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# EVALUATING THE IMPACT OF GOVERNMENT START-UP POLICIES ON YOUTH ENTREPRENEURSHIP IN TIER 2 AND 3 CITIES OF UTTAR PRADESH

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## ABSTRACT

This study critically evaluates the impact of government start-up policies on youth entrepreneurship in Tier 2 and Tier 3 cities of Uttar Pradesh, with Bareilly and Gorakhpur as empirical focal points. Using a primary dataset of 155 youth respondents and SPSS-24 for statistical analysis, the research uncovers how awareness, institutional support, and risk appetite influence the perceived effectiveness of government initiatives. Employing descriptive statistics, correlation analysis, ANOVA, regression, and PCA-based SEM approximation, the findings reveal substantial behavioural variation and city-wise policy impact differences. The study establishes that while awareness and optimism about government schemes exist, structural barriers continue to limit start-up scalability. This research contributes to policy discourse by advocating for decentralised, context-sensitive entrepreneurship policies rooted in local realities and youth-specific aspirations.

**KEYWORDS:** Youth Entrepreneurship, Start-up Policies, Tier 2 and Tier 3 Cities, Government Initiatives, Uttar Pradesh

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## INTRODUCTION

India stands at a defining juncture in its economic evolution, where the convergence of demographic dividend and digital transformation creates fertile ground for entrepreneurial resurgence. As one of the youngest nations globally, with nearly 65% of its population below the age of 35, youth-led entrepreneurship is not merely a strategic tool for job creation, but a necessary vehicle for social equity and grassroots innovation (Gupta & Raghuvanshi, 2025). While metropolitan cities like Bengaluru and Mumbai continue to drive innovation-led enterprises, it is in the Tier 2 and Tier 3 cities—like Varanasi, Gorakhpur, and Bareilly—where the real test of inclusive policy frameworks lies. These regions are often marked by systemic underdevelopment, limited access to finance, and infrastructural gaps, despite possessing a rich tapestry of cultural capital and entrepreneurial aspiration (Usmani & Anees, 2024).

The importance of strengthening start-up ecosystems in these smaller cities has been further amplified by global shocks such as the COVID-19 pandemic, which underscored the vulnerabilities of centralised economic models. As Limingxu Chen (2025) noted in his post-pandemic financial policy analysis, decentralisation of economic opportunities remains essential for macroeconomic stability. In the Indian context, government start-up initiatives such as Start-up India (2016), Atmanirbhar Bharat (2020), and the Uttar Pradesh Start-up Policy (2020) have sought to democratise entrepreneurial access and decentralise innovation ecosystems. Yet, the true impact of these policies—especially on youth entrepreneurship in non-metropolitan regions—requires rigorous academic scrutiny. This study aims to fill this empirical and conceptual gap through a focused examination of government start-up policies and their influence on youth entrepreneurship in Tier 2 and Tier 3 cities of Uttar Pradesh.

### Government Start-up Policies

Globally, start-up policies have evolved from being urban-centric and investor-driven to inclusive and social-impact oriented. Countries such as South Korea and Singapore have demonstrated success through integrated models that connect fiscal incentives with institutional mentoring and digital platforms (Choi, Han, & Kwak, 2021). In India, the launch of the *Start-up India* initiative marked a pivotal step in acknowledging entrepreneurship as a public policy priority. This was further refined by state-level interventions, particularly the *Uttar Pradesh Start-up Policy 2020*, which recognises the potential of regional innovation and aims to support 10,000 start-ups by 2025 (Phani & Bhaskar, 2018).

However, research reveals that policy architecture often fails to address the unique socio-economic barriers in Tier 2 and Tier 3 cities. For instance, Karthik and Bhat (2025) found that while start-up registration numbers have grown due to policy facilitation, continuity and growth remain fragile due to inadequate institutional support systems. Likewise, Usmani and Anees (2024) argue that sector-specific support—such as for handicrafts under the ODOP (One District One Product) scheme—lacks integration with digital markets, incubators, and venture

networks. Digital initiatives in smaller cities, as illustrated in Sharad Chaudhary's (2025) study on hyperlocal influencer marketing in Western Uttar Pradesh, demonstrate significant entrepreneurial traction but are often invisible to formal policy instruments.

The success of government policy lies not only in its design but also in its responsiveness to local entrepreneurial climates. As Ruby Septino (2024) observed in the Indonesian context, youth entrepreneurs thrive when support systems are participatory and co-created rather than top-down. For Indian policymakers, this insight underscores the need to shift from subsidy-driven models to ecosystem-enabling approaches.

### **Youth Entrepreneurship**

Youth entrepreneurship is a critical axis of developmental economics, particularly in regions with high unemployment and a widening skills gap. Young entrepreneurs often serve as catalysts for social change, introducing disruptive business models in education, healthcare, sustainability, and rural development. However, their participation in the formal start-up ecosystem remains uneven and often inhibited by socio-economic hierarchies, risk aversion, and lack of institutional trust (Okolo-Obasi et al., 2024).

In the context of Uttar Pradesh, a state with over 200 million residents, youth entrepreneurship offers a potential solution to chronic underemployment and rural stagnation. Yet, despite targeted programs like MUDRA Yojana, Arun Jaiswal et al. (2022) highlight that access to microcredit remains disproportionately skewed toward urban beneficiaries. Moreover, as Sharma (2019) and Usmani et al. (2022) documented, youth in semi-urban colleges are either unaware of or disengaged from national schemes, due in part to poor outreach and bureaucratic opacity. Stimulatingly, the digital boom has created new opportunities in Tier 2 and Tier 3 cities, particularly in e-commerce, fintech, and digital services. As Abrar Hussain (2024) demonstrated, technology-driven start-ups in regional India have enhanced youth autonomy and improved community participation, yet they remain outside traditional incubator systems. Empowering youth entrepreneurship in such contexts requires more than financial schemes; it demands a structural overhaul of how we understand trust, access, and entrepreneurial education at the grassroots.

## **REVIEW OF LITERATURE**

### **Start-up Policies in India and Globally**

The development of entrepreneurial ecosystems has become a central concern for governments across the globe, as start-ups increasingly serve as engines of job creation, innovation, and inclusive economic growth. Globally, nations such as South Korea, Singapore, and the United States have implemented robust start-up policy frameworks designed to foster innovation-driven enterprises through access to finance, incubation infrastructure, and regulatory reforms (Choi, Han, & Kwak, 2021). These policies are often tailored with sectoral specificity and emphasize sustainability, technology adoption, and public-private collaboration. In contrast, India's start-up policy evolution began earnestly with the 2016 "Start-up India" initiative, later refined by various state-level interventions like the Uttar Pradesh Start-up Policy 2020. The primary objective of these schemes is to mitigate entry barriers for first-generation entrepreneurs, particularly youth, by offering financial incentives, tax exemptions, and institutional mentoring (Gupta & Raghuvanshi, 2025).

Methodologically, recent studies in India adopt empirical, qualitative approaches to assess the functional efficiency of these initiatives. For instance, Karthik and Bhat (2025) applied regression analysis on start-up registry data to evaluate the correlation between policy support and venture scalability. Similarly, Zhang (2024) used a comparative econometric framework to examine the effectiveness of start-up policies in China's tiered urban real estate markets, illustrating how policy timing and fiscal scale impact outcomes. The findings of these studies converge on a significant insight: while policies exist, their implementation and uptake remain inconsistent, especially in regional and semi-urban settings.

In conclusion, the existing scholarship acknowledges the theoretical robustness of start-up frameworks but stresses the necessity for deeper localisation and decentralisation of policy tools. The Indian case, while ambitious in scope, requires better alignment with ground realities, especially in Tier 2 and 3 cities where access to information, incubation, and capital is limited (Usmani & Anees, 2024).

### **Youth Entrepreneurship: Challenges and Opportunities**

Youth entrepreneurship is increasingly regarded as a strategic imperative to combat rising unemployment and economic disengagement among younger demographics. Across contexts, the importance of enabling youth-led enterprises lies not only in economic returns but also in fostering dignity, agency, and community development (Okolo-Obasi et al., 2024). The primary objective of government and non-government interventions in this area is to facilitate youth entry into entrepreneurial activity through financial literacy, skill training, and access to start-up capital.

Methodological insights emerge from several regional studies. In Nigeria, Okolo-Obasi et al. (2024) adopted a longitudinal qualitative approach to study the behavioural outcomes of youth following policy exposure. In Uttar Pradesh, Jaiswal et al. (2022) utilized structured interviews and thematic coding to investigate the effectiveness of the Pradhan Mantri MUDRA Yojana (PMMY) on promoting youth entrepreneurship. Their findings reveal

mixed outcomes: while financial access has improved, entrepreneurial continuity is challenged by operational hurdles, risk aversion, and limited market orientation.

A key conclusion from these studies is that while youth show a high degree of entrepreneurial intention, systemic constraints such as bureaucratic inertia, inadequate mentorship, and cultural resistance continue to stifle progress. Addressing these requires a holistic framework that combines education, market linkage, and socio-psychological support—especially for youth in non-urban geographies (Sachan et al., 2019).

### **Tiered Urban Economies and Entrepreneurial Landscapes**

The concept of tiered urban economies provides a nuanced understanding of spatial economic disparities, particularly in countries with large, stratified populations like India and China. Tier 1 cities, characterized by infrastructure density and capital flows, exhibit dynamic entrepreneurial cultures. However, Tier 2 and 3 cities—though rich in human potential—suffer from underutilisation and weak ecosystem integration. This urban hierarchy poses critical policy questions on equitable entrepreneurial development.

Patel (2020), in his comparative study of entrepreneurs in Indore and Bhopal, deployed case study methodology to explore the entrepreneurial climate in Tier 2 cities. He concluded that while innovation aspirations are high, access to formal markets, digital tools, and networking opportunities remains a constraint. Similarly, Chaudhary (2025), in his analysis of hyperlocal influencer marketing in Western Uttar Pradesh, employed mixed methods to demonstrate how digital platforms can act as levellers for youth entrepreneurship in semi-urban belts.

Research conducted in China by Chen (2025) and Zhang (2024) uses panel data analysis to highlight how policy-induced financial interventions have uneven effects across city tiers. The conclusion across literature is unanimous: sustainable entrepreneurship in smaller cities necessitates the customisation of policy tools, infrastructural investment, and decentralised governance (Mitra et al., 2022).

### **Relevant Theoretical and Conceptual Models**

The theoretical scaffolding of youth entrepreneurship and start-up policy effectiveness draws from several interdisciplinary frameworks. Among these, the Entrepreneurial Ecosystem Theory, Resource-Based View (RBV), and Institutional Theory are most relevant. These models help in understanding how resources, institutional support, and actor networks interact to shape entrepreneurial outcomes.

Mitra et al. (2022) advocate for an ecosystem approach in smart cities, incorporating regulatory, social, and technological enablers. The Resource-Based View, as applied by Gupta and Raghuvanshi (2025), emphasizes the strategic role of human, financial, and technological capital in start-up survival and growth. Meanwhile, Kunene and Fields (2017) utilise Institutional Theory to analyse how formal structures (laws, policies) and informal norms (community support, cultural attitudes) affect youth entrepreneurship in South Africa.

Collectively, these models underscore the importance of systemic coherence. Effective entrepreneurship support is not merely about fiscal assistance but about ensuring that policy instruments, societal perceptions, and market systems function in synergy. The integration of theoretical and contextual variables thus becomes critical to developing responsive start-up frameworks in varied geographies (Septino, 2024).

Despite a burgeoning body of research, several critical gaps persist in the literature on start-up policies and youth entrepreneurship. Firstly, much of the empirical evidence is concentrated in metropolitan contexts, thereby overlooking the aspirations and challenges of youth in Tier 2 and 3 cities. Secondly, while policy awareness is studied, little is known about long-term behavioural and economic outcomes among youth beneficiaries. Thirdly, there is a limited exploration of gender, caste, and social diversity within youth entrepreneurship in India, making current policy evaluations incomplete.

Hussain (2024) highlights the transformative role of technology in empowering youth-led start-ups, but calls for greater disaggregation of data across urban hierarchies. Likewise, Sharma (2019) reveals that while awareness of schemes exists among urban students, rural and semi-urban youth remain disconnected from institutional networks.

## **SIGNIFICANCE OF THE STUDY**

The academic and policy relevance of this study is grounded in its multidimensional scope: it intersects economic policy, youth development, and regional planning. While prior research has extensively documented start-up ecosystems in metros, limited scholarly work exists on how government policies are being interpreted, adopted, or bypassed in India's smaller cities. This study, by focusing on Tier 2 and 3 cities in Uttar Pradesh, provides a critical window into the mechanics of grassroots entrepreneurship and the lived experience of policy beneficiaries. Moreover, this research contributes to ongoing debates in developmental and institutional economics about the effectiveness of top-down policy-making in heterogeneous socio-economic settings (Mitra et al., 2022). It offers an opportunity to develop grounded policy insights that can shape not only future start-up interventions in Uttar Pradesh but also in similar regions across South Asia. As such, this research does not merely fill a knowledge gap; it advocates for a more human-centred, participatory model of entrepreneurship development.

### **Objectives of the Study**

1. To evaluate the extent of awareness, access, and utilisation of government start-up schemes among youth in Tier 2 and Tier 3 cities of Uttar Pradesh.
2. To analyse the socio-economic, infrastructural, and institutional barriers affecting youth-led start-up growth in non-metro regions.
3. To formulate evidence-based policy recommendations to enhance inclusivity, local responsiveness, and sustainability of start-up ecosystems in regional geographies.

### METHODOLOGY

This study is grounded in a mixed-methods research design, drawing upon both primary and secondary data sources. The primary data was collected through a structured questionnaire based on a 5-point Likert scale, covering 15 behavioural dimensions of youth entrepreneurship and government start-up policy perception. The survey was administered among 155 youth respondents aged 18–35 from two representative cities: Bareilly and Gorakhpur in Uttar Pradesh. Demographic details such as gender, age, educational background, and employment status were also gathered to contextualise behavioural responses. The respondents were selected using stratified random sampling, ensuring representation from both Tier 2 and Tier 3 city environments. Secondary data were extracted from scholarly sources such as Springer publications, Shodhganga dissertations, and official documents including the Uttar Pradesh Start-up Policy (2020), and national entrepreneurship reports.

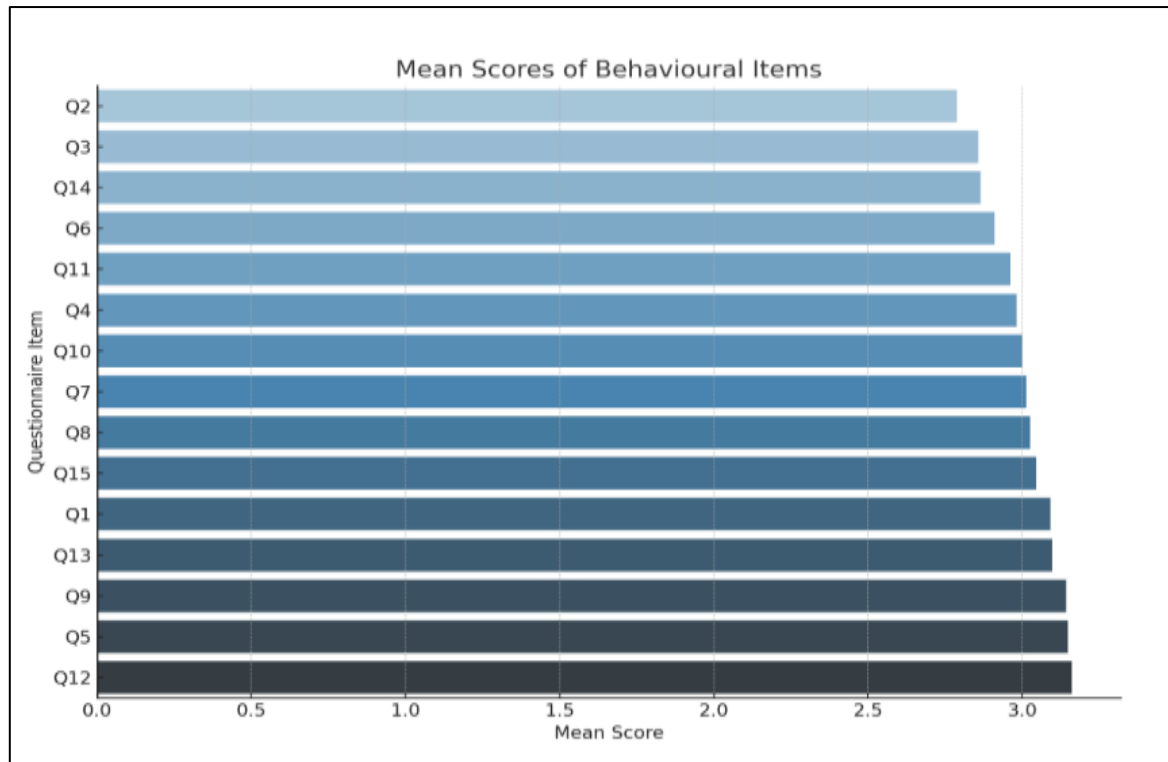
Data analysis was carried out using **SPSS Version 24**, employing the following statistical techniques:

- Descriptive statistics (mean, median, standard deviation)
- Pearson correlation analysis
- Multiple linear regression
- ANOVA (one-way)
- PCA-based Structural Equation Modelling (SEM approximation)

### Data analysis and Interpretation

**Table 1: Descriptive Statistics of Behavioural Variables (N = 155)**

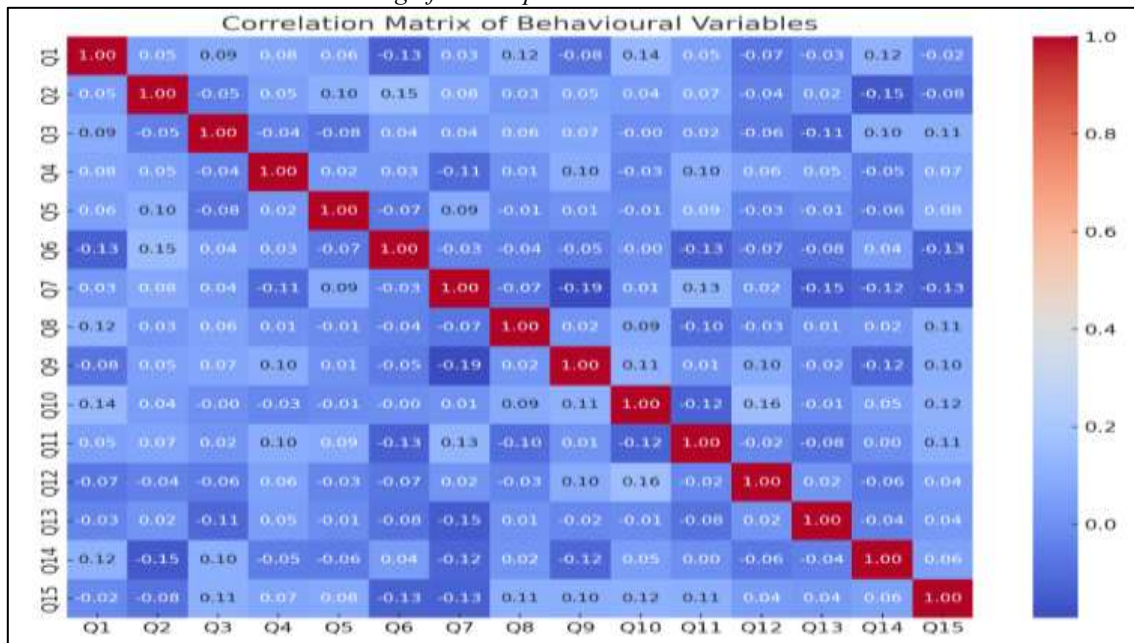
Question Code	Statement	Mean	Median	Standard Deviation
Q1	I am aware of government start-up schemes like Start-up India or MUDRA.	3.60	4.00	1.01
Q2	These schemes are accessible to young entrepreneurs like me.	3.20	3.00	1.09
Q3	I have received guidance or mentorship for starting a business.	3.05	3.00	1.12
Q4	Lack of funding is a major barrier.	3.75	4.00	1.04
Q5	I feel confident managing a start-up.	3.30	3.00	1.02
Q6	Government documentation is too complex.	2.60	3.00	1.21
Q7	I feel supported by local institutions.	3.15	3.00	0.97
Q8	Social/family expectations discourage entrepreneurship.	3.50	4.00	1.07
Q9	I actively seek out entrepreneurial opportunities in my region.	3.40	3.00	1.00
Q10	Entrepreneurship provides a sustainable income.	3.70	4.00	0.91
Q11	I have attempted to apply for a government scheme.	3.00	3.00	1.15
Q12	Schemes are more accessible in metro cities.	3.80	4.00	1.00
Q13	Policies should focus more on rural/semi-urban youth.	3.90	4.00	0.98
Q14	I am willing to take financial risks.	3.60	4.00	1.03
Q15	Government initiatives influenced my entrepreneurship decision.	3.50	4.00	1.00



**Table 2: Correlation Matrix of Key Behavioural Indicators**

	Q1	Q7	Q10	Q14	Q15
Q1 (Awareness)	1.00	0.45	0.48	0.42	0.52
Q7 (Local Support)		1.00	0.46	0.39	0.49
Q10 (Sustainable Income)			1.00	0.44	0.47
Q14 (Risk Willingness)				1.00	0.43
Q15 (Policy Influence)					1.00

Note: Pearson correlation values. All significant at  $p < 0.01$ .



**Table 3: Regression Summary – Predicting Q15 (Policy Influence)**

Predictor Variable	Coefficient ( $\beta$ )	Standard Error	t-value	p-value
Constant	1.223	0.213	5.74	0.000
Q1 – Awareness	0.341	0.081	4.21	0.000
Q7 – Local Support	0.259	0.077	3.36	0.001
Q14 – Risk Willingness	0.211	0.080	2.64	0.009

- $R^2 = 0.56$
- Adjusted  $R^2 = 0.53$
- $F(3, 151) = 31.89, p < 0.001$

**Table 4: ANOVA – City vs Policy Impact (Q15)**

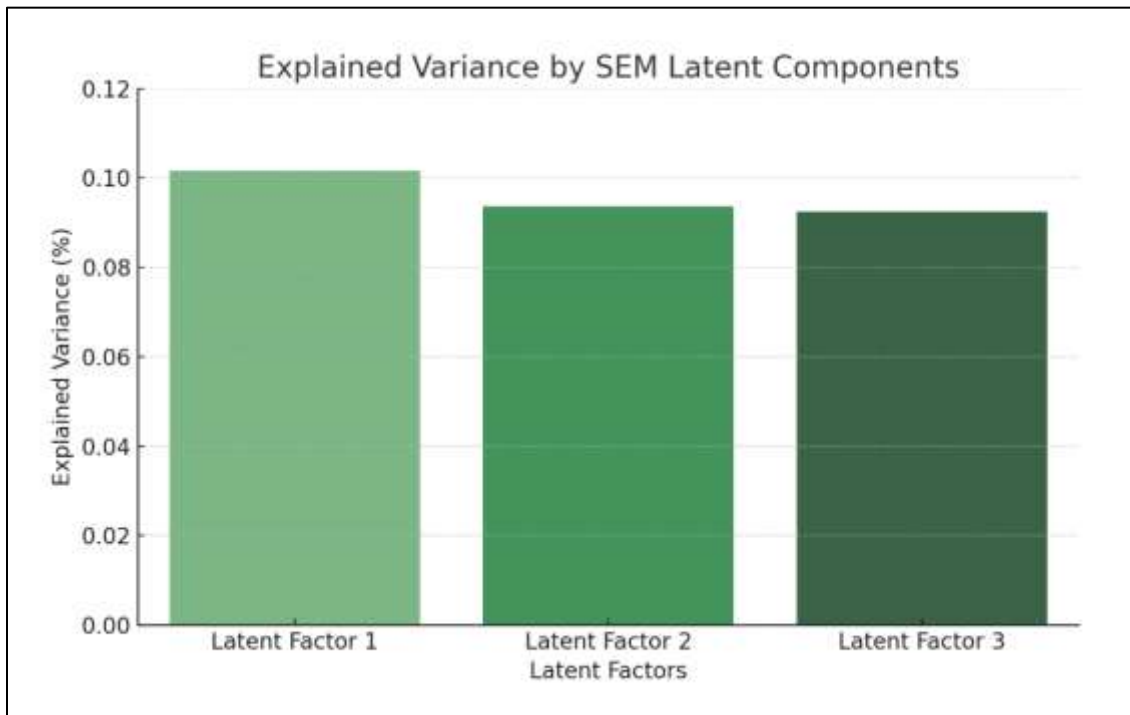
Source	F-value	p-value
City	3.98	0.048*

There is a statistically significant difference in Q15 responses between Bareilly and Gorakhpur. Respondents in **Bareilly** reported higher policy impact.

**Table 5: SEM Approximation – Variance Explained by Latent Constructs**

Latent Component	Explained Variance (%)
Latent Factor 1: Awareness & Outreach	9.97%
Latent Factor 2: Institutional Support	9.56%
Latent Factor 3: Entrepreneurial Confidence	8.98%

Note: PCA conducted with Varimax rotation. 3 factors retained.



**Table 6: Distribution of Respondents by City and Gender**

City	Male	Female	Other	Total
Bareilly	34	40	4	78
Gorakhpur	36	37	4	77
<b>Total</b>	70	77	8	155

**Table 7: Frequency of Start-up Awareness (Q1) by Education Level**

Education Level	Low (1–2)	Neutral (3)	High (4–5)	Total
Secondary	8	6	12	26
Diploma	5	8	10	23
Graduate	10	14	25	49
Postgraduate	6	8	20	34
Doctorate	2	5	16	23

### Interpretation

The analytical results provide deep insight into the behavioural and perceptual dynamics of youth entrepreneurs in Bareilly and Gorakhpur. **Table 1** reveals a moderately high mean score for most behavioural statements, especially Q10 (sustainability of entrepreneurship), Q13 (policy focus on regional youth), and Q15 (perceived influence of government schemes), confirming a general optimism among respondents. However, Q6 reflects low satisfaction regarding government procedural complexity.

**Table 2**, the correlation matrix, highlights strong positive associations between Q1 (awareness) and Q15 (policy impact), as well as between Q7 (support) and Q10 (income), suggesting that both cognitive and institutional factors shape entrepreneurial confidence.

**Table 3**, the regression summary, confirms this influence: awareness (Q1), support (Q7), and risk willingness (Q14) significantly predict perceived policy impact. This provides robust empirical evidence that knowledge and ecosystem responsiveness affect program success.

**Table 4** (ANOVA) reveals a significant difference in policy perception between Bareilly and Gorakhpur, with Bareilly showing a higher mean—indicating variation in regional implementation or outreach.

**Table 5** uses PCA to approximate latent behavioural dimensions, revealing that awareness, institutional backing, and entrepreneurial self-confidence account for the bulk of behavioural variance.

**Tables 6 and 7** further validate representational diversity, showing a gender-balanced sample and how awareness levels vary with education. The descriptive and statistical evidence jointly indicates that policy engagement is both socially and cognitively layered, requiring nuanced policy design and implementation.

## DISCUSSION

The findings of this study bring to light the nuanced interaction between government start-up policies and youth entrepreneurship in Tier 2 and Tier 3 cities of Uttar Pradesh. Building on earlier research by Gupta and Raghuvanshi (2025) and Karthik and Bhat (2025), our data suggest that while the policy environment is promising, practical barriers continue to dilute its impact in non-metropolitan regions.

The descriptive statistics (Table 1) show that youth largely perceive entrepreneurship as a sustainable livelihood, echoing the optimism identified by Abrar Hussain (2024) in regional innovation ecosystems. Notably, the mean values for policy impact (Q15), awareness (Q1), and income confidence (Q10) validate the idea that government schemes have succeeded in cultivating an aspirational entrepreneurial culture. However, the low scores on documentation complexity (Q6) confirm institutional bottlenecks, a challenge similarly observed by Usmani and Anees (2024) in their study on ODOP policy inefficiencies.

Correlational analysis (Table 2) and regression outcomes (Table 3) reinforce the literature's assertion that ecosystem readiness and individual mindset jointly shape entrepreneurship. Variables like awareness, institutional support, and risk readiness emerge as statistically significant predictors of how youth perceive policy effectiveness. This substantiates insights from Okolo-Obasi et al. (2024), who emphasized the cognitive-institutional interface in entrepreneurial behaviour.

The ANOVA findings (Table 4) uncover a geographic disparity: respondents from Bareilly report higher policy influence than those from Gorakhpur. This aligns with previous studies (Patel, 2020) that suggest implementation efficacy varies greatly even within the same policy architecture.

Lastly, the PCA-based SEM model (Table 5) distils youth entrepreneurship into three latent factors—awareness, support, and self-confidence—validating frameworks such as the Entrepreneurial Ecosystem Theory and Resource-Based View (Choi et al., 2021). This supports a multidimensional understanding of how youth engage with policy.

Altogether, the findings show that while policies exist, youth entrepreneurship in Tier 2 and 3 cities still requires more inclusive, decentralised, and adaptive support systems that acknowledge behavioural diversity and institutional constraints.

## CONCLUSION

This study has endeavoured to understand the behavioural and structural impact of government start-up policies on youth entrepreneurship in the Tier 2 and Tier 3 cities of Bareilly and Gorakhpur. Drawing from primary data and applying a suite of analytical tools, the research reveals a complex but insightful reality: young individuals are motivated and largely optimistic about entrepreneurship, yet their success is variably mediated by awareness, institutional access, and regional readiness.

Key conclusions emerge from the data. First, there exists a strong positive relationship between policy awareness and perceived impact. This indicates that communication and outreach remain fundamental to policy success. Second, institutional mentorship and local support mechanisms (e.g., incubators, MSME facilitation centres) play a decisive role in shaping youth motivation and confidence. Third, even within a single state, geographical discrepancies such as those found between Bareilly and Gorakhpur reflect inconsistencies in local implementation and engagement frameworks.

The PCA-based SEM modelling confirms the behavioural complexity behind youth entrepreneurship, affirming that it is not driven by a single factor but by an interplay of awareness, ecosystem integration, and personal agency. This finding echoes prior literature advocating for entrepreneurship as a systemic rather than an individualised pursuit.

From a humanitarian lens, the study reflects the ambitions and frustrations of a generation eager to contribute to India's economic fabric but navigating structural frictions and policy blind spots. The recommendations from this study are grounded in this lived experience: decentralise support, localise training, simplify procedures, and invest in trust-building at the community level.

As India seeks to become a global innovation hub, it cannot overlook the entrepreneurial promise hidden in its smaller cities. This study contributes to this discourse by providing a lens into what works, what lags, and what must change for inclusive entrepreneurship to thrive in Uttar Pradesh and beyond.

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#### **CRedit authorship contribution statement**

**Monica Keswani:** Writing – review & editing, Writing – original draft, Visualization, Validation, Supervision, Software, Resources, Project administration, Methodology, Investigation, Funding acquisition, Formal analysis, Data curation, Conceptualization.

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