International Journal of Social Impact
ISSN: 2455-670X
Volume 10, Issue 4, DIP: 18.02.S06/20251004
DOI: 10.25215/2455/1004S06
www.ijsi.in |October-December, 2025

International Journal of Social Impact

Research Paper

Empowerment of Women in West Bengal Through Micro, Small, and Medium Enterprises (MSMEs)

Mr. Sandip Das[1]*, Dr. Susanta Kanrar[2]

ABSTRACT

In India, the Micro, Small, and Medium Enterprises (MSME) has been instrumental in promoting the transformation of women's empowerment, which has become a crucial element of inclusive and sustainable development. In addition to making a substantial contribution to the industrial and employment environment of West Bengal, MSMEs also act as a powerful platform for encouraging women entrepreneurs. This study looks at how women's involvement in MSMEs improves their financial autonomy, social standing, and ability to make decisions for their families and communities. The research uses a conceptual and descriptive methodology based on secondary data. It emphasizes how participation in MSMEs builds women's economic and psychological empowerment by giving them access to income, financial facilities, skill development, and market networks. Persistent obstacles that prevent women from fully participating in the MSME ecosystem are also identified by the investigation, including restricted access to financing, a lack of management and digital skills, and socio-cultural limitations. The study suggests that in order to strengthen the role of MSMEs as tools of women's empowerment in West Bengal, certain policy interventions such as better access to microcredit, training in digital literacy, and gender-sensitive support mechanisms are necessary. A more robust and inclusive MSME sector that not only supports economic development but also gender equality and social change may be achieved by strengthening institutional ties between the government, financial institutions, and female entrepreneurs. The study finds that MSMEs in West Bengal significantly contribute to women's empowerment by enhancing their economic independence, social status, and entrepreneurial participation.

Keywords: *Women Empowerment, MSMEs, Entrepreneurship, Financial Inclusion, West Bengal*

The MSME lessens the issue of poverty and income disparity while offering job opportunities at a somewhat cheaper cost than major enterprises in rural and underdeveloped regions. The MSME 2022–2023 annual report states that there were 633.88 lakh MSME businesses, with 324.88 lakh and 309 lakh coming from rural and urban regions, respectively. In MSMEs, the respective shares of manufacturing, trade, other services, and electricity are 31%, 36%, 33%, and 0.03%. The micro sector comprises 630.52

[1]Assistant Professor, Department of Commerce, Gobardanga Hindu College, North 24 Parganas, West Bengal
[2]Assistant Professor (PG& UG Section), Department of Commerce, Shibpur Dinobundhoo Institution (College), Howrah.
*Corresponding Author

Received: November 17, 2025; Revision Received: November 22, 2025; Accepted: November 26, 2025

© 2025, Das, S. & Kanrar, S.; licensee IJSI. This is an Open Access Research distributed under the terms of the Creative Commons Attribution License (www.creativecommons.org/licenses/by/2.0), which permits unrestricted use, distribution, and reproduction in any Medium, provided the original work is properly cited.

lakh businesses, or 99 percent of all MSME businesses, while the proportion of the medium and small sectors are 0.05 lakhs and 3.31 lakhs, respectively. Manufacturing and trade and services accounted for 31% and 69% of the 73.2 million MSMEs, respectively. As of July 28, 2020, 1,83,131 MSMEs in West Bengal—1,64,246 Micro Enterprises, 17,995 Small Enterprises, and 890 Medium Enterprises—were registered on Udyog Aadhar. Over 1.35 crore people are employed by MSMEs in West Bengal, which generate a total revenue of approximately INR 22,000 crores (US$3 billion). In 2019, the percentage of businesses held by men and women was 79.6 percent and 20.4 percent, respectively. In India, women's empowerment has emerged as a key component of inclusive growth and sustainable development. It includes guaranteeing equality in opportunities and results as well as increasing women's involvement in social, political, and economic endeavors. MSMEs have provided substantial opportunity for women to engage in sectors including handloom, handicrafts, food processing, and services in West Bengal, a state renowned for its rich cultural legacy and traditional crafts. A steady movement from informal labour to entrepreneurship is shown by the growing number of women working in MSMEs in several areas in West Bengal. But despite societal awareness and government attempts, women still have to deal with issues including gender prejudice, lack of training, and poor access to financing. This essay aims to examine the ways in which MSMEs empower women in West Bengal and the variables that affect their entrepreneurial paths.

Objectives of the Study:

- To investigate how MSMEs in West Bengal employ women in order to empower them.
- To Study the assistance offered to rural women in West Bengal by the Ministry of MSME.

LITERATURE REVIEW

Several studies have underscored the critical role of MSMEs in fostering women's empowerment and socio-economic development. According to Goyal and Parkash (2022), women-owned MSMEs contribute significantly to regional development and employment creation, particularly in rural areas. Dutta (2023) highlighted that women-led enterprises in Eastern India enhance household welfare and promote community development. The Ministry of MSME (2024) reports that around 20% of MSMEs in India are owned or managed by women. These enterprises are concentrated in sectors such as textiles, food processing, and retail services. Studies by NABARD and SIDBI also emphasize that women entrepreneurs face constraints such as lack of credit facilities, poor access to markets, and insufficient business training. Despite these challenges, government initiatives like the Prime Minister's Employment Generation Programme (PMEGP), MUDRA Yojana, and the PM Vishwakarma Scheme have encouraged women to venture into small-scale enterprises, thus improving their socio-economic standing.

RESEARCH METHODOLOGY

A conceptual and descriptive research approach based on secondary data is used in this study. Government publications, MSME annual reports, research papers, Ministry of Skill Development and Entrepreneurship reports, West Bengal Industrial Development Corporation (WBIDC) reports, and National Sample Survey (NSSO) reports have all provided data. In order to build a conceptual understanding of the relationship between MSMEs and women's empowerment, the research synthesises the body of current material. The data has been analysed using basic statistical methods like bar charts, line charts, simple averages, etc.

MSME's Contribution to Women's Empowerment:

- It is evident from the following bar chart every round of the Periodic Labour Force Survey that female participation rates Between 2017–18 and 2023–2024, there was a notable growth in both categories pertaining to males. The rural and The LFPR for urban females has risen from 24.6% and 20.4% to 47.6% and 28%. The performance of rural males is much superior than that of urban females. This raised Women who manage MSMEs are included in the participation.

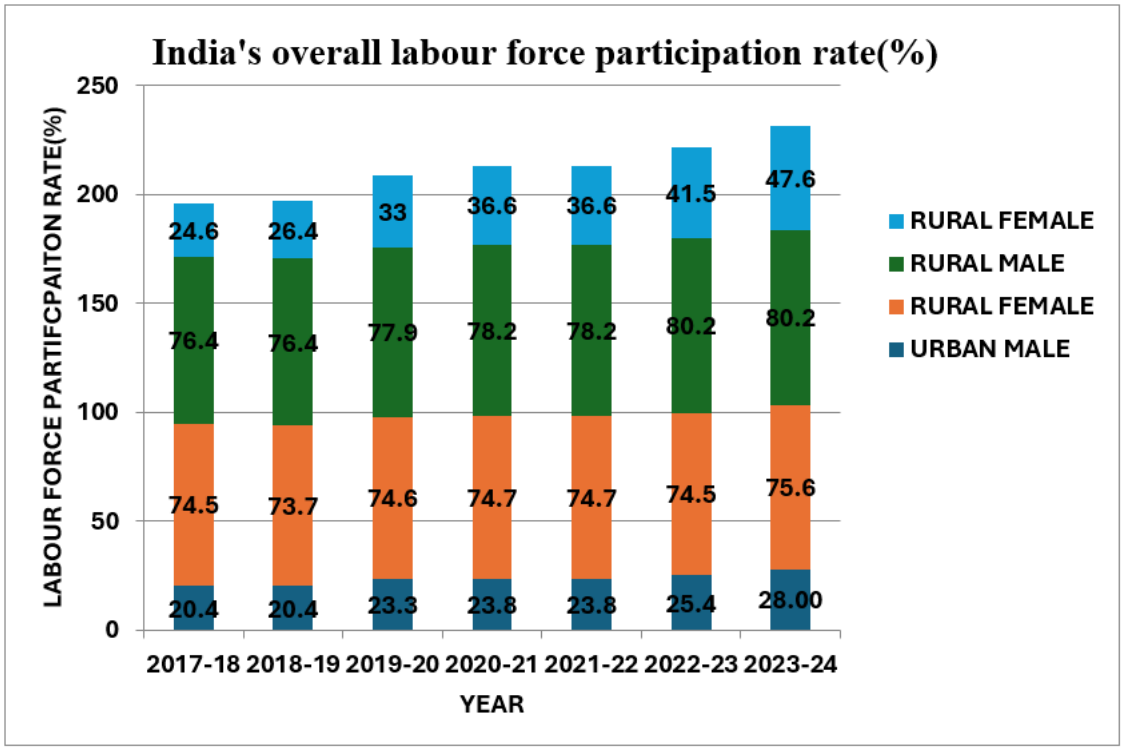

Exhibit 1: Source, Labour force participation rate (2017-18 to 2023-24)

- According to MSMEs, (2024) GOI, there were 4,667,278 women-owned MSMEs and 22,819,417 overall MSMEs, with women-owned businesses accounting for 20.5% of the total. In a similar vein, women-owned businesses account for 18.73 percent of employment and 11.15 percent of investments. In terms of revenue, women-owned businesses accounted for Rs. 17,14, 992.98 crore, or 10.22 percent of all MSMEs. Despite the comparatively small number of women-owned businesses, women are nonetheless taking the effort to join MSMEs. remarkable in terms of empowering women. With 43.51 lakh women working in MSMEs, West Bengal is the top state in India when it comes to giving women work options. With a proportion of 23.42% of all MSMEs in India (29, 01,324 female-owned businesses), the State is also the leader in this regard.
- A study released by PIB on December 12, 2024, there are 22,073,675 women-owned MSMEs in India, making up around 40% of all registered MSMEs. In contrast, 24,86,603 MSMEs, or 62% of all MSMEs, are owned by women in West Bengal. This data makes it evident that women's participation in business via the state is an indication of women's empowerment.

Government Initiatives for Women in MSMEs

Several initiatives have been introduced to promote women entrepreneurship and MSME participation:

- **Prime Minister's Employment Generation Programme (PMEGP)**
- **Mahila Coir Yojana**
- **Stand-Up India Scheme**
- **Udyam Registration Portal** for easy business registration
- **PM Vishwakarma Scheme** – supporting artisans and craftspeople

FINDINGS AND DISCUSSION

1. MSMEs significantly contribute to women's income generation and family welfare.
2. Women entrepreneurs experience increased decision-making power within households.
3. Training and financial literacy programs enhance business performance.
4. MSMEs foster community-level social inclusion and gender equality.
5. Lack of market access, digital skills, and mentorship are key areas needing improvement.

Challenges Faced by Women Entrepreneurs in MSMEs

Despite progress, women in MSMEs face several challenges:

1. **Limited Access to Finance:** Many women lack collateral or credit history, making it difficult to secure loans.
2. **Skill Gaps:** Lack of managerial, marketing, and digital skills restricts enterprise growth.
3. **Socio-Cultural Barriers:** Traditional gender roles and family responsibilities often limit women's business participation.
4. **Market Access Constraints:** Women-owned enterprises struggle to access larger markets and supply chains.
5. **Policy Awareness:** Many women are unaware of government schemes and financial support systems available for MSMEs.

Suggestions and Policy Recommendations

1. **Access to Microcredit:** Strengthen microfinance institutions and self-help groups to provide easy, low-interest credit to women entrepreneurs.
2. **Skill Development:** Conduct specialized training programs in entrepreneurship, digital marketing, and e-commerce.
3. **Digital Inclusion:** Promote digital literacy among rural women for online business expansion.
4. **Awareness Programs:** Increase outreach regarding government schemes and benefits for women-led MSMEs.
5. **Networking and Mentorship:** Establish women entrepreneurship cells and mentorship platforms in every district.
6. **Market Linkages:** Facilitate participation of women entrepreneurs in trade fairs, exhibitions, and online marketplaces.

CONCLUSION

MSMEs in West Bengal have emerged as a crucial conduit for women's empowerment by offering chances for entrepreneurship, skill development, and revenue. However, a whole ecosystem that incorporates financial inclusion, education, and supporting legislation is required to establish sustained empowerment. The MSME sector can change women from

being passive workers to active contributors to economic progress by closing the gender gap in access to opportunities and resources. In addition to improving economic performance, strengthening the collaboration between the government, financial institutions, and female entrepreneurs would advance social change and gender equality in West Bengal.

REFERENCES

Deshpande, A., & Sharma, S. (2013). Entrepreneurship or survival? Caste and gender of small business in India. Economic & Political Weekly, 48. 2.

International Finance Corporation, World Bank Group. Opportunities and constraints of women owned very small enterprises in India.

Khandelwal, R., & Priya, A. (2024). Digital transformation to spur women empowerment in MSMEs: A case study approach. ShodhKosh: Journal of Visual and Performing Arts, 5(1), 1735 1744. https://doi.org/10.29121/shodhkosh.v5.i1.2024.1605

Kumar, D. (2024). Exploring the role of education and skill development in empowering women entrepreneurs in Haryana's MSME sector. International Journal of Advanced Research in Commerce, Management & Social Science (IJARCMSS), 7(3I), 91-95.

Lall, M., & Yadav, A. (2019). Empowering women entrepreneurs in MSMEs in rural India: An exploratory approach. Journal of Emerging Technologies and Innovative Research, 6(7).

Manurkar, P., & Goyal, R. (2023). The need for developing a new taxonomy for MSME: The case for nano-enterprise. Economic & Political Weekly, 58(34).

Mathew, S. K. (2020). Role of MSME in women entrepreneurship with specific references to 'KUDUMBASHREE'. International Journal of Advanced Research in Innovative Engineering (IJARIE), 6(3).

MicroSave Consulting. (2022, October). Decoding government support to women entrepreneurs in India. IJFMR250238035 Volume 7, Issue 2, March-April 2025 12 International Journal for Multidisciplinary Research (IJFMR) E-ISSN: 2582-2160

Ministry of Micro, Small and Medium Enterprises, Government of India. (2024). Annual report 2023-24. Retrieved from https://www.msme.gov.in 13. Ministry of Micro, Small and Medium Enterprises, Government of India.

Ministry of Micro, Small and Medium Enterprises, Government of India. Prime Minister Employment Generation Program (PMEGP). Retrieved from https://msme.gov.in/si tes/default/files/PMEGP_EN.pdf

National Statistical Office, Ministry of Statistics and Programme Implementation, Government of India. (2023). Periodic Labour Force Survey (PLFS) 2022-23. 21.

National Statistical Office, Ministry of Statistics and Programme Implementation, Government of India. (2024). Periodic Labour Force Survey (PLFS) 2023-24. Issues and challenges of empowerment of women in India. International Journal of Engineering Applied Sciences and Technology, 8(4).

Acknowledgment

The author(s) appreciates all those who participated in the study and helped to facilitate the research process.

Conflict of Interest

The author(s) declared no conflict of interest.

How to cite this article: Das, S. & Kanrar, S. (2025). Empowerment of Women in West Bengal Through Micro, Small, and Medium Enterprises (MSMEs). *International Journal of Social Impact*, *10*(4), 52-56. DIP: 18.02.S06/20251004, DOI: 10.25215/2455/1004S06