

ORIGINAL ARTICLE



**START-UP INDIA A GROUNDBRAKING SCHEME FOR WOMEN
ENTREPRENEURSHIP DEVELOPMENT AMONG THE SCHEDULED CASTE**

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ABSTRACT

Entrepreneurship development is a key of economic development. In Karnataka some strata of the society excluded from the development have been identified such as poor people, rural people, women and some marginalized groups like SC, ST, and OBC etc. To provide equal opportunities the central and state governments have taken initiative in the field of 'Entrepreneurial Finance' and 'Self-Employment' (motivation to entrepreneurial activity) especially for these excluded categories of the people. The Government of India has initiated the START-UP INDIA SCHEME for the development of backward class people. START UP INDIA SCHEME has implemented various schemes on behalf of the Government such as 1) 50% Subsidy Scheme 2) Margin Money Scheme 3) Training Scheme 4) Self Employment Rehabilitation of Manual Scavenger Scheme 5) National Scheduled Castes Finance Development Corporation Schemes 6) National SafaiKaramcharis Finance Development Corporation Schemes. Start Up India Scheme is one of the leading in India which has been started to providing entrepreneurial finance for entrepreneurship development among scheduled castes. The present study has been undertaken to attempt the Women Entrepreneurship Development among Scheduled Caste Beneficiaries in Karnataka State: A Study of START UP INDIA SCHEME.

KEYWORDS : *Women, Entrepreneurship development, Schemes implemented by START UP INDIA SCHEME, Karnataka.*

INTRODUCTION

Entrepreneurship development is a key of economic development. In Karnataka some strata of the society excluded from the development have been identified such as poor people, rural people, women and some marginalized groups like SC, ST, and OBC etc. To provide equal opportunities the central and state governments have taken initiative in the field of 'Entrepreneurial Finance' and 'Self-Employment' (motivation to entrepreneurial activity)

especially for these excluded categories of the people. The Indian Government has established one corporation for the development of backward class people i.e. Start Up India Scheme. START UP INDIA SCHEME has implemented various schemes on behalf of the Government such as 1) 50% Subsidy Scheme 2) Margin Money Scheme 3) Training Scheme 4) Self Employment Rehabilitation of Manual Scavenger Scheme 5) National Scheduled Castes Finance Development Corporation Schemes 6) National SafaiKaramcharis Finance Development Corporation Schemes.

Start Up India Scheme is one of the best scheme which has been started to providing entrepreneurial finance for entrepreneurship development among scheduled castes. The present study has been undertaken to attempt the Women Entrepreneurship Development among Scheduled Caste Beneficiaries in Karnataka State: A Study of START UP INDIA SCHEME.

STATEMENT OF THE PROBLEM:

Start Up India Scheme (START UP INDIA SCHEME) has implemented various schemes for the purpose of providing the financial assistance to the applicants belong to SC category. It is need to examine how this corporation has performed to achieve its goal about entrepreneurship development of Scheduled Caste beneficiaries. The present study will cover the performance measurement to identify the role of corporation. The present study entitled as “Women Entrepreneurship Development among Scheduled Caste Beneficiaries in Karnataka State: A Study of START UP INDIA SCHEME.”

OBJECTIVES:

1. To study the role of START UP INDIA SCHEME in entrepreneurship development of Scheduled Caste beneficiaries in Karnataka State.
2. To study the various schemes of START UP INDIA SCHEME in Karnataka State.
3. To suggest measures on the basis of enquiry for their wellbeing& policy formulation.

HYPOTHESIS:

H0: There is no significant impact of START UP INDIA SCHEME schemes on Women entrepreneurship development among SCs in Karnataka State.

H1: There is significant impact of START UP INDIA SCHEME schemes on Women entrepreneurship development among SCs in Karnataka State.

METHODOLOGY:

This is an analytical and diagnostic research to evaluate the performance of START UP INDIA SCHEME. The researcher has collected the data from primary as well as secondary sources. The primary data have been collected by using structured interview schedule, and non-participative observation. The data have been collected from the women entrepreneurs who are the beneficiaries of schemes of START UP INDIA SCHEME implemented in Karnataka State. The present researcher has adopted stratified random sampling to collect the required data. The sample has been taken 150 beneficiaries. The secondary data required for the study have been collected through reports of Start Up India Scheme research papers, articles, different web-sites etc.

DATA ANALYSIS AND INTERPRETATION:

START UP INDIA SCHEME has provided the financial assistance to the people belongs to Scheduled Castes, for the purpose of entrepreneurship development and improving the economic condition of scheduled castes people. Corporation has provides the financial assistance to various business units who have started the business under various schemes belong to Scheduled Castes entrepreneurs. i.e. 50% Subsidy Scheme, Margin Money Scheme, Self-Employment Rehabilitation of Manual Scavenger Schemes, National Scheduled Caste Finance Development Corporation Schemes and National SafaiKaramcharis Finance Development Corporation Schemes. The detailed analysis and evaluation have been given below on the basis of following parameters.

Role of START UP INDIA SCHEME Schemes in Entrepreneurship Development among Scheduled Caste Beneficiaries (Support and Benefits):

START UP INDIA SCHEME has provided the financial assistance to the people belongs to Scheduled Castes, for the purpose of entrepreneurship development among scheduled castes people. Corporation provides the financial assistance to various business units who have started the business under various schemes belong to Scheduled Castes entrepreneurs. i.e. 50% Subsidy Scheme, Margin Money Scheme, Self-Employment Rehabilitation of Manual Scavenger Schemes, National Scheduled Caste Finance Development Corporation Schemes and National SafaiKaramcharis Finance Development Corporation Schemes. The analysis of data regarding the role of START UP INDIA SCHEME schemes in entrepreneurship development among scheduled caste beneficiaries has been presented in this section. However, researcher has used following various related parameters for data analysis and performance evaluation purpose: (1) Started the business units, (2) Entrepreneur, (3) Entrepreneurship development, (4) Sustain the business units, (5) Generate employment, (6) Help to business units, (7) Motivated for business, (8) Support to entrepreneurial activity.

The detailed analysis and evaluation have been given below on the basis of following parameters.

Table-1

I started business due to start up India Scheme				
Response	Frequency	Percent	Valid Percent	Cumulative Percent
Neutral	9	6.0	6.0	6.0
Agree	132	88.0	88.0	94.0
Strongly Agree	9	6.0	6.0	100.0
Total	150	100.0	100.0	

The above table shows the respondents response towards the start up India Scheme from the perspective of women entrepreneurs of Karnataka with respect to the factor that they

started the business that they own because of the start up India Scheme where majority of the respondents 88% agreed that yes there able to start their business because of the start up India Scheme.

Table-2

I became an entrepreneur due to benefits of schemes				
Response	Frequency	Percent	Valid Percent	Cumulative Percent
Disagree	6	4.0	4.0	4.0
Neutral	39	26.0	26.0	30.0
Agree	24	16.0	16.0	46.0
Strongly Agree	81	54.0	54.0	100.0
Total	150	100.0	100.0	

The above table shows the respondents response towards the start up India Scheme from the perspective of women entrepreneurs of Karnataka with respect to the factor that they became entrepreneur because of the start up India Scheme benefits where majority of the respondents 54% strongly agreed that yes there able to start their business because of the start up India Scheme.

Table-3

I develop entrepreneurship attitude because of Start-up scheme				
Response	Frequency	Percent	Valid Percent	Cumulative Percent
Disagree	15	10.0	10.0	10.0
Neutral	12	8.0	8.0	18.0
Agree	102	68.0	68.0	86.0
Strongly Agree	21	14.0	14.0	100.0
Total	150	100.0	100.0	

The above table shows the respondents response towards the start up India Scheme from the perspective of women entrepreneurs of Karnataka with respect to the factor that they developed entrepreneurship attitude because of the start up India Scheme benefits where majority of the respondents 68% agreed that yes they developed entrepreneurship attitude because of the start up India Scheme benefits.

Table-4

I sustained business due to start up India schemes				
Response	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	12	8.0	8.0	8.0
Disagree	15	10.0	10.0	18.0
Neutral	24	16.0	16.0	34.0
Agree	36	24.0	24.0	58.0
Strongly Agree	63	42.0	42.0	100.0
Total	150	100.0	100.0	

The above table shows the respondents response towards the start up India Scheme from the perspective of women entrepreneurs of Karnataka with respect to the factor that they are able to sustain the business because of the start up India Scheme benefits where majority of the respondents 42% strongly agreed that yes there able to sustain their business because of the start up India Scheme.

Table-5

I could create employmentbecauseof Start-upIndia scheme				
Response	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	3	2.0	2.0	2.0
Disagree	6	4.0	4.0	6.0
Neutral	9	6.0	6.0	12.0
Agree	105	70.0	70.0	82.0
Strongly Agree	27	18.0	18.0	100.0
Total	150	100.0	100.0	

The above table shows the respondents response towards the start up India Scheme from the perspective of women entrepreneurs of Karnataka with respect to the factor that they are able create employment opportunity because of the start up India Scheme benefits where majority of the respondents 70% agreed that yes there able to create employment because of the start up India Scheme.

Table-6

Start-upIndiascheme motivates our Business				
Response	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	12	8.0	8.0	8.0
Disagree	15	10.0	10.0	18.0
Neutral	12	8.0	8.0	26.0
Agree	30	20.0	20.0	46.0
Strongly Agree	81	54.0	54.0	100.0
Total	150	100.0	100.0	

The above table shows the respondents response towards the start up India Scheme from the perspective of women entrepreneurs of Karnataka with respect to the factor that they are able create employment opportunity because of the start up India Scheme benefits where majority of the respondents 70% agreed that yes there able to create employment because of the start up India Scheme.

Table-7

Start-upIndia schemes Supports entrepreneurial activities				
Response	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	6	4.0	4.0	4.0
Disagree	6	4.0	4.0	8.0
Neutral	21	14.0	14.0	22.0
Agree	81	54.0	54.0	76.0
Strongly Agree	36	24.0	24.0	100.0
Total	150	100.0	100.0	

The above table shows the respondents response towards the start up India Scheme from the perspective of women entrepreneurs of Karnataka with respect to the factor that the start up India supports the entrprunerial activities where majority of the respondents 54% agreed that start up India supports the entrprunerial activities.

Table-8

The start-up India schemes help the backward class in society				
Response	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	6	4.0	4.0	4.0
Disagree	15	10.0	10.0	14.0
Neutral	21	14.0	14.0	28.0
Agree	42	28.0	28.0	56.0
Strongly Agree	66	44.0	44.0	100.0
Total	150	100.0	100.0	

The above table shows the respondents response towards the start up India Scheme from the perspective of women entrepreneurs of Karnataka with respect to the factor The start-up India schemes help the backward class in society where majority of the respondents 44% strongly agreed that start up India supports the women entrepreneurs of the backward class in society and 28% of them agreed on the same.

Table-9

Overall scheme contributes to the growth of business				
Response	Frequency	Percent	Valid Percent	Cumulative Percent
Disagree	18	12.0	12.0	12.0
Neutral	18	12.0	12.0	24.0
Agree	90	60.0	60.0	84.0
Strongly Agree	24	16.0	16.0	100.0
Total	150	100.0	100.0	

The above table shows the respondents response towards the start up India Scheme from the perspective of women entrepreneurs of Karnataka with respect to overall the start-up India Scheme contributes the growth of Business where majority of the women entrepreneurs 60% agree that yes overall the start-up India Scheme contributes the growth of Business.

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
I started business due to start-up India Scheme	150	3	5	4.00	.348
I became an entrepreneur due to benefits of schemes	150	2	5	4.20	.962

I develop entrepreneurship attitude because of Start-up scheme	150	2	5	3.86	.777
I sustained business due to start up India schemes	150	1	5	3.82	1.296
I could create employment because of Start-up India scheme	150	1	5	3.98	.764
Start-up India scheme motivates our Business	150	1	5	4.02	1.323
Start-up India schemes Supports entrepreneurial activities	150	1	5	3.90	.947
The start-up India schemes help the backward class in society	150	1	5	3.98	1.161
Valid N (listwise)	150				

It is very clear from the above table that with the mean value of 4.00 which clearly indicates that majority of the women entrepreneurs initiated their business because of the Start-up India scheme which prompted them with lot of benefits and the schemes which motivated them to establish their ventures which includes micro, small and medium businesses.

Testing of Hypothesis:

H0: There is no significant impact of START UP INDIA SCHEME schemes on entrepreneurship development among SCs in Karnataka State.

H1: There is significant impact of START UP INDIA SCHEME schemes on entrepreneurship development among SCs in Karnataka State.

One-sample t test						Result
Mean	S.D	SE Mean	95% CI	T Value	P Value	
3.8973	1.352	0.0692	3.7832	12.97	0.0000	H0= Reject H1= Accept

One-sample t- test is used for testing of this hypothesis.

H0 = μ= 3

H1 = μ > 3

For testing of this hypothesis, eight statements were examined on the basis of 5 point likert scale i.e. ‘started the business due to scheme of corporation’, ‘help to become an

entrepreneur due to benefits of start-up India Scheme, 'help to entrepreneurship development due to financial support of corporation', 'help to sustain the business due to benefits of corporation scheme', 'help to generating employment due to benefits of corporation scheme', 'help to business unit due to scheme of corporation', 'motivated for establish the business due to corporation scheme', 'support to entrepreneurial activity due to benefits of corporation scheme'. On the basis of eight statements it is found that there is significant impact of START UP INDIA SCHEME schemes on entrepreneurship development among Schedule Caste Women Entrepreneurs in Karnataka State. It means scheme has supported to beneficiaries for improving the economic condition, entrepreneurship development and to become entrepreneur.

SUMMARY OF FINDINGS AND CONCLUSION:

Corporation has provided the financial assistance to their beneficiaries under various schemes i.e. 50% Subsidy Scheme, Margin Money Scheme, SRMS Schemes, NSFDC and NSKFDC Schemes in Karnataka State. Its role is very important to provide required entrepreneurial finance to the beneficiaries belongs to Scheduled Castes beneficiaries. It is found that there significant impact of START UP INDIA SCHEME schemes on entrepreneurship development among SCs in Karnataka State. Corporation has supported to beneficiaries for entrepreneurship development improving the economic condition, and to become entrepreneur. However, role of start-up India scheme is going to proper way in entrepreneurship development among scheduled caste beneficiaries in Karnataka State.

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