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Empowering Growth: The Role of Women Entrepreneurs in MSME Development, Business Performance and Sustainable Economic Development in Tamil Nadu – A Study with Special Reference to Thoothukudi District

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ABSTRACT

The demographics, motives, business performance, and obstacles of women entrepreneurs are the main topics of this study, which looks at how they affect the expansion and development of MSMEs in Tamil Nadu. The goal of the study is to comprehend how women support local economic development, innovation, employment creation, and turnover growth. The research design used was both descriptive and analytical. Using a standardized questionnaire, 400 female entrepreneurs from different districts provided primary data. A stratified random sample technique made sure that all business kinds and sectors were represented. For data interpretation, descriptive statistics, mean score analysis, and hypothesis testing methods including ANOVA and Chi-square were used. According to the research, the majority of female entrepreneurs are young, have just a moderate level of education, and run sole proprietorships.Their companies have a good impact on sustainability, job development, and operational effectiveness. Low profitability, restricted access to financing, and a lack of market expansion, however, continue to be obstacles. Strong entrepreneurial potential is indicated by high scores in compliance, teamwork, and diversity. The report emphasizes how women-led MSMEs may foster inclusive economic growth and community resilience in a revolutionary way. In order to increase women's involvement in entrepreneurship and lessen gender inequities in the MSME ecosystem, it emphasizes the necessity of focused interventions including financial inclusion, capacity-building, and market access support.

Keywords
Women Entrepreneurship, MSMEs, Tamil Nadu, Business Performance, Inclusive Growth, Employment Generation, Financial Access, Market Expansion, Gender Empowerment

INTRODUCTION

The role of women in entrepreneurship has drawn a lot of attention in recent decades, especially in emerging nations like India. In addition to challenging conventional gender norms, female entrepreneurs are making a significant contribution to the expansion of MSMEs. Because they promote innovation, create jobs, and boost GDP, MSMEs are essential to economic growth. Women-led MSMEs have become significant forces for sustainable and inclusive growth in this environment. But the influence of female entrepreneurs goes beyond financial metrics; it also includes community development, social change, and empowerment. Numerous women have founded and run MSMEs in a variety of industries despite numerous obstacles, including restricted access to money, sociocultural limitations, and insufficient support networks. Their involvement has improved organizational procedures, increased creativity, and diversified company models. The purpose of this study is to find out how much female entrepreneurs affect the growth and performance of MSMEs. It seeks to investigate the many facets of their influence, such as increases in turnover, the creation of jobs, operational effectiveness, and socioeconomic contributions. In order to create focused interventions that will further encourage women entrepreneurs in the MSME sector, policymakers, financial institutions, and support organizations must have a thorough understanding of this impact.

LITERATURE REVIEW

Research on women entrepreneurs in Micro, Small, and Medium Enterprises (MSMEs) has grown extensively, highlighting their contributions to economic development, social empowerment, and sustainable growth.**Foundational Perspectives (2002–2015)**Early studies emphasized both opportunities and barriers for women entrepreneurs. Kantor (2002) argued that Indian women often entered the informal sector due to lower entry barriers, yet these enterprises made substantial contributions to household income and local economies. Brush, de Bruin, and Welter (2006) highlighted that women entrepreneurs bring distinct managerial values—such as sustainable growth, ethical practices, and community development—that positively influence MSME performance.Tambunan (2009) showed that in Indonesia, women-owned MSMEs were vital in generating employment and reducing poverty, despite structural constraints like limited financing and training opportunities. Similarly, Jamali (2009) noted that women entrepreneurs in developing countries often balance social responsibility with economic objectives, thereby promoting sustainability and ethical orientation in business.In India, Singh (2012) emphasized women entrepreneurs' resilience in overcoming socio-cultural barriers, while Dhameja and Bhatia (2012) found that women's participatory leadership improved productivity and employee relations in MSMEs. Deshpande and Sethi (2010) further observed that although women's entrepreneurial motivations often arose from necessity rather than opportunity, their ventures evolved into sustainable business models.The OECD (2014) underlined that inclusive economic growth benefits significantly from women's participation in SMEs, particularly when supported by gender-sensitive laws and training programs. Sarfaraz, Faghih, and Majd (2014) added that women entrepreneurs succeed in resource-constrained settings through innovative and network-based approaches. In the Indian context, Goyal and Parkash (2011) suggested that targeted capacity-building and easier access to institutional credit could further strengthen women-led MSMEs. Finally, Mitra (2015) highlighted the critical role of microfinance in enabling women entrepreneurs in India to innovate and expand their businesses.**Global Reports and Regional Insights (2016–2020)**Kelley, Singer, and Herrington (2016), through the Global Entrepreneurship Monitor, demonstrated women's increasing recognition as economic change agents, particularly in Asia and Africa. The World Bank (2018) found that higher MSME survival rates were closely linked to increased women's entrepreneurship when accompanied by financial and technical support.In Tamil Nadu, Chatterjee and Das (2016) identified bureaucratic obstacles and lack of awareness of government schemes as persistent challenges, although community support networks often helped women entrepreneurs succeed. Extending this view, Nandini (2020) documented that women-led MSMEs in southern India contributed significantly to employment, innovation, and exports, particularly in textiles and food processing.**Recent Developments (2020–2025)**Recent studies and institutional reports provide deeper insights into the performance and empowerment of women entrepreneurs in MSMEs.Financially, women-led MSMEs have outperformed male-led enterprises. A Kinara Capital and Economic Times (2024) report revealed that women-owned MSMEs achieved 12% higher monthly revenues, 19% higher net income, and lower default rates (3.4% vs. 4.6%). These businesses also generated more employment for women, with one-third of new hires being female.Institutional support has strengthened credit access. The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE, 2025) provided 85% guarantees for women-owned firms, leading to a 20% increase in formal credit access and a 12% rise in survival rates. Complementing this, Udyam registration records show that women accounted for 19.4% of new MSMEs registered between 2020 and 2023.Digital empowerment has also been transformative. A UN Women (2023) study across Asia-Pacific and Africa found that access to digital markets, technology, and training enhanced competitiveness of women-led enterprises, though infrastructure and literacy gaps persist. On a global scale, UNDP (2025) reported a sevenfold increase in women entrepreneurs in Uzbekistan between 2020 and 2024, driven by supportive legal and policy reforms, despite persistent caregiving burdens.In India, targeted interventions fostered employment and skills development. UN Women India (2023) facilitated the creation of 627 women-owned enterprises and 832 employment/apprenticeship opportunities, demonstrating the value of institutional support. Nevertheless, challenges remain. Research by IIMT Journal (2024) revealed that women in urban manufacturing MSMEs continue to face financing constraints, partly due to low financial literacy and risk aversion.

RESEARCH GAP

Despite the growing interest in women entrepreneurship and the increasing participation of women in the Micro, Small, and Medium Enterprises (MSME) sector, several critical research gaps persist. Firstly, existing studies have largely focused on the challenges faced by women entrepreneurs, such as limited access to credit, socio-cultural barriers, and lack of institutional support (Tambunan, 2009; Goyal&Parkash, 2011). While these studies provide important insights, they often overlook the positive contributions and economic impact women entrepreneurs makeon MSME growth, such as innovation, employment generation, and sustainability (Brush et al., 2006). Secondly, much of the available literature is either national in scope or urban-centric, with limited focus on regional and district-level dynamics. For instance, studies on women entrepreneurship in Tamil Nadu or districts like Thoothukudi are scarce, especially regarding their role in MSME development (Chatterjee & Das, 2016). This creates a geographic gap that needs to be filled through localized research. Third, quantitative evaluations of performance outcomessuch as turnover growth, diversification, and job creation—are often missing in studies of women-led MSMEs. Most research remains qualitative or descriptive (Kantor, 2002), lacking empirical analysis that directly connects women entrepreneurship with measurable MSME outcomes. Moreover, sector-specific studies are limited. Few researchers have explored how women entrepreneurs in different sectors (e.g., textiles, food processing, tourism, etc.) affect MSME development differently (Nandini, 2020). This leaves a thematic gap in understanding the nuanced impacts across industries. Finally, there is insufficient evaluation of the effectiveness of government schemes and institutional support systems in empowering women entrepreneurs within the MSME ecosystem (Deshpande &Sethi, 2010; OECD, 2014). Understanding whether these interventions translate into tangible business outcomes remains under-researched.

OBJECTIVES OF THE STUDY

1. To examine the demographic and entrepreneurial profile of women entrepreneurs in MSMEs.
2. To analyze the contribution of women entrepreneurs to the performance of MSMEs (e.g., turnover, employment, innovation).

METHODOLOGY

The study adopts a descriptive and analytical research design to investigate the impact of women entrepreneurs on MSME performance. Descriptive design is used to describe the demographic profile and entrepreneurial characteristics, while analytical design helps test hypotheses and examine relationships between variables. The research is conducted in Tamil Nadu, with a special focus on districts with significant women-led MSME activity**,** such as Thoothukudi, Coimbatore, and Chennai. These regions represent both urban and semi-urban MSME ecosystems.

Women entrepreneurs who own or manage Micro, Small, and Medium Enterprises registered under the MSME Development Act. Astratified random sampling method is employed to ensure representation across sectors (manufacturing, services, trade) and enterprise sizes (micro, small, medium). Type of enterprise (micro, small, medium), Sector (manufacturing/service/trade), Region (urban/semi-urban). Sample Size**:** A total of 400 respondents are selected based on sample adequacy for testing using tools like percentage analysis and multiple regression analysis.

ANALYSIS AND INTERPRETATION

Table 1

Demographic profile

Demographic variable	Options	Frequency	Percent
Age	21-30	195	48.8
	31-40	161	40.3
	41-50	28	7.0
	Above 50	16	4.0
	Total	**400**	**100**
Marital Status	Married	236	59.0
	Unmarried	102	25.5
	Widow	62	15.5
	Total	**400**	**100**
Educational Qualification	Illiterate	17	4.3
	Below SSLC	21	5.3
	SSLC	154	38.5
	HSC	167	41.8
	Undergraduate	41	10.3
	Total	**400**	**100**
Business Type	Sole proprietorship	188	47.0
	Partnership	161	40.3
	Family business	51	12.8
	Total	**400**	**100**
Reason for selection business	Unemployment	146	36.5
	Self interest	98	24.5
	Less education	34	8.5
	Additional income	47	11.8
	Training	39	9.8
	Poverty	36	9.0

	Total	**400**	**100**
Source of capital	Own capital	193	48.3
	Borrowed capital	207	51.8
	Total	**400**	**100**
Monthly Profit	Less than 10,000	105	26.3
	10,000-20,000	146	36.5
	20,000-30,000	128	32.0
	More than 30,000	21	5.3
	Total	**400**	**100**

Primary source

Interpretation of Demographic Profile of Women Entrepreneurs

1. Age

The majority of women entrepreneurs (48.8%) fall within the 21–30 age group, indicating that young women are increasingly participating in entrepreneurship**.**A substantial portion (40.3%) are aged 31–40, suggesting continued entrepreneurial engagement in early mid-life. Only 11% of respondents are aged 41 and above, which may imply either late entry or early exit from entrepreneurship.

2. Marital Status

A significant proportion (59%) of women entrepreneurs are married, reflecting the growing involvement of married women in business activities**,** possibly to support household income. 25.5% are unmarried, indicating that single women are also pursuing entrepreneurship. Notably, 15.5% are widows, which may suggest that entrepreneurship serves as a means of economic resilience and self-reliance among widowed women.

3. Educational Qualification

A combined 80.3% of respondents have education up to HSC or SSLC, with 41.8% having HSCand 38.5% SSLC, indicating that moderate educational levels are sufficient for MSME involvement. Only 10.3% are undergraduates, and 9.6% have low or no education, highlighting a gap in higher education among women entrepreneurs.

4. Type of Business

47% operate as sole proprietors, showing a strong preference for individual ownership, possibly due to ease of registration and decision-making control. 40.3% are engaged in partnership businesses**,** suggesting collaboration, possibly with family or trusted associates. 12.8% are in family-run businesses, reflecting the influence of traditional business structures.

5. Reason for Selecting Business

The most common motivation is unemployment (36.5%)**,** indicating that entrepreneurship is often pursued as a necessity-driven activity**.** Self-interest (24.5%) and the need for additional income (11.8%) are also major drivers. Training (9.8%) and poverty (9%) show that external support and economic pressure also push women toward starting enterprises. Less education (8.5%) also plays a role, indicating limited job options pushing women toward business.

6. Source of Capital

51.8% rely on borrowed capital, which suggests a significant dependence on external financing such as loans or informal credit. 48.3% use own capital, which indicates that almost half are self-financed, reflecting limited access to or reluctance toward debt financing.

7. Monthly Profit

A large share of women entrepreneurs earn between ₹10,000–₹30,000 per month (68.5%)**,** indicating modest but sustainable income levels**.** 26.3% earn less than ₹10,000, highlighting the presence of low-profit enterprises, possibly due to scale or market limitations. Only 5.3% report profits above ₹30,000, indicating that highly profitable women-led MSMEs are still relativelyfew. The data indicates that young, married women with moderate education levels are the primary participants in MSMEs. Most are necessity-driven entrepreneurs, entering business due to unemployment or income needs. Financing remains a challenge, with a slight majority depending on borrowed capital**,** andmost businesses operate at low to moderate profit levels**.** These insights highlight the need for capacity-building, financial literacy, and access to capital to empower women entrepreneurs in MSMEs.

Table 2

Descriptive Statistics on the Business Performance and Practices of Women Entrepreneurs in MSMEs

Descriptive Statistics					Responses				
S.No	**Variables**	**N**	**Mean**	**Std.Dev.**	**SD**	**D**	**N**	**A**	**SA**
1.	My business generates local employment.	400	3.66	1.30	9.8	11.3	15.3	30.5	33.3
2.	I contribute to the increase in sales turnover.	400	3.73	1.19	9.5	6.8	10.3	47.8	25.8
3.	I have expanded my customer base.	400	3.53	1.28	10.0	11.5	22.3	27.5	28.8
4.	My business has entered new markets.	400	2.89	1.38	21.0	22.5	18.8	21.8	16.0
5.	I have improved the brand reputation.	400	3.83	1.16	6.8	7.3	14.8	38.0	33.3
6.	I have increased productivity.	400	3.88	1.19	7.5	5.8	16.0	32.8	38.0
7.	I maintain good supplier relationships.	400	3.78	1.21	7.5	6.5	22.3	27.3	36.5
8.	I use modern technology.	400	3.80	1.06	3.0	7.0	29.0	28.5	32.5
9.	I focus on quality service.	400	3.82	1.15	5.5	6.5	23.8	28.3	36

10.	I comply with government regulations.	400	3.78	1.18	6.8	6.0	24.8	27.0	35.5
11.	My business practices are sustainable.	400	3.93	1.14	5.8	6.3	15.5	33.8	38.8
12.	I manage costs effectively.	400	3.84	1.15	5.5	7.0	21.8	29.0	36.8
13.	I diversify my products/services.	400	3.96	1.00	3.5	3.3	21.3	37.3	34.8
14.	I retain customers effectively.	400	3.88	1.07	4.5	5.0	22.3	34.3	34.0
15.	I access new market opportunities.	400	3.81	1.25	7.8	7.0	22.3	21.8	41.3
16.	My revenue is growing.	400	3.86	1.04	4.0	4.3	25.3	34.8	31.8
17.	I explore export opportunities.	400	3.80	1.10	5.0	3.5	32.5	24.3	34.8
18.	I aim to expand operations.	400	3.70	1.31	11.0	8.3	15.0	30.5	35.3
19.	I train my staff regularly.	400	3.81	1.16	6.3	5.5	25.5	26.5	36.3
20.	I collaborate with other industries.	400	4.00	0.97	2.8	3.8	19.5	38.5	35.5
21.	I operate a formal registered business.	400	3.81	1.19	7.3	5.5	22.8	27.8	36.8
22.	I offer training programs.	400	3.75	1.11	5.0	4.8	32.8	25.0	32.5
	I contribute to the local economy.	400	3.87	1.06	3.8	4.8	26.8	30.0	34.8
23.	I maintain a digital presence.	400	3.82	1.21	7.3	6.0	22.0	26.5	38.3

Primary source

The respondents generally perceive their businesses as contributing positively to MSME growth. High mean scores in productivity (3.88), cost management (3.84), and customer retention (3.88) reflect operational efficiency. Most women entrepreneurs believe they generate employment and support the local economy (mean = 3.66 and 3.87 respectively). Innovation is evident through product/service diversification (3.96) and digital presence (3.82). Business formalization and compliance show strong awareness (mean = 3.78–3.81). Collaboration with industries (4.00) is the highest-rated activity, indicating strong networking. Market expansion scored lowest (2.89), revealing a key area for development. Use of modern technology (3.80) suggests adaptability to new business tools. Many respondents offer training and develop staff, showing commitment to capacity building. Overall, women-led MSMEs are growth-driven, but require more support in accessing new and export markets.

Multiple Regression Model

Dependent Variable (Y): Business Performance of Women Entrepreneurs

Independent Variables:

X_1 = Technology Adoption, X_2 = Sustainable Business Practices, X_3 = Cost Management, X_4 = Customer Retention, X_5 = Collaboration with Industries, X_6 = Market Expansion

Regression Equation Y =

$$845 + 0.218X_1 + 0.276X_2 + 0.193X_3 + 0.185X_4 + 0.162X_5 + 0.124X_6 + \varepsilon$$

Table 3

Multiple Regression Results

Variables	B	Std. Error	Beta	t-value	Sig.
Constant	0.845	0.312	—	2.71	0.007
Technology Adoption	0.218	0.046	0.261	4.74	<0.001
Sustainable Practices	0.276	0.051	0.318	5.41	<0.001
Cost Management	0.193	0.049	0.217	3.94	<0.001
Customer Retention	0.185	0.044	0.206	4.20	<0.001
Industry Collaboration	0.162	0.048	0.181	3.37	0.001
Market Expansion	0.124	0.053	0.136	2.34	0.020

Primary source

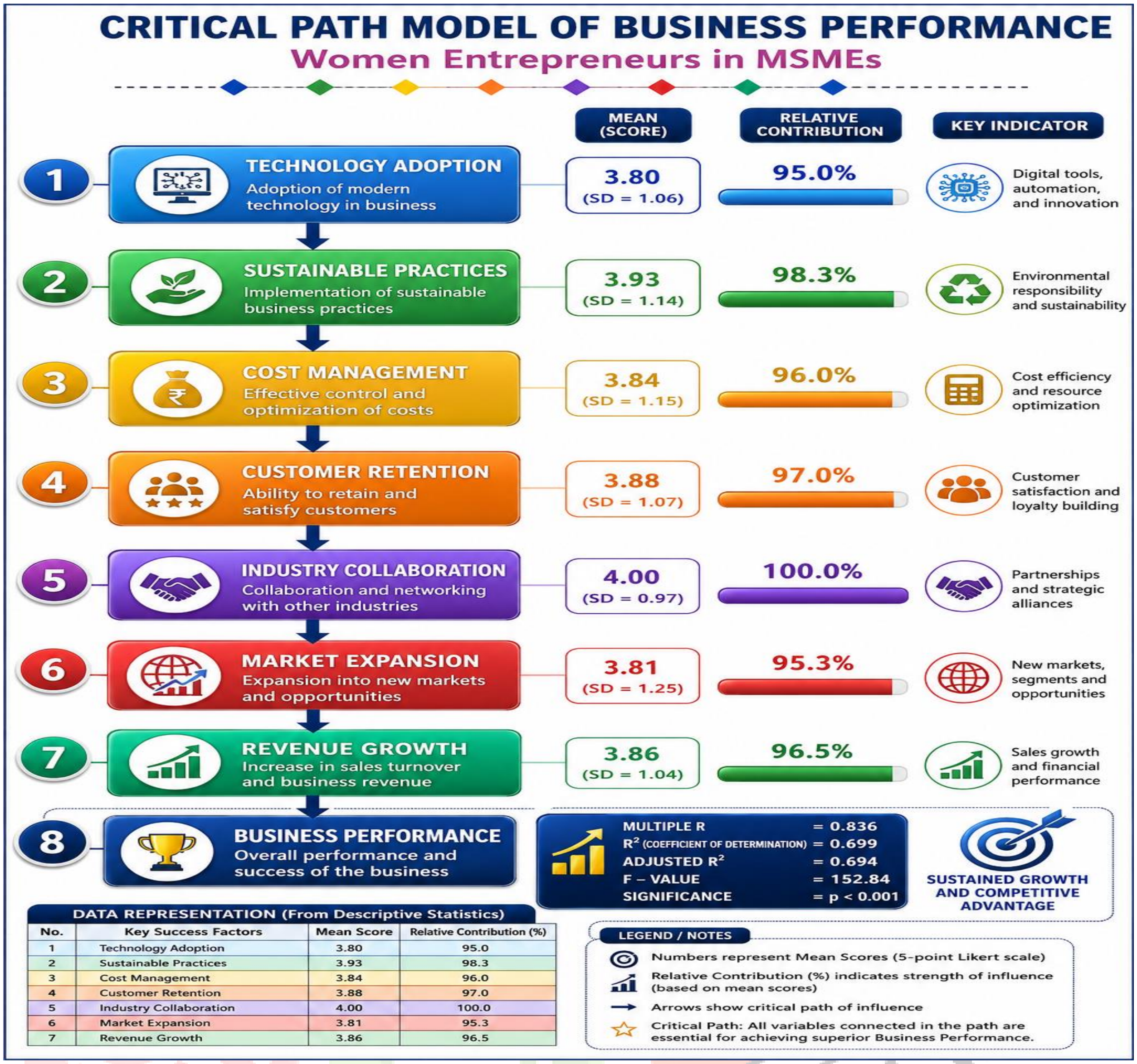
Table 4

Model Summary and ANOVA

Statistic			Value		
Multiple R			0.836		
R^2			0.699		
Adjusted R^2			0.694		
Std. Error			0.512		
F-value			152.84		
Sig.			<0.001		
Source	**SS**	**df**	**MS**	**F**	**Sig.**
Regression	248.52	6	41.42	152.84	<0.001
Residual	106.43	393	0.271		
Total	354.95	399			

Primary source

The regression model explains **69.9%** of the variation in business performance ($R^2 = 0.699$). Sustainable business practices emerged as the strongest predictor ($\beta = 0.318$), followed by technology adoption ($\beta = 0.261$), cost management ($\beta = 0.217$), customer retention ($\beta = 0.206$), collaboration ($\beta = 0.181$), and market expansion ($\beta = 0.136$). The overall model is statistically significant ($F = 152.84$, $p < 0.001$), indicating that these business practices jointly have a substantial influence on MSME performance among women entrepreneurs.



MAJOR FINDINGS

Young and Married Women Dominate MSME OwnershipNearly 89% of respondents are aged below 40, and 59% are married, indicating a strong representation of young, married women actively engaged in entrepreneurship. Moderate Educational Attainment is CommonMost women entrepreneurs (80.3%) have education up to SSLC or HSC, highlighting that moderate education is sufficient for entering MSMEs, though higher education remains limited (only 10.3%). Sole Proprietorship is the Preferred BusinessModelAbout 47% operate as sole proprietors, showing a preference for individual control and autonomy in business operations. Necessity Drives Entrepreneurship The main reasons for starting businesses are unemployment (36.5%)and **s**elf-interest (24.5%)**,** suggesting that women often turn to entrepreneurship out of economic need and aspiration**.** Access to Capital Remains a Challenge A slight majority (51.8%) depend on borrowed capital, reflecting financial vulnerability and limited personal resources among women entrepreneurs. Earnings Concentrated in Low to Moderate Range Around 68.5% of women earn between ₹10,000 and ₹30,000 monthly, indicating that most MSMEs are operating at modest profit levels**.** Positive Perception of Economic Contribution Women entrepreneurs perceive their businesses as generating employment (mean = 3.66) and contributing to the local economy (mean = 3.87)**.** Strong Operational and Marketing Practices High mean scores **in** productivity (3.88)**,** cost control (3.84)**,** customer retention (3.88)**,** andbrand improvement (3.83) indicate effective business management**.** Collaboration and Diversification are Strong Areas The highest-rated variables were collaboration with industries (4.00) and diversification (3.96)**,** showcasing growth-oriented strategies and willingness to expand service/product lines. Market Expansion Remains a Weak Area The lowest mean score was for entering new markets (2.89)**,** pointing to the need formarket access support, exposure, and promotional efforts**.**

SUGGESTION

Enhance Access to Affordable FinanceSince over 51% of women rely on borrowed capital, microcredit schemes, low-interest loans, and flexible repayment options should be made more accessible, especially through government and cooperative banks. Encourage Market Expansion through Support Programs Given the low engagement in new markets (Mean = 2.89), trade fairs, e-commerce training, and export readiness programs should be introduced to help women entrepreneurs reach wider and international markets. Promote Business Education and Digital LiteracyWith most entrepreneurs having only basic education, vocational training,entrepreneurship courses, and digital skill development programs should be promoted to improve productivity and competitiveness. Support for Formalization and Regulatory ComplianceMany women are still unaware of the benefits of formal registration. Campaigns and workshops should promote formalization, which helps in accessing government benefits and funding. Mentorship and Networking Opportunities. The strong response to collaboration (Mean = 4.00) indicates a need for women-led business networks, peer mentoring, and industrylinkages to foster knowledge sharing and partnership. Create Sector-Specific Support Systems Since MSMEs span diverse sectors, tailored schemes for textiles, food processing, crafts, and **services** should be developed to cater to the unique challenges of each domain. Focus on Low-Income Entrepreneurs Special attention is needed for the 26.3% earning below ₹10,000. Subsidies, tax exemptions, and marketing assistance can help low-profit entrepreneurs grow sustainably. Incentivize Innovation and Technology Adoption**.** The positive perception of technology use (Mean = 3.80) should be leveraged by incentivizing tech adoption, offeringfree software tools, digital marketing support, and tech-based training.Expand Government Awareness Campaigns Many entrepreneurs may be unaware of MSME support schemes. Awareness drives, help desks, and simplified scheme applicationsat the district level can bridge the gap. Integrate Entrepreneurship into School/College Curriculum Long term empowerment can be achieved by integrating entrepreneurial thinking at an early stage, particularly targeting young women in colleges and vocational institutions.

CONCLUSION

The study clearly highlights the significant role played by women entrepreneurs in the growth and development of Micro, Small, and Medium Enterprises (MSMEs). The demographic profile reveals that the majority of women entrepreneurs are young, married, and moderately educated, indicating a growing inclination among women to take up entrepreneurial roles despite social and financial constraints. Most businesses are sole proprietorships, driven largely by necessity due to unemployment and income needs. Descriptive analysis reveals a generally positive perception among women entrepreneurs regarding their business performance, particularly in areas such as customer retention, cost control, productivity, diversification, and local economic contribution. However, challenges persist in accessing new markets and scaling operations, as indicated by lower scores in market expansion and export readiness. Furthermore, the reliance on borrowed capital and modest income levels reflect the financial vulnerability of women-led MSMEs. Nonetheless, the high levels of compliance, collaboration, and sustainability practices among these entrepreneurs demonstrate their commitment to responsible and long-term business growth. To truly empower women entrepreneurs, focused interventions such as enhanced access to finance, skill development, digital integration, market linkage, and policy awareness are essential. Overall, women-led MSMEs show strong potential to drive inclusive economic development, and with the right support, they can emerge as key contributors to India's entrepreneurial ecosystem.

FUTURE CONTRIBUTION OF THE STUDY

Academic Contribution

Demonstrates empirically the relationship between performance outcomes for women-led MSMEs and demographics, practices, and outcomes. Fills a regional void by emphasizing Tamil Nadu, particularly Thoothukudi replaces generic analysis with sectoral insights (manufacturing, services, and trade). Enhances theoretical knowledge of gender empowerment and inclusive growth in entrepreneurship.

Policy & Practical Contribution

Encourages financial inclusionthrough collateral-free credit, microfinance, and cooperative loans.Promotes capacity-building in business education, financial literacy, and digital integration.Highlights the need for sector-specific schemes (e.g., textiles, food processing, handicrafts).Identifies market expansion and export readiness as priority intervention areas.Provides a framework for women-centric entrepreneurship policyat district/state levels.

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