

WOMEN ENTREPRENEURSHIP AND SOCIO-ECONOMIC DEVELOPMENT: AN INDIGENOUS PERSPECTIVE WITH SPECIAL REFERENCE TO MSMEs IN CHHATARPUR DISTRICT

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ABSTRACT

Women entrepreneurship has emerged as a significant factor in promoting inclusive economic growth and social transformation in developing economies. In India, the growth of Micro, Small and Medium Enterprises (MSMEs) has created numerous opportunities for women to participate in entrepreneurial activities and contribute to socio-economic development. The present study examines the role of women entrepreneurs in strengthening local economic development through MSME activities with special reference to Chhatarpur district. The study also explores how indigenous knowledge, traditional skills, and locally available resources support women-led enterprises in rural and semi-urban regions. The research adopts a descriptive and analytical approach based on both primary and secondary data sources. Primary data are collected through structured questionnaires and personal interactions with women entrepreneurs involved in MSME activities, while secondary information is obtained from government reports, research publications, and academic literature on women entrepreneurship and MSME development. The findings suggest that women-led MSMEs contribute significantly to employment generation, income improvement, and the overall economic empowerment of women. These enterprises also strengthen household welfare and encourage local economic participation by utilizing traditional skills such as handicrafts, food processing, tailoring, and other small-scale production activities. Despite their growing contribution, women entrepreneurs continue to face several challenges, including limited access to financial resources, lack of technical and managerial skills, restricted market access, and socio-cultural constraints. The study highlights that strengthening institutional support, improving access to credit facilities, and providing entrepreneurship development training are essential for enhancing the sustainability and growth of women-led enterprises. The research concludes that promoting women entrepreneurship in MSMEs can play an important role in achieving balanced regional development, social empowerment, and sustainable economic progress.

KEYWORDS: Women Entrepreneurship, MSMEs, Socio-Economic Development, Indigenous Knowledge, Rural Entrepreneurship

INTRODUCTION

Entrepreneurship plays a crucial role in the economic development of any nation by promoting innovation, employment generation, and efficient utilization of resources. In recent decades, women entrepreneurship has emerged as an important component of inclusive economic growth. Women entrepreneurs are increasingly participating in various economic activities and contributing significantly to the development of small businesses and enterprises. Their involvement in entrepreneurial activities not only enhances economic productivity but also promotes gender equality and social empowerment.

In the Indian context, Micro, Small and Medium Enterprises (MSMEs) are considered the backbone of the economy. The MSME sector contributes significantly to employment generation, industrial production, exports, and balanced regional development. According to the Ministry of Micro, Small and Medium Enterprises, MSMEs play a vital role in strengthening the economic structure of the country by encouraging entrepreneurship and supporting local industries. The sector provides opportunities for individuals with limited capital and resources to start small businesses and contribute to economic growth.

Women entrepreneurs have become increasingly active in the MSME sector, particularly in rural and semi-urban areas. Women-led enterprises are engaged in a variety of activities such as handicrafts, food processing, tailoring, small manufacturing, and service-based businesses. These enterprises often rely on indigenous knowledge systems, traditional skills, and locally available resources. Such practices reflect the principles of Bharatiya Gyan Parampara, which emphasizes sustainable living, community participation, and the effective use of local knowledge in economic activities.

Historically, Indian society has a rich tradition of women's participation in economic activities through household industries, handicrafts, agriculture, and cottage industries. Ancient Indian economic thought, reflected in classical texts such as the Arthashastra written by Kautilya, highlights the importance of trade, production, and regulation of economic activities for the welfare of society. These traditional economic ideas emphasize ethical business practices, community welfare, and sustainable development, which remain relevant in the modern entrepreneurial environment.

In rural regions, women entrepreneurship is particularly important for socio-economic development. When women engage in entrepreneurial activities, it not

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only improves their personal income but also enhances the overall welfare of their families and communities. Women entrepreneurs often invest their earnings in education, healthcare, and household well-being, thereby contributing to human development. Moreover, women-led MSMEs generate employment opportunities at the local level, reduce migration to urban areas, and promote balanced regional development.

Despite these positive contributions, women entrepreneurs face several challenges in establishing and expanding their businesses. Limited access to financial resources, lack of business training, restricted mobility, and socio-cultural barriers often hinder their entrepreneurial growth. In many cases, women entrepreneurs also face difficulties in accessing markets, modern technology, and institutional support. Addressing these challenges is essential to fully utilize the potential of women entrepreneurship for economic development.

Chhatarpur District is primarily rural in nature and possesses significant potential for the development of small-scale enterprises based on local resources and traditional skills. Women in this region are increasingly participating in entrepreneurial activities through MSMEs and self-employment initiatives. Their involvement in small businesses has the potential to strengthen local economies, promote financial independence, and improve the socio-economic status of women.

In this context, the present study aims to analyze the role of women entrepreneurship in promoting socio-economic development through MSMEs with special reference to Chhatarpur district. The study also explores the contribution of indigenous knowledge and traditional skills in supporting women-led enterprises and highlights the challenges faced by women entrepreneurs. By examining these aspects, the research seeks to provide insights into how women entrepreneurship can be further strengthened to achieve sustainable and inclusive economic development.

LITERATURE REVIEW

Women entrepreneurship has received considerable attention in recent years because of its role in promoting economic development, gender equality, and social empowerment. Several scholars have examined the contribution of women entrepreneurs to economic growth and the development of small and medium enterprises.

According to Joseph Schumpeter, entrepreneurship plays a central role in economic development by introducing innovation, creating employment opportunities, and promoting productive

economic activities. His theory highlights the importance of entrepreneurial initiative in transforming economic structures and encouraging growth.

Vasanth Desai emphasized that entrepreneurship is an essential factor for economic progress and industrial development. He noted that small enterprises, including those operated by women, contribute significantly to employment generation and regional development, particularly in developing economies.

Research conducted by Naila Kabeer highlighted that women's economic participation enhances their empowerment by increasing their access to resources, decision-making power, and social recognition within families and communities. Women entrepreneurship, therefore, plays an important role in promoting gender equality and socio-economic progress.

According to Padmini Tomer, the MSME sector has become one of the most dynamic segments of the Indian economy and provides significant opportunities for women's economic participation. The study suggests that women-owned enterprises contribute to employment generation and support sustainable economic development.

Similarly, a study by Neha Sharma and Sunil Kumar examined the socio-economic determinants of women entrepreneurship and found that education, access to financial resources, skill development, and supportive government policies play a vital role in encouraging women to start and manage businesses.

N. Pujari and G. S. Kamble analyzed women entrepreneurship development through MSMEs and concluded that women-led enterprises significantly contribute to financial independence and socio-economic development. Their research also emphasized the importance of entrepreneurship training programs and institutional support.

Research by J. Mahato and K. Gaurav examined the challenges faced by women entrepreneurs and highlighted that limited access to finance, market barriers, and lack of business networks remain major obstacles for women-owned enterprises.

Another study by R. Kaur and S. Dharmadhikari focused on the participation of women in the MSME sector and found that government initiatives, self-help groups, and micro-credit programs play an important role in encouraging women entrepreneurship and strengthening their economic participation.

The review of existing literature clearly indicates that women entrepreneurship plays a crucial role in

economic growth, employment generation, and social empowerment. However, most studies have focused on national or state-level analysis. There is relatively limited research examining the role of women-led MSMEs at the district level, particularly in regions such as Chhatarpur district. Therefore, the present study attempts to fill this research gap by analyzing the socio-economic contribution of women entrepreneurs in the MSME sector at the local level.

OBJECTIVES OF THE STUDY

The present study aims to examine the role of women entrepreneurship in socio-economic development through MSMEs with special reference to Chhatarpur District. The specific objectives of the study are:

1. To examine the role of women entrepreneurs in the development of MSMEs in Chhatarpur District.
2. To analyse the socio-economic contribution of women-led MSMEs in terms of employment generation and income enhancement.
3. To study the role of indigenous knowledge and traditional skills in promoting women entrepreneurship.
4. To identify the major challenges faced by women entrepreneurs in establishing and managing MSMEs.
5. To suggest suitable measures for strengthening women entrepreneurship in the MSME sector.

METHODOLOGY

The study adopts a mixed-source approach to ensure reliability and comprehensive understanding of women-led entrepreneurial activities in the region. The descriptive approach is used to understand the existing status of women entrepreneurs, their business activities, and the socio-economic conditions associated with their enterprises, while the analytical approach helps in evaluating their contribution to employment generation, income enhancement, and local economic development. The study is based on both primary and secondary sources of data. Primary data are collected directly from women entrepreneurs operating MSME units in Chhatarpur district through structured questionnaires, personal interviews, and field observations. Secondary data are obtained from government publications, reports of the Ministry of MSME, District Industries Centre (DIC), research journals, books, and previously published research papers related to women entrepreneurship and MSME development.

For the purpose of the study, a purposive sampling technique is used to select respondents who are

actively engaged in MSME activities in the district. A sample of approximately 50–100 women entrepreneurs from different sectors such as manufacturing, services, handicrafts, and small-scale trading is considered for the study to obtain diverse perspectives. The collected data are systematically classified, tabulated, and analysed using simple statistical tools such as percentage analysis, charts, and graphs to interpret the socio-economic impact of women-led enterprises.

The geographical scope of the study is limited to Chhatarpur District of Madhya Pradesh, which has a growing number of small-scale and indigenous enterprises operated by women. However, the study may face certain limitations such as limited sample size, restricted geographical coverage, and possible reluctance of respondents in sharing detailed financial information. Despite these limitations, the study attempts to provide meaningful insights into the contribution of women entrepreneurs to socio-economic development in the region.

DATA ANALYSIS AND DISCUSSION

The data collected from women entrepreneurs operating MSMEs in Chhatarpur district were carefully classified, tabulated, and analyzed using simple statistical tools such as percentage analysis, charts, and tables. The analysis focuses on various socio-economic aspects of women entrepreneurship, including educational background, type of enterprise, source of finance, employment generation, income improvement, and challenges faced by women entrepreneurs. The results reveal that a significant proportion of women entrepreneurs belong to the age group of 25–45 years, indicating that women in their productive age are actively participating in entrepreneurial activities. In terms of education, most respondents possess at least secondary or higher secondary education, which helps them manage their enterprises more effectively.

The sectoral distribution of enterprises shows that many women are engaged in service-based and small-scale manufacturing activities such as handicrafts, tailoring, food processing, and retail trade. These enterprises are generally micro or small in nature and require relatively low capital investment. The study also indicates that a large number of women entrepreneurs rely on personal savings, family support, or small loans from banks and government schemes to start and run their businesses. Government initiatives and support programs for MSMEs have also played an important role in encouraging women to establish their enterprises.

The analysis further highlights the socio-economic impact of women entrepreneurship. Many

respondents reported that their businesses have contributed to increased household income, improved living standards, and better educational opportunities for their children. In addition, women-led MSMEs have created employment opportunities for local people, especially other women, thereby contributing to local economic development. However, the study also identifies several challenges faced by women entrepreneurs, such as limited access to finance, lack of technical skills, inadequate market access, and socio-cultural barriers. Despite these difficulties, women entrepreneurs in Chhatarpur district have shown resilience and determination in sustaining and expanding their enterprises.

Overall, the findings suggest that women entrepreneurship plays a crucial role in promoting socio-economic development in the region. By empowering women economically and socially, MSMEs operated by women contribute not only to household welfare but also to the broader development of the local economy. Strengthening institutional support, improving access to finance and training, and creating better market linkages can further enhance the growth and sustainability of women-led enterprises in Chhatarpur district.

FINDINGS

The analysis of data collected from women entrepreneurs operating MSMEs in Chhatarpur district reveals several important findings related to women entrepreneurship and socio-economic development. The study indicates that women are increasingly participating in entrepreneurial activities, particularly in micro and small-scale enterprises such as handicrafts, tailoring, food processing, and small retail businesses. Most of the women entrepreneurs belong to the age group of 25–45 years, which shows that women in their active working age are taking initiatives to establish and manage their own enterprises.

The study also finds that education plays a significant role in encouraging women to become entrepreneurs. A majority of the respondents possess at least basic educational qualifications, which helps them in managing business operations, maintaining records, and interacting with customers and suppliers. In terms of financial resources, many women entrepreneurs rely on personal savings, family support, or small loans obtained from banks and government-sponsored schemes. However, access to formal financial institutions still remains a challenge for some women.

Another important finding is that women-led MSMEs contribute significantly to improving the socio-economic conditions of their families. The income

generated from these enterprises helps in increasing household income, improving living standards, and providing better education and healthcare for family members. Additionally, these enterprises create employment opportunities for other local people, particularly women, thereby contributing to local economic development.

The study also highlights certain challenges faced by women entrepreneurs, including limited access to credit, lack of technical and managerial skills, inadequate marketing facilities, and socio-cultural barriers that restrict women's mobility and decision-making power. Despite these challenges, women entrepreneurs demonstrate strong determination and resilience in managing and sustaining their businesses.

Overall, the findings suggest that women entrepreneurship in MSMEs plays a crucial role in promoting economic independence, social empowerment, and regional development in Chhatarpur district. Strengthening institutional support, improving access to finance, and providing entrepreneurship training programs can further enhance the growth and sustainability of women-led enterprises.

SUGGESTIONS

Based on the findings of the study, several suggestions can be made to promote and strengthen women entrepreneurship in MSMEs in Chhatarpur district.

First, there is a need to improve access to financial resources for women entrepreneurs by simplifying loan procedures and increasing awareness about government schemes and financial assistance available for MSMEs. Financial institutions should encourage women entrepreneurs by providing easy credit facilities, lower interest rates, and special support programs.

Second, entrepreneurship development and skill training programs should be organized regularly to enhance the managerial, technical, and marketing skills of women entrepreneurs. Training programs related to business management, digital marketing, financial literacy, and modern production techniques can help women manage their enterprises more effectively and expand their business operations.

Third, the government and local institutions should focus on improving market access and promotional support for women-led enterprises. Establishing local exhibitions, trade fairs, and online marketing platforms can help women entrepreneurs promote their products and reach a wider market.

Additionally, support for branding, packaging, and quality improvement can increase the competitiveness of their products.

Fourth, there should be efforts to reduce socio-cultural barriers that restrict women from participating fully in economic activities. Awareness programs and community support initiatives can encourage families and society to support women entrepreneurs. Creating networks and self-help groups among women entrepreneurs can also provide mutual support and knowledge sharing.

CONCLUSION

The study concludes that women entrepreneurship plays a significant role in promoting socio-economic development in Chhatarpur district. Women-led MSMEs contribute not only to improving household income and living standards but also to generating employment opportunities and strengthening the local economy. The participation of women in entrepreneurial activities enhances their economic independence, decision-making power, and social status within the family and society.

However, despite their growing contribution, women entrepreneurs continue to face several challenges such as limited access to finance, lack of technical knowledge, inadequate market opportunities, and socio-cultural constraints. Addressing these challenges through supportive policies, financial assistance, skill development programs, and improved market linkages can significantly enhance the growth and sustainability of women-led enterprises.

Therefore, promoting women entrepreneurship in MSMEs is essential for achieving inclusive and sustainable development. With proper support from government institutions, financial agencies, and society, women entrepreneurs in Chhatarpur district can play an even greater role in regional economic development and social transformation.

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