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Women Entrepreneurs in Palghar District, Maharashtra: A Multiple-Case Study of Entrepreneurial Capabilities, Institutional Support and Business Sustainability

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Important research-integrity note

This document is a journal-style manuscript framework built from the uploaded presentation, 'Successful Women Entrepreneurs Are Real Boosters for Youth: A Case Study,' and a limited set of published/official sources. The presentation reports a sample of 150 approached and 135 respondents, structured interviews/questionnaire, Excel and chi-square analysis, selected entrepreneur profiles, and one model-fitting result. It does not provide the respondent-level dataset, complete questionnaire, full contingency tables, sampling frame, fieldwork dates, or sufficient details to reproduce the tests. Therefore, no new inferential results have been invented. Replace bracketed fields and rerun analyses from the original data before journal submission. Confirm that each featured entrepreneur operates in Palghar district before presenting her as a Palghar case.

***Abstract*-- Women's entrepreneurship can contribute to household income, local employment, product innovation and the economic resilience of communities. This study is designed to examine women-owned enterprises in Palghar district, Maharashtra, with emphasis on entrepreneurial capabilities, access to institutional support, market development and business sustainability. The paper uses a multiple-case-study lens alongside a proposed cross-sectional survey of women entrepreneurs. The author's earlier presentation reports 135 respondents from a wider Mumbai–Vasai–Virar–Palghar–Dahanu field area and describes cases in food, rural agro-processing, education, creative work and tourism services; these records require geographic and data verification before being treated as Palghar-specific evidence. The proposed analysis combines descriptive statistics, cross-tabulation and chi-square tests, with logistic or ordinal regression only if the final sample and variable measurement support it. The study aims to identify practical interventions in financial literacy, scheme awareness, digital market access, mentoring and entrepreneurial education. The manuscript is a research draft rather than a completed statistical report because the respondent-level dataset and complete test outputs were not included in the source presentation.**

***Keywords*-- women entrepreneurship; Palghar district; rural enterprise; government schemes; digital marketing; entrepreneurial skills; business sustainability**

I. Introduction

Women-led enterprises can generate income and employment while bringing local knowledge, social networks and community-specific products into formal and digital markets. Yet the decision to start and sustain a business may be shaped by access to finance, mobility, household responsibilities, skills, market information, business networks and institutional procedures. These constraints can differ between urban, peri-urban, rural and tribal communities; a district-level study should therefore avoid treating women entrepreneurs as a homogeneous group.

Palghar district offers a relevant setting for examining diverse forms of entrepreneurship, including food processing, agriculture-linked products, retail, education, tourism and services. Prior studies have already examined opportunities and challenges, promotion strategies, financial awareness and rural empowerment in Palghar or its sub-regions. The present paper should distinguish itself by integrating entrepreneurial capabilities, institutional-scheme awareness, digital/market access and sustainability within a transparent mixed-method design rather than simply repeating a general list of barriers.

Official Ministry of MSME reporting describes initiatives that include formalisation, capacity building, mentorship and market linkage through the Yashasvini initiative and related programmes. Government sources also describe support for eligible enterprises to access digital commerce through the MSME Trade Enablement and Marketing (TEAM) initiative. The relevant research question is not merely whether schemes exist, but whether respondents know about them, have applied, received support, and report useful business outcomes.

II. Research problem and gap

The research problem is the limited availability, within this manuscript, of verifiable respondent-level evidence linking women entrepreneurs' capabilities and institutional support to measurable business outcomes in Palghar district.

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Existing local studies cover challenges, promotional practices, investment awareness and empowerment. A carefully documented study can add value by (a) measuring scheme awareness separately from actual scheme use, (b) documenting digital market participation and entrepreneurial skills, (c) comparing enterprise and location categories where sample sizes permit, and (d) integrating statistical patterns with case narratives.

The contribution should be framed as a focused local replication/extension, not as the first study of women entrepreneurs in Palghar. The literature search identified prior Palghar-focused publications, so novelty must come from the specific constructs, sampling, data quality and analysis.

III. Research Objectives

1. To describe the demographic, educational, enterprise and geographic profiles of women entrepreneurs in Palghar district.
2. To assess respondents' awareness of relevant government support schemes and distinguish awareness, application, receipt and perceived usefulness.
3. To examine the association between entrepreneurial skills (financial, managerial, digital and marketing) and self-reported business performance/sustainability.
4. To examine whether access to finance, family support, mentoring and digital market access are associated with business growth indicators.
5. To document selected entrepreneur cases and identify practices, constraints and lessons relevant to local enterprise development and youth entrepreneurship.
6. To recommend evidence-based interventions for colleges, local institutions, financial institutions and district-level enterprise-support agencies.

IV. Research Questions

1. What kinds of enterprises do women own and manage across the selected locations in Palghar district?
2. How aware are respondents of relevant schemes, and what proportion have applied for or received support?
3. Are entrepreneurial skill levels associated with business sustainability or growth indicators?
4. Are digital selling and market-linkage practices associated with wider customer reach or sales growth?
5. How do family support, finance and mentoring shape the experiences described in the case studies?

V. Hypotheses

Use the following testable hypotheses only if the survey contains variables measured in a way that supports each comparison. State hypotheses in terms of association, not causation, for a cross-sectional survey.

H01 (null): There is no statistically significant association between awareness of government support schemes and whether an entrepreneur has applied for a scheme.

H02 (null): There is no statistically significant association between entrepreneurial skill level and business sustainability category.

H03 (null): There is no statistically significant association between digital selling adoption and reported customer-reach/sales-growth category.

H04 (null): There is no statistically significant association between access to formal finance and business growth category.

H05 (null): There is no statistically significant association between family/mentor support and business sustainability category.

Alternative hypotheses (H1a–H5a) state that an association exists. If the study retains the original presentation's skill-development hypothesis, operationalise 'skills can be developed' as a measurable pre/post training change or a comparison between training exposure and skill scores; a general belief statement is not testable without such an operational definition.

VI. Review Of Literature

Khan (2023) A Palghar-focused study reports family responsibilities, finance management, manpower, gender bias and professional disrespect among challenges faced by women entrepreneurs. This supports measuring household constraints, finance and social barriers as distinct variables.

Khan (2022) A study of marketing promotion strategies among startup women entrepreneurs in Palghar highlights the challenge of choosing an appropriate promotional mix under resource constraints. The present study can extend this line by recording digital selling, channels used and business outcomes.

Yadgiri and Dutt (2022) A study of women entrepreneurs in Vasai–Virar examined awareness and investment practices using a questionnaire and snowball sampling. It indicates the relevance of financial awareness, while also underscoring the need to specify sampling limitations.

Jha et al. (2025) A Palghar-district study of 76 women entrepreneurs examined financial awareness and investment practices and reported gaps in awareness of investment avenues. This supports separating business finance access from personal savings/investment behaviour.

Garg, Gupta, and Mallick (2025) Research on financial access and entrepreneurship in rural India finds that proximity to banking and institutional credit is relevant to non-agricultural entrepreneurship, with credit uptake an important mechanism for women. This provides a rationale for measuring distance/access and formal borrowing.

Ministry of MSME (2024–25) The annual report describes the Yashasvini initiative and support areas including formalisation, capacity building, mentorship, financial access and market access. This provides current policy context but does not itself establish scheme effectiveness in Palghar.

VII. Conceptual Framework

Proposed explanatory factors: entrepreneurial skills (financial, managerial, digital, marketing), access to formal finance, government-scheme awareness/use, family/mentor support, and market access/digital adoption. Proposed outcomes: business sustainability, sales/customer growth, employment generated and self-reported decision-making autonomy. Potential control variables: age band, education, enterprise age, sector, location (rural/urban), enterprise size and legal/formal registration status. The model is conceptual and should be adapted to the variables actually collected.

VIII. Research Methodology

8.1 Research design

A mixed-method design is recommended: (i) a cross-sectional questionnaire survey for measurable patterns, and (ii) semi-structured case interviews to explain how business owners navigate constraints and opportunities.

If only existing presentation data are available, label the study exploratory and do not imply a fully executed mixed-method design until interview transcripts and survey records are confirmed.

8.2 Study area and population

Study area: Palghar district, Maharashtra. Define the included talukas/villages/towns and whether Vasai–Virar is included under the study's administrative definition and fieldwork period. Target population: women who own or co-own an active micro, small or medium enterprise, self-employment venture, or registered/unregistered business in the specified area. Define 'women entrepreneur' and enterprise eligibility explicitly.

8.3 Sample and sampling

The uploaded presentation reports 150 individuals approached and 135 respondents. If verified, the response rate is 90.0% (135/150). It does not provide a complete sampling frame or enough detail to establish probability sampling. Report the actual method (for example, purposive, snowball or stratified sampling) and recruitment locations; do not describe the sample as representative unless the design supports that claim. For a new study, use a stratified plan by taluka and enterprise sector where feasible, and justify the final sample size with a power calculation based on the primary hypothesis.

8.4 Data collection

Primary data: structured questionnaire and semi-structured interviews. Record fieldwork dates, language(s), consent procedure, interviewer training, pilot testing and missing-data handling. Secondary data: peer-reviewed studies, government reports, official scheme guidelines and district-level publications. Retain a versioned questionnaire and codebook.

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8.5 Suggested measurement

Construct	Suggested operationalisation
Scheme awareness	Unaided/aided awareness of each scheme; coded yes/no; separate application, approval, receipt and perceived usefulness.
Entrepreneurial skills	Multi-item 5-point Likert scales for financial management, planning, marketing, digital skills and record-keeping; report reliability (e.g., Cronbach's alpha) where appropriate.
Digital market access	Use of WhatsApp/social media/marketplaces/ONDC/e-commerce; frequency; proportion of sales or customer reach where respondents can estimate reliably.
Finance	Source of start-up capital; formal loan application/receipt; loan amount bands; reason for non-application; repayment burden if relevant.
Business performance	Predefined indicators such as change in sales band, number of customers, employment, survival duration and self-rated sustainability. Avoid asking for sensitive exact amounts unless necessary.
Support	Family support and mentoring measured with clearly anchored scales; record training participation and network membership.

8.6 Statistical analysis plan

- *Data screening:* duplicate checks, missingness, out-of-range values, category coding and verification against questionnaires.
- *Descriptive statistics:* frequencies and percentages for categorical variables; means and standard deviations or medians and interquartile ranges for scale variables, depending on distributions.
- *Bivariate analysis:* Pearson chi-square test of independence for categorical variables when expected cell counts are adequate. If assumptions are violated, combine categories only when substantively defensible or use an exact test/Monte Carlo approach.
- *Effect size:* report Cramér's V alongside chi-square, degrees of freedom, sample size and exact p-value; statistical significance alone is insufficient.
- *Ordinal/logistic regression:* consider only if the dependent variable and sample support the model; report coding, reference groups, odds ratios, 95% confidence intervals, model fit and diagnostics.
- *Scale quality:* report item construction and reliability for multi-item scales. Do not treat a single attitude question as a validated skill scale.
- *Significance threshold:* pre-specify alpha = .05 and use two-sided tests unless a justified alternative is documented. Adjust for multiple testing if many exploratory hypotheses are tested.

IX. Case-Study Protocol And Preliminary Case Leads

The uploaded presentation mentions the following profiles. They are leads for case verification, not yet validated Palghar cases. Before inclusion, confirm the entrepreneur's consent, business name/location, current status, interview date, and whether the case is within the defined study boundary. Use pseudonyms if consent for identification is absent.

Mrs Smeeta Vartak: Chikoo (sapodilla) chips venture reportedly started in Bordi and later received international orders. Potential themes: rural value addition, local produce, quality, packaging and market access..

Mrs Radhika Harshe: Actor/writer profile. Potential themes: creative entrepreneurship, observation, dedication and innovation; verify the venture and its connection to the study population.

Mrs Samant: Education/trust-related enterprise described in the presentation. Confirm identity, organisational role, enterprise ownership and location; avoid conflating a trust or institution with an individually owned enterprise.

Mrs Amruta Joshi: Tourism/customised travel venture described as Teleography. Verify spelling, ownership, current operation and location; potential themes include customer orientation and service design.

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X. Results: What Can And Cannot Currently Be Reported

The presentation contains a government-support response distribution of 55, 43, 20 and 17 respondents (total 135), labelled 'strongly agree', 'agree', 'strongly disagree' and 'other'. If those labels and counts are verified against the questionnaire, the corresponding proportions are 40.7%, 31.9%, 14.8% and 12.6%. The 'other' category is not a standard Likert response and must be clarified before publication. The first two categories together are 72.6%; this is descriptive only and does not prove that schemes caused business success or that the sample represents Palghar district.

The presentation also reports a model-fitting table with a likelihood-ratio chi-square value of 60.855, df = 4, and significance displayed as .000 for the item 'Current Management Education System requires to develop Entrepreneurial qualities.' If copied accurately from statistical software, report $p < .001$, never $p = .000$. However, without the model type, outcome, sample coding, full model table and assumptions, this result cannot be interpreted as evidence for a specific hypothesis. Re-run the model from the original dataset and report the full output.

The presentation's education counts (school 20, diploma 2, graduate 55, postgraduate 30, professional 10, government course 18) sum to 135, but 'government course' may overlap with formal education. Verify whether these are mutually exclusive categories before calculating percentages or presenting a demographic table.

XI. Results Tables To Complete From The Raw Data

Table 1. Respondent and enterprise profile

Variable	Category	n	%
[Complete from verified dataset]	[Complete from verified dataset]	[Complete from verified dataset]	[Complete from verified dataset]

Table 2. Scheme awareness and utilisation

Scheme/support type	Aware n (%)	Applied n (%)	Received n (%)	Useful n (%)
[Complete from verified dataset]	[Complete from verified dataset]	[Complete from verified dataset]	[Complete from verified dataset]	[Complete from verified dataset]

Table 3. Entrepreneurial skills and business outcome

Predictor	Outcome category	χ^2	Df	p	Cramér's V
[Complete from verified dataset]	[Complete from verified dataset]	[Complete from verified dataset]	[Complete from verified dataset]	[Complete from verified dataset]	[Complete from verified dataset]

Table 4. Digital selling and business outcomes

Digital adoption	Outcome	χ^2	Df	p	Cramér's V
[Complete from verified dataset]	[Complete from verified dataset]	[Complete from verified dataset]	[Complete from verified dataset]	[Complete from verified dataset]	[Complete from verified dataset]

Table 5. Regression results (if justified)

Predictor	OR / estimate	95% CI	p	Reference category
[Complete from verified dataset]	[Complete from verified dataset]	[Complete from verified dataset]	[Complete from verified dataset]	[Complete from verified dataset]

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XII. Discussion

The final discussion should be organised around the hypotheses and case evidence, not around general claims about women's determination. If scheme awareness is high but uptake is low, explore procedural barriers, eligibility, documentation, bank linkages and follow-up. If digital adoption is associated with stronger outcomes, discuss whether the relationship may also reflect enterprise size, education, sector or reverse causality. If skills are associated with sustainability, identify which specific skill domains matter and whether training participation preceded the outcome. Qualitative cases should explain mechanisms and exceptions rather than serve as proof of statistical associations.

XIII. Practical And Policy Implications

- Establish entrepreneurship cells or local enterprise help desks in colleges, ITIs and community institutions, with referral links to official scheme portals.
- Offer practical workshops on bookkeeping, pricing, working capital, digital payments, packaging, quality standards, customer research and digital storefronts.
- Provide scheme-navigation assistance that tracks awareness, application, approval and benefit receipt separately.
- Strengthen local producer networks and market linkages for district-specific products, including food processing and agriculture-linked products where cases support these sectors.
- Develop mentoring and peer-learning circles connecting experienced entrepreneurs with early-stage founders and students.
- Design interventions with local women and community organisations, and report outcomes by location and enterprise type without stereotyping tribal or rural entrepreneurs.

XIV. Limitations

The current source presentation describes a wider geography than Palghar district alone and does not include a respondent-level dataset. Sampling method, fieldwork dates, questionnaire validity, non-response patterns and case-consent details are not available. Cross-sectional self-reported data cannot establish causality and may be affected by recall and social-desirability bias. Findings should not be generalised beyond the defined sample unless a defensible sampling design permits it. Case descriptions and statistical results require independent verification.

XV. Conclusion

Women's entrepreneurship in Palghar district should be studied as a combination of individual capabilities, household and community context, finance, institutional support and access to customers. A robust local study can provide useful evidence for entrepreneurship education, scheme outreach and business-support design. The strongest publishable contribution will come from transparent sampling, carefully measured constructs, verified case narratives and reproducible statistical analysis. Until the original data are checked, the numerical findings in this draft should be treated as provisional and not as final evidence.

Ethics, declarations and reporting checklist

- *Ethics approval:* [Name of institutional ethics committee, approval number/date, or explain why approval was not required].
- *Informed consent:* [Describe written/oral consent, voluntary participation and right to withdraw].
- *Confidentiality:* [Describe anonymisation, secure storage and access limits].
- *Funding:* [Declare funding or 'No external funding was received' only if true].
- *Conflict of interest:* [Declare any conflicts].
- *Data availability:* [State whether anonymised data/codebook can be shared, subject to consent and privacy].
- *Author contributions:* [Specify contributions].
- *Acknowledgements:* [Add only with permission].

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Appendix A: Suggested questionnaire items

1. Taluka/village/town of business: [specify].
2. Enterprise sector and main product/service: [categories plus other].
3. Year business started; ownership structure; number of paid workers.
4. Have you heard of the following schemes? [list only verified current schemes; yes/no/don't know].
5. Have you applied for any scheme in the past three years? If yes, which one and what was the outcome?
6. Main sources of start-up and working capital: savings, family, SHG, bank, MFI, government programme, other.
7. Rate your confidence in bookkeeping, costing/pricing, cash-flow planning, digital payments, online promotion and customer retention (1–5).
8. Which channels do you use to reach customers? In-person, referrals, WhatsApp, social media, e-commerce marketplace, ONDC, exhibitions, other.
9. Compared with 12 months ago, have sales/customer numbers/employment increased, remained stable or decreased? [define categories].
10. What are the three most serious barriers to business growth? Rank up to three.
11. What support would most help your enterprise over the next 12 months?
12. Would you consent to a follow-up interview or case study? [separate optional consent].

Appendix B: Minimum data needed for final statistical analysis

Please use a de-identified spreadsheet with one row per respondent and one column per variable, plus the exact questionnaire/codebook. At minimum include location, enterprise sector, education, enterprise age, scheme awareness, scheme application/receipt, skills items, digital-selling indicators, finance access, support measures and business outcome indicators. Include the original SPSS/Excel output if available. Remove names, phone numbers, addresses and other direct identifiers before sharing.