

Fostering Inclusive Growth: The Impact Of Stand-Up India On Women Entrepreneurs In Coimbatore District

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Abstract- This paper explores the role of the Stand-Up India (SUI) scheme in empowering women entrepreneurs in Coimbatore district. It evaluates how access to credit, capacity-building initiatives, and institutional support under SUI have contributed to inclusive growth and economic participation of women. The study uses both primary and secondary data, shedding light on the real-world impact and challenges faced by beneficiaries.

I. INTRODUCTION

The empowerment of women through entrepreneurship has emerged as a vital instrument for inclusive growth and sustainable development. In India, women have historically faced numerous barriers to entering the entrepreneurial ecosystem, primarily due to lack of access to credit, societal restrictions, and limited institutional support. The Stand-Up India (SUI) scheme, introduced in April 2016 by the Government of India, aims to promote entrepreneurship among women and SC/ST individuals by providing bank loans ranging from ₹10 lakh to ₹1 crore. This study explores the impact of the scheme on women entrepreneurs in the Coimbatore district, a region noted for its thriving industrial and business sectors.

STATEMENT OF THE PROBLEM

While Stand-Up India has created pathways for financial inclusion, its reach and impact on ground realities—especially among women entrepreneurs—remain uncertain. Many women are unaware of the scheme, and those who apply often face procedural and institutional challenges. The need to assess whether SUI has truly empowered women in Coimbatore serves as the core focus of this study.

OBJECTIVES

1. To analyze the level of awareness about Stand-Up India among women entrepreneurs.
2. To assess the extent and type of financial support received.
3. To identify the challenges faced during loan application and post-loan utilization.

LIMITATIONS

- The study is limited to Coimbatore district and may not reflect experiences in other regions.
- The sample size is limited to 60 respondents.
- Responses are based on self-reported data and may be subject to bias.

II. REVIEW OF LITERATURE

1. Sethuraman (2021) notes that financial inclusion initiatives like SUI have increased women's participation in micro and small enterprises but face setbacks due to lack of awareness and institutional inertia.
2. Kumar & Sharma (2020) argue that while the policy framework for women's entrepreneurship is strong, implementation on the ground is inconsistent, particularly in Tier-II and Tier-III cities.

III. RESEARCH AND METHODOLOGY

A structured questionnaire was used to collect primary data from 60 women entrepreneurs who availed loans under SUI. The sampling technique was purposive, focusing on those who had received funding in the past 5 years. Responses were analyzed using frequency and percentage.

PARTICULARS	FREQUENCY (N=60)	PERCENTAGE (%)
Age Group (30–45 years)	38	63.3%
First-Time Entrepreneurs	44	73.3%
Awareness of Scheme Before Avail	25	41.7%
Faced Loan Processing Delays	24	40%

Used Funds for Machinery/Setup	32	53.3%
Required Additional Training	37	61.7%
Faced Difficulty in Repayment	15	25%

INTERPRETATION

The data reveals that most women were first-time entrepreneurs, indicating the scheme's success in targeting new entrants. However, a substantial portion of respondents had little to no awareness of the scheme prior to engagement, showing a gap in outreach. Nearly 40% experienced procedural delays, and more than half needed training or mentorship post-loan, highlighting the need for a more holistic approach beyond financial support.

IV. FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

- The SUI scheme has successfully introduced many women into business, especially those without prior entrepreneurial experience.
- Procedural inefficiencies and lack of awareness are major challenges.
- Many entrepreneurs expressed the need for business mentorship and digital training.

SUGGESTIONS

1. Enhanced Awareness Drives: Localized awareness programs in regional languages.
2. Simplified Documentation: Create single-window digital platforms for applications.
3. Capacity Building: Post-loan workshops on financial management and market linkages.
4. Mentorship Programs: Tie-ups with industry experts and NGOs for regular handholding.

CONCLUSION

Stand-Up India holds transformative potential for fostering inclusive growth by empowering women through entrepreneurship. However, its impact can be amplified through targeted support systems, streamlined processes, and sustained engagement with beneficiaries. In districts like Coimbatore, where entrepreneurial potential is high, such efforts could significantly uplift socio-economic conditions and drive grassroots development.