#### (INTERNATIONAL PEER REVIEWED E-RESEARCH JOURNAL)

अंक-3, खण्ड-1, जनवरी - मार्च 2025

# A Study on Women's Entrepreneurship and Self-Employment in District Mahoba U.P.

Rajendra kumar choudhary Assistant Professor (Faculty of management) Shri Krishna University, Chhatarpur (M.P.)

#### **ABSTRACT**

This study aims to study the landscape of women entrepreneurship and independent employment in the Mahoba region of India. Given the growing attention to expanding women's rights and capabilities and increasing economic independence, this study evaluates a variety of opportunities, issues and politicians to support women entrepreneurs in this rural area. This data was collected using focus groups polls, interviews and discussions with female entrepreneurs, local government officials and other stakeholders. The study identified key self-employment schemes introduced by both the state and central governments, including subsidies for women, training programs and financial support.

Furthermore, this study highlights socio-cultural, economic and infrastructure barriers women face in creating and scaling business, including limited access to finance, social standards, and lack of mentoring. The results take these barriers into consideration and highlight the important needs of adapted politicians who create an advantageous environment for female entrepreneurs. The study ends with recommendations to improve the impact of existing patterns and promote a more inclusive entrepreneurial ecosystem in the region. This research contributes to the broader discourse on gender and entrepreneurship, offering an overview of the specific needs of women entrepreneurs in rural India and offering exploitable solutions to promote their growth in the future.

#### **KEYWORD**

Women Entrepreneurship, Self - employment Scheme, Indian Economy, Socio-cultural Barriers, Rural Entrepreneurship, Empowerment Policies.

#### INTRODUCTION

Entrepreneurship has become an important force in socioeconomic development, particularly in the context of expanding women's rights and capabilities. In rural India, women face many problems with access to resources, opportunities and support systems that are essential to commercial success. This is especially true in districts like Mahoba in Uttar Pradesh. There, traditional gender norms, access to finance is restricted, and socioeconomic barriers hinder women's ability to engage in entrepreneurial activities. However, over the years, various self-employment schemes and government initiatives have been introduced to promote

#### (INTERNATIONAL PEER REVIEWED E-RESEARCH JOURNAL)

अंक-3, खण्ड-1, जनवरी - मार्च 2025

women's economic participation and entrepreneurship in rural India. Mahoba, a district in the Bundelkhand region of Uttar Pradesh, presents a unique thematic study in this respect.

Mainly due to the agricultural economy, districts face issues such as poverty, underdeveloped infrastructure, and gender differences in employment opportunities. Despite these issues, women pursuing entrepreneurship and self-employed in the region, partly due to useful policies and part of the administration aimed at promoting women's economic independence. The number is gradually increasing. The Indian and state governments include several such as Pradhan Mantri Mudra Yojana (PMMY), India's stand-up regime, and various skills development programs designed to expand rights and women's capabilities in rural areas. Has launched an initiative. These schemes provide financial assistance, training, and mentoring to encourage women to venture into self-employment and entrepreneurship. However, despite these interventions, women entrepreneurs in Mahoba still face numerous obstacles, including lack of awareness about available schemes, limited financial literacy, social stigma, and inadequate support networks. The district's socio-cultural environment often limits women's mobility, prevents their ability to make decisions and even engage in businesses. This study investigates the effects of self-employment on female entrepreneurship in Mahoba and faces the effectiveness of women, affordable support structures, and state initiatives to increase the likelihood of female entrepreneurs. It is intended to identify problems that are being done. Returning to the life experience of women entrepreneurs in this area, the study aims to give an idea of how policy can be improved to create an environment more favorable to business in business, especially in rural areas of the 'Uttar Pradesh. In the end, this study aims to contribute to a broader understanding of entrepreneurship on gender issues, by offering political recommendations to overcome obstacles and contribute to sustainable self-employment and entrepreneurship among women in rural India.

#### **OBJECTIVE**

The main objective of this study is to study and analyze the status of entrepreneurship programs and independent work of women in the Mahoba region in Uttar-Pradesh, focusing on the effectiveness of these initiatives and problems that women entrepreneurs face.

In particular, the objectives:

- 1. To assess the impact of government's independent work plans: this includes Pradhan mantri mudra yojana (PMMY), stand-up India, and other locals that encourage women to continue the entrepreneurship of Mahoba Includes assessment of the effectiveness of various regimes, including initiatives.
- 2. To identify socio-economic challenges faced by women entrepreneurs: The study aims to examine the social, cultural, and economic barriers hindering women from starting and

#### (INTERNATIONAL PEER REVIEWED E-RESEARCH JOURNAL)

## अंक-3. खण्ड-1. जनवरी - मार्च 2025

scaling businesses, including limited access to finance, lack of education, and societal norms.

E-ISSN: 2584-2900

- **3.** Analyzing the role of skill development programs: Study the availability and availability of Mahoba women's skill development and training programs, and assess the impact on female entrepreneurial success.
- **4.** To understand the support networks for women entrepreneurs: This includes exploring the role of local government, non-governmental organizations (NGOs), financial institutions, and community support in empowering women entrepreneurs in the region.
- 5. To assess women's perceptions of independent work programs, we assess women's level of perception regarding independent work and entrepreneurial programs and the reasons for lack of commitment.

#### RESEARCH METHODOLOGY

The research methodology for this study on women's entrepreneurship and independent work programs in the Uttar Pradesh Mahoba district will use qualitative and quantitative approaches to collect complete data and ideas. The methodology has been designed to effectively meet the research objectives and include the following components:

#### RESEARCH DESIGN

This study uses an explanatory research design to examine the current status of female entrepreneurship and the impact of women's self-employment schemes. This design allows for a detailed analysis of women's participation in entrepreneurship, the challenges they face, and the effectiveness of government schemes aimed at empowering them.

#### DATA COLLECTION METHOD

## a. Primary Data

Primary data will be collected through:

**Survey**: A structured questionnaire will be designed to collect quantitative data from a sample of women entrepreneurs in Mahoba.

The survey includes questions related to:-

- **1.** Awareness and participation in government self-employment schemes.
- **2.** Challenges and barriers to entrepreneurship.
- **3.** Socio-economic factors influencing entrepreneurial activity.
- **4.** The impact of skill development and training programs.
- **5.** Access to financial resources and support systems.

#### (INTERNATIONAL PEER REVIEWED E-RESEARCH JOURNAL)

अंक-3, खण्ड-1, जनवरी - मार्च 2025

#### b. Secondary data

Secondary data will be collected through:

- > State reports, and publications, entrepreneurship programs and independent work of women in Uttar-Pradesh.
- Research journal articles and other academic resources for gender and entrepreneurship in rural India.
- ➤ Data from local and state agencies involved in the development of women's entrepreneurship.
- Reporting and economic development of non-governmental organizations (NGOs) working in areas that expand women's rights and capabilities

#### SAMPLING METHOD

This study employs stratified random samples to ensure a representative sample of female entrepreneurs from various sectors and regions of the Mahoba district. The sample includes women working in agriculture, small and medium-sized businesses, industries and services. A total of 150 female entrepreneurs were selected for the study.

#### DATA ANALYSIS

**Quantitative analysis**: Data collected through the survey is analyzed using statistical tools such Excel.

Descriptive statistics (mean, median, distribution rate) are used to assess women's perceptions and participation in independent labor regimes, as well as the challenges they face.

The analysis of cross tablet and correlation can also be used to identify patterns between socio-economic factors and entrepreneurial activities.

Quality analysis: Data from the interview and FGD will be analyzed using thematic analysis.

Key subjects relating to obstacles, support systems, policy effectiveness, and the role of women in decisions are identified and discussed.

#### RESEARCH LIMITATIONS

**Geographical restrictions**: This study will focus only on Mahoba regions that cannot fully represent Uttar-Pradesh or other rural areas of India.

**Access to information**: Access to accurate data and secondary issues is limited when a particular group of female entrepreneurs can affect the depth of the study.

**Social barriers**: Rural women may face resistance to information exchange from social standards, which limits the scope of their open response during interviews.

#### (INTERNATIONAL PEER REVIEWED E-RESEARCH JOURNAL)

अंक-3. खण्ड-1. जनवरी - मार्च 2025

#### **EXPECTED RESULTS**

The expected findings include a complete understanding.

- 1. The current situation of women's Mahoba entrepreneurship.
- 2. Efficiency and cover for self-employed.
- 3. Main obstacles to prevent women from becoming thriving entrepreneurs.
- 4. Recommendations for improving policies and better implementation of schemes to improve women's entrepreneurship in the region.

This approach of the mixed method will ensure both breadth and depth in understanding the role of self-employment schemes in expanding the rights and capabilities of women entrepreneurs and wider socio-economic dynamics in the Mahoba district.

#### **CONCLUSION**

The study on women entrepreneurship and self-employment schemes in Mahoba district, Uttar Pradesh, highlights both the progress made and the challenges that remain in empowering women through entrepreneurial activities. The findings reveal that while self-employment schemes have positive impact on some women, there are significant gaps in awareness, accessibility, and support that need to be addressed to fully realize the potential of women entrepreneurs in the region.

### FINAL RECOMMENDATIONS

To enhance women's participation in entrepreneurship in Mahoba, it is essential to:

- 1. Increase awareness and accessibility of self-employment schemes through targeted outreach programs.
- 2. Address socio-cultural barriers through community education and family support initiatives.
- 3. Expand skill development and entrepreneurship training programs to empower more women with the tools to succeed.
- 4. Improve access to finance by introducing more women-friendly financial products and providing financial literacy training.
- 5. Create better support networks and mentorship programs to assist women entrepreneurs in overcoming business challenges.
- 6. Streamline government schemes and provide local-level assistance to ensure that women can access and benefit from these opportunities.

#### **BIBLIOGRAPHY**

1. S.K. Mishra B.K. Puri, Indian Economy, Himalaya Publishing House 2007

#### (INTERNATIONAL PEER REVIEWED E-RESEARCH JOURNAL)

## अंक-3, खण्ड-1, जनवरी - मार्च 2025

- 2. Singh B. Rajendra, Economic Reconstruction of Villages, Sahitya Sammelan Experiment 1930
- 3. Singh and Nigam, Indian Rural Economics, Navyug Sahitya Sadan Agra 1971-72
- 4. Dant Sundaray, Indian Economy, S. Chandra and Kr. New Delhi 2009
- 5. Sharma Virendra Prakash, Research Methodology, Panchsheel Publication Jaipur 2004
- 6. R.A. Dubey, Economic Development and Planning, National Publishing House New Delhi
- 7. Jain, Dr. M.K., Research Methods, University Publication New Delhi, 2006
- 8. Chaudhary, R. (2019). Women Entrepreneurs in India: Challenges and Opportunities. New Delhi: Sage Publications.
- 9. Kumar, A., & Sharma, S. (2018). Women Empowerment and Entrepreneurship. Jaipur: Jaipur University Press.
- 10. Das, M. (2017). Self-Employment and Entrepreneurship Development. New Delhi: Kunal Books.
- 11. Gupta, R., & Singh, M. (2020). "Impact of Government Schemes on Women Entrepreneurship in Rural India: A Case Study of U.P." International Journal of Entrepreneurship, 18(4), 56-72.
- 12. Sharma, N., & Kumar, R. (2021). "Women Entrepreneurship in Rural India: A Study of Challenges and Solutions in Self-Employment." Journal of Rural Development, 39(2), 112-130.
- 13. Patel, P. (2019). "Access to Finance for Women Entrepreneurs: A Critical Review of the Role of Financial Institutions in India." Journal of Business Research and Practice, 15(3), 42-55.
- 14. Ministry of Women and Child Development, Government of India. (2020). National Policy for Empowerment of Women: An Overview of Government Schemes and Programs for Women's Economic Empowerment. New Delhi: Ministry of Women and Child Development.
- 15. NITI Aayog. (2018). Women Entrepreneurship in India: Role, Challenges, and Opportunities. New Delhi: NITI Aayog.
- 16. Ministry of Micro, Small and Medium Enterprises (MSME). (2019). Annual Report on Self-Employment Schemes in India. New Delhi: MSME.
- 17. Press Information Bureau, Government of India. (2021). "Boosting Women Entrepreneurs through Government Schemes in India." Press Release. Retrieved from https://pib.gov.in
- 18. Economic Times. (2020). "Women Entrepreneurs in Rural India: The Road Ahead." Economic Times, Retrieved from https://economictimes.indiatimes.com

#### (INTERNATIONAL PEER REVIEWED E-RESEARCH JOURNAL)

अंक-3, खण्ड-1, जनवरी - मार्च 2025

- 19. World Bank. (2021). "Empowering Women Entrepreneurs in Developing Countries: Policy Recommendations." World Bank Reports. Retrieved from https://worldbank.org
- 20. SEWA (Self-Employed Women's Association). (2020). Empowering Women Entrepreneurs: A Study of Challenges and Strategies. Ahmedabad: SEWA.
- 21. UN Women. (2021). Gender and Entrepreneurship: A Global Overview of Barriers and Solutions. New York: UN Women.
- 22. Dr. Chaturbhuj Mamoria, Economic Problems of India, Sahitya Bhavan Publishers and Distributes 2007-08
- 23. Dr. Agarwal K.B. Entrepreneurship Development.
- 24. Prasad Bhagwan Enterprises for Women Social Welfare.

