self time. Self time was also made available by **Guest House Owners** since that was what they valued.

7.2.3.2 Individual differences among various entrepreneurs:

- **IMPORTANCE/EXPECTATION:** The first dimension **PWB** was given a importance only by a few entrepreneurs viz. **Event Organisers (North and South), Restaurant Owners and Travel Agents (North Goa)**. Event Organisers normally worked at odd timings as per the client's preference which affected their eating habits, timings, rest hours etc. While Restaurant Owners and Travel Agents in the

North witnessed a lot of demand, therefore keeping them engaged and occupied most of the time. Travel Agents were also observed to employ less manpower.

- In terms of **MWB**, with the exception of **Event Organisers** (*North and South Goa*), and **Indirect Service Providers** (*North and South Goa*), all other entrepreneurs displayed importance on the same. The reason for less expectations by Event Organisers was they enjoyed their challenging profession and felt very capable to do their job. The same being prevalent among few of the Indirect Service Providers too, some of them did not work with the only goal of profits since it was their second source of income.
- Amongst all entrepreneurs who rated **SWB** as one of the most important dimensions, **Indirect Service Providers** (*South Goa*) and **Event Organisers** were not of the same opinion. Most Indirect Service Providers in the South said that **SWB** was not their primary goal and Event Organisers were aware that the nature of their work would not enable them to do so.
- As observed, **Event Organisers** (*North Goa*) were youngsters and new into the business. They were still in their incubation stage where they were still learning from experiences and innovating as per clients' requirements and hence placed lower expectations on **DNA**. **Indirect Service Providers** (*South Goa*) were not keen on growth or development and **Guest House Owners** did not feel the need to do it due to the surge in maintenance cost. Whereas, all other entrepreneurs placed an above average expectation on the said dimension.
- **EXPERIENCE/SATISFACTION** on the other hand, ranged from very happy to very unhappy. In terms of **MWB**, **Restaurant Owners** (*South Goa*) and **Guest House Owners** rated a good experience indicating happiness. Entrepreneurs were doing extremely well and were financially stable. However, slightly lesser

happiness was witnessed among **Travel Agents** (*South Goa*) and **Guest House Owners** (*North Goa*). This did not indicate bad performance except that they were losing a huge business to their immediate competitors and hence did not earn as much as they expected. Poor **MWB** with an average experience was observed among **Event Organisers** (*South Goa*), **Restaurant Owners** and **Travel Agents** (*North Goa*). This experience among Event Organisers was a result of poor margins after paying off several vendors involved in the events as not all of them owned the necessary equipment of sound, decoration etc. Meanwhile, the Restaurant Owners and Travel Agents were also facing cost issues and too much competition. Previous research has revealed that MWB increases satisfaction (Campbell et al., 1976; Abrams, 1973; Kim, 2003; Kim et al., 2013; Peters & Kallmuenzer, 2015). On the other hand, Woo (2013) establishes that MWB is not improved as a result of tourism impacts thus negatively affecting QOL.

- **SWB** experience was the best only among **Guest House Owners** which revealed that they were happy with their social involvement, time with their family and were still left with free leisure time which was utilized as self-time over and above after completing their regular activities. Alternatively, the experience was average for **Event Organisers** (*South Goa*) due to lack of time despite the willingness for the same, as well as for **Restaurant Owners and Travel Agents** (*North Goa*) due to their busy schedules. Remaining entrepreneurs had slightly less than above average experience because there were some who did not look forward to socializing while some did not have the time to do so. Studies have proved that SWB contributes substantially to individuals' well-being (Woo et al., 2015; Tkach & Lyubomirsky, 2006; Pukeliene & Starkauskiene, 2011; Peters et al., 2018).

- Although maximum entrepreneurs' expectations and experiences showed the highest negative gap in good health variable **PWB** revealing entrepreneurs' health issues, there were still some, where gap value was high in other variables. **Event Organisers (South Goa)** showed the highest gap in terms of rest hours variable which indicated that even though they placed high expectations on getting enough rest, they were unable to fulfill it due to mismanagement of time and other factors. **Event Organisers (North Goa)** experienced a high negative gap in luxurious life and physical fitness respectively. The view of PWB affecting QOL was supported by authors in the past namely (Felce & Perry, 1995; Haas, 1999; Hagerty et al., 2001). While studying tourism impacts, Woo (2013) was of the opinion that it does not contribute to PWB. But in his future study Woo et al. (2015) revealed that PWB being a non-material domain, is one of the predictors of QOL. Gunnarson & Johnson (2011) also said that without PWB, SWB or for that matter no other satisfaction is possible.
- The lowest gaps which were still negative differences were observed in the case of **South Goan tourism entrepreneurs, Event Organisers (Goa), and Travel Agents (Goa)** in terms of appreciated by others variable EWB. This meant that they were satisfied with the appreciation they received for their efforts but still has to achieve more to reach the happiest stage. Least gap was also visible in terms of social involvement variable SWB for **Event Organisers (South Goa)** while **Travel Agents (North Goa)** revealed least gap in work enjoyment DNA.
- A *delightful experience (experience > expectation)* with a positive gap was seen among several entrepreneurs. Most entrepreneurs revealed positive gaps in appreciated by others variable EWB specifically **North Goan tourism entrepreneurs, Restaurant Owners (Goa, North Goa), Guest House Owners**

(Goa, North and South Goa), **Travel Agents** (South Goa), **Indirect Service Providers** (Goa, North Goa). Moreover, positive gaps were witnessed in assets MWB among Restaurant Owners (Goa, South Goa), **Guest House Owners** (Goa, North and South Goa), **Indirect Service Providers** (North Goa, South Goa). Only **Event Organisers** (North Goa) and **Indirect Service Providers** (South Goa) revealed a positive gap in leisure activities DNA Leisure activities influenced QOL positively as proven by past research (Peters & Schuckert, 2014; Newman et al., 2014; Woo et al., 2016; Sirgy et al., 2017) but contradicted by the results of Baker & Palmer (2006) indicating its very little effect on QOL. On the other hand, **Restaurant Owners** (South Goa) and **Indirect Service Providers** (South Goa) showed positive gap in terms of Luxurious life MWB. A positive gap in social involvement SWB was witnessed among **Indirect Service Providers** (North Goa). **Guest House Owners** (North Goa) were empathetic EWB with a positive gap whereas **Indirect Service Providers** (North Goa) showed positive gap in rest hours PWB. Lastly Market knowledge DNA showed a positive gap among **Event Organisers** (North Goa) and **Guest House Owners** (North Goa). They were smart people with good market knowledge. Some of them, understanding the need for accommodation, had also converted their private home into home stays.

- A unique revelation showed that experience of all tourism entrepreneurs in Goa was similar to their expectation in terms of appreciated by others variable EWB while it was for Empathy EWB among Travel Agents (South Goa).
- **Quadrant A** as per *Original and Diagonal grid* in **IPA** revealed the most important variables which acquired significant negative gaps indicating expectation > experience. When individual entrepreneurs were compared, it was found that most of them belonged to this category, except for **Event Organisers** (North Goa),

Guest House Owners (*North Goa*), having a better experience. In terms of variables, as notified earlier **PWB** required special consideration because entrepreneurs were found to only be concerned about increasing their wealth, paying very little attention to their fitness and health, and avoiding rest. With respect to **MWB**, entrepreneurs were quite far from a luxurious life in relation to their higher expectation relating to a saying that human wants are never ending. **SWB** had most variables that needed extra care because variables in this dimension were neglected due to lack of time and energy. Meanwhile, two variables indicated a good experience and keeping up the good work appeared in **Quadrant B**. The first was *self-time* for **Restaurant Owners** and **Indirect Service Providers** of *South Goa* and **Guest House Owners** (*North and South Goa*) which showed that they gave importance and made time for themselves. The second variable, *social involvement* was visible for **Travel Agents** (*South Goa*), **Indirect Service Providers** and **Restaurant Owners** of *North Goa*. These were socially active individuals, in terms of family, team of employees, community and so on. In terms of **DNA**, besides work enjoyment which most of them did, all other variables needed improvement. Entrepreneurs in general lacked the required skill and also leisure activities, except for Event Organisers. They either hired key employees or outsourced important tasks. They also failed to enjoy leisure activities especially during peak times experiencing burnout and exhaustion. Event Organisers were doing well in this regard because they were more confident and capable with their work, possessing the right skills and the right team to execute their work. Lastly, **EWB** revealed entrepreneurs sometimes felt less motivated and were pessimistic during off-season business. They were so dependent on their enterprise and were not prepared for an uncertainty like COVID-19. Self-motivation was lacking at

times which required entrepreneurs to devise different strategies to deal with the same. Being empathetic too required attention, which signified that entrepreneurs were not really thinking of others before themselves. To be really happy in life and to enjoy the best QOL, an individual need to think of others too. With all the above common as well as unique findings and differences among entrepreneurs, the gaps revealed a significant difference among all.

- The gap values, that is, the difference between expectations and experiences of **Event Organisers** were significantly different in terms of PWB, MWB, SWB and DNA.
- **Restaurant Owners** were significantly different in terms of PWB, SWB, DNA and EWB.
- **Guest House Owners** were significantly different in terms of PWB, SWB and DNA.
- **Travel Agents** were significantly different in terms of PWB, MWB, SWB, DNA and EWB.
- **Indirect Service Providers** were also significantly different in terms of PWB, SWB, DNA and EWB.

Therefore, the formulated relational hypothesis, **H₂**: *There is a significant difference between the categories of entrepreneurs i.e., Event Organisers, Restaurant Owners, Guest House Owners, Travel Agents and Indirect Service Providers with respect to their expectation and experience of QOL (Physical Well-being, Material Well-being, Social Well-being, Development and Activity, and Emotional Well-being).*

- There is a significant difference between all the categories of entrepreneurs with respect to their expectation and experience of Physical Well-being is accepted.*

- ii. *There is a significant difference between Event Organisers, Travel Agents against other categories with respect to their expectation and experience of Material Well-being is accepted.*
- iii. *There is a significant difference between all the categories of entrepreneurs with respect to their expectation and experience of Social Well-being is accepted.*
- iv. *There is a significant difference between Restaurant Owners, Guest House Owners, Travel Agents, Indirect Service Providers against Event Organisers with respect to their expectation and experience of Development and Activity is accepted.*
- v. *There is a significant difference between Restaurant Owners, Travel Agents, Indirect Service Providers against Event Organisers and Guest House Owners with respect to their expectation and experience of Emotional Well-being is accepted.*

These findings will enable tourism entrepreneurs to be aware of the concept of QOL and provide valuable inputs for self-reflection and self-improvement. It will help them understand their expectations from life and identify areas that need attention. It will also help them to identify the gaps existing in the various dimensions of QOL experience.

7.2.4 Findings of Chapter 5

The findings of objective 3 are presented in chapter 5 entitled, '*Factors influencing Quality of Life experience of Tourism Entrepreneurs*'. The hypothesis to be tested was *H₃: There is a statistically significant relationship between the five factors influencing QOL (RO, OH, TM, SS, PC) and the dimensions of QOL (PWB, MWB, SWB, DNA, EWB).*

- i. *There is a statistically significant relationship between RO and PWB, MWB, SWB, DNA, EWB.*
- ii. *There is a statistically significant relationship between OH and PWB, MWB, SWB, DNA, EWB.*

- iii. *There is a statistically significant relationship between TM and PWB, MWB, SWB, DNA, EWB.*
- iv. *There is a statistically significant relationship between SS and PWB, MWB, SWB, DNA, EWB.*
- v. *There is a statistically significant relationship between PC and PWB, MWB, SWB, DNA, EWB.*

Common findings with respect to factors exerting an influence on QOL experience in Goa-North and South Goa entrepreneurs were as follows:

- *Role Overload* factor revealed weak yet significant negative association with all the dimensions of QOL indicating that Role overload does have a relationship with QOL. Studies reveal that role overload can be well managed with a support system as seen in the findings of [Tamvada \(2010\)](#) also supported by ([Parasuraman et al., 1996](#); [Baruch & Barnett, 1986](#)).
- *Overall Health* exerted weak to moderate negative influence on all dimensions which was significant except for MWB. This finding is supported by [Gunnarson & Johnson \(2011\)](#) who specifies the impact of health on SWB.
- *Time Management* was found to influence QOL significantly as its influence was positive on all dimensions which ranged between moderate to strong correlation. On the contrary, findings of [Mathew & Panchanatham \(2011\)](#) revealed that improper time management by women entrepreneurs affected life at home. Time pressures also affected work performance as revealed in ([Carree & Verheul, 2012](#)).
- *Support System* was found to have weak to moderate positive relationships with all the dimensions of QOL. These results were in harmony with the results of ([Saarni et al., 2008](#); [Carree & Verheul, 2012](#)).

- *Personal Characteristics* of entrepreneurs was essential in influencing only SWB and EWB with a moderate positive correlation. These results are reinforced by the findings of (Hietalahti et al., 2016; Jamil et al., 2017).
- Hence, the study revealed that ***Time Management*** was the most important factor indicating a positive relationship with QOL. It is a skill which can be acquired in order to enhance the said experience while in addition to that, *Support System* was also a desired influencer. This finding is not compatible with the QOL model proposed by Campbell (1976) where Personal Characteristics of individuals is necessary to achieve QOL.

Findings different between *North and South Goa* entrepreneurs were as follows:

- *Role Overload* factor revealed weak yet significant negative association with all the dimensions of QOL. It did not show a significant association with SWB and PWB in North Goa and with DNA in South Goa.
- *Overall Health* indicated a weak negative relationship with SWB, DNA and EWB and moderate negative with PWB except for MWB in Goa and South Goa whereas in the North, Overall Health indicated weak negative correlation with PWB and moderate negative correlation with EWB.
- *Time Management* was found to influence QOL positively as it exerted a moderate positive correlation with most of the dimensions except for PWB revealing a weak positive relationship and a weak positive association with MWB in North Goa. South Goa results indicated a strong positive association with SWB and weak positive association with PWB with moderate on the rest.
- *Support System* indicated a weak positive relationship with all the dimensions of QOL in Goa except for MWB with an insignificant relationship. Support System influenced EWB with a moderate positive correlation and weak positive

relationship with the remaining dimensions in North Goa while a weak positive correlation with PWB, SWB and DNA except for MWB and EWB being insignificant in South Goa. In earlier studies such as Tamvada (2012) it was found that social support enhanced the MWB and business success Greve & Salaff (2003) which was not evident from the current study.

- *Personal Characteristics* revealed a moderate positive correlation with DNA and EWB and a weak positive correlation with the remaining dimensions in Goa. In North as well as South Goa, SWB and EWB revealed a moderate positive correlation while revealing a weak positive correlation with the rest.
- *Hence, the study revealed that **Time Management** was the most important factor indicating a positive relationship with QOL. It is a skill which can be acquired and practiced in order to enhance the said experience.*

Therefore, the formulated hypothesis that, Therefore, the formulated hypothesis that,

H₃: There is a statistically significant relationship between the five factors influencing QOL (RO, OH, TM, SS, PC) and the dimensions of QOL (PWB, MWB, SWB, DNA, EWB).

- i. There is a statistically significant relationship between RO and PWB, MWB, SWB, DNA, EWB is accepted.*
- ii. There is a statistically significant relationship between OH and PWB, SWB, DNA, EWB is accepted and rejected for MWB.*
- iii. There is a statistically significant relationship between TM and PWB, MWB, SWB, DNA, EWB is accepted.*
- iv. There is a statistically significant relationship between SS and PWB, MWB, SWB, DNA, EWB is accepted.*
- v. There is a statistically significant relationship between PC and PWB, MWB, SWB,*

DNA, EWB is accepted.

7.2.5 Findings of Chapter 6

Chapter 6 titled, '*Tourism entrepreneurs Quality of Life model*', presented the findings of Objective 4 which was conducted with the sole purpose of testing hypothetical relationships between observed and latent variables and also confirming the strength and direction of the empirical relationships. The hypothesis to be tested was

H4: There is a statistically significant relationship between perceived factors and Overall QOL

- i. Role Overload is a significant predictor of Overall QOL*
- ii. Poor Health is a significant predictor of Overall QOL*
- iii. Time management is a significant predictor of Overall QOL*
- iv. Social support is a significant predictor of Overall QOL*
- v. Personal Characteristics is a significant predictor of Overall QOL*

Findings of this chapter were as follows:

- The analysis in this objective is an extension of objective 3 where multiple correlation was applied and association was derived between the factors and individual dimensions of QOL. However, the same data was utilized in this objective with an addition of multiple regression to check the factors posing as major influencers of the overall QOL experience of tourism entrepreneurs. The reliability and validity were in acceptable ranges (*refer section 6.4, pg no 233*) for the data and were considered satisfactory for analysis.

- The correlation matrix between the latent variables (*as shown in table 6.3, pg no 239*) identified a correlation between *Overall Health* and *Role Overload* ($r=0.72$) which indicated that entrepreneurs' health was getting affected due to the multiple roles assumed by them. In addition, correlation was seen between *Support System* and *Time Management* ($r=0.448$). This revealed that adequate support received from various parties helped in better managing their time. Lastly, *Personal Characteristics* and *Time Management* were also found to be correlated ($r=.544$) showing that *Time Management* was a result of the unique ability, traits and characteristics possessed by the entrepreneur.
- The evaluation of goodness of fit indices after model re-specification was revealed to be good. It resulted in a better fit after modifying and deleting a few indicators affecting the overall fitness of the model. (*Refer Section 6.4; Table 6.4, pg no 241*) The indices were chi-square/df (**CMIN**)= 4.335 Goodness of Fit Index (**GFI**) = 0.869 and Adjusted Goodness of Fit Index (**AGFI**)= 0.826; Root mean square error of approximation (**RMSEA**)= 0.82; Root Mean Square Residual (**RMR**)= 0.083; Comparative fit index (**CFI**)= 0.849; Normed fit index (**NFI**)= 0.814; Tucker Lewis Index (**TLI**)= 0.817; Parsimony-adjusted GFI (**PGFI**)= .656; Parsimony-adjusted NFI (**PNFI**)= .673. All the values were acceptable and supported the model.
- In the multiple regression analysis, *Time Management* factor showed the highest predictive power on QOL followed by *Role Overload* and *Personal Characteristics*. The only difference was *Time Management* and *Personal Characteristics* influenced it positively while *Role Overload* exerted a negative influence. *Time Management* involved time spent with family and friends, Spirituality and setting up schedules whereas *Role Overload* signified roles played

at home, business, multiple roles taking away fun activities. On the other hand, Personal Characteristics comprised of entrepreneurs being focused, well-adjusted and those with a good conscience. This played an important role in the perception of QOL. The findings of Mathew & Pachanatham (2011) somewhat corroborated with the current finding. They tested a model that revealed a negative association of women entrepreneurs Role Overload with QOL so also supported by Greenhaus & Beutell (1985). Unstable Health, Social support and improper Time management were also found to be negatively affecting QOL in their model which contradicts the current study results.

- Lastly, the study supported the bottom-up spillover theory where several domains of life influence the overall life satisfaction as posited by several authors in the past, mainly in psychological research. Kim (2003) and Woo (2013) supported this theory but in the case of tourism impacts on QOL.

Hence, the formulated relational hypothesis indicating that,

H4: There is a statistically significant relationship between perceived factors and Overall QOL

- vi. *Role Overload is a significant predictor of Overall QOL is accepted*
- vii. *Poor Health is a significant predictor of Overall QOL is rejected*
- viii. *Time management is a significant predictor of Overall QOL is accepted*
- ix. *Social support is a significant predictor of Overall QOL is rejected*
- x. *Personal Characteristics is a significant predictor of Overall QOL is accepted*

7.3 Conclusions

7.3.1 Conclusion of Chapter 2

An in-depth literature review presented in this chapter revealed the uniqueness of the current research topic for all the four objectives (1) Categorisation of tourism entrepreneurs based on their characteristic features, (2) IPA of entrepreneurs' QOL in Goa, (3) Factors influencing the QOL experience and (4) Suggesting an SEM model for the same. Bearing this in mind, the output from this analysis will contribute in the following ways:

- Provide a holistic view of a tourism entrepreneurs QOL in Goa
- Pinpoint factors that influence this above experience
- Corroborate the findings with studies conducted in other settings in the past

7.3.2 Conclusion of Chapter 3

Objective 1a: From this section of the objective, a statistically significant difference concludes that there exists a gender disparity among the tourism entrepreneurs in the state, specific to those selected in the study. Women empowerment should be vigorously promoted, removing barriers and breaking stereotypes on the choice of business which can be taken up by them. Moreover, substantial awareness and simpler procedures to avail schemes is required so that women and youth are motivated to take up entrepreneurship as their career. With the emerging technological advancements, youth can in fact formulate new ways of serving tourists, saving time and thus conducting business activities in a much smoother and more efficient manner. Along with graduation, proper development through professional and specialized courses can build skillful entrepreneurs enabling a good output. These courses should be made available and necessary grants should be provided through educational institutions. In addition, business experience will enable them to think differently every time and strike a proper balance in personal as well as professional life,

subjective to their personal needs. Another important observation showed that maximum entrepreneurs chose sole proprietorship against other options of family business or partnership. Perhaps, the government could play a crucial role in encouraging teamwork and synergy through introduction of newer schemes or incentives which will enable more individuals to connect to the business community, attaining more revenue to the state and also reducing cultural differences that exist.

Objective 1b: Entrepreneurs' desire monetary rewards for the dedicated efforts they invest in, interpersonal skills, autonomy, flexibility, recognition, loyalty and an overall content life. Entrepreneurial related skills complementing the need of the Market are to be developed further. This will ensure a better experience in Development and Activity Well-being. Even though experiences of well-being as discussed above varies across entrepreneurs mainly in terms of Material Well-being, the results highlight the need to engage more in marketing activities via new modes of communication such as the right keywords on search engines, attractive pictures, videos etc. which will guarantee tourists to pay a visit to their outlets and avail their services. They need to devise ways to earn a substantial income so as to lead a luxurious life. Additionally, being in business for such a long time, should give them the confidence and optimism to look forward with a goal that is certain even if situations turn out to be uncertain. This will give them more opportunity to improve their Emotional Well-being.

It was observed that 68 per cent of tourism entrepreneurs in the study shared the qualities of lifestyle entrepreneurs alongside profit orientation, as explained by [Weiermair & Peters \(2012\)](#); [Peters & Schuckert \(2014\)](#) in their study of lifestyle entrepreneurs that they balance growth and QOL with more focus on QOL. According to them, tourism entrepreneur types include growth, lifestyle and public entrepreneurs. Around 25 per cent entrepreneurs in Goa reflected pure lifestyle entrepreneurs reflecting their qualities who are attracted

towards the non-economic benefits of entrepreneurship such as engaging in interesting and passionate work, creating their own way of working, being there for family at their convenience among many other lifestyle reasons as explained by Peters et al (2009); Peters & Schuckert (2014) and Marchant (2000). They are more concerned about satisfying and balancing their lives.

7.3.3 Conclusion of Chapter 4

7.3.3.1 Event Organisers

If Event Organisers desire to enhance their QOL, they need to pay special attention to their PWB, MWB and SWB variables. Certainly, as observed, the work timings, the nature and competition in their business makes it difficult for them to devote time to maintain good health, be financially stable and also be socially active.

They have established their contacts and social network over the years which makes pricing their service all the more competitive due to fixed contracts booked in advance by restaurants and party outlets. Unless they engage in freelancing services, earning extra and living a luxurious life may not be possible even though there is a high scope for this industry. They are also unable to maintain good health due to improper rest hours and odd timings. On the other hand, Development and Activity, that is, satisfaction with work related factors was high among them as they are engaged in this field out of passion.

Besides earning a high degree of appreciation, they are optimistic and motivated individuals. In Goa, it was observed that as compared to men, females are less in number in this field/industry. This is mainly because of cultural taboos and family restrictions.

7.3.3.2 Restaurant Owners

Restaurant Owners in Goa were the backbone of the Tourism industry, generating a huge

amount of revenue to the state with their vast presence, offering multi- culinary cuisines to the tourists as well as locals. It has been observed that this business is flourishing in the current times, posing new challenges before them to maintain a positive QOL experience.

Restaurant Owners need to concentrate on all dimensions except for MWB in which they have flourished. Their greatest dissatisfaction was observed with health factors since most of the time they are busy handling the day-to-day operations while also handling different roles whenever required. They get improper sleep which affects their health.

Even if they employ managers and train them, they feel the need to be present in the operations. Through experience and observation of the number of guests visiting their outlets during different seasons and a particular time of the week, they can devise plans in advance which can be altered before every season. This essentially will put in place all their concerns and ensure a smooth process with the staff handling the entire operation.

7.3.3.3 Guest House Owners

The lodging business involves seniors who are at home after retirement, homemakers and other working individuals who had taken up this business as a source of extra income and thus find less time to take care of their health and participate in social activities. They felt that this business did not require much skill to work which in turn affected their service in terms of housekeeping and room service. Maintenance and additional services were improperly/poorly planned which led to losing their business to the competitors. They also avoided leisure activities for the very fact that they had to be present at home due to uncertainties like robberies and other crimes. Locals have been accommodating tourists within their houses without formally seeking legal permissions. This needs to be checked by the local authorities.

These entrepreneurs need to keep up to the hygiene standards and focus on maintenance of

the property. Marketing activities also need to improve with better offerings and additional services.

7.3.3.4 Travel Agents

Travel Agents have experienced less business due to online services. Tourists have identified their own means of acquiring transport and other local services, hence not availing to the packages provided by the travel agents. They have learnt and kept local contacts with whom they can directly get in touch and book everything in advance.

Travel Agents were only benefiting through their regular travellers and business contacts which has helped sustain their business so far. Although they are knowledgeable, they lack in terms of customized needs of different types of tourists and this still needs improvement. Travel Agents do give packages but are not very competitive compared to websites like Tripadvisor, MakeMyTrip, ClearTrip etc. They are interested and encouraged to do their daily activities but fail to be optimistic with the business as well as guest demands. This is mainly due to lack of staff. They need to utilise their contacts well to acquire more business in the future or maybe share the benefits with the locals by hiring them into the business. They are confident and trying their best to be positive about the future.

7.3.3.5 Indirect Service Providers

The Indirect Service Providers need to be present while the product is being prepared or while the service is delivered for quality reasons. It needs skills with service encounters which makes it difficult for them to make time for fitness. They are involved in society as much as they can since they cannot move as and when they like, unless there is someone to help. They are encouraged to do their daily activities since they love what they do and are optimistic about receiving appreciation from others. It has been observed that people are not so loyal to them since they have many options to choose from, unless it is an

exceptional service or product which cannot be imitated by competitors. Their skill, professionalism and service delivery experience, helps secure their demand in the market.

7.3.4 Conclusion of Chapter 5

Entrepreneurs in Goa can enhance QOL if they utilize the most influential factors appropriately. The study suggested that social support and the required associations and contacts can provide the tourism entrepreneurs with the consistent support needed to handle responsibilities and manage Role Overload, thus making them efficient enough to balance life further avoiding work-family conflict. Training and employing the right team members can also solve a lot of issues of multi-tasking, provided they don't turn out to be their rival businesses in the future.

Entrepreneurial peer groups can help to satisfy the belongingness need and overcome obstacles that they might face in common. They can share a common platform, collaborating and connecting to their networks, providing help wherever necessary. Support can be in the form of valuable advice, revival strategies, brainstorming activities and so on. With the widespread growth of the internet, entrepreneurs do not really need a working space but can work conveniently from their homes and manage things, using several applications. This is possible after trying out numerous ways of handling responsibilities as it will enable them to find that one best way.

Time Management practiced using the right technique as well as a good attitude, remaining flexible with the schedules, optimism, a systematic workflow and uncertain days will benefit in maintaining high spirits. Time can be well utilized by setting reminders for the most urgent and important activities, thus reducing the stressful impact on health.

Entrepreneurs need to focus on taking required breaks, taking time off from the busy

schedules especially during peak season, emphasizing on good health through physical fitness, yoga, stress-busting activities and not forgetting a balanced diet. In addition, it will also help maintain a positive and a strong mind and temperament, resulting in the most desired QOL.

In addition, observation of entrepreneurs provided strategies to aid QOL experience through some effective habits like practicing optimism given any situation, maintaining a calm and a pleasant temperament, living each moment satisfactorily, empathising and being there for others, connecting well with those all around, challenging one's abilities and loving oneself with all flaws.

7.3.5 Conclusion of Chapter 6

It is an obvious observation that QOL is a desirable outcome from both, individual as well as societal point of view. However, it is practically different for various sections of society. Out of the five hypotheses attempted for testing, three were supported and two were not. This finding contributes to the literature by examining the concept QOL and also evaluating the predictive power of individual factors determining the said experience. These findings add to the body of entrepreneurship theory through the demonstration of several relationships which can be considered by prospective entrepreneurs and society at large. The construction of this model which also corroborated with previous research studies may also provide inputs for the policy makers and other authorities to devise a plan which may essentially contribute to the well-being of the entrepreneurs and generate more innovative and competitive entrepreneurs in tourism.

7.4 Suggestions for further research

7.4.1 Overall suggestions

As the current study considered only five categories of registered entrepreneurs and restricted itself from considering unregistered entrepreneurs due to its population size, the author pursuing similar studies in the future could opt to study individual category of entrepreneurs thoroughly by considering both registered and unregistered entrepreneurs. They could also take the new categories of entrepreneurs who have emerged in the tourism sector during and post covid-19 pandemic.

Secondly, bearing in mind the busy-ness of the entrepreneurs especially if the survey is during the peak season, there is a high possibility of receiving incomplete questionnaires. To ensure that the questionnaires are filled and complete, the researcher must warrant a confirmed appointment with the entrepreneur and collect the information reliably even though it might be time consuming may be by concisely putting across the entire questionnaire making it easier and less time consuming for the respondent.

Lastly, no one is usually in favour of revealing their personal information. This problem could be solved by providing a guarantee to the respondents that they will not be judged in the process of the research and that their identity will not be disclosed under any circumstances. They also need to be informed that the information they provide is purely for a collective research study in order to understand the scenario of tourism entrepreneurs in Goa as a whole. This will make them comfortable in revealing their information.

7.4.2 Suggestions from Chapter 3

In this section, the information of the entrepreneurs based on their characteristic features was collected and a cross-tabulation analysis using chi-square was done to analyse significant differences across the five categories of tourism entrepreneurs. Future research

can consider a purposive sampling technique to collect an equal amount of data from both male and female entrepreneurs. This will enable us to draw up gender based comparative analysis in terms of QOL experience. In addition, clustering of entrepreneurs with similar lifestyles, thus comparison becomes more effective. Finally, characteristic features can be utilized to conduct mediation or moderation analysis in SEM.

7.4.3 Suggestions from Chapter 4

Importance-Performance Analysis was conducted to check the expectations and experience of five entrepreneurs and the same was compared with each other. Differences were witnessed, showing negative as well as positive gaps. However, there is a wide scope to implement this analysis in terms of indigenous entrepreneurs such as Taxi drivers, Fisherfolks, farmers, Goa Chitra preserving Goan artifacts, coconut sellers, Ayurveda etc. Studies of the similar nature in the tourism industry can also be evaluated on the basis of seasons different seasons. Experiences of entrepreneurs in specific tourist centric areas where tourist influx is highest against other places in the state can also be considered. Quantitative study can also be accompanied by a qualitative study, that is, by conducting an interview discussion in order to permit entrepreneurs to express more about their QOL.

7.4.4 Suggestions from Chapter 5

Multiple correlation was conducted to study the relationship of factors with an individual well-being. This was a pretest before the actual model development and testing. As per this section, researchers could learn several satisfaction increasing strategies which are used by entrepreneurs. This can be achieved using exploratory factor analysis and can be used as a guideline for aspirants in tourism entrepreneurship. Researchers can also explore the type of business models adopted by entrepreneurs in order to enhance their QOL and suggest

solutions to real existing problems by developing new conceptual models having antecedents and consequences.

A beautiful proverb, *'When you do what you love, you love what you do'*. This is so applicable in the case of tourism entrepreneurs. No doubt you need to operate a business which is high in demand, but if you love it, there is nothing as such. Peak season is always sure to keep them busy, for which they are mentally prepared in advance. A few entrepreneurs in the research work proved that even with a busy schedule, one can still manage to find time and take care of one's health because *'Health is wealth'* and nobody can deny that. It was observed that tourism entrepreneurs have earned respect among tourists with the same tourists maintaining contacts and patronising them every year. This had given them income which helped in satisfying wants of owning assets and enabling a decent lifestyle. Everything is possible with a little determination and perseverance. It just takes a little extra effort and dedication to focus on a desired goal, especially a fulfilled and a satisfied life. QOL has a different meaning for different individuals and working towards it with a goal in mind definitely guarantees a good QOL, if not perfect. A little time with family and friends is sometimes refreshing along with self-appreciation and an optimistic outlook to what one is blessed with, can also often enable people to enjoy no matter what situation arises. Therefore, striking the right balance between professional and personal life can do a great deal of improving the well-being, subjective to one's own personality and needs.

7.4.5 Suggestions from Chapter 6

Undoubtedly, the model tested in the current study was good and adequate. In the future analysis, a QOL for tourism entrepreneurs can be tested based on any pre-existing models

with more dimensions suitable and in line with the research problem. A separate model can also be tested for each category of entrepreneur by increasing the number of samples.

To conclude, when a destination undergoes structural changes caused by environmental factors or uncertain situations like the COVID pandemic, scope for longitudinal studies understanding pre and post experiences of a phenomenon with its impact on QOL can be thoroughly considered from any stakeholders' perspective.

Here on, it is '**Quality of life**' that matters, a beautiful message to ponder upon.

“The life you live, live it to the fullest with surety, unceasingly supporting your life quality”

~ Zamila E. Pacheco

APPENDIX A: COVER LETTER

PHD THESIS QUESTIONNAIRE SURVEY

Dear Madam/Sir,

I am currently pursuing PhD at Goa University, on the topic “**Tourism Entrepreneurs Quality of Life: An Empirical Study**” focusing mainly on Goan small and medium Entrepreneurs. The purpose of my study is to learn more about Quality of life and how being an entrepreneur is enhanced or worsened. I believe the results will not only be valuable to individuals who want to venture into business in the near future but will also help the society to understand the lives of one of the stakeholders of Tourism. You form a valuable part of the representative sample of Goan small and medium Entrepreneurs. Your attitudes and opinions are critical to the success of my study. I recognize the value of your time, and sincerely appreciate your efforts towards answering the questions. Individual responses are anonymous and all data will be confidential. Please take a few minutes to complete this survey and submit it at your earliest convenience.

Thank you for your time.

Yours Sincerely

Zamila Pacheco

(Doctoral Research candidate in
Tourism sector, entrepreneurs & Quality of life)

APPENDIX B: QUESTIONNAIRE

PART I: Section 1: Personal details

GENDER	MALE			FEMALE		NOT INDICATED	
AGE	21-30	31-40	41-50	51-60	MORE THAN 60		
EDUCATION	BELOW SECONDARY	SSC	HSSC/DIPLOMA	BACHELORS DEGREE	MASTERS DEGREE	UNEDUCATED	
MARITAL STATUS	SINGLE	MARRIED	SEPARATED	DIVORCED	WIDOWED	SPOUSE AWAY	
FAMILY SIZE	Alone	2-3	4-5		MORE THAN 5		
RELIGION	HINDUISM	CHRISTIANITY	ISLAM	OTHER RELIGIONS	NONE (ATHEISTS ETC)	NOT STATED	
PREVIOUS JOB EXPERIENCE	YES			NO			
EXPERIENCE AS BUSINESSMEN	LESS THAN 3YRS		3-5YRS		MORE THAN 5YRS		

Section 2: Professional details

TYPE OF BUSINESS ACTIVITY	Event Company	Other services (caterers, salon, bakery,supermarkets)		Restaurant	Hotel	Travel Agency	
NAME OF THE ENTERPRISE					Place of Business	North Goa	South Goa
TYPE OF BUSINESS ORGANIZATION	SOLE PROPRIETORSHIP	PARTNERSHIP	CORPORATION		FAMILY BUSINESS	OTHERS _____	
SOURCE OF COMMENCEMENT	ORIGINATE	INHERIT	BUY FROM OTHERS	OTHERS _____			
PRODUCT LIFE CYCLE STAGE	ESTABLISHMENT -start up	GROWTH -Sales are increasing	EXPANSION -sufficient revenue		MATURITY -stable enough to survive	DECLINE	
SOURCE OF FUNDING	OWN FUNDS	FAMILY	FRIENDS		BANKS	FINANCIAL INSTITUTION	
BUSINESS LOCATION	TOURIST CENTRIC -Where there are large number of tourists			NON-TOURIST CENTRIC - less number of tourists			

- Do you feel you have a good Quality of life (QOL)? Yes No
- Skills you follow while running a business. **A)** Discipline **B)** Focus **C)** Time management **D)** Be different **E)** People first **F)** Any other _____
- What is your primary motive to start a business? A good QOL Only Profits Both

PART II: Kindly rate the Quality of life domains on a scale of 1-5 where,

EXPECTATION= (1) Not so important (2) Low importance (3) Medium importance

(4) Important (5) Most important

EXPERIENCE= (1)Very Unhappy (2) Unhappy (3)Average happiness/OK (4) Happy (5) Very happy

EXPECTATION (Before having a business)						EXPERIENCE (After having a business)				
What priority this item has in your life						How satisfied are you with this item				
1	2	3	4	5	For me, Quality of life is:	1	2	3	4	5
					<u>1.Physical wellbeing which includes:</u>					
					a) I feel I am physically fit					
					b) I am happy with my health					
					c) Sometimes I rest more than normal hours (extra sleep)					
					<u>2.Material wellbeing which includes:</u>					
					a) I am happy with the income I generate					
					b) I have more assets and possessions than others					
					c) Overall, I enjoy a luxurious life					
					<u>3.Social wellbeing which includes:</u>					
					a) I am actively involved in the society (religious activities, local associations, politics etc.)					
					b) My leisure time is reserved for my family					
					c) Working with a team is often stressful					
					d) I am accepted and supported in my community					
					e) More time for myself					
					<u>4.Development& Activity which includes:</u>					
					a) I am well trained and highly skilled in the business I do					
					b) I enjoy my leisure activities (holidays)					
					c) Knowledge of the market (current news, competition, internet usage etc.)					
					d) I enjoy my work so I don't feel stressed about it					
					<u>5. Emotional wellbeing which includes:</u>					
					a) I contribute towards the satisfaction and happiness of others					
					b) I feel encouraged and interested in doing my daily activities					
					c) I am Positive about the future					
					d) I have earned respect and appreciation					

PART III: Kindly rate the following statements on a scale of 1-5 where,
 [1=Strongly Disagree, 2=Disagree, 3= Neutral, 4=Agree, 5=Strongly Agree]

STATEMENTS DRIVING QOL PERCEPTION	1	2	3	4	5
1. Due to multiple roles, I am unable to participate in the activities I like					
2. Too many family roles make it difficult for me to look after my business					
3. My family life suffers due to my entrepreneurial role					
4. I manage my roles in a satisfactory manner*					
5. As my business keeps me busy, I find it difficult to take care of my health					
6. Having my own business keeps me stressed most of the time					
7. I feel frustrated with my employees and family members as I am not able to balance my life					
8. As my business drains away my energy and time, I feel tired at home					
9. Being satisfied as an entrepreneur, I feel relaxed and sleep very well					
10. I spend quality time with my family in the evenings and weekends					
11. I find time for personal prayer to connect with God					
12. I spend a lot of time on the phone*					
13. I make sure I make time for myself/personal time					
14. I plan my schedule for entrepreneurial activities.					
15. My Family provides all the support and courage to face difficulties of business					
16. My Employees (core team) are reliable and support me in my business					
17. I get social and financial support from friends and family					
18. I am happy with the support I get from the Government offices.					
19. I am good at networking					
20. I am a very focused person					
21. I always do things as per my conscience					
22. I am a well-adjusted person					

****PLEASE NOTE:** Kindly tick option 3 if a question is not applicable

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