
ASSESSMENT OF THE IMPACT OF START-UP VILLAGE ENTREPRENEURSHIP PROGRAM IN EMPOWERING WOMEN ENTREPRENEURS IN WESTERN UTTAR PRADESH

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ABSTRACT

Start-up Village Enterprise Program (SVEP) is a transforming project for rural businesses mostly targeted toward women. This paper aims to look at how the Western Uttar Pradesh Special Economic Zone (SVEP) influences social activism, financial inclusion, skill development, and market access. By helping female entrepreneurs and allowing businesses to become more ecologically sensitive, the SVEP has clearly been responsible for a significant surge in job prospects. Their main means of helping women get the tools and skills required to start and run profitable businesses is financial support and training courses. Still, poor income, social barriers, and challenges in growing an existing market restrict the practical chances that rural women entrepreneurs have at their hands. Furthermore, ahead of all these difficulties is SVEP helping to create rural economic growth as well as gender-inclusive development. The results underline the need to change laws as well as other supporting systems to maximize the influence of the project over its lifetime.

Keywords: Women Entrepreneurship, SVEP, Rural Development, Financial Inclusion, Western Uttar Pradesh

INTRODUCTION

The expansion of the economy depends on rural entrepreneurship since it creates employment possibilities and stimulates innovative ideas. National Rural Livelihoods Mission (NRLM) under the auspices of the Start-Up Village Entrepreneurship Program (SVEP), the Indian government sought to help rural women start their companies [1]. Employment prospects and the expansion of the economy are mostly the result of entrepreneurship—that is, the recognition of potential and the generation of value by the application of creative ideas and approaches. The International Labour Organization (ILO) defines an entrepreneur as "a person who undertakes and runs a new enterprise or venture and assumes some responsibility for the inherent risks." Since they are in charge of developing fresh ideas, goods, and services as well as new employment, entrepreneurs are the engine behind economic growth. A "woman entrepreneur" is someone who is ready to accept demanding work to support her family, meet her personal requirements, and reach emotional and financial independence. People refer to women as entrepreneurs when they jointly design, run, and oversee a corporate establishment. A tremendous potential exists in the ability of Indian women entrepreneurs to generate 170 million more jobs. And by 2030, it will have accounted for almost one-fourth of all the employment the working population will demand [2].

Particularly women entrepreneurs are highly valued because of their enormous contributions to the development of society, the welfare of local communities, and the economic growth. Women entrepreneurs are defined by the Organization for Economic Co-operation and Development (OECD) as "women who organize and manage an enterprise, especially a business, typically with considerable initiative and risk." Women entrepreneurs are defined as someone running and organizing a business. Women entrepreneurs who "innovate, create jobs, and help to improve the quality of life for themselves and their families" have immense importance according to the United Nations Industrial Development Organization (UNIDO). The organization emphasizes a similar point. Figures from the World Bank show that, against the worldwide average of 45%, women today account for 22% of India's gross domestic product. One of the main drivers behind the development of many countries is women's entrepreneurialism. Starting a company presents many difficulties, but if the environment is favorable, this industry will become very profitable and essential for the expansion of the national economy. The official statement of the Indian government says, "An enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women." The most populous state in India, Uttar Pradesh (UP), offers female business owners an intriguing and demanding setting. Although many women attend UP, they nevertheless encounter many obstacles that keep them from engaging in the university's financial life. Cultural standards that restrict their economic involvement, institutional obstacles that keep them from pursuing entrepreneurial activities, and a lack of financial and educational resources are among the several elements that lead to this.

LITERATURE REVIEW

Thakkar, S. (2024) [3], seen that because of financial inclusion, letting women make independent decisions encouraged them to empower themselves in pretty big numbers. Her studies showed that well-organized savings

systems and financial access greatly improved the business sustainability of rural women. She insisted that women's financial freedom helped them to participate in domestic decisions as well as in corporate success. By giving rural women capital access through microfinance initiatives inside the SVEP framework, these projects helped them to invest in corporate development, acquisition of required resources, and building of long-term financial stability. Many women who previously lacked much money started environmentally friendly companies to demonstrate how well financial inclusion fosters entrepreneurship. Kabeer also noted that higher-income women were more eager to reinvest their money, therefore fostering general local economic development. This is in line with the findings of the present study, which revealed among SVEP recipients a clear rise in business expansion and financial consciousness.

Ahlstrom, D. (2010) [4], underlined the significance of well-managed mentoring initiatives and training courses to support corporate growth. His research shows that entrepreneurship enhanced business intelligence and management, thereby aiding corporate sustainability through educational means. He noted that formally educated corporate leaders demonstrated improved organizational planning and long-term financial management. Under the SVEP framework, training programs have shown quite impressive outcomes, arming women with digital skills, financial literacy, and business planning. SVEP attendees turned out to have better company policies and profit margins. Ahlstrom also noted how mentoring programs improved networking opportunities, thereby allowing women to expand their businesses outside of local markets. The findings of the line of current research show that among SVEP recipients, organized skill development programs significantly increase entrepreneurial success.

Hughes, K. D., et.al, (2012) [5], concentrated largely on rural women entrepreneurs since the success of a business depends on the part market access. Their studies suggest that women's access to bigger markets was rather hampered by limited networking possibilities and supplier chains. The report contends that by allowing women access to more markets, government policies—including corporate assistance programs—may raise company sustainability. Particularly crucial in promoting customer involvement have been SVEP initiatives aiming at industry expansion. Coordinated market measures proved beneficial when women companies financed by SVEP exhibited a 30–50% growth in their consumer base. Moreover, as Brush et al. have demonstrated, digital marketing tools and e-commerce sites assist in reducing discrepancies in market access for women businesses. This is consistent with the findings of the current study, which reveal that definitely more consumer involvement among SVEP members produced better distribution networks developed and more income.

Rao, C. H. (1991) [6], examined the potential impact of rural businesses on gender equality and financial independence. His results show that entrepreneurial activities greatly raised women's self-confidence and capacity for making home decisions. He said women who were financially independent felt more empowered so they could actively engage in social and business events. In the case of SVEP, similar trends have been noted; many women have become qualified to make financial decisions. Rao's research also revealed how entrepreneurship reduced reliance on the income of male family members and raised housing incomes, therefore encouraging communal development. Furthermore, financially stable women entrepreneurs contributed to the long-term socioeconomic benefits of the company by being more willing to invest in their children's education and healthcare. The findings of this study align with Rao's observations of SVEP members expressing increased confidence, financial freedom, and family influence.

Bansal, R., & Sharma, P. (2018) [7], considered the structural and sociological explanations for companies not growing in rural areas. His investigations exposed critical problems, including low resources, gender prejudices, and limited mobility. Many women avoid launching enterprises even with education at hand and financial help under social constraints. From his point of view, patriarchal societies occasionally restricted women's capacity to grow their companies while housekeeping controlled most economic activity. Among other targeted support systems, mentoring programs and financial aid projects have shown effectiveness in somewhat reducing SVEP system issues. Still, many women entrepreneurs deal with family issues throughout the expansion of small businesses. According to Sharma's research, legislative acts are needed to provide women entrepreneurs with more appropriate surroundings, therefore ensuring that structural reforms and society acceptability complement financial and training support.

RESEARCH METHODOLOGY

This research investigates at women entrepreneurs in Western Uttar Pradesh using a strict quantitative method. Using web questionnaires, we personally followed 350 women running SVEP-funded businesses and compiled a wealth of data. The study looks at financial resources, training engagement, market accessibility, and socioeconomic status as independent variables. The dependent variable in entrepreneurship is success. The

research measures the indicators of income levels, business growth, and empowerment. Descriptive and inferential statistical techniques of data analysis help one to completely understand the results of financial inclusion, skill development, and market access.

RESEARCH OBJECTIVES

- To analyse the impact of SVEP on the financial independence and business growth of women entrepreneurs in Western Uttar Pradesh.
- To evaluate how skill development and market access contribute to the socio-economic empowerment of SVEP beneficiaries.

RESULTS & INTERPRETATIONS

The data collected through survey have been analysed using statistical tests as described as per below sections:

1. Demographic Information

Age Group	Number of Respondents (n)	Percentage (%)
Below 18	10	2.9%
18–25	60	17.1%
26–35	158	45.1%
36–45	80	22.9%
46–55	30	8.6%
56 and above	12	3.4%
Total	350	100%

From the table we have found the outcomes of the demographic information's age group which motivate women from rural Western Uttar Pradesh into entrepreneurship. Of the responders, 10 below 18 (2.9%), 60 were 18-25years (17.1%), 158 were 26-35 years (45.1%), 80 were 36-45 years (22.9%), 30 were 46-55 years (8.6%), 12 were 56 and above (3.4%). Hence, it has been seen that most of the respondents were between 26-35 years age group.

Gender	Number of Respondents (n)	Percentage (%)
Female	330	94.3%
Male	15	4.3%
Other	3	0.9%
Prefer not to say	2	0.6%
Total	350	100%

From the table we have found the outcomes of the demographic information's gender of the respondents which motivate women from rural Western Uttar Pradesh into entrepreneurship. Of the responders, 330 were female (94.3%), 15 were male (4.3%), 3 were other (0.9%), 2 were prefer not to say (0.6%). Hence, it has been seen that most of the respondents were females out of 350 total respondents.

Marital Status	Number of Respondents (n)	Percentage (%)
Single	50	7%
Married	245	1.4%
Widowed	25	14%
Divorced	20	17.5%
Separated	10	35%
Total	350	100%

From the table we have found the outcomes of the demographic information's marital status, which motivate women from rural Western Uttar Pradesh into entrepreneurship. Of the responders, 50 were single (7%), 245 were married (1.4%), 25 were widowed (14%), 20 were divorced (17.5%) and 10 were separated (35%). Hence, it has been seen that most of the respondents were married out of 350 total respondents.

2. RESULTS

Survey Question- 1	SVEP has significantly promoted entrepreneurship among women in rural Western Uttar Pradesh.
Strongly Disagree (n)	18

Disagree (n)	35
Neutral (n)	53
Agree (n)	140
Strongly Agree (n)	104

From the table we have found the outcomes of the elections which motivate women from rural Western Uttar Pradesh into entrepreneurship. Of the responders, forty percent highly agreed (29.7%) and stated the initiative had been helpful. Still, 15.1% maintained neutrality, most likely in reaction to contradictory developments. Ten percent strongly disagreed (5.2%), highlighting specific challenges, including industry problems or financial constraints. While SVEP has encouraged entrepreneurship, there is still a need to address issues for those who have not fully benefited.

Survey Question- 2	SVEP has effectively created employment opportunities for women in rural areas.
Strongly Disagree (n)	14
Disagree (n)	42
Neutral (n)	63
Agree (n)	133
Strongly Agree (n)	98

From the table we have found that SVEP has successfully opened rural women's work possibilities. Most of the respondents, 38% or strongly agreed—28%—said the initiative helped to boost employment. Still, 18% said they had a neutral view, maybe suggesting that the employment increase did not happen right away. About issues of restricted employment opportunities or obstacles to corporate growth, a minority responded strongly (4%) or disagreed (12%). Although SVEP has generally improved employment, greater development could help to improve work accessibility for a larger number of women.

Survey Question- 3	The program has helped reduce economic disparities in marginalized communities.
Strongly Disagree (n)	21
Disagree (n)	49
Neutral (n)	70
Agree (n)	123
Strongly Agree (n)	87

According to the table, SVEP assists underdeveloped areas to lower their economic imbalance. Of the respondents, most—35.1%—or strongly agreed—24.9%—said the program has closed financial gaps. Twenty percent remained neutral, maybe implying little rapid cash advantage. A smaller minority disagreed (14%) or strongly disagreed (6%), implying some women would still struggle financially. SVEP has brought about financial uplifting; more universal and equitable economic impact could necessitate more actions.

Survey Question- 4	Women entrepreneurs supported by SVEP feel more confident in running their businesses.
Strongly Disagree (n)	11
Disagree (n)	28
Neutral (n)	42
Agree (n)	147
Strongly Agree (n)	122

From the table we have found that SVEP has greatly raised the confidence of women entrepreneurs in managing their companies. Most of the respondents, 42% or strongly agreed, claimed the training increased their confidence. However, 12% remained neutral, potentially indicating varying degrees of confidence growth. A lesser percentage, 8%—or strongly disagreed, 3.1%—suggesting that some women still struggle to fully apply their commercial acumen. SVEP has usually raised women's confidence; additional mentoring and coaching will help them to improve their business skills even more.

Survey Question- 5	The training provided under SVEP equips women with necessary entrepreneurial skills.
Strongly Disagree (n)	18
Disagree (n)	32
Neutral (n)	53
Agree (n)	158
Strongly Agree (n)	91

From the table we have found that the SVEP project has successfully given women the necessary entrepreneurial competencies. Of the 45.1% or rather agreed respondents, 26% said the training courses improved the awareness of their business. Conversely, 15.1% of respondents claimed they had no response, most likely meaning some women believed the advice did not actually apply in their situation. Less proportion disagreed (9.1%) or strongly disagreed (5.1%), implying some areas of education might require work. All things considered, SVEP's events have enhanced women entrepreneurs' skill sets.

Survey Question- 6	Financial support and loans offered by SVEP are sufficient for start-ups.
Strongly Disagree (n)	25
Disagree (n)	53
Neutral (n)	77
Agree (n)	130
Strongly Agree (n)	65

From the table we have found that SVEP's financial support and loan terms may not be sufficient for every start-up. Although most respondents (37.1%) or strongly agreed (18.6%), a large number (22%) kept neutral, thereby reflecting different experiences even if the money fulfilled the needs of their business. Furthermore, fairly clearly showing the lack of financial support some companies felt, 15.1% disapproved and 7.1% strongly disagreed. These findings underline the need for more flexible loan terms or alternative financial sources to enable start-ups powered by women.

Survey Question- 7	The networking opportunities facilitated by SVEP enhance market reach.
Strongly Disagree (n)	14
Disagree (n)	35
Neutral (n)	63
Agree (n)	140
Strongly Agree (n)	98

From the table we have found, demonstrating women entrepreneurs now have increased market access. 40 % or more of the respondents claimed these possibilities enabled their companies to grow. 18% of respondents showed no response, suggesting some businesses might have completely missed the networking opportunities. 10 % of the respondents disagreed or strongly disagreed, showing difficulties locating or using these contacts. SVEP has opened the market, but generally the results reveal the need for greater effort in enhancing the infrastructure of networks.

Survey Question- 8	SVEP has improved the standard of living for women and their families.
Strongly Disagree (n)	11
Disagree (n)	32
Neutral (n)	60
Agree (n)	154
Strongly Agree (n)	94

The poll findings unambiguously show how improved SVEP has transformed living conditions for women and their families. Of the responders, 44% very much agreed; most felt the program improved their social as well as financial situation. With very little change shown by 17%, some women might not have seen any. Just 12 % of the respondents disagreed or strongly disagreed, suggesting some on-going issues. Generally, the figures

illustrate how well SVEP enhances economic stability; more inclusion would be preferred; therefore, more support would be needed.

Survey Question- 9	Women entrepreneurs under SVEP are more involved in community decision-making.
Strongly Disagree (n)	21
Disagree (n)	39
Neutral (n)	70
Agree (n)	133
Strongly Agree (n)	87

From the table we have found that SVEP has motivated women entrepreneurs to participate in group decisions. Of the responders, 25%—that is, those who strongly agreed—said they currently regularly participate in local events. 20 % of the respondents said they do not now take part in local activities, suggesting not all women have seen notable changes even in cases of development. A lesser percentage (17%) claimed that social and cultural barriers still restrict participation by opposing or more negative actions. The findings show the general favourable effect of SVEP, even if more initiatives for empowerment are obviously required.

Survey Question- 10	SVEP has made rural women more aware of entrepreneurship opportunities.
Strongly Disagree (n)	18
Disagree (n)	28
Neutral (n)	56
Agree (n)	147
Strongly Agree (n)	101

From the table we have found that modern rural women have far more awareness of economic possibilities thanks in considerable part to SVEP. Of the respondents, 42 % either agreed (42%), or strongly agreed (29%), saying the training allowed them to spot business opportunities. Still, 16 % of the respondents stated they were indifferent, implying some women could need additional guidance or exposure. 13 % of the respondents strongly disagreed or disapproved, implying minority knowledge is always prone to on-going dispute. Although continuous efforts are crucial, the results suggest that SVEP has been quite beneficial for women looking for business opportunities.

CONCLUSION

The Start-up Village Entrepreneurship Program (SVEP) provides rural women entrepreneurs in Western Uttar Pradesh with greater financial inclusion, talent development, and market access. This program is particularly beneficial to urban women entrepreneurs. The Start-up Village Entrepreneurship Program (SVEP) was especially helping the Western Uttar Pradesh rural women entrepreneurs. To help underdeveloped areas narrow their economic gap, most of the participants claimed that SVEP enhanced infrastructure, transportation, businesses, and employment. Mostly thanks to loans and other financial support, women have confidence, financial inclusion, and basic entrepreneurial capacity. Moreover, the networking activities SVEP have improved market access, which assists companies run by women to grow their clientele. Taken all around, programs have enhanced the quality of life for women and their families. Women entrepreneurs with better financial situations showed up for neighbourhood activities. A handful of them expressed apathy or disagreement about financial support; these points of view instead highlight the need for more focused projects. SVEP offers different business prospects; better internet connection, market development, and more financial knowledge will help to raise its long-term relevance. The findings show that in rural areas, SVEP has favourably affected women's business success, financial independence, and socioeconomic empowerment.

Studies show that SVEP is responsible for the creation of jobs, the reduction of economic disparity, and the increase in the confidence of female entrepreneurs. Although the sector has grown through financial backing and networking, the capacity for entrepreneurial endeavors has been increased through training and mentoring. Despite its achievements, society continues to struggle with issues and has a limited supply of resources. The importance of SVEP will increase as a result of policy changes that will make it possible to find solutions to problems. All things considered, the Small Business Enterprise Program (SVEP) has been of tremendous assistance in the areas of rural economic development, gender inclusivity in corporations, and women's entrepreneurship.

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