An Empirical Study of Social and Governance Determinants of MSME Sustainability Among Tribal Women Farmers in Telangana, India

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Abstract: *To improve rural livelihoods and empower women, micro, small, and medium-sized businesses (MSMEs) play a significant role in India. Due to limitations in governance, social support, and resource availability, tribal women farmers (TWFs) operating micro, small, and medium-sized enterprises (MSMEs) have challenges in attaining long-term sustainability. In this study, we look at how TWFs in Telangana's micro, small, and medium-sized enterprises (MSMEs) cope with social and governance factors that affect their long-term viability. Using a structured questionnaire, the research collected primary data from 100 respondents about their demographics, enterprise, social aspects, and governance. Micro and small businesses dominated the market, and the descriptive study placed strong emphasis on youth participation and education. According to ordered logistic regression, social characteristics that greatly impact a company's resilience include community involvement, empowerment, inclusion, cultural sustainability, and social well-being. On the same note, determinants of governance such as policy compliance, transparency, accountability, institutional support, and a strong governance structure were identified as having a positive impact on sustainability in MSMEs. The results underscore the importance of combined social and governance systems in promoting enterprise stability and long-term performance. This research has implications on policy and development practitioners who can use it to solidify tribal women-owned MSMEs and point to viable ways of encouraging inclusive and sustainable entrepreneurship in rural setting.*

Keywords: MSMEs, Governance Factors, Social Determinants, Business Sustainability, Tribal Women Entrepreneurs, Institutional Support, Transparency and Accountability, Telangana

I. INTRODUCTION

A. Background of the Study
MSMEs plays crucial role in economic growth, in creation of employment, and inclusive development of emerging economies like India is crucial [1]. Among them, the Tribal Women Farmer (TWF) groups are operating MSMEs that can be helpful in the rural livelihoods, empowerment of women, and community-based entrepreneurship [2]. Nonetheless, although they are crucial in terms of development, the sustainability of these enterprises continues to be a key issue because of the perennial problems with respect to governance, institutional access, and adherence to regulations [3].

B. Governance and Business Sustainability
For MSMEs to be sustainable in the long run, governance aspects such as compliance with policies and regulations, openness and accountability, institutional backing, and strong governance structures are crucial. In the case of tribal women-led enterprises, these issues influence access to the formal systems, mobilisation of resources, and decision-making [4]. Effective governance practices make organisations more stable and trustworthy, whereas ineffective governance systems tend to restrain enterprise growth and viability, especially where the population is marginalised and rural [5].

C. Impact of Social Dimensions on MSME Sustainability

The social aspect is central to MSME sustainability, especially when tribal women's groups or farmer groups run the businesses. As they are perched on the community relationship, these businesses are based on the support of the community, and inclusiveness fosters empowerment and growth. By respecting traditions and cultural heritage, the community will not only be a source of economic activity but also a living organism that enhances resilience, identity, and sustainability in the long term. Effective community involvement leads to trust, cooperation, and sharing of resources, whereas empowerment and inclusivity contribute to the ability to make decisions, become a leader, and be an entrepreneur [6]. Cultural sustainability conserves the traditional knowledge and practice that allow differentiation of the products and relevance in the market. Moreover, the better social well-being is, the greater the motivation, productivity, and commitment among entrepreneurs. All these social aspects have provided a supportive ecosystem that fosters stability, flexibility and sustainability in MSMEs in rural and tribal settings [7].

D. Purpose of the Study

Although the issue of MSME sustainability and women entrepreneurship is increasingly gaining attention, the existing empirical studies on the determinants of governance and social in MSMEs that are managed by tribal women are few. Using quantitative analysis to provide policy-relevant, evidence-based research, this proposed study would fill this knowledge gap by investigating governance factors that affect the long-term viability of TWF groups in the Indian state of Telangana.

E. AIM and Contribution

The research aims to study social and governance factors which sustain the MSME operations of tribal women-managed enterprises in Telangana India. The study examine how demographic factors and business characteristics and social elements and governance structures affect the organizations' ability to maintain their operations over time.

- To examine the demographic and enterprise characteristics of tribal women farmers managing MSMEs in Telangana.
- To investigate the impact of social factors on the sustainability of MSMEs.
- To explore the influence of governance determinants, on the long-term sustainability of MSMEs.
- To assess the combined role of social and governance mechanisms in enhancing the resilience, performance, and sustainability of MSMEs run by tribal women farmers, providing insights for policy and practice.

F. Structure of the paper

This study is organised into six major sections. The issue statement, the aims, and the research background are all introduced in the first part, the Introduction. The literature review, which is the second portion, examines earlier research on the subject of MSMEs in multiple discipline. The study plan, data collection techniques, and analysis tools used are all covered in detail in the Methodology. The explanations and interpretations of the empirical findings are presented in the Results section. Following a summary of the key ideas, some suggestions for additional investigation were mentioned in the Conclusion, the study concludes with a list of references.

II. LITERATURE REVIEW

This section combines main empirical research on MSME sustainability to point out the main topics, to report on the different methods used and to mention the limitations, thus openly showing the gaps that are not yet solved and that are the reason for the present research focus and design.

This research, by Mahapatra, Harpal and Mohanty (2025) which presents relevant information about the role of the determinants of the sustainable development of Women-Led Microenterprises (WLMs) in Odisha, and three major aspects are identified, including access to financial resources, digitalization, and socio-cultural obstacles. Nonetheless, due to its emphasis on general WLMs it cannot be directly applied to tribal women run MSMEs in Telangana where the institutional support of governance structures and local institutions hold an important role. In contrast to this study,

where they have employed both mixed methods, and regression on outcome of growth, This study focuses on governance determinants such as compliance of policy, transparency, accountability and institutional support and determines their predictability ability with sustainability through an ordered logistic regression. In this regard, this approach offers a more empirically rigorous examination of the governance elements that affect MSMEs' viability in a tribal setting [8].

Financial assistance, government laws, and programs are all examples of institutional support that Mwesigwa *et al.* (2025) found to be advantageous in helping female-owned firms in Uganda stay in operation. Although informative, its overall contribution to the female entrepreneurs in another socio-economic and cultural environment restricts its general applicability to TWF-run MSMEs in Telangana, India. In contrast with this cross-sectional study, This study focuses on various determinants of governance, such as the compliance to policies, the transparency, the accountability, and the institutional support, and assesses their predictive capacity on the sustainability of MSMEs through ordered logistic regression. This approach provides a more empirically supported and context-dependent explanation of how institutional forms of governance affect the long-term viability of tribal women-owned enterprises [9].

Using a large-scale quantitative SEM methodology investigation, Nurjannah *et al.* (2023) assesses how risk reduction, financial literacy, and managerial skills affect the long-term viability of MSME businesses. The study primarily focuses on human level competencies rather than governance and institutional factors, although providing strong evidence that internal managerial and financial competencies affect survival and competitive tactics. This study, in its turn, is based on external and structural governance variables how they affect the sustainability of TWF-run MSMEs in Telangana. Therefore, This research advances the body of knowledge by refocusing the analytic lenses of research towards governance and situational enterprise features and provides a more policy-responsive and socially-based approach to MSME sustainability [10].

The study conducted by Subramanian and Suresh, 2022 provides valuable information about the role of social sustainability factors in sustainable HRM and their role in organizational sustainability. It is effective in identifying and structuring important social determinants of the performance of the SMEs using the TISM and MICMAC techniques. But, it is confined to HRM influenced social aspects, and fails to include the aspect of governance like transparency, accountability, policy compliance , and institutional support, which are the main focus in the current study. In addition, tribal women farmers, as well as situational context in Telangana in India, is not the subject of the study. Thus, the present study adds to the existing literature by combining both social and governance factors within a regional and community-based MSME sustainability model [11].

The empirical evidence presented by (Safii and Rahayu, 2021) in the reviewed study is useful since it shows that human and social capital variables play a vital role in refining the survival of MSMEs, especially among Batik producers in Bojonegoro. Using the probit model, it is successful in showing the positive effect of education, business experience, family support, and social networks on business continuity. Nevertheless, this study does not address the aspect of governance related determinants of human and social capital including compliance with policies, support of institutions, transparency, and accountability that are the main issues in the current research. Besides, its geovisional and industry orientation is inconsistent with the tribal women-based MSMEs in Telangana, India, thus making it ideal to engage in a wider and contextual study that combines both the social and governance variables [12].

Table 1: Summary Of Literature Review

Author(s) & Year	Focus Area	Methodology	Findings	Research Gap	Relevance to Present Study
Mahapatra, Harpal & Mohanty (2025)	Sustainability of Women-Led Microenterprises (WLMs) in Odisha	Mixed methods; regression analysis	Access to finance, digitalization, and socio-cultural obstacles significantly affect sustainable growth	Focus on general WLMs; governance structures and institutional support not examined	Current study focuses on governance determinants (policy compliance, transparency, accountability, institutional support) in tribal women-led MSMEs

					using ordered logistic regression
Mwesigwa et al. (2025)	Female-owned business sustainability in Uganda	Cross-sectional survey	Financial assistance, government policies, and programs help business continuity	Context-specific to Uganda; excludes transparency, accountability, governance compliance	Extends analysis to governance dimensions in Indian tribal context with predictive modeling
Nurjannah et al. (2023)	Managerial capability, financial literacy, and MSME sustainability	Quantitative SEM (SmartPLS)	Managerial and financial competencies improve survival and competitiveness	Focus on individual-level competencies; governance and institutional factors ignored	Shifts focus to external governance variables affecting sustainability of tribal women-run MSMEs in Telangana
Subramanian & Suresh (2022)	Social sustainability factors in SMEs	TISM & MICMAC techniques	Identifies social determinants in sustainable HRM	Confined to HRM aspects; lacks governance focus; not context-specific to tribal women in Telangana	Combines social and governance factors in a regional and community-based MSME sustainability model
Safii & Rahayu (2021)	Human and social capital determinants in SMEs (Batik producers, Indonesia)	Probit model	Education, business experience, family support, and social networks improve business continuity	Governance-related determinants not addressed; context differs from tribal women in India	Provides basis for combining social and governance variables in MSME sustainability study in Telangana

Existing studies inadequately address how governance-related factors influence the sustainability of TWF-run MSMEs in India. This study fills the gap by empirically evaluating governance determinants using ordered logistic regression in a localized tribal context.

III. METHODOLOGY

A. Research Design
This study used a quantitative, cross-sectional research approach to empirically assess how governance concerns affect TWF organizations' business sustainability [13], [14]. This is an advantageous design because it allows systematic measurement of the association between the determinants of governance and sustainability outcome at a particular time.

B. Study Area
The study was performed in Telangana, India in the areas dominated by tribal where women-led groups of farmers manage MSMEs [15]. The region chosen because of having a high level of tribal population and growing policy concerns towards women entrepreneurship and development of MSMEs.

C. Population Selection

The population target was TWF groups who had MSMEs in chosen districts in Telangana. The sampling strategy was done in a systematic manner such that it guaranteed reasonable coverage in terms of villages, type of enterprise, and sectors [16]. A sample of 100 TWF is used in the research, which is thought to be sufficient for ordered logistic regression analysis due to the small number of explanatory variables.

D. Data Sources and Collection

The research largely employed primary data, which was acquired via a standardized questionnaire, which was directly presented to the respondents. The SPSS tool was used to measure the data concerning demographic aspects, enterprise profile, governance aspects and business viability[17]. The data collection was also done by conducting field surveys to make sure the data was accurate and also contextually relevant.

E. Research Variables and Measurement

Table 2: Independent and Dependent Variables

	Category	Factors
Independent Variable	Social	Community Support (CS)
		Empowerment and Inclusivity (EI)
		Cultural Sustainability (CS)
		Social Well-being (SWB)
	Governance	Policy & Regulatory Compliance (PRC)
		Transparency & Accountability (TA)
		Institutional Support (IS)
		Governance Structures (GS)
Dependent Variable		Business Sustainability of MSMEs (BS)

Table II presents the variables. Multi-item statements on a Likert scale were used to measure all governance constructs with more scores being a sign of stronger governance practices.

F. Instrument Design and Reliability Testing

The survey questionnaire was made up of 64 questions, and it was made up according to the existing literature and contextual relevance. The instrument's inner consistency was assessed using Cronbach's Alpha, and the result was 0.938, indicating strong reliability that can be applied to additional statistical analysis.

G. Data Analysis Techniques

SPSS [18] was used to analyse the data. The techniques used were as follows: To present demographic, enterprise , social and governance characteristics, Descriptive Statistics summarised. To determine the adequacy and predictive power of the model, Model Fit Statistics such as likelihood ratio tests, Pearson and Deviance goodness-of-fit measures and pseudo R-square were applied. Conventional levels of significance were used to test statistical significance.

H. Ethical Considerations

Study was voluntary and the respondents were notified on the objective of the research. During the process of data gathering and analysis, confidentiality and anonymity were applied. Data were utilized in a solely academic and research purpose.

IV. RESULTS

A. Reliability Analysis

In order to draw conclusions regarding the precision and stability of the variables being assessed, the current part

evaluates the internal consistency and dependability of the research tool used in the study.

Table 3: Reliability Statistics

Cronbach's Alpha	N of Items
.938	62

Table III demonstrates the value of 0.938 which shows excellent internal consistency and maintains high reliability.

B. Demographic Details

The demographic features of the respondents are described in this part in order to give a socio-economic background for the study. It points out essential qualities like age, education, income source, and enterprise size that are important for MSME sustainability analysis.

TABLE 4: DemoGraphic Details of respondents

Demographic Profile	Classification	Freq	Percent
Age Group (Years)	18–25	25	25
	26–35	47	47
	36–45	21	21
	46–55	7	7
Educational Attainment	Primary	26	26
	Secondary	17	17
	Higher Secondary	23	23
	Diploma/Certificate	5	5
	Bachelor's Degree	18	18
	Postgraduate Degree	6	6
	Others	5	5
Main Income Source	Agriculture/Farming	59	59
	Business/Entrepreneurship	11	11
	Salaried Employment	18	18
	Daily Wage Labour	12	12
Enterprise Category	Micro	40	40
	Small	43	43
	Medium	13	13
	Large	4	4

The demographic profile under Table IV and Figure 1 shows that the majority of the participants were persons of the economic active age group of 26-35 years (47%), followed by 18-25 years (25%), and this indicates high participation of youth in MSME activities. The education level is mostly from primary to higher secondary, but there is a considerable number of bachelor's and master's degree holders which shows that the TWF are gradually getting more educated. Most of the respondents (59%) are still dependent on agriculture and farming as their primary source of income, thus agriculture-based livelihoods are dominating their lives. The micro (40%) and small enterprises (43%) are the most common in terms of enterprise size which indicates that the tribal women's farmer groups are mainly engaged in small-scale entrepreneurial activities
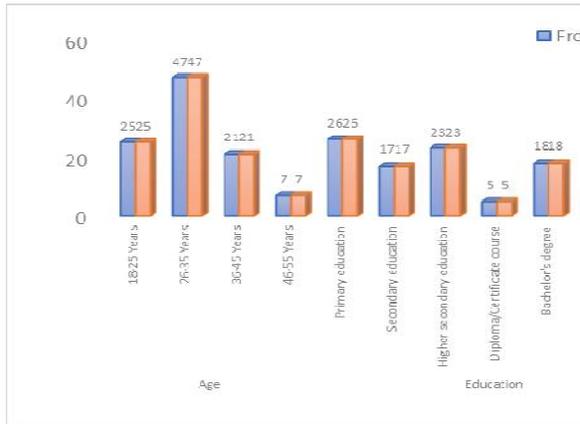
Fig. 1. Demographic details of respondents

C. Descriptive Analysis

This part provides an overview of the descriptive statistics that highlight the characteristics of the study respondents in terms of demographics, enterprises, and governance.

Table 5: Descriptive Statistic

Factors	Mean		Std.
	Statistic	Std. Error	Deviation
Town	5.89	0.31	3.101
District	4.3	0.204	2.042
Age	2.1	0.086	0.859
Education Capstone	3.1	0.183	1.829
Family Income	2.29	0.116	1.157
Business Type	1.81	0.081	0.813
Business Function	3.39	0.121	1.214
Experience in Business	2.69	0.107	1.07
CI	4.17	0.08652	0.86521
EI	3.88	0.12971	1.29708
CS	3.78	0.11771	1.17705
SWB	4.33	0.07255	0.72551
PRC	4.43	0.06854	0.68542
TA	4.07	0.11124	1.11242
IS	3.99	0.09045	0.90448
GS	4.25	0.08572	0.85723
Bs	4.13	0.07057	0.70575

The results under Table V show high mean scores across social, governance, and sustainability factors, which demonstrate strong community engagement together with effective governance practices and sustained MSME development. Low standard deviations reflect high consistency and reliability, which establishes a dependable ecosystem that supports sustainable MSME development.

D. Hypothesis Testing

The current section investigates how social and governance concerns affect the state of sustainability of companies run by the TWFs' organizations in Telangana, India, using ordered logistic regression technique

Table 6: Consolidated Results of Logistic Regression Analysis for Social and Governance Factors Influencing Business Sustainability of MSMEs

Hypothesis	Predictor Group	Model Fit (χ², df, Sig.)	Pseudo R² (Nagelkerke)	Significant Predictors (p < 0.05)	Direction of Relationship	Hypothesis Decision
H1	Social Factors (CI, EI, CS, SWB)	χ² = 114.717, df = 4, p = 0.000	0.781	CI (p = 0.000), CS (p = 0.001), SWB (p = 0.001)	Positive	Accepted
H2	Governance Factors (PRC, TA, IS, GS)	χ² = 91.366, df = 4, p = 0.000	0.686	PRC (p = 0.005), TA (p = 0.007), IS (p = 0.017), GS (p = 0.011)	Positive	Accepted

The table VI reveals a good empirical evidence that social and governance determinants are very important in increasing sustainability of MSMEs. In the case of H1, the chi-square test value of 1.478 and Nagelkerke R2 of 0.781 has significant and good fit and explanatory power to the model, thereby establishing that CI, CS and SWB have considerable and positive influence on corporate sustainability. In the same vein, H2 shows a strong model fit, with a Nagelkerke R2 of 0.686, indicating that policy compliance, transparency, institutional support, and governance structure are the main factors of sustainable MSME performance. In general, the statistically significant difference and positive correlation prove the correctness of the two hypotheses, and it is important to note the combined significance of the processes of social engagement and governance in ensuring the sustainability of MSMEs in the long-term.

E. Influence of Social and Governance Factors on MSME Sustainability
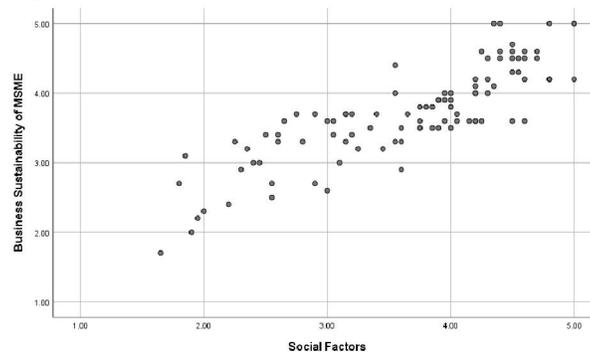This section presents a graphical presentation of social and governance factors on MSME.

Fig. 2. Scatter Plot Showing the Relationship Between Social Factors and Business Sustainability of MSMEs

The scatter plot under Fig 2. indicates the existence of a positive linear relationship, which is strong between social factors and MSME sustainability. The higher the social factor scores, the higher the business sustainability with the implication that community involvement, empowerment, inclusivity, cultural sustainability, and social health have a solid effect on enterprise act. High concentration of the data points indicates the high degrees of consistency and reliability and proves the strong impact of social dimensions on sustainable MSME development.
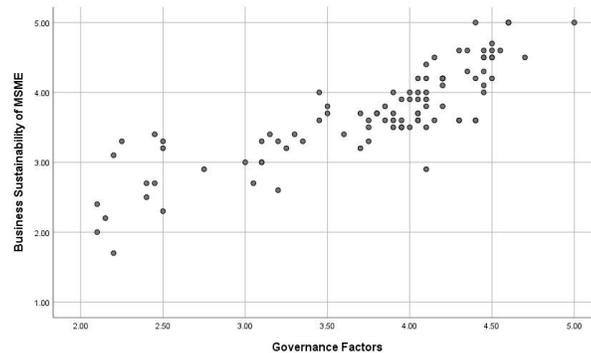
Fig. 3. Scatter Plot Showing the Relationship Between Governance Factors and Business Sustainability of MSMEs

As can be seen in the Fig 3, it has a definite upward trend, which means that the better the governance practices are, the more the MSMEs can be sustainable. Good performance in their policy compliance, transparency, institutional support, and governance systems is associated with better business performance. The clumped distribution of the data points is an indicator of systematic and trustworthy influence which puts a lot of concern on governance as a pillar building block to long-term growth of the enterprise and stability of its operations.

V. CONCLUSION

This research gives empirical data to the essentiality of social and governance factors to the continuity of MSMEs operated by tribal women farmers in Telangana, India. The results show that social aspects, including community engagement, empowerment, inclusiveness, cultural sustainability, and social well-being, have a significant effect on the resiliency, stability, and long-term performance of these businesses. At the same time, the governance aspects, policy compliance, transparency, accountability, institutional support, and effective governance systems were also revealed to have a positive impact on the business sustainability.

Combined, these findings point to the fact that a supportive strategy that combines the use of social and governance tools is needed to support the sustainability and development of MSMEs in a rural and tribal setting. The age and business characteristics of the interviewees also provide an accentuation of the importance of the specific assistance to the young and educated souls of tribal women entrepreneurs and especially, those who work in MSMEs. Through community engagement and good governance practices, policymakers and development practitioners have the ability to ensure the creation of an enabling ecosystem that does not only enhance the economic participation of the people but also promotes inclusive and culturally sustainable entrepreneurship. To sum up the study, the supports the need to take a multidimensional approach when it comes to issues of MSME sustainability. The systematic integration of social and governance determinants can provide the stakeholders with a chance to increase the resilience of the enterprises, foster fair development, and sustain the tribal women-run MSMEs over time. These lessons can be a useful basis in the formulation of policies, capacity-building interventions, and community-based programs that can be used to facilitate sustainable rural entrepreneurship.

Future research should examine larger and more diverse tribal women-led MSMEs while studying the long-term impact of social and governance factors and building comprehensive sustainability models through financial and market variable integration. Comparative studies with non-tribal women entrepreneurs could also offer context-specific insights for policy and practice.

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