

## Role of Startups in Women Empowerment: with Special Reference to Belagavi District

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### **Abstract:**

Women have been putting effort since traditional days to present their skills and knowledge in one or another way, but they are lagging behind due to many traditional beliefs and views of the country. But now the scenario has changed. Due to the start-up India flagship, women are entering every sector of the country, and it has had a positive impact on our economic growth rate. When all the women of the country engage themselves in economic activities, it results in an increase in the per capita income of the country, which improves the economic status of the nation. The purpose of this article is to know the schemes available for women and their impact on women's standard of living. It also covers the challenges faced by women in utilizing the schemes followed by the remedies to achieve a higher rate of engagement in the start-up India scheme.

**Keywords:** *women, empowerment, startups, economic status*

**Introduction:** At present startup is a new word which brings everyone towards innovation. Startup is a new way of doing businesses. In India startup India flagship was established to give a birth to new innovation in the minds of youths of the country. The scheme provides some facilities to make their career in business. At the same time startup India not only concentrating on men but it has aim of promoting women entrepreneurs in the country through their innovative idea. So the present paper focuses on how the startup India programs enlighten the life of the women in the country.

**Women:** Life on planet exists because of women. But everyone discourages a women right from birth by treating them less capable comparing with men. They always lag behind to get education and go to work. All think that women's are made only to look the family and kids, but they all forget history that every woman has equal importance in this society and she is proving this from since 18<sup>th</sup> century, at the time Savitribai Pule played important role in improving women's right in India. She is credited with founding the feminist movement in India. Women take various roles in her life right from baby girl to grandmother including number of services to her family. There are some of the women's who handle home and work place together and named as working women.

**Empowerment of women:** women empowerment means providing power or authority to women. So it signifies the opportunities given to the women in every sector of the society. It provides a woman to live a respectful life in the society and make them able to utilize every opportunity equally to men in every field such as education, profession, lifestyle etc. when it comes to entrepreneurs women's are not behind

there are drastic milestone changes in the view of upliftment of a women's talent.

### **Review of literature:**

Narendra, L.K.Sing , Status of women entrepreneur in Indian startups, this paper tries to analyze the participation of women startups in economic development and to identify various factors responsible for higher numbers of women startups. This research paper tries to recommend some measures that can assist women's entrepreneurial empowerment. This study also gives an insight into opportunity and prospect for female entrepreneur and analyses startup scheme of government to empower women empower women entrepreneurs and challenges they face.

Nimble O J, Uma C Swadimath ( 2021 ), Startups by women in Bengaluru, the present study focuses on startups formed by women in Bengaluru. This paper aims to find the factors that encourage startups and the challenges that women face in setting up startups in Bengaluru. It analyzes the operational efficiency of these startups. The researcher conducted a cross sectional survey through in depth interview of 20 women entrepreneurs who set up new businesses in the last 2 years. Convenient sampling method was used to select the sample.

A.S.Shiralashetti, Problems of women entrepreneurs in district of north Karnataka – A diagnostic study, this study focuses on examining the problems of women entrepreneurs in districts of north Karnataka. The likert's five point scaling technique has been used to examine level of problems faced by women entrepreneurs in study area. The result of the study indicates that lack of awareness, lack of education, lack of marketing facilities, & lack of financial facilities.

Sapna Manshani & Anjna Dubey (2017), Startup women in startup India: A study of women entrepreneurs in India, this study was attempt to analyze the contribution of women startups in economic development and to know the various factors responsible for encouraging women to become entrepreneurs. This study also gives an insight into opportunity and prospect from startup India, stand up India scheme of government to women entrepreneurs & challenges they face.

Ninad jhala, Hiren Rana (2020), women in startup India, this study was qualitative in nature & it is based on secondary sources. The study was attempted to discover the inspiring factors responsible for women to becoming entrepreneurs. It also studied the contribution of women startup in economic development. Finally the paper critically examines the constraints faced by women entrepreneurs.

Sabina Malage, B.S.Navi (2022) implications of digital innovation on startups: challenges & solutions. This paper aims to address the challenges and solutions to startups while implementing digital technology in their business. The paper focuses much on some of the implications of digital innovation on startup as well as uses of digital technologies in startup. The researcher put on effort to provide certain solutions to overcome challenges of startups due to digital innovation. Finally they conclude startups require a plan & tools to support their digital innovation goals.

**Statement of the problem:** At present, the economic growth of the country is responsible for every citizen of the people. The economic status of the nation highly depends on the earning status of the people of the country. So, it is necessary to provide equal opportunities to everyone without gender disparities. Women are taking part in every sector of the economy, but their participation is not satisfactory. Nowadays, startups are making sound and the schemes of startups India are promoting entrepreneurship in the country. So, the problem is to know the role of the Startup India programme on women's

empowerment.

**Significance of the study:** Women’s play important role in their home as well as in the society. They are also showing equal presence in every sector of the economy. The opportunities available to the women’s as compare to men are very few, to realize their dreams as an entrepreneur. So the importance of this article is to study the startup India scheme, how it enlighten women’s life through number of facilities such as financially or educating them through number skill development programs. Here the research paper lights on women empowerment through startup India initiatives before and after.

**Objectives of the paper:**

1. To study the role of startup India schemes in women empowerment.
2. To study the role of women empowerment in economic development.

**Methodology for Data Collection:**

In order to achieve the above objectives of the paper, it used both primary and secondary sources. To collect the primary data interactions were made through mails and calls and asked some questions randomly. Secondary data has collected from the published sources in ministry of MSMEs and some articles.

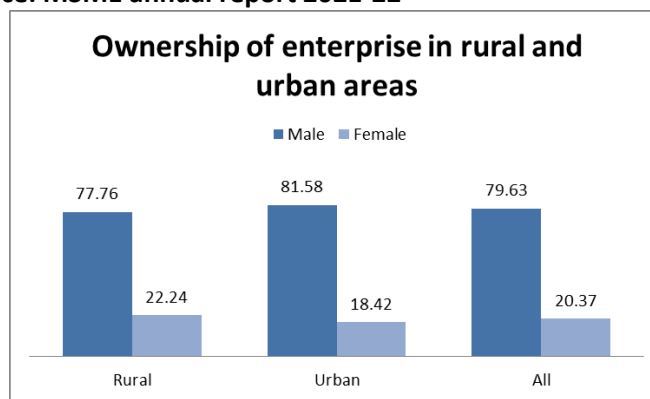
**Data analysis and interpretation:**

**Table 1:**

*Following table shows the percentage of ownership of enterprise in rural and urban areas:*

Sector	Male	Female	All
Rural	77.76	22.24	100
Urban	81.58	18.42	100
All	79.63	20.37	100

Source: MSME annual report 2021-22



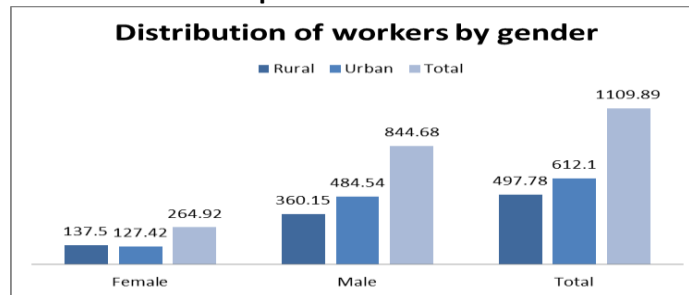
The above table 1 shows the number of females who owned their enterprises in rural and urban with comparing to the male. The result is not a satisfactory one, because as compare to male, the females not covering 50% of them also in rural n urban both. It shows that women’s utilizing their facilities in rural n urban but not fully, still they need awareness and focus towards their dreams.

**Table 2:**

*Following table shows the distribution of workers by gender in rural & urban areas:*

Sector	Female	Male	Total	Percentage
Rural	137.50	360.15	497.78	45%
Urban	127.42	484.54	612.10	55%
Total	264.92	844.68	1109.89	100%
Percentage	24%	76%	100%	

Source: MSME annual report 2021-22



The above table 2 shows the number of female and male workers in rural and urban areas. Here the numbers of female workers less than male as same as above table 1. The figures cleared that working as a worker or running businesses as an entrepreneur in both cases women's are not showing satisfactory one. But the working women's are more than female entrepreneurs in the country.

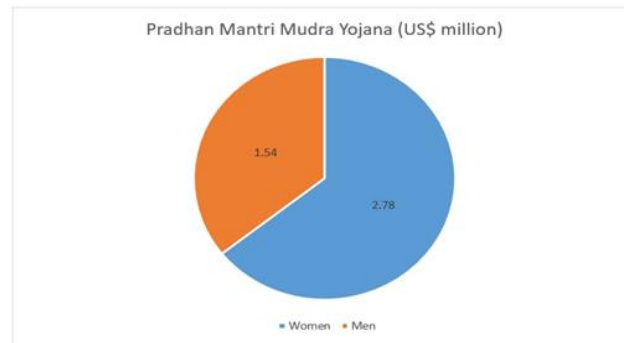
**Startups:** Startups are those units which get established with their unique idea and innovation to give boost to these dreams government of India started a flagship of startup in the country to promote startup entrepreneur all over the country. Under startup India scheme number of policies are framed they make youths to fulfill their dreams as entrepreneur. Over the past six years, startups in India have increased significantly, with the services sector accounting for the majority of these. During 2021, the government recognized over 14,000 new startups as compared to only 733 new startups during 2016-17. As a result, more than 61,400 startups have been recognized in India as of 10, 2022.

There are some special policies are framed to make the women's stand on their own feet such as Standup India is one of the women based scheme of startup policies. Which mainly focused the growth and development of backward category women's in the country. Some of the women based schemes of startup India are discussed below.

1. **Stand up India scheme:** The scheme aims at providing people belonging to the scheduled caste or scheduled tribe or women of the country a loan between Rs. 10 lakhs to Rs. 1 crore, based on their requirement. The aim is to promote entrepreneurship among women. The aim of this scheme is to make the women stand on their own feet.
2. **Women entrepreneurship platform (WEP):** The WEP is a first of its kind endeavor by the Indian government's premier policy think tank, Niti Aayog. A single platform for women entrepreneurs to access the knowledge and support they need to launch and grow their enterprises is what WEP aims to provide.
3. **Pradhan Mantri Rozgar Yojana:** The pradhan mantri rozgar yojana is a financial aid program for female entrepreneurs. Women in all sectors, new businesses, and service can benefit from this yojana. Women's self-employment is the primary aim of this yojana, which offers loans to help them become financially independent. Despite the fact that the program was created to assist anyone wishing to establish a micro/small business to obtain institutional financing of up to Rs. 10 lakhs (US\$ 13,240).
4. **Cent Kalyani Scheme:** Existing and emerging businesses, as well as women who are self-

employed, can benefit from the Cent Kalyani Yojana. Micro/small businesses like farming, agriculture, cottage industries, and retail commerce are eligible to receive the benefits of the cent kalyani scheme.

5. **Dena Shakti Scheme:** This program is geared toward female entrepreneurs; however, it is only accessible to individuals who own small businesses or microcredit organizations in the agricultural, retail, manufacturing, or micro-enterprise sectors. Dena Shakti scheme is a kind of online business loan that you can avail yourself if you do business in the above-mentioned sectors.
6. **Startup India Certificate for Entrepreneurs:** one of the most beneficial startup schemes for women entrepreneurs in India is startup India certificate for entrepreneurs. The "Startup India and Standup India" project, launched by the Indian government in 2015, intends to encourage entrepreneurship and boost the nation's economy by fostering the growth of Indian firms.
7. **Udyogini Scheme:** The Udyogini scheme offers a wide range of services, including business training, mentorship, and access to finance. This program is intended to support aspiring female entrepreneurs as they launch and expand their enterprises.
8. **Mudra Yojana scheme:** The scheme launched in 2015 by the government of India. The pradhan mantri mudra yojana financially benefited to those, who are looking to start their own businesses. Financial institutions also offer mudra loans to women as a way to support the nation's female entrepreneurs. The scheme provides loans to women entrepreneurs looking to acquire the necessary skills for setting up successful businesses.



Source: indiaeducationdiary.in

**Economic status of women in the country:** women empowerment with equal opportunities in the country is a key towards growth & development of the nation. In turn it changes the status of the women in the country. At present there are 432 million women of working age in India, out of which 343 million are employed in the unorganized sector. A report by MC Kinsey global institute has estimated that just by offering equal opportunities to women, India could add US \$ 770 billion to its GDP by 2025.

Today India is the 3<sup>rd</sup> largest ecosystem in terms of startups in the world & also the 3<sup>rd</sup> largest in the unicorn community. However, only 10% of them have been led by women founders. The need of the hour is to mobilize more support – mentally and financially – for women entrepreneurs & help them kickstart their journey. Fortunately, the last few years have been a paradigm shift in the entire process of women becoming business leaders & founding companies.

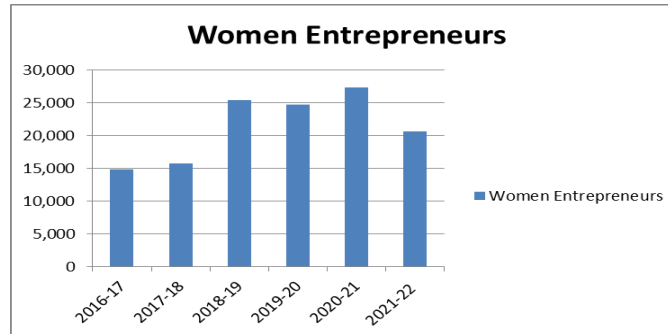
**Table 3:**

**Following table shows the number of women entrepreneurs in the country:**

Year	Women Entrepreneurs
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2016-17	14,768
2017-18	15,669
2018-19	25,434
2019-20	24,720
2020-21	27,285
2021-22 (till 20/12/2021)	20,598

Source: MSME annual report 2021-22



The above table 3 shows the number of women entrepreneurs in the country, how it is increasing yearly. It represent the women empowerment in the country and the preseence of women's in entrepreneurship, it improve their life style n standard of living also, but it was not satisfactory one because in the 2017-18 it increased only 5.75%, and immediatly for the next year it increased 38.39% in 2018-19. But this growth not maintained for its coming year because in the year 2019-20 it was -2.88%. So the women entrepreneurs are coming forward but not completely, still they need some support and facilities to make their dream realize.

#### Major Startup Businesses Run by Women in India:

India was a country were women having at least degree level education is major issue but now, India has over 15.7 million women owned enterprises, with women leading the startup ecosystem. In India, 45% of the start-ups are run by women, of which over 50,000 are recognized by the government. This change represents the potential of Indian women and their determination towards work. In 2021, the nation saw the greatest number of female-led start-ups become unicorns. The following is a list of significant female-run startups.

Table 4:

*Following table shows the top women founded startups in the country:*

Brand	Founder / Co-founder	Date of Establishment	Total Funds Raised	Market Valuation
 BYJU'S The Learning App	Divya Gokulnath	2011	US\$ 8.5 billion	US\$ 18 billion
 NYKAA	Falguni Nayar	2012	US\$ 148.5 million	US\$ 12.5 billion
 Jobikwik	Upsana Taku	2009	US\$ 380 million	US\$ 750 million
 zolo	Isha Choudhry	2015	US\$ 90 million	US\$ 100 million
 thrillophilia	Chitra Gurnani Daga	2009	US\$ 1.24 million	US\$ 4.48 million

Source: India Brand Equity foundation

### Women Startup businesses in Belagavi:

At present women are playing very important role in the country, they are covering half of the society. In India the number of startups is 50,000 at present in that 45% are owned by women entrepreneurs. If we talk about Belagavi, as per the 2011 India census, the population of Belgaum city is 4,90,045. Males constitute 2,46,537 of the population and females 2,43,508. Belagum has an average literacy rate of 88.92% in that 93.78% for males and 85.84% for females. When it comes to startup businesses in Belagavi total registered startups are 437 in that women owned startups are very few. Following table represent the details of women startups in Belagavi:

**Table 5:**

*Following table shows the women startups in Belagavi:*

Startup	Founder	Core focusing area	Established year
1. Gayatri Creations	Pooja Netalkar	Ceramic Steel Wall – Architectural Panel	2015
2. Good Life Pharmaceuticals	Sheetal Gogale	Non Alcoholic Beverages	2019
3. Tarakanvesh Consulting	Mamata Shervi	IT Services	2022
4. Idea Inc	Dipanshu Kavedia	Training & Development	2019
5. CIRCEI Education	Naina Nerli	Education & Empowerment of youth	2019
6. Konnect Skill Enterprise	Gouri Sameer Gajbar	Hard skills-Wall interior	2021
7. Gubbi Boo	Vijaylakshmi	A Venture for performing & Fine Arts	2021
8. Mavinstore.com	Swatee Jog	Lifestyle Products	2021
9. Sirf Homemade	Asha Popale	Home food Delivery	2021

Source: Primary data

The above table shows the details of women startups in Belagavi, the number is very low as compare to men startups in Belagavi. By observing this information rest of one person all are established their startup units in pandemic, it shows that how the new ideas are got invented after facing some problems in corona days and this happens because of their jobs lost in these days, they move towards new ways of thinking and new hopes with their new startups.

At the time of interactions with these women startups in Belagavi, we got to know that all of them are started their startups with their own investment in initial stage n after that they seeked funds from outside. These peoples are aware about startup India schemes and facilities included in that, but no one is still not get benefited with these facilities and programs. They need some guidance programs to avail the benefits of women's related schemes

### **Conclusion:**

Women's are continually putting their efforts towards present their presence in every sector. And now women entrepreneurs influenced the economic growth of the country also. Here the government of India established startup India program to promote women entrepreneurs and make them stand on their own feet. The results are showing the presence of women's as a worker, as an entrepreneur, as an strtupeneur and beneficiary of startup program but it is not so high, still it not cover 50% also. So it's cleared that they still need awareness towards facilities available for them and also education of entrepreneurship. If their graph of entrepreneurship just increased for 20-30% it could be a game changer and help the economic outlook and change the status of the country.

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