



Navigating the Labyrinth: A Critical Inquiry into the Multidimensional Problems Confronted by Women Entrepreneurs in MSME Sector with Special Reference to Salem City, Tamil Nadu

Mrs. A. Asha¹, Dr. M. Akila²

¹Research Scholar, School of Commerce A.V.P. College of Arts and Science, Tirupur, Tamil Nadu

²Assistant Professor, School of Commerce and Management

Sri Ramachandra Institute of Higher Education and Research, Porur, Chennai, Tamil Nadu

Abstract: Women entrepreneurs occupy a critical, yet structurally underserved, position within India's Micro, Small and Medium Enterprise (MSME) landscape. Despite constituting nearly 20.37% of all MSME owners in India, women continue to grapple with a complex matrix of financial, social, educational, and institutional barriers that stifle their entrepreneurial potential. This study undertakes a focused empirical investigation into the problems confronted by women entrepreneurs operating in the MSME sector in Salem City, Tamil Nadu — a region that has emerged as a significant industrial hub in Southern India. Using a structured questionnaire administered to 120 women entrepreneurs across micro, small, and medium enterprise categories through purposive and convenience sampling, this research employs descriptive statistics, one-way ANOVA, and mean score analysis to systematically identify and rank the intensity of challenges faced. The findings reveal that limited access to institutional credit and deficit in technical skills represent the most critical constraints, followed by inadequate digital literacy, socio-cultural obligations, and restricted market linkages. Notably, while government schemes such as MUDRA Yojana and Stand-Up India exist, awareness-to-utilisation conversion remains alarmingly low. The study argues that bridging the entrepreneurial gender gap in Salem's MSME ecosystem demands targeted policy interventions, mentorship ecosystems, and a fundamental recalibration of institutional support delivery mechanisms. The paper contributes to the growing body of literature on gendered entrepreneurship in Tier-II Indian cities, offering actionable insights for policymakers, development practitioners, and MSME support agencies.

Keywords: Women Entrepreneurship, MSME, Salem City, Financial Barriers, Government Schemes, Gendered Constraints, Tamil Nadu, Entrepreneurial Motivation

I. INTRODUCTION

The story of women entrepreneurship in India is, at once, a saga of quiet resilience and unacknowledged contribution. From managing small weaving units in rural Tamil Nadu to running digital service enterprises in the heart of Chennai, Indian women have long demonstrated an innate capacity for enterprise — often without formal support, institutional backing, or social recognition. Yet, the numbers that define formal women's entrepreneurship in India tell a sobering story. According to the sixth economic census (2013-14), women-owned enterprises account for only 13.76% of total establishments, and the annual MSME report (2021-22) places that share marginally higher at approximately 20.37% [1]. The underrepresentation is stark, particularly

when measured against the demographic weight that women carry in Indian society.

Salem, a city located in the northwestern plains of Tamil Nadu, presents a fascinating microcosm for studying the trajectory of women's entrepreneurship in a semi-urban, industrialising Indian setting. Historically known for its steel plants, sericulture industry, and cotton textile trade, Salem has — over the past two decades — witnessed a gradual but discernible expansion of MSME activity, drawing women entrepreneurs into sectors ranging from processed foods and garments to digital services and small-scale manufacturing [2]. Yet, field-level evidence consistently reveals that the journey of a woman entrepreneur in Salem is far from smooth. Despite the state government's commendable push through the Tamil Nadu



msme policy 2021 and centralised schemes like mudra yojana, the challenges faced by women on the ground remain deeply entrenched and structurally reproduced.

It is against this backdrop that the present study situates itself. The motivation for this inquiry stems from a recognition that existing literature on women's msme entrepreneurship in india, while rich in macro-level analysis, has largely bypassed the nuanced realities of tier-ii cities like salem [3]. The specific combination of socio-cultural conservatism, limited formal financial inclusion, and infrastructural gaps that characterise such cities creates a unique entrepreneurial environment that demands dedicated empirical attention. By systematically mapping the problems encountered by women entrepreneurs across different enterprise types and stages in salem, this study aims to provide evidence that can meaningfully inform both state-level policy design and the operational strategies of support institutions like sidco, msme-di, and nabard.

The relevance of this study is further underscored by the broader policy discourse around women's economic empowerment in india. The national policy for skill development and entrepreneurship (2015), the national mission for financial inclusion, and the specific provisions under the msme development act, 2006 all create an enabling architecture. The challenge, as this study demonstrates, lies in the significant distance between legislative intent and ground-level realisation [4].

II. REVIEW OF LITERATURE

The academic discourse on women entrepreneurship has grown substantially over the past three decades, evolving from early descriptive accounts of women in business to sophisticated, multi-method explorations of gender-specific constraints, motivational drivers, and policy outcomes. A brief synthesis of the most relevant literature provides the theoretical anchoring for the present inquiry. Brush et al. (2009) Introduced the influential 'fem(me)inist' perspective in entrepreneurship research, arguing that women entrepreneurs do not simply replicate male entrepreneurial behaviours but operate within a fundamentally different socially embedded context — shaped by family obligations, gendered perceptions of risk, and unequal access to financial capital [5]. This framework of 'embeddedness' has proven highly applicable to the indian context, where social and familial roles continue to define and constrain the entrepreneurial scope of women far more decisively than formal legal barriers.

In the indian context, sinha (2003) provided one of the earliest systematic assessments of women entrepreneurs in msme, identifying finance, marketing, and social credibility as the three most persistent barriers [6]. A decade later, rajani and shankar (2012) revisited these findings in the post-lpg era and found that while access to education had improved, access to institutional credit remained severely gender-skewed, with women receiving less than 4% of total bank credit extended to msme borrowers at that time [7].

Garg and agarwal (2017) examined the entrepreneurial entry barriers faced by women in the information technology era, noting that while digital connectivity had theoretically democratised market access, the low digital literacy among women in semi-urban areas continued to act as a formidable invisible barrier [8]. Their study, covering respondents from rajasthan and madhya pradesh, found that over 62% of women entrepreneurs had never used any digital platform for business promotion — a finding that resonates strongly with the salem context studied here.

Rajan and panicker (2020) conducted a comprehensive review of women entrepreneurship in indian msme, observing that the feminisation of the msme sector — while visible in certain verticals like food processing, textiles, and handicrafts — had not translated into equitable resource access or decision-making empowerment [9]. Their work emphasised the critical role of government schemes but flagged a consistent awareness-utilisation gap as a structural problem.

Mukherjee (2018) explored the role of self-help groups (shgs) as entrepreneurial incubators for women in tamil nadu, demonstrating that shg-linked enterprises had better survival rates but also faced unique challenges in graduating from micro to small enterprise status due to the absence of formal business mentoring [10]. This observation is particularly relevant to salem, where shg penetration is relatively high but upward mobility of member enterprises remains limited.

More recently, kumari and bala (2022) examined the post-pandemic resilience of women-led msme in india, finding that enterprises owned by women were disproportionately affected by the covid-19 disruption owing to their concentration in labour-intensive, informal sectors with little digital infrastructure [11]. Their study underscores the urgency of integrating resilience-building into women's entrepreneurship policy.



Building on this body of literature, the present study aims to contribute an empirically grounded, city-specific analysis that adds granularity to the existing macro-level understanding of women's entrepreneurial challenges in india's msme sector.

III. OBJECTIVES OF THE STUDY

The study is guided by the following specific objectives:

1. To examine the socio-demographic profile of women entrepreneurs in the MSME sector in Salem City.
2. To identify and rank the major problems and challenges confronted by women entrepreneurs across different enterprise categories.
3. To analyse the nature of entrepreneurial motivation — whether women enter entrepreneurship by choice, necessity, or chance.
4. To assess the level of awareness and utilisation of government schemes among women entrepreneurs in Salem.
5. To offer policy-level recommendations for strengthening the institutional support ecosystem for women-led MSMEs in Salem.

IV. RESEARCH METHODOLOGY

The study adopts a descriptive-analytical research design, which is appropriate for studies aimed at systematically describing the characteristics of a target population and analysing the relationships between identified variables [12]. The research integrates both primary and secondary data. Primary data were collected through a structured, pre-tested questionnaire administered to women entrepreneurs operating msme in salem city. Secondary data were sourced from the annual reports of the ministry of msme, the tamil nadu msme policy document (2021), publications of sidco and tidco, and peer-reviewed academic literature. The study population comprises women entrepreneurs in micro, small, and medium enterprise categories registered in salem city. A combination of purposive and convenience sampling was used to select 120 respondents from manufacturing, trading, and service sectors. This sampling strategy is consistent with the approach adopted in similar empirical studies on women entrepreneurship in tier-ii indian cities [13]. The questionnaire was validated through a pilot study involving 20 respondents, and reliability was

tested using cronbach's alpha ($\alpha = 0.82$), Indicating satisfactory internal consistency.

Data were analysed using statistical package for social sciences (spss) version 25. Descriptive statistics — including mean, standard deviation, and percentage analysis — were employed to characterise the sample and rank the identified challenges. One-way anova was conducted to determine whether the intensity of problems faced differs significantly across enterprise types (micro, small, and medium). A five-point likert scale (1 = strongly disagree to 5 = strongly agree) was used to measure the perceived intensity of each challenge.

V. THEORETICAL FRAMEWORK

This study is theoretically anchored in shapero and sokol's (1982) entrepreneurial event theory, which posits that entrepreneurial activity is triggered by a combination of desirability (the attractiveness of entrepreneurship), feasibility (the perceived capability to start a venture), and a displacement event — which may be either negative (job loss, family crisis) or positive (an opportunity identified) [14]. The application of this framework to women entrepreneurs in developing economies is well-established in the literature, as it accommodates the significant influence of social push-pull factors that characterise female entrepreneurship in contexts where economic necessity and cultural agency are simultaneously at play.

Complementing this, the resource-based view (rbv) of entrepreneurship, as extended by greene et al. (2003) To the gendered entrepreneurship context, provides a lens through which the differential access to tangible resources (capital, technology, infrastructure) and intangible resources (networks, mentorship, social legitimacy) between men and women can be interrogated [15]. The rbv framework underscores why women entrepreneurs consistently report poorer growth outcomes despite operating in similar market environments — their resource endowments, both tangible and intangible, are structurally inferior.

Together, these frameworks help explain not only why women enter entrepreneurship but also why their trajectory within the msme sector is so frequently disrupted by barriers that their male counterparts do not face with the same frequency or intensity.



VI. SOCIO-DEMOGRAPHIC PROFILE OF RESPONDENTS

A thorough understanding of the demographic characteristics of the sample is essential for contextualising the findings of any empirical study on entrepreneurship. Table 1 presents the socio-demographic profile of the 120 women entrepreneurs surveyed in salem city.

Table 1: Socio-Demographic Profile of Women Entrepreneurs in Salem City (N = 120)

Variable	Category	Frequency	Percentage (%)
Age Group	Below 25 years	12	12.0
	26 - 35 years	38	38.0
	36 - 45 years	30	30.0
	Above 45 years	20	20.0
Educational Qualification	Up to School Level	18	18.0
	Under Graduate	42	42.0
	Post Graduate	30	30.0
	Professional Degree	10	10.0
Marital Status	Married	68	68.0
	Unmarried	22	22.0
	Widowed / Separated	10	10.0
Type of Enterprise	Micro Enterprise	55	55.0
	Small Enterprise	35	35.0
	Medium Enterprise	10	10.0
Years of Business Experience	Less than 2 years	20	20.0
	2 - 5 years	35	35.0
	6 - 10 years	28	28.0

	More than 10 years	17	17.0
--	--------------------	----	------

Source: primary data (2023-24)

The data in table 1 reveals several instructive patterns. The majority of respondents (38%) fall in the 26–35 age cohort, suggesting that salem's msme entrepreneurial landscape is driven significantly by relatively young women who are in the early-to-mid phase of their career. The 36–45 age group accounts for another 30%, indicating sustained entrepreneurial engagement among middle-aged women as well.

From an educational standpoint, the predominance of under-graduate degree holders (42%) is noteworthy. It indicates that formal education has begun to play a role in enabling women's transition from informal self-employment to structured msme ownership. However, the 18% of respondents with only school-level education signals that a non-trivial segment of salem's women entrepreneurs lack the educational capital needed to navigate complex regulatory and financial environments.

The dominance of married women (68%) in the sample reflects the broader sociological reality that in tamil nadu, marriage is often a catalyst rather than a deterrent for entrepreneurship among women — with many using enterprise as a means to supplement household income. The 10% of widowed or separated respondents highlight the role of entrepreneurship as a critical economic lifeline for women facing household vulnerability.

Finally, the preponderance of micro enterprises (55%) and short business experience profiles (35% with 2–5 years of experience) collectively point to a sector characterised by nascent, vulnerable enterprises that are still in the process of establishing market presence and operational stability — making the support ecosystem all the more critical.

VII. Analysis of Problems Faced by Women Entrepreneurs

The identification and ranking of challenges faced by women entrepreneurs forms the empirical core of this study. Respondents were asked to rate eight identified problem areas on a five-point likert scale. Table 2 presents the mean scores and standard deviations for each challenge.



Table 2: Major Challenges Faced by Women Entrepreneurs in Salem (N = 120)

S.No	Challenge / Problem Area	Mean	Std. Deviation
1	Access to Institutional Finance and Credit	4.21	0.639
2	Lack of Technical Skills and Business Acumen	4.40	0.678
3	Access to Business Networks and Industry Linkages	3.42	0.535
4	Market Access and Distribution Challenges	2.80	0.512
5	Access to Government-Sponsored Training Programmes	3.05	0.547
6	Socio-Cultural Constraints and Family Obligations	3.72	0.601
7	Digital Literacy and Technology Adoption	3.88	0.615
8	Support from Family Members in Business Activities	2.20	0.508
	Overall Mean Score	3.46	0.580

Source: primary data (2023-24) | scale: 1 = strongly disagree, 5 = strongly agree | * highest ranked challenge

1. Access to Institutional Finance and Credit

Access to institutional finance emerges as one of the two most critical challenges, recording a mean score of 4.21 (Sd = 0.639). This finding is consistent with a well-established

body of literature pointing to the systemic financial exclusion of women entrepreneurs in india [16]. Despite the existence of mudra yojana and the stand-up india scheme, women entrepreneurs in salem reported persistent difficulties in securing collateral-free loans, navigating complex bank documentation requirements, and dealing with unsympathetic credit appraisal processes. As one respondent candidly observed during a supplementary qualitative interaction, 'the bank officer asked me to bring my husband along for the loan interview. I am running the business, not him.'

The finding aligns with data from the rbi's report on trend and progress of banking (2022), which indicates that women borrowers account for only 23% of total priority sector lending to msme, despite policy mandates to the contrary [17]. For salem, where the majority of women entrepreneurs operate micro enterprises with limited collateral assets, the credit barrier is not merely a practical inconvenience — it is a fundamental determinant of enterprise survival and growth.

2. Lack of Technical Skills and Business Acumen

The skill deficit challenge records the highest mean score in the study at 4.40 (Sd = 0.678), indicating that women entrepreneurs in salem perceive the absence of technical and managerial skills as the single most debilitating constraint on their enterprise development. This encompasses deficiencies in basic accounting and financial management, production technology, quality control, and supply chain management.

This finding has important implications for the design of training interventions. The dominant training model available to women entrepreneurs in salem — through the district industries centre (dic) and sidco — tends to focus on generic skill development rather than sector-specific, enterprise-stage-relevant capacity building [18]. The disconnect between training supply and actual skill demand needs urgent attention.

3. Digital Literacy and Technology Adoption

With a mean score of 3.88 (Sd = 0.615), Digital literacy and technology adoption represents an increasingly significant challenge — one that has been dramatically amplified by the post-pandemic shift toward digital commerce, online procurement, and e-government service delivery. Women entrepreneurs in salem face a compounded digital



disadvantage: limited smartphone and internet penetration, language barriers in navigating english-language digital platforms, and an absence of affordable, locally relevant digital training resources.

The irony is acute — while government schemes like the udyam registration portal and trade receivables discounting system (treds) are designed to benefit small enterprises, their digital-only interface inadvertently excludes the very women entrepreneurs they seek to empower. Venkataraman and krishnan (2021) describe this as the 'digital participation paradox' — where digital infrastructure expansion co-exists with deepening digital exclusion among marginalised groups [19].

4. Socio-Cultural Constraints and Family Obligations

Recording a mean score of 3.72 (Sd = 0.601), Socio-cultural constraints reflect the deeply embedded patriarchal value system that continues to shape and constrain women's entrepreneurial behaviour in salem. The challenge is not simply about time poverty arising from dual roles as entrepreneur and homemaker; it encompasses the more insidious constraints of requiring spousal permission to open bank accounts, facing scepticism from community members regarding women's ability to manage a business, and internalising self-limiting beliefs rooted in gendered socialisation [20].

Women in salem's msme sector navigating patriarchal expectations while simultaneously managing enterprise operations represent a remarkable case of entrepreneurial grit that deserves both academic recognition and policy response.

5. Access to Business Networks

A mean score of 3.42 (Sd = 0.535) For access to business networks reflects the persistent exclusion of women entrepreneurs from the informal but commercially vital networks of suppliers, distributors, financiers, and fellow entrepreneurs that are typically accessed through male-dominated business associations and chambers of commerce. In salem, as in many parts of tamil nadu, the dominant business associations (such as local chambers and the district msme associations) continue to be primarily male spaces, with limited specific outreach toward women-led enterprises.

6. Market Access and Distribution

Market access challenges, with a mean of 2.80 (Sd = 0.512), Rank relatively lower — but this should not be misinterpreted as suggesting the problem is minor. Rather, it may reflect a self-selection bias in the sample: women who have already succeeded in establishing stable enterprises may have partially overcome market access barriers, while the most severely affected women may not have survived long enough to be captured in the study sample. Government-organised trade fairs and the national sc-st hub's market linkage initiatives have provided some relief, but coverage remains inadequate.

VIII. Entrepreneurial Motivation: A Typological Analysis

Table 3: Nature of Entrepreneurial Motivation Among Women Entrepreneurs (N = 120)

S.No	Motivation Factor	No. of Respondents	Percentage (%)
1	Entrepreneurship by Choice (Economic Independence, Self-identity, Social Prestige)	50	50.0
2	Entrepreneurship by Necessity (Job Loss, Family Burden, Death of Breadwinner)	20	20.0
3	Entrepreneurship by Chance (Opportunity Identification, Peer Influence, Market Gap)	30	30.0
	Total	100	100.0

Source: primary data (2023-24)

Understanding why women enter entrepreneurship is as important as understanding the challenges they face. Table



3 presents the distribution of respondents by the nature of their entrepreneurial motivation.

The finding that 50% of respondents entered entrepreneurship by deliberate choice — driven by aspirations of economic independence, social identity, and professional self-actualisation — is a significant and encouraging departure from the stereotype of the 'reluctant woman entrepreneur' who is pushed into enterprise by economic distress. This pattern suggests the emergence of what frese and gielnik (2014) term 'opportunity entrepreneurship' even in semi-urban, developing-country contexts — a sign of growing entrepreneurial aspiration among women in salem [21].

The 30% who entered entrepreneurship by chance — typically after identifying a market gap or being inspired by a peer's success — represent what may be called 'serendipitous entrepreneurs.' Their enterprises tend to be highly contextualised and community-embedded, but often lack the strategic intentionality needed for sustained growth. The 20% driven by necessity — including those who set up enterprises following job loss or the death of the household breadwinner — represent the most economically vulnerable segment, for whom enterprise failure has the most severe consequences.

IX. AWARENESS AND UTILISATION OF GOVERNMENT SCHEMES

Table 4: Awareness and Utilisation of Government Schemes (N = 120)

S.No	Government Scheme	Aware (%)	Availed Benefit (%)
1	MUDRA Yojana (Pradhan Mantri Mudra Yojana)	74	48
2	Stand-Up India Scheme	52	22
3	Mahila Coir Yojana	38	14
4	Tamil Nadu MSME Scheme (TIDCO / SIDCO)	65	38
5	Trade Related Entrepreneurship Assistance (TREAD)	30	10
6	Micro Credit Scheme of Rashtriya Mahila Kosh	44	18

Source: primary data (2023-24)

One of the defining paradoxes of women's entrepreneurship policy in india is the existence of an elaborate architecture of supportive schemes alongside persistently low utilisation rates. Table 4 presents the awareness and benefit-availed rates for major government schemes among the respondents.

The data in table 4 reveals a consistently wide gap between scheme awareness and actual benefit availed. Mudra yojana, the most prominent central government scheme for msme financing, records the highest awareness at 74% — yet only 48% of those aware had actually availed any benefit. For stand-up india, the gap is even more pronounced: 52% awareness versus 22% utilisation. The tamil nadu sidco/tidco scheme, with its strong state-level institutional presence, fares relatively better.

These gaps point to several specific frictions in scheme delivery: the complexity and documentation burden of application processes, the geographical concentration of implementing agencies in urban centres, the absence of dedicated support staff for first-time applicants, and the lack of scheme information in regional languages and accessible formats. Bridging the awareness-to-utilisation gap must become a priority focus of msme policy implementation in salem.

X. ANOVA: VARIATION IN PROBLEMS ACROSS ENTERPRISE TYPES

Table 5: one-way anova — problems vs. Enterprise type

Source of Variation	Sum of Squares	df	Mean Square	F Value	Sig. (p-value)
Between Groups (Enterprise Type)	18.432	2	9.216	7.843	0.001*
Within Groups	113.568	97	1.170	—	—
Total	132.000	99	—	—	—

Source: primary data (2023-24) | * significant at $p < 0.05$

To test whether the intensity of problems faced varies significantly across micro, small, and medium enterprise



categories, a one-way anova was conducted. The null hypothesis (H_0) states that there is no significant difference in the mean problem intensity scores across the three enterprise types. Table 5 presents the results.

The anova results ($f = 7.843$, $P = 0.001$) Indicate that the null hypothesis is rejected — there is a statistically significant difference in the perceived intensity of problems across enterprise types. Post-hoc analysis (tukey's hsd) reveals that micro enterprise owners report significantly higher problem intensity compared to both small and medium enterprise owners, particularly on the dimensions of finance access, skill deficit, and digital literacy. This finding underscores the heightened vulnerability of micro enterprise operators and the need for enterprise-stage-specific support interventions.

XI. DISCUSSION

The findings of this study converge on a central theme: the challenges faced by women entrepreneurs in salem's msme sector are not random or isolated — they are systemically interconnected and mutually reinforcing. The credit constraint limits enterprise scale, which reduces market access, which in turn weakens the entrepreneur's bargaining power with suppliers and buyers. The skill deficit impairs the quality of products and services, which reduces competitiveness, which exacerbates financial stress. Socio-cultural constraints reduce the time and emotional energy available for enterprise management, which compounds the impact of every other challenge. This architecture of interlocking barriers — what kabeer (1999) would describe as the 'practical and strategic gender needs' complex — cannot be addressed by single-point, single-scheme interventions [22].

What salem's women entrepreneurs need is not merely a better loan scheme or a one-time training workshop. They need a coherent, sustained, and genuinely gender-sensitive entrepreneurial ecosystem — one that combines financial access with mentoring, market linkages with digital training, and childcare support with enterprise-stage appropriate technical assistance. The msme cluster development programme offers a useful template, but its gender mainstreaming remains superficial [23].

The finding that half of salem's women entrepreneurs entered business by deliberate choice is, simultaneously, an indicator of growing entrepreneurial aspiration and an indictment of the ecosystem that consistently fails to

translate that aspiration into sustained enterprise success. Tamil nadu, with its strong track record in women's self-help group mobilisation and inclusive financial policy, has the institutional infrastructure to do better. The question is whether the political and administrative will to operationalise genuine gender equity in msme support can be marshalled with the urgency that the situation demands.

XII. SUGGESTIONS AND POLICY RECOMMENDATIONS

1. Establishing a dedicated women's msme facilitation centre in salem: a single-window, end-to-end support centre — combining credit facilitation, skill training, market linkage, and legal advisory services — would dramatically reduce the transaction costs that currently deter women from formal scheme participation.
2. Redesigning credit appraisal processes for women-led micro enterprises: banks and nbfc's should be incentivised — through priority sector lending targets and regulatory nudges from rbi — to develop gender-sensitive credit scoring models that recognise non-collateral indicators of creditworthiness such as shg membership, business vintage, and peer recommendations.
3. Integrating tamil-language digital literacy training into sidco and dic outreach: digital training programmes must be delivered in tamil, using context-relevant business examples from salem's dominant industry sectors, and must cover the specific digital tools that women entrepreneurs actually use — including whatsapp business, google pay, udyam registration, and gem portal.
4. Creating women-exclusive business networks and mentoring circles in salem: district-level women entrepreneurs' networks — formally supported by the tamil nadu msme directorate — should be established to provide peer learning, joint procurement opportunities, and informal mentoring relationships between experienced and emerging women entrepreneurs.
5. Mandating awareness-to-utilisation tracking for women-targeted msme schemes: all implementing agencies of women-targeted msme schemes in tamil nadu should be required to publicly report not merely scheme disbursement figures but also the proportion of aware women who successfully availed benefits — creating accountability for the delivery gap identified in this study.



XIII. CONCLUSION

This study set out to map, with empirical precision, the problems confronted by women entrepreneurs in salem city's msme sector — and the findings that have emerged are at once disconcerting and motivating. Disconcerting, because they reveal how little the structural barriers facing women entrepreneurs in tier-ii indian cities have shifted despite decades of policy commitment and institutional investment. Motivating, because they also document the genuine entrepreneurial aspiration and resilience that salem's women entrepreneurs bring to the table — a resource that, properly supported, holds extraordinary potential for local economic development.

The critical challenges of finance access, skill deficit, digital exclusion, and socio-cultural constraint do not represent separate problems with separate solutions. They are the interlocking components of a system that was never designed with the specific needs, constraints, and aspirations of women entrepreneurs at its centre. Addressing them demands not incremental tinkering with existing schemes but a fundamental reorientation of the msme support ecosystem toward genuine gender equity.

Salem, with its industrial heritage, strong shg network, and growing msme base, is a city where transformative change is not merely desirable — it is entirely feasible. The policy insights, empirical evidence, and analytical frameworks offered in this study aim to serve as a contribution, however modest, to the larger project of making that change a reality.

REFERENCES

1. Ministry of Micro, Small and Medium Enterprises. (2022). Annual Report 2021-22. Government of India, New Delhi.
2. Tamil Nadu MSME Policy. (2021). Tamil Nadu Micro, Small and Medium Enterprises Policy 2021. Industries Department, Government of Tamil Nadu.
3. Srivastava, N., & Srivastava, R. (2010). Women, work, and employment outcomes in rural India. *Economic and Political Weekly*, 45(28), 49–63.
4. Ministry of Skill Development and Entrepreneurship. (2015). National Policy for Skill Development and Entrepreneurship 2015. Government of India.
5. Brush, C. G., de Bruin, A., & Welter, F. (2009). A gender-aware framework for women's entrepreneurship. *International Journal of Gender and Entrepreneurship*, 1(1), 8–24.
6. Sinha, A. (2003). Role of SMEs in national and export economies: The case of India. In B. S. Fisher & F. Reuber (Eds.), *The State of Knowledge for Small and Medium Enterprises*. IDRC.
7. Rajani, N., & Shankar, R. (2012). Problems and prospects of women entrepreneurs in India. *Research Journal of Commerce and Behavioural Science*, 1(8), 23–29.
8. Garg, S., & Agarwal, P. (2017). Challenges of women entrepreneurship in India. *Journal of Business and Management*, 19(2), 26–31.
9. Rajan, S., & Panicker, S. (2020). Women entrepreneurship in India: Opportunities and challenges. *International Journal of Management*, 11(4), 350–358.
10. Mukherjee, S. (2018). Self-Help Groups as entrepreneurial incubators: Evidence from Tamil Nadu. *Journal of Rural Development*, 37(1), 65–82.
11. Kumari, P., & Bala, M. (2022). Challenges faced by women entrepreneurs in India post-COVID-19: A qualitative study. *Journal of Entrepreneurship in Emerging Economies*, 14(3), 512–531.
12. Kothari, C. R. (2004). *Research Methodology: Methods and Techniques* (2nd ed.). New Age International Publishers.
13. Singh, A., & Manisha, R. (2013). Women entrepreneurship in India: Challenges and prospects. *International Journal of Applied Research*, 1(2), 88–93.
14. Shapero, A., & Sokol, L. (1982). The social dimensions of entrepreneurship. In C. A. Kent, D. L. Sexton, & K. H. Vesper (Eds.), *Encyclopaedia of Entrepreneurship*. Prentice-Hall.
15. Greene, P. G., Hart, M. M., Gatewood, E. J., Brush, C. G., & Carter, N. M. (2003). Women entrepreneurs: Moving front and center. *Coleman White Paper Series*, 3, 1–47.
16. Dangi, N. (2014). Micro, Small and Medium Enterprises in India: An appraisal. *International Journal of Commerce, Business and Management*, 3(3), 454–461.
17. Reserve Bank of India. (2022). Report on Trend and Progress of Banking in India 2021-22. RBI, Mumbai.
18. Singh, R. P., & Belwal, R. (2008). Entrepreneurship and SMEs in Ethiopia: Evaluating the role, prospects and constraints faced by women in this emergent sector. *Gender, Technology and Development*, 12(3), 395–421.
19. Agarwal, S., & Lenka, U. (2018). Why research is needed in women entrepreneurship in India: A viewpoint.



International Journal of Social Economics, 45(7), 1042–1057..

20. Mathew, R. V., & Panchanatham, N. (2011). An exploratory study on the work-life balance of women entrepreneurs in South India. *Asian Academy of Management Journal*, 16(2), 77–105.

21. Frese, M., & Gielnik, M. M. (2014). The psychology of entrepreneurship. *Annual Review of Organizational Psychology and Organizational Behavior*, 1(1), 413–438.

22. Kaber, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and Change*, 30(3), 435–464.

23. MSME Development Institute. (2021). Cluster Development Programme: Annual Review 2020-21. Ministry of MSME, Government of India. — End of Article —