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“Assessing Entrepreneurial Sentiment: A Study of SIDBI's Impact in Eastern
Uttar Pradesh”

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Abstract

This study delves into the assessment of entrepreneurial sentiment towards the Small Industries Development Bank of India (SIDBI) and its impact on Eastern Uttar Pradesh (U.P.). Entrepreneurship plays a pivotal role in economic development, particularly in regions like the Eastern U.P., which are characterized by diverse socio-economic challenges. SIDBI, established as a specialized financial institution for SME promotion, offers a range of financial and non-financial support to entrepreneurs across India. However, the perception of entrepreneurs towards SIDBI's activities in Eastern U.P. remains underexplored. This study employs a mixed-method approach, incorporating quantitative surveys and qualitative interviews, to evaluate entrepreneurs' awareness, utilization, and perception of SIDBI's initiatives. The findings aim to shed light on the effectiveness of SIDBI's interventions, the challenges faced by entrepreneurs, and opportunities for enhancing support mechanisms. Ultimately, this research seeks to inform policymakers, financial institutions, and entrepreneurial support organizations about the ground realities and aspirations of entrepreneurs in the Eastern U.P., thereby

facilitating informed decision-making and fostering inclusive growth.

Keywords: MSMEs, Direct Finance, Indirect Finance, Technology Upgradation, Awareness Level

1.1 Introduction

Entrepreneurship serves as a cornerstone of economic development globally, catalyzing innovation, employment, and wealth creation. Within the Indian context, characterized by diverse socio-economic landscapes, fostering entrepreneurship becomes imperative, particularly in regions grappling with unique challenges like Eastern Uttar Pradesh (U.P.). Comprising districts such as Gorakhpur, Varanasi, and Allahabad, the Eastern U.P. boasts a rich tapestry of culture and heritage intertwined with complex socio-economic dynamics. However, the region also faces obstacles such as limited access to finance, infrastructure deficits, and a predominantly agricultural economy. In light of these challenges, fostering entrepreneurship emerges as a pivotal strategy for unlocking latent opportunities and driving inclusive growth. Recognizing the significance of supporting small and medium enterprises (SMEs) in such contexts, the Small Industries Development Bank of India (SIDBI) plays a crucial role. Established in 1990 as a specialized financial institution for SME promotion and financing, SIDBI has been instrumental in providing a spectrum of financial and non-financial support to entrepreneurs across the country. Through schemes encompassing direct lending, refinancing, venture capital, and advisory services, SIDBI aims to address the financing gap faced by SMEs and stimulate their growth. In Eastern U.P., SIDBI's interventions assume added significance given the region's developmental imperatives and entrepreneurial potential. However, while SIDBI's initiatives

are extensively documented, there is a gap in understanding entrepreneurs' perceptions of its activities, particularly in regions like the Eastern U.P. Assessing entrepreneurial sentiment offers valuable insights into the effectiveness of SIDBI's interventions, the challenges encountered by entrepreneurs, and the opportunities for augmenting support mechanisms. By bridging this gap, this study endeavors to inform policymakers, financial institutions, and entrepreneurial support organizations about the ground realities and aspirations of entrepreneurs in Eastern Uttar Pradesh.

1.2 Literature Review

I) Environmental Sustainability of Increasing Silk Demand in India (Ricciardi, L., et al. 2020)

Ricciardi et al. (2020) examined the environmental sustainability of the growing silk demand in India by utilizing a dynamic spatially distributed crop water balance model. Their study evaluated the water requirements for mulberry cultivation, a primary input for silk production, and analyzed the impact of silk production on water scarcity and environmental sustainability. The insights from this study underscore the necessity of adopting sustainable agricultural practices to mitigate environmental challenges associated with rising silk demand. This research provides a critical perspective on balancing entrepreneurial growth with sustainable resource management, relevant to understanding the broader environmental implications of industrial activities in Eastern Uttar Pradesh.

II) Value Chain Finance in the Dairy Sector in Eastern Uttar Pradesh (Kumar, S. 2021)

Kumar (2021) explored value chain finance within the dairy sector in Eastern Uttar Pradesh, focusing on the relationships between actors in the value chain and the impact of informal financial flows. This study highlighted the critical role of financial mechanisms in enhancing the efficiency and productivity of the dairy sector. By analyzing how informal financial flows affect client actors, Kumar's research offers valuable insights into the financial dynamics within the sector. This is pertinent to understanding the financial challenges and opportunities faced by entrepreneurs in Eastern Uttar Pradesh, particularly in traditional sectors such as dairy.

III) Group-Based Life Skills and Health Empowerment for Young Women in India (Diamond-Smith,

N. 2022)

Diamond-Smith (2022) investigated the impact of group-based life skills and health empowerment programs for young, married women in India, aiming to reduce unintended pregnancies. Although the specific details of the findings were not provided, this study addresses the importance of educational and empowerment programs on women's health outcomes. This research is significant for understanding how social empowerment and education can influence entrepreneurial activities, particularly for women entrepreneurs in Eastern Uttar Pradesh, by improving their health and socio-economic status.

IV) Constraints and Challenges Faced by Women Entrepreneurs in Uttar Pradesh, India (Agrawal, R. 2018)

Agrawal (2018) conducted a study on the constraints and challenges faced by women entrepreneurs in emerging market economies, with a focus on Uttar Pradesh, India. The research analyzed the impact of these obstacles on the progress of women entrepreneurs and provided recommendations for policymakers. Agrawal's study sheds light on significant challenges such as lack of access to finance, societal norms, and inadequate support systems. Understanding these constraints is crucial for assessing how SIDBI's initiatives can be tailored to support women entrepreneurs in overcoming these barriers and fostering a more inclusive entrepreneurial ecosystem.

V) Remittances and Household Expenditure Patterns in India (Mahapatro, S., Bailey, A., James, K. S., & Hutter, I. 2017)

Mahapatro et al. (2017) examined the impact of remittances on household expenditure patterns in India using the propensity score matching technique to control for selectivity bias. Their research highlighted the economic implications of remittance inflows on household financial behavior, showing that remittances can significantly influence expenditure on essential goods and services. This study is relevant for understanding the financial behavior of households in Eastern Uttar Pradesh and the potential of remittance income to support entrepreneurial activities.

VI) Access to Credit and Indebtedness Among Rural Households in Uttar Pradesh (Kumar, A., & Saroj, S. 2019)

Kumar and Saroj (2019) analyzed access to credit and indebtedness among rural households in Uttar

Pradesh. Their research focused on the determinants of rural households' credit sources and examined the impact of access to formal credit on farm income and poverty levels. This study offers important insights into the financial challenges faced by rural entrepreneurs and highlights the role of formal credit in enhancing agricultural productivity and reducing poverty. Understanding these dynamics is critical for evaluating SIDBI's impact on improving credit accessibility and supporting entrepreneurial growth in rural areas of Eastern Uttar Pradesh.

VII) Micro-Credit in Eastern Uttar Pradesh (Dwivedi, A. K., Dwivedi, P. K., & Dwivedi, N. 2011)

Dwivedi et al. (2011) investigated micro-credit in Eastern Uttar Pradesh, with a special focus on CASHPOR Micro Credit. While specific findings were not detailed, the research likely explored the impact of micro-credit on entrepreneurship and economic development in the region. This study underscores the significance of micro-financing in fostering local enterprise growth, highlighting how micro-credit initiatives can empower small entrepreneurs by providing them with the necessary financial resources.

VIII) Financial Incentives and Entrepreneurial Development in Deoria District, Uttar Pradesh (Mall, C. 1993)

Mall (1993) investigated the impact of financial incentives on entrepreneurial development in the backward regions, specifically the Deoria District of Uttar Pradesh. Although detailed findings were not elaborated, the study likely provided insights into how financial incentives can promote entrepreneurship in underdeveloped areas. Understanding the effectiveness of such incentives is vital for assessing how SIDBI's financial products and services can be optimized to stimulate entrepreneurial activity and regional economic development in Eastern Uttar Pradesh.

IX) Integration with SIDBI's Impact

The collective insights from these studies contribute to a comprehensive understanding of the entrepreneurial landscape in Eastern Uttar Pradesh. They highlight various challenges and opportunities, ranging from environmental sustainability and value chain finance to women's empowerment and access to credit. By addressing these diverse aspects, SIDBI's initiatives can be better tailored to meet the specific needs of entrepreneurs in this region, fostering a more inclusive and robust entrepreneurial ecosystem. Assessing entrepreneurial sentiment towards SIDBI's impact

involves understanding these multifaceted influences and evaluating how SIDBI's services can enhance entrepreneurial growth and economic development in Eastern Uttar Pradesh.

Summary of Literature Review

Study

Focus

Methodology

Findings

Implications

Ricciardi, L., et al. (2020)

Environmental sustainability of silk production in India

Dynamic spatially distributed crop water balance model

Evaluated water requirements for mulberry cultivation; analyzed impact on water scarcity and environmental sustainability

Highlights need for sustainable agricultural practices in silk production

Kumar, S. (2021)

Value chain finance in the dairy sector in Eastern U.P.

Qualitative analysis of value chain relationships

Explored informal financial flows and their impact on client actors

Emphasizes the importance of financial mechanisms in enhancing dairy sector productivity

Diamond-Smith, N. (2022)

Group-based life skills and health empowerment for young, married women in India

Not specified

Investigated impact on avoiding unintended pregnancies

Contributes to understanding how empowerment programs influence women's health outcomes

Agrawal, R. (2018)

Constraints and challenges faced by women entrepreneurs in U.P.

Qualitative analysis of entrepreneurial challenges

Analyzed impact of obstacles on women entrepreneurs; provided policy recommendations

Sheds light on significant challenges and potential solutions for women entrepreneurs

Mahapatro, S., Bailey, A., James, K. S., & Hutter, I. (2017)

Remittances and household expenditure patterns in India

Propensity score matching technique

Assessed impact of remittances on household spending

Highlights economic implications of remittance inflows on household financial behavior

Kumar, A., & Saroj, S. (2019)

Access to credit and indebtedness among rural households in U.P.

Analysis of credit sources and impact on income and poverty

Examined determinants of credit sources and impact on farm income and poverty

Offers insights into financial dynamics of rural households and the role of credit

Dwivedi, A. K., Dwivedi, P. K., & Dwivedi, N. (2011)

Micro-credit in Eastern U.P. with reference to CASHPOR Micro Credit

Not specified

Likely explored impact on entrepreneurship and economic development

Highlights significance of micro-financing in fostering local enterprise growth

Mall, C. (1993)

Financial incentives on entrepreneurial development in Deoria District, U.P.

Not specified

Likely provided insights into financial incentives promoting entrepreneurship

Contributes to understanding how financial incentives aid in regional economic development

1.3 Objectives of the Study

1. To Give an overview of assistance schemes and services offered by SIDBI.
2. To Understand entrepreneurs' perception toward working of SIDBI in Eastern Uttar Pradesh.
3. Evaluate entrepreneurs' satisfaction and awareness level toward services and schemes offered by

SIDBI.

1.4 Research Methodology

This study adopts a mixed-method approach, combining quantitative surveys and qualitative interviews, to comprehensively evaluate entrepreneurial sentiment towards the Small Industries Development Bank of India (SIDBI) and its impact on Eastern Uttar Pradesh (U.P.). Utilizing a stratified sampling technique, the quantitative survey will target 250 entrepreneurs across diverse sectors in Eastern U.P., ensuring representation based on industry type, business size, and geographical location. The survey instrument, comprising structured questions with Likert scale responses, aims to gather numerical data on awareness, utilization, and perception of entrepreneurs toward SIDBI's initiatives. To analyze the data collected based on the outlined objectives, Chi-Square test will be applied to evaluate entrepreneurs' awareness, utilization, and perceptions of SIDBI's services and schemes, as well as to identify challenges and solicit suggestions for improvement.

1.5 SIDBI Assistance Schemes and Services

The Small Industries Development Bank of India (SIDBI) plays a crucial role in promoting and developing the MSME sector in India through various financing schemes. SIDBI's direct financing includes working capital, term loans, startup funding, vendor and dealer financing, service sector financing, and equipment finance, each tailored to meet specific business needs such as expansion and modernization. Under its indirect financing scheme, SIDBI extends credit facilities to other financial institutions, offering refinancing, resources to MFIs and NGOs, bill rediscounting, risk-sharing mechanisms, credit guarantees, and microcredit schemes. These efforts aim to enhance credit accessibility and foster growth within the MSME sector, even reaching traditionally underserved groups..

Table: 1.1

Scheme Highlights

Scheme Category

Scheme Type

Description

Direct Financing

Working Capital and Term Loans

Provides direct loans to MSMEs for operational and expansion purposes, such as purchasing machinery, technology upgrades, or increasing production capacity.

Loan for Startups and Early-stage Businesses

Offers financial support to startups and early-stage enterprises with flexible repayment terms to accommodate growth trajectories and uneven cash flows.

Vendor and Dealer Financing

Facilitates credit to vendors and dealers of large companies or PSUs to finance the purchase of goods for resale, enhancing the strength of supply chains.

Service Sector Financing

Direct loans to service sector entities like those in healthcare, hospitality, and logistics, which often struggle to secure traditional financing.

Equipment Finance

Provides loans specifically for the purchase of machinery and equipment, enabling MSMEs to adopt new technologies and enhance competitiveness.

Indirect Financing

Refinance Facility

Refinances loans and advances given by primary lending institutions to MSMEs, aiming to provide more competitive interest rates.

Resource Support to MFIs and NGOs

Provides financial resources to Micro Finance Institutions and Non-Governmental Organizations that lend to micro and small enterprises, reaching underserved areas.

Rediscounting of Bills

Offers liquidity solutions by rediscounting bills, which helps businesses convert trade receivables into cash at a discounted rate, improving cash flow.

Risk Sharing Mechanism

Engages in partnerships with other lenders to share the risks of lending to MSMEs in higher-risk areas, thereby encouraging more extensive credit provision.

Credit Guarantee Schemes

CGTMSE provides credit guarantees to lenders for unsecured loans given to MSMEs, reducing the lenders' risk and encouraging them to extend more loans.

Micro Credit Scheme

Targets financial inclusion by offering credit to low-income individuals, small and marginal entrepreneurs, women, and others without formal credit histories or collateral.

Source: SIDBI Annual Report

1.6 Result and Discussion

I. Demographic Profile of Respondents (Table 1.2-1.4)

Table 1.2

RESPONDENT CLASSIFICATION ON THE BASIS OF GENDER AND MARITAL STATUS

Gender

Male

Female

Transgender

Total

Marital Status

Married

133(53.2)

75(30)

20(0.80)

210

Unmarried

24(9.6)

14(5.6)
2(0.80)
40
Total
157(62.80)
89(35.6)
4(1.6)
250(100)

Table 1.3

RESPONDENT CLASSIFICATION ON THE BASIS OF ENTERPRISE TYPE AND BUSINESS
EXPERIENCE

Business Experience

Below 5 Year

5 to 10 Year

10 to 15 Year

Above 15

Grand Total

Enterprise Type

Micro

1(0.4)

10(4)

3(1.2)

4(1.6)

18(7.2)

Small

87(34.8)

37(14.8)

5(2)

5(2)

134(53.6)

Medium

36(14.4)

44(17.6)

14(5.6)

4(1.6)

98(39.2)

Grand Total

124(49.6)

91(36.4)

22(8.8)

13(5.2)

250(100)

Source : Field Survey

Table 1.4

RESPONDENT CLASSIFICATION ON THE BASIS OF EDUCATION AND AGE

Education

Up to HSC

Graduate

PG & Above

Grand Total

Age

Less than 30

42(16.8)

53(21.20)

7(2.8)

102(40.8)
30 to 40
15(6)
77(30.8)
18(7.2)
110(44)
40 - 50
7(2.8)
13(5.2)
3(1.2)
23(9.2)
Above 50
7(2.8)
7(2.8)
1(0.4)
15(6)
Grand Total
71(28.4)
150(60)
29(11.6)
250(100)

Source : Field Survey

The data from a field survey of 250 respondents offers valuable insights into demographic profiles and business dynamics in the region. The survey reveals a strong marital influence, with 84% of respondents being married and a notable majority being male (53.2%), reflecting traditional gender roles within the community. However, transgender representation is minimal at only 1.6%, suggesting potential areas for improved inclusivity. A significant portion of respondents, 34.8%, who mostly operate small enterprises, have less than five years of business experience, indicating a surge of new

entrepreneurship possibly stimulated by SIDBI's initiatives. This is contrasted by owners of medium-sized enterprises who display a broader range of business experience, hinting at greater business stability or scalability with increased experience. Educationally, 60% of respondents are graduates, with the most economically active group aged between 30 and 40 years. This suggests that SIDBI's impact might be particularly significant among well-educated, middle-aged individuals, potentially driving economic growth and stability in the region. The younger cohort under 30 years, making up 40.8% of the sample, is notably well-educated, suggesting a promising future workforce prepared to sustain and enhance entrepreneurial ventures. This demographic and professional landscape highlights critical trends and the potential long-term impact of SIDBI's interventions on fostering entrepreneurial spirit and economic development in Eastern Uttar Pradesh.

II. Perception of Entrepreneur toward the working of SIDBI.

H0: There is no significant perceptual difference among entrepreneurs of East Uttar Pradesh toward the working of SIDBI.

Ha: There is a significant perceptual difference among entrepreneurs of East Uttar Pradesh toward the working of SIDBI.

Table: 1.5

OPINION OF RESPONDENTS ABOUT ASSISTANCE FROM SIDBI

Type of Enterprise

Effective

Not Effective

Grand Total

Chi-Square:

$\chi^2=17.94(df-2)$

Significance Level: 5%

p-value:.000127*

Micro

21

134

Small

88

10

98

Medium

9

9

18

Total

210

40

250

Business Activity

Effective

Not Effective

Grand Total

Chi-Square:

$\chi^2=5.19$ (df-7)

Significance Level: 5%

p-value- 0.637**

Beauty Products

21

5

26

Electric Engineering

28

5

33

Electronic Goods

52

11

63

Food and Beverages

28

4

32

Leather Products

15

6

21

Power Loom

30

4

34

Tour and Travel

6

2

8

Toys

30

3

33

Total

210

40

250

District (East UP)

Effective

Not Effective

Grand Total

Chi-Square:

$\chi^2=10.33$ (df-3)

Significance Level: 5%

p-value 0.0159*

Varanasi

75

8

83

Mirzapur

40

10

50

Jaunpur

23

11

34

Bhadohi

72

11

83

Total

210

40

250

Source: Field Survey

**Hypothesis Accepted,

*Hypothesis Rejected

The table 1.5 unveils the opinion of entrepreneurs of East Uttar Pradesh about assistance from SIDBI. The chi-square analysis of the effectiveness of SIDBI's assistance reveals distinct perceptual differences among entrepreneurs based on the type of enterprise and geographic location, but not across different business activities. Specifically, the data indicates that micro and small enterprises perceive SIDBI's assistance as more effective compared to medium enterprises, as evidenced by a significant chi-square result ($p=0.000127$) suggesting rejection of the null hypothesis. On a geographic basis, entrepreneurs in districts such as Varanasi and Bhadohi viewed SIDBI's assistance more favorably compared to those in Jaunpur and Mirzapur, with a p-value of 0.0159 also leading to rejection of the null hypothesis. Conversely, **2 the perception of** SIDBI's assistance across different business activities such as Beauty Products, Electric Engineering, and others showed no significant differences ($p=0.637$), indicating uniformity in how SIDBI's services are perceived across these sectors. These findings suggest that SIDBI might need to consider adjusting its strategies to better meet the needs of medium-sized enterprises and specific districts where perceptions are less favorable, while maintaining successful strategies in sectors and regions that currently view its assistance positively.

Table 1.6

PROCEDURAL FORMALITIES INVOLVED WHILE OBTAINING LOAN FROM SIDBI

Type of Enterprise

Less

Adequate

Lengthy

Total

Chi-Square:

$$\chi^2 = 17.41 \text{ (df- 4)}$$

Significance Level- 5%

p-value 0.00161*

Micro

51

51

32

134

Small

23

52

23

98

Medium

1

7

10

18

Total

75

110

65

250

Cluster Activity

Less

Adequate

Lengthy

Total

Chi-Square:

$$\chi^2 = 7.44 \text{ (df-14)}$$

Significance Level- 5%

p-value- 0.912**

Beauty Products

8

9

9

26

Electric Engineering

9

12

12

33

Electronic Goods

19

14

30

63

Food and Beverages

12

8

12

32

Leather Products

5

6

10

21

Power Loom

9

8

17

34

Tour and Travel

2

2

4

8

Toys

11

6

16

33

Total

75

110

65

250

District (East UP)

Less

Adequate

Lengthy

Total

Chi-Square:

$\chi^2=11.16$ (df-6)

Significance Level- 5%

p-value 0.0835**

Varanasi

20

43

20

83

Mirzapur

11

22

17

50

Jaunpur

9

14

11

34

Bhadohi

35

31

17

83

Total

75

110

65

250

Source: Field Survey

**Hypothesis Accepted,

*Hypothesis Rejected

The data and chi-square analysis regarding the procedural formalities involved in obtaining a loan

from SIDBI across different dimensions—type of enterprise, business activity, and district—reveal varied perceptions among entrepreneurs in Eastern Uttar Pradesh. Starting with the Type of Enterprise, the chi-square result ($\chi^2 = 17.41$, $df = 4$, $p\text{-value} = 0.00161$) indicates a significant difference in perceptions across micro, small, and medium enterprises. **1 Micro and small enterprises** report a balanced view between 'Less', 'Adequate', and 'Lengthy' formalities, **while medium enterprises** disproportionately find the procedures lengthy. This suggests that medium enterprises face more challenges with loan processing formalities compared to smaller counterparts, prompting a need for SIDBI to streamline procedures for these businesses. **2 In terms of** Cluster Activity, the analysis ($\chi^2 = 7.44$, $df = 14$, $p\text{-value} = 0.912$) shows no significant difference in perceptions among different business sectors. This high $p\text{-value}$ indicates a general consensus across various industries—ranging from Beauty Products to Toys—regarding **the complexity of** SIDBI's loan procedures, suggesting that experiences with SIDBI's procedural formalities are consistently perceived regardless of the business sector. Finally, the District Wise Analysis ($\chi^2 = 11.16$, $df = 6$, $p\text{-value} = 0.0835$) also does not show significant differences in perceptions among different districts within East Uttar Pradesh, though the $p\text{-value}$ is marginally close to the significance level. This could hint at some variations, but not strong **3 enough to be statistically significant.** Districts like Varanasi, Mirzapur, Jaunpur, and Bhadohi show similar responses regarding the procedural duration and adequacy, indicating a relatively uniform experience with SIDBI's loan processes across these geographic areas. Overall, the most noteworthy finding is the significant disparity in loan procedural perceptions among different sizes of enterprises, particularly the challenges faced by medium enterprises. Meanwhile, perceptions across different sectors and districts are largely homogeneous, suggesting that SIDBI's procedures are perceived similarly across various fields and regions but could be improved for medium enterprises to enhance accessibility and efficiency.

Table: 1.7

REASONS FOR OBTAINING LOAN FROM SIDBI

Type of Enterprise

Easily Accessible

Prompt Service

Subsidy

Total

Chi-Square:

$\chi^2 = 8.954$ (df-4)

Significance Level: 5%

p-value 0.1762**

Micro

30

53

51

134

Small

16

45

36

97

Medium

1

5

13

19

Total

47

103

100

250

Cluster Activity

Easily Accessible

Prompt Service

Subsidy

Total

Chi-Square:

$$\chi^2 = 13.22 \text{ (df-14)}$$

Significance Level: 5%

p-value- 0.51**

Beauty Products

5

9

12

26

Electric Engineering

6

12

15

33

Electronic Goods

11

28

24

63

Food and Beverages

10

14

8

32

Leather Products

1

7

13

21

Power Loom

7

12

15

34

Tour and Travel

1

4

3

8

Toys

6

17

10

33

Total

47

103

100

250

District (East UP)

Easily Accessible

Prompt Service

Subsidy

Total

Chi-Square:

$$\chi^2 = 8.6 \text{ (df-6)}$$

Significance Level: 5%

p-value 0.197**

Varanasi

14

35

34

83

Mirzapur

8

21

21

50

Jaunpur

2

17

15

34

Bhadohi

23

30

30

83

Total

47

103

Source: Field Survey

**Hypothesis Accepted,

*Hypothesis Rejected

The field survey in East Uttar Pradesh examined the reasons for obtaining loans from SIDBI among various enterprises, cluster activities, and districts. Chi-square tests showed no significant perceptual differences among **1 micro, small, and medium enterprises** ($\chi^2 = 8.954$, $p = 0.1762$), different cluster activities ($\chi^2 = 13.22$, $p = 0.51$), and districts ($\chi^2 = 8.6$, $p = 0.197$). Consequently, **8 the null hypothesis (H0)**, stating no significant perceptual difference among entrepreneurs regarding SIDBI's services, is accepted across all categories. This indicates consistent perceptions of SIDBI's accessibility, prompt service, and subsidy offerings among entrepreneurs, regardless of enterprise type, cluster activity, or district.

III. Satisfaction and Awareness level of SIDBI Assistance Schemes and Services

H0: There is no significant difference in Satisfaction and Awareness level of entrepreneurs of East Uttar Pradesh toward SIDBI's Assistance Schemes and Services.

Ha: There is a significant difference in Satisfaction and Awareness level of entrepreneurs of East Uttar Pradesh toward SIDBI's Assistance Schemes and Services.

Table: 1.8

SATISFACTION LEVEL OF RESPONDENTS ABOUT ADEQUACY OF LOANS OBTAINED FROM SIDBI

Type of Enterprise

Satisfied

Indifferent

Dissatisfied

Total

Chi-Square

$\chi^2=4.194(df=4)$

Significance Level- 5%

p-value 0.3804**

Micro

64

54

16

134

Small

46

41

11

98

Medium

6

7

5

18

Total

116

102

32

250

Cluster Activity

Satisfied

Indifferent

Dissatisfied

Total

Chi-Square

$\chi^2= 6.566$ (df-14)

Significance Level- 5%

p-value- 0.9502**

Beauty Products

12

11

3

26

Electric Engineering

14

12

7

33

Electronic Goods

31

24

8

63

Food and Beverages

17

13

2

32

Leather Products

7

10

4

21

Power Loom

17

13

4

34

Tour and Travel

4

3

1

8

Toys

14

16

3

33

Total

116

102

32

250

District (East UP)

Satisfied

Indifferent

Dissatisfied

Total

Chi-Square

$\chi^2=2.981$ (df-6)

Significance Level- 5%

p-value 0.811**

Varanasi

35

39

9

83

Mirzapur

23

19

8

50

Jaunpur

15

14

5

34

Bhadohi

43

30

10

83

Total

116

102

32

250

Source: Field Survey

**Hypothesis Accepted,

*Hypothesis Rejected

The survey data indicates **2** that there is no significant **1** difference in the satisfaction levels

concerning the adequacy of loans obtained from SIDBI across different types of enterprises, cluster

activities, and districts in East Uttar Pradesh. The 3 chi-square tests and corresponding p-values (0.3804 for enterprise types, 0.9502 for cluster activities, and 0.811 for districts) all suggest that the null hypothesis is accepted, meaning that variations in satisfaction levels among the surveyed groups 5 are not statistically significant. Entrepreneurs, regardless of whether they run 12 micro, small, or medium enterprises, operate in different industry clusters, or are based in Varanasi, Mirzapur, Jaunpur, or Bhadohi, exhibit similar levels of satisfaction, indifference, or dissatisfaction with SIDBI's loan services. This uniformity in responses suggests that SIDBI's loan services are perceived consistently across various segments, pointing to a standardized and evenly distributed approach in their loan offerings and service quality.

Table 1.9

SATISFACTION LEVEL FOR GRIEVANCES HANDLING MECHANISM OF SIDBI

Type of Enterprise

Yes

No

May be

Total

Chi-Square

$\chi^2 = 2.19$ (df- 4)

Significance Level- 5%

p-value 0.699**

Micro

42

6

86

134

Small

25

5

68

98

Medium

3

1

14

18

Total

70

12

168

250

Cluster Activity

Yes

No

May be

Total

Chi-Square

$$\chi^2 = 8.614 \text{ (df-14)}$$

Significance Level- 5%

p-value- 0.855**

Beauty Products

7

1

18

26

Electric Engineering

9

3

21

33

Electronic Goods

17

3

43

63

Food and Beverages

8

3

21

32

Leather Products

6

-

15

21

Power Loom

13

2

19

34

Tour and Travel

2

-

6

8

Toys

8

-

25

33

Total

70

12

168

250

District (East UP)

Yes

No

May be

Total

Chi-Square

$\chi^2= 8.942(df-6)$

Significance Level- 5%

p-value 0.1769**

Varanasi

20

4

59

83

Mirzapur

19

3

28

50

Jaunpur

4

2

28

34

Bhadohi

27

3

53

83

Total

70

12

168

250

Source: Field Survey

**Hypothesis Accepted,

*Hypothesis Rejected

The survey **2** data on the satisfaction levels with SIDBI's grievance handling mechanism shows no significant differences across various enterprise types, cluster activities, and districts in **9** East Uttar Pradesh. The chi-square values and corresponding p-values (2.19 with $p=0.699$ for enterprise types, 8.614 with $p=0.855$ for cluster activities, and 8.942 with $p=0.1769$ for districts) **5** indicate that the null hypothesis is accepted in all cases. This means that the variations in satisfaction levels among the different groups surveyed are not statistically significant. Entrepreneurs from **1** micro, small, and medium enterprises, as well as those from different industry clusters and districts like Varanasi, Mirzapur, Jaunpur, and Bhadohi, show similar levels of satisfaction, uncertainty, or dissatisfaction with the grievance handling mechanism of SIDBI. This consistent perception across various segments suggests that SIDBI's grievance handling mechanism is perceived uniformly, highlighting a standardized approach in addressing grievances irrespective of **1** the type of enterprise, industry, or

location.

Table: 1.10

LEVEL OF AWARENESS AND AVAILMENT OF SIDBI MITRA MOBILE APP.

Type of Enterprise

Unaware

Aware but not availed

Aware and availed

Total

Chi-Square

$\chi^2 = 11.72$ (df- 4)

Significance Level- 5%

p-value 0.0196*

Micro

53

49

32

134

Small

24

44

30

98

Medium

2

7

9

18

Total

79

100

71

250

Cluster Activity

Unaware

Aware but not availed

Aware and availed

Total

Chi-Square

$\chi^2 = 9.123$ (df-14)

Significance Level- 5%

p-value- 0.8231**

Beauty Products

10

8

8

26

Electric Engineering

9

14

10

33

Electronic Goods

25

24

14

63

Food and Beverages

8

14

10

32

Leather Products

7

8

6

21

Power Loom

10

11

13

34

Tour and Travel

1

4

3

8

Toys

9

17

7

33

Total

79

100

71

250

District (East UP)

Unaware

Aware but not availed

Aware and availed

Total

Chi-Square

$\chi^2 = 26.315(\text{df}-6)$

Significance Level- 5%

p-value 0.0002*

Varanasi

14

40

29

83

Mirzapur

15

20

15

50

Jaunpur

7

15

12

34

Bhadohi

43
25
15
83
Total
79
100
71
250

Source: Field Survey **Hypothesis Accepted, *Hypothesis Rejected

The survey **2 data on the** level of awareness and usage of the SIDBI Mitra mobile app reveals significant differences among **8 different types of enterprises** and districts in East Uttar Pradesh, but not across various cluster activities. The chi-square values and corresponding p-values show that for types of enterprises ($\chi^2=11.72$, $p=0.0196$) and districts ($\chi^2=26.315$, $p=0.0002$), **5 the null hypothesis is rejected**, indicating significant differences in awareness and usage levels. Specifically, **1 micro, small, and medium enterprises, as well as** different districts such as Varanasi, Mirzapur, Jaunpur, and Bhadohi, show varying levels of awareness and app usage. However, **3 the chi-square value** for cluster activities ($\chi^2=9.123$, $p=0.8231$) suggests no significant difference, leading to the acceptance of **the null hypothesis** for this category. This implies that while awareness and usage of the SIDBI Mitra app **1 vary significantly by** enterprise type and district, they remain consistent across different industry clusters. This highlights a need for targeted awareness and engagement strategies to ensure uniform usage of the app among different enterprise types and geographical areas.

Table 1.11
AWARENESS ABOUT DIRECT FINANCE SCHEME
Type of Enterprise

Yes

No

Total

Chi-Square

$\chi^2 = 3.278(df=2)$

Significance Level- 5%

p-value- 0.1942**

Micro

121

13

134

Small

93

5

98

Medium

15

3

18

Total

229

21

250

Cluster Activity

Yes

No

Total

Chi-Square

$\chi^2=15.12$ (df-7)

Significance Level- 5%

p-value- 0.0345*

Beauty Products

21

5

26

Electric Engineering

33

-

33

Electronic Goods

55

8

63

Food and Beverages

27

5

32

Leather Products

20

1

21

Power Loom

34

-

34

Tour and Travel

8

-

8

Toys

31

2

33

Total

229

21

250

District (East UP)

Yes

No

Total

Chi-Square

$\chi^2=17.156(df-3)$

Significance Level- 5%

p-value 0.0007*

Varanasi

80

3

83

Mirzapur

50

-

50

Jaunpur

31

3

34

Bhadohi

68

15

83

Total

229

21

250

Source: Field Survey

**Hypothesis Accepted,

*Hypothesis Rejected

The survey data on awareness about the Direct Finance Scheme from SIDBI indicates no significant difference across 8 different types of enterprises, but it does show significant differences across cluster activities and districts in East Uttar Pradesh. 3 The chi-square value for types of enterprises ($\chi^2=3.278$, $p=0.1942$) suggests that awareness levels among micro, small, and medium enterprises are not significantly different, leading to the acceptance of the null hypothesis (H_0). However, the chi-square values for cluster activities ($\chi^2=15.12$, $p=0.0345$) and districts ($\chi^2=17.156$, $p=0.0007$) both indicate significant differences, 2 leading to the rejection of the null hypothesis (H_0) for these categories. This means that awareness about the Direct Finance Scheme varies significantly among different 7 industry clusters and geographic districts. For instance, awareness is particularly high 1 in sectors like Electric Engineering and Power Looms, and in districts like Varanasi and Mirzapur, compared to others. This suggests a 17 need for more targeted awareness campaigns to ensure uniform knowledge of SIDBI's Direct Finance Scheme across all industry clusters and districts in East Uttar Pradesh.

Table 1.12

AWARENESS ABOUT INDIRECT FINANCE SCHEME

Type of Enterprise

Yes

No

Total

Chi-Square

$\chi^2 = 1.569(df=2)$

Significance Level- 5%

p-value- 0.456**

Micro

98

36

134

Small

77

21

98

Medium

12

6

18

Total

187

63

250

Cluster Activity

Yes

No

Total

Chi-Square

$\chi^2= 5.309$ (df-7)

Significance Level- 5%

p-value- 0.6223**

Beauty Products

19

7

26

Electric Engineering

23

10

33

Electronic Goods

46

17

63

Food and Beverages

22

10

32

Leather Products

15

6

21

Power Loom

30

4

34

Tour and Travel

7

1

8

Toys

25

8

33

Total

187

63

250

District (East UP)

Yes

No

Total

Chi-Square

$\chi^2=15.452(df-3)$

Significance Level- 5%

p-value 0.0015*

Varanasi

61

22

83

Mirzapur

46

4

50

Jaunpur

28

6

34

Bhadohi

52

31

83

Total

187

63

250

Source: Field Survey

**Hypothesis Accepted,

*Hypothesis Rejected

The survey data on awareness about the Indirect Finance Scheme from SIDBI reveals no significant differences across 8 different types of enterprises and cluster activities, but it does show significant differences across districts in East Uttar Pradesh. The chi-square values for types of enterprises ($\chi^2=1.569$, $p=0.456$) and cluster activities ($\chi^2=5.309$, $p=0.6223$) indicate that awareness levels among 1 micro, small, and medium enterprises, as well as across different industry clusters, are not significantly different. 2 This leads to the acceptance of the null hypothesis (H0) for these categories. However, 3 the chi-square value for districts ($\chi^2=15.452$, $p=0.0015$) suggests significant differences in awareness levels among districts, leading to the rejection of the null hypothesis (H0). Specifically, awareness about the Indirect Finance Scheme varies considerably between districts like Varanasi, Mirzapur, Jaunpur, and Bhadohi, with Bhadohi showing a notably higher lack of awareness. This highlights a need for targeted awareness campaigns in specific districts to ensure more uniform knowledge of SIDBI's Indirect Finance Scheme across 9 East Uttar Pradesh.

Table 1.13

OPINION ON OVERALL SATISFACTION LEVEL ABOUT SIDBI ASSISTANCE

Type of Enterprise

Satisfied

Neutral

Dissatisfied

Total

Chi-Square

$\chi^2 = 8.860$ (df-2)

Significance Level- 5%

p-value- 0.064**

Micro

85

32

17

134

Small

61

33

4

98

Medium

9

8

1

18

Total

155

73

22

250

Cluster Activity

Satisfied

Neutral

Dissatisfied

Total

Chi-Square

$$\chi^2 = 22.512$$

df - 14

Significance Level- 5%

p-value- 0.0686*

Beauty Products

12

10

4

26

Electric Engineering

21

10

2

33

Electronic Goods

42

15

6

63

Food and Beverages

18

14

-

32

Leather Products

10

10

1

21

Power Loom

23

5

6

34

Tour and Travel

7

-

1

8

Toys

22

9

2

33

Total

155

73

22

250

District (East UP)

Satisfied

Neutral

Dissatisfied

Total

Chi-Square

$\chi^2= 6.518(df-3)$

Significance Level- 5%

p-value 0.367**

Varanasi

49

29

5

83

Mirzapur

27

18

5

50

Jaunpur

24

6

4

34

Bhadohi

55

20

8

83

Total

155

73

22

250

Source: Field Survey

**Hypothesis Accepted,

*Hypothesis Rejected

The survey data on overall satisfaction with SIDBI assistance indicates no significant differences across types of enterprises, cluster activities, and districts in **9 East Uttar Pradesh**. The chi-square values for types of enterprises ($\chi^2=8.860$, $p=0.064$) and districts ($\chi^2=6.518$, $p=0.367$) suggest that satisfaction levels among **1 micro, small, and medium enterprises, as well as** among different districts, are not significantly different, leading to the acceptance of **8 the null hypothesis (H0)**. Although **5 the p-value for** cluster activities ($\chi^2=22.512$, $p=0.0686$) is slightly above the significance threshold, it also implies no significant difference in satisfaction levels across various industry clusters. Overall, these results show that entrepreneurs' satisfaction with SIDBI's assistance schemes and services is consistently similar across different segments, indicating a uniform perception of SIDBI's support among various types of enterprises, industry clusters, and geographic locations within **9 East Uttar Pradesh**. This suggests that SIDBI's assistance schemes are perceived uniformly, highlighting their consistent implementation and effectiveness across the region.

1.7 Findings:

1. The literature underscores the critical role of entrepreneurship in **2 economic development and highlights the** significant contributions of financial institutions like SIDBI in supporting entrepreneurial activities. Through its comprehensive suite of services, **6 SIDBI aims to** bridge the financing gap and provide the necessary support to SMEs, particularly in regions facing greater developmental challenges.
2. The perceived effectiveness of SIDBI's assistance **1 varies significantly among** different sizes of enterprises and geographic locations within Eastern Uttar Pradesh. Specifically, **6 micro and small**

enterprises perceive SIDBI's assistance as more effective compared to medium enterprises.

3. Entrepreneurs' perceptions toward SIDBI's accessibility, prompt service, and subsidy offerings are found consistent regardless of 1 the type of enterprise, cluster activity, or district.

4. Significant disparity found in loan procedural perceptions among different sizes of enterprises, particularly the challenges faced by medium enterprises.

5. Entrepreneurs, regardless of whether they run 12 micro, small, or medium enterprises, operate in different industry clusters, or are based in Varanasi, Mirzapur, Jaunpur, or Bhadohi, exhibit similar levels of satisfaction, indifference, or dissatisfaction with SIDBI's loan services.

6. Entrepreneurs from 1 micro, small, and medium enterprises, as well as those from different industry clusters and districts like Varanasi, Mirzapur, Jaunpur, and Bhadohi, show similar levels of satisfaction, uncertainty, or dissatisfaction with the grievance handling mechanism of SIDBI.

7. Awareness and usage of the SIDBI Mitra app vary significantly by enterprise type and district, they remain consistent across different industry clusters.

8. Awareness about the Direct Finance Scheme varies significantly among different 7 industry clusters and geographic districts. For instance, awareness is particularly high 1 in sectors like Electric Engineering and Power Looms, and in districts like Varanasi and Mirzapur, compared to others.

9. Awareness about the Indirect Finance Scheme varies considerably between districts like Varanasi, Mirzapur, Jaunpur, and Bhadohi, with Bhadohi showing a notably higher lack of awareness.

10. SIDBI's assistance schemes and services are consistently similar across different segments, indicating a uniform perception of SIDBI's support among various types of enterprises, 7 industry clusters, and geographic locations within East Uttar Pradesh.

1.8 Suggestions:

1. Perceptions across different sectors and districts are largely homogeneous, suggesting that SIDBI's procedures are perceived similarly across various fields and regions but could be improved for medium enterprises to enhance accessibility and efficiency.

2. SIDBI's procedures are perceived similarly across various fields and regions but could be improved for medium enterprises to enhance accessibility and efficiency.

3. Uniformity in responses suggests that SIDBI's loan services are perceived consistently across various segments, pointing to a standardized and evenly distributed approach in their loan offerings and service quality.
4. Variation in Awareness and usage of SIDBI Mitra app highlights a need for targeted awareness and engagement strategies to ensure uniform usage of the app among different enterprise types and geographical areas.
5. Significant variation in awareness about Direct Finance Schemes points out a need for more targeted awareness campaigns to ensure uniform knowledge of SIDBI's Direct Finance Scheme across all **7 industry clusters and** districts in East Uttar Pradesh
6. Targeted awareness campaigns in specific districts required to ensure more uniform knowledge about SIDBI's Indirect Finance Scheme across **9 East Uttar Pradesh.**
7. Suggests that SIDBI's assistance schemes are perceived uniformly, highlighting their consistent implementation and effectiveness across the region.

1.9 Limitations of the study

1. Sample Size and Representation: The study's sample, while covering **1 a range of enterprise sizes,** industry clusters, and districts within Eastern Uttar Pradesh, **may not be** fully **representative of the** broader entrepreneurial landscape. The findings may not be generalizable to other regions or reflect the diversity of experiences across all enterprises.
2. Lack of Longitudinal Data: The absence of longitudinal data limits the ability to track changes in perceptions over time. A longitudinal approach would provide a more comprehensive understanding of how SIDBI's interventions impact **enterprises in the long term.**
3. Geographic Concentration: The focus on Eastern Uttar Pradesh, while valuable for regional analysis, restricts the applicability of the findings to other geographic areas. Different regions may have unique economic challenges and opportunities that influence entrepreneurs' perceptions differently.
4. Sector-Specific Challenges: The study groups enterprises into broad industry clusters, which might

overlook sector-specific nuances. Detailed sectoral analysis could reveal unique challenges and opportunities within specific industries that the current grouping might mask.

5. Unmeasured External Factors: External factors such as regional economic policies, local infrastructure, **2 and market conditions** were not controlled for in the study. These factors can significantly influence entrepreneurs' perceptions and **8 the effectiveness of** SIDBI's services.

6. Limited Focus on Qualitative Insights: The study primarily utilizes quantitative data, which may miss out on rich qualitative insights that could provide **1 a deeper understanding of** entrepreneurs' experiences and challenges. Incorporating qualitative interviews or case studies could complement the quantitative findings.

7. **7 Technology Adoption and** Digital Literacy: Variation in awareness and usage of the SIDBI Mitra app suggests underlying differences in **technology adoption and** digital literacy, which were not extensively explored in the study. Understanding these factors could provide more actionable insights for enhancing digital engagement.

8. Generalization of Uniform Perceptions: While the study suggests uniformity in perceptions across different segments, it may overlook subtle variations and unique experiences within each segment. A more granular analysis could uncover specific areas for improvement that a broad-brush approach might miss.

1.10 Conclusion:

The study underscores the pivotal role **15 of SIDBI in** fostering entrepreneurship and supporting **small and medium enterprises** (SMEs) in Eastern Uttar Pradesh. Despite the significant contributions of SIDBI, the findings reveal a nuanced landscape of perceptions among entrepreneurs regarding the bank's services. Key findings indicate that perceptions of SIDBI's accessibility, prompt service, and subsidy offerings are consistent across different types of enterprises, **7 industry clusters, and** geographic districts. This uniformity suggests a standardized and evenly distributed approach **6 by SIDBI in** its service delivery, highlighting its effort to ensure equitable support across diverse segments. However, the study also uncovers notable areas for improvement. **1 Medium enterprises,** **in** particular, face more challenges in accessing SIDBI's services compared to micro **and small**

enterprises. This disparity points to ² the need for tailored strategies to enhance service accessibility and efficiency for medium enterprises. Additionally, the varying levels of awareness and usage of the SIDBI Mitra app and finance schemes across different enterprise types and districts call for targeted awareness campaigns to ensure uniform knowledge and engagement with SIDBI's offerings. The findings suggest that while SIDBI's assistance schemes and services are perceived consistently, there is room ¹ for improvement in addressing the specific needs of medium enterprises and enhancing awareness initiatives. By addressing these areas, SIDBI can further strengthen its role in supporting the entrepreneurial ecosystem and contribute more effectively ² to the economic development of Eastern Uttar Pradesh.

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