



A Swot Analysis Of Msmes From The Perspective Of Women Entrepreneurs: Evidence From Tirunelveli District

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ABSTRACT

This study aims to examine the aspects related to Micro, Small, and Medium Enterprises (MSMEs) from the perspective of women entrepreneurs through a SWOT analysis. A key objective of this study is to understand how women perceive the strengths, weaknesses, opportunities, and threats of MSME organizations. An empirical and descriptive research design has been employed in this study. Both primary and secondary data have been used for the study. Primary data were collected from 75 women entrepreneurs through a structured questionnaire. The respondents were selected using the random sampling method. The weighted arithmetic mean score was used to analyze the women's perspective based on the SWOT factors. Furthermore, the Chi-square test was used to examine the relationship between selected socio-economic factors and awareness of MSMEs. This study provides useful insights to improve MSME support systems and increase the participation of women entrepreneurs.

Keywords: MSME, SWOT, Women Entrepreneurs, Awareness

Introduction

Women entrepreneurs play a crucial role in the economic and social development of a nation. Beyond generating their own income, they make various contributions such as strengthening family finances, creating employment opportunities, and promoting local development. With improved access to education, skills, and technology, the interest of women in self-employment has also increased significantly. At the same time, women entrepreneurs continue to face challenges such as social constraints, limited access to finance, and lack of information. In this environment of both opportunities and obstacles, women entrepreneurs strive to sustain their businesses.

In this context, the Micro, Small and Medium Enterprises (MSME) sector serves as a vital support structure for women entrepreneurs. Government-provided financial assistance schemes, subsidies, training programs, and market support initiatives under the MSME framework help women become entrepreneurs and structure their businesses effectively.

From the perspective of women entrepreneurs, Micro, Small, and Medium Enterprises (MSMEs) possess certain strengths in terms of support and opportunities. At the same time, they also have weaknesses such as complex procedures, lack of awareness, and administrative hurdles, as well as threats arising from policy changes and implementation challenges. Therefore, this study attempts to analyse the strengths, weaknesses, opportunities, and threats (SWOT) of MSMEs from the perspective of women entrepreneurs in the Tirunelveli district.

Objectives of the study:

- 1.To understand the women perception of MSMEs through SWOT analysis
2. To know about the awareness of MSMEs initiatives among women entrepreneurs
3. To give valuable suggestions based on the findings of this study.

Statement of the Problem:

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in the growth of women entrepreneurs. Several MSME schemes and support measures have been implemented to encourage women. However, some challenges exist in women fully utilizing these schemes. Unequal access to information regarding MSMEs and practical difficulties affect women's experiences. As a result, women's perception of MSMEs varies based on their experiences. Studies focusing on MSMEs from the perspective of women entrepreneurs in the Tirunelveli district using a SWOT analysis.

Scope of the study:

The scope of this study encompasses women entrepreneurs who registered and engaged under micro, small, and medium enterprises (MSMEs) operating in the Tirunelveli district. It includes aspects such as the strengths, weaknesses, opportunities, and threats related to MSMEs from the perspective of women. The study also examines women's awareness of MSME initiatives and the selected socio-economic factors influencing it. This research is limited to the opinions and experiences of women entrepreneurs within the selected area of Tirunelveli district.

Nature of the research design:

This study follows a descriptive and empirical research design. The descriptive research design helps to clearly describe the status, characteristics, and experiences of MSMEs from the perspective of women entrepreneurs. At the same time, the empirical research design has been used to analyze the strengths, weaknesses, opportunities, and threats of MSMEs based on real-world data. Therefore, this study is an empirical descriptive study conducted based on the direct experiences of women entrepreneurs.

Sources of data:

The data required for this study were collected from two sources: primary data and secondary data. Primary data were collected directly from women entrepreneurs registered under MSMEs. Secondary data were obtained from government reports, research journals, books, research papers, and online resources.

Methods of data collection:

The primary data for this study were collected through the questionnaire method. A questionnaire prepared using Google Forms was shared with women entrepreneurs registered under MSMEs, and their responses were obtained. This method helped in collecting accurate and convenient data in a short period of time.

Sampling method:

The simple random sampling method was used in this study. The sample was selected in a way that gave equal opportunity to all women entrepreneurs registered under MSMEs.

Sample size:

For this study, a total of 75 women entrepreneurs were selected as a sample, and the necessary information was collected from them.

Table no: 1 Weighted arithmetic mean score of SWOT analysis of MSME perceived by women

Strength of MSMEs	Mean score	Rank
MSME registration gives my business a formal identity and increases customer trust.	4.16	I
Training provided under MSMEs helps me manage my business professionally	3.89	II
Digital support from MSMEs has improved my ability to sell products online.	3.27	III
Weaknesses of MSMEs		
Many women are not clearly aware of where to access MSME schemes	3.76	II
Banks demand excessive documentation for MSME loans	3.48	III
MSME-related information does not fully reach rural women entrepreneurs.	4.32	I
Opportunities of MSMEs		
Digital services provided under MSMEs help me sell my products beyond my local area.	3.57	I
Through MSME-organised exhibitions and business events, I get opportunities to meet new customers	3.23	III
Loan facilities and subsidies available under MSMEs help me continue my business without financial disruption.	3.36	II
Threats of MSMEs		
Even with MSME schemes, loan rejection by banks remains a major challenge	3.64	I
Changes in government policies and procedures create uncertainty.	2.72	III
Competition from large enterprises affects Micro level businesses	3.24	II

Source: Computed data

From the table 1, the weighted arithmetic mean score is computed and the mean score are ranked according to its value. As a primary strength, MSME registration provides an official identity to women entrepreneurs'

businesses, this recognition increases customer trust and enhances the credibility of the business. At the same time, a significant weakness is the lack of complete dissemination of MSME-related information to rural women entrepreneurs; this prevents them from fully utilizing the available schemes and services. In terms of opportunities, the digital services offered through MSME help women sell their products beyond their local area, creating market expansion. This is a very beneficial opportunity for women who have difficulty going out. However, as a threat, despite the existence of MSME schemes, banks' refusal to grant loans remains a major challenge; stringent procedural rules and documentation requirements reduce access to finance. Thus, while the MSME framework offers strong support and growth opportunities for women, information gaps, financial and legal barriers remain key issues that need to be addressed.

Hypothesis of chi-square test between educational level and awareness of MSMEs initiatives among women entrepreneurs:

H₀: there is no significant association between educational level of women entrepreneurs and their awareness of MSME initiatives.

H₁: there is a significant association between educational level of women entrepreneurs and their awareness of MSME initiatives

Table no: 2 Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	145.795 ^a	16	.000
Likelihood Ratio	145.470	16	.000
Linear-by-Linear Association	62.590	1	.000
N of Valid Cases	75		

Source: computed data

Since, the p value (.000) is less than 0.05, the null hypothesis (H₀) is rejected and alternate hypothesis is accepted (H₁). This indicates that there is a significant association between educational qualification and awareness of MSME initiatives among women entrepreneurs.

Limitations of the study:

1. Since this study is limited to women entrepreneurs in the Tirunelveli district, its findings may not be applicable to other regions due to geographical constraint.
2. Not all factors influencing women's perspectives on MSMEs have been included in this study, only a few selected variables and methods have been used due to time constraint.

Suggestion:

1. Continuous awareness and guidance programs should be conducted at the local level for women entrepreneurs.
2. MSME loan application and approval procedures should be simplified by banks to make them easily accessible to women entrepreneurs.
3. Government and MSME-related institutions should strengthen their field-level operations to ensure that information related to them reaches all the women entrepreneurs in this district.

Conclusion:

This study examines MSMEs from the perspective of women entrepreneurs through a SWOT analysis. It considers how women experience MSME support in the process of starting and running their businesses. MSME registration provides women with legal recognition and helps them conduct their businesses with confidence. As their interaction with MSME organizations increases, women begin to understand both the benefits and limitations. MSME schemes offer opportunities for growth and economic stability. At the same time, some practical difficulties arise in utilizing these opportunities. In particular, a lack of clear information affects women's access to these schemes. Additionally, banking and loan procedures are perceived as complex. Such experiences shape women's overall perception of MSMEs. Through the finding of the study, it reveals education helps women understand MSME processes more easily, but support is still required for effective usage. With proper guidance, women can easily access institutional support. Simplifying the procedures will further improve the perception of MSMEs. Therefore, understanding women's perspective through a SWOT analysis is crucial to strengthening MSME support.

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