

Ecommerce for Economic Empowerment of Women: Challenges and Strategic Interventions

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ABSTRACT: *E-commerce is the wave of the future which deals with the buying and selling of goods and services, or transmitting of funds or data over an electronic platform, mainly the internet. Due to ultimate growth of e-sector, E-commerce is increasingly attracting customers and have seen a 30% to 50% rise in transactions. Self-employed women be they micro-entrepreneurs or women working from home are increasingly turning to e-commerce and the internet as a way to earn income and save time and cost while also meeting their family responsibilities. The present study is intended to find out what prospects are there for successful 50 women entrepreneurs in e-commerce sector and to find out major issues and challenges faced by them in e-commerce industry. Many women are with the opinion that advent of e-commerce women are gaining financial independence and suggest that efforts has to be made to train them to solve their issues, problems in e-commerce through workshops and training programmes etc strategic interventions.*

Key Words:

Introduction: A change in Indian society's social fabric has increased women's aspirations for better lifestyle and educational status. They have managed to succeed in such tough and competitive patriarchal society with their determination, hard work and diligence. Now-a-days the women are accessing the "three Es" education, employment and entrepreneurship. Many women doesn't want to confine themselves within the boundaries of their house, they expect equal rights, respect and value from their male counterparts. The women because of self motive or family demand prefer to startup business apart from household work. In the light of globalization, women entrepreneurs are getting popularity and importance in India. Women entrepreneurs are emerging as smart and dynamic entrepreneur and their performance is outstanding. Despite of many social limitations, India is having a plethora of women entrepreneurs' success stories.

E-commerce is the wave of the future which deals with the buying and selling of goods and services, or transmitting of funds or data over an electronic platform, mainly the internet. Apart from the traditional online formats of retail and lifestyle, newer online business segments such as classifieds, real estate, grocery and healthcare were also tapped. Due to ultimate growth of e-sector, investors are coming in front for funding. E-commerce is increasingly attracting customers from Tier 2 and 3 cities where people have limited access to brands but have high aspirations. (Parnami and Tripti, 2015).

According to E-Commerce companies, these cities have seen a 30% to 50% rise in transactions. According to Forrester Research, an independent technology and market research firm only 16% of India's total population was online in 2013 and of the online users only 14% or 28 million were online buyers, but now there is tremendous change in the sector in India and has grown by 34% (CAGR) since 2009 to touch 16.4 billion USD in 2014. The sector is expected to be in the range of 22 billion USD in 2015. Despite being second largest userbase (475 million 40% of population) in the world the penetration of e-commerce is low compared to markets like the USA (266 million, 84%) or France (54 million 81%), but is growing at an unprecedented rate, adding around 6 million new entrants every month. According to google India, there were 35 million online shoppers in India in 2014 and 100 million by 2016. Further India is expected to 100 billion dollars online retail revenue in 2021.

Review of literature:

E-commerce is a potential gold mine for women in developing countries, to seize those opportunities women has to overcome obstacles of education infrastructure and finance. Self-employed women be they micro-entrepreneurs or women working from home are increasingly turning to e-commerce and the internet as a way to earn income and save time and cost while also meeting their family responsibilities. E-commerce offers abundant opportunities for both men and women. Hence, a large number of women sellers today are opting for e-tail sites to sell across a diverse range of sectors such as

health care, home furnishing, jewellery, handicrafts and fashion apparel among others. Minimum investments, ease of working from home, global reach and the empowerment that comes in from financial independence are the primary reasons for the emergence of online marketplace as the favorable platform for women entrepreneurs. There has been significant progress in self-employment of women who are now starting up new ventures through internet.

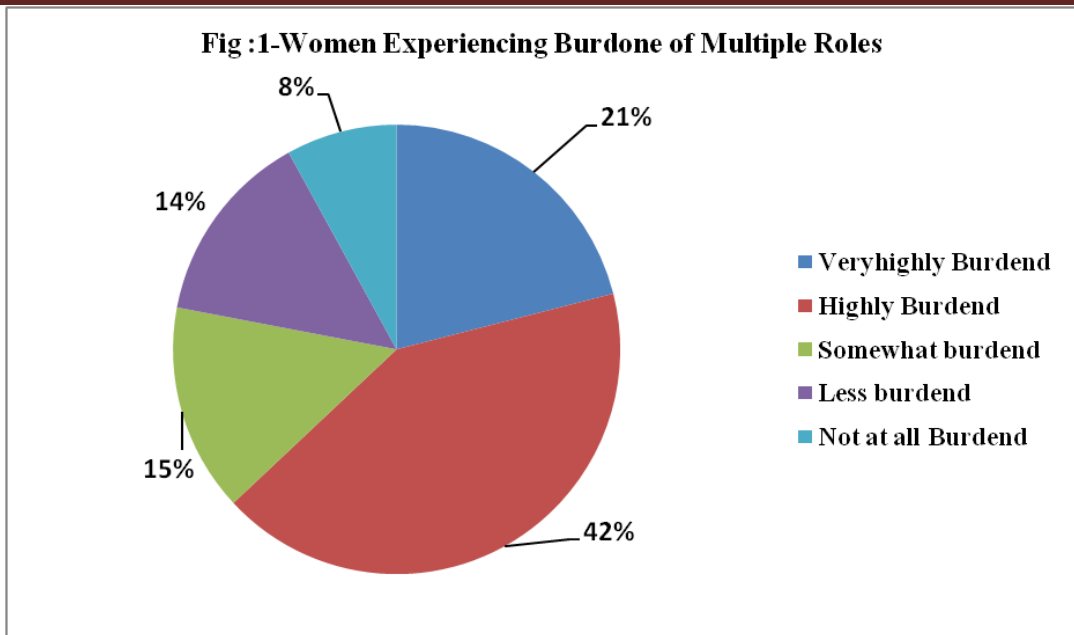
E-commerce plays a significant role in gender empowerment in developing countries. Empowering women through e-commerce require training, gender analysis, planning, designing, implementation and monitoring assessment, paying attention effect on women's lives and their conditions (Mellita and Chohil, 2012). Singh (2008) mentioned that obstacles which lies within the path of women entrepreneurship is mainly associated with social un-acceptance as female entrepreneurs, limited exposure, lack of interaction with other successful entrepreneurs, gender discrimination, less priority given to women entrepreneurs by bankers to provide business loans, missing network as well as family responsibility. Jan and Shar (2008) have discussed the various economic opportunities for women, developing their entrepreneurial skills, empowering them through the cooperative sector of the economy along with presenting ways to improve their socio-economic status.

The demand and reputation of e-commerce business is attaining all new heights in the world. Many women entrepreneurs are coming up in the market proving their mettle with success. In the past few years several e-commerce businesses came up in the market and it is something that is grabbing the attention of many in spite of problems and obstacles coming their way. Successful entrepreneurs are found marching ahead no matter what the situation, dedicatedly towards their goal. The most successful women entrepreneurs in Indian e-commerce sector achieved their successful position after overcoming all hurdles and challenges in their life. There are some inspiring stories that shows zeal and dedication of every successful women entrepreneur. They stood firm and overcame all obstacles to accomplish successful position in whatever the field women entrepreneurs are really showing the path for million others in the country. It is essential to know that how they availed technology and entered retail, social enterprise sector, adventure. Women entrepreneurs are evolving as a force in every sector. More and more women are now stepping out of individual comfort zones and moving ahead with their unique concept or idea and ready to take risk. Some of the top women entrepreneurs in India are Aditi Avasthi, Aditi Gupta, Ajaita Shah, Anu Sridharan, Arpita Ganesh, Ashwini Asokan, Chitra Gurnani Daga, Debadtta Upadhaya, Garima Satija, Harpreet Kaur and many more.

Methodology:

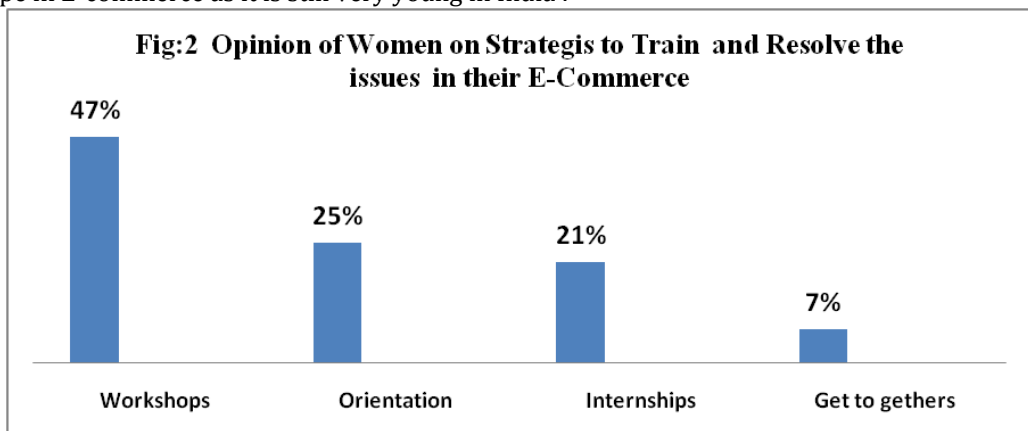
In this scenario the present study is intended to find out what prospects are there for successful women entrepreneurs in e-commerce sector and to find out major issues and challenges faced by women entrepreneurs in e-commerce industry. A study has been carried with 50 randomly selected women entrepreneurs available in online and data was ascertained through mailed questionnaire. The request for data was sent to 75 respondents, only 68 responded in time and 57 respondents sent complete data. After thorough examination incomplete and irrelevant answered questionnaires were excluded and final 50 respondents questionnaires were considered for the study.

Results: The study results indicated that majority of respondents are in the age group of 35-45 years and completed professional education such as B Tech, BE, MCA and MBA followed by conventional degree courses. The duration of their business for most of the respondents is 3-5 years and per day they invest 6 to 8 hours in work. A significant number of women operating business from home and few are having affluent worksites cum office. An interesting observation from the study is that the respondents income for the family is supplemental and their family is having a primary source in form of job or business of husband / family members. Nearly half of women are receiving good support from family in domestic activities whereas business guidance 42% are receiving. But most of the respondents expressed they were burdened with stress of multiple roles and sometimes face problems in managing them (Fig:1).



The study revealed that almost all the entrepreneurs faced teething problems and got succeeded. The big challenges that every entrepreneur faced are finding a proper niche, customer identification and acquisition, good supply chain and reliable logistics, raising sufficient amount of funds, good and effective customer service, marketing and promotion of business, technical problems etc. Apart from this many faced gender based discrimination and other social complication also. Further at times overburden of multiple tasks, suffered with stress and lack of emotional support, social support etc.

Many respondents are with the opinion that advent of e-commerce marketplaces, today thousands of women are gaining financial independence. The women entrepreneurs are facing problems, so efforts has to be made to train them to solve their problems through workshops and training programmes (Fig:2). Most of women entrepreneurs are facing problem regarding the process of starting the venture. Further the women aspire that there should be continuous efforts to inspire, encourage, motivate and cooperate women entrepreneur. This task may be initiated by the big service provider like Amazon, Flipkart, Snapdeal etc. Further they need training on various marketing process, delivery process, packaging method and other various managerial aspects. Almost all the women expressed that the Government and Non government agencies also should come forward to help and encourage women entrepreneur, as there is huge scope in E-commerce as it is still very young in India.



Implications:As Information and communication technologies (ICTs) have been increasingly promoted as a key solution for comprehensive development, poverty eradication and the empowerment of disadvantaged groups, such as women, rural mass and minorities. And ICT became a powerful tool for increasing the competitiveness of countries and contributing towards economic growth and development. However in

many parts of the world, women especially those living in rural areas are still excluded from accessing the internet or do not have the skills to use it in a profitable way. On the other hand, examples from developing countries demonstrate that if given access and knowledge- how, the women entrepreneurs have benefited from using the new technologies in a large number of areas such as getting access to valuable business information, finding new (export) markets, marketing their products and services over the internet, securing large orders through networking with community members and generally cutting costs through more efficient business practices. Women are under-represented in the Indian software industry, constituting about 23 percent of the IT workforce (NASSCOM 2004). ICT-based business initiatives and e-commerce projects in particular, have been hailed as “potential goldmines” for women's empowerment(*Sylvia Maier, Usha Nair-Reichert*) . However, research and experience shows that to be successful, projects must balance the need to overcome structural barriers to women's advancement. Empowerment of women through e-commerce/e-retailing projects ensures only by adoption of best practices such as government and institutional support, societal involvement, training and empowerment, expansion of market access and managerial best practices.

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