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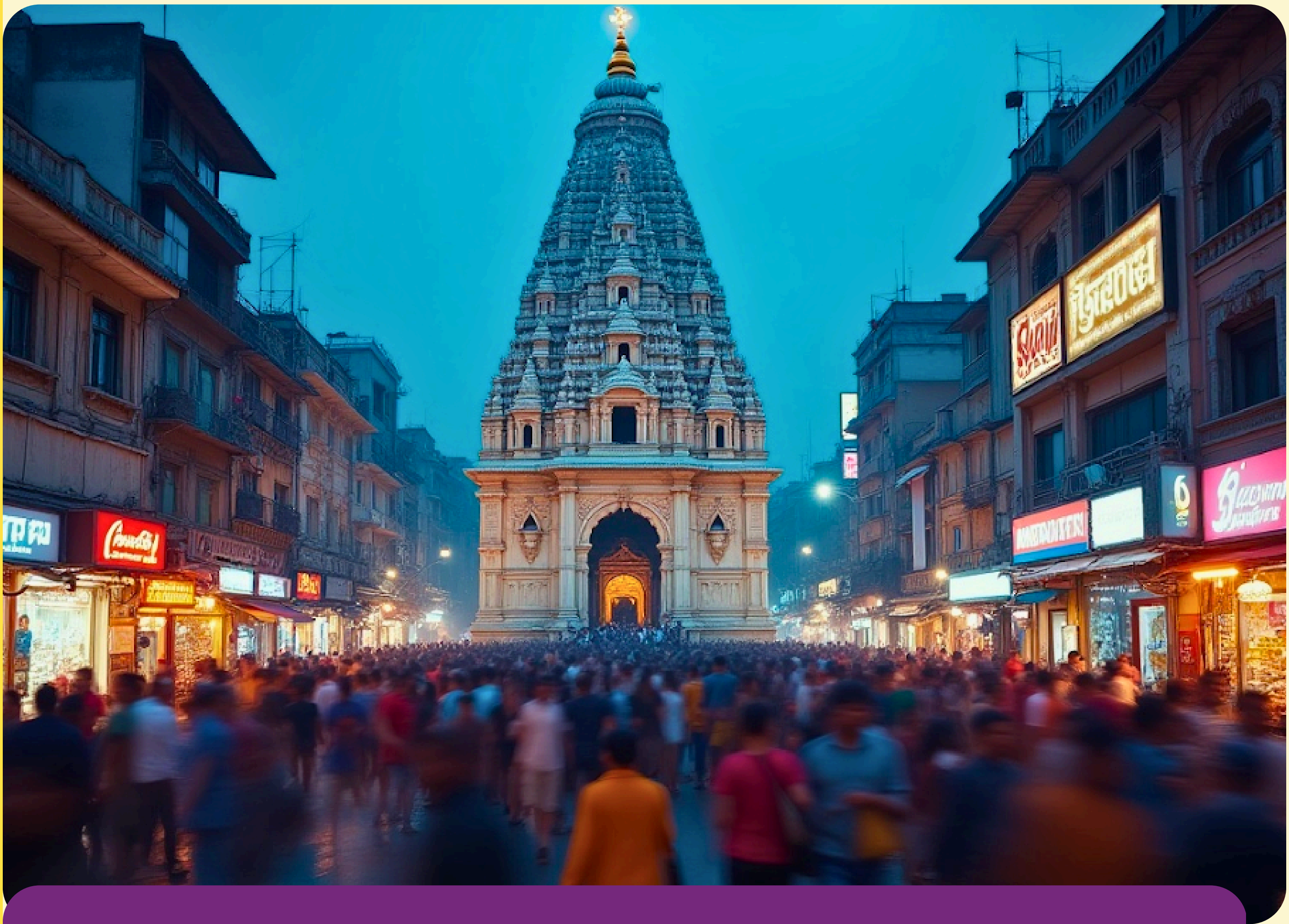

Entrepreneurship Opportunities in Religious Tourism Economy

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Entrepreneurship Opportunities in Religious Tourism Economy

Report by

deAsra Foundation

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Dr. Kiran Shinde

Principal Investigator

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Executive summary

Aim: The aim of this project is to identify entrepreneurship opportunities in religious tourism industry. To do so, fieldwork was undertaken in two temple towns – Jejuri and Tuljapur. The primary reason for people to visit Jejuri is to perform rituals in the honor of Khandoba as *Kuldaivat* and for Tulja Bhavani as *Kul-devi in* Tuljapur. As such, there are high volumes of visitors in both these towns – Jejuri sees about 10,000-15,000 visitors daily; the number is Tuljapur is around 20,000-25,000. Thus, these two places offer appropriate pilot sites for detailed investigation of religious tourism economy. In terms of resident population, Tuljapur (35,000) is almost three times the size of Jejuri (12,000).

Method: This field-based study was conducted using three approaches: a) visitor survey to understand travel patterns, expenditure pattern, and emerging trends; b) an inventory of enterprises to examine the nature of economic activities, transactional networks, backward and forward linkages, supply-chain, bazaar economy; and c) a sample survey of enterprises to understand transactional networks, economic relationships, entrepreneurial activities and traits, performance and barriers.

Data collection: In each town, 100 visitors were surveyed in-person in the vicinity of the main temple. Their responses were documented using an online tool. The inventory of enterprises was prepared by physically noting every business in the central area of each town around the one-kilometre radius around the main temple as it had the heavy concentration of visitors. In the inventory, 376 enterprises were recorded in Jejuri and 565 in Tuljapur. Of these, detailed information from 56 (21 in Jejuri and 35 in Tuljapur) was collected through a survey and recorded.

Key takeaways

1. Heavy dependency on visitors
    - 94% businesses in Jejuri and 81% in Tuljapur depend on visitors
    - 27 types of businesses directly dependent on visitors while 8 types indirectly related to visitors
    - 25 types of businesses served residents

2. A very small proportion of expenditure by visitors supports a very large number of micro-enterprises
    - 37% enterprises are "Religious Retail" (Pooja related shops and services)
    - 29% enterprises are "street vendors"
    - Visitors spend less than 10% of their entire expenditure for the trip on buying religious retail including prasad, souvenirs, pooja offerings, and services

3. High levels of wealth gap in the local community
    - Some pujari lineages use their hegemonic status to invest and reinvest in many types of businesses related to visitor economy including guesthouse, hotel, restaurant, and retail shops.
    - A large proportion of workforce comprises of migrant vendors, workers, and tenants and they earn relatively low income
    - 80% enterprises operate informally (no registration, no taxes) which increases their vulnerability

4. Entrepreneurship is mainly in the "tourism" related infrastructure and services
    - Lodging, hoteling and hospitality are "growth sectors"
    - New entrepreneurs are emerging in response to changing visitor preferences as evident from franchises such as Jogeshwari Misal, Naad-Brahma idli that cater to visitors from cities
    - There is a marked increase in novelty stores selling toys, purses, and other items which corresponds to increasing touristic aspects.
5. Opportunities for Co-creating "heritage tourism circuits" as attractions

- Presently, most visitors are focused on a quick darshan in the main temple. They are not aware of other sacred sites in the town that make up the sacred geography of the place and were generally visited by pilgrims in the past. There is a great opportunity to revive these places by reconnecting them with the main temple via a "heritage-tourism circuit".
- The heritage-tourism circuits can be popularised by plying EV-rickshaws or EV bus- this has great potential for job-creation and sustainability of cultural heritage.

<u>Other significant findings</u>

Visitor survey yielded unique insights on emerging trends of visitations and visitors' expenditure.

a. Visitation pattern

- About 60% visits are day-trips
- About 38% stay for one night which means there is high demand for short-term accommodation.
- Almost 35% visitors arrive by "own" car; followed by 20% with "rental car"- this means heavy congestion but also need for parking
- More than 80% visitors travel with their families which implies considerable expenses on food (restaurants should be earning well)
- Almost 50% visitors visited the pilgrim-towns once or twice a year; about 5% visited every month. And about 65% visitors had visited the towns more than 3 times in the past. The high repeat visitation implies that visitors are likely to patronize familiar businesses and enterprises

b. Visitor expenditure

- Visitors spend the most on travel (43%); followed by 27% on accommodation; 14% on food
- Almost 60% visitors prefer to stay in lodges/ hotels
- About 50% of visitors purchased "prasad" (that could include offerings to the deity and prasad to take back home)
- Less than 20% bought material souvenirs such as lockets, photo, and idols
- A very small number bought all the things that were on offer

The inventory and survey of businesses revealed the following about economy and entrepreneurship.

c. About the "entrepreneurs"

- More than 60% businesses had owners and managers with low levels of education
- Pujaris are significant entrepreneurs as they continue to provide about 35% of the accommodation through their houses or guesthouses
- 60% businesses can be called as mature (established more than 20 years ago)
- 70% businesses are family-owned (family members joining their businesses at an early age)
- Almost 75% of business owners were the sole-earning members for their families.
- Almost 25% businesses had self-employed owners, another 20% had only one employee.
- More than 60% businesses operated from "own" premises, whereas 30% use "rented" premises.
- 44% respondents continued to work in their "family business"
- Almost 2/3rd respondents had raised finance on their own or from family and friends.
- Almost 40% businesses found "seasonality" as a main challenge for a stable earning.

d. Implications for "entrepreneurship development"

- There is high reliance on physical presence of the owner in the running of the enterprise. Many were simply doing it because they couldn't do anything else. This implies that they are unable to invest time and resources in developing other business ideas or expansion.
- Almost half of the businesses are "small-scale" enterprises; they also showed a general reluctance to obtain loans from banks because of the inability to provide necessary paperwork.

- To keep costs low, all businesses were sourcing souvenirs from larger cities such as Mumbai and Pune and more specialised markets in Uttar Pradesh where they were mass-produced. The impact is that there is no incentive to promote local handicraft industry which is often a key selling point for many tourist destinations.
- Many small shopkeepers and religious retail have expanded their business to include novelty items such as toys, purses, and other items to cater to increasing touristic aspects
- Few entrepreneurs are trying new models of ‘partnerships” especially in the hotel sector as that requires large-scale finance.

Future directions

Recommendations for local level action

- Branding of products to create and reinforce cultural identity
- Several religious retail items are sold in high volumes but they have limited market. For instance, local producers sell large quantities of locally manufactured “prasad” but recognize the need for food grade material packaging, marketing, branding if they have to expand.
- Training for hospitality sector
- Lodging and hoteling are fastest growing businesses. So, there are several opportunities to support entrepreneurs in the hospitality sector by providing necessary training on hygiene and good quality service. The opening of franchises such as Jogeshwari Misal, Naad-Brahma idli is paving way for providing business training to new entrepreneurs.
- Reviving heritage-tourism circuits through co-creation
- There is a strong interest in reviving the heritage of local sites by creating a local tourist circuit beyond the main temples - that will require curation, training, branding, and promotion.

Policy recommendations

- The material culture related to religious retail should be supported by increasing recognition for informal enterprises through incentives for registration.
- Facilitate access of micro and small enterprises to financial support by involving public banks
- Identify and support alternative income-generation sources to address seasonality issues in religious tourism.
- Promote and incentivise education opportunities for pujari families and those entering religious tourism economy at a very young age.

1. Project summary

The main aim of this project is to examine entrepreneurship opportunities in religious tourism economy with a particular focus on the role of small and medium enterprises. The objectives are to:

1. Identify key stakeholders in the religious tourism economy and map their relationships
2. Survey entrepreneurs and their entrepreneurial activities in the religious tourism ecosystem
3. Assess the performance of entrepreneurs in the religious tourism economy
4. Examine the needs and challenges to the growth of enterprises in religious tourism economy
5. Recommend strategies to improve entrepreneurship in religious tourism

The project investigates these objectives by conducting a detailed case study in two temple-towns- Jejuri and Tuljapur - in Maharashtra. Both towns are popular centres of pilgrimage where about 80% to 90% of the local community depends on pilgrimage and visitors for their livelihoods. Both localities exhibit emerging religious tourism characteristic: changes to ritual performances, weekend visitation, emergence of new businesses, and so on (Shinde, 2020).

Fieldwork at these two study sites involved participation of two groups. Group 1 refers to visitors who were surveyed using a questionnaire to understand expenditure patterns and their contribution to the economic activities related to religious tourism. Group 2 was of enterprises who were interviewed for their engagement in religious tourism industry to understand transactional networks, economic relationships, backward and forward linkages, supply-chain, bazaar economy, and entrepreneurship traits. The findings are to be used for informing policies for entrepreneurship development related to religious tourism.

2. Background and context

Religious tourism is considered as a “no-smoke industry” (Budovich, 2023) and yet its potential for local economic development for communities is under-researched. Some studies on explaining economics of religious tourism have been conducted but they are all in Europe and as such use western frameworks. They have limited applicability in the Indian context for the informal nature of religious tourism which is mostly concentrated on temple-towns.

There is some economic analysis of individual iconic temples such as those in Puri, Thanjavur, Nathdwara, Tirupti, etc where the temple economy is discussed within the framework of religious rituals, social relations and networks (Rösel, 1983). One study found that seven transactions are necessary for the functioning of the temple and proposed the model of a transactional network to better understand the temple-based economy (Heitzman, 1991). Another found temples functioning as a big consumer, as a banker, as an employer, and in general “the focus of the material life of the people” (Subramaniam, 2014, p. 168). Contextualized to medieval period, their analyses portray a temple as an economic unit and as an enclave that sits above the town (Chakrabarti, 2024; Galewicz, 2023; Heitzman, 1991; Stein, 1992; Subramaniam, 2014). The situation in modern period has changed with the advent of mass tourism. Moreover, the focus on “formal enterprises” in most tourism policies has limited a detailed analysis of religious tourism that involves “informal” economic transactions related to material culture around religious rituals and practices. Often, religious actors (service providers) are excluded from official tourism policy and tourism industry as the state considers them to be "informal" (Shinde, 2010, p. 534).

In recent years, the state has started to recognise the economic benefits due to religious tourism: "By 2030, more than one hundred million people will be gainfully employed through temporary and permanent jobs driven by India's spiritual tourism alone, which is anticipated to be worth around USD59 billion" (KPMG, 2024). Such proclamations, however, continue to focus on formal enterprises. Only a handful of studies have attempted to offer insights about fine-grain and bottom-up understanding of the totality of the religious tourism economy. For example, a study by Libison and Murlidharan (2008) about the Sabrimala pilgrimage in Kerala highlights that household incomes in the local community substantially increased from non-pilgrimage to pilgrimage season, and all kinds of service providers were able to accrue at least 50% additional income during the pilgrimage season, even though the benefits were distributed unevenly. A study of the Saraswathi Devi Temple of Basara in Telangana demonstrates the fluctuating fortunes of vendors near the temple due to changes in pilgrimage seasons (Patlolla, 2023). A significant finding was that 30 percent of vendors are already involved in business activities other than those serving temple (Patlolla, 2023). Such insights are necessary to better understand the local economy and entrepreneurship.

A fresh perspective to understanding religious tourism economy can be offered by thinking about new stakeholders and new players that are emerging and acting as entrepreneurs. Religious actors, such as temple-priests, temple managers, local priests, ashrams, dharmshalas, and others, that have traditionally held hegemonic positions in the pilgrimage economy have carried over their leadership in devising new products for new tourists – they can be identified as religious entrepreneurs. However, many other stakeholders can be identified in religious tourism. For example, building on Shinde's work (2010), Lin's (2021) study of Mazu pilgrimage in Taiwan identified "six possible stakeholders and their 18 possible contributions". In another study, Heidari et.al have used Stakeholder Network Analysis to explain the influence of different stakeholders on the " the success of businesses on a religious site" (2021, p. 428). Clearly, religious tourism-based economy has a widespread and diffused base of actors that can have significant financial multiplier effects. Existing research suggests that the economic benefits of other forms of tourism are more readily assessable as they rely on formal enterprises such as hotels, tour agencies, etc. Religious tourism, however, is largely managed though social and religious relationships and using informal networks which are challenging to measure. And that makes it harder to find and support entrepreneurship in religious tourism. In some studies, scholars have assessed the following sectors: Accommodation; Food and drink; Transport/parking; Mementos and souvenirs; fees and charges; donations; Tourist purchases; other expenditure (Lin, 2023). Patlolla (2023) has identified further distinction within vendors such as "Hotel & Mess; General Store; Toys Shop; Bangle Store; Tea Point; Lodge & Restaurant; Entertainment; Pooja Store". A similar classification can be used in this project.

This brief overview reinforces the urgent need for a more comprehensive approach towards understanding the economy of religious tourism. Our understanding of this economy has to expand beyond the temple and the customary ritual practices of traditional pilgrimage – both from a practical application in the industry and theoretical development of the subject. Moreover, this research is warranted because religious tourism has been growing at a faster rate than any other form of tourism in India and it has become imperative to understand how it contributes to the economy and upliftment of local communities.

3. Research design and methodology

The first step in this study was a critical review of relevant literature to demonstrate the importance of understanding the economics of religious tourism using indigenous approaches. Next was to develop a robust research design based on the ideas from the literature review which suggested conducted field-based investigations using a mixed-method approach. Two pilgrim-towns in Maharashtra – Jejuri and Tuljapur – were selected for their appropriateness: both are very popular, have experienced a rapid expansion of their visitor economy, and witnessed considerable change in their socio-spatial structure.

After obtaining an Ethics approval (Annexure-I),[1] a team of four researchers conducted fieldwork in Tuljapur from 31/03/25- 4/04/25 and in Jejuri from 7/04/25- 11/04/25. It involved collecting quantitative and qualitative data from two participant groups in each site.

For Group 1, i.e. visitors, information was collected via a questionnaire survey to understand expenditure patterns and contribution to economic activities in religious tourism. 100 visitors were surveyed in each of the sites using an online survey app Kobo toolbox and these many responses were enough. Earlier studies of similar nature have shown that responses from visitors tend to be similar after certain level of saturation (Chen et al, 2017; Shinde and Rizello, 2014). The average time taken for completing one visitor survey form was about 10 minutes. The questionnaire form is attached in Annexure-II.

Group 2 was of enterprises (or businesses) where an inventory was created and a sample of those were selected for detailed interviews. They were interviewed for their engagement in religious tourism industry to understand transactional networks, economic relationships, backward and forward linkages, supply-chain, bazaar economy, and entrepreneurship traits. Given the size and volume of religious tourism, we completed interviews with 35 entrepreneurs in Tuljapur and 21 in Jejuri; each interview lasting for about 25-30 minutes. The interview guide for entrepreneurs is presented in Annexure-III.

The completed interviews adequately represent the nature of entrepreneurship related to religious tourism in each of the town. This is a reasonable sample. A similar example is of Lynn et.al (2017) where the researchers proposed an operational definition of meditative mindful tourist experiences in Buddhist sites once their data saturation was reached after 43 semi-structured interviews. Koerber and McMichael (2007) confirm the validity of such interpretation of data saturation when researchers are not able to identify any new themes or concepts even with any additional data thus making more collection of data redundant. In a Christian site, Higgins, L., & Hamilton, K. (2011) were able to identify consumption patterns of pilgrims using ten one-to-one in-depth interviews. In a study about tourism perceptions at Buddhist sites in China, Wong et al. (2013) conducted 25 interviews on the basis of convenience sampling.

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[1] An application for ethics approval was submitted to the Human Ethics Research Committee of La Trobe University on 29/01/25 (preparing the application took about two weeks). Because of the nature of the project, a preliminary review asked for clarification on 60 queries. The application was resubmitted on 4/02/25. A decision to provide further documentation was communicated by the Ethics Committee on 12/02/25. Fulfillment of this required some documentation from deASRA. The revised application was submitted on 24/02/25. Finally, the approval was received on 5/03/25 via Ethics Number: HEC25049.

4. Outcome and benefits

This project has actual and potential benefits. It will generate an inventory of all the businesses in the study sites and explain the entrepreneurship opportunities within those- this is an actual benefit because such an inventory does not exist. Moreover, by interviewing different types of entrepreneurs, real on-ground challenges can be identified and addressed. Such baseline study will be able to inform policy on developing entrepreneurial agenda in religious tourism. For those working in tourism sector, this research will provide an opportunity to reflect on their professional work and seek areas of improving their own operations in relation to broader industry trends. It may also make them more sensitive towards developing strategies for sustainable tourism.

On a theoretical and methodological level, the project will contribute to deeper knowledge and understanding about economics of religious tourism - an area that has remained under-researched. A better understanding of economic aspects of religious tourism can lead to realising of economic benefits for the communities working in this industry. This project aims to develop a methodology for assessing the informal economy – a key characteristic of religious tourism, but about which there is very little scholarship. This project will contribute to raising awareness about religious heritage and its tourism potential for development of local communities in temple-towns in Maharashtra. The project will have implications for planning and policy formulation with regards to promotion of entrepreneurship in cultural and heritage tourism across the state. It will assist in devising strategies for sustainable development in temple-towns and their better integration with tourism industry.

5. An overview of two sites: Jejuri and Tuljapur

Jejuri

Jejuri, a small town of about 12,000 people, is located about 50 kms from Pune. It is a place for the performance of ritualistic pilgrimage traditions dedicated to Khandoba (or Malhari Martanda) – the presiding deity worshipped as a *Kuldaivat* or family-God mainly by warrior clans, farmers, herders, and priest families in the Deccan region. The mythology of Khandoba, however, cuts across the pan-Hindu pantheon, where more broadly he is seen as the 'Maratha manifestation of Shiva, identified with Kartikeya (standing atop a hill with his consorts), and with Vishnu (Kalki-like with horse and sword) and with the sun (sun-yellow turmeric and the name Martanda)', while at the local level he is believed to have taken the 'daughters of weavers, tailors, horse grooms, [and] soldiers' as his wives from many of the local communities (Patnaik, 2017). The historical prominence of Khandoba is attributed to the royal patronage accorded to the town by the Maratha rulers in the 17th century. The place-stories (sthala-Puranas) called the Malhara Mahatmya and the Martanda Vijaya (composed about 500 years ago by local priests in Sanskrit and Marathi), mention that 'a folk deity cult is gradually assimilated into a grand Brahmanical Hindu superset' (Patnaik, 2017) and thus into a tradition of pilgrimage that involves elaborate rituals for the deity.

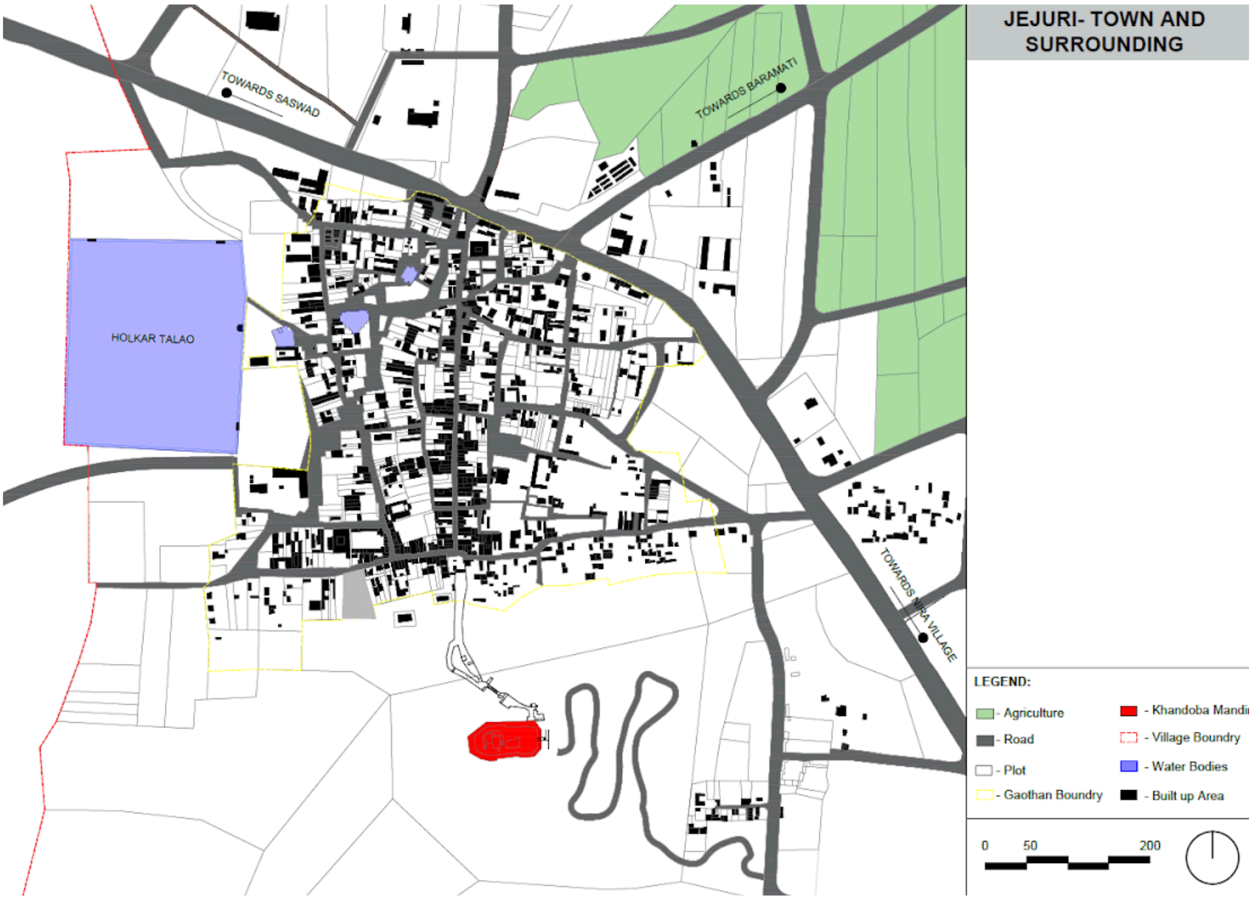


Figure 1: The town of Jejuri

Most pilgrims pay homage to Khandoba as part of lifecycle rituals: *kul-dharm*, which means the dharma (or duties) of a person attributed to his lineage as per religious traditions, and kulaachaar, which refers to the rituals that a person should follow as per his family lineage. To perform such rituals, pilgrims are required to seek the services of the religious specialists known as guravs, who assist visitors with lodging and boarding in their houses, bring them to the temple, and prepare offerings for Khandoba in return for a fee (dakshina). As a social system, Guravs have hereditary rights to serve pilgrims,which rights belong to certain social groups and come from certain geographic areas – a key feature of traditional pilgrimage economy based on religious rituals. At present, almost 90% of residents are engaged in the pilgrimage economy in some way. However, since most of the clientele is comprised of low-income social groups from the region, the scale and volume of the pilgrimage economy is limited. Generally, most people are day visitors, where they come to Jejuri, perform rituals at the temple, and then return home the same day. The temple-complex is managed by a charitable trust named *Shri Martand Devasthan Jejuri Devasthan*. The Devasthan has recently constructed a "bhakt-niwas" of its own. Figure 1 shows the layout of the town.

Tuljapur

Located around 50 kms north of Solapur, Tuljapur is the home of Devi Tulja Bhavani, a regional incarnation of the Goddess of Power Shakti, which several clans within Maratha society consider as their family deity (*kuldaivat*). Tulja Bhavani is a goddess who protects families, grants boons, and responds to vows. Because of this, lifecycle rites are dedicated in her name and visits to her temple are important requirement for devotees. As such, pilgrims engage in elaborate rituals and give offerings to seek her blessings. Historical sources suggest that ritualized pilgrimages to Tulja Bhavani and her temple gained prominence during the Maratha rule after the Maratha King Shivaji sought blessings of the goddess in his quest to build a Hindu kingdom. Several hegemonic lineages of priests from the 17th century have maintained records of visits by royal patrons and people from the region in their official registers.

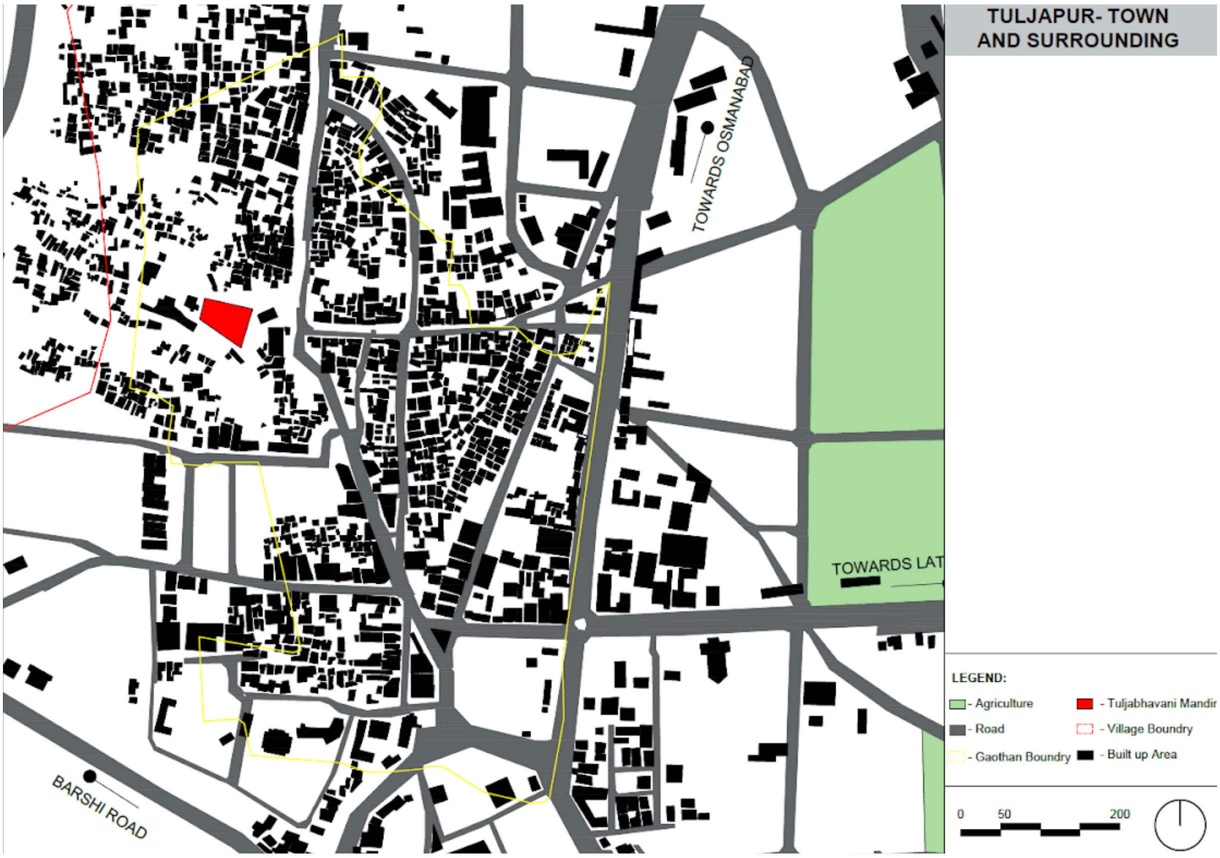


Figure 2: The town of Tuljapur

Pilgrims visit the temple complex perched atop the mountain, several shrines in the surrounding area, and a pond (kund) where they must undertake a ritual bath. Figure 2 shows the layout of the town that has developed around the temple complex. The pilgrims engage in elaborate rituals where Devi is worshipped in her human form but represented through an idol. As such, every day the idol of the goddess is bathed, clothed, fed four meals, entertained with devotional music, and put to bed at night. Between these daily events, pilgrims make their offerings to the Devi, which range from a plate containing a piece of cloth to a coconut, a bowl of puffed rice, a flower garland, and sweetmeat, to a four-course meal. To accomplish this, pilgrims need to seek the services of religious specialists known as *Pujaris* who are pulled from three distinct groups defined by hereditary traditions and provide all ritual services necessary for pilgrims in the temple and lodging and boarding in the town. Approximately 70% of the residents are engaged in religious occupations, and most pujari families own shops where devotees can buy devotional items and offerings, including religious trinkets, *prasad*, and other articles necessary for performative rituals. The pilgrimage economy in Tuljapur is driven by rituals and offerings. The main temple of the devi is administered by a public charitable trust under the chairmanship of the District Collector and is comprised of representatives from the lineages of the temple-pujaris. The town has a resident population of approximately 35,000.

6. Findings from the visitor survey

The interviews revealed the following estimates of visitor flows in each town

Town	Daily Average	Weekend	Festival peak
Jejuri	10,000-15,000	25,000	400,000- 500,000
Tuljapur	20,000-25,000	40,000-50,000	500,000

Responses to the key indicators as directly relevant for economic and entrepreneurship activities are as follows:

- <u>Purpose of visit</u>

  Almost 65% visitors were motivated by the purpose of simply having a "darshan" of their deity. However, the remaining engaged in some kind of rituals either as part of their religious belief or cultural practice. Refer to Fig.3.

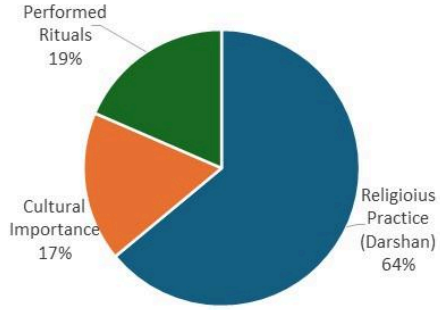


*Figure SEQ Figure * ARABIC 3. Purpose of visit*

- <u>Duration of visit</u>

  About 60% visits are day-trips; About 38% stay for one night which implies a high demand for short term accommodation.

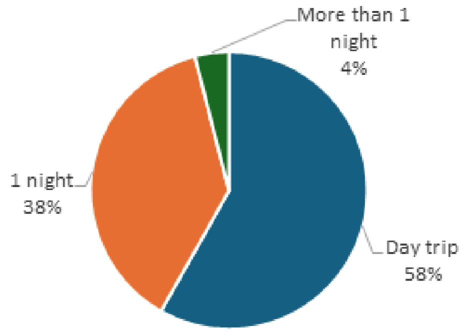


*Figure SEQ Figure * ARABIC 4. Duration of visit*

- <u>Travel</u>

  More than 80% visitors travel with their families.

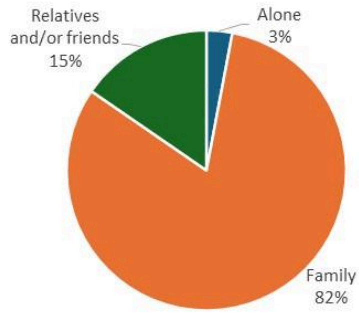
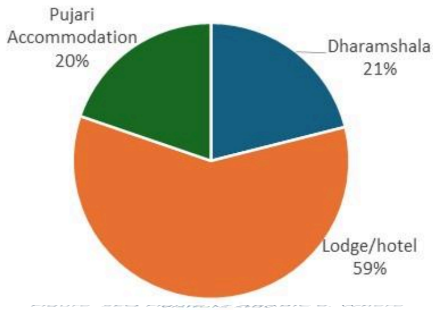


*Figure SEQ Figure * ARABIC 5. Traveling with companions*

- <u>Stay of visitors</u>

  Almost 60% visitors stayed at a lodge or a hotel; while the remaining were equally distributed across dharmashala and pujari's accommodation. This is a big change from the past where most visitors often preferred to stay in a pujari's house.



- <u>Mode of travel</u>

  Almost 35% visitors arrive by "own" car; followed by 20% with "rental car".

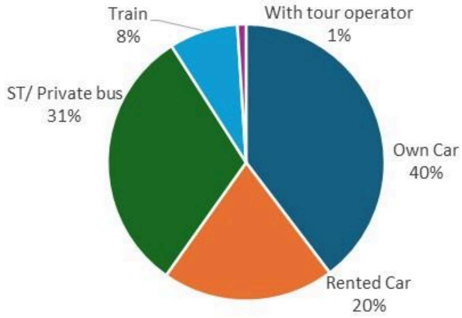


*Figure SEQ Figure * ARABIC 7. Mode of travel*

- <u>Frequency of visit</u>

  Almost half of the visitors visited the pilgrim-towns once or twice a year; about 5% visited every month. About 2/3rd visitors had visited the towns more than 3 times in the past.

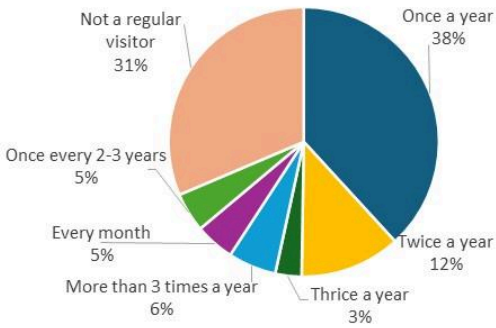


*Figure SEQ Figure * ARABIC 8. Frequency of visits*

- <u>Number of previous visits</u>

  Almost 73% visitors had visited the pilgrim-towns three or more times in the past whereas only 4% were the first-time visitor.

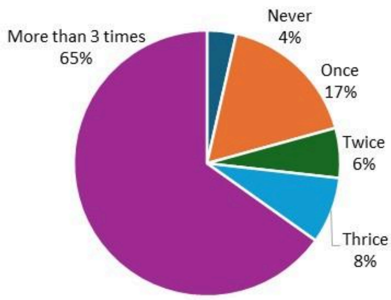


*Figure SEQ Figure * ARABIC 9. Number of previous visits*

- <u>Expenditure pattern</u>

  Only some respondents provided an estimate of their expenses and that too not across all the items in the questionnaire. So, we calculated the numbers of responses for each item, and then averaged it out as shown in the table below. In this way we arrived at a rough estimate which does reflect the broader trend in visitor expenditure. This data is plotted in graphs below.

	accommodation	car travel	food	parkin g	entry fees	souvenir s	religiou s services	donation s
No of Responses (family)	68	184	134	68	26	22	68	29
Total amount INR	261000	1492650	345270	13000	1780	15530	131991	18365
Expense per response (INR)	3838.24	8112.23	2576.64	191.18	68.46	705.91	1941.04	633.28

Visitors spend maximum amount on travel – and that too on personal or rental car. This constitutes about 45% of their expenses, followed by 21% for accommodation, and 14% for food. They spend just around 15% towards "religious retail" including pooja offerings, prasad, and fees for religious services.

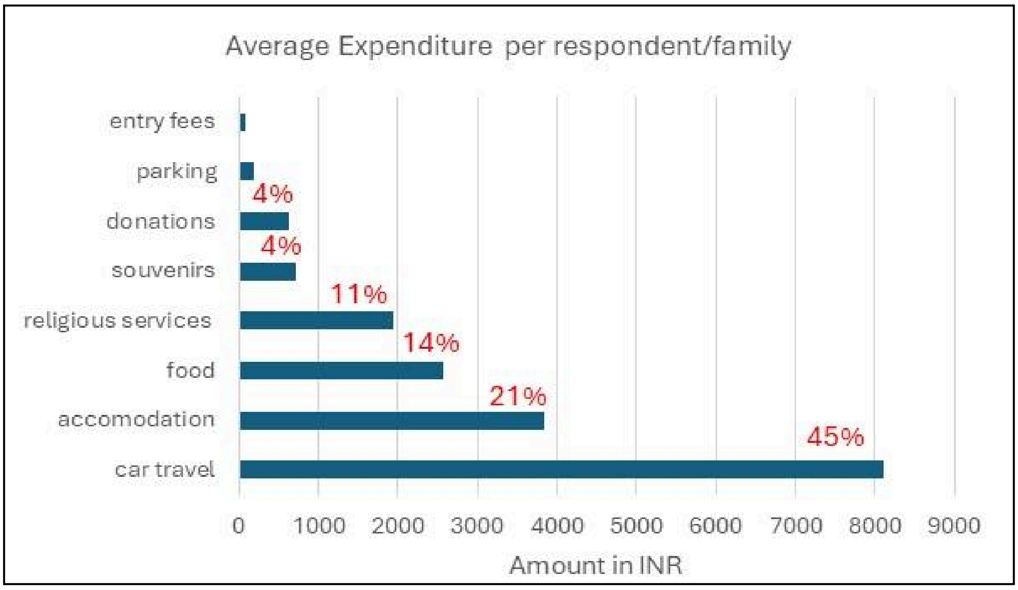


*Figure SEQ Figure * ARABIC 10. Average expenditure per respondent/ family.*

**the % in the figure shows the share of expenditure against each item*

Once in the town, visitors spend a large share on accommodation (about 39%) followed by food (26%) and then on religious retail (services and souvenirs) which is just around 26%.

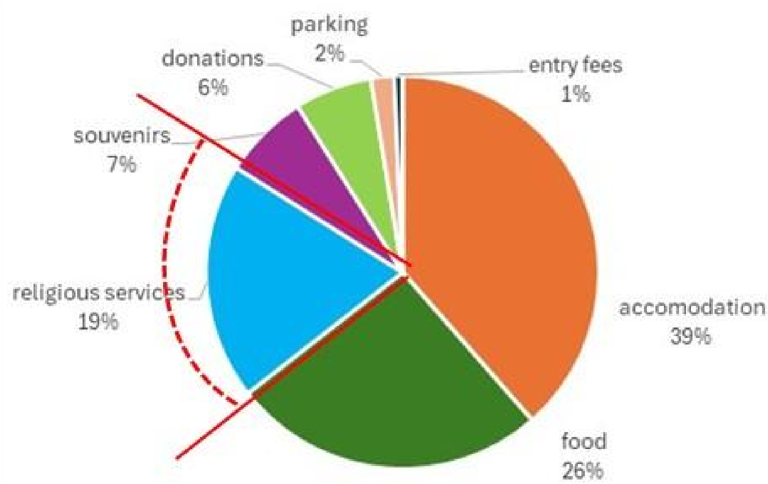


*Figure SEQ Figure * ARABIC 11. Expenditure by visitors in the town*

<u>Implications of visitation for entrepreneurship</u>

Visitors travel pattern and expenditure suggests that just about half of their expenditure is actually spent in the town and contributing to the town's economy. Of that, 65% is spent towards accommodation and food. Just about 25% of their expenditure is actually for what can be called religious activities. This is a surprising finding as one would have anticipated that visitors would spend lot more on "religious retail" given the primary purpose of their visit is "religious". Moreover, with high rates of repeat visitation, they are likely to patronize more familiar and established businesses in the temple-town.

The findings from the visitor survey help to better understand the emerging trends in religious tourism economy.

7. Findings from the inventory of businesses

An inventory of all businesses was prepared by listing every shop/ business in the core area of the town where visitor activities were concentrated. This was roughly around one kilometre radius around the main temple.

Overall, it was found that 27 types of businesses were directly related to visitor economy; 8 types of businesses were indirectly related to visitors; and 25 types of businesses related to residents. A detailed inventory is presented in Annexure-IV.

7a. Economic profile of businesses in a temple-towns

An inventory of businesses/ enterprises prepared for both the towns confirmed what we expected:
- Businesses directly related to tourism economy and serving visitor needs are relatively high in numbers: 94% in Jejuri; and 81% in Tuljapur – showing high reliance on visitors.
- "Religious retail" (Pooja related shops and services) comprised the largest share of businesses at about 37%.
- At 29%, street vendors were the next largest group. However, they are transient and temporary and hence their contribution to the visitor economy is fairly limited.
- Almost 80% businesses operate in an informal way
- Relatively fewer accommodation facilities (they are increasing though)

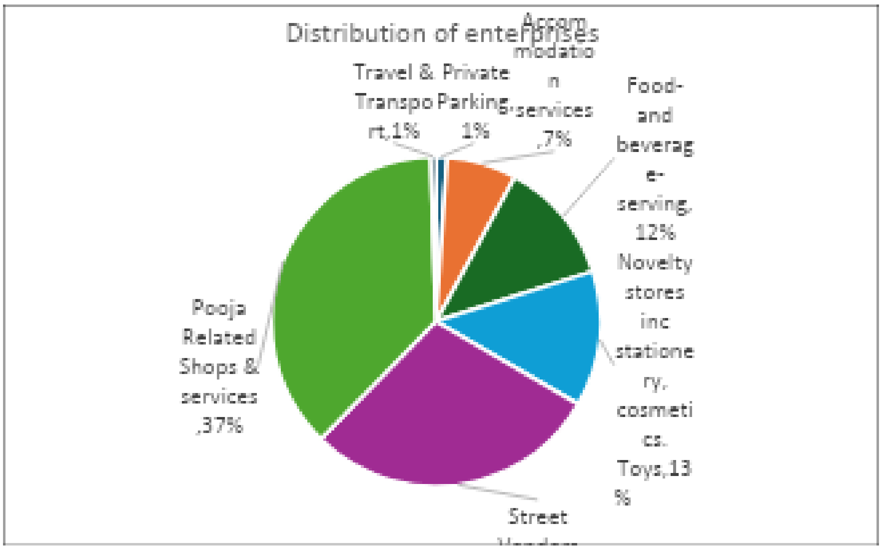


Figure 12. Distribution of enterprises in the temple-town

Religious retail

In general, there is a great variety within religious retail including:
- Retail: only pooja offerings
- Retail: only prasad + souvenirs
- Retail: only Prasad
- Retail: pooja offering + prasad + souvenirs + Puja Thali
- Retail- only souvenirs

As expected, shops selling "pooja offerings" dominate (34%) as the primary motivation for visitors to take darshan – they would offer something to their deity. Surprisingly, both towns have a good proportion of "all-in-one-shop" (22%) which implies that selling only one item is not profitable- if a shopkeeper is looking to make profit, they have to sell a combination of items- prasad and souvenirs, or offerings and prasad, etc.

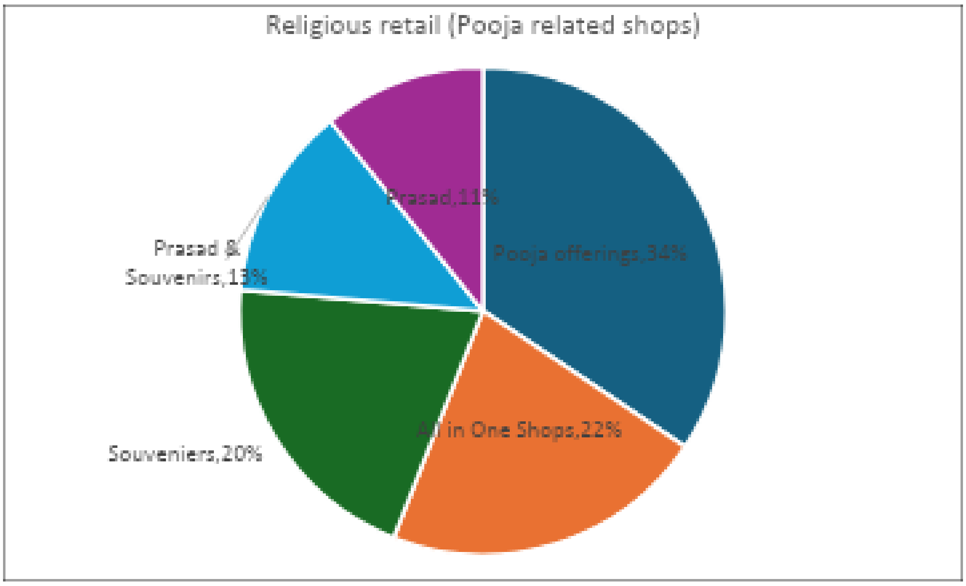


Figure 13. Distribution of "Religious retail"

Accommodation

In general, Pujaris still provide a significant share of accommodation at about 35%. However, there is an increase in lodges as many pujaris have moved accommodation from their own houses to larger properties with a greater number of rooms. Low and medium budget lodges dominate the accommodation sector. Some new hotels have been constructed in last five years, but there are numbers are quite low.

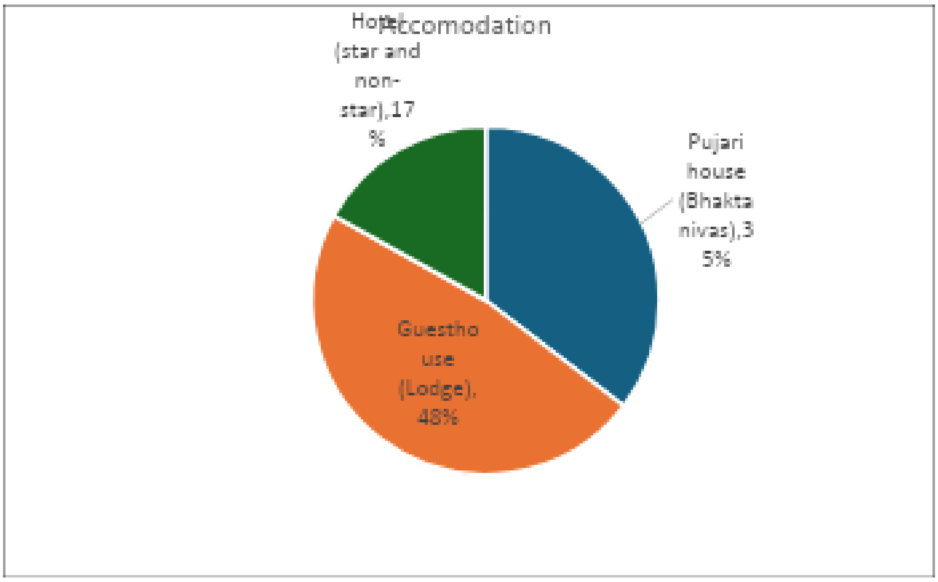


Figure 14. Type of accommodation available

Food

The number of restaurants is similar in both the towns, but Tuljapur has more of up-market food outlets and in addition has dairy and ice-cream business. This is partly because visitors have to make offerings of milk, curd, and shrikhand to the Devi, and also the relatively hot climate. Tuljapur is a Taluka headquarter and has several government offices as a major urban centre. Consequently, it also has registered Wine shops to serve the larger regional catchment.

Street vendors

Street vendors are concentrated on the main access ways to the temple- they often come in the morning and return late in the night. As expected, a large proportion sell snacks and fast-food and drinks such as water and juice- all that are required for visitors as they walk to the temples. Other "religious retail" such as imitation jewellery, flowers, and sacred threads constitutes almost 60% of vending. These are locally sourced by the vendors.

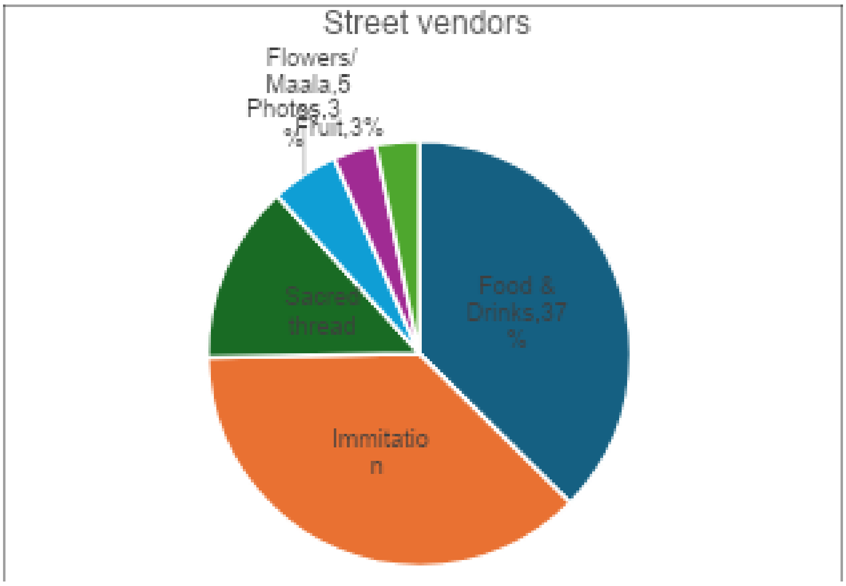


Figure 15. Types of street vendors

Significant differences between the two towns

"Religious retail" – the key business shows similar trends in both towns; there are some differences that influence new forms of entrepreneurship. These differences are indicated in Figure below, and are:

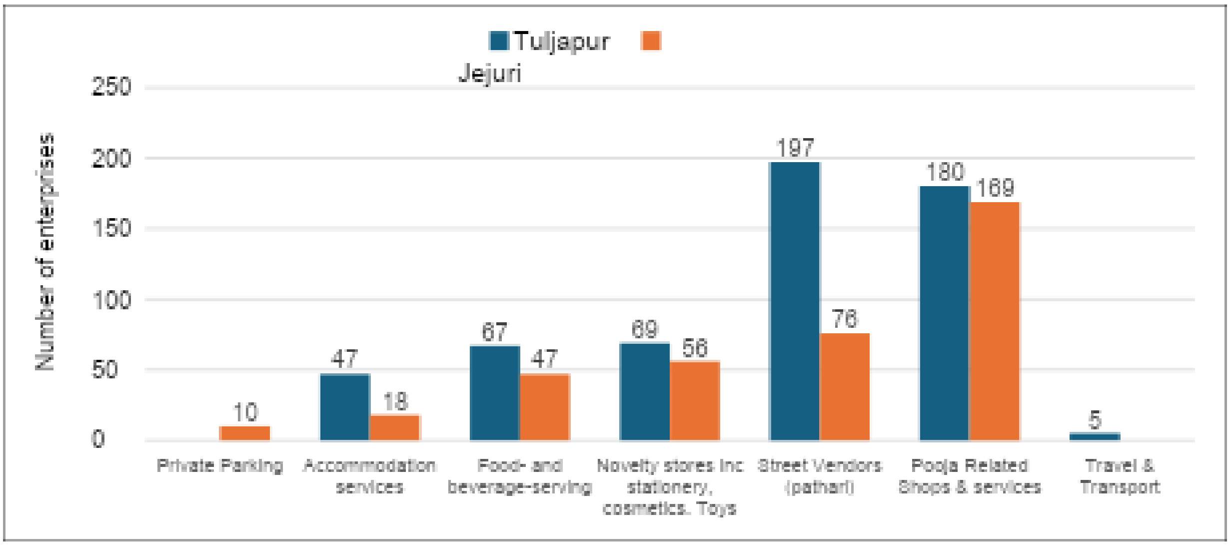


*Figure SEQ Figure * ARABIC 16. Difference in the scale of enterprises in both towns*

Location and urban hierarchy: Jejuri is a small town located at the base of the hill on which the temple of Khandoba is built. Tuljapur, on the other hand, is fairly flat as a town, is a taluka place with a higher level of administrative functions and acts as a hub for regional activities. All these imply that it has a significantly higher share of other kinds of businesses other than serving visitors.

Parking and transport: In Jejuri, "private parking" is a flourishing business where plot owners convert their open plots into parking lots: often these can accommodate between 10-15 cars at any time. Charging hourly rate for parking fees provides good income to the plot-owners. Tuljapur has travel agents which are notably absent in Jejuri- that is because of accessibility.

Street vendors: In Tuljapur, the high numbers of street vendors indicate that it is a good place to earn daily income for people from nearby villages.

Accommodation: Tuljapur has more accommodation facilities including hotels and lodges – visitors need to stay in the town as the catchment of the town is very wide. Visitors have to perform life-cycle rituals so need to spend time in the temple premises and at the pujaris' houses; almost 60% of the 2000 pujari families still host visitors. In comparison, Jejuri has fairly limited options for overnight stay- forced both due to the nature of rituals which can be performed within a fairly short time nowadays and also limitations of physical space at the foothills of the temple.

Religious retail: Pooja related shops and services: While the shops selling "pooja offerings" seem proportionate to the size of the town, Tuljapur has a much larger proportion of "souvenir" shops. This could be attributed to both the scale of the visitor economy and also the availability of souvenirs – there are several kinds of souvenirs that are related to the worship of devi – idols and shringar dresses being very popular. Jejuri had a very high number of shops selling only "prasad"- this is because prasad pedha is manufactured and distributed in Jejuri by a local entrepreneur. Also, for a day-trip taking back pedha as prasad is more viable. In Tuljapur, it is dry prasad that sells more.

Street vendors: Street vending in relation to food and beverages seems proportionate in both the towns. The key difference is in selling wares related to the worship of the deity. As such, Tuljapur has very high numbers of vendors selling imitation jewellery and sacred threads: they are mostly females selling items related to shringar of devi.

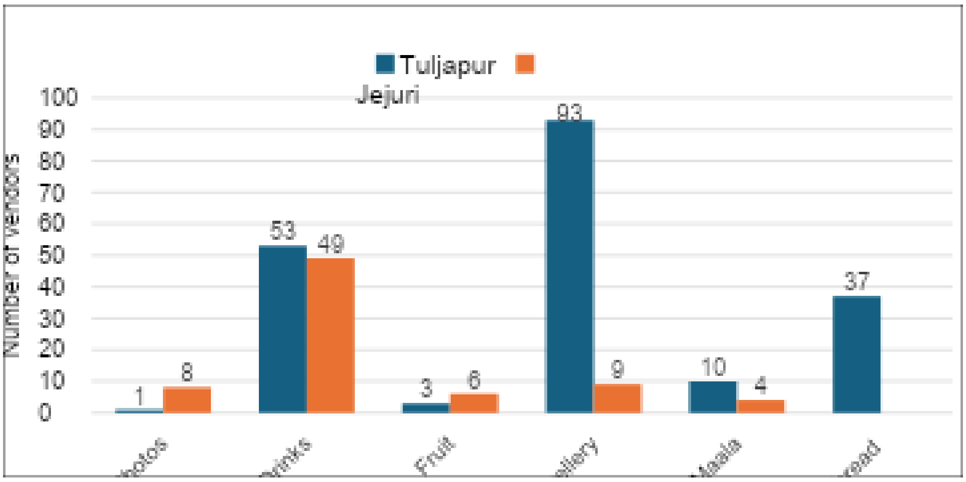


Figure 17. Differences within street vending in the two towns

In summary, both towns show how emerging visitation trends are influencing their businesses. Religious retail continues to be the key business and occupies a significant place but its spill over into street vending is quite significant. Although religious retail is widespread, it remains low-cost and low-value because of its informal nature.

7b. Characteristics of business enterprises

A total of 56 enterprises were interviewed (35 in Tuljapur and 21 in Jejuri) to understand various aspects of their businesses including motivations, entrepreneurial traits, dependency on other businesses, etc. Following are the responses to key indicators collected from the enterprises in both the towns.

- Education

Almost two-thirds of the respondents had only completed high school implying a low level of education in general. Although 25% were graduates, they faced challenges of unemployment and hence were engaged in the hereditary businesses.

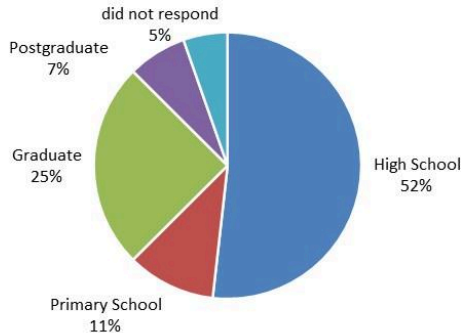


*Figure SEQ Figure * ARABIC 18. Educational background of respondents*

- Maturity of businesses

Almost 60% businesses can be considered as mature as they were established more than 20 years ago (one business established almost 120 years ago has become iconic in Tuljapur). Just around 20% businesses were started in the last two years. More numbers of old businesses imply lesser drive or incentive for introducing new businesses owing to competition.

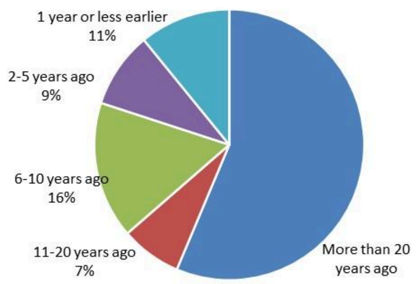


*Figure SEQ Figure * ARABIC 19. Age of businesses*

- Ownership

Almost 70% businesses are family-owned.

Almost 75% of business owners were the sole-earning members for their families.

Almost 25% businesses had self-employed owners, another 20% had only one employee.

More than 60% businesses operated from "own" premises, whereas 30% use "rented" premises.

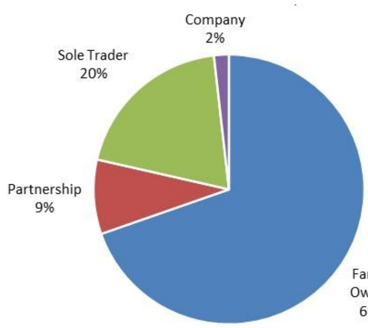


*Figure SEQ Figure * ARABIC 20. Ownership status of businesses*

The motivation for doing business for a large proportion of respondents was that their family already had a business (44%). Just about 1/3rd respondents had some kind of a "business" idea and a plan to start a business in the pilgrim-town – clearly driven by their own needs. Surprisingly, less than 10% had some entrepreneurial aspiration to run a business in the town. About 10% businesses were add-ons for the pujaris.

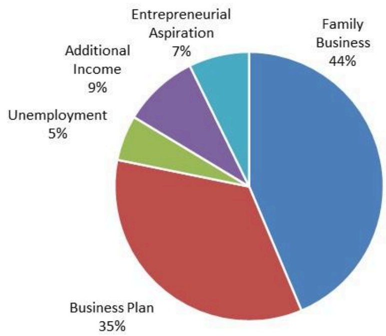
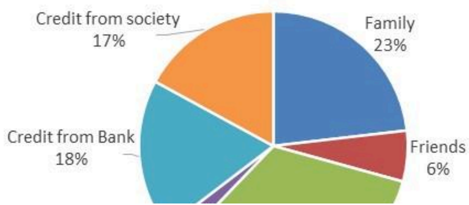


*Figure SEQ Figure * ARABIC 21. Motivation for doing business*

- Finance



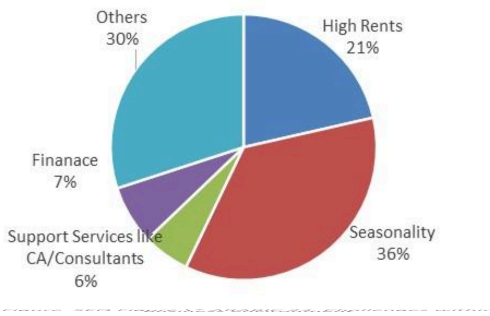
Almost 2/3rd respondents had raised finance on their own or from family and friends.

*Figure SEQ Figure * ARABIC 22. Source of finance for businesses*

- Business environment

Almost 40% respondents cite "seasonality" as a main challenge followed by high rents as a big issue.

Of the 28 responses to the question of taxes, more than 50% stated not paying any taxes; about 18% paid income tax, while another 18% paid municipal tax. Those paying both income tax and municipal taxes were less than 7%.



Key insights from the interviews with the entrepreneurs:

- ***Religious retail***: Religious retail is where the largest workforce is concentrated. However, these are micro and small-scale enterprises and as such their income levels are also fairly low. Except for the perishable goods such as vegetables and flowers, a large proportion of religious retail is dependent on wholesalers within the town itself. Micro businesses such as those selling pooja offerings, sacred threads, prasad packets, small idols, agarbatti, etc. buy smaller quantities from the wholesalers and pack these items themselves and resale. Thus, the value addition is very low and so are profit margins. However, such a supply-chain keeps the machinery of religious retail running for a very large number of entrepreneurs. It is the larger traders who bring materials from outside who make the most profits.
- ***Emerging entrepreneurship***: New entrepreneurs are largely focusing on tourism-related activities such as accommodation and food. They are exploring franchise models and partnership opportunities as the investments in these kinds of services are relatively higher compared to the religious retail.
- ***Disparity in income and wealth***: Those from long established pujari families or having some connections with them have more wealth – their long-standing traditional roles offer them an advantage with regards to resources in terms of social networks (patrons) and human resources (family members to expand their business). For example, one pujari family reported an income of about INR Two crores a year. This is a stark contrast with most entrepreneurs who said that they were able to barely make around INR 25000- 30,000 per month from their business.
- ***Limitations***: Owners have to be physically present in their business to run it. This means they have less time and resources to explore opportunities for expansion. Moreover, lower levels of education hamper their entrepreneurial drive. Many are in the business sector of religious retail simply because they couldn't do anything else. There is a general reluctance to obtain loans from banks because of the inability to provide necessary paperwork.

8. Opportunities for entrepreneurship development

Entrepreneurship in religious tourism industry is deeply connected with how religious actors such as pujaris and templet trusts participate and contribute to economic activities. Based on the analysis of the findings from the field, the following actions are recommended to improve opportunities for entrepreneurship in the rapidly growing religious tourism market.

Recommendations for local level action

- <u>Branding of products to create and reinforce cultural identity</u>
  Several religious retail items are sold in high volumes but they have limited market. For instance, local producers sell large quantities of locally manufactured "prasad" but recognize the need for food grade material packaging, marketing, branding if they have to expand.
  For example, in Tuljapur, a single dairy on an average day sells 150 litres milk; 50 kgs curd; 20 kgs paneer; 15 kgs Shrikhand. The figures double during weekends. In a month, 210 times Sinhasan puja is done, each puja requires 65 kgs Shrikhand. Similarly, one local factory produces and sells 300 kgs pedha a day but none of this is branded. If there was some kind of branding, then such prasad would have a much wider appeal.
- <u>Training for hospitality sector</u>
  Lodging and hoteling are fastest growing businesses. So, there are several opportunities to support entrepreneurs in the hospitality sector by providing necessary training on hygiene and good quality service. The opening of franchises such as Jogeshwari Misal, Naad-Brahma idli is paving way for providing business training to new entrepreneurs.
  Moreover, 'Partnerships" is an emerging model for running businesses, particularly hotels. For example, in Tuljapur, such hotels now constitute about 10% of businesses. Some kind of training related to development and management of partnerships would help the local community.
- <u>Reviving heritage-tourism circuits through co-creation</u>
  There is a strong interest in reviving the heritage of local sites by creating a local tourist circuit beyond the main temples - that will require curation, training, branding, and promotion.
  For example, in Jejuri, besides the main temple, there are several sacred sites including Kade Pathar, Holkar Talav, Bajirao Peshwe Talav, Ballaleshwar temple, Pandeshwar Temple, Karha river, Morgaon Temple, Yamai mata temple, etc- all of which can be included in a heritage circuit. Similarly, in Tuljapur, connecting sites such as Paap-nash tirtha, Ghat-sheel temple, Dhakte Tuljapur, Ram vardayani temple, Baraling math, Nagoba temple, Shri Mugdaleshwar temple, Sindphal could become a circuit that would enhance the heritage and identity of this sacred place. Photos of these are included in Annexure-V.

Policy recommendations

- Better recognition of "religious retail" that reinforces the cultural identity of the place
  Some policy mechanism needs to be devised through which informal enterprises are recognised for their role including incentives for registration. This will also help the micro-enterprises to improve their performance.
- Facilitate access of micro and small enterprises to financial support by involving public banks
  Often micro-enterprises rely on similar kinds of goods (religious retail) that are easily accessible on credit and for which finance can be generated from non-formal sector. But this is often at higher rate of interest which reduces their profit. So, some ways in which public banks can offer finance at lower rates can be very helpful. Such instruments can be designed in consultation with banking professionals.

- Identify and support alternative income-generation sources to address seasonality issues in religious tourism.
  Many businesses were looking for a change to a more stable income either through industrial employment of service sector. This, however, is a macro economic issue that needs to be addressed at the state level. In Jejuri, there were positive impacts of having a MIDC in the close vicinity were highlighted.
- Promote and incentivise education opportunities for pujari families
  One major aspect religious tourism economy is low level of investment and family lineage which helps people to enter into business at a very young age. However, this also means lower levels of education- this needs to be addressed with a more specific education policy customised for such towns.

9. References

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10. Annexures

Annexure -I: Ethics Approval

For your information HEC25049 Ethics Application has been Approved

From Human Ethics <humanethics@latrobe.edu.au>
Date Wed 2025-03-05 1:27 PM
To Kiran Shinde <K.Shinde@latrobe.edu.au>

LA TROBE UNIVERSITY · AUSTRALIA

LA TROBE RESEARCH

To: Kiran Shinde

From: Low Risk Committee

Date: 5/03/2025

Subject: Notification of Ethics Review Outcome - Approved

Ethics Application Number: HEC25049

Ethics Application Title: Investigating the religious tourism economy and entrepreneurship opportunities in two temple-towns in Maharashtra, India.

Approval Period: 5/03/2025 to 5/03/2030

Approved Documents:
24 Feb-PICF-Group 1-visitor survey-V2- Clean Version
Appendix 3- Outcome Foreign Engagement submission
Appendix 7b-Translated Interview guides from an earlier project-HEC22156
24 Feb-KS- Interview Guides_RT project
Appendix 6- Letter-of-invitation Information sheet-Government agencies
Appendix 4a- Research Ethics Guidelines JNCASR - Final
24 Feb-KS-RT Economy- Ethics application-V2-Clean Version
Appendix 1- Adjunct offer- Kiran Shinde-5 Dec 2024
Appendix 2- KS-Data Management Plan
Appendix 5- Letter-of-invitation Information sheet-Hotels and Ashrams
24 Feb- KS- Questionaire Visitor survey_RT project
24 Feb-PICF-Group 2 Stakeholder interviews-V2-Clean Version
Appendix 7a- Translated Questionaire Visitor survey Project-HEC22156
Appendix 4b- deASRA letter- Temple Town Economy

I am pleased to advise you that the Low Risk Committee has granted ethical approval of the project listed above, subject to the following conditions being met:

Conditions of Approval specific to this project

xs://outlook.office.com/mail/inbox/id/AAQkAGRlNjJkYmFjLWJhZTctNDY4Zi05ZTNkLWM3M2QwMjk0ZDkwOAAQAHEMbpjeE%2FlGnDNfT%2... 1/2

Annexure-II: Questionnaire for Visitor Survey

Project Information

You are invited to participate in this research project on "Investigating the religious tourism economy and entrepreneurship opportunities in two temple-towns in Maharashtra". We hope to learn about various aspects of the economy of religious tourism including expenditure patterns of visitors and their support for local businesses. The insights gained from the study will help in devising better policies to benefit from religious tourism while preserving religious and cultural resources that drive such tourism.

We requested the hotel where you are staying for helping us advertise about this project. They must have reached out to you and informed you. If you are interested, you will be asked to complete a questionnaire survey form.

1. **Do I have to participate?**
   Being part of this study is voluntary. If you want to be part of the study we ask that you read the information below carefully and ask us any questions.
   You can read the information below and decide at the end if you do not want to participate. If you decide not to participate this won't affect your relationship with La Trobe University or any other listed organisation.

2. **Who is being asked to participate?**
   You have been asked to participate because:
   - You have visited a temple and incurred expenditure towards activities of religious tourism here.
   - You are more than 18 years old.

3. **What will I be asked to do?**
   If you want to take part in this study, we will ask you to complete the attached survey questionnaire: the questions are mainly about your activities and expenditure here. It will take about 15 minutes to complete.

4. **What are the benefits?**
   The benefit of you taking part in this study is that this research will provide us an understanding of what visitors do in a temple town and how do they contribute to the local economy of religious tourism. It may also guide us about the entrepreneurship opportunities for local businesses and help develop strategies for making tourism more sustainable. The expected benefits to society in general are that this project will raise awareness about religious and cultural heritage and its tourism potential for development of local communities across the state.

5. **Who can I contact for questions or want more information?**
   If you would like to speak to us, please use the contact details below:

Name/Organisation	Position	Telephone	Email
Kiran Shinde, La Trobe University, Australia	Adjunct Associate Professor in Planning	+61 415754735 +91 7208208358 (India contact)	k.shinde@latrobe.edu.au

6. **What if I have a complaint?**
   If you have a complaint about any part of this study, please contact:

Ethics Reference Number	Position	Telephone	Email

HEC25049	Senior Research Ethics Officer	+61 3 9479 1443	the

Visitor Survey **Participant number:**

A. Visitation pattern

1. Where are you from (place/state)? ________________________
2. How are you travelling
   a) Alone b) with family c) with relatives d) with friends e) with group tour
3. How long is your stay?
   a) day trip b) 1-night c) 2 nights d) 3 nights e) more than 3 nights
4. Did you visit any other place yesterday before coming here? – If yes, which ones?
5. Will you visit any other place after leaving from here? – If yes, which ones?
6. If you are a part of a package tour, how many days is your tour, and which places will you visit?
7. How many times have you visited this place before?
   a) Once b) twice c) thrice d) more than three times
8. Which attractions did you go to during this visit?
9. How frequently do you visit this place in a year?
   a) Once b) two times c) four times d) more than 4 times e) once a month
10. How did you travel today?
    a) Own car b) Rented car c) Tour driver d) Public Bus e) Train f) Flight
11. Where did you stay today? (Condition: only if answer to 2 is not a)
    a) Priest's accommodation b) Dharamshala c) Lodge/hotel d) Friend/relative

B. Motivation

1. What are your reasons to undertake this travel (Push factor)
   a) Religious practice (Darshan) b) Rituals / ceremony c) Recreation d) cultural performance
2. Site characteristic (Pull factor)
   a) Place of worship b) Religious importance b) Cultural importance d) Heritage site
   e) good for recreation

C. Social media **b*ehaviour***

1. Which aspects of the visit did you search for through social media?
   a) Pujari (priest) b) activities to do c) darshan d) food e) travel

2. Which places/aspects did you/your family click pictures in the town?

3. Which aspects of this trip did you post on social media?

D. Activities and Expenditure pattern

1. Which activities did you do when you were here? (multiple answers)

   a) Visited temple   b) Visited ashram   c) visited museum

   d) sought spiritual counsel   e) participated in a festival   e) picnic   f) other activity

2. In this town, what are the main things that you spent your money on? And how much?

Sr	Item	Amount	Remarks
1	Accommodation		
2	Car/travel		
3	Food		
4	Parking		
5	Entry fees		
6	Souvenirs/Trinkets		
7	Religious services		
8	Donations		
9	Others (please specify)		

E. Interaction and feedback

1. Please tell us about your interactions with different functionaries and service providers

Sr	Service provider	Nature of interaction
1	Priest (Pujari/Gurav)	
2	Cultural performer	
3	Puja-thali seller	
4	Souvenir/trinket seller	
5	Tour operator/ guide	
6	Guest house/ dharamshala	
7	Others (please specify)	

2. What other businesses did you take notice of?

3. What did you like the most about the town?

4. What challenges did you face during this visit?

5. What would improve your travel and ritual/pilgrimage experience to the town?

Annexure-III: Interview guide for entrepreneurs

A. Enterprise profile

1	Ownership of business	a) Family-own b) sole-trader c) partnership d) company e) trust
2	Business established since	a) More than 20 years b)10-20 years c) 6-10 years d) 1-5 years e) less than one year
3	Number of employees	a) self b) 1 c) 1-3 d) 3-5 e)5-10 f) more than 10
4	Business Premise	a) owner b) rented c) long term lease d) not documented
5	Business registration	a) registered b)unregistered c) seasonal licence
6	Expansion	a) single shop b) other branches c) other businesses

B. Demographic Attributes

1	Gender	
2	Age	
3	Education	a) Primary school b) secondary school c) high school d) graduate e) postgraduate
4	Household income	
5	Main earner	
6	other family earners	a) 0 b)1 c) 2 d)3 e) 4 f) 5 g)5 or more

C. Finance

1	Bank account	a) Credit Society b) Co-operative Bank c) Public Bank d) Private Bank
2	Sources of funding/ financing	a) Family b)friends c) Self-raised d) credit from suppliers e) credit from Bank f) credit from Society

D. Business performance and practices

1	Main motivation for this business	a) Family business handed down b) Had a Business plan c) Could not get regular job d) Needed additional income e) other
2	What is the level of dependency of your business on visitors	a) almost all business depends on visitors (80-100%) b) most of the business depends on visitors (60-80%) c) considerable part depends on visitors (40-60%) d) otherwise
3	Main product / produce	
4	Three most running items you sell (in case of souvenirs)	
5	Volume of business (sale of items for retailers/ or similar)	a) Daily average b) weekly average c) monthly average b) peak season
6	Is there seasonality in your business. Please explain	
7	Off-season business strategy	
8	Digital integration	Payments b) considerable consumers through digital channels c) social media for reaching out to consumers
9	Attempts to understand visitor preferences	

10	Business cooperation with other local businesses	Is there a collective body that represents/mediates? Restrict/limit entry

E. Business environment

1	What taxes do you pay	
2	Do you have to follow any regulations	
3	If any part of your business is "informal", what are the risks	
4	Please explain about your supply chain – where do you get your wares from?	
5	Are government incentives important for your business?	
6	How important are Infrastructure (Power, Water, Broadband)	
	Likert scale questions for each of the infrastructure points	
7	How important is it for you to have a business plan	
8	Has the demand for your products/ services changed in recent years? (last one year or so?)	
9	Which new products did you introduce in the recent past?	
10	What are other occupations in this town? Do you have any connections/ dependencies	
11	What kind of new businesses and shops have come up in the last 10 years	
12	What are the challenges with the business environment in this town	a) High rents b) seasonality c) lack of business support services like CA or consultants d) finance
13	Any other points that you want to raise	
14	Have you undergone any training or skilling program?	a) yes b)No
15	Is there any need of training or skilling you think you have at present, for yourself or your employees?	a) yes b) no
16	If yes in previous question, what is that need?	

Annexure IV: Inventory of businesses/ enterprises

	Type of enterprise	Tuljapur	Jejuri
	Tourism Related Businesses		
1	Accommodation services		
	a. Pujari house *(Bhaktanivas)*	14	9
	b. Guesthouse *(Lodge)*	22	9
	c. Hotel (star and non-star)	11	0
	Total	47	18
2	Food- and beverage-serving		
	a. restaurant	48	46
	b. dhaba style		
	c. dairy & icecream corner	13	1
	d. bakery		
	e. beer and wine shops	6	
	Total	67	47
3	Travel & Transportation		
	Travel agencies / other reservation services	1	
	Transport equipment rental services		
	Private Parking	0	10
	Taxi		
	Tour operators		
	Total	1	10
4	Cultural services- (performers)	0	0
5	Pooja Related Shops & services		
	Retail – only pooja offerings	70	48
	Retail – only prasad + souvenirs	29	17
	Retail: Only Prasad	0	35
	Retail – pooja offering + prasad + souvenirs+Puja Thali	37	37
	Retail- only souveniers	44	26
	Utensils rental service	0	6
	Total	180	169
6	Street Vendors *(pathari)*		
	Photo Studio/Photo vendors	1	8
	Street Food & Drinks Vendors	53	49
	Street Fruit Vendors	3	6
	Street Jewellery Vendors	93	9
	Street Flower Vendors	10	4
	Street Thread Vendors	37	0
	Total	197	76
7	Novelty stores inc stationery, cosmetics. Toys	69	56
	Total (Tourism related)	**561**	**376**
	Non-tourism-related consumption products		
1	Clothing & Accessories	20	4
2	Traders *(Gold Vyaparis)*	10	5

3	Vegetable market	1	0
5	Postal and Courier Activities	1	0
6	Health related Clinic/ pharmacies	20	2
7	Repair shops	1	0
8	Education related		0
9	warehousing and support activities	1	0
10	Internet café	2	0
11	Real estate		0
12	Appliances and electronics	22	0
13	Grocery & General Store	30	4
14	Finance/Bank	4	0
15	Handloom Centre	1	0
16	Oil Store	1	0
17	Mandir	2	1
18	Math	2	0
19	Petrol Pump	1	0
20	Tailor	2	0
22	ATM	2	2
23	E - Vehicle	2	0
24	Salons	4	3
32	Flour Receiver	14	0
33	Mutton Shop	8	5
34	Closed shops	14	0
	Total	**165**	**26**