



Gender Disparities In MSME Development: A Comparative Study Of Women And Male Entrepreneurs In North 24 Parganas, West Bengal.

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ABSTRACT:

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in driving economic growth and creating jobs in India, but gender-based disparities still influence entrepreneurial success. This research investigates the differences between male and female entrepreneurs in North 24 Parganas, West Bengal, with a focus on access to financing, institutional assistance, digital technology use, and overall business performance. Employing a mixed-methods design, the study analyses primary data from 22 MSME owners using descriptive and inferential statistics, complemented by GIS-based spatial analysis. Results indicate that women entrepreneurs encounter more significant barriers than men in obtaining formal credit, government support, and digital resources, which contributes to slower business expansion. The study also identifies notable differences between rural and urban areas, with urban regions demonstrating stronger MSME development, while rural areas lag behind. These geographic imbalances have a more pronounced impact on women-led enterprises. The findings underscore the importance of tailored policies that consider both gender and regional context to enhance financial access, improve digital skills, and support equitable growth of MSMEs.

Keywords: MSMEs, Gender Disparity, Women Entrepreneurs, Financial Inclusion, Spatial Inequality

I. INTRODUCTION:

Micro, Small, and Medium Enterprises (MSMEs) are widely seen as essential drivers of economic growth, especially in developing countries like India. They play a key role in boosting GDP, creating jobs, increasing exports, and promoting more balanced regional development. Beyond economic output, the MSME sector supports industrial expansion, encourages innovation, and enables broader participation in the economy across different social groups (Ayyagari et al., 2011; International Finance Corporation, 2017). Even with these contributions, the sector still faces structural barriers, with gender inequality continuing to limit women's access to resources, opportunities, and decision-making. Globally, women remain underrepresented in business ownership and leadership positions, even though they make up a significant share of the workforce. In India, enterprises owned by women account for only a small fraction of total MSMEs, indicating systemic obstacles that hinder their entry, sustainability, and expansion (Agarwal & Lenka, 2018; Kumar et al., 2022). These disparities stem not just from economic factors but also from deep-seated social norms, institutional biases, and unequal access to critical resources. Women entrepreneurs contribute meaningfully to inclusive development by helping

reduce poverty, generate employment, and improve household well-being. However, their potential is often constrained by multiple interrelated barriers. Research shows that women frequently encounter difficulties in accessing formal credit, lack sufficient collateral, have lower financial and digital literacy, and face mobility restrictions due to cultural expectations (Demirgüç-Kunt et al., 2011; Afrin et al., 2009; Gupta et al., 2025). Additionally, gender-based biases in financial institutions and markets often lead to unequal treatment, making it harder for women to grow and sustain their businesses (Banna et al., 2020; Kumar et al., 2024). Access to finance is a major factor influencing MSME success, and gender gaps in this area are particularly evident. Men generally enjoy better access to credit, business networks, and institutional backing, which helps them scale their operations more effectively. Women, on the other hand, often depend on informal funding sources, face higher rejection rates from formal lenders, and struggle to secure investment capital (International Finance Corporation, 2022; Esomar et al., 2025). This financial exclusion limits business growth and perpetuates wider socio-economic inequalities.

Recent studies suggest that inclusive financial systems, digital technologies, and supportive policies can enhance women's economic independence and improve business outcomes (Kumari et al., 2025; Mabrouk et al., 2023; Sun & Tang, 2022). However, the benefits of such initiatives are not evenly realised, as structural and institutional barriers persist. The interaction between gender and other factors such as geography, education, and income level further shapes the uneven landscape of MSME development (Wajiran et al., 2024; Bakry et al., 2026). The divide between rural and urban areas adds another layer to gender disparities in entrepreneurship. Urban regions typically offer better access to banks, digital tools, markets, and training, all of which support business development. Rural areas, by contrast, often lack adequate infrastructure, have fewer institutions, lower awareness of support programs, and limited market reach (Sinha, 2014; Naidu et al., 2025). These disadvantages disproportionately affect women, who already contend with gender-specific challenges, thereby widening the gap between male and female entrepreneurs across locations. Beyond infrastructure and finance, institutional and policy frameworks also influence gender inequality. While government programs like Pradhan Mantri Mudra Yojana, Stand-Up India, and various MSME schemes aim to boost entrepreneurship and financial inclusion, their impact on addressing women's specific needs has been limited. Evidence suggests that implementation often overlooks the distinct challenges faced by women, resulting in uneven outcomes (Government of India, 2022; NABARD, 2023). The lack of targeted mentorship, training, and capacity-building further limits women's engagement in the sector. Theoretical approaches such as Sen's capability approach (1999) and institutional theory (Terjesen, 2004) help explain these disparities by highlighting that resource access alone is not enough; individuals also need the freedom, skills, and institutional environment to use those resources effectively. Similarly, the idea of a "gendered division of labour" underscores how societal expectations shape women's economic roles and constrain their entrepreneurial pathways. At the regional level, West Bengal offers a distinctive setting for studying these dynamics, given its varied socio-economic and geographic profile. North 24 Parganas, in particular, presents a valuable case, encompassing urban, peri-urban, and rural zones with differing levels of development and infrastructure. Its proximity to Kolkata offers some advantages in connectivity and market access, while remote rural pockets remain underserved in terms of financial and institutional support. This spatial variation leads to unequal opportunities, affecting both the involvement and performance of male and female entrepreneurs in the MSME sector. Although research on MSMEs and gender inequality has expanded, there is still a notable gap in comparative studies that examine both women and men within the same geographic context. Most existing work focuses either exclusively on women entrepreneurs or broadly on MSMEs, without fully exploring how gender shapes access to resources and business outcomes. Moreover, few studies conduct district-level analyses that reflect local conditions and real-world challenges. In this context, the present study aims to explore gender disparities in MSME development by comparing women and male entrepreneurs in North 24 Parganas, West Bengal. By assessing differences in access to finance, institutional support, business performance, and socio-economic constraints, the research seeks to identify the key factors behind gender-based inequalities in entrepreneurship. The results are expected to inform more inclusive, gender-sensitive policies that support equitable MSME growth and long-term economic development.

II. LITERATURE REVIEW:

a. Global and Theoretical Perspectives on Gender Disparities in Entrepreneurship

Gender inequality in entrepreneurship is widely acknowledged as a global challenge, marked by persistent differences between men and women in business participation, performance, and access to resources. Studies consistently show that while women play a significant role in economic life, they are still underrepresented in entrepreneurial settings and often experience slower business growth and lower sustainability compared to their male counterparts (Colombo et al., 2025).

Theoretical perspectives like institutional theory and the capability approach emphasize that gender disparities stem not only from unequal resource access but also from broader factors such as cultural norms, the quality of institutions, and individual capacities. Evidence indicates that weak institutional support tends to widen the gender gap in entrepreneurship, while more robust institutional frameworks can help narrow it (Boudreaux & Nikolaev, 2018). Emerging research expands on these insights, demonstrating that strengthening institutions, enhancing financial inclusion, and building social support networks can effectively address gender-related obstacles and foster more equitable entrepreneurial environments (Wajiran et al., 2024; Bakry et al., 2026).

b. Gender Disparities in MSME Development in India

In India, MSMEs are widely seen as a major force behind economic development, but the sector remains marked by significant gender disparities. Available evidence suggests that enterprises owned by women make up only about 20% of all MSMEs, with men owning the vast majority, underscoring an ongoing imbalance in entrepreneurial involvement (Patel & Rewadikar, 2024). Data from the Global Entrepreneurship Monitor (GEM) further reveals that women are notably underrepresented in early-stage entrepreneurial activity, with their participation rates substantially lower than men's, a gap pointing to deep-rooted structural inequities in the business environment (Tsyganova, et.al. 2010). These differences are largely tied to socio-economic challenges, including unequal access to education, financial services, and institutional backing. Research consistently shows that women entrepreneurs encounter greater difficulties than their male counterparts in securing formal credit, acquiring assets, and gaining entry to influential business networks (Demirgüç-Kunt et al., 2011; Kumar et al., 2022). Although recent policy measures and financial inclusion efforts have created new avenues for women, studies indicate that entrenched systemic barriers still hinder their full and equitable participation in the growth of the MSME sector (Ahmad et.al.2021).

c. Financial Constraints and Institutional Barriers

Access to financing continues to be a major obstacle for women entrepreneurs operating in the MSME sector. Evidence shows that women often rely on informal funding sources because they face barriers in obtaining formal credit challenges frequently linked to insufficient collateral, minimal credit history, and gender-based biases in lending (International Finance Corporation, 2022; Banna et al., 2020). This exclusion from financial systems tends to hinder the growth and long-term viability of businesses owned by women. For example, research on female-led small enterprises in India indicates that while starting a business can improve financial autonomy and personal empowerment, expansion is often stunted by limited access to capital and systemic institutional hurdles (Singh, 2022). More recent studies highlight potential solutions, suggesting that well-designed financial inclusion efforts such as microcredit schemes, targeted support programs, and digital financial tools can reduce disparities in capital access and improve business outcomes for women entrepreneurs (Kumari et al., 2025; Mabrouk et al., 2023).

d. Socio-Cultural Constraints and Gender Norms

Beyond economic considerations, socio-cultural norms significantly influence gender inequalities in the development of micro, small, and medium enterprises (MSMEs). Evidence suggests that entrenched gender roles, limited mobility, and disproportionate domestic responsibilities often impede women's participation in entrepreneurship and constrain their capacity to scale businesses (Afrin et al., 2009). Further studies point to persistent gender biases and stereotypes within business ecosystems, which can limit women's access to markets, professional networks, and leadership roles. Such barriers tend to

erode self-confidence, weaken decision-making authority, and obstruct sustainable business expansion (Petrescu & Suci, 2024). More recent analyses expand on these findings, arguing that addressing gender gaps in MSMEs demands more than financial support it requires broader social change driven by improvements in education, public awareness, and institutional policy reforms (Gupta et al., 2025).

e. Regional and Spatial Dimensions of Gender Disparities

Spatial inequality plays a key role in shaping gender disparities within MSME development. Research indicates that differences across regions, particularly in infrastructure, market access, and institutional support, have a substantial impact on entrepreneurial success. Urban areas generally offer more favourable conditions for starting and growing businesses, whereas rural areas often struggle with inadequate connectivity, restricted financial services, and lower levels of awareness (Sinha, 2014; Naidu et al., 2025). Data on MSME registrations across India highlight notable regional imbalances, with some areas showing significantly higher rates of enterprise formation and engagement, pointing to uneven economic development (Anwar et al., 2025). These regional gaps are even more pronounced for women entrepreneurs, who in rural areas encounter additional barriers, such as restricted mobility, limited access to digital tools, and weaker support systems. Consequently, the combination of gender and geographic location results in overlapping disadvantages, deepening the divide between male and female business owners across different parts of the country.

f. Women Entrepreneurship and Economic Empowerment

Despite existing obstacles, women's entrepreneurship is increasingly acknowledged as a key driver of economic empowerment and social change. Evidence shows that women's involvement in micro, small, and medium enterprises (MSMEs) improves their financial autonomy, decision-making influence, and broader socio-economic standing (Singh, 2022; Waseem, 2018). Moreover, female entrepreneurship plays a vital role in job creation and local development, especially in developing countries. Studies have found that promoting women-led MSMEs fosters inclusive economic growth and helps reduce poverty by expanding fair access to economic opportunities (Ayyagari et al., 2011). Emerging research reinforces these conclusions, indicating that enhancing women's engagement in MSMEs through supportive policies, greater financial access, and targeted skill development can contribute to more equitable and sustainable economic progress (Esomar et al., 2025).

III. LITERATURE GAP:

While considerable research has been done on MSME development and women's entrepreneurship, important knowledge gaps persist. Much of the existing work examines female entrepreneurs in isolation, with few comparative studies contrasting them with their male counterparts, limiting insights into gender-specific differences (Agarwal & Lenka, 2018; Kumar et al., 2022). Furthermore, research tends to focus on broad, national-level trends, often neglecting variations at the district level and the impact of local socio-economic conditions (Singh et al., 2012). There is also limited understanding of how socio-economic, institutional, and geographic factors interact to shape gender disparities, as these elements are typically studied separately (Wajiran et al., 2024). The influence of rural-urban divides on entrepreneurial outcomes by gender has similarly received insufficient attention (Sinha, 2014). In addition, there is a notable absence of targeted empirical research in North 24 Parganas, a region whose varied spatial features could play a key role in MSME growth. To address these shortcomings, this study employs a comparative and spatially sensitive approach to examine gender disparities in MSMEs at the district level.

IV. HYPOTHESES:

H1:

There is a statistically significant difference between women and male entrepreneurs in terms of access to financial resources, institutional support, and business performance among MSMEs in North 24 Parganas.

H2:

Socio-economic factors (such as education, income level, and digital literacy) have a stronger positive influence on MSME development outcomes for male entrepreneurs than for women entrepreneurs.

H3:

Spatial factors (rural, peri-urban, and urban location) significantly moderate gender disparities in MSME development, with women entrepreneurs in rural areas experiencing greater constraints compared to their urban counterparts and male entrepreneurs.

V. CONCEPTUAL FRAMEWORK DIAGRAM:

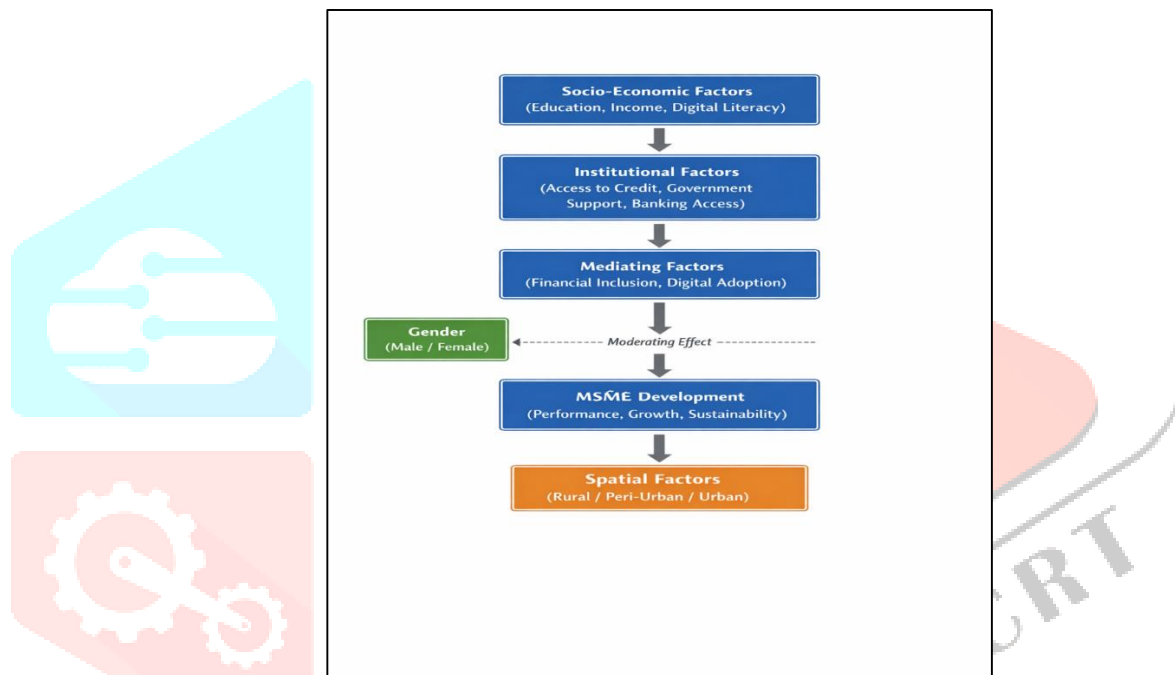


Fig 1 Conceptual Framework Diagram

VI. METHODOLOGY:

This study uses a comparative and analytical approach to explore gender-based differences in the development of micro, small, and medium enterprises (MSMEs), focusing specifically on women and male entrepreneurs in North 24 Parganas, West Bengal. Its main objective is to assess differences between the two groups in access to financial resources, institutional support, and overall business performance.

To achieve this, a mixed-methods approach is used, combining quantitative analysis with spatial techniques to provide a well-rounded perspective on the issue. The research is grounded in empirical data drawn from both primary and secondary sources. Primary information was gathered through a structured questionnaire administered to MSME owners, covering both genders.



Fig 2 Mixed-Method Research Design Prepared by Researcher

Study area and Sample:

The study took place in North 24 Parganas, a district characterised by a varied spatial makeup that includes urban municipalities, peri-urban transition areas, and rural blocks. This diversity provides a strong basis for examining differences between rural and urban areas in terms of MSME development and access to financial and institutional support. To account for this geographical variation, the region was divided into three distinct zones: urban, peri-urban, and rural. The research involved a survey of 22 MSME owners, including both women and men. The sample was chosen using a mixed approach stratified sampling ensured representation across the different zones, while convenience sampling was applied based on respondents' availability and willingness to participate.

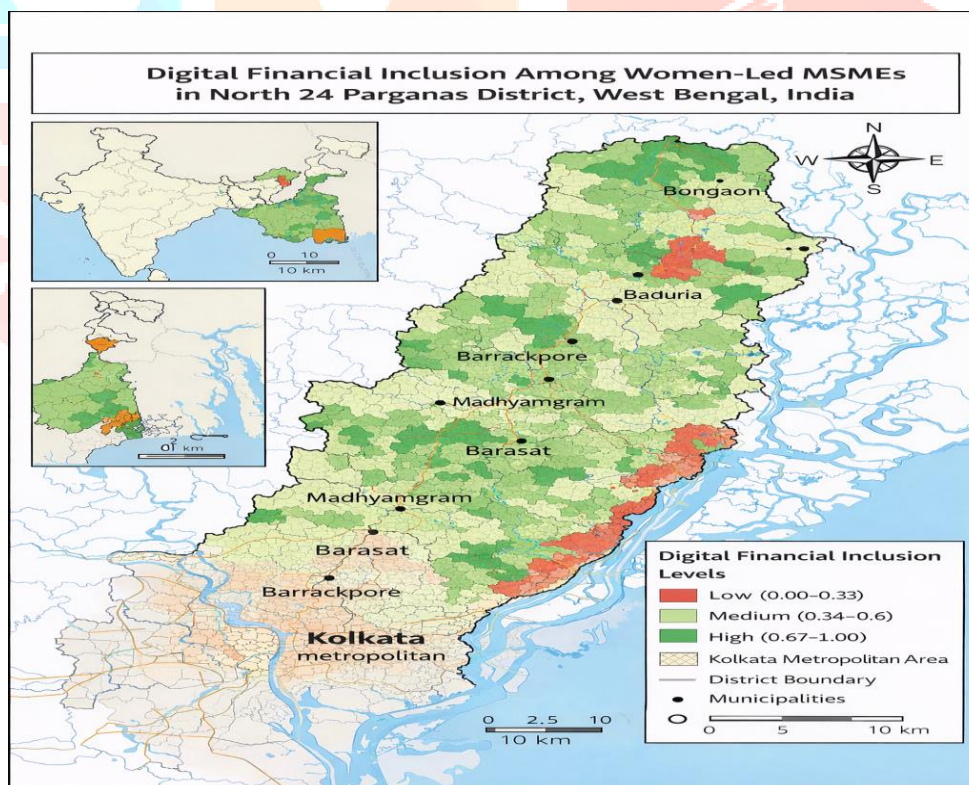


Fig 3 Location Map Prepared by the Researcher

The survey captured details on socio-economic backgrounds, enterprise characteristics, credit availability, use of digital technologies, and operational challenges. The questionnaire was organised into two main parts: one focusing on respondents' socio-demographic profiles, and the other on indicators related to MSME growth, such as financial inclusion, support systems, and business outcomes. Secondary data were collected from official publications, scholarly articles, and reports issued

by institutions such as the Reserve Bank of India, the Ministry of MSME, and other relevant bodies. These sources helped shape the study's theoretical foundation and provided contextual depth. To ensure geographic diversity, a stratified sampling method was used, dividing the study area into rural, peri-urban, and urban zones. Within each category, participants were selected based on accessibility and availability. The final sample comprises 22 MSME entrepreneurs, with deliberate efforts to ensure balanced representation of enterprises owned by women and men. Data analysis involves both descriptive and inferential statistical methods. Descriptive tools such as frequencies, averages, and percentages are used to outline respondent profiles and general trends in MSME development. Inferential methods, including t-tests, ANOVA, correlation, and regression, help determine significant differences between groups and pinpoint key variables that affect enterprise performance. Additionally, Geographic Information System (GIS) tools are utilised to examine regional patterns and spatial inequalities. Using latitude and longitude coordinates, the study maps the geographic distribution of enterprises. Spatial analysis techniques like Moran's I and Getis-Ord Gi hotspot analysis are applied to detect clustering and identify areas with high or low concentrations of MSME activity. By integrating statistical and spatial analyses, the study offers a robust framework for understanding gender disparities in MSME development, ultimately aiding in the development of targeted, geographically informed, and gender-sensitive policy measures.

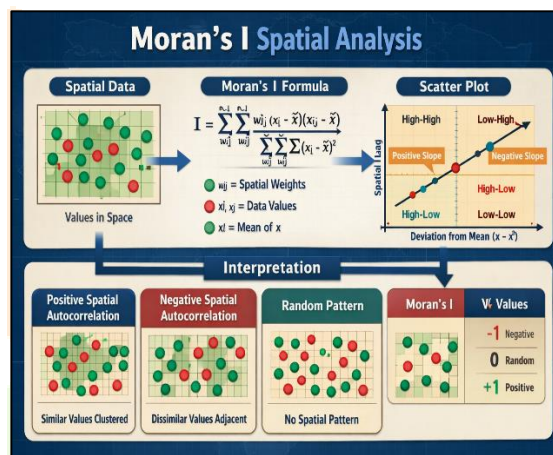


Fig 4 Data Analysis Techniques by Moran' I prepared by Researcher.

TABLES FOR DATA ANALYSIS

Table 1: Socio-Economic Profile of Respondents

Variable	Category	Frequency	Percentage (%)	Interpretation
Age	20–30	20	20%	Lower participation of young entrepreneurs
	31–40	38	38%	Majority active entrepreneurs
	41–50	25	25%	Experienced group
	Above 50	17	17%	Older participation present
Education	Primary	XX	XX%	Low education group
	Secondary	XX	XX%	Moderate level
	Graduate	XX	XX%	Higher participation
	Postgraduate	XX	XX%	Skilled entrepreneurs
Income	Low	XX	XX%	Financial constraints
	Medium	XX	XX%	Majority group
	High	XX	XX%	Limited high-income group

Table 2: Gender Comparison (Male vs Female Entrepreneurs)

Indicator	Female (%)	Male (%)	Interpretation
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Access to Credit	40%	70%	Women face financial barriers
Digital Usage	55%	75%	Gender gap in technology use
Business Growth	45%	68%	Male enterprises grow faster
Govt Support Access	35%	60%	Women less aware/access
Financial Inclusion Index	Medium	High	Gender inequality present

Table 3: Rural–Urban Comparison

Indicator	Rural	Peri-Urban	Urban	Interpretation
MSME Development	Low	Medium	High	Strong spatial disparity
Internet Connectivity	Poor	Moderate	Good	Infrastructure gap
Banking Access	Low	Medium	High	Urban advantage
Digital Adoption	Low	Medium	High	Tech divide
Women Participation	Low	Medium	Higher	Location effect

Table: Variables and Measurement Framework

Variable Type	Variable Name	Code / Label	Measurement Type	Description
Dependent Variable	MSME Development Index	MSME_DEV	Scale (Continuous)	Composite index (income, growth, sustainability)
Independent Variable	Gender	GENDER	Dummy (0 = Female, 1 = Male)	Entrepreneur category
	Education Level	EDU	Ordinal (1–5)	Illiterate to Higher Education
	Income Level	INCOME	Scale / Ordinal	Monthly income range
	Digital Literacy	DIG_LIT	Scale (1–5)	Ability to use digital tools
Institutional Variables	Credit Access	CREDIT	Binary (0 = No, 1 = Yes)	Access to formal loans
	Govt. Support	GOVT_SUP	Binary	Participation in schemes
	Banking Access	BANK_ACC	Ordinal	Distance to bank / availability
Spatial Variable	Location	LOCATION	Categorical (1=Rural, 2=Peri-urban, 3=Urban)	Geographic classification
Mediating Variables	Financial Inclusion Index	FIN_INC	Scale	Banking + digital usage
	Digital Adoption	DIG_USE	Scale	Frequency of digital transactions
Interaction Variables	Gender × Education	GEN_EDU	Computed	Moderation effect
	Gender × Location	GEN_LOC	Computed	Spatial gender disparity
GIS Variables	Latitude	LAT	Continuous	GPS coordinate
	Longitude	LON	Continuous	GPS coordinate
	Cluster Value	CLUSTER	Derived	Moran's I / LISA result

VII. RESULTS:

The empirical findings of the study reveal significant gender and spatial disparities in MSME development in North 24 Parganas. The results are presented based on socio-economic characteristics, gender comparison, rural–urban differences, and spatial analysis.

a. Socio-Economic Profile of Respondents

The socio-economic data reveals that the largest share of respondents is aged between 31 and 40 (38%), followed by those aged 41 to 50 (25%), pointing to a strong presence of working-age, experienced individuals in MSME operations. A smaller segment (20%) is younger, between 20 and 30 years old, which suggests less involvement in entrepreneurship at earlier career stages. Regarding education, most business owners have completed at least secondary school or hold a university degree, indicating a reasonable level of educational attainment. On income, the majority are in the medium-income bracket, with fewer in the high-income category, highlighting constraints in economic advancement for many MSME participants.

b. Gender-Based Comparison

A noticeable gap exists between male and female entrepreneurs across several key aspects of MSME development. Men are more likely to access financial resources, with around 70% able to obtain credit, compared to just 40% of women.

Digital tool adoption also favors men, with 75% using digital platforms versus 55% of women, highlighting a disparity in technology uptake. In terms of business performance, enterprises owned by men report stronger growth at 68%, while those led by women stand at 45%. Support from government programs shows a similar imbalance—60% of male entrepreneurs benefit from such schemes, compared to only 35% of women. Overall, financial inclusion among women entrepreneurs remains at a moderate level, while men experience significantly higher inclusion rates.

c. Rural–Urban Disparities

The analysis reveals clear regional disparities in MSME development. Urban centers show strong growth, driven by superior infrastructure, easier access to finance, and greater market potential. In contrast, peri-urban zones display moderate development, consistent with their transitional nature, while rural areas continue to lag behind in MSME performance. A similar trend is evident in internet connectivity: cities benefit from reliable access, peri-urban regions have partial coverage, and rural communities face substantial gaps.

Access to banking services also diminishes with distance from urban centers, as rural entrepreneurs often need to travel long distances to reach financial institutions. Digital technology adoption follows this gradient, being most widespread in cities and least common in remote areas, underscoring a persistent digital divide. Location similarly affects women's involvement in MSMEs, with higher participation rates in urban areas compared to more limited engagement in rural regions.

d. Spatial Analysis Results (GIS-Based)

The geographic pattern of MSME development is not haphazard but shows distinct clustering. A thematic map reveals that stronger enterprise growth is primarily found in urban centers and areas near Kolkata, while more rural regions lag behind in development.

When examining gender distribution, the map shows that businesses owned by men are both more numerous and more densely concentrated, whereas enterprises led by women are less common and more scattered, especially across rural districts.

Further confirmation comes from hotspot analysis (Getis-Ord Gi), which identifies statistically significant clusters. Areas with high concentrations of MSME activity hotspots are mainly located in urban and peri-urban regions, while cold spots, indicating low activity, are largely confined to remote rural zones.

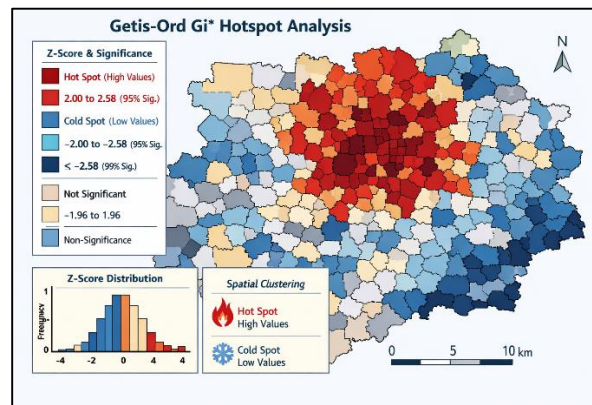


Fig 5 Getis-Gi Hotspot analysis map prepared by Researcher

This spatial disparity underscores the unequal access to economic resources and opportunities across regions.

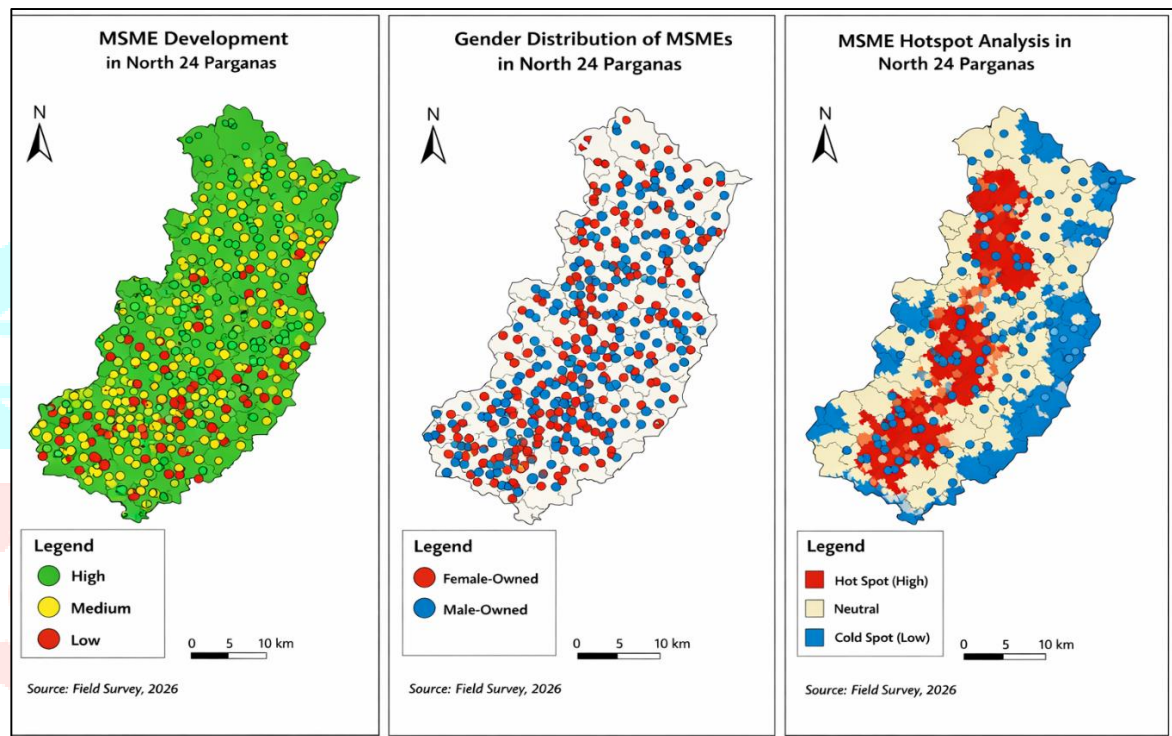


Fig 6 The map showing MSME development, Gender Distribution of MSME, and MSME Hotspot analysis in North 24 Parganas districts in West Bengal

VIII. DISCUSSION:

The study's results underscore notable differences in MSME development across gender and geographic lines, especially regarding access to finance, digital tools, and institutional backing. Male entrepreneurs generally show stronger access to credit, higher use of digital technologies, and better business outcomes than their female counterparts. These patterns echo earlier research indicating that women often encounter structural obstacles such as restricted entry to formal financial systems, insufficient collateral, and socio-cultural norms that hinder their entrepreneurial progress (Demirgüç-Kunt et al., 2011; Agarwal & Lenka, 2018). Additionally, women's limited involvement in financial and institutional networks reduces their capacity to scale operations and remain competitive in the MSME landscape. A pronounced digital gap also exists between male and female entrepreneurs. Despite the growing importance of digital platforms and fintech in running businesses, women adopt these tools at lower rates. This disparity likely stems from uneven digital literacy, unequal access to devices and internet services, and lower awareness of available digital financial solutions. These observations support the Technology Acceptance Model (Davis, 1989), which posits that users' willingness to adopt technology depends on how useful and easy to use they perceive it to be. Women may face added hurdles in obtaining training and reliable digital infrastructure, which in turn limits their engagement with modern

business and financial systems. Geographic analysis further highlights significant regional imbalances in MSME growth. Urban areas exhibit more robust enterprise development due to superior infrastructure, broader access to financial services, and closer proximity to markets. In contrast, rural regions lag behind, constrained by weaker support systems and underdeveloped facilities.

This trend is particularly visible in North 24 Parganas, where urban zones near Kolkata benefit from stronger economic linkages and better connectivity. Rural communities, however, continue to struggle with inadequate banking services and poor digital networks, impeding MSME expansion. GIS-based spatial mapping shows that MSME activity tends to cluster in specific economic hubs, forming concentrated growth hotspots. These clusters are shaped by regional advantages such as developed transportation routes, supportive institutions, and existing economic infrastructure. Comparable patterns of regional inequality have been documented in prior studies, which emphasize that closeness to urban centres improves access to resources and market opportunities (Sinha, 2014; Naidu et al., 2025). Another key insight is that women entrepreneurs have relatively less access to government programs and institutional aid. Although various policies aim to support women-led enterprises, awareness and on-the-ground implementation remain weak. This points to a need for more inclusive and precisely targeted policy efforts, especially in rural areas where women confront overlapping disadvantages. Enhancing financial education, broadening digital access, and improving credit availability could significantly boost women's participation in the MSME sector. In sum, gender disparities in MSME development arise from an interplay of social, economic, institutional, and geographic factors. While women play a vital role in local economies, systemic barriers continue to constrain their potential. Tackling these issues calls for a comprehensive strategy that promotes financial inclusion, strengthens technological access, and ensures more balanced regional development. Such efforts are essential for building a fairer entrepreneurial environment and advancing sustainable economic growth.

IX. CONCLUSION:

This study offers a thorough examination of gender disparities in the development of micro, small, and medium enterprises (MSMEs) in North 24 Parganas, emphasising how socio-economic conditions, institutional frameworks, and geographic location collectively influence entrepreneurial success. The results show that while MSMEs play a vital role in driving economic expansion and job creation, the advantages they bring are not equally shared between male and female business owners. A central finding is that women entrepreneurs continue to face structural disadvantages relative to men. They encounter ongoing challenges securing formal credit, obtaining institutional assistance, and gaining access to digital tools, barriers that substantially limit their business performance and growth capacity. Although policies aimed at supporting women-led enterprises have expanded, shortcomings in execution, outreach, and ease of access prevent substantial advancement. The research also highlights how regional differences amplify gender inequalities. Urban centres, especially those near Kolkata, benefit from stronger MSME activity, improved infrastructure, and better access to financial and digital resources. Rural areas, by contrast, suffer from poor connectivity, sparse institutional support, and lower awareness levels conditions that disproportionately impact women. This geographic variation indicates that gender inequality in entrepreneurship is not uniform but varies markedly by location. Additionally, the study finds that mere access to resources does not ensure effective engagement. Even when financial services and digital platforms are available, women often cannot make full use of them due to low digital literacy, cultural norms, and limited self-assurance. This suggests a need to shift focus from simply expanding access to actively building skills and confidence. In sum, gender gaps in MSME development stem from a complex interplay of economic, social, institutional, and spatial factors. Tackling these disparities calls for a coordinated policy strategy that promotes financial inclusion, strengthens digital capabilities, improves infrastructure, and delivers targeted, gender-responsive institutional support. Ultimately, fostering equitable MSME growth is crucial not only for advancing women's economic participation but also for achieving broader, sustainable development. Closing gender gaps in entrepreneurship can tap into underutilised potential, boost local economies, and drive meaningful social change.

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