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Women entrepreneurs in digital commerce: With special reference to Coimbatore district

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Abstract

In the present scenario, 'male-only' curse in entrepreneurship don't bother Indian women who are passionate towards their career and business goals. The increased use of internet, technologies and ease in communication is opening up new platform for women in digital business market. Digital media is not just the medium to raise voice and get heard, but it is also the safest avenue to convert big ideas into powerful brands for women entrepreneurs around the world, including India. Moreover, it plays crucial role in removing gender biasness as the digital medium places a layer of invisibility on the seller's identity. The concept of "Minimum Investment, Maximum Profit" in online business is helping women entrepreneurs to make their own identity in the digital startup environment. This study is an attempt to know the status of women entrepreneurs and their significance in digital startups environment in India.

Keywords: Women Entrepreneur; Digital Startups; Digital Media; Entrepreneurship

1. Introduction

Entrepreneurship plays a vital part in the growth and development of any country. The improvement of entrepreneurship culture and qualitative business activities are the major requests for obtaining industrial growth. Entrepreneurs identify the needs of the business, purchase the other factors of production and also coordinate the factors for better productive purposes. Entrepreneurs are innovative, better researchers and risk-takers of their business organization. An entrepreneur can be clearly coined as one who initiates and generates economic activity or enterprise. Entrepreneurship emerges from the innovative spirit into future business establishment, generation of employment, improving capital formation and economic security. Entrepreneurship skills help to improve industrial development and for eradication of huge unemployment and poverty in the country. Women entrepreneurship has achieved momentum for the last thirty years with the increase in the number of women enterprises and their functional participation to economic growth. In the current world, women entrepreneurs are like to become the important part of the global economic development. In India women occupied an important place in the society; the business ability of women was not properly developed and expertly motivated due to the backwardness of women in the country. Hence an attempt is made in this paper to examine the various challenges faced by women entrepreneurs who use online platforms to start, grow and sustain their business and enlighten them are the availability of more opportunities to encourage them to make a diffuse of online platform to reap in rich harvest in their vision

1.1. Women Entrepreneur's in E-Commerce

E-commerce the abbreviated term of electronic commerce denotes transacting business through electronic media such as computer, internet, etc., Nowadays its better known as online trading. E-commerce is a modern concept which

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describes the purchase, sales or exchange of products, services or information over the internet through the medium of a computer. In other words, e-commerce is all about trading of products and services via the electronic media.

1.2. Statement of the Problem

Women and national development are intertwined with each other. In India half of the total population is represented by women folk and also they are the second largest group of potential entrepreneurs in India. E-commerce business is based on the concept of 'minimum investment, maximum profit' more than that, the facility of working at anytime from anywhere is a great boom to women entrepreneurs who were hitherto kept out of the business sector under the pretext of home making. Women entrepreneurs have shared considerable contribution to the economic development in India. Presently, the role of women entrepreneurs and their development has become an important topic of discussion among researchers, policy makers and agencies. Though several studies have focus on women specifically on women workers. Only few studies are undertaken on women entrepreneurs and also the efforts were incomprehensive. District level study of women entrepreneurship was also not attempted. A district level study, particularly the women entrepreneurship in Coimbatore district of Tamil Nadu, enables the state to make use of the positive aspects that have emerged from the study. It is in this juncture the present study on Women Entrepreneurs in Coimbatore District, Tamil Nadu was attempted by the researcher.

1.3. Scope of the Study

The present study has been undertaken to analyze the conditions and performance of women in digital commerce in Coimbatore district of Tamilnadu. Specifically, the study focuses on the socio-economic conditions of women entrepreneurs and their problems. The analysis has been made by considering the perception of the selected respondents in the study area. The study also examines the factors affecting their performance which will also enable to found suitable solution to the betterment of the women entrepreneurs in digital commerce in the study area.

Objectives of the Study

- To analyze the performance and position of women entrepreneurs in E-commerce sector in Coimbatore district.
- To identify the problems faced by women entrepreneurs in Coimbatore district.

2. Review of Literature

- **KrishnaveniMotha (2004)** has perceived that the most of the female population entered the entrepreneurial sector to acquire additional income and due to other causes, such as economic requisite, inadequacy of regular employment etc.
- **Sujata Mukherjee (2006)** have found the reasons for the poor income people starting business and the reasons them to become the entrepreneurs. The author also studied the elementary reasons possessing a possible to impact the choices selected by women involved in entrepreneurial works.
- **Nina McLemore (2000)** has mentioned that the new age group of women entrepreneurs seems to be contracting the business income difference, it looks that between business started with the earlier period, there was no significant gender variance in the portion of companies with \$500000 or more in incomes. Women-possessed enterprises started in the previous decade are creating significant economic aids, at the same total level as the ancestors.
- **Singh K.P (2013)** his study was constructed as a pilot study centered on a big city in India and determined that the factors interrupting on the business appearance of women are no unlike from those distressing male entrepreneurs. It was an important inference for public strategies and entrepreneurship expansion platforms.
- **Nair K.R.G and Anu Pandey (2006)** have not mentioned that business intelligence runs in families nor was there signal that creed had an influence one entrepreneurship. The economic position of the household, age, technical education and training and job experience in a same or connected ground appeared to favor entrepreneurship. Entrepreneurs inclined to be more advanced in their outlook, but did not appear to have better faith in the inside locus of device.
- **Rajeev Kumar Ranjan (2006)** has specified that entrepreneurship was the prospect of the up-to-date culture in India. It revealed a spark of confidence for the jobless to earn income and maintained a distinguished life and also for the economic growth of the country. The study also engrossed mostly on the twofold feature of Economic Development and ways for entrepreneurship to advance the prominence of women in the country.

3. Material and method

The present study is an empirical in nature based in the survey method. The study mainly based on the primary data collected from the selected respondents. The secondary data also used to cross check the information collected from the respondents to reduce the recall bias. During that period the Government introduced and implemented many major schemes and policies through the Ministry of Rural Development to bring women to the part of national development activities.

3.1. Issues and Challenges Faced by Women in E-Commerce Sector

3.1.1. Traditional Challenges

- Family Resistance: The biggest constraint in putting ideas into practice.
- Undesirable Constant Pressure: Women entrepreneurs are constantly under pressure. – Double burden of taking care of family and business – hostile of criticism for failure results in discouragement.
- Mental Block: The traditional male dominated society tries directly and indirectly to nullify women's efforts which to upsets he mentally that women suffer from an irrecoverable and incurable mental block.
- More of push than pull factor: Women are faced into business for two reasons namely economic factor to Support their family by supplementing family income and unforeseen and inevitable factor earned by Family hardship because of insanitation or death of the breadwinner of the family.
- Lack of female mentors and role models: Mentors are important for both personal and business growth. In 2016, out of 1021 funded start-ups, only 25 were female led business
- Lack of resources: To start and run business women need financial assistance regularly. Lack of rising funds at right time is the biggest hurdles in starting or expanding an existing business.

4. Results

Table 1 Demographics of the Customers

Factor	Frequency (In %)		Percentage
Marital status	Married	51	41
	Unmarried	74	59
Age	Below 30 years	47	38
	30-40 years	36	29
	40-50 years	29	23
	Above 50	13	10
Educational Qualification	Higher Secondary	9	7
	Under Graduate	72	58
	Post Graduate	25	20
	Diploma	8	6
	Professional	11	9
Occupation	Employed	52	42
	Business	31	29
	Professional	19	15
	Home maker	23	18
Monthly income	Less than 20000	30	24
	20000-30000	38	30
	30000- 40000	31	25
	Above 40000	26	21

Source: Primary data

The table 1 clearly indicated that the Maximum respondents are unmarried (59%) and minimum respondents are married 41%. Maximum respondents opted for home loan are below 30 years (38 %), 29% are between 30 – 40 years, 23% are between 40 – 50 years, 10% are 50 and above. Maximum respondents of 58% studied up to under graduate, 20% studied up to post graduate, 7% studied up to school level, 9% studied up to professional, 6% studied up to diploma. 42% of the respondents are employed, 29% of the respondents are doing business, 15% are professionals and 18 % are home makers. Respondents with the income less than 20000 are 24%, the monthly income 20000 – 30000 is the highest of 30%. 30000 – 40000 are 25% which is nearer to the income of the people less than 20000. The respondents with the income above 40000 have 21% as their preference towards housing loan which is least among the other income levels. Most of the respondents (58%) prefers repayment period 5 – 15 years. And 30% of respondents for 29 – 20 years, while 6% for 20 – 30 years and 9% for 30– 40 years.

Table 2 Women Entrepreneur in Digital Commerce

Factor	Frequency (In %)		Percentage
Lack of Trust	Entrepreneurship development	7.48	100
Problem of Funds	Project selection	114	92
	Project formulation	11	8
Marketing problems	Direct approach	88	70
	Builder	35	28
	Agents	2	2
Independence	Self- confidence	91	73
	Self- respect	34	27
Problems of skill	Business ventures	35	28
	Policy formulation	52	42
	Incentive schemes	21	17
	Increasing attention	17	13
Education	Vocational	26	21
	Industrial	47	38
	Commercial	30	24
	Self employed	22	18
Employment generation	Labour intensive	56	45
	Small scale	38	30
	Village industries	22	18
	Handicrafts	12	10

Source: Primary data

5. Discussion

Out of one twenty five respondents, 92% of respondents have recommended the lack of trust by them and 8 % not recommended. 21% of respondents face the Marketing problems, 38 % respondents facing the Problems of skill, 18% respondents have the Employment generation. 45% of respondents made a perception for excellent rather than 30% of respondents made a perception for very well. 18 % of respondents made a perception for good. 10% of respondents made a perception for moderate.

5.1. Relationship monthly income of women entrepreneurs in online markets towards entrepreneurship development – ANOVA

Analysis of Variance (ANOVA) is a statistical technique that is used to compare the means of more than two groups. The null hypothesis for this test is that there is no significant association between the monthly incomes of women entrepreneurs towards in online markets entrepreneurship development. The Table 3 deals with the association between the monthly incomes the of women entrepreneurs in online markets towards entrepreneurship development – ANOVA

5.1.1. **H₀:** There is no significant relationship between of women entrepreneurs in online markets towards entrepreneurship development – ANOVA

Table 3 Relationship between of women entrepreneurs in online markets towards entrepreneurship development – ANOVA

ANOVA						
Women entrepreneurs in online markets		Sum of Squares	Df	Mean Square	F	Sig.
Marketing problems	Between Groups	38.267	2	19.133	18.541	0.000
	Within Groups	474.733	230	0.929		
	Total	232	232			
Lack of Trust	Between Groups	6.844	2	3.422	2.854	0.351
	Within Groups	506.156	230	0.991		
	Total	232	232			
Problems of skill	Between Groups	7.911	2	3.956	3.561	0.000
	Within Groups	505.089	230	0.988		
	Total	232	232			
Problem of Funds	Between Groups	0.481	2	0.240	12.545	0.428
	Within Groups	512.519	230	1.003		
	Total	232	232			

Source: Primary Data

The Table 3 reveals the results of the ANOVA. Based on the results, the significant value is lower than 0.05 for marketing problems, Lack of trust. So, the null hypothesis is rejected and it is concluded that there is a significant relationship between the monthly income and customers' perception towards home loan. On the other hand, the significant value is above .05 for problems of skill (.351) and problems of funds (.428). Hence, it is concluded that the null hypothesis is accepted and there is no significant relationship between the monthly income and customers' perception towards home loan.

6. Conclusion

Women play a vital role in entrepreneurship in the present society. Women's can perform the online and ecommerce jobs from their home itself. Women role is important for the online marketing and selling the products. Financial independence is the primary reason for making online marketplace as the favorable and suitable platform for women entrepreneurs.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

Statement of informed consent

Informed consent was obtained from all individual participants included in the study.

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