

WHAT FACTORS CONTRIBUTE TO THE LOW PARTICIPATION OF WOMEN IN ENTREPRENEURIAL INITIATIVES? INSIGHTS FROM A QUALITATIVE INVESTIGATION IN TAMIL NADU, INDIA.

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Abstract:

Background: *Entrepreneurial schemes have emerged as a vital resource for addressing financial needs in lower-middle-income countries. However, their impact on gender equality and equity remains inadequately understood. This study examines the reasons for the lower utilization of entrepreneurial schemes by women compared to men in a southern Indian state. It seeks to identify gender barriers across diverse social institutions that impede the policy goals of enhancing financial security and fostering a more inclusive financial ecosystem for women entrepreneurs.*

Methods: *A qualitative examination of the Comprehensive Entrepreneurial Schemes was conducted in economically disadvantaged urban and rural areas of Tamil Nadu, a southern state in India. Women and men who had recently benefited from entrepreneurial schemes were purposively selected for interview. Transcribed interviews were subjected to content analysis using Naila Kabeer's Social Relations Framework, with gender as the analytical lens.*

Results: *Analysis revealed gender barriers hindering women's access to entrepreneurial schemes at the household, community, and programmatic levels. Within households, factors such as unpaid care responsibilities, financial dependency, mobility constraints, and entrenched gender norms posed significant obstacles. At the community level, exclusion from business activities stemmed from various social inequities. Market ideologies regarding women entrepreneurs, coupled with financial constraints, limited knowledge, uneven access to support services, and social stigma. These gender-specific barriers were perpetuated by all four institutional realms: household, community, market, and state, resulting in diminished utilization of the scheme by women.*

Conclusions: *Entrepreneurial initiatives aimed at enhancing financial security and facilitating access to finance must prioritize gender as a pivotal social determinant. A gender-blind approach to entrepreneurship schemes risks leaving existing gender barriers unaddressed and exacerbating others. This paper underscores the imperative for entrepreneurial schemes and programs to explicitly integrate gender and other social determinants to foster equitable access and outcomes.*

Keywords: Entrepreneurial schemes, gender equality, gender barriers, social institutions, financial inclusion, women entrepreneurs

Background:

The aspiration is to achieve universal coverage in women entrepreneurship, encompassing financial risk protection, access to quality entrepreneurial support services, and availability of safe, effective, and affordable resources for all women. Entrepreneurs can contribute to the SDGs in many ways, including gender equality, zero hunger, and eradicating poverty. This stands as a critical element within social protection mechanisms, aiming to mitigate risks for vulnerable women entrepreneurs and prevent setbacks from precipitating a cycle of financial strain, poverty, and setbacks in their ventures. Access to finance is crucial for businesses to accumulate capital and for households to maintain stable consumption patterns (Abor et al., 2018; Anarfo et al., 2019; Demirguc-Kunt et al., 2013). In India alone, numerous women-led households are estimated to have faced financial hardship within a year due to the inability to afford necessary resources for their entrepreneurial endeavors. While feminist literature has extensively delineated the unequal power dynamics in the distribution of work, property, and resources, the extent to which public policies address gender as a determinant of success in women entrepreneurship remains insufficiently elucidated. Financial inclusion, or the ability to access and utilize formal financial services, plays a significant role in promoting entrepreneurial activities, reducing income inequality, and enabling marginalized groups, including women, to engage in entrepreneurship (Demirguc-Kunt & Klapper, 2013; Mlachila et al., 2013). It also encourages investment in education, fosters entrepreneurial skills, provides seed capital for startups, and combats financial exploitation (Demirguc and Yemataw, 2017; Sharma, 2016; Bruhn & Love, 2014; Swamy, 2014). Numerous studies in India have highlighted the lower utilization of entrepreneurial support services and reduced access to financial resources for women entrepreneurs, underscoring the persistent gender inequity in resource allocation and the imperative for policies to redress this disparity.

Entrepreneurship policy discourse often centers on support and resources for entrepreneurs, regardless of gender, thus reflecting horizontal equity - the principle of equal treatment for those with equal needs. Gender equity, however, necessitates the acknowledgment of vertical equity, recognizing the differing needs of men and women entrepreneurs, thereby striving to eliminate systematic disparities in resource allocation. The term "systematic" denotes that certain discrepancies in entrepreneurial outcomes based on gender are not incidental but pervasive, owing to entrenched social hierarchies. In countries like India, social stratification axes, such as caste and religion, influence access to entrepreneurial support and give rise to entrepreneurial inequities. Structural challenges in the financial system contribute to this limitation, despite efforts to reduce barriers to entry and promote financial inclusivity (Nyantakyi & Sy, 2015). Women in South India, in particular, face challenges accessing financial services due to factors such as education levels, wage disparities, early marriage, and gender-based violence (World Bank, 2014; Ghosh and Vinod, 2017; Allen et al., 2016; Mohammed et al., 2017; Aterido, Beck, & Iacovone, 2013).

Nonetheless, these disparities are not immutable and can be eradicated through deliberate resource allocation. The Commission on Social Determinants of Entrepreneurship has underscored that the unequal distribution of entrepreneurial opportunities arises not from natural phenomena but from a toxic amalgam of inadequate social policies, unfair economic arrangements, and flawed politics. Despite government efforts to popularize entrepreneurial schemes through media campaigns, there is still a gap in access to these schemes, particularly for marginalized groups. Despite the importance of addressing financial inclusion, there is a lack of empirical research on the determinants of financial inclusivity in South India (Chaia et al., 2013). This knowledge gap hinders policymakers' ability to design effective policies and financial institutions' capacity to identify opportunities for promoting entrepreneurship.

In contexts where women entrepreneurs face higher rates of challenges and resource constraints yet have limited access to support services and funding, programs and policies concerning financial support and entrepreneurial ecosystem development should explicitly target women entrepreneurs. A feminist lens on entrepreneurial inequities necessitates an exploration of the interconnections between disadvantage and entrepreneurial success, as well as an examination of power distribution within the processes of policymaking and resource allocation for women entrepreneurs.

This paper addresses two primary research questions:

1. RQ1: What are the gender-based obstacles women encounter when accessing women's entrepreneurship schemes through mass media?
2. RQ2: Where do these gender-based barriers originate in the micro level (household), meso level (community and local support systems), or macro level (market, governmental entrepreneurship policies, media representation)?

Drawing from the qualitative component of a mixed-methods study, this paper aims to address these questions. Data collected from in-depth interviews with both men and women who have consumed the idea of women entrepreneurship schemes through mass media, as well as stakeholders such as governmental officials, media representatives, and women entrepreneurs themselves, were systematically analyzed using Naila Kabeer's Social Relations (SR) Approach/Framework. This framework is selected because it uncovers gender-based inequalities not only at the micro and meso levels of the household and community but also within macro institutions such as the market, governmental policies, and media representations.

Based on the study findings, we argue that unequal gender relations serve as a determinant, influencing not only household or community dynamics but also shaping policy design and implementation within the market and government regarding women entrepreneurship schemes promoted through mass media. We also highlight how the absence of a gender perspective in such schemes can exacerbate gender-based obstacles for women and hinder progress towards gender equity in entrepreneurship.

Following this introduction, the paper is structured as follows: The first section describes the study's setting, methodology, and the operationalization of the SR Framework, supplemented with

relevant details. The results section outlines the gender-based barriers identified through institutional analysis of the household, community, market, governmental policies, and media representations. Each institution is unpacked in terms of its rules, activities, resources, people, and power dimensions, and their implications for women's access to entrepreneurship schemes through mass media are discussed. Finally, the implications for policy and further research are presented before concluding the paper.

Methods

Research Design

For the research study conducted by the first author, one urban district (Chennai) and one rural district (Thiruvanamalai) were chosen based on socio-economic indicators, specifically focusing on the accessibility and reach of entrepreneurial schemes for women through mass media. Within each district, a low-income locality was selected, considering factors such as literacy rates, eligibility for enrollment in entrepreneurial schemes, and anticipated utilization of these schemes. However, there were variations between the districts in terms of the type and geographical distances of facilities supporting women entrepreneurship. Specific locality names have been withheld to maintain confidentiality.

The urban study site was characterized by modest housing, limited access to clean water, and sanitation facilities, with a diverse population engaged in informal occupations. Both public and private support systems for women's entrepreneurship, promoted through mass media, were available within 30 kilometers of the study site. Most reported seeing communication materials by the government during travel to cities. Conversely, the rural study site was located in parched terrain, where most households lacked access to proper sanitation facilities. Residents were predominantly Hindus and Christians, with many being landless or small landholders engaged in rain-fed crop cultivation. The nearest facilities offering support for women entrepreneurship were situated 70 kilometers away (public) and 55 kilometers away (private) from the study sites.

The primary study employed a sequential mixed-methods design, with the qualitative arm following the quantitative arm. The quantitative arm involved conducting a household survey in the designated localities, resulting in a total of 1100 households (600 in the urban area and 500 in rural areas). In addition to collecting socio-demographic information and details on enrollment in entrepreneurial schemes for women promoted through mass media, information on entrepreneurial activities over the past three years was recorded. Based on this data, individuals engaged in entrepreneurial activities were identified as eligible respondents for in-depth interviews.

Selection of respondents

For the reference years 2019 to 2023, women with a history of engagement in entrepreneurial schemes were identified from the house-to-house survey. Out of those, some were mere observers and therefore excluded from the study. The first author personally contacted each individual identified through the survey at their homes, providing detailed information about the qualitative research, including its aim, time requirements, expected outcomes, risks, and benefits. A printed Participant Information Sheet was provided, and individuals were given ample time to ask questions.

Among the women who consented to be interviewed, their details were categorized based on various factors:

- (i) Enrollment in and utilization of women entrepreneurship schemes.
- (ii) Type of facility for their most recent entrepreneurial activities (public or private).
- (iii) Type of business venture leading to their most recent engagement in entrepreneurial schemes.
- (iv) Sociodemographic background, including age, location, religion, caste, and marital status.

It was decided that at least two respondents from each sub-category should be selected to ensure diversity and richness of data. Narrative interviewing techniques were employed during interviews, which took place in respondents' homes and typically lasted between 30 and 60 minutes.

Data saturation was achieved after interviewing 30 women, as no new patterns were emerging in household support, participation in entrepreneurial schemes, entrepreneurial experiences, or financial support.

To understand the barriers experienced by males, men with a history of engagement in entrepreneurial schemes were categorized similarly. However, only 16 in-depth interviews were conducted with men due to a lack of availability during daytime hours.

For stakeholder interviews, respondents were purposively selected based on their roles and experience with women entrepreneurship schemes. Stakeholders included private support providers and women empowerment activists. While a few stakeholder interviews were planned with the implementing agency, only one could be conducted due to logistical challenges. All interviews were conducted by the first author, primarily in Tamil, to understand the administrative aspects of the schemes and to triangulate findings from in-depth interviews.

Data collection occurred between June and October 2021 in both districts. The research proposal, data collection tools, participation information sheets, and informed consent forms were approved by the subject experts.

Social relations(SR) framework

The Social Relations (SR) Framework, among the various gender analytical frameworks developed since the 1980s, emphasizes understanding power dynamics, hierarchies, and inequalities within institutions like the household, community, market, and State concerning gender relations. Rooted in socialist feminist perspectives, Kabeer's framework highlights the interconnectedness of production and reproduction, capitalism and patriarchy, and the economic and cultural realms in the pursuit of empowering women and achieving gender equality and development goals.

The SR Framework identifies five dimensions of institutional relationships: rules, activities, resources, people, and power. These dimensions shape the internal dynamics of institutions, influencing access to resources, responsibilities, and power, with gender disparities often more acute for women.

In this paper, the SR Framework is operationalized to examine women's access to and reach through mass media for their entrepreneurial schemes. A continuum of access to entrepreneurial schemes is hypothesized, ranging from inadequate financial protection to equitable access,

facilitated by the entrepreneurial schemes. The framework considers the role of institutions (household, community, market, and State) and their dimensions (rules, activities, resources, people, and power) at various stages of this continuum.

Three types of gender barriers are identified: gender-specific, gender-intensified, and gender-imposed, which manifest across institutions and dimensions. The analysis involves translating interview transcripts and importing them into Atlas. Ti v7 for line-by-line analysis, and applying both inductive and deductive reasoning for content analysis. Themes such as the double burden of unpaid care work, healthcare rationing, and gender-blind policy are identified within each institution and scheme cycle stage.

The framework highlights the complexities of gender dynamics within women entrepreneurial schemes and underscores the importance of addressing these barriers to promote equitable access and participation.

Results

Gender Barriers Mediated by Household Dynamics in Accessing Women's Entrepreneurial Schemes

In the households of most interviewees, a prevailing structure was observed where an earning male member, typically the household head, controlled both financial and non-financial resources, including access to women's entrepreneurial schemes. Women, primarily responsible for care work and household chores, often lacked autonomy in decision-making regarding their entrepreneurial endeavors due to their dependence on others within the household for resources and support.

The narratives revealed that even when women were engaged in paid work, their ability to make independent decisions regarding their entrepreneurial schemes was constrained by factors such as mobility limitations, caregiving responsibilities, and societal gender norms. This dependence on male family members for financial support further restricted their agency in pursuing entrepreneurial opportunities.

The burden of caregiving responsibilities disproportionately fell on women within the household, impacting their ability to engage in entrepreneurial activities. The expectation for women to fulfill domestic duties often led to delayed decision-making regarding entrepreneurial endeavors, as illustrated by the case of one woman, who faced challenges in accessing entrepreneurial opportunities due to mobility constraints and a lack of support from male family members.

Furthermore, societal expectations and internalized gender norms placed a heavier burden on women to prioritize the needs of the family over their own entrepreneurial aspirations. This was exemplified by another woman's reluctance to prioritize her entrepreneurial aspirations over her caregiving responsibilities within the household.

The findings also revealed disparities in resource allocation for entrepreneurial endeavors, with resources more readily mobilized for men's entrepreneurial initiatives compared to women's. Women often had to rely on contributions from maternal homes or the sale of personal assets to finance their entrepreneurial ventures, highlighting the unequal distribution of resources within households.

Moreover, women from marginalized backgrounds, such as transwomen and survivors of domestic

violence, faced additional barriers in accessing women's entrepreneurial schemes due to a lack of documentation or societal stigma associated with their identities. The household dynamics perpetuated gender disparities in access to entrepreneurial opportunities, emphasizing the need for targeted interventions and support mechanisms to empower women to overcome these barriers and pursue their entrepreneurial aspirations. Women are left by their husbands at a later stage in life, which allows them to be clueless about asset management, finance management, and taking care of government documents like the Ration card, to avail a widow pension, or even Magalir urimai Thogai. Because for a very long time, this was solely handled by their husbands. Partnership in the household empowers both men and women if responsibilities are shared and equality is maintained within homes.

Gender barriers mediated by the market

In this section, we present results that focus on how the entrepreneurial (public and private) operate with market ideologies of profits, choice, and competition have changed the way entrepreneurial services are delivered. The experiences of men and women of low-income households while attempting to access entrepreneurial opportunities through various schemes, triangulated by stakeholders, speak to a range of design-level and implementation exclusions, denial, and delay in access, imposing conditionality, out-of-pocket expenditures, superficial awareness, and enrollment activities, all of which accentuated disadvantages for women's entrepreneurship, especially the most vulnerable.

Even though the entrepreneurial schemes covered a range of initiatives, by design, most of them were high-end ventures indicated as packages, which can be started only with substantial capital. Private institutions preferred to select and admit entrepreneurs who aimed for such ventures compared to projects with lower investment requirements, irrespective of the fact that for poor entrepreneurs, even mobilizing such capital was difficult.

For instance, many women in the interviews reported that they were told by institutions that only extremely costly initiatives, often expressed as “ventures above one lakh rupees”, would be supported.

I asked if this [small-scale entrepreneurial venture] will come under the scheme, they [private institution] said ... this is only a small initiative ... it will only cost INR 20,000–30,000 they said I came back.

The schemes, similar to private entrepreneurial insurance, did not cover initial capital investments, operational costs, and training expenses, which formed a major proportion of the financial requirements, causing a considerable burden for lower-income women entrepreneurs. Narratives revealed that the profit motives of private institutions influenced the quality of information shared with entrepreneurs on their entitlements under the scheme, resulting in unnecessary financial burdens and out-of-pocket expenditures.

I asked [private institution officer] how much it costs with you, that is, without the scheme? He said INR 50,000.... I said, sir, that means I don't have that much money, sir, I may have to forego my entrepreneurial dream.... He said that it's your choice. So I asked whether you support me through the scheme? He said he will. So I said please proceed using the scheme. Then he said

resources I have to buy resources outside. That scheme will be for only the venture, but for resources and operational expenses, you have to give money and buy, he said. So okay, I said.... So, a total of INR 15,000 I spent. They didn't say how much they have taken from the scheme or other details.

The same market-based entrepreneurial principles allowed coverage for only low-probability and high-cost projects, and certain types of entrepreneurial initiatives were excluded from the schemes. Specific projects found among study respondents included technology startups, large-scale manufacturing, and export-oriented ventures. However, except for high-cost ventures, others were not covered under the schemes. Almost half of the women interviewees reported that they were not aware that they could start smaller initiatives with lower investment requirements. Stakeholders pointed out that while higher budgets were allocated for the schemes, which provided high-end opportunities, attention to supporting grassroots entrepreneurship, to facilitate, identify, or support early-stage initiatives, was inadequate.

Stakeholder interviews reveal that institutions and providers feel that, as entrepreneurship is projected as a way to earn revenue, it made institutions compete with each other to maximize their revenues by prioritizing the higher-end entrepreneurial cases. This competition took place not only among different private institutions but also between public vis-à-vis private institutions and between two or more public institutions. While corporate institutions could invest in specialist mentors, infrastructure, and sophisticated equipment, the medium-sized private institutions and certain levels of public institutions are unable to support high-end ventures, and thus miss out on generating better revenues. Owners of small institutions in the rural study site also expressed that they were unable to support certain types of ventures because they could not invest in high-end technologies. This, to a large extent, limited the availability of supported initiatives, left the public facilities to fend for themselves, and limited the "choices" for the rural poor. Public providers also admitted that the pressure to meet entrepreneurial targets led them to use persuasive to coercive techniques to convince entrepreneurs to utilize their scheme for a venture they expected to receive without it. The respondents often did not know how to negotiate with the providers or street-level bureaucrats. When "unsupported" entrepreneurs approached public institutions for "supported initiatives", providers compelled poor entrepreneurs to enroll in the scheme (through district kiosks) and return to get support, resulting in provider-induced scheme utilization. This was reported by both men and women respondents who underwent undue stress, faced income loss, spent additionally for transport and commissions, besides delay in support.

Gender barriers mediated by the community and state:

Community and state play a crucial role in supporting the entrepreneurs and providing them incubating facility atleast for a year, to survive the challenges faced during the initial stages. The entrepreneurial industry, along with its outsourced agencies, such as the one played on profit principles. The study found that institutions carried out poor awareness generation and shallow enrollment activities, and attested to gender-insensitive policy norms. Almost all women respondents reported absent or minimal awareness generation activities in their localities.

Discussion

This paper aimed to address the knowledge gaps concerning why fewer women than men in low-income households were utilizing entrepreneurial schemes, which are publicly funded initiatives aimed at fostering entrepreneurship and economic empowerment. By utilizing an analytical framework representing societal institutions, household, community, market, and State the study identified gender-based barriers across each stage of the scheme cycle, from design and implementation to impact. It also sought to understand the role of entrepreneurial schemes in removing financial barriers for women entrepreneurs and facilitating access to business opportunities.

Based on the findings of this study, it is argued that entrepreneurial schemes have perpetuated gender barriers, both financial and non-financial, within various societal institutions. Despite the intended goal of promoting gender equity in entrepreneurship and economic empowerment, these schemes have fallen short on both fronts. The findings resonate with previous research on the limited impact of entrepreneurial schemes and the barriers faced by women entrepreneurs.

The household serves as a significant site for shaping gender relations and determining access to entrepreneurial opportunities. Intra-household dynamics, including unequal resource allocation and caregiving responsibilities, create barriers for women entrepreneurs. Women often face mobility constraints, require permissions, and shoulder the burden of unpaid care work, which affects their ability to engage in entrepreneurial activities. Moreover, societal norms and structures further compound these barriers, limiting women's access to information and benefits provided by entrepreneurial schemes. The reliance on documentation, such as ration cards for eligibility, overlooks the patriarchal nature of Indian society, where women may face challenges in accessing documentation due to changes in marital status or living arrangements.

Enrollment processes for entrepreneurial schemes often exacerbate exclusions and vulnerabilities among marginalized women. Poor awareness generation and social patterning in communication efforts contribute to the exclusion of vulnerable groups. Private sector involvement in entrepreneurial schemes introduces market principles that may prioritize profit over gender equity, leading to inadequate coverage and trust issues among women entrepreneurs.

For entrepreneurial schemes to be truly gender-equitable, they must address the diverse needs of women entrepreneurs and prioritize outreach efforts through mass media and targeted communication strategies. By fostering an enabling environment that supports women's entrepreneurship and economic empowerment, these schemes can contribute to greater gender equity and inclusive economic growth. However, this requires a concerted effort to address systemic barriers and ensure that entrepreneurial opportunities are accessible to all, regardless of gender or socio-economic status.

Policy and Research Recommendations

Social policies can be transformative when they address power imbalances in society that

perpetuate vulnerabilities. To make publicly funded entrepreneurial schemes (PFES) more inclusive and effective, several policy and research recommendations can be considered:

1. **Individual Eligibility:** PFES should support the individual eligibility of women as citizens, irrespective of their living arrangements or marital status. This could involve providing each enrolled individual with their own entitlement card, rather than one per household. Alternate forms of documentation should be accepted to ensure inclusivity.
2. **IEC Strategy:** An ongoing Information, Education, and Communication (IEC) strategy should be devised to ensure unbiased and reliable information reaches everyone, regardless of their education, income, language, or location. This strategy should utilize multiple communication channels, including mass media and interpersonal communication.
3. **Awareness and Enrollment Activities:** Awareness and enrollment activities should be designed to accommodate time, money, and mobility constraints, especially those faced by women. The processes of enrollment should be streamlined to be quick and transparent, with the responsibility of verifying entitlements lying with the health system, not the individual.
4. **Scheme Package Inclusion:** The scheme package should explicitly include a range of services relevant to women entrepreneurs.
5. **Accountability Mechanisms:** Robust accountability mechanisms should be reinstated within the scheme to prevent unnecessary charges and inappropriate service provisions.

Conclusions

The role of gender within publicly funded entrepreneurial schemes (PFES) remains largely unexplored in research. The absence of a gender lens in entrepreneurial policy analyses has obscured the experiences of women from low-income and marginalized backgrounds in accessing entrepreneurial opportunities, which this paper seeks to illuminate. By examining the Tamil Nadu Entrepreneurship Schemes (India), this study sheds light on how gender power dynamics operate across various institutions, including household, community, market, and State, to create barriers in entrepreneurial pathways.

The findings suggest that support provided to women through state entrepreneurial schemes has empowered women in a few cases, through their relatives utilising the government schemes. Rather than eliminating barriers within households and communities, these schemes have reinforced them through a gender-blind market orientation and implementation. Methodologically and theoretically, this paper contributes by employing Naila Kabeer's gender analytical framework, which views gender not as an isolated category but as a relational concept embedded within different institutions.

Drawing from feminist critique, particularly socialist feminism, this study challenges the unitary household model and advocates for recognizing women's citizenship rights. It emphasizes the importance of policies acknowledging both "sameness" and "difference" among individuals, incorporating standpoint theory to reflect the voices of women, and integrating the concept of "intersectionality" to understand how multiple subject positions intersect to produce diverse experiences.

Entrepreneurial schemes that lack gender sensitivity and are implemented within inequitable and unaccountable systems can disempower the poor and exacerbate the plight of marginalized women. Universal Entrepreneurial Coverage (UEC) schemes embedded within national policies, addressing social determinants of entrepreneurial success through a human rights framework and gender-sensitive approaches, are imperative for achieving entrepreneurial equity. Media plays a major role in imprinting the image of women empowerment in public, that in turn gets converted into the policies and successful implementation of government schemes.

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