

Manuscript Empowering Marginalised Communities: Rural Women's Entrepreneurship Programme for Sustainable Development

Response to Reviewers [[Template taken from](#)]

Hello Dr. Mirnali Mam,

Thank you for giving me the opportunity to submit a revised draft of the manuscript “**Empowering Marginalised Communities: Rural Women's Entrepreneurship Programme for Sustainable Development**” for publication in the **UGC Care Journal**. I appreciate the time and effort that you dedicated to providing feedback on my manuscript and are grateful for the insightful comments on and valuable improvements to my paper. I have incorporated most of the suggestions made by you, the reviewer. Those changes are highlighted within the manuscript. Please see below, answers inside the boxes, for a point-by-point response to your’ comments and concerns. All page numbers refer to the revised manuscript file (since there were a lot of changes tracked-mode was changed to direct-editing).

Reviewers' Comments to the Authors: Arun Kumar Waghchoure

Reviewer 1 : Dr Mrinali Tikare

1. ✓ Summary LR Table

Make Summary LR Table. (It is not compulsory.)

A summary LR Table is made but it is made in google sheet (added as extra appendix or supplement to paper, and provided as a repo in github link), it's not added to the paper. LR Table has a list of 34 papers and has 59 columns with essential data.

The knowledge accumulated in the LR table is very-far flung from the research question, research objective and the research itch of the word ‘vehicle’. Which would mean that knowledge collected in the LR table is more appropriate only for the section of ‘Literature Review’ and ‘discussion’ in paper, and also because of that it was unlikely to do literature review triangulation of theory, construct etc in this case.

2. ✓ Problem Statement missing

Last paragraph must have a problem statement, Introduction should start with good and agreeable terms, leading to mentioning benefits etc. but last paragraph has to be problem statement

Problem Statement: What are the differences in approach that needs to be implemented for the multitude of rural women entrepreneurs from SHGs compared to handful elite entrepreneurs from incubators, with advantages.

As seen in page no. 3, last paragraph under overview section

3. ✓ Research Objective missing

Research objectives are 3 to 4 statements, they are not paragraph, Aim is paragraph but Objectives are just line or statements

RO1: To explore the variation in dissemination of support across two different groups, one with limited entrepreneurs mentored through incubators and another one with a legion of women entrepreneurs from rural India, especially from SHG groups.

RO2: Study is extended in context, where the rural women entrepreneurs are geographically far off and accessible online with limited internet access and bandwidth.

RO3: Also the study is extended keeping in mind that the rural women entrepreneurs speak different languages across India and other than business have their own sets of challenges.

As seen in page no. 4 under section objective of study

4. ✓ School of thoughts missing, Definations missing

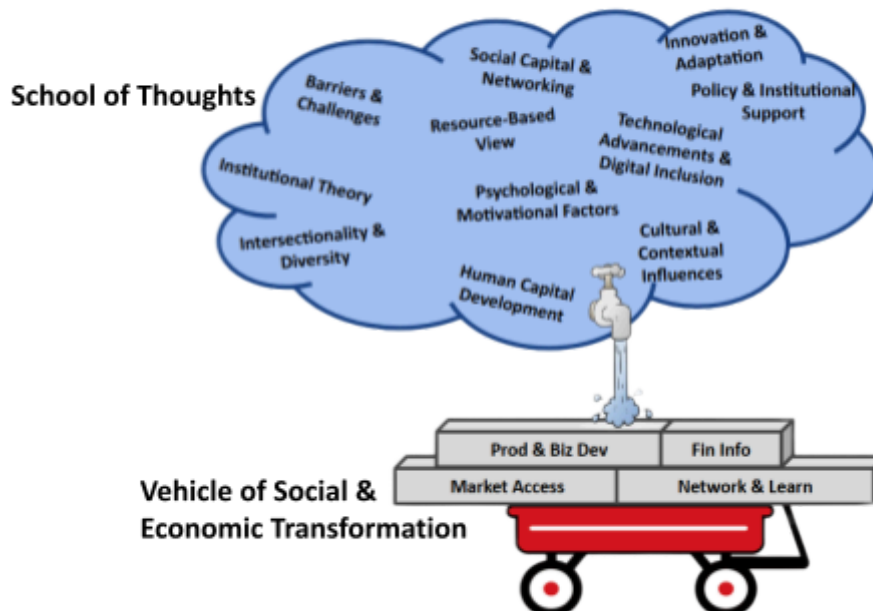
1. LR - 3 Types
2. Theory Framework - School of thoughts - Empowerment and Sustainability
3. Construct meaning - Definition, Operational definition, no gaps - Women, gender, Interpreter
4. Actual LR - Themes and Results
5. Group - Different / Same
6. Correlation Yes/No if Yes +ve/-ve

School of Thoughts

11 School of thought papers were identified, they are listed in the table at the start of literature review, in the conclusion section these schools of thoughts (table 1) are shown as funnelled back into the WeAct Services (table 2) which is called as Vehicle. Which is explained visually below

Figure 4

Vehicle a mechanism to provide support to Rural Women Entrepreneurs



Source: Created by Author

Definitions

Regarding definitions of terms - 'Rural', 'Women Entrepreneur', 'SHG' are quite straightforward, defining it and choosing which definition is appropriate from various research papers will only add more lines to the research paper, and will be seen more as a slide note. While from start to end the paper should be like a funnel broad at start and narrow at the end. Writing about definitions in

this paper would have made paper more wider, and I wanted to make entry point from explaining SHG for rural women entrepreneurship and narrow things from there.

Having said that, since in the newly coined problem statement the term 'elite entrepreneur' which is used is antithesis of 'rural women entrepreneur' it needed to be defined to reduce obscurity.

Since the term 'elite entrepreneur' is indistinct, unlike entrepreneurial identity as super-rich ([Smith, 2021](#)) here we define elite entrepreneurs as individuals who are typically part of a smaller, highly selective group of entrepreneurs that receive extensive support through structured programs such as business incubators or accelerators. These entrepreneurs often have access to significant resources, including advanced mentorship, funding opportunities, and extensive networks that facilitate rapid growth and innovation. Elite entrepreneurs usually operate in sectors with high potential for scalability and impact, such as technology, finance, or advanced manufacturing.

5. ✓ Research design missing

First paragraph Under Methodology, should always be about research design

The research design is an exploratory case study design.

6. ✓ Research question missing?

What is the research question? It's not coming out clearly

PS: What are the differences in approach that needs to be implemented for the multitude of rural women entrepreneurs from SHGs compared to handful elite entrepreneurs from incubators, with advantages.

As seen in page no. 3, last paragraph under overview section

7. ✓ Case study - descriptive, quantitative or qualitative paper

Mention upfront - That it's a case study, descriptive and qualitative paper.

This research paper is a qualitative exploratory - Case study and field observations to gather detailed qualitative data.

8. ✓ Collection of data missing

How was the collection of data done, should be covered under methodology,

- a. Interview records
- b. Recording
- c. Transcript - Mode
- d. Translation
- e. Data coded - Analysis

Data was collected only from one place WeAct (hence the paper turned out into a case study) If rural women entrepreneurship in organisation or programs like

1. JEEViKA,
2. NRLM,
3. NABARD,

4. UNDP,
5. MGNREGA,
6. SIDBI,
7. ICAR,
8. SEWA,
9. MSME and
10. NIRDPR

could have been studied for its

1. workflow,
2. process,
3. protocol,
4. procedure,
5. strategies and
6. service delivery, etc.

for supporting rural women entrepreneurs, what constitutes a vehicle (research itch) would have come out clearly with confidence using data from all the organisation, also why this vehicle is important would have gotten more prominence. But because of paucity of time and scope only a single organisation WeAct as a case study was taken.

Data collected from WeAct was from the

1. website,
2. data access on email from internal email id of WeAct Head,
3. Reports and newsletter published and available in google doc and website.

Again what was not done and taken is scope was

1. Recording of interview of WeAct team or
2. Carrying out specific focused study group survey

Since research is not tending towards narrative or grounded theory, transcript, translation, coding and decoding was not done and was not preferred.

Ideally a quantitative comparative study of 'Rural women entrepreneur' v/s 'elite entrepreneur' would have helped point out that what works for 'elite entrepreneur' doesn't work for 'Rural women entrepreneur' and that a 'vehicle' a mass deliver mechanism with certain characteristics and configuration would be most effective in supporting 'Rural women entrepreneur'. But this was not taken in scope of this paper.

9. ✓ No Analysis in Results

There is no analysis given in the result, it's as is what is given in table, Table Information - Source

Pearson correlation coefficient between onboarded members and each category:

$$r_{xy} = \frac{\sum (x_i - \bar{x})(y_i - \bar{y})}{\sqrt{\sum (x_i - \bar{x})^2 \sum (y_i - \bar{y})^2}}$$

Where

x is the number of onboarded members and

y is the quantity in each category.

The Pearson correlation coefficients between onboarded members and each category are as

follows:

1. **Onboarded Members and Household Supplies:** $r=0.946$
2. **Onboarded Members and Food & Agro:** $r=0.950$
3. **Onboarded Members and Handicraft:** $r=0.941$

$$\text{Growth Rate} = \frac{Members_{t+1} - Members_t}{Members_t} \times 100$$

10. ✓ % percentage missing for data

Mention data in percentage forms

Here is data analysed in percentage. For Household Supplies the percentage ranges from approximately 11.29% to 13.95% across the months. For Food & Agro, the percentage ranges from approximately 39.56% to 41.99%. For Handicraft, the percentage ranges from approximately 45.55% to 48.22%.

11. ✓ Regression Analysis missing

Only time of trend analysis done Check with Akhilesh Sir come up with a prediction model, forecasting, have equations $y = mx + c$

Haven't checked with Akhilesh sir, but here is the prediction model

The linear regression equations (in the form $y=mx+c$) for onboarded members and each category are as follows:

1. **Household Supplies:**
 $y=0.261x-1570.73$
2. **Food & Agro:**
 $y=0.363x+478.66$
3. **Handicraft:**
 $y=0.375x+1092.06$
4. **For Total onboarded members**
 $y=270.17x+10648.67$

Where:

y is the number of onboarded members.

x is the month index (starting from 0 for April 2023).

12. ✓ Get more data

Not panel data, with parameters - Region-wise data etc.

Prima Facie this is the only reliable data which is available on weact.in website, from the team obtaining data and ensuring that the data is verifiable and sanctified would be difficult. The region-wise data is not maintained month wise, it is kept year wise hence can't use that. Chasing EDII for data would be very time consuming, since the research paper is more qualitative and less quantitative, forgoing action to get more data.

13. ✓ Literature review - Triangulation - Consistent or inconsistent

Literature review is not triangulated because of which it comes across as inconsistent

Since findings from the LR table are far-flung on research topic, question and objective, triangulation is very unlikely for this case study paper.

In reality -

Other than the Entrepreneurship Development Institute of India (EDII), several other institutions in India cater to incubating and supporting rural women entrepreneurs from Self-Help Groups (SHGs). Here are a few notable ones:

1. **JEEViKA (Bihar Rural Livelihoods Promotion Society):**
 - JEEViKA is a state-level program in Bihar supported by the World Bank. It works extensively with rural women from poor households, organizing them into SHGs to include them in economic activities. The program focuses on building institutional platforms for the poor through SHGs, providing access to finance, markets, and improved health and nutrition practices ([World Bank](#)).
2. **National Rural Livelihoods Mission (NRLM):**
 - NRLM, under the Ministry of Rural Development, collaborates with various financial institutions like the State Bank of India (SBI) to provide specialized financial products for rural women entrepreneurs. The Svyam Siddha loan product simplifies loan applications and reduces documentation requirements for SHG women entrepreneurs. NRLM also provides training toolkits to enhance the access of SHG members to formal finance ([Goodreturns](#)).
3. **National Bank for Agriculture and Rural Development (NABARD):**
 - NABARD has been a key player in promoting Women SHGs through grants and credit linkages. It supports SHG-promoting institutions and facilitates the development of SHGs in various districts across India. NABARD's initiatives help rural women gain access to savings and credit, thus empowering them economically ([World Bank](#)).
4. **United Nations Development Programme (UNDP):**
 - UNDP supports rural women in India by helping them acquire managerial and entrepreneurial skills. Projects like Uddyam train women in commercial farming and other livelihood activities, enabling them to diversify their income sources. UNDP also provides opportunities for rural women to market their products, thus increasing their exposure and earnings ([UNDP](#)).

These institutions have detailed processes and workflow charts available in their reports and publications, which can be accessed for more in-depth information on their methodologies and impacts.

Here are some additional institutions in India that support rural women entrepreneurs from Self-Help Groups (SHGs):

5. **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):**
 - MGNREGA is a social security measure that aims to guarantee the 'right to work'. It provides employment opportunities for women in rural areas and supports SHGs by creating sustainable livelihoods through community projects. The program includes various training and capacity-building activities for women to enhance their skills and entrepreneurial capabilities ([World Bank](#)).
6. **Small Industries Development Bank of India (SIDBI):**
 - SIDBI offers several schemes to support micro, small, and medium enterprises

(MSMEs) in India. It has specific initiatives for women entrepreneurs, including financial assistance, skill development programs, and market linkages. SIDBI collaborates with SHGs to provide microfinance and other resources necessary for business development ([World Bank](#)) ([UNDP](#)).

7. Indian Council of Agricultural Research (ICAR):

- ICAR, through its Krishi Vigyan Kendras (KVKs), supports rural women entrepreneurs by providing training in agricultural practices, food processing, and value addition. These KVKs work closely with SHGs to develop entrepreneurial skills among rural women, helping them start small-scale agribusinesses ([UNDP](#)).

8. SEWA (Self Employed Women's Association):

- SEWA is a trade union for poor, self-employed women workers. It supports rural women through training programs, financial services, and market access initiatives. SEWA's integrated approach includes capacity building, technical support, and advocacy for better policies to empower rural women entrepreneurs ([World Bank](#)).

9. Ministry of Micro, Small and Medium Enterprises (MSME):

- The MSME Ministry offers various schemes and programs to support women entrepreneurs, such as the Prime Minister's Employment Generation Programme (PMEGP) and the Micro & Small Enterprises Cluster Development Programme (MSE-CDP). These initiatives provide financial assistance, skill development, and market linkages to SHGs and women-led enterprises ([UNDP](#)).

10. National Institute of Rural Development and Panchayati Raj (NIRDPR):

- NIRDPR conducts training programs, workshops, and research to support rural development initiatives. It collaborates with SHGs to promote rural entrepreneurship by providing necessary skills and knowledge to rural women. The institute also offers consultancy services to develop sustainable business models for SHGs ([World Bank](#)).

These institutions have comprehensive reports and workflow charts available that detail their processes and impacts. Accessing their official websites and publications will provide more in-depth information on their methodologies and success stories.

But doing further extension of this research is kept out of scope.

14. ✓ Discussion not from multiple finding

Discussion coming out is singular as to which paper says what, it's not coming from cumulation of finding as for or against a group of authors etc. Discussion is where he can write on his own. And showcase how much understanding and knowledge he has got on the subject.

Revisited all the in-text citations to find out if there is anything that covers similar, for or against, only two were found to which were added to the literature review. See page 4, There are no changes to the literature review section, findings and discussion section and conclusion section have gone through drastic changes. Also there is no change in Abstract.

15. ✓ Conclusion - No reflection of others

Your conclusion is your conclusion, It's not a reflection of others. There shouldn't be a citation in conclusion. Conclusion is where the author has full control to write what he wants.

Removed the citation from the conclusion and moved it to discussion. Conclusion is now my (aka author's) reflection of the study.

Empowering marginalized communities through rural women's entrepreneurship programmes is crucial for sustainable development. However, the approach to supporting these entrepreneurs must be tailored to their unique needs and circumstances. SHG-based entrepreneurs require community-centric support, while incubated entrepreneurs benefit from individualized mentorship and resources. By addressing challenges related to geographical distance, online access, and linguistic diversity, we can create an inclusive ecosystem that empowers rural women and fosters sustainable development.

16. ✓ Implication

Implication is not mentioned or not clear, (Research implications tell us how and why your results are important for the field at large. They help answer the question of “what does it mean?” Implications tell us how your work contributes to your field and what it adds to it. Implications often appear in the discussion section of a research paper between the presentation of findings and the conclusion.)

Implication a subsection is taken under findings & discussion (see Page 11), though lot of points can be taken as implications

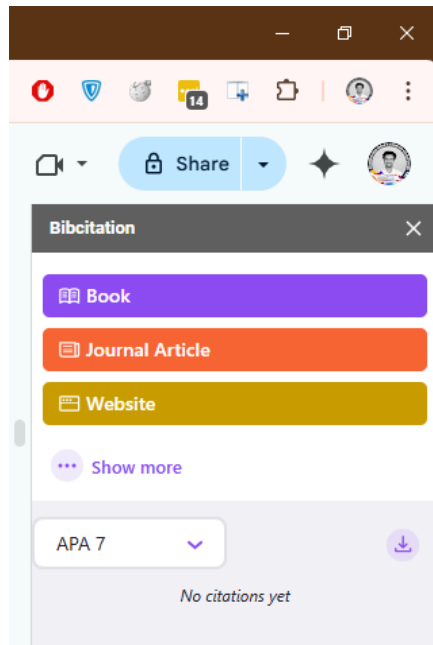
1. Enhanced Inclusivity and Empowerment
2. Improved Access to Resources and Markets
3. Cultural and Linguistic Relevance
4. Strengthened Community Networks
5. Policy Implications
6. Future Research Directions

There was not much ground to cover all and it would increase paper length, only important things were highlighted.

17. ✓ References

References are incorrect , it's not APA style. There are indentations in the references, Months are in short form, different source types have different ways for references. re-do the references, double check APA style.

Thank you for pointing it out, the revised manuscript version 2 is APA style and APA compliant. The document was created using Google doc and for references (see page 15) [Bibication](#), Bibliography and Citation Generator was used for maintaining the references automatically using APA. As shown in the figure below.



What was missing previously wrt APA was

1. Margins (1.5-inch) of the document
2. Headers, Fonts (Calibri 11 point is now permitted) and Font size
3. Paragraph Indentation (0.5 in from left margin)
4. Double-space in manuscript
5. Left aligned instead of justified alignment

Only Additional Custom style applied on top of APA is using of

1. JEL codes (example JEL Classification: L26 O35 I31, page 2 under abstract section)
2. Page x of y in header (example 1 of 9)
3. Using different font size - 18 for mathematical equations
4. Using Numbering for heading 1 or major section of paper
5. Information on - Data Availability, Author Contributions, Funding, Conflict of Interest is added in appendix

18. ✓ See Also - List of all related files

1. Abstract- Mr Arun Kumar - For Conference ESG - TBL
2. Empowering Marginalised Communities: Rural Women's Entrepreneurship Programm...
3. Response-reviewers - Confrence ESG - TBL - Rural Women Entrepreneurs
4. WeAct Data
5. Version 1 - Before Review
 - a. Draft For Conference ESG - TBL
 - b. Final Conference Paper - For Conference ESG - TBL
6. Version 2 - After Review
 - a. Final Conference Paper - For Conference ESG - TBL Ver 2