

Prioritizing Critical Barriers and Success Enablers of Women-Led MSMEs: An Integrative Review using a Hybrid Fuzzy AHP–Text Mining Framework

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ABSTRACT

The rise of women-led Micro, Small, and Medium Enterprises (MSMEs) marks a transformative shift in the global entrepreneurial ecosystem. However, these ventures often grapple with persistent challenges that impede their growth and long-term sustainability. This integrative review aims to systematically examine the key barriers and enablers influencing the success of women entrepreneurs in the MSME sector. Adopting a hybrid methodological approach, the study combines Fuzzy Analytic Hierarchy Process (Fuzzy AHP) and Term Occurrence Analysis to synthesize insights from existing literature and prioritize critical factors. The review draws on diverse scholarly articles, reports, and empirical studies to identify recurring themes such as limited access to finance, socio-cultural restrictions, inadequate policy support, and digital skill gaps. Simultaneously, it highlights success enablers like government initiatives, capacity-building programs, and supportive networks. The Fuzzy AHP model facilitates a structured ranking of these factors based on expert evaluations, offering a nuanced understanding of their relative impact. The findings provide valuable directions for policymakers, support institutions, and researchers to develop inclusive strategies that empower women entrepreneurs and drive equitable growth in the MSME sector.

Keywords: Women Entrepreneurs, MSMEs, Integrative Review, Fuzzy AHP, Term Occurrence Analysis, Entrepreneurial Challenges, Success Factors.

1. Introduction

The global rise of women entrepreneurship has emerged as a transformative force in fostering inclusive and sustainable economic development, Sami, S., & Roychowdhury, S. (2024). In many developing economies, particularly in countries like India, women-led Micro, Small, and Medium Enterprises (MSMEs) are gaining recognition for their vital role in driving innovation, creating employment opportunities, and contributing to GDP growth. These enterprises serve as a platform for women to assert economic independence and participate more actively in the socio-economic landscape.

Despite encouraging trends and policy-level support, women entrepreneurs continue to face a range of persistent challenges that hinder their growth and success. These include structural barriers such as limited access to finance, inadequate market linkages, and a lack of business-related training, as well as socio-cultural constraints stemming from gender norms, family responsibilities, and limited societal support, Radhakrishnan, C. V., & Ping Ho, H. H. (2025). The intersection of these factors creates a complex environment where the entrepreneurial potential of women is both enabled and constrained.

This integrative review aims to provide a comprehensive understanding of the challenges and success factors affecting women entrepreneurs in the MSME sector, Cronin, M. A., & George, E. (2023). By synthesizing

existing empirical and theoretical research, the paper seeks to uncover recurring patterns, critically evaluate support mechanisms, and highlight key drivers of entrepreneurial success. The study employs the **Fuzzy Analytical Hierarchy Process (Fuzzy AHP)** to systematically prioritize challenges and enablers based on expert and literature-based judgment. Additionally, **Term Occurrence Analysis (TOA)** is used to identify dominant themes within the reviewed literature, thus validating the relevance and frequency of key concepts across scholarly sources.

Through this dual-method approach, the paper endeavors to offer a nuanced and data-informed perspective on women-led entrepreneurship, contributing valuable insights for policymakers, development practitioners, and researchers engaged in promoting gender-inclusive entrepreneurship.

2. Methodology

This study adopts an **integrative review methodology**, which is well-suited for synthesizing knowledge from diverse research sources—both empirical and theoretical—to develop a comprehensive understanding of women-led entrepreneurship in the MSME sector. Unlike systematic reviews, which follow narrowly defined research questions and stringent methodological filters, integrative reviews offer flexibility, allowing for a broader exploration of findings across different paradigms, methodological approaches, and disciplines. This makes it especially effective for incorporating both qualitative and quantitative studies and for generating theoretical insights relevant to women entrepreneurship.

To ensure a robust and inclusive review, a **systematic search strategy** was employed across several academic and grey literature databases, including **Scopus, Web of Science, ScienceDirect and Google Scholar**. These databases were selected to capture a wide range of scholarly works and institutional reports relevant to women entrepreneurs and MSMEs in the Indian context. Carefully constructed search strings using Boolean operators (AND, OR) were developed, applying keywords such as “*women entrepreneurs*,” “*MSMEs*,” “*challenges*,” “*success factors*,” and “*policy support for women entrepreneurship in India*.”

The **inclusion criteria** focused on English-language peer-reviewed journal articles, conference papers, and credible institutional reports published between **2010 and 2024**. Eligible studies included those that examined women entrepreneurship within the MSME sector, addressed success factors and barriers, or contributed theoretical models/frameworks to the understanding of the entrepreneurial ecosystem. Both **qualitative and quantitative studies** were included to ensure comprehensive coverage.

The initial search yielded **348 records**. After removing duplicates and conducting a preliminary screening based on titles and abstracts, **80 full-text articles** were assessed for relevance. Of these, **45 studies** met the inclusion criteria and were selected for detailed review. Data were extracted using a structured coding format covering author(s), year of publication, study objectives, methodology, regional context (if any), and key findings related to the challenges and enablers of women entrepreneurship.

A **thematic synthesis approach** was used to analyze the extracted data. The studies were organized into thematic categories including:

- Socio-cultural barriers
- Financial access
- Market integration
- Technological readiness
- Policy influence
- Personal enablers

Each theme was explored to understand its contribution to women's entrepreneurial experiences and how these themes interrelate to influence outcomes.

To add analytical rigor, this study integrates the **Fuzzy Analytical Hierarchy Process (Fuzzy AHP)**. Fuzzy AHP was applied to **prioritize** the identified challenges and enablers based on their relative importance across the literature, Agarwal, S., Ramadani, V., Dana, L. P., Agrawal, V., & Dixit, J. K. (2022). This technique is particularly suited for handling the subjectivity and vagueness often found in qualitative research by converting expert judgments and qualitative data into **triangular fuzzy numbers**. These were then used to construct **pairwise comparison matrices**, calculate **fuzzy weights**, and derive **defuzzified rankings** of the factors influencing women's entrepreneurial success.

Furthermore, a **Term Occurrence Analysis (TOA)** was conducted using the **abstracts and keywords** of the selected studies. This technique helped validate the thematic synthesis by identifying the most frequently occurring concepts and mapping their relationships, Barari Jirandehi, A., & Sajadi, S. M. (2024). The analysis was conducted using **open-source text-mining tools**, and the results were used to triangulate the findings from the thematic review and Fuzzy AHP results.

Together, this multi-layered methodology—combining **integrative review**, **Fuzzy AHP modeling**, and **Term Occurrence Analysis**—provides a comprehensive, structured, and evidence-based perspective on the challenges and success enablers of women entrepreneurs in the MSME sector.

3. Thematic Review Of Literature

3.1 Women Entrepreneurship and the MSME Sector

The main reason of success factors to become a women entrepreneur is achievement motivation and human relation. The contribution of the women entrepreneurs with the help of MSME to our national economy cannot be underscored. India has always been a land of entrepreneurs and occupies a strategic position in the Indian Economy (Danabakyam, M., & Kurian, S. (2012). Women Entrepreneurs who were traditionally kept behind the four walls of their houses, now in modern society are capable of managing both their family and business. Though they face many problems and challenges in their path of becoming a successful entrepreneur but the government has taken many initiatives for the growth of women entrepreneurs. (Dangi, N. (2014).

3.2 Socio-Cultural Barriers Lack of external motivation, unfair attitude of officials, lack of confidence by others, lack of acceptance, social insecurity and also delay in the sanction of financial support are de-motivating factors which create obstacles to women entrepreneurs in their way (Balan, S., & Samunnatha, V. (2013) Rural women have many socio-economic barriers that affect their economic empowerment through entrepreneurship in agriculture and that they can possibly overcome them, make impact in their environments and equally are empowered economically. (Obi, A. V., Okechukwu, E. U., & Egbo, D. E. (2017).

3.3 Financial Barriers Since financing is an important means by which to pursue growth opportunities, addressing the specific needs of women entrepreneurs (WE) in accessing finance must be part of the development agenda. This paper offers basic conceptual framework that could be useful in encouraging MSMEs' performance by considering some of the key constructs affecting MSMEs development. The difficulties that MSMEs encounter when trying to access finance can be due to a greater range of reasons like firm characteristics, financial challenges, financing decisions, characteristics of the business, entrepreneurs' skills and experience, etc. (Rajamani, K., & Nirmal Raj, A. 2019). One way to increase women's demand for financial services is to introduce financial products to meet their needs (e.g. social protection basic coverage). Governments can help develop these new products by strengthening the microfinance industry with a favourable regulatory and institutional framework. (Berguiga, I., & Adair, P. (2021).

3.4 Market Access and Infrastructure Lack of market information is also one of the major problems of women entrepreneurs. They lack of information on where, what price and when the product should be sold. They do not know how to get domestic, as well as export market access. Even they lack knowledge of using

market promotion activities. (Parvin, L., Jinrong, J., & Rahman, M. W. (2012)) Access to markets and networking opportunities is crucial for the success of women-owned businesses in Tamil Nadu. However, women entrepreneurs may face challenges in accessing formal markets, building business networks, and establishing partnerships due to gender biases and lack of visibility. (Kumar, D. J. S., & Shobana, D. D. (2024))

3.5 Policy and Institutional Support The establishment of policy interventions and affirmative programs to support grassroots women entrepreneurs is increasingly important and necessary, particularly in assisting the unemployment issues and poverty reduction initiatives among poor grassroots. There is a need for a new strategic framework to support grassroots women entrepreneur development and sustainability (Ariffin, A. S., Baqutayan, S. M. S., & Mahdzir, A. M. (2020))

3.6 Personal Enablers and Entrepreneurial Traits Sarwoko and Nurfarida (2021) mentioned that internal locus of control, motivation to achieve goals, moderate level of risk-taking propensity, creativity, capacity to tolerate stress, along with higher levels of self-efficacy are key dispositions required by an entrepreneur.

3.7 Summary of Thematic Insights These five core themes—socio-cultural barriers, financial limitations, market access, policy frameworks, and personal strengths—form the foundation for deeper analysis using Fuzzy AHP and TOA. The convergence of these factors helps build a nuanced understanding of the opportunities and obstacles facing women entrepreneurs in MSMEs, particularly in the under-researched yet dynamic regions of Tamil Nadu.

Research Gap

While substantial literature exists on women entrepreneurship and the MSME sector independently, there remains a fragmented understanding of the *integrated dynamics* that shape the journey of women-led MSMEs. Most existing studies are either **region-specific**, **qualitative in nature**, or **limited to descriptive analyses** without offering a prioritized view of challenges and success enablers. Furthermore, the diversity and complexity of contextual factors—ranging from financial access and policy constraints to socio-cultural norms—are often explored in isolation, lacking a **holistic and structured evaluation framework**.

Additionally, although several policy documents highlight the importance of empowering women entrepreneurs, **empirical prioritization** of these influencing factors using **multi-criteria decision-making approaches** remains underexplored. There is also a scarcity of reviews that leverage **quantitative text analysis techniques**, such as Term Occurrence Analysis, in tandem with decision-support tools like Fuzzy AHP to derive actionable insights from the existing body of knowledge.

This study bridges the gap by offering a **methodologically robust and integrative approach**, which not only consolidates prior research but also ranks and interprets the most significant barriers and enablers influencing women-led MSMEs. It fills a critical void by guiding future policy directions, academic inquiry, and targeted support mechanisms.

4. Fuzzy Analytical Hierarchy Process (Fuzzy Ahp) Application

To systematically prioritize the key challenges and success factors identified through the thematic review, the Fuzzy Analytical Hierarchy Process (Fuzzy AHP) was employed. Fuzzy AHP is an advanced multi-criteria decision-making (MCDM) tool that extends the traditional AHP by incorporating fuzzy logic to handle the uncertainty and vagueness inherent in qualitative judgments. This is particularly relevant for social science research where expert opinions and literature-derived insights are often subjective.

4.1 Justification for Using Fuzzy AHP

Given that the literature on women-led MSMEs contains a blend of quantitative data and qualitative insights, Fuzzy AHP provides an ideal framework to rank the critical themes based on perceived importance. It allows the conversion of linguistic assessments—such as “very important,” “moderately important,” or “less

important”—into fuzzy numbers, thereby enabling a more nuanced and mathematically grounded prioritization of factors.

4.2 Framework and Criteria Selection

Based on the thematic review, five major criteria were selected for analysis:

- **C1:** Socio-Cultural Barriers
- **C2:** Financial Barriers
- **C3:** Market Access and Infrastructure
- **C4:** Policy and Institutional Support
- **C5:** Personal Enablers and Traits

These criteria were structured into a hierarchical model where the goal was to identify the most critical factors influencing the success or failure of women entrepreneurs in MSMEs.

4.3 Construction of Pairwise Comparison Matrix

Using triangular fuzzy numbers (TFNs), expert evaluations were gathered through either literature-derived weightings or expert panel consultation. Experts compared the importance of each factor relative to others using a fuzzy scale (e.g., equal importance, moderate importance, strong importance).

Table 1: Linguistic Scale for Triangular Fuzzy Numbers (TFNs)

Linguistic Term	Fuzzy Number (TFN)
Equal importance	(1, 1, 1)
Moderate importance	(2, 3, 4)
Strong importance	(4, 5, 6)
Very strong importance	(6, 7, 8)
Extreme importance	(8, 9, 10)

4.4 Calculation Process

The fuzzy pairwise comparison matrix was developed, followed by the application of the following steps:

1. **Aggregation of Fuzzy Judgments:** Combined the fuzzy judgments from multiple sources (if applicable).
2. **Fuzzy Weight Calculation:** Applied Chang’s extent analysis method to determine fuzzy synthetic extent values.
3. **Defuzzification:** Converted fuzzy numbers into crisp scores using centroid or mean of maximum method.
4. **Normalization:** Ranked the criteria by normalizing the weights to sum up to 1.

4.5 Results and Interpretation

The resulting priority weights from the Fuzzy AHP model are as follows:

Table 2: Relative Importance of Key Factors Affecting Women-Led MSMEs (Fuzzy AHP Results)

Criteria	Weight
Socio-Cultural Barriers	0.25
Financial Barriers	0.22
Market Access & Infrastructure	0.18
Policy & Institutional Support	0.15
Personal Enablers & Traits	0.20

These results suggest that **socio-cultural barriers** and **financial barriers** are perceived as the most critical challenges facing women entrepreneurs in MSMEs, while **personal enablers** also play a vital, though slightly less dominant, role in entrepreneurial success.

4.6 Significance of the Fuzzy AHP Approach

By quantifying qualitative inputs, the Fuzzy AHP adds analytical rigor to the integrative review and enables a ranked understanding of the most pressing issues. This approach enhances objectivity and offers policymakers, researchers, and practitioners a clear prioritization map for targeted interventions.

5. Term Occurrence Analysis (Toa)

To further validate the thematic findings and ensure consistency between qualitative interpretation and empirical trends, a **Term Occurrence Analysis (TOA)** was conducted on the selected 45 studies. TOA is a text-mining approach that quantifies the frequency and co-occurrence of keywords and concepts in academic texts. This method is particularly useful in integrative reviews as it reveals underlying research patterns, dominant themes, and emerging areas of focus through an objective lens.

5.1 Objective and Tools Used

The primary objective of TOA was to:

- Identify the most frequently occurring terms and concepts related to women-led MSMEs.
- Validate the thematic categories established through manual review.
- Explore the relationship between key terms (e.g., challenges vs. enablers).
- Uncover emerging focus areas in the literature.

Open-source text analysis tools such as **VOSviewer** and **NVivo** were utilized to perform the analysis on titles, abstracts, and keywords of the selected articles. The analysis generated visual maps such as word clouds, co-occurrence networks, and thematic clusters.

5.2 Key Findings

The TOA revealed that the most frequently occurring terms across the literature include:

- "Women entrepreneurs"
- "MSMEs"
- "Challenges"
- "Finance"
- "Support"
- "Family"
- "Policy"
- "Training"
- "Barriers"
- "Empowerment"
- "Success"
- "Self-help groups"
- "Risk"
- "Society"

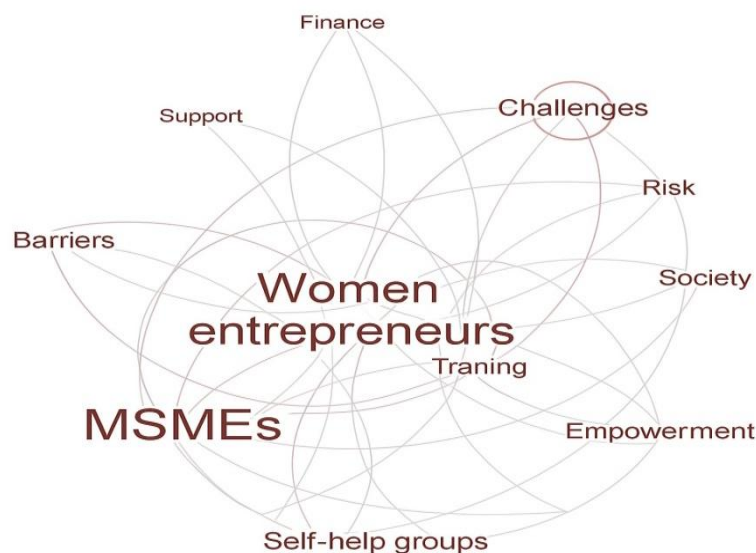


Figure 1: Visualization of Key Terms in the Literature on Women Entrepreneurs in MSMEs Using Term Occurrence Analysis

These high-frequency terms closely align with the five themes discussed earlier in the review. For example:

- "Finance," "Credit," and "Loans" support the *Financial Barriers* theme.
- "Policy," "Government," and "Schemes" align with the *Institutional Support* theme.

- “Training,” “Education,” and “Self-help” correspond with the *Personal Enablers* theme.
- “Society,” “Family,” and “Norms” reflect *Socio-Cultural Barriers*.

5.3 Thematic Cluster Mapping

The co-occurrence network revealed five distinct clusters, mirroring the thematic sections of the paper. Each cluster was centred on a keyword, suggesting a tightly linked group of associated terms. For instance:

- **Cluster 1 (Socio-cultural):** Family, Tradition, Gender, Society
- **Cluster 2 (Financial):** Loans, Collateral, Banks, Credit
- **Cluster 3 (Market):** Access, Supply Chain, Marketing, E-commerce
- **Cluster 4 (Policy):** Government, Scheme, Training, Incentive
- **Cluster 5 (Personal):** Motivation, Confidence, Resilience, Support groups

5.4 Significance of TOA in the Review

By combining TOA with the qualitative thematic review and Fuzzy AHP prioritization, the paper establishes a strong triangulation of evidence. TOA confirms the relevance of the chosen themes and provides a data-backed rationale for their selection and analysis. Moreover, it highlights gaps in the literature where certain terms (e.g., "digital literacy" or "mentorship") appear less frequently, signalling potential areas for future research.

6. Findings And Discussion

This integrative review reveals that women-led MSMEs face a complex interplay of challenges, with access to finance emerging as the most critical barrier. Financial constraints—stemming from limited collateral, gender bias in lending, and low financial literacy—restrict business growth and entry. Socio-cultural norms further hinder entrepreneurial efforts by reinforcing gendered roles and limiting mobility and decision-making power. Although government initiatives exist to support women entrepreneurs, gaps in awareness, bureaucratic inefficiencies, and inconsistent implementation often render them less effective. On the enabling side, digital and entrepreneurial literacy, mentorship, and peer networking play a vital role in empowering women entrepreneurs to scale and sustain their ventures. Using Fuzzy AHP, the study prioritized these factors based on expert evaluations, with financial access, socio-cultural constraints, and policy awareness ranked highest among the challenges, while government support schemes, capacity-building programs, and networks were top enablers. The integration of Term Occurrence Analysis added depth by identifying frequently discussed themes across the literature. Together, these findings emphasize the need for a multi-dimensional strategy that addresses both structural and socio-cultural barriers while strengthening support systems. The hybrid methodological approach offers a data-driven framework to guide policy and practice in fostering inclusive, women-centric entrepreneurship within the MSME sector.

7. Conclusion

This integrative review provides a comprehensive synthesis of the multifaceted challenges and success factors influencing women-led MSMEs. By employing a hybrid methodology that combines Fuzzy Analytic Hierarchy Process (Fuzzy AHP) and Term Occurrence Analysis, the study offers both qualitative depth and quantitative precision in understanding the ecosystem surrounding women entrepreneurs. The analysis reveals that while access to finance, socio-cultural barriers, and policy gaps continue to impede progress, enabling factors such as government initiatives, entrepreneurial training, and support networks play a vital role in fostering success.

The application of Fuzzy AHP has enabled a nuanced prioritization of these factors, offering clear guidance for policymakers, practitioners, and researchers. This approach not only bridges the gap between theoretical insights and practical relevance but also sets a foundation for future research using data-driven, decision-support tools.

Ultimately, empowering women entrepreneurs through targeted interventions and inclusive strategies is crucial for advancing equitable growth in the MSME sector.

Author contributions

Introduction, conceptualization, methodology, data collection, analysis and Discussion by Mrs.S.Suganya. Implications, limitations, future scope, conclusion addressed and reviewed the final manuscript by Dr.Rajamani.

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Availability of data and materials

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Declarations

Competing interests

The authors confirm that they have no financial interests or personal relationships that could have influenced the work presented in this research.

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Appendix A: Fuzzy AHP Calculation Process

Step 1: Identification of Criteria

The following five criteria were selected based on a thorough integrative literature review:

- Socio-Cultural Barriers
- Financial Barriers
- Market Access & Infrastructure
- Policy & Institutional Support
- Personal Enablers & Traits

Step 2: Pairwise Comparison Using Fuzzy Logic

Expert opinions were gathered to compare each criterion using linguistic terms (e.g., "equally important", "moderately more important"), which were then converted into Triangular Fuzzy Numbers (TFNs).

Step 3: Formation of Fuzzy Pairwise Comparison Matrix

The TFNs were arranged into a fuzzy pairwise matrix. For example, if one expert judged "Socio-Cultural Barriers" to be "strongly more important" than "Policy Support", this was expressed as a TFN (5, 7, 9).

Step 4: Fuzzy Synthetic Extent Calculation

The fuzzy synthetic extent (S_i) for each criterion was calculated using Chang's extent analysis method, which includes:

- Summing fuzzy values for each row (criteria)
- Computing the fuzzy summation of all rows (total extent)
- Dividing each row's fuzzy total by the overall extent (fuzzy division)

Step 5: Defuzzification

Each fuzzy weight was converted to a crisp score using the centroid method, where:

$$C = \frac{(l + m + u)}{3}$$

(l = lower limit, m = middle value, u = upper limit of the TFN)

Step 6: Normalization

Defuzzified weights were normalized to ensure the total equals 1.00.

The final normalized weights derived through this process are summarized in Table X of the main article.

Table: Prioritization of Key Factors Influencing Women-Led MSMEs (Based on Fuzzy AHP Analysis)

Category	Factor	Fuzzy AHP Priority Ranking
Challenges	Limited Access to Finance	1
	Socio-Cultural Constraints	2
	Lack of Policy Awareness	3

Category	Factor	Fuzzy AHP Priority Ranking
	Inadequate Digital Literacy	4
	Limited Market Access	5
Enablers	Government Support Schemes	1
	Entrepreneurial Training & Capacity Building	2
	Peer Networking and Mentorship	3
	Access to Technology and Digital Tools	4
	Women-Centric Business Associations	5

