

# **VISION VIKSIT BHARAT 2047: CONTRIBUTION AND INITIATIVES OF DIGITAL INDIA FOR EMPOWERING RURAL WOMEN**

**Vol - 1**

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# CHALLENGES FACED BY RURAL WOMEN ENTREPRENEURS IN E-BUSINESS

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## Abstract

The research paper aims at exploring the challenges faced by rural women Entrepreneurs doing e-business in Coimbatore District. Data for study have been collected from 224 rural women entrepreneurs through questionnaire method by adopting convenience sampling technique. Simple Percentage and Chi-Square test have been used to analyze the data. The study reveals that majority of the rural women entrepreneurs belong to the age group of 30-40 years who are married and lives as nuclear family whereas most of the women entrepreneurs doing e-business have 1-3 years of experience. It is observed that majority of the women agree with problems faced by e-business like competitors, network problems, unknown customers, security threads and return and refund policies, whereas most of the women disagree with marketing. It is also reveals that age, marital status, educational qualification, family income, source of finance and experience in business have significant association with the level of problems faced by women entrepreneurs in e-business.

**Keywords:** Challenges – Rural Women – Entrepreneurs –E-business.

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## Introduction

Women and national development are intertwined with each other. Women entrepreneurs are an important part of India's economic development and are making a significant contribution to the country's business and economic growth. E-commerce has provided women entrepreneurs with the opportunity to work from anywhere, at any time, and has helped them to save time in the business cycle. There are many online platforms that offer aspiring women entrepreneurs virtual workplaces and digitally mobile lifestyle thereby providing the needed flexibility to achieve their business objectives. The benefit of women entrepreneurs in using e-commerce platforms for undertaking entrepreneurial activities are ease of global reach, lower cost in adoption, ease of identifying and prospecting customers, less time consuming, provides abundant information about products and services targeted customers and 24/7 working services etc. However, women entrepreneurs in e-business also face challenges such as access to financing, limited technical skills, and gender bias in the technology sector. So, in this regard an attempt has been made to find out the challenges faced by rural women entrepreneurs in e-business.

## Review of Literature

**Shilpa Arora and Gunjan Shrivastava (2020)** found that lack of awareness about financial and government programs, cultural constraints and lack of role model often demotivate women to start their own business. The study also reveals that Indian government supports women entrepreneurs by providing various schemes like udyogni

scheme, Annapurna scheme, Sree Shakti package for women entrepreneur etc... **Pushpam and Thirumal (2020)** in their study found that the most of the women entrepreneurs belong to the age group of 31-40 years and they face problems like lack of trust and rising of funds. **Ravi Chaturvedi et.al (2018)** found that challenges faced by Indian women entrepreneurs are balance between family and career, socio-cultural barriers, male dominated society, illiteracy or low level of education, dearth of financial assistance, lack of technical skills, lack of self-confidence and mobility constraints.

### **Statement of the Problem**

In today's digital age, the e-commerce industry has become a powerhouse of innovation and opportunity. As more businesses shift their focus online, the role of women in e-commerce is steadily growing. Because multitasking is a feature that women are born with, it helps them keep a balance connecting their careers and their personal responsibilities at the same time. Women entrepreneurs may also face unique challenges related to balancing their business responsibilities with other commitments like care giving which can make it harder to devote the time and energy needed to build a successful e-business. Overall, while there are certainly challenges to overcome, the opportunities for women entrepreneurs in E-business are significant. By leveraging of the internet and developing the necessary skills and resources, women entrepreneurs can build thriving business that reaches a global audience and contribute to the growth of the digital economy. **Chaithra (2018)** found that self-employment, empowerment, family support are the factor that influenced women to become an entrepreneur. It is also found that stiff competition, financial assistant, high cost of production faced by the women entrepreneurs. In this backdrop, it is essential to know the challenges faced by rural women entrepreneurs in e-business. To find solution for the said questions, the following objective has been framed and tested.

### **Objectives of the Study**

- To know the socio-economic profile of rural women entrepreneurs.
- To identify the problems faced by rural women entrepreneurs in e-business.
- To ascertain the variables that associate with level of problems faced by rural women entrepreneurs in e-business.

### **Research Methodology**

The study is based on primary data collected through questionnaire method. It contains questions relating to the socio-economic profile, challenges faced by rural women entrepreneurs doing e-business. A sample of 224 rural women entrepreneurs residing in Coimbatore District has been selected by adopting convenience sampling method. Simple Percentage and Chi-Square test have been used to analyse the data.

### **Findings**

The findings of the study are divided into three sections namely, Socio-economic profile, problems faced and variables associated with level of problems faced by rural women entrepreneurs in e-business are disclosed in the following paragraphs.

**(i) Socio-Economic Profile of Women Entrepreneurs in E-business**

- Majority 114(50.89%) of rural women belong to the age group between 30-40 years.
- Most of the rural women 109(48.66%) are under graduate.
- Majority 142(63.39%) of rural women are married.
- Majority of the rural women 164(73.21%) belong to nuclear family.
- Majority 121(54.02%) of the women's monthly income are between Rs.20001-Rs.30000.
- Majority 132(58.93%) of them family income are between Rs.40001 and 50000.
- Majority 140(62.50%) of the rural women are not during the family business.
- Most 104(46.43%) of the rural women are doing e-business 1-3 years.

**(ii) Problems Faced by Rural Women Entrepreneurs in E-business**

The table below shows the classification of rural women based on problems faced by e-business

**Table -1 Problems Faced by Rural Women Entrepreneurs in E-business**

Issues	Strongly Agree	Agree	Disagree
Financial Shortage	78 (34.82%)	142 (63.39%)	4 (1.79%)
Competitors	58 (25.89%)	164 (73.22%)	2 (0.89%)
Network Problems	76 (33.93%)	144 (64.28%)	4 (1.79%)
Security Threats	76 (33.93%)	142 (63.39%)	6 (2.68%)
Return and Refund Policies	78 (34.82%)	140 (62.50%)	6 (2.68%)
Unknown Customers	78 (34.82%)	144 (64.29%)	2 (0.89%)
Hiring Right Employees	83 (37.05%)	138 (61.61%)	3 (1.34%)
Time Management	82 (36.61%)	137 (61.16%)	5 (2.23%)
Marketing	74 (33.04%)	140 (62.50%)	10 (4.46%)

From the above table, it is found that most of the women are strongly agree with problems faced by e-business like hiring right employees and time management. Also, majority of the women agree with problems faced by e-business like competitors, network problems, unknown customers, security threads, and return and refund policies, whereas most of the women disagree with marketing.

### (iii) Variables Associated with Problems Faced by Rural Women Entrepreneurs in E-business

In order to find out the association between the selected variables namely age, marital status, educational qualification, type of family, monthly income, family income, type of ownership, source of finance and experience in business and level of problems faced by rural women entrepreneurs in e-business. Chi-square test has been made use of. Level of significance is five percent.

**Table-2 Variables Associated with Problems Faced by Rural Women Entrepreneurs**

Variables	Calculated Chi-Square Value	D.f	Table Value @ 5% Level
Age	12.795*	6	12.592
Marital Status	7.883*	2	5.991
Educational Qualification	13.767*	6	12.592
Type of Family	4.422	2	5.991
Monthly Income	7.889	6	12.592
Family Income	14.337*	6	12.592
Type of Ownership	5.475	2	5.991
Source of Finance	14.559*	6	12.592
Experience in Business	13.998*	6	12.592

The above table reveals that out of nine variables selected, six factors namely age, marital status, educational qualification, family income, source of finance and experience in business are found to be significant with the level of problems faced by rural women entrepreneurs in e-business.

### Suggestions

- Women Entrepreneurs' Guidance Cell should be opened to handle the problems related to business like production, marketing and distribution
- Government and financial institutions may provide support and assistance for rural women entrepreneurs to raise finance
- Government and NGOs may provide training programme, schemes and subsidies to rural women to promote them as best entrepreneurs

### Conclusion

It is found that age, marital status, educational qualification, family income, source of finance and experience in business are found to be significant with the level of problems faced by rural women entrepreneurs in e-business. Rural women entrepreneurs in e-business have a unique set of opportunities and challenges in today's digital economy. The growth of e-commerce enables rural women entrepreneurs to generate new ideas and work by selecting their own schedule. Therefore, it is important for policymakers, investors, and business support organizations to recognize and address these challenges

and create an enabling environment for rural women entrepreneurs to thrive in the e-business sector.

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