

## Impact of Ecosystem in Promoting Rural Micro Enterprises and Women Empowerment

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**Received:** 15<sup>th</sup> March 2021

**Revised:** 21<sup>st</sup> May 2021

**Accepted:** 19<sup>th</sup> June 2021

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**Abstract:** The study aims to understand the impact of SVEP- Ecosystem on the performance of rural microenterprises managed by SHG members of the community institution model established under NRLM. In order to conduct empirical exercises, the study uses primary data collected from selected areas in the northern region of West Bengal, India, and a number of selected Non-SVEP Enterprises have been considered for the sample survey from the study area. The evaluation is based on factual evidences. This study employs both descriptive and numerical analysis. We began with the possible entrepreneurship control variables (External) based on Schumpeter's view on innovation and entrepreneurship. The study has considered two categories, SVEP and Non-SVEP groups. It reflects on the challenges and also on the various factors like income, age, education and support from SVEP-ecosystem etc. It has also discussed about the business performance and knowledge levels of the two distinguished categories.

**Keywords-** Micro Enterprise, Rural Development, Women Empowerment, Women Producers-SHG Members, SVEP-Ecosystem, NRLM, Livelihoods, Entrepreneurship, Business Growth, Sustainability, Pandemic

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### Introduction

India has a long history of rural development initiative, since post-independence various governments had taken many such initiatives to improve lives and livelihoods of the people. These programmes have tried to bring some relief and innovation to support people. In ancient days, our villages were self-

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## Impact of Ecosystem in Promoting Rural Micro Enterprises and Women Empowerment

sufficient and required very little assistance from outsiders. However, during British rule, the rural economy was destroyed and the rural mass was made dependent on goods and services provided by outsiders. To revive the situation for the prosperity in the society many socio-economic programmes and initiatives were under taken, a few among them include green revolution of 60s and white revolution in 80s.

Nearly, 70 per cent of India's population lives in rural areas. These rural populations can be characterized by mass poverty, low levels of literacy and income, high levels of unemployment, poor nutrition and health status. In order to tackle these specific problems, a number of rural development programs are being implemented to create opportunities for rural people, but have not yielded the desired result and the impact. Many skills enhancement programmes were introduced to promote self-employment in rural areas, viz a viz there were initiatives to bring financial inclusion. Recently, since few decades' entrepreneurship became a focus to create self-employment, employment through jobs and to improve the income levels. Initially, interventions for promoting entrepreneurship in India were largely focused on technical training and with limited financial linkages.

Entrepreneurship is commonly addressed in terms of socioeconomic development and progress linked to firm outcomes, entrepreneurs are often sought to achieve individual happiness and satisfaction. On the other hand, entrepreneurship has been an essential aspect of job creation and economic development, so it is crucial to comprehend the conditions that enable it to flourish. The Start-up Village Entrepreneurship Program (SVEP) initiative as part of the National Rural Livelihood Mission program to promote entrepreneurship in rural areas with involving women SHG members through community based institutions. It has been initiated in the year 2016 based on initial pilots (NRLM-SERP-EDII) initiatives) in states like Telangana, Andhra Pradesh and by Kudumbashree, in Kerala. Start-up Village Entrepreneurship Program (SVEP) as a pilot initiative, aims to develop sustainable self-employment opportunities for SHG women & youths in some selected states in the country including in the state of West Bengal by Government of India. The program is designed mainly to facilitate First-Generation Entrepreneurs with development of the Ecosystem and Mentorship assistance to support rural micro enterprises catering to local market demand. The SVEP Model, Interventions and process are structured based upon project learning's and missing links as major drawbacks of the Rural Microenterprises from past project interventions in Telangana, Andhra Pradesh and in Kerala.

We have identified that the program has benefitted large number of SHG women and their family members, hence it was very important for us to understand the impact of SVEP ecosystem with SVEP promoted Entrepreneur's against Non SVEP Entrepreneurs functioning under similar category of enterprise category and market in the block Dinhat-1, District Coochbehar, West Bengal. Dinhat-1 block has been chosen for the study for its good performance, leading to acclaiming of the National Award for best developed Ecosystem - Block Resource Centre [BRC] in India and has been awarded by MoRD and has completed its full project period of 4 years successfully as part of the implementation process, and declared as the model block for the nation.

The block has been visited by various SRLMs from North Eastern States for learning and knowing the implementation process, capacity building and outcome. The role of ecosystem is to provide support to First Generation Entrepreneurs with resources and information favoring growth to their business.

Some study focuses on the impact of local traits on entrepreneurship, with the goal of determining how many entrepreneurs start enterprises in their hometown. (Figueiredo et al. (2002) [3], Michelacci et al. (2007) [7]) Resources and available industries are important to consider in terms of its role to help in the promotion of Entrepreneurship. These also include features like population segment, social and economic infrastructure, and availability of information and status of education.

Population is a natural baseline for an economic activity. The ratio of working-age population to non-working-age population is considered alongside the market, labor availability, and so on. So proclivity to start new enterprise is influenced by the age structure of a region which is often linked to local entry rates. (Bonte et al. (2009) [1], Delfmann et al. (2013) [2])

## Literature Review

To establish connect with the primary study we have taken up literature reviews where researchers discussed in past and identified problems in the start-ups of micro business and also upon areas of needs for improving the performances of the micro enterprises. To address the objective of the study and to find research papers to match as much as possible with our need we have tried to find some papers which represent our concerns to extent possible. As the study is based on an experiment which has been implemented in the Dinhata-1 block in last five years starting from 2016, we have attempted to explore the impact of ecosystem on enterprises establishment and its start, taking separate sample groups for this study and tried to establish potential connect with different research undertaken to understand challenges in promotion of micro enterprises.

Various studies have indicated the success rate of start-ups is significantly very low (Pena,2002) [10]. Start-ups faces challenges and they are left to fail in the harsh competitive environment, almost 95% of the start-ups fail in the first 5 years and wind up their activities, which has been also well observed in US context (Forbes magazine, 2015).The situation is not very different for India as well (Business line, 2017). Ecosystem can capture the learning to support the enterprises; ecosystem may reduce the cost of failure and help the entrepreneurs to innovate. The need of ecosystem has been felt by researchers regarding its ability to reduce the rate of failure. Entrepreneurial learning is a fundamental requirement for an entrepreneur as it drives the start-up to success (Start-up Genome Report, 2017). Ecosystem has ability to bring resources at a lower cost and hence extends mentorship to enterprises which is a vital support for rural enterprises, “willingness to avail mentorship at critical stages, will decisively differentiate failed start-ups from the successful ones” [Ganesa Raman- Kalyan Sundaram (2018)]. [4]

The researchers majorly taken case study-based approaches and questionnaire-based interviews and survey to conclude their findings. In our case we have chosen sample from the Dinhata 1 block where the project has been implemented hence our samples are the people who have received support from the ecosystem developed under SVEP.

Ghani et al. (2013) [5] investigated the spatial determinants of entrepreneurship in India, focusing on the manufacturing and service sectors. Infrastructure and education levels of the workforce are the best predictors of district-level entry of entrepreneurship, according to the study. The study compares entrepreneurship in the United States to entrepreneurship in India and reveals that regional conditions in India play a significant relative role in entrepreneurship.[How Entrepreneurship promotion is determined by Geographical and demographical factors / biasness]. Prabhu et al. (2015) [11]

## **Impact of Ecosystem in Promoting Rural Micro Enterprises and Women Empowerment**

investigated entrepreneurship and innovation in India. The study emphasizes jugaad while also demonstrating the organization's potential to innovate or lack thereof. The study reveals an emerging form of innovation in India. [Importance of Innovation as Factor to Rural Development]. Mahajan S. (2013) [5] investigated on women's entrepreneurship in India in the twenty-first century. The study focuses on Hina Shah, a successful plastic packaging entrepreneur in India. The study concludes with some recommendations for women entrepreneurship. Patel et al. (2013) [9] investigated the challenges and problems in rural India.

The study is concerned with the effect of globalization on rural entrepreneurship. The study focuses on significant issues confronting rural entrepreneurship includes marketing of products, finance, and infrastructure.

Rural communities in India are still facing multiple challenges related to eradication of poverty. Some of the factors contributing to the rural poverty is lack of access to basic services, economic opportunities, and high degree of incoherence with regard to planning rural and urban India. Due to the poor physical and social capital base, a large proportion of the people are forced to seek employment in vocations with extremely low levels of productivity and wages. The creation of employment opportunities for the unskilled workforce has been a major challenge for development planners and administrators. [Niti Aayog Report Poverty Alleviation in Rural India: Strategy and Programmes, 2020]. [8]

Based on the literature reviews and assessment of secondary information we have found a gap where various studies have identified sample to understand entrepreneurs and the challenges in the environment. Here, we have tried to interact with the entrepreneurs, facilitated under a well-managed ecosystem across five years. Essence of ecosystem is validated with the sample study taken with both SVEP and Non Entrepreneurs from the Dinhata-1 block and measuring related impact.

### **Hypothesis**

Ecosystem for entrepreneurship promotion always improves the performance of enterprises and entrepreneurs.

### **Objectives**

To measure social and economic impact of SVEP ecosystem in promoting rural micro enterprises in the block Dinhata-1, Dist. Coochbehar, West Bengal

### **Data Source and Structure**

Primary data has been collected from SVEP Block Dinhata-1; District Coochbehar, West Bengal. Both SVEP and Non SVEP Entrepreneurs were considered as respondents for the survey. Total 115 set of data were collected from different respondents, out of which 100 data sets were selected finally for the study and analysis. The sample includes 75 SVEP and 25 Non-SVEP Entrepreneurs as respondents from the block.

## Methodology

The evaluation is based on factual evidences. This study employs both descriptive and numerical analysis. We began with the possible entrepreneurship control variables (External).

$$\ln(\text{entrepreneurship}_i) = \eta_i + \beta \cdot X_i + \gamma \cdot Z_i + \varepsilon_i \quad (\text{i})$$

Dependent variable is log measure of establishment of entrepreneurship i.e., entry of employment by topography-industry. The sample includes the topography Industry observation in which positive incumbent employment exists. The observation count thus differs across nature of industry, manufacturing and services and for organized and unorganized sector.

A vector of industry fixed effect  $\eta_i$  is included in the estimation. This fixed effect control for systematic differences across industries in their competition level, average size of industry etc. (Fixed effects also includes input-output relationship, labor flows etc.).

The vectors  $X_i$  and  $Z_i$  represent Topography and Topography-Industry traits respectively. This estimation balances several objectives.

Entrepreneurship thus depends upon external factors like population density, infrastructure facilities, labour law applicable of that community etc.

$$\text{Entrepreneurship} = \text{Population density} + \text{infrastructure} + \text{labour law of that community}$$

Entrepreneurship, on the other hand, is extremely dependent on the efficiency of the entrepreneur. Efficiency or quality of the entrepreneur is depending on various factors but after factor analysis of collected data, only five factors become significant which includes education level, age, income, Support from SVEP/ SHG, marital status etc.

Quality of Entrepreneur = education level + age + income + Support from SVEP/SHG + marital status.

$$\text{entrepreneur}_i = \text{edu}_i + \text{age}_i + \text{income}_i + \text{SVEP/SHG}_i + \text{married}_i + \varepsilon_i \quad (\text{ii})$$

We have presented an analytical discussion about quality of entrepreneur in this study along with other feature.

## Results

Analyzing different characteristics of the respondents at first, we have categorized into two categories, SVEP and Non-SVEP groups. Questionnaire include age, gender, occupation of respondent before becoming an entrepreneur, Qualification, Types of enterprise established & operation ownership, age of enterprise, Past business association/ history, initial capital investment etc. Details are described in table-1.

A mix of information representing education, caste and respondent age has been presented below in the table 1.

Table-1: General information of respondents

Category	Group	Total Respondents Number (%)		Total
		SVEP	Non-SVEP	
Age	Below 25 years	0	0	100 %
	26-30 years	13	2	
	31-35 years	34	4	
	35-40 Years	19	10	
	41-50 Years	9	9	
	Above 50 Years	0	0	
Qualification	Upto class 8	39	9	100 %
	Upto class 10	23	8	
	Upto class 12	5	4	
	Graduate	7	4	
	Post Graduate	1	0	
Caste	General	19	7	100 %
	OBC	22	2	
	SC	34	16	
	ST	0	0	
	Minority	16	3	

Source: Primary Survey

Majority of the people in SVEP group members are between 31 to 40 years age group. However, for non SVEP group respondents are between 35-50 years of age group. Majority of the Entrepreneurs are literate, have their basic education till standard ten.

Table 2: Age of the Enterprises [In Percentage; N value of 100 Enterprises- 75 SVEP and 25 Non SVEP Enterprises]

Age of Enterprise	6 Months	One Year	Two years	Three Years	Four Years	Five Years and above
SVEP Enterprises (In %)	23	42	15	12	4	4
Non SVEP Enterprises (In %)	68	12	8	4	4	4

Source: Primary Survey

The table 2 explains the age of enterprises, where majority of sample enterprises fall in the age group of 1 to 3 years, however few are in the age group of 5 and above years. These enterprises are generally existing enterprises under SVEP category. On the other hand, the same age group of these two categories will help us to measure their performance based on their business health.

**Table 3: Gender wise Composition of Enterprises [Taken N value as total no. of Enterprise 100; 75 SVEP & 25 Non SVEP]**

Gender	Women	Men	Transgender	Total Beneficiaries
SVEP Enterprises	38	37	0	75
Non SVEP Enterprises	2	23	0	25

Source: Primary Survey

In reference to table 2, majority of the entrepreneurs interviewed have their enterprises less than three years of age under both the set of Entrepreneur categories. 91% of SVEP enterprises and 88% of Non SVEP enterprises are falling in the age group of two years or less. These enterprises are in early start-up phase and are the right set of enterprises demonstrating the impact of support provided under SVEP Ecosystem for enterprise promotion, grounding and its operation as an outcome of the overall intervention. Table 1 also illustrates that most of these Enterprises have promoted by the weaker and vulnerable section of the society in the villages, utilization best of resources in promoting Women Entrepreneurs from the SHG members of NRLM to begin their own Start-Ups and get empowered for their role of becoming first generation entrepreneurs in their family. It is evident from the table 3 that SVEP Ecosystem has created a new drive and a movement within community and society by bringing women in front by giving access to various resources and provided opportunity to prove their Leadership skills as an entrepreneur and as a role model having greater degree of self-confidence and empowerment.

**Table 4: Age of Entrepreneur [Taken N value 100 enterprise distribution In Percentage]**

Entrepreneur's Age	26-30	30-35	35-40	41-50
SVEP Enterprises (In %)	18	45	25	12
Non SVEP Enterprises (In %)	8	16	40	36

Source: Primary Survey

In both the categories on an average entrepreneur are above 30 years, table 4 explains the age of entrepreneurs in the identified sample. However, in SVEP category there are more people under 26-30 years age group. In general entrepreneurs are young.

**Table 5: Category of Enterprises [Taken N value 100 enterprise distribution In Percentage]**

Enterprise Category	Manufacturing	Trading	Service
SVEP Enterprises (In %)	35	48	17
Non SVEP Enterprises (In %)	28	52	20

Source: Primary Survey

## Impact of Ecosystem in Promoting Rural Micro Enterprises and Women Empowerment

From above table 5 , the findings are that the category of enterprises is evenly selected to keep the representations in the sample, however, the percentage of manufacturing/processing units as part of overall enterprises are considerably high as compared it its enterprise census status.

**Table 6: Women Entrepreneur Break Up – Manufacturing, Trading and Service Enterprises [Taken N value 100 enterprise distribution In Percentage]**

Gender wise Enterprise	Total Women Owned Enterprises [In No.]	Manufacturing	Trading	Service
SVEP Enterprises (In %)	38	24	61	16
Non SVEP Enterprises (In %)	2	50	0	50

Source: Primary Survey

The SVEP Ecosystem has shown significant impact and success in mobilizing community in gaining business knowledge, up-skilling, discuss upon business opportunities, associated rewards and risks. Table 4 illustrates significant number of enterprises i.e. 88% are being promoted with the age group between 26 to 40 years. This age group has been found more suitable among women as they have crossed their motherhood responsibilities and can manage and devote time from their normal routine household works to contribute for their enterprise growth. This move was a milestone achievement for the project as it has made inclination within the village community to discuss upon entrepreneurial opportunities especially among youth and women sections and built confidence in coming forward to start their own enterprise with the known and un-known risks associated with the business. Referring to table 5 the interventions has enabled to motivate, train people and start their manufacturing, trading and service-based enterprises using local available resources as raw materials for processing into semi or finished goods to meet local market demand and creation of local employment, another significant landmark under the SVEP Ecosystem with promotion of enterprises especially in Manufacturing / Production lead by Women Entrepreneurs with significant number.

Other related observation linked to table 4 is that SVEP Entrepreneur age group also indicates that community acceptance for entering into business in early phase of the life is high as compare to Non SVEP entrepreneurs because of the impact of SVEP Ecosystem where they are supported with necessary skills for starting their own enterprises based upon the existing market demand and not a necessity-based enterprise which is found in major with Non SVEP enterprises.



**Table 7: Occupation of respondent before becoming an entrepreneur [Taken N value as total no. of Enterprise 100; 75 SVEP & 25 Non SVEP, Distribution shown in %]**

Beneficiary Categories	Student	Housewife	Service	Family Business	Social Worker	Farmer	Labour	Others
SVEP Enterprises(In %)	7	44	5	4	0	3	35	3
Non SVEP Enterprises(In %)	17	3	11	0	0	19	28	22

Source: Primary Survey

The above table 7 data illustrates that the significance of SVEP Ecosystem and its impact especially engagement lesser empowered work force in the community. There has been a totally new approach in facilitation for mobilization community to identify Potential Entrepreneur with specific characteristics having the zeal, to demonstrate, passion to take risk for starting their own ventures. The impact has been significant as the mobilization effort with community under SVEP Ecosystem has created a significant number of first-generation Women Entrepreneurs [Majority Housewives and seasonally get engaged is daily wage labour in agriculture farms] from the Community and opportunity to raise their and household income through their ventures and also creation of employment opportunities amongst the locals.

Initial Capital as Investment is one of the significant factor before starting of a new enterprise. The responses are given in the Table 8.

**Table 8: Initial Capital arrangement for Investment to start Enterprise [Taken N value 100 enterprise distribution In Percentage]**

Investment for Start-Ups	Upto INR 50000	Upto 1 Lac	Upto INR 1.5 Lac	Upto INR 2 Lacs	INR 3 Lacs & above
SVEP Enterprises (In %)	80	16	3	1	0
Non SVEP Enterprises (In %)	72	16	12	0	0

Source: Primary Survey

80% of SVEP entrepreneurs have started their business with a paltry sum of INR 50,000 or less, this is almost same for Non SVEP enterprises considering their socio-economic status. Entrepreneurs are in general from the same socio- economic and livelihoods groups.

**Table 9: Source of Fund to start the Business [Taken N value 100 enterprise distribution In Percentage]**

Source of Investment	Own Saving	Borrowed from friends and relatives	Loan from Banks	Loan from Money Lenders	Loan from Micro Finance Institution [ MFI]	SHG / Community Institution
SVEP Enterprises(In %)	8	0	0	0	4	88
Non SVEP Enterprises (In %)	48	12	0	0	40	0

Source: Primary Survey

From table 9 illustrates support to 88% SVEP Enterprises from the BRC in availing the initial seed fund for starting of their business against Non SVEP entrepreneurs, either using their own savings or sourcing the required fund as loan from MFIs at a much higher rate of interest than SVEP Loan from the BRC.

**Table 10: Fund receivable period for starting Enterprise [Taken N value 100 enterprise distribution In Percentage]**

Period of Sourcing of Investment	15 Days	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months & Beyond
SVEP Enterprises (In %)	1	99	0	0	0	0	0
Non SVEP Enterprises (In %)	0	0	0	0	16	40	44

Source: Primary Survey

Capital as Investment is one of the key component for starting any enterprise. Referring to table 9,SVEP ecosystem has provided a cost-effective model with financial linkage support to the beneficiaries. The findings are that majority of the SVEP entrepreneurs have been funded from SVEP Seed fund i.e. Community Enterprise Fund managed by BRC functioning as Community Institution at the block level. However, for Non SVEP Entrepreneurs the investments have been made either using their own money [self-financed] or loan taken from Micro Finance Institutions with higher rate of interest. Referring to the table no 1, the effectiveness of Ecosystem has benefitted the SVEP Entrepreneurs in getting the seed fund within one month period however fund receivable period as a loan from open market by Non SVEP Entrepreneurs range from 3 to 6 months.

In such situation the SVEP Ecosystem has provided the financial linkage support and played key role in attracting startups and work upon new business ideas especially with the economically weaker section of the society for their empowerment and social and economic wellness. The data shown in the table 10 also validates effective function of the Ecosystem, influencing Ease of Doing Business.

**Table 11 a: Enterprise Turn over in respect to their age till 6 months; Distribution in percentage of given N value [N value is 34 enterprises;- 17 Enterprises in SVEP & 17 Enterprises in Non SVEP]**

Enterprise Semi Annual Turnover	Upto INR 50000	Above INR 50000 upto 1 Lac	Above 1 Lac upto INR 1.5 Lacs	Above 1.5 Lac upto INR 2 Lacs	Above INR 2 Lac upto INR 3 Lacs	Above 3 Lacs upto INR 4 Lacs	Above INR 4 Lacs upto INR 5 Lacs	Above INR 5 Lacs
SVEP Enterprises (In %)	0	6	12	0	59	24	0	0
Non SVEP Enterprises (In %)	0	35	47	18	0	0	0	0

Source: Primary Survey

**Table 11 b: Enterprise Turn over in respect to their age i.e. above 6 months and upto 1 Year; Distribution in percentage of given N value [N value is 36 enterprises;- 33 Enterprises in SVEP & 3 Enterprises in Non SVEP]**

Enterprise Annual Turnover	Upto INR 50000	Above INR 50000 upto 1 Lac	Above 1 Lac upto INR 1.5 Lacs	Above 1.5 Lac upto INR 2 Lacs	Above INR 2 Lac upto INR 3 Lacs	Above 3 Lacs upto INR 4 Lacs	Above INR 4 Lacs upto INR 5 Lacs	Above INR 5 Lacs
SVEP Enterprises (In %)	0	0	9	6	6	39	39	0
Non SVEP Enterprises (In %)	0	33	67	0	0	0	0	0

Source: Primary Survey

Referring to the Table 11 a and 11 b comprising 70 percentage of the overall sample size from the total sample size i.e. 100 enterprises taken for the study. it is evident from the data that there is better financial performance of SVEP Enterprises over Non SVEP Enterprise in a given age category of the enterprise. In Table 11 a - 83 percentage of enterprises with age of 6 months are able to reach their half yearly turnover in between INR 3 to 4 Lacs, whereas the semi-annual performance of Non SVEP Enterprises i.e. 82 percentage half yearly turnover in between INR 1 to 1,5 Lacs, Both the above tables illustrates the significance of SVEP Ecosystem in grounding and stabilizing financial performance of the SVEP Enterprises.

Impact of Ecosystem in Promoting Rural Micro Enterprises and Women Empowerment

Table 11 c: Enterprise Turn over in respect to their age i.e. above 1 year and upto 2 Years; Distribution in percentage of given N value[N value is 13 enterprises; 11 Enterprises in SVEP & 2 Enterprises in Non SVEP]

Enterprise Annual Turnover	Enterprise Annual Turnover	Upto INR 50000	Above INR 50000 upto 1 Lac	Above 1 Lac upto INR 1.5 Lacs	Above 1.5 Lac upto INR 2 Lacs	Above INR 2 Lac upto INR 3 Lacs	Above 3 Lacs upto INR 4 Lacs	Above INR 4 Lacs upto INR 5 Lacs	Above INR 5 Lacs
SVEP Enterprises (In %)	SVEP	0	0	0	0	18	9	55	18
Non SVEP Enterprises (In %)	Non SVEP	0	50	50	0	0	0	0	0

Source: Primary Survey

Table 11 d: Enterprise Turn over in respect to their age i.e. above 2 years and upto 3 Years; Distribution in percentage of given N value; [N value is 10 enterprises; 9 Enterprises in SVEP & 1 Enterprises in Non SVEP]

Enterprise Annual Turnover	Enterprise Annual Turnover	Upto INR 50000	Above INR 50000 upto 1 Lac	Above 1 Lac upto INR 1.5 Lacs	Above 1.5 Lac upto INR 2 Lacs	Above INR 2 Lac upto INR 3 Lacs	Above 3 Lacs upto INR 4 Lacs	Above INR 4 Lacs upto INR 5 Lacs	Above INR 5 Lacs
SVEP Enterprises (In %)	SVEP	0	0	0	0	0	0	0	100
Non SVEP Enterprises (In %)	Non SVEP	0	100	0	0	0	0	0	0

Source: Primary Survey

Table 11 e:Enterprise Turn over in respect to their age i.e. above 3 years and upto 4 Years; Distribution in percentage of given N value [N value is 4 enterprises; 3 Enterprises in SVEP & 1 Enterprises in Non SVEP]

Enterprise Annual Turnover	Enterprise Annual Turnover	Upto INR 50000	Above INR 5000 upto 1 Lac	Above 1 Lac upto 1.5 Lacs	Above 1.5 Lac upto 2 Lacs	Above INR 2 Lac upto 3 Lacs	Above 3 Lacs upto 4 Lacs	Above INR 4 Lacs upto 5 Lacs	Above INR 5 Lacs
SVEP Enterprises (In %)	SVEP	0	0	0	0	0	0	0	100
Non SVEP Enterprises (In %)	Non SVEP	0	0	0	100	0	0	0	0

Source: Primary Survey

Table 11 f: Enterprise Turn over in respect to their age i.e. above 4 years and upto 5 Years; Distribution in percentage of given N value;[N value is 4 enterprises; 3 Enterprises in SVEP & 1 Enterprises in Non SVEP]

Enterprise Annual Turnover	Enterprise Annual Turnover	Upto INR 50000	Above INR 5000 upto 1 Lac	Above 1 Lac upto 1.5 Lacs	Above 1.5 Lac upto 2 Lacs	Above INR 2 Lac upto 3 Lacs	Above 3 Lacs upto 4 Lacs	Above INR 4 Lacs upto 5 Lacs	Above INR 5 Lacs
SVEP Enterprises (In %)	SVEP	0	0	0	0	0	0	33	67
Non SVEP Enterprises (In %)	Non SVEP	0	0	0	0	100	0	0	0

Source: Primary Survey

It has been observed from the above tables 11 c, 11 d, 11 e, 11 f representing specific enterprise age groups and their annual turnover, clearly stating about the impact of SVEP Ecosystem in strengthening

## Impact of Ecosystem in Promoting Rural Micro Enterprises and Women Empowerment

of the economic performance of the SVEP enterprises over the years in scaling up their activities and achieving higher annual turnover against Non SVEP Enterprises.

There is also very interesting outcome of SVEP as these women also operating similar kind of business as promoted by men, SVEP Entrepreneurs and Non SVEP Entrepreneurs in the same village and are able to manage their business along with their household's activities, despite having multiple societal challenges as compare to their men counterparts. This is evident of women strength and degree of empowerment they gained from the program through mentorship at different levels especially in developing their numeracy skills and Enterprise management skills, overcoming barriers of being from backward section of society, managing of the risks and sustaining business over a significant period of years is a true reflection of the SVEP Ecosystem and is true impact for the enterprise promoted under SVEP, managed by both SHG Women and their family members. It is also evident that SVEP Enterprises are able to keep their business in continuation and able to their stocks rolling and deliver their services during pandemic period also because of strategic inputs from the Mentors and all other kinds of support in both online and offline mode to the Entrepreneurs with guidance from the BRC to the Entrepreneurs on changing product demand, supply chain and buying patterns amongst consumers during the pandemic times.

**Table 12: Facilitating factors –Starting of Enterprise [Taken N value 100 enterprise distribution In Percentage]**

Facilitating factors – Start-Ups	New Business Idea	Following others Success in family in similar business	Following others Success in neighborhood in similar business	Financing Facility from Bank / SHG etc	Have well established market network	Serendipity/ Accidental	[SVEP Ecosystem Support]
SVEP Enterprises (In %)	4	8	4	0	3	0	81
Non SVEP Enterprises (In %)	8	12	68	4	0	8	0

Source: Primary Survey

The above table 12 illustrates the impact of SVEP ecosystem, as majority of SVEP enterprises have been promoted and provided the required guidance and the handholding support for their growth and in overcoming day to day operation challenges by team of local resource person at the village level i.e. Community Resource Person- Enterprise Person [CRP-EP]. This was a strategic and crucial intervention in the project and resulted in giving sustainable outcome and results in promotion and sustainability of majority of enterprises with varied support by the CRP-EPs i.e., right from identification of potential entrepreneur and provided the required handholding support in making their business idea turning to reality and their sustainability.

Table 13: Understanding Reasons – Getting into Entrepreneurship [Taken N value 100 enterprise distribution In Percentage]

Reasons – Getting into Entrepreneurship	A. Forced to get into business to earn for living due to non-availability of other opportunities	B. Create multiple income generation scope within family	Both the A & B	Practice Entrepreneurship by choice to reduce poverty and to raise income – using past experience and support from existing networks
SVEP Enterprises (In %)	0	0	15	85
Non SVEP Enterprises (In %)	36	12	44	8

Source: Primary Survey

Here it is clear from the above table no. 13 that the mobilization process under SVEP Ecosystem is the key factors lead to motivation and generated curiosity to know more in specific subject related to Entrepreneurship opportunities with unique model not only limited to access to resources to build capacities and entitlement to Govt. schemes but also enterprise handholding support to the Entrepreneurs. As a result the project has observed tremendous response from the community and shown their willingness and interest for applying themselves in the Entrepreneurship Development Process to add value to their existing Livelihoods status. Under SVEP Ecosystem 85% of SVEP entrepreneurs expressed that they wanted to get out of poverty using SVEP Ecosystem support and resources and work towards opening new sources of income through their Enterprise.

**Empirical Analysis**

We collected data from a wide range of entrepreneurs in order to identify the characteristics part also related to their Entrepreneurial success. We began with all possible qualities of an entrepreneur, but after factor analysis, only five qualities met the objective of the study. The five qualities are education level, age of the entrepreneur, income level, married and help from SVEP Ecosystem.

After analyzing the data of 100 entrepreneurs, it was revealed that education, income, and help from SVEP Ecosystem were the only significant factors. (We consider one to be significant when the p value is less than 0.05). As a result, age or marital status are not impediments to an entrepreneur's performance.

Logistic regression	Number of Observations	=	100
	LR chi2(7)	=	29.44
	Prob > chi2	=	0
Log likelihood = -9.47	Pseudo R2	=	0.23

Entrepreneur	Coef.	Std. Err.	Z	P>z	[95% Conf. Interval]
Education	0.0126	0.8306	3.4200	0.0443	-0.0725 0.9473
Age	-0.0081	0.6131	2.7070	0.0649	-0.0358 0.8156
Income	0.0241	0.7036	4.0088	0.0211	-0.0065 0.9978
Married	-0.0097	0.2714	2.4800	0.0380	-0.1297 0.9342
SVEP Ecosystem	0.4185	0.5153	2.7500	0.0060	0.4086 2.4285
_cons	-2.3941	0.7804	-3.0700	0.0020	-3.9236 0.8646

Source: Computed

### Conclusion

There is clear evidence from the above made analysis in terms of the role of SVEP Ecosystem and effectiveness of Mentorship in shaping up of SVEP Entrepreneurs performance over the period of four to five years. We can say that SVEP Ecosystem and its components are easily traceable as we compare the outcome and impact part between both the enterprise groups validating the effectiveness and value addition in terms of enterprises sustainability and helping Women Entrepreneurs belonging from SHGs in elevating their living status not only within their family members but also in community with their contribution and demonstration of leadership quality for their contribution for the development of the local economy.

The study also found that education, income, and help from SVEP ecosystem were the only significant factors. Using a Logistic regression, we find that Entrepreneurs' personal qualities are indeed correlated (even after controlling for observable factors). The study clearly shows there is a significant impact of ecosystem which is helping SVEP entrepreneur in the similar market, age group and social and economic condition to perform better than their counterparts. The SVEP ecosystem has helped entrepreneurs to get motivated to start business, it has created space for women to come forward and to take the change as owner, easy access to low-cost capital, access to mentor support etc. have created a difference for the enterprises to perform compared to their peers in the non SVEP category. This is also true that the significance of Ecosystem was really tested during the Pandemic times, and it is evident from the facts that continuous Mentoring and Handholding in both offline and online mode has helped SVEP Entrepreneurs to survive the economic shock and sustain their business with timely guidance and strategic input provided from the SVEP Ecosystem periodically.

However, this study has created new space for further conducting studies related to understanding impact created across enterprise categories involved in Manufacturing, Trading, Services, Fund management of Micro Enterprises, Scale up Opportunity Enterprises engaged in processing activities, Gender dimensions, Functioning of BRC Ecosystem [Post Project support period], Change Consumer buying behavior-Pandemic Times, Shift in Revenue across Product Lines & Services- Pandemic Times, Evolved Supply Chain Network- Pandemic Times etc can be new areas of research for developing deeper understanding for their continuation process with and new business opportunities as promotion of new enterprises with use of the same ecosystem i.e. people, and the market.

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Niti Aayog Report, Vol. II, 2020; Poverty Alleviation in Rural India - Strategy and Programmes

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