

## Women-LED Startups and Atmanirbhar Bharat

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The vision of Atmanirbhar Bharat (Self-reliant India) emphasizes entrepreneurship, innovation, and inclusive growth, with women-led startups playing a transformative role. Women entrepreneurs are emerging as significant contributors to India's socio-economic development, yet they continue to face systemic barriers in terms of finance, market access, social norms, and digital inclusion. This study explores the dynamics of women-led startups within the Atmanirbhar Bharat framework, identifies key challenges, and provides actionable recommendations for policymakers and stakeholders. Using secondary data, government reports, and thematic analysis, the research highlights funding gaps, limited mentorship, and inadequate policy outreach as primary barriers. The paper argues that enabling ecosystems, gender-sensitive financial products, and digital empowerment can accelerate women's participation in nation-building.

**Keywords:** *Women Entrepreneurs, Startups, Atmanirbhar Bharat, Gender Equality, Innovation, Financial Inclusion, India*

### INTRODUCTION

Entrepreneurship has been a central pillar of India's development agenda. Under the Atmanirbhar Bharat Abhiyan launched in 2020, startups have been positioned as engines of growth, innovation, and self-reliance. Women-led startups, in particular, contribute not only to GDP but also to social transformation by generating employment, challenging gender stereotypes, and fostering inclusive growth. However, despite progress, India ranks low in terms of female labor force participation (23.9% in 2022, World Bank), and women-owned businesses constitute less than 20% of registered MSMEs. Limited access to credit, socio-cultural biases, and lack of networking opportunities often restrict their entrepreneurial potential.

### RESEARCH QUESTIONS/HYPOTHESES

1. How do women-led startups contribute to the Atmanirbhar Bharat vision?

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2. What are the major financial and socio-cultural barriers limiting women entrepreneurs?
3. How effective are current government initiatives like Stand-Up India and Mudra Yojana in empowering women entrepreneurs?
4. Does digital literacy influence the success rate of women-led startups in India?

## OBJECTIVES OF THE STUDY

1. To analyze the role of women-led startups in the Atmanirbhar Bharat mission.
2. To identify challenges faced by women entrepreneurs in financing, technology, and market access.
3. To evaluate government initiatives supporting women-led startups.
4. To provide recommendations for strengthening women's participation in entrepreneurial ecosystems.

## RESEARCH METHODOLOGY

The research design is qualitative and descriptive. The study uses secondary data from government reports (MSME Ministry, NITI Aayog, DPIIT), academic journals, and startup ecosystem surveys. Tools of analysis include content analysis, thematic categorization, and comparative review of policies. The study covers women-led startups in India from 2015–2024, focusing on Atmanirbhar Bharat interventions post-2020.

## DATA ANALYSIS & INTERPRETATION

Reports indicate women entrepreneurs receive less than 5% of venture capital in India. Schemes like Stand-Up India sanctioned loans worth <sup>1</sup> 35,000 crore (2023), but only ~20% reached women. Women dominate in healthcare, education, food processing, and e-commerce but remain underrepresented in high-tech sectors. In rural India, only 33% of women use the internet compared to 57% of men (IAMAI, 2023), limiting digital entrepreneurship. Women-led startups create higher ratios of women employment, contributing to social empowerment and inclusivity.

## FINDINGS

1. Women-led startups are crucial to Atmanirbhar Bharat but face disproportionate funding and mentorship challenges.
2. Policy benefits often fail to reach grassroots women entrepreneurs due to lack of awareness and bureaucratic hurdles.
3. Urban women entrepreneurs have better access to markets, while rural

entrepreneurs lag due to infrastructural constraints.

4. Digital platforms have opened new avenues for women, but the gendered digital divide restricts equitable participation.

## SUGGESTIONS

1. Develop women-focused venture funds and credit lines.
2. Promote mentorship programs linking successful women entrepreneurs with new entrants.
3. Strengthen rural incubation centers with digital literacy programs for women.
4. Simplify government scheme applications with multilingual support and online facilitation.

## RECOMMENDATIONS

**Policy:** Integrate gender audits into Atmanirbhar Bharat schemes to ensure equitable outreach.

**Financial:** Introduce collateral-free microcredit with lower interest rates for women startups.

**Social:** Encourage family and community sensitization programs to support women entrepreneurs.

**Technological:** Invest in digital skilling, e-commerce training, and cybersecurity awareness for women founders.

## CONCLUSION

Women-led startups are vital drivers of India's self-reliance and inclusive growth. The Atmanirbhar Bharat vision provides a conducive framework, but structural challenges persist in finance, mentorship, and technology. A collaborative effort by government, private sector, and civil society is essential to empower women as equal participants in nation-building.

## LIMITATIONS OF THE STUDY

1. Reliance on secondary data may not capture emerging informal startups.
2. Lack of primary survey restricts deeper insights into individual entrepreneurial experiences.
3. Findings may not fully reflect regional cultural variations across India.

## SCOPE FOR FUTURE RESEARCH

1. Comparative analysis of women-led startups across South Asian economies.

2. Primary field surveys on rural women entrepreneurs' challenges under Atmanirbhar Bharat.
3. Longitudinal studies to assess long-term impacts of government schemes.
4. Sector-specific studies (e.g., women in fintech, agritech, green startups).

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