

## Effectiveness of Promotional Strategies for Entrepreneurship in Rural Areas to Support Start-Ups Among Women and Marginalized Communities by Svp

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### ABSTRACT

Women entrepreneurship has become necessary for the women growth. The women started their own businesses which are an essential component in the process of promoting economic growth and societal progress. The contributions that they provide are critically important in promoting innovation, providing employment, and developing economies that are capable of supporting themselves. This research aims at analysing the effectiveness of promotional strategies for entrepreneurship in rural areas to support Start-ups of women. The women's entrepreneurship in India has been gaining momentum as a result of supportive government programs. These initiatives include the Women Entrepreneurship Platform (WEP), the Udyogini Scheme, Bharatiya Mahila Bank, Pradhan Mantri Rozgar Yojana, and Stree Shakti Yojana. Through the provision of financial aid, training, and mentoring to prospective female entrepreneurs, these initiatives intend to bring about a reduction in the gender gap. As this research used quantitative approach hence, we have opted survey method by using data collection strategies from women respondents of western district Uttar Pradesh. Through this research, we understand that the women face various obstacles, including socio-cultural restraints, limited access to markets and money, skill deficiencies, and technological impediments, notwithstanding the efforts. The fact that the women only own a small percentage of enterprises in India which is a significant finding has been highlighted in this research. It can be concluded that the Start-up Village Entrepreneurship Program (SVEP) has the potential to empower rural women, reduce poverty, and promote equitable development however, there are number of difficulties that need to be addressed, such as expanding access to loans and raising awareness about the programme. For the purpose of maximising the impact that the women entrepreneurs have on India's socio-economic landscape, it is vital to strengthen institutional support, improve the delivery of financial services, and expand programme coverage.

**Keywords:** Start-ups, women, women entrepreneurs, SVEP, socio-economic, Rural Areas

### 1. INTRODUCTION

Women entrepreneurs help the nation to prosper economically and are vital members of society. The government is acting and giving tools to empower women in the start-up company to support women entrepreneurs and lower the challenges they come across in their road to success. Entrepreneurs mix human resources, ideas, and inventions to help self-sustaining economies to grow [1]. Entrepreneurship is absolutely essential in our nation and region since it may help to advance significant advancements in society as well as in individual growth. From ancient times, people have been inventors who have significantly changed society and the economy. Education has a major effect on entrepreneurship. Education helps one to gain initiative and talents [2]. Economic progress and entrepreneurship are directly proportionate and linked. Entrepreneurship is probably related to higher economic development that generates change in society [3]. One of their

most important qualities is definitely courage, which women entrepreneurs have to exhibit. Although many people want to start their own businesses, only those who are bold will be successful in their endeavours. Clear-minded women are able to make informed decisions, thereby enabling her quest for success in business [5]. She is aware of society's needs and can also predict its wishes. A successful lady constantly seeks creative ideas to meet criteria in the most aesthetically pleasing manner [6]. Such knowledge helps one to reach even higher success. Her perspective is convincing, which offers a foundation for a good career and, obviously, a happy personal life [7]. A successful existence depends on one being confident. A confident woman believes greatly in her skills and herself.

An assured female entrepreneur often makes confident and forceful judgements on the operations of her business. She explicitly decides what kind of business she will run and what strategy she will use. She has shown throughout her life clarity of mind, inventiveness, and decisiveness in her opinions. Spending meaningful time with her children, partners, and other family members could help her more effectively manage her stress. She understands that running a good company depends on a good work-life balance. Despite her busy schedule, her goal is to spend time with her children and help them in whatever manner possible [8]. Two of her most remarkable qualities are a woman entrepreneur's ability to run her company and handle her time. They are rather skilled in starting and running a prosperous company. They closely worked with her staff and effectively handled firm capital and cash. To grow her company and achieve her objectives, they plan to organise sporadic events that involve sales, shows, and similar activities. A successful female entrepreneur has exceptional leadership [9]. They can encourage her co-workers and create an atmosphere that drives passion for work.

### **Contribution of Women Entrepreneurs in Indian Economy**

Women who run a company with at least 51% ownership of the capital and create at least 51% of the employment linked with the company are classified by the Indian government as entrepreneurs [10]. On the MasterCard Index of Women Entrepreneurs, India ranks 57th among 65 nations; the country has seen significant business and economic development resulting from the growing participation of women entrepreneurs [11]. The 2011 Census reveals that rural areas accounted for 11.5% of female-headed households, while metropolitan areas accounted for 12.4%. Together with a 25.51% participation rate among women in the labour force, the 2011 Population Census revealed a literacy rate of 65.46% [12]. With male literacy at 84.70% and female literacy at 70.30%, the National Family Health Survey and NSO (2021 and 2022) show a literacy rate of 77.70%. Women are increasingly making decisions that significantly affect the national economy by inspiring young women to take calculated chances and create job possibilities. Women own almost three million micro, midsize, and medium businesses either entirely or in part [13].

### **Challenges Faced by Women Entrepreneurs**

Women have more difficulties projecting their societal image than their male colleagues even if they have more talents and effort [14]. Just 7 out of 100 Indian entrepreneurs, according to the MasterCard Index of Women Entrepreneurs, are female [15]. Google-Bain studies reveal that women manage just 20% of companies nationwide [16]. Research by the World Economic Forum lately shows a notable 72% gender gap in India's employment market. The following section summarises the challenges facing women entrepreneurs: As they pursue their business activities, Indian women face many challenges [17]. People often hold their house and family in high regard, expecting them to care for their children and handle housework. They also struggle with effectively running and planning a business [18]. Moreover, in rural areas, people often perceive women as less competent than men, leading to their regular exclusion from companies.

Determining the success of women entrepreneurs also depends much on cultural challenges [17]. Since only a limited number of people are able to properly handle domestic and business

obligations, family and personal demands can generate a major cultural barrier. Lack of self-confidence presents even another challenge for Indian women. Many times, girls lack the abilities or behaviours required for entrepreneurship [18]. Changing their negative attitude towards entrepreneurship or increasing their capacity to take risks will help correct this [19].

Moreover, obstacles related to the market affect companies run by women. Strong competition, limited marketing networks, poor sales strategies, delays in payment, less marketing knowledge, and fast changes in demand and technology [20] force women-owned firms under pressure to quickly adjust to changes in the market. Regarding price, quality, standards, and satisfying consumer expectations, women-owned micro, small, and medium-sized businesses (MSMEs) sometimes face fierce competition from established corporations and male entrepreneurs [21]. Barriers related to skills are defined by a lack of past experience in management and industry, insufficient technical and general skills, and inadequate and timely training and education for entrepreneurs [22]. Businesses run by women find it challenging to flourish under these limitations. To get beyond these obstacles, the government and the Ministry of MSME have put certain policies into effect [23]. Programs in entrepreneurship development (EDPs), entrepreneurship and skill development (ESDPs), and training of trainers (ToT) abound.

The obsolescence of technology, problems with technological development, legal formalities, a lack of raw materials, insufficient government support, cumbersome government procedures, a lack of motivating factors, issues related to direct and indirect taxes, the location of their businesses, high employee turnover, and a lack of awareness about government schemes and policies [24] are among the obstacles women entrepreneurs in India must overcome. Woman entrepreneurs who overcome these obstacles might solve their issues and help their businesses flourish.

### **Promotional Strategies for Women Entrepreneurship**

The govt. has fostered women's entrepreneurship by employing various initiatives such as NITI Aayog, Bhartiya Mahila Bank, Pradhanmantri Rozgar Yojna, Udyogini Scheme, Stree Shakti Yojna, etc. The Women Entrepreneurship Platform (WEP) was developed by the National Institution for Transforming India (NITI AYOGE) in order to encourage an environment suitable for young women entrepreneurs all around. Working with SIDBI, NITI Aayog is pushing and executing this project. Apart from offering free loans, coaching, financial support, and commercial alliances, WEP serves as a forum for entrepreneurs to share their artistic experiences, stories, and trips with other female entrepreneurs [26]. Entrepreneurs starting out with their companies and wishing to gain the advantages of the program can register under the scheme.

A record sum, women entrepreneurs in the industrial sector can get loans from the bank of up to Rs 20 lakhs. The Bharatiya Mahila Bank has been given permission to provide loans of up to 1 crore rupees devoid of any type of security [27]. Apart from supporting the industrial sector, this bank is permitted to provide loans to small and medium-sized businesses (SMEs) as well as to retailers. From both a personal and monetary perspective, Pradhan Mantri Rozgar Yojana (PMRY) is among the most useful initiatives available to female entrepreneurs. Based on abilities and maybe employed to reach financial independence, this strategy concentrates on providing self-employment choices for intellectual workers and female entrepreneurs [28]. This system, which applies to both urban and rural areas, was created by means of a sequence of adjustments implemented throughout time on the costs, eligibility criteria, and subsidy limits. Though the maximum amount that can be borrowed is Rs 12,500 per application, the credit subsidy amount might be as high as 15 per cent of the whole cost of the project. The system deals not just with companies but also with commerce and services [29].

Through economic support, the Udyogini Scheme helps women develop their own businesses and become more self-sufficient. Especially at a period when private sector interest rates are rising, this programme offers low-interest loans to help women who want to launch their own businesses. This is only pertinent to homes with somewhat higher than Rs. 40,000 yearly income. Though they prefer

loans in the commercial and service sectors, their maximum ceiling is Rs 1 lakh [30-31]. Stree Shakti Yojana offers women running their own enterprises a range of discounts, therefore supporting them. Women entrepreneurs must finish a training course housed inside the Entrepreneurship Development Program (EDP). This initiative aims to help people to acquire the abilities required to run a profitable company. This program gives ladies a 0.005 per cent discount on loans of more than two lakhs [32, 33].

### **Objectives of the Research**

This research paper has following objectives:

- To Study the promotional strategies of SVEP for Women Entrepreneurships
- To analyse the effectiveness of financial supports to marginalized communities
- To analyse the promotional Strategies for Women Entrepreneurship program by SVEP

## **2. LITERATURE REVIEW**

Jayashree C., A Vijayakanth (2023) [34] analyzed that the nation's economic progress primarily depends on agrarian development and the involvement of women in this sector. In a largely male country like India, most women in rural regions are unable to start a company. This campaign empowers women to attain economic independence by pursuing more demanding positions that enable them to demonstrate their talents and capabilities. India is home to around eight million female entrepreneurs, with Tamil Nadu exhibiting the largest share. This study highlighted the role of women entrepreneurs and their substantial contribution to the sustainable development goals in rural India. The future landscape of women entrepreneurs and the governmental policies enacted to enhance their successful engagement in achieving their goals are the focus of this study.

Ngalesoni, O., et al. (2024) [35] discovered that Tanzanian women entrepreneurs are driving innovation, generating jobs, and significantly boosting their local economies. They still have to deal with a lot of obstacles, though, such as discrimination based on gender, poor business skills, and restricted access to funding. Mentorship programs have become a valuable tool to overcome these issues and help women entrepreneurs reach their full potential. The results showed a high R-squared value of 0.76, indicating a substantial correlation between mentoring programs and the empowerment of women entrepreneurs. This indicates that mentorship programs account for almost 76% of the variation in the empowerment of women entrepreneurs. A low p-value of 0.001, which suggests that the observed association is unlikely to be the result of chance, further supports the strong relationship between mentoring programs and the empowerment of women entrepreneurs. The report also promoted laws that provide women entrepreneurs with access to capital, education, and networking opportunities, among other things.

Vijayalakshmi, R., et al. (2019) [36] discovered that women's entrepreneurship has now evolved into a movement. Empowerment has been recognized as a critical factor in evaluating the status of women in recent years. Empowering women is crucial for their long-term efficacy and overall success as they become a more significant source of development. Empowering women is indispensable for accomplishing social development objectives. The research on women's entrepreneurship has determined that it entails the provision of modest, uncollateralized loans and supplementary assistance to low-income individuals, particularly women, in order to help them establish and grow a business. The women entrepreneurs in still confidence in the members and elevate their societal status. They capitalized on the opportunity and implemented it effectively.

Ramya S S., et al. (2023) [37] found that Indian entrepreneurship is perceived as paradoxical and rife with inconsistencies. In India, the emergence of entrepreneurs exemplifies a paradigm for others, illustrating how to surmount fundamental challenges and attain success. Women have exhibited their equality throughout several domains to achieve financial independence and esteemed positions, alongside the additional hurdles of balancing responsibilities, accessing entrepreneurial chances, and managing resources, among others. From an Indian standpoint, these MSMEs have

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been essential in the country's economic advancement and development. The article seeks to highlight the state of entrepreneurship in India, focusing specifically on women entrepreneurs and the challenges they face, especially in rural areas, as women constitute a substantial portion of the nation's workforce.

Chabra, S., et al. (2020) [38] examined the main drivers that encourage women to pursue entrepreneurship and comprehend its contribution to growth. This study focuses on female entrepreneurs operating micro, small, and medium-sized businesses in India. Through in-depth analyses of reputable journals and literature as well as government sources, the report uses an exploratory and descriptive research approach, leveraging genuine and trustworthy secondary data. Using cluster and snowball sampling on a self-administered questionnaire, 397 female entrepreneurs from all across India were selected as a sample for this study in order to better understand the motivating variables and their function in boosting entrepreneurial intention. Descriptive analysis was then used to examine the collected data in order to verify its validity and reliability. Strong correlations were found between entrepreneurial potential, intention, perceived desirability, and motivating factors.

### 3. RESEARCH METHODOLOGY

Researching herself helped the self-made questionnaire used to gather the data to be developed. The replies collected from the data-collecting questionnaire address independent issues related to financial resources, training participation, market accessibility, and socioeconomic level. The researcher decides on methods in the research design that affect his or her data collecting and processing, thereby determining the result of the study. Choosing the study field and developing research questions based on observed gaps in the literature review marks the first stage of the research process. We have chosen the study design, methods of data collecting, and the research strategy.

This study employs the nature of the goals and research questions to compile empirical data on the impact of the Start-Up Village Entrepreneurship Program in Western Uttar Pradesh so that intangible elements, including the economic, social, technological, and environmental aspects of this development, take centre stage, using a quantitative approach. Descriptive and inferential statistical approaches to data analysis enable one to fully grasp the outcomes of market access, skill development, and financial inclusion. This study has made use of both random and purposeful sampling methods. Women entrepreneurs under SEVP in Western Uttar Pradesh make up the research population. Stratification helps one to reduce sample bias and increase data representativeness. Under strict sample selection criteria, each responder was selected by self-selection sampling. This study thus makes use of a purposeful and random sampling method.

### 4. DATA ANALYSIS AND INTERPRETATION

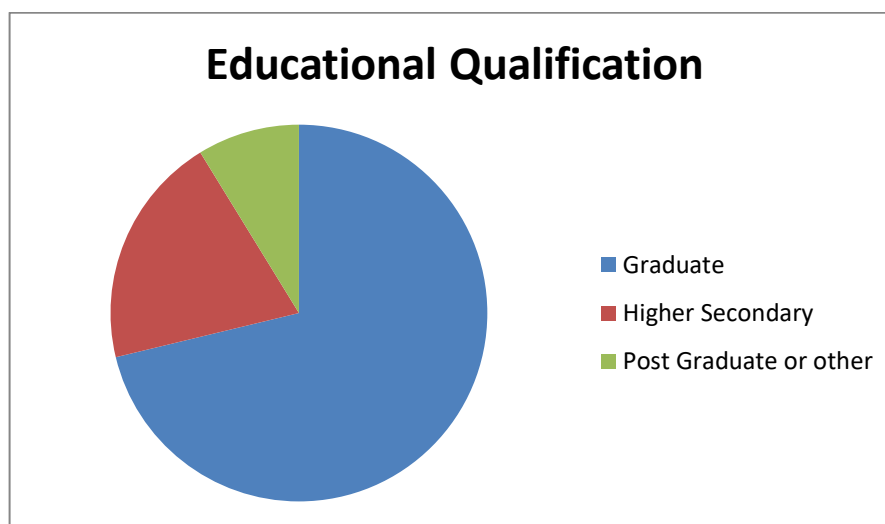
The data collected from the survey, have been analysed through SPSS which has been resulted as per in below section.

#### *Demographic Analysis:*

For this data analysis, we have collected data from women respondents of Western Uttar Pradesh whose demographic details are as below:

Educational Qualification	Frequency	Percent
Graduate	260	71.2
Higher Secondary	73	20.0
Post Graduate or other	32	8.8
Total	365	100.0

**Table 1:** Educational Qualification

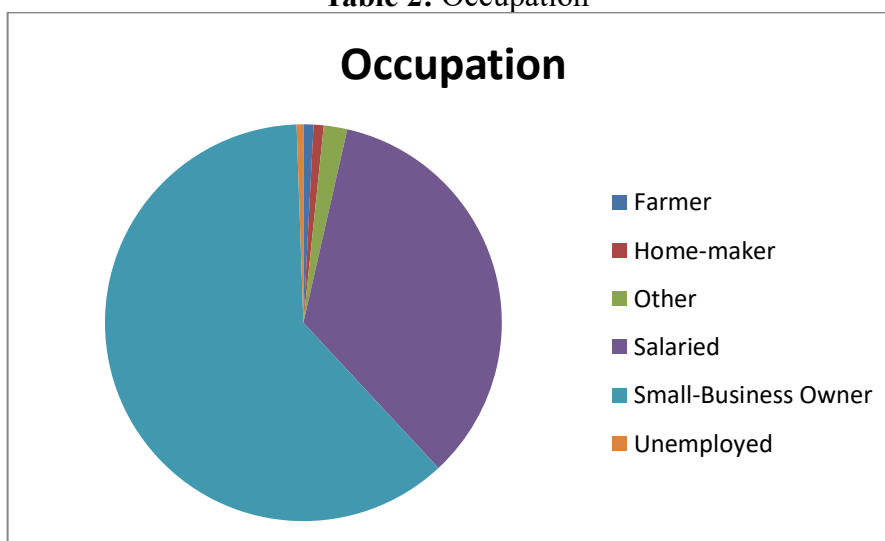


**Graph 1: Educational Qualification**

Table 1 represents the data on educational qualifications of the 365 respondents indicates that the majority, 71.2% (260 individuals), are graduates. Those who have completed higher secondary education represent 20.0% (73 individuals), while a smaller group—8.8% (32 individuals)—hold postgraduate degrees or other qualifications. This distribution shows a predominantly graduate-level educated population, with relatively fewer individuals pursuing education beyond the undergraduate level.

Occupation	Frequency	Percent
Farmer	3	0.8
Home-maker	3	0.8
Other	7	1.9
Salaried	126	34.5
Small-Business Owner	224	61.4
Unemployed	2	0.5
Total	365	100.0

**Table 2: Occupation**



**Graph 2: Occupation**

Table 2 represents the occupational profile of the 365 respondents reveals that a significant majority, 61.4% (224 individuals), are small-business owners. This is followed by salaried employees, who make up 34.5% (126 individuals) of the sample. The remaining occupations represent a very small portion of the population: 0.8% each for farmers and home-makers (3 individuals each), 1.9% (7 individuals) in other unspecified occupations, and just 0.5% (2 individuals) are unemployed. Overall, the data highlights a strong representation of entrepreneurial activity within the respondent group.

## Results

The section analyses the data of the statements collected from the survey related to objectives as discussed below.

S. No.	Statement	Agree	Strongly Agree	Neutral	Disagree	Strongly Disagree
1	SVEP provides effective mentorship and guidance for women entrepreneurs	224 (365)	114(365)	15 (365)	8 (365)	4(365)
2	The networking opportunities facilitated by SVEP enhance the market reach of women-led businesses	221 (365)	130 (365)	4 (365)	8 (365)	2 (365)
3	SVEP has improved the standard of living for women and their families in rural Western Uttar Pradesh	217 (365)	126 (365)	16(365)	6(365)	0(365)
4	SVEP businesses have created employment opportunities for other marginalized groups	201(365)	127 (365)	25 (365)	10 (365)	2 (365)
5	The funding and financial support provided by SVEP is often delayed or insufficient	234 (365)	89 (365)	20(365)	20 (365)	2 (365)
6	SVEP initiatives are sustainable and can have a long-term positive impact on rural entrepreneurship	229 (365)	120 (365)	6 (365)	8 (365)	2 (365)
7	Women entrepreneurs under SVEP are capable of scaling their businesses independently in the future	246 (365)	85 (365)	12 (365)	18 (365)	4 (365)
8	SVEP has made rural women more aware of entrepreneurship opportunities and resources available to them	239 (365)	105 (365)	13 (365)	4 (365)	4 (365)
9	SVEP has been successful in encouraging women from marginalized communities to start their businesses in Western Uttar Pradesh	240 (365)	111(365)	8 (365)	4 (365)	2 (365)
10	SVEP has effectively contributed to generating employment opportunities for women in rural areas	217 (365)	94 (365)	30(365)	24 (365)	0 (365)
11	The income of women entrepreneurs has increased significantly due to their involvement in SVEP-supported businesses	227 (365)	91 (365)	24 (365)	19 (365)	4 (365)
12	The businesses established under SVEP	217	94 (365)	30(365)	24 (365)	0 (365)

	provide significant employment to local youth and marginalized communities	(365)				
13	SVEP has played a vital role in reducing poverty levels in marginalized communities of Western Uttar Pradesh	246 (365)	95 (365)	10 (365)	14 (365)	0 (365)
14	Economic activities facilitated by SVEP have led to better access to education and healthcare for families of women entrepreneurs	237 (365)	122 (365)	6 (365)	0 (365)	0 (365)
15	The program's outreach could be improved to include more marginalized women	217 (365)	105 (365)	19 (365)	22 (365)	2 (365)
16	Financial support and loans offered by SVEP are sufficient to meet the needs of start-ups	91 (365)	98 (365)	73 (365)	83 (365)	20 (365)

**Table 3:** Statements

Based on the table, most of the respondents feel SVEP offers women entrepreneurs good mentoring and direction. With a combined total of 92.6% (224 agree and 114 strongly agree), the mentoring provided is clearly successful. Just 4.1% (15 people) are neutral; a tiny fraction—3.3%—expresses discontent—that is, disagreement and 4 strongly disagree. These findings imply that women entrepreneurs generally benefit from the mentoring component of SVEP and find it to be well appreciated. SVEP has a very positive view of their influence on the market reach of women-led companies, therefore facilitating the networking possibilities. Of all the respondents, 96.1% (221 agree and 130 strongly agree) said the networking possibilities have improved market reach. Only 1.1% (4 people) are neutral; a meagre 2.7% (8 disagree and 2 strongly disagree) show discontent. This implies that the networking element of SVEP is highly appreciated and regarded as helping to increase the market presence of women entrepreneurs.

Most of the respondents also felt that SVEP has raised the quality of living for women and their families in rural Western Uttar Pradesh. The programme has had a favourable influence, according to 94.0% (217 agree and 126 strongly agree). Just 4.4% (16 people) are neutral; a tiny fraction, 1.6% (6 people), disagree with this assessment. These findings imply that SVEP is seen as a good tool in raising the living conditions of women and their families in the area. Most of the respondents think SVEP companies have given other underprivileged groups work chances. 89.9% (201 agree and 127 strongly agree) taken overall confirm that these companies have helped to create such possibilities. Just 6.8% (25 people) are neutral; a tiny fraction, 3.2% (10 disagree and 2 strongly disagree), disagree with this assertion. These results imply that SVEP companies are generally acknowledged for their contribution in giving underprivileged groups jobs. Concerns regarding delays or inadequacy in the financial help are expressed by 88.5% (234 agree and 89 strongly agree). 5.5% (20 people) are neutral; 6.0% (20 disagree and 2 strongly disagree) do not share this attitude. These results show that, for most of the respondents, delays and insufficient financial support are considered major obstacles. The responses show high belief in the long-term good effect of SVEP projects on rural entrepreneurship as well as their sustainability. 95.6% (229 agree and 120 strongly agree) taken overall confirm that SVEP projects are sustainable and have a long-lasting effect. Just 1.6% (6 people) are neutral; 2.7% (8 disagree and 2 strongly disagree) voice uncertainty about the long-term viability and impact of the initiative. These findings imply that most of the participants see SVEP as a tool with long-lasting advantages for rural entrepreneurship.

The respondents feel that women entrepreneurs under SVEP are capable of future independent business scalability. 90.7% (246 agree and 85 strongly agree) overall feel confident in the capabilities of these business owners to expand their companies. Just 3.3% (12 people) are neutral; a



tiny fraction, 6.0% (18 disagree and 4 strongly disagree), do not share this attitude. These findings imply that most of the participants view the future independence and scalability of companies operated by women entrepreneurs in the programme favourably.

SVEP has raised knowledge among rural women of resources and entrepreneurial possibilities. This good influence is confirmed by a combined total of 94.3% (239 agree and 105 strongly agree). Just 3.6% (13 people) are neutral; a tiny fraction, 2.2% (4 disagree and 4 strongly disagree), believe the initiative has not increased awareness. These findings imply that SVEP is very important in guiding rural women regarding resources and business possibilities, thereby enabling their empowerment.

The respondents think SVEP has been effective in motivating women from underprivileged groups to launch Western Uttar Pradesh companies. A combined total of 96.2% (240 agree and 111 strongly agree) confirms the program's success in this regard. Just 2.2% (8 people) are neutral; a tiny fraction, 1.6% (4 disagree and 2 strongly disagree), do not share this view. These results imply that SVEP is generally seen as successful in enabling women from underprivileged areas to engage in regional entrepreneurship.

Support for this point of view comes from 85.3% (217 agree and 94 strongly agree taken overall). 8.2% (30 people) are neutral, nevertheless, and 6.6% (24 people) disagree with this assessment. These results imply that, although SVEP is mainly considered successful in generating work for rural women, there is a tiny percentage who feels it has had less impact in this respect. 85.3% (217 agree and 94 strongly agree) taken overall confirm that SVEP companies provide significant employment possibilities for these categories. 8.2% (30 people) are neutral, nevertheless, and 6.6% (24 people) disagree with this assessment. These findings imply that SVEP companies are generally acknowledged for their favourable influence on employment, especially for local youth and underprivileged populations, while some people believe the effect could be limited.

The participants feel that women entrepreneurs' involvement in SVEP-supported companies has greatly raised their income. 87.1% (227 agree and 91 strongly agree) taken all together confirm that their income has increased. Still, 6.6% (24 people) are neutral, and 6.3% (19 disagree and 4 strongly disagree) do not agree with this assertion. Though a tiny percentage of respondents believe the financial gains have been less important, these findings imply SVEP has had a favourable effect on the income of women entrepreneurs.

The respondents feel that SVEP has been quite important in lowering poverty rates in Western Uttar Pradesh's underprivileged areas. In this context, the programme is considered successful by a combined total of 93.4% of respondents (246 agree and 95 strongly agree). Just 2.7% (10 people) are neutral; 3.8% (14 people) disagree with this assessment. Though a tiny percentage of respondents believe its influence has been limited, these results imply that SVEP is generally acknowledged as helping to reduce poverty in underprivileged areas.

The respondents of SVEP believe that improved access to healthcare and education for the families of female entrepreneurs results from economic activity supported by SVEP. Overall, 98.3% (237 agree and 121 strongly agree) confirm that these economic activities have improved access to fundamental services. Just 1.6% (6 people) contradicts this. Particularly in terms of education and healthcare access, these findings imply that SVEP's support for women entrepreneurs has greatly helped to improve the well-being of their families.

Many respondents suggest strengthening the program's outreach to include more underprivileged women. The opinion that broadening the program's reach would be advantageous has support overall at 88.3% (217 agree and 105 strongly agree). Still, 5.2% (19 people) are neutral, and 6.5% (22 disagree and 2 strongly disagree) do not share this view. These findings imply that although most people appreciate extending the programme's reach, there is still some debate on the necessity of development in this field.

There is a divided opinion regarding the sufficiency of SVEP's loans and financial help in satisfying start-up needs. 51.7% (91 agree and 98 strongly agree) respondents overall felt that the financial help is adequate. Still, a sizable section—48.2% (73 indifferent, 83 disagree, and 20 strongly

disagree)—showcases questions or concerns over the suitability of the financial aid. These results imply that although some of the respondents find the financial support useful, there is definitely room for development or clarity on the financial offers for start-ups.

### Women entrepreneurs face difficulties in accessing finance despite the program’s support with Educational Qualification

			Educational Qualification			Total
			Graduate	Higher Secondary	Post Graduate or other	
Women entrepreneurs supported by SVEP feel more confident in running their businesses	Agree	Count	124	31	14	169
		% within Educational Qualification	47.7%	42.5%	43.8%	46.3%
	Strongly agree	Count	113	36	16	165
		%	43.5%	49.3%	50.0%	45.2%
	Neutral	Count	17	2	2	21
		%	6.5%	2.7%	6.3%	5.8%
	Disagree	Count	6	2	0	8
		%	2.3%	2.7%	0.0%	2.2%
Strongly disagree	Count	0	2	0	2	
	%	0.0%	2.7%	0.0%	0.5%	
Total		Count	260	73	32	365
		%	100.0%	100.0%	100.0%	100.0%

From the table given above, SVEP has had a generally positive impact on the confidence of women entrepreneurs, with the majority of participants feeling more confident in managing their businesses. While women with post-graduate education show the highest percentage of strong agreement, the overall trend is consistent across all educational qualifications, indicating that the program’s influence is widely felt. The lack of statistically significant difference between educational qualifications further highlights that the program’s impact on business confidence is not heavily dependent on the educational background of the participants.

## 5. FINDINGS AND DISCUSSION

In this section, we have illustrated our findings and compared with the previous research what supported this research. The table given below explores the findings and discussion:

Theme	Findings from Current Research	Support from Previous Research	Discussion
Mentorship & Guidance	92.6% respondents agreed/strongly agreed that SVEP provides effective mentorship.	Singh & Bansal (2020) highlight the importance of mentorship in enhancing women’s entrepreneurial skills in rural India.	Shows substantial support for mentorship; fits with research that says tailored guidance is a crucial component in success.
Networking & Market Reach	96.1% of respondents reported enhanced	Sharma et al. (2019) found that networking	SVEP’s role in networking seems to

	market reach through networking opportunities.	greatly enhances women's ability to access markets and customers.	operate quite well, which is in line with what has been found about women's empowerment around the world and in the United States.
Living Standards	94% reported improved living standards for women and their families.	Das & Mohapatra (2018) show that rural entrepreneurship improves household income and quality of life.	Supports the idea that women's work has a direct effect on the well-being of their families.
Employment Creation	89.9% believed SVEP businesses have created employment for marginalized groups.	ILO (2016) reports women-led enterprises can drive inclusive job creation.	Shows how SVEP is inclusive and helps the community by creating jobs indirectly.
Financial Support Delays	88.5% noted financial support is delayed or insufficient.	Kabeer (2012) and Pandey (2021) cite funding bottlenecks as barriers for women entrepreneurs.	Shows that there are problems with how money is distributed and how much is available that need to be fixed by the administration.
Program Sustainability	95.6% believed SVEP initiatives are sustainable with long-term impact.	UNDP (2020) emphasizes the need for sustainability in rural entrepreneurship programs.	People who think highly of sustainability are likely to support it and see its possibilities in the future.
Scalability of Women-led Businesses	90.7% respondents agreed women can scale their businesses independently.	World Bank (2019) stresses building capacity for scale in women entrepreneurs.	A good view of scalability means that SVEP has successful capacity-building parts.
Awareness & Resources	94.3% believed SVEP improved awareness about entrepreneurship opportunities.	NITI Aayog (2018) emphasizes the role of awareness campaigns in increasing rural participation.	Shows how well SVEP has helped rural women fill in the gaps in their knowledge.
Inclusion of Marginalized Women	96.2% felt SVEP encouraged marginalized women to start businesses.	Mehrotra (2016) and NABARD (2020) underline inclusive models for entrepreneurship development.	There is a lot of evidence that SVEP works to include people in society and give them power.
Income Generation	87.1% reported a significant rise in income.	Goyal & Yadav (2017) found entrepreneurial programs improved income levels for rural women.	Shows real economic benefits, proving that starting a business can help reduce poverty.
Access to Services	98.3% observed	UN Women (2019) and	High impact indicates

(Health/Education)	improved access to healthcare and education.	UNICEF (2021) link women's economic empowerment with social development.	broader developmental outcomes of SVEP beyond just income generation.
Program Outreach	88.3% support enhancing outreach to more marginalized women.	IFAD (2018) highlights the need for broader outreach in rural development programs.	This shows that SVEP has to grow and reach more people in areas who aren't getting enough help.
Sufficiency of Financial Support	Only 51.7% felt support was sufficient; 48.2% raised concerns.	FICCI (2020) found credit access remains a challenge despite supportive schemes.	Mixed assessments show a key area where the program has to get better, especially when it comes to how much money it has and how easy it is to get to.
Educational Qualification vs Confidence	No significant difference found; all educational levels showed confidence gain.	Narayan & Rao (2017) reported that even women with lower education levels gained confidence with support programs.	Shows that SVEP has an effect on all levels of schooling, which is a sign of good program design.

From the table given above, we discussed the findings of the research and observed that the SVEP is a strong model for giving rural women more power through business, which is good for both company and society. On the other hand, to get the most out of its effects, the program should be made easier to use and its reach should be broadened so that no potential beneficiary is missed. The study's findings showed that people with different levels of education did not have significantly different levels of confidence. This evidence shows that SVEP's structure works for a lot of different types of people, even those who have only had a little formal education.

## 6. CONCLUSION

According to the results of the surveys based on attitudes and affects, most of the participants had a good opinion of SVEP in several spheres. SVEP emphasises the broader general socioeconomic benefits of the project since it is seen as a catalyst for employment development for local young people and underprivileged groups. This is on top of the fact that the programme helps the women entrepreneurs personally. Another reason the programme is so important in rural development is the great information about the part SVEP performs in reducing poverty rates, increasing awareness, and inspiring entrepreneurship among women from underprivileged backgrounds. There are still some problems that need to be addressed even if the programme has gotten a lot of appreciation for its long-term effects and sustainability ability.

Many of the respondents expressed worries about the likelihood of delays and insufficient financial support as well as the suitability of loans for start-up companies considering their needs. Still another area that has to be improved is reaching out to programme participants. A small but significant minority of respondents either remain apathetic or disagree with the notion that more underprivileged women should be covered by the SVEP. This implies possible inclusion or communication issues. The majority of the respondents believe that the SVEP should include more women. With regard to income, employment, education, and access to health care, SVEP has clearly made major contributions to the encouragement of women's business in rural Western Uttar Pradesh. Targeted changes to the systems utilised to provide financial services as well as more general outreach activities are advised if one wishes to raise its influence even more. Strengthening these

qualities will help the SVEP to become even more effective in terms of inclusive economic development and rural emancipation.

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