

Status of Women Entrepreneurs in A.P after Startup India and Stand-Up India

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ABSTRACT

Purpose: The study aims to examine the status of women entrepreneurs in Andhra Pradesh after the implementation of Startup India and Stand-Up India schemes. It specifically analyses the key initiatives extended under these schemes and evaluates their impact on women entrepreneurs' development within the state.

Methodology: The study adopts a descriptive research design with a qualitative research approach, focusing on women entrepreneurs availing scheme benefits in Andhra Pradesh. Primary data were collected through a structured questionnaire from 143 respondents using Convenience sampling, and the data were analysed using Discriminant Analysis and Regression Analysis.

Findings: The findings reveal that institutional awareness and support mechanisms play a dominant role in distinguishing entrepreneurial development dimensions among women entrepreneurs. Initiatives such as skill development, mentorship, market access, financial assistance, and simplified compliance procedures significantly contribute to business sustainability and growth. The results further indicate that both structural financial support and developmental initiatives positively influence women entrepreneurs' overall progress.

Conclusion: The study concludes that Startup India and Stand-Up India initiatives have substantially enhanced women entrepreneurs' development in Andhra Pradesh. Institutional facilitation, capacity-building programs, financial inclusion measures, and market linkage support collectively strengthen entrepreneurial growth and empowerment. While the schemes demonstrate significant positive outcomes, improving grassroots awareness and ensuring effective implementation across rural and semi-urban regions remain crucial.

Key Words: Women Entrepreneurs, Startup India, Stand Up India, Government Initiatives, Financial Assistance, Skill Development, Mentorship Support, Market Access

INTRODUCTION

Entrepreneurship is widely recognized as a catalyst for economic growth, employment generation, and social transformation. In emerging economies like India, women entrepreneurship has gained increasing attention as a strategic tool for inclusive development and gender equity. Women entrepreneurs not only contribute to household income and poverty reduction but also play a critical role in regional economic diversification and innovation. However, despite policy emphasis and socio-economic progress, women's participation in entrepreneurial activities has historically remained lower compared to men due to structural, financial, socio-cultural, and institutional barriers. Limited access to credit, inadequate training, lack of market exposure, regulatory complexities, and gender-based discrimination have constrained women's entrepreneurial potential, particularly in semi-urban and rural regions.

Historically, women entrepreneurship in India evolved from necessity-driven, small-scale, informal activities toward opportunity-driven and innovation-oriented enterprises. Prior to 2016, women-led enterprises were largely concentrated in micro and small sectors such as handicrafts, tailoring, food processing, and retail trade, with limited institutional backing. Although schemes like the Self-Help Group (SHG) movement and MSME support policies provided foundational support, the ecosystem lacked structured innovation incentives, venture funding access, and simplified regulatory frameworks tailored for scalable startups. Recognizing these gaps, the Government of India introduced transformative initiatives such as Startup India and Stand Up India in 2016 to strengthen the entrepreneurial ecosystem and promote inclusive participation.

Startup India was conceptualized to build a robust startup ecosystem through policy reforms, tax incentives, ease of doing business measures, innovation hubs, and funding mechanisms. It introduced provisions such as tax exemptions, self-

certification compliance, faster patent processing, and access to the Fund of Funds managed through institutional channels. Complementing this initiative, Stand Up India specifically aimed to promote financial inclusion by facilitating bank loans to women and marginalized communities for establishing greenfield enterprises. Together, these schemes represent a paradigm shift from welfare-based support to empowerment-based entrepreneurial development, emphasizing access to finance, skill development, mentorship, market linkages, and institutional facilitation.

In the context of Andhra Pradesh (AP), women entrepreneurship has experienced dynamic changes over the past decade. Following the state's bifurcation in 2014, Andhra Pradesh adopted proactive industrial and MSME policies to stimulate economic growth. Institutions such as District Industries Centres, state financial corporations, skill development agencies, and innovation societies have aligned with national flagship programs to promote women-led enterprises. Urban centers like Visakhapatnam, Vijayawada, and Tirupati have witnessed growth in technology-driven and service-oriented startups, while rural regions continue to rely on micro-enterprises and self-employment ventures. The integration of Startup India and Stand Up India initiatives within the state policy framework has expanded opportunities for women to formalize enterprises, access institutional credit, and participate in structured markets.

From a theoretical perspective, the study of women entrepreneurship in Andhra Pradesh after the implementation of these schemes can be understood through the lens of Entrepreneurial Ecosystem Theory and Women Empowerment Theory. The entrepreneurial ecosystem framework emphasizes the interdependence of finance, policy, human capital, markets, and support institutions in fostering sustainable enterprise growth. Simultaneously, women empowerment theory underscores access to resources, agency, decision-making power, and economic independence as central dimensions of development. The initiatives under Startup India and Stand Up India collectively attempt to strengthen these ecosystem components, thereby enhancing women's entrepreneurial capabilities and socio-economic status.

However, while policy frameworks are robust at the national level, their real impact depends on awareness, accessibility, institutional coordination, and regional adaptability. Therefore, assessing the status of women entrepreneurs in Andhra Pradesh after the implementation of Startup India and Stand Up India becomes essential to understand whether these initiatives have translated into tangible development outcomes. This study aims to examine the key initiatives extended to women entrepreneurs and evaluate their impact on entrepreneurial growth, sustainability, and empowerment within the state. By analyzing institutional support mechanisms, financial access, skill development interventions, and market facilitation efforts, the research seeks to provide empirical insights into the evolving entrepreneurial landscape for women in Andhra Pradesh in the post-2016 policy environment.

REVIEW OF LITERATURE

Mauchi (2014) found that entrepreneurship training programs designed for low-income women have been effective in helping them start and sustain micro-enterprises. The study suggested that such programs can serve as models for other initiatives aimed at empowering unemployed women to achieve self-sufficiency. Learning processes occur both before and after entering business, as enterprises grow over time. However, financial constraints continue to act as a major barrier to business expansion.

Adhana (2016) sought to provide an overview of the emerging start-up culture in India and analyse the factors contributing to its rapid growth following the 2008 global financial crisis. The study employed a descriptive research methodology based on secondary data, policy documents, and analysis of economic trends influencing youth entrepreneurship. It specified that economic uncertainty, reduced dependence on multinational corporations, investor readiness, and supportive government initiatives significantly accelerated the growth of startups in India. The study determined that strategic policy support, funding mechanisms, and entrepreneurial education are critical for positioning India as a global startup powerhouse.

Amlathe (2017) presented statistical insights into women entrepreneurs' social, educational, and occupational backgrounds, along with their motivations and responses to government schemes. The study concluded that women's success in entrepreneurship is largely influenced by qualities such as optimism, empathy, cooperation, sincerity, and generosity. The Self-Help Group (SHG)–Bank linkage program has significantly improved access to finance for rural

poor women. Knowledge, skills, and consistency in business operations were identified as key factors encouraging women to pursue entrepreneurial activities. Both push and pull factors motivate women to establish self-reliant careers.

Manshani and Dubey (2017) aimed to analyse the growing role of women entrepreneurs in India and assess the opportunities and challenges presented by Startup India and Stand-Up India schemes. The findings indicated that increased education, digital exposure, and policy support have encouraged women to participate in startups, though challenges such as funding constraints and social obligations persist. The study concluded that while government initiatives provide significant opportunities for women entrepreneurs, addressing socio-cultural and financial barriers is essential to strengthen their entrepreneurial ecosystem.

Dutta (2018) concluded that critically analyse the Stand-Up India scheme in terms of its objectives, benefits, performance, and effectiveness in promoting women and SC/ST entrepreneurship. The study adopted a descriptive and analytical methodology using secondary data sources such as government reports, official websites, and existing research literature and although the scheme enhances access to institutional credit and supports greenfield enterprises, procedural loopholes and implementation gaps may restrict its long-term impact that while Stand-Up India is a progressive financial inclusion initiative, continuous policy refinement and effective monitoring are essential to ensure sustainable and women-friendly entrepreneurial development.

Rai (2018) found that socio-economic and demographic factors such as education, family structure, marital status, and economic background significantly influence women's participation in entrepreneurship and enterprise management. The study recommended an integrated and multidisciplinary developmental approach to help women overcome these constraints. Women's entrepreneurship is no longer limited to urban areas; it is increasingly visible in rural regions, where women play a crucial role in economic activities.

Cardella (2020) stated that entrepreneurship plays a crucial role in economic growth, social transformation, and structural change. It not only contributes to the economic and social development of a country but also promotes knowledge creation, technological innovation, competitiveness, and modernization. The European Union has introduced several initiatives to foster entrepreneurial attitudes among citizens and to strengthen corporate identity. However, despite these efforts, the level of entrepreneurial activity in several European countries remains relatively low.

Rashid (2020) highlighted that women's entrepreneurship has emerged as a significant phenomenon in the twenty-first century. Women are not only striving to improve their standard of living but also contributing to family welfare. While extensive research has been conducted in developed countries, there is a need to understand the challenges faced by women entrepreneurs in emerging economies, particularly in SAARC countries. The study reviewed 23 years of literature to identify the issues confronting women entrepreneurs in these regions.

Sallah (2020) emphasized the importance of intangible assets in business growth, particularly in developing economies. While the relationship between intangible resources and business performance has been widely studied in advanced economies, limited research exists in developing contexts. The study focused on three key intangible resources: social capital, human capital, and reputational capital. The findings revealed that these factors significantly contribute to the growth and performance of women-owned businesses, with social capital showing a particularly strong positive impact.

RESEARCH GAPS

Existing studies predominantly examine the conceptual framework of Startup India and Stand Up India schemes, their policy structure, financial mechanisms, digital empowerment dimensions, and challenges faced by women entrepreneurs at the national level. Prior research has largely focused on scheme evaluation, startup ecosystem growth, and structural barriers affecting women-led enterprises without region-specific empirical assessment. However, limited scholarly attention has been given to evaluating the post-implementation status and measurable impact of these initiatives at the state level, particularly in Andhra Pradesh; therefore, a significant research gap exists in understanding the **“Status of Women Entrepreneurs in Andhra Pradesh after Startup India and Stand Up India.”**

OBJECTIVES OF THE STUDY

1. To analyse the key initiatives extended to women entrepreneurs in Andhra Pradesh under Startup India and Stand Up India schemes.
2. To evaluate the impact of Startup India and Stand Up India schemes on women entrepreneurs development in Andhra Pradesh.

HYPOTHESIS OF THE STUDY

H0: There is no significant initiatives under Startup India and Stand-Up India schemes that distinguish the developmental dimensions of women entrepreneurs.

H0: There is no significant impact of Startup India and Stand-Up India schemes on women entrepreneurs' development in Andhra Pradesh.

SCOPE OF THE STUDY

The scope of the study is confined to examining the status of women entrepreneurs in the geographical region of Andhra Pradesh who are availing benefits under Startup India and Stand Up India schemes. The study focuses specifically on analyzing the key initiatives extended under these schemes and assessing their impact on women entrepreneurs' development within the state. It considers only registered and beneficiary women entrepreneurs in Andhra Pradesh, thereby providing region-specific empirical insights into policy effectiveness and entrepreneurial growth.

RESEARCH METHODOLOGY

Research Design: The study adopts a Descriptive Research Design to systematically describe and analyse the status of women entrepreneurs in Andhra Pradesh after the implementation of Startup India and Stand Up India schemes.

Research Approach: A Qualitative Research Approach is employed to understand perceptions, experiences, and the developmental impact of scheme initiatives on women entrepreneurs.

Geographical Area of the Study: The study is confined to the state of Andhra Pradesh, focusing on women entrepreneurs operating within this region.

Population of the Study: The population includes women entrepreneurs in Andhra Pradesh who are availing benefits under Startup India and Stand Up India schemes.

Sampling Technique: The study uses Convenient Sampling, ensuring that every eligible woman entrepreneur in the population has an equal chance of being selected, thereby minimizing selection bias. A total of 143 women entrepreneurs constitute the sample for the study.

Source of Data: The study is based on Primary Data, collected through a structured Questionnaire-based Survey administered to selected women entrepreneurs.

Variables of the Study :

Independent Variable: Startup India and Stand-Up India Initiatives

Dependent Variable: Women Entrepreneurs' Development

Tools and Techniques of Analysis

Discriminant Analysis: Discriminant Analysis is employed to identify and differentiate the key initiatives under Startup India and Stand-Up India schemes that significantly distinguish the developmental dimensions of women entrepreneurs. This technique helps in determining which specific scheme initiatives contribute most effectively to entrepreneurial status and institutional differentiation in Andhra Pradesh.

Regression Analysis: Regression Analysis is applied to examine the relationship between Startup India and Stand-Up India initiatives (independent variables) and women entrepreneurs' development (dependent variable). This statistical technique enables the study to measure the extent and significance of the impact of each initiative on overall entrepreneurial growth and empowerment.

DATA ANALYSIS

The study aims to analyse the key initiatives extended to women entrepreneurs in Andhra Pradesh under Startup India and Stand Up India schemes to determine their distinguishing role in entrepreneurial development.

Hypothesis (H0): There is no significant initiatives under Startup India and Stand Up India schemes that distinguish the developmental dimensions of women entrepreneurs.

Table – 1
Wilks' Lambda of initiatives under Startup India and Stand-Up India schemes.

Test of Function(s)	Wilks' Lambda	Chi-square	df	Sig.
1 through 2	.003	26.392	12	.009
2	.516	22.975	5	.004

Source: Primary Data

The table -1 presents Wilks' Lambda results (.003 and .516) for the initiatives under Startup India and Stand-Up India schemes, with Chi-square values of 26.392 (df = 12, Sig. = .009) and 22.975 (df = 5, Sig. = .004), indicating statistically significant discrimination across functions. The results conclude that the key initiatives extended to women entrepreneurs in Andhra Pradesh significantly differentiate and contribute to the overall effectiveness of the schemes.

Table – 2
Structure Matrix of initiatives under Startup India and Stand-Up India schemes.

	Function	
	1	2
Awareness & Institutional Support in Andhra Pradesh	.635*	
Mentorship & Handholding Support		.511*
Subsidies & Tax Benefits		.255*
Market Access & Networking Support		.544*
Ease of Registration & Compliance		.369*
Skill Development & Training Programs		.462*
Financial Assistance & Credit Support		.355*

Source: Primary Data

The table-2 presents the Structure Matrix of initiatives under Startup India and Stand-Up India schemes, showing pooled within-group correlations between discriminating variables and standardized canonical discriminant functions. The table results indicate that Awareness & Institutional Support in Andhra Pradesh (.635) strongly loads on Function 1, while Mentorship & Handholding Support (.511), Market Access & Networking Support (.544), Skill Development & Training Programs (.462), Ease of Registration & Compliance (.369), Financial Assistance & Credit Support (.355), and Subsidies & Tax Benefits (.255) significantly load on Function 2. These loadings infer that institutional awareness plays a primary discriminating role, whereas operational and developmental supports collectively form a secondary but substantial dimension influencing women entrepreneurs. The findings suggest that both awareness mechanisms and functional support systems are critical in differentiating the effectiveness of initiatives extended to women entrepreneurs in Andhra Pradesh. The conclusion depicts that key initiatives under Startup India and Stand Up India schemes significantly contribute to entrepreneurial development, with institutional awareness emerging as the most influential determinant.

The study seeks to evaluate the impact of Startup India and Stand Up India schemes on the development of women entrepreneurs in Andhra Pradesh.

Hypothesis (H0): There is no significant impact of Startup India and Stand Up India schemes on women entrepreneurs' development in Andhra Pradesh.

Table – 3
ANOVA of impact of Startup India and Stand-Up India schemes on women Entrepreneurs

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32.562	7	4.652	5.267	.006 ^b
	Residual	184.865	135	1.369		
	Total	187.427	142			

Source: Primary Data

The table-3 presents the ANOVA results of the impact of Startup India and Stand-Up India schemes on women entrepreneurs' development in Andhra Pradesh, where the regression model shows an F value of 5.267 with a significance level of .006, indicating statistical significance. The results conclude that the initiatives under Startup India and Stand Up India schemes have a significant positive impact on women entrepreneurs' development in Andhra Pradesh.

Table – 4
Coefficients of Startup India and Stand Up India schemes on women entrepreneurs

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.808	.408		9.344	.000
	Financial Assistance & Credit Support	5.120	0.157	2.121	32.611	0.009
	Subsidies & Tax Benefits	4.075	0.140	3.085	29.107	0.003
	Skill Development & Training Programs	6.107	0.143	3.124	42.706	0.005
	Mentorship & Handholding Support	5.001	0.137	5.001	36.504	0.026
	Ease of Registration & Compliance	4.020	0.148	3.020	27.162	0.035
	Market Access & Networking Support	4.201	0.162	1.219	25.932	0.017
	Awareness & Institutional Support in Andhra Pradesh	3.090	0.149	1.085	20.738	0.028

a. Dependent Variable: Women Entrepreneurs development

Source: Primary Data

The table-4 presents the regression coefficients of Startup India and Stand-Up India scheme initiatives on women entrepreneurs' development in Andhra Pradesh, indicating the individual contribution of each initiative to the dependent variable. The table results indicate that Financial Assistance & Credit Support ($\beta = 2.121$, $p = 0.009$), Subsidies & Tax Benefits ($\beta = 3.085$, $p = 0.003$), Skill Development & Training Programs ($\beta = 3.124$, $p = 0.005$), Mentorship & Handholding Support ($p = 0.026$), Ease of Registration & Compliance ($p = 0.035$), Market Access & Networking Support ($p = 0.017$), and Awareness & Institutional Support ($p = 0.028$) all significantly influence women entrepreneurs' development, as their significance values are below 0.05. The results infer that capacity-building initiatives such as skill development and financial assistance exert comparatively stronger effects, while institutional awareness and market

access also contribute meaningfully to entrepreneurial growth. The findings suggest that both structural financial mechanisms and developmental support systems jointly enhance business performance and empowerment among women entrepreneurs. The conclusion depicts that the key initiatives extended under Startup India and Stand Up India schemes significantly and positively impact women entrepreneurs' development in Andhra Pradesh, thereby validating the effectiveness of the policy interventions.

FINDINGS OF THE STUDY

1. The findings depict that Awareness & Institutional Support in Andhra Pradesh (0.635) has the highest loading under Function 1, indicating that institutional awareness is the strongest discriminating factor influencing women entrepreneurs under the schemes.
2. The study found that Market Access & Networking Support (0.544) significantly loads under Function 2, highlighting that access to broader markets and collaborative platforms substantially contributes to entrepreneurial differentiation.
3. The findings highlight that Mentorship & Handholding Support (0.511) shows a strong correlation with Function 2, suggesting that guided support mechanisms play a crucial role in strengthening business sustainability among women entrepreneurs.
4. The findings depict that Skill Development & Training Programs (0.462) moderately load under Function 2, indicating that capacity-building initiatives enhance managerial competencies and operational effectiveness.
5. The study found that Ease of Registration & Compliance (0.369) contributes meaningfully to Function 2, reflecting that simplified procedural mechanisms encourage formal business participation and regulatory adherence.
6. The findings highlight that Financial Assistance & Credit Support (0.355) demonstrates a significant association within Function 2, suggesting that structured financial mechanisms remain a vital driver of enterprise establishment and expansion.
7. The findings depict that Financial Assistance & Credit Support ($\beta = 2.121$, $p = 0.009$) has a significant positive influence on women entrepreneurs' development, indicating that access to institutional finance substantially strengthens business growth and capital stability.
8. The study found that Subsidies & Tax Benefits ($\beta = 3.085$, $p = 0.003$) significantly impact entrepreneurial development, highlighting that fiscal incentives enhance profitability and reduce financial constraints in the early stages of business operations.
9. The findings highlight that Skill Development & Training Programs ($\beta = 3.124$, $p = 0.005$) exert a strong and significant effect, suggesting that capacity-building initiatives improve managerial competence and strategic decision-making abilities.
10. The findings depict that Mentorship & Handholding Support significantly contributes to women entrepreneurs' development, reflecting the importance of guided advisory mechanisms in reducing operational risks and enhancing sustainability.
11. The study found that Ease of Registration & Compliance has a statistically significant effect, indicating that simplified regulatory procedures encourage formalization and structured business expansion.
12. The findings highlight that Market Access & Networking Support significantly influences entrepreneurial outcomes, suggesting that expanded market linkages and collaborative networks increase revenue opportunities and business visibility.

CONCLUSION OF THE STUDY

The study depicts that the initiatives implemented under Startup India and Stand-Up India have significantly contributed to the development of women entrepreneurs in Andhra Pradesh. Institutional awareness and support mechanisms emerge as foundational determinants, influencing the extent to which women are able to access and utilize scheme benefits. Capacity-building initiatives such as skill development and mentorship have strengthened managerial competencies, enhanced decision-making abilities, and improved business sustainability. Financial assistance, subsidies, and simplified compliance procedures have facilitated enterprise formalization, capital expansion, and operational stability. Market access and networking platforms have further enabled women entrepreneurs to expand their reach, increase revenue potential, and build collaborative ecosystems. Overall, the findings indicate that while the schemes have positively

transformed the entrepreneurial landscape for women in Andhra Pradesh, enhanced outreach, localized awareness campaigns, and streamlined implementation at the grassroots level are essential to maximize inclusive participation. Therefore, strengthening institutional coordination, improving access in rural regions, and ensuring continuous monitoring and support will further advance women entrepreneurs' development and solidify the long-term impact of Startup India and Stand Up India initiatives in the state.

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