WOMEN ENTREPRENEURSHIP: START-UP INITIATIVE AND DIGITAL INDIA

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ABSTRACT

The Prime Minister of India, NarendraModi announced the "Start-up India" initiativeand Stand-up scheme on the 2016 Independence day. This initiative aims at fostering entrepreneurship and promoting innovation for the growth of Start-ups. The objective is that India must become a nation of job creators instead of being a nation of job seekers.

The Digital India programme is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. India's Information and Communications Technology (ICT) industry pledged to offer solutions to turn India digital, as envisaged by Prime Minister NarendraModi in his Independence Day address to the nation on August 15.

Women entrepreneurs are crucial for the economic growth of the country. Therefore the objective of the paper is to focus on Indian women to Think of, create and initiate new ventures under the start- up initiative. This objective is imperative to boost woman entrepreneurship to promote inclusivity. The aim of the paper is to study how the start-up initiative would benefit women entrepreneurship. If implemented in right spirit, start-up policy initiatives have the power to enhance the women entrepreneurship.

The aim of the paper is to study how the start-up initiative would benefit women entrepreneurship through the case studies of two entrepreneurial start-up projects of women. These case studies also illustrate how women entrepreneurs are promoting Digital India initiative through their start-up projects in ICT's.

Keywords: Digital India, Information and Communication Technologies(ICT's,)Start-up initiative, Stand-up scheme, Women Entrepreneurship

I.BACKGROUND

The Prime Minister of India, NarendraModi on the 2016 Independence Day announced the "Start-up India" initiative. This initiative aims at fostering entrepreneurship and promoting innovation for the growth of Start-ups. The objective is that India must become a nation of job creators instead of being a nation of job seekers. Announcing the Act, the PM also said that each of the 1.25 lakh bank branches should fund at least one woman entrepreneur.

The 'Stand- Up' India scheme, launched on April 5, ensures that women entrepreneurs have a fair chance of setting up their own businesses. The scheme facilitates loans from Rs10 lakh to Rs1 crore for women.

The Prime Minister of India, NarendraModi announced the "Start-up India" initiative to promote the entrepreneurship in India to a new level. All the incentives to boost the start-up businesses highlight the effort government is putting in to promote entrepreneurs. So, with this initiative India may rise in the list of most favourable nations for promoting start-ups, but when it comes to inclusion of women as entrepreneurs or ease of

doing business, it's a long road ahead. Announcing the Act, the PM also said that each of the 1.25 lakh bank branches should fund at least one Dalit or Adivasi (*Dalits*were considered as "untouchables" and made to perform menial jobs in society. Constituting almost a quarter of the Indian population, they continue to remain socially and economically deprived. The Indian Constitution refers to this group as Scheduled Castes (or SCs) and provides them with special provisions in education and employment, in order to overcome historical discrimination) entrepreneur and at least one woman entrepreneur. The specific mention of supporting women entrepreneurs is the much needed initiative for businesswomen that will certainly provide them an edge over their male counterparts.

This initiative aims at fostering entrepreneurship and promoting innovation for the growth of Start-ups. The objective is that India must become a nation of job creators instead of being a nation of job seekers. Announcing the Act, the PM also said that each of the 1.25 lakh bank branches should fund at least one woman entrepreneur. The 'Stand- Up' India scheme, launched on April 5, ensures that women entrepreneurs have a fair chance of setting up their own businesses. The scheme facilitates loans from Rs10 lakh to Rs1 crore for women.

Inclusivity is often cited as one of the reasons to promote women in business, but in this technological era start-up culture, there are multiple reasons for backing businesswomen to be able to start & lead their own ventures. India needs more women leaders to step up. With the arrival of Start-up Act, women empowerment will be boosted to a whole new level as more and more investments pour into women led start-ups.

The Digital India programme is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. Prime Minister NarendraModi envisions transforming the nation and creating opportunities for all citizens by harnessing digital technologies. His vision is to empower every citizen with access to digital services, knowledge and information. This initiative includes plans to connect rural areas with high-speed internet networks. Digital India consists of three core components. These include:The creation of digital infrastructure, Delivery of services digitally and Digital literacy.

III. SIGNIFICANCE

The Government of India is leaving no stone unturned to encourage entrepreneurship in the country and is making resources quite accessible to all those with a zeal to start their own businesses. To promote employment and entrepreneurship among women, the scheduled castes and scheduled tribes, the Govt is planning to launch the 'Stand Up India 'scheme and the Cabinet approved Rs 8,000 crore funds for this scheme. The scheme is expected to benefit at least 2.5 lakh borrowers.

"The Stand Up India campaign is different from the Start Up India campaign. Start- Up India is for new entrepreneurs but Stand Up India is a proposal restricted only to scheduled caste, scheduled tribe and women entrepreneurs," finance minister ArunJaitley told reporters after the Cabinet meeting. "While the Rs 3,000 crore MUDRA Credit Guarantee Fund (CGF) will act as hedge against default of Rs 50,000 to Rs 10 lakh loan extended to small entrepreneurs, the Rs 5,000 crore Stand Up India CGF will stand guarantee for Rs 10 lakh to Rs 1 crore loans to be provided to least 2.5 lakh SC/ST and women."

Under the Stand Up India scheme banks will give loans at the "least applicable rate" of interest and that every bank branch, including those in the private sector will give loans between Rs 10 lakh and 1 crore to at least one SC/ST and one woman entrepreneur under the scheme.

This Scheme provides for:

• Refinance window through Small Industries Development Bank of India (SIDBI) with an initial amount of Rs. 10,000 Crore.

• Creation of a credit guarantee mechanism through the National Credit Guarantee Trustee Company (NCGTC)

• Handholding support for borrowers both at the pre loan stage and during operations. This would include increasing their familiarity with factoring services, registration with online platforms and e-market places as well as sessions on best practices and problem solving

The major focus of this scheme is on handholding support for both SC/ST and Women borrowers. The overall intent of the approval is to leverage the institutional credit structure to reach out to these under-served sectors of the population by facilitating bank loans repayable up to 7 years and between Rs. 10 Lakh to Rs. 100 Lakh for green field enterprises in the non- farm sector set up by such SC, ST and Women borrowers

The loan under the scheme would be appropriately secured and backed by a credit guarantee through a credit guarantee scheme for which Department of Financial Services would be the settler and National Credit Guarantee Trustee Company Ltd. (NCGTC) would be the operating agency.

According to the government, these are sectors of the population that are often underprivileged or under-served. Both these sectors are upcoming, and fast. The scheme helps them out by facilitating loans for non-farm sector entrepreneurship.

And Digital India is a campaign launched by the Central government to ensure that Government services are made available to citizens electronically by improved online infrastructure and by increasing Internet connectivity or by making the country digitally empowered in the field of technology. India's Information and Communications Technology (ICT) industry pledged to offer solutions to turn India digital, as envisaged by Prime Minister NarendraModi in his Independence Day address to the nation on August 15.

IV. FINDINGS

A. Loans for Women Entrepreneurs

Women entrepreneurs in India find it difficult to get funding for their start-ups. Global Entrepreneurship and Development Institute (GEDI) published a global ranking that looked at how female entrepreneurs fare in the world. India was placed in the last five among the 30 countries that were analysed. It stated that about 73% women entrepreneurs failed to get funding from Venture Capitalists (VC). A study based in Karnataka found that about 90% women had only their own funding to rely on, while 68% found it tougher to get bank loans. All that is set to change once the Stand- Up India scheme comes into action.

B. Refinancing Options

The scheme helps not just those who are in the initial stages of their entrepreneurial plans, but also those who have already set up their company but still fall under the start-up category. Under the scheme, the government

has opened refinancing options through Small Industries Development Bank of India (SIDBI), at an initial amount of Rs10,000 crore. Along with that, a corpus (principal amount) of Rs5000 crore would be created, to ensure credit guarantee through the National Credit Guarantee Trustee Company. Along with the composite loan, they will also be provided with a debit card.

C. Support and Knowledge

A research done by 'YourStory' in 2014 indicates that about 54% women have no idea what a start-up should work like or how to work on problem solving. About 58% women need to be educated about entrepreneurial resources and techniques. However, provisions under the scheme also include support for both women and SC/ST borrowers, all the way from pre-loan stage to operating stage. Besides familiarising them with bank guidelines and terminology, they will also know about registering online and how to use e-markets, and entrepreneurial practices. To bring together all the information related to the scheme, the government will be setting up a website for Stand-Up India.

D. Significant Reach for Maximum Benefit

While self-employed women working in the low-skill sector (such as manual labour or street vending) has increased to almost 1 crore between 2000 and 2010, the number of women in higher income entrepreneurship still remains low. To increase this number, the intention of the scheme is to get at least two entrepreneurial projects started in every bank branch in the country. The Stand-Up India scheme is expected to benefit about 250,000 potential borrowers, according to its official statement.

E. Stand-up Connect Centres

The number of SC/ST and women entrepreneurs is growing. For instance, according to 'The Hindu', there's been an impressive rise in SC/ST and women entrepreneurs in Andhra Pradesh. The number of organisations set up by them went from 319 in 2004 to 2275 in 2012. To cater to the growing demand, Stand- up Connect Centres would be established at the offices of SIDBI and National Bank for Agriculture and Rural Development (NABARD). With country-wide presence of more than 15 regional offices and 84 branches accommodating more than 600 clusters, the reach of SIDBI is massive. The SIDBI would join hands with the Dalit Indian Chamber of Commerce and Industry (DICCI), among other institutions, to facilitate the loans.

V. LITERARURE REVIEW

Scientific discourse about women's entrepreneurship and women owned and run organizations is just the development of 1980s (ILO, 2006). Women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment United Nations Industrial Development Organization (UNIDO, 2001).

V.Krishnamoorthy and RBalasubramani (April 2014), identified the important women entrepreneurial motivation factors and its impact on entrepreneurial success. Anita TripathyLal's(November 15, 2012)main objective of this research was to study the significant rise of Women Entrepreneurs in India and how it has evolved since the pre-independence days (before 1947) during the british days. Dr. Sunil Deshpande&Ms.SunitaSethi, Shodh, SamikshaaurMulyankan(Oct.-Nov.-2009) in their research paper exhibits

the encouraging and discouraging factors in an enterprise and to provide solutions to the various problems faced by the women entrepreneur group.

Lall, Madhurima, and SahaiShikha (2008) identified Psychographic variables like, degree of commitment, entrepreneurial challenges & future plan for expansion, based on demographic variables for women empowerment.PurnamitaDasgupta (2005) revealed that women's labour force participation rate in rural India was negatively influenced by education, ownership of land, age and number of young (below 5 years) in household. Singh, Surinder Pal, (2008) in this study identifies the reasons and influencing factors behind entry of women in entrepreneurship.

The literature review around women entrepreneurship is in general. Thetraining as well as financial assistance to the women entrepreneurs can motivate Indian women to become entrepreneurs. The long term developmental strategy of a country is incomplete without giving adequate thought to this sector and obtaining adequateinformation about them before making policy decisions. Lack of access to finance,technological constraints, environmental and societal issues and tax policies are providing a restrictive environment in which women entrepreneurs are finding it difficult to succeed, despite having clear motivations and goals. A positive environment should be created for the success of women entrepreneurs.

VI. METHODOLOGY

For Secondary sources and information Journals, articles, newspaper, internet, books and ILO report on women entrepreneurs are referred. The secondary data is also collected from the published reports of World Bank.

VII. LIMITATIONS OF THE STUDY

The study is conducted based on the secondary data available which is only a conceptual research and no empirical results are available.

VIII. OBJECTIVES

Women Entrepreneurship is an emerging concept. Since Women Entrepreneurship is an untapped resource of the nation that can be utilised effectively and due to the raising importance of women entrepreneurship the stand-up scheme was introduced by the government.

Women entrepreneurship can strongly contribute to the economic well-being of the family and communities, poverty reduction and women's empowerment. Thus, governments across the world are actively undertaking promotion of women entrepreneurs through various schemes, incentives and promotional measures.

Women entrepreneurs are crucial for the economic growth of the country. Therefore the objective of the paper is to focus on Indian women to Think of, create and initiate new ventures under the start- up initiative. This objective is imperative to boost woman entrepreneurship to promote inclusivity.

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These case studies also illustrate how women entrepreneurs are promoting Digital India initiative through their start-up projects in ICT's.

IX. CASE STUDY OF RURAL TELE-CENTRE PROJECT IN TAMILNADU

DHAN foundation got into partnership with the Indian Institute of Technology, Madras (IIT-Madras) and selected 10-12 women as operators in the rural tele-centre project after giving them training in IT. Currently, DHAN has 162 centres, or Thagavalagams, 40 of which are in Melur and Kottampetti blocks and the remaining are in coastal areas of Tamil Nadu. A majority of these are run by women operators.The women entrepreneurs of Tamilnadu had taken up this tele-centre project with the help of Dhanfoundation mainly to tap into the potential of IT.

In particular, this project stresses a holistic approach to women development, taking into account the multiple needs and constraints at the village level. Unlike other tele-centre projects which may exclusively implement agriculture or e-governance services, this project offers a package of development services catering to a variety of development and livelihoods needs. And in this process, women are the main focus, forming the bulk of the tele-centre operators. Again, this fits with the larger strategy of Project that is "oriented to women's development." Mr.Muthu(Project executive of Dhan foundation) observes that once students finish their 10th standard, boys tend to enroll themselves in a computer centre, but girls don't. So, this project focuses on them and enables them to participate in learning and using IT.

1) **Systems and Processes:** A variety of services are made available at the centres, but teleconferencing facilities for agriculture, health, veterinary, and education support as well as basic computer training are the main services. In addition, detailed household information is collected and maintained at the tele-centre, and operators occasionally engage in job work, data entry and typing of petitions for different groups of people. Communication services like e-mail, browsing and web conferencing with relatives are offered. Information on development topics as well as on the latest schemes and services provided by the government are made available through the computer and CDs. Birth and caste certificates are submitted through tele-centres to therespective departments. Most centres also maintain a library as well as 'offline' content on diverse topics that cater to the needs of local people, and also display charts and pictures relating to village-level information. Lately, an SMS service has been launched, wherein operators provide ecommerceor locally relevant messages to cell phone users in the village. The development focusis revealed in the efforts to restrict certain kinds of activities at the centre, including those whocome in just to browse – this is also done to ensure that no 'malpractices' arise from using theInternet to search for objectionable content.

In the selection of the operator, there was a strong push for finding young girls or women as operators. While there were no age- or education-based criteria, the motivation levels of the operators, their orientation towards the community and ability to work in a team were critical factors.

The next step is to provide training to the operators to carry out their role effectively. Detailed modules on various aspects such as technical aspects, accounting, handling classes, public speaking, and so on were developed, and to build the operators' capacities in the initial period as well as through the course of their work. Experienced operators assist newer ones in holding events and preparing reports. This, alongside a strong motivational element, in which the unique role carried out by the operators and the spiritof service with which they execute their role are repeatedly drilled in, is important.

2) Outcomes: Ms.Radhika, a tele-centre operator, reflects: "If I hadn't become an operator, I would be sitting at home. I would have never known about the outside world. But now, I am able to get a ration card for my household without paying any bribes. I really struggled to get it, to the point where my family wondered whether it is worth slogging this much. But then they realised 'not bad, our daughter has done something using her experiences at work. Now, she talks about the Taluk office, Village Organisation, Agricultural Officer, and others.' There are many differences in me now." Her experiences are seconded by Ms.Rajee: "If I had taken up another job, I would have just implemented it but would not have learned anything in the process. But because I am here, I am able to learn about hardware, software and also understand people's difficulties and needs. Other girls only know about the inside world. But I get to know so many things relating to my job and the outside world.**"**

X. FINDINGS FROM THIS CASE STUDY

One element that comes out very strongly in this case is the great extent to which the project has brought about changes in the lives of individual women. The women's role in the management of the tele-centres has created significant changes in their personal and family lives and in their perception within the larger community. They are cognizant of the way in which their leadership position has given them opportunities to learn and grow. Additionally, they recognise the merit of working in the IT line, where there is a continuous growth curve and where the services provided benefit all groups of people, compared with traditional venues like tailoring and factory-based employment that benefit only those who are employed in it and only in economic terms. Some women have benefited individually – directly as users of services, or indirectly, as mothers of students who have learned to use computers.

This project resulted in increased confidence, self-esteem, boldness and status within the women community.It seemed as though the choice of women as operators was not just based on the potential for their empowerment but also based on the need for the project to succeed due to the fact that male operators are likely to leave the project after a short while if they secure a better salary elsewhere.

women by nature are enthused by new opportunities and are likely to embrace new technology platforms seems to suggest that women are a critical instrument in the success and sustainability of the project, while also gaining critical knowledge and experiences for themselves.

This tele-centre project is a start-up initiative that benefitted women entrepreneurs at large. It also illustrates how women entrepreneurs are promoting digital transactions.

XI.THE CASE STUDY OF E-KRISHI IN MALAPPURAM DISTRICT

The Akshayatele-centre model was started in Malappuramdistrict of Kerala with the purpose of serving two objectives. One is to empower the women entrepreneurs of Malappuram district and give them economic freedom and the other is to increase ICT utilisation in the area.

Presently, there are 350 Akshaya centres in Malappuram, of which 15 are run by women entrepreneurs. The project has been expanded to 7 more districts. In the expansion phase, a quota of one-third has been set aside for

recruiting women entrepreneurs. This initiative was developed with the help of the Department of Agriculture and the Indian Institute of Information Technology and Management, Kerala.

Structures and Processes*:* In the Akshaya model, an individual entrepreneur owns the centre, making all the investments in the initial period towards the infrastructure and space and holding responsibility for the successful operation of the centre. The Panchayat wields authority over the entrepreneur, who is accountable to the institution in ensuring servicedelivery. This implies that while the Akshaya model provides opportunities for theentrepreneurs to earn a decent income, they need to be guided by the motive to serve the local community and function within the authority granted by the Panchayat. As Mr. T.K. Manzoor, Director, Akshaya, states,"They are social entrepreneurs, having both entrepreneurial qualities and social responsibilities. For this balance to be maintained, the local self-government bodies need to be involved at the local level." Dr.Peethambaran, Virtual University for Agricultural Trade, adds that entrepreneurs "will be disqualified if they don't follow guidelines and regulations" and the government maintains control over the range of services provided to each centre based on fulfillment of social obligations.

The ICT initiative or E-KRISHI began with the collection of data by Akshaya entrepreneurs on crop cultivation, land-holding patterns and yields. The data is updated on a regular basis to facilitate analysis and planning by the E-Krishi staff, and the entire process is facilitated through Akshaya centres. At the district level, there exists an E-Krishi coordinationcommittee, with the Collector as the convener, and includes the Principal Agricultural Officer and Directors of all agricultural departments like sericulture, dairy, etc. They deliberate on the strategy to be adopted at the district level.

The centres offer a variety of services. In the initial period, the project was focused on making one person in each household e-literate; since then, several other programmes and services have been launched at the centre. The activities at the centre include other kinds of e-literacy programmes, such as "Internet to the masses", e-Vidhya (for the student population) and more recently, a scheme aimed at computer education for Scheduled Caste girls in 8th-10th standards; utility bill payment;information provisionon health, agriculture, education, legal rights, and so on; and e-governance services includingonline applications and processing; communication and entertainment services. In addition, theentrepreneur may take on survey administration, data collection and data entry for governmentdepartments, which aids in better implementation of the corresponding schemes.

Bringing women to Akshaya centres was no easy task in the Malappuramdistrict and required hard work and innovative efforts on the part of the entrepreneurs. Ms.Sajina, an entrepreneur of Marakkara Panchayat, who has trained around 1200 people through the e-literacy programme, of which 450 are women, narrates: "A major challenge I faced was that women would not come to the centres for the e-literacy programme. Even though I was a woman, it was simply unheard of for women to leave their homes and receive this kind of training. Through my own innovation, I decided to take the computers toAnganwadis(Anganwadi centres are childcare and mother-care centres established by the Central Government) and Madrasas(Madrasasare Islamic learning centres) to impart this programme and ensure that a larger section of the population benefited." After this initial effort, the outlook of the community has changed. Now, she notes, women, especially those who want to pursue higher education, come to the centre to look for information over the Internet. Similarly, Ms.Meera, an

entrepreneur at Tirur, recalls, "Given the background of this place, it was imperative for me to go door-to-door to encourage women to come forward and participate in the e-literacy programme."

XII. FINDINGS FROM THIS CASE STUDY

This project would enable citizens to use ICT for e-empowerment and knowledge development. This project was run on a social entrepreneurship model, where income generation would go hand-in-hand with a strong service orientation.Women constitute the bulk of the users – 70 percent of the e-literacy programme beneficiaries are women and 58 percent of the master trainers at the Akshaya centres are women.

There has been a change in the status of the women entrepreneurs, who have moved from undertaking odd marketing jobs or working as agricultural labourers to becoming tele-centre owners.The rural women entrepreneurs are making a decent income through tele-centre operations. The women users in the community are also benefiting from the newly available information and services.

The rural women's keenness to become entrepreneurs is the greatest strength. These women entrepreneurs are financially and socially well doing when compared to other rural women. They are also able to support their family financially and there by gaining a hold in the family affairs. Their self-confidence in life has improved and this project has also given them a position to exert positive influence on the communities they live.

Integrating women into the project was found to be a useful strategy to ensure successful outcomes, as it was felt that women operators were more likely to stay in the position for a longer period of time and were more dedicated to serving the community.Also these women entrepreneurs are able to influence other women and girl children in their places to come to the centres to chat, study, browse and use other services. These women also convince other women to join as entrepreneurs. This specifically benefitted the widows who were otherwise idle.

Women entrepreneurs are benefiting through their new roles, statuses and opportunities and women users in the community are benefiting from the newly available information and services.

Added to this the women entrepreneurs are able to gain social respect, self- respect and employment in their village with steady income.

XIII. CONCLUSION

The central government's "Digital India" programme envisions the setting up of an ICT infrastructure, including high-speed internet at all 2.5-lakh gram panchyats across the country to provide state-run services like education and health and digital literacy to citizens.

The rural tele-centre project in Tamilnadu and the rural e-krishi project in Kerala are the ICT start-ups functioning as per the central government "Digital India" programme. These projects involving women entrepreneurs can be implemented in the entire country thus giving the scope for future work

Sustainable development requires inclusion. In spite of a decade of healthy economic growth, India fares very poorly in the issue of women entrepreneurship. Stand-up initiative is a potent tool which can help promote the women entrepreneurship. Ensuring equitable access for women in Digital India initiative is also important to prevent their further marginalization.

Women entrepreneurship is growing in India, and although the numbers of start-ups led by women entrepreneurs are still few, the trend is fast changing. More and more women are now taking the plunge into entrepreneurship, breaking through the barriers to lead enterprises.

Women leaders are naturally good at multi-tasking and building relationship with people, but it takes a lot more to make it big in the world of business. With India making news around the world with its start-up initiative, there's a great need to encourage and support more women to step out of their comfort zones, and be part of the positive change that the country is witnessing right now.

Through the stand-up initiative, a long term proposal has been made to improve the potential of women entrepreneurs to fuel economic growth and help build stronger communities globally. It is expected that this programme will be an opportunity and entrepreneurial channel for motivated women to systematically work through their ideas and ultimately start their ventures.

However, the main advantage in the implementation of these ICT projects is that it empowers women communities to own and use ICT's and eventually become partners to bring and expand ICT's in their communities. It seeks solutions that empower women, the disadvantaged, create jobs, facilitate rural development and especially protect the environment.Thus, if implemented in right spirit, start-up policy initiatives have the power to enhance the women entrepreneurship.

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