

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

Vol – 1

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DIGITAL OPPORTUNITIES FOR RURAL WOMEN ENTREPRENEURSHIP

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Abstract

This research study aims at exploring opportunities for rural women entrepreneurs in e-business and variables associated with level of preference to start e-business. Data for the study have been collected from 226 rural women entrepreneurs through issue of structured questionnaire by adopting convenience sampling method. Simple Percentage and Chi-square test have been used to analyze the data. The study reveals that most of the rural women entrepreneurs belong to age group between 30-40 years and majority of them are doing e-business 1-3 years and their ownership is proprietorship. It is observed that majority of the rural women are strongly agree with doing e-business are convenient and small investment, Also, majority of the women agree with doing e-business for no need of physical space, time saving, reasonable return/profit, employment opportunity, self-dependent, better status/recognition in society, support household expenditure, global customer and business knowledge. Chi-square test reveals that age, marital status, monthly income, family income per month, type of ownership, and source of finance are significantly associated with the level of preference to start e-business.

Keywords: Rural Women, Entrepreneur, Opportunities, e-business - preference.

Introduction

Women entrepreneurs in e-business have a unique set of opportunities and challenges in today's digital economy. On the one hand, the rise of e-commerce and online marketplaces has made it easier than ever for women to start and grow their own business without the traditional barriers of physical retail spaces. One of the most significant opportunities for women entrepreneurs in E-business is the ability to reach a global audience through the internet. E-commerce platforms LinkedIn, Pinterest like make it easy for women to sell their products to customers all over the world, and social media platforms like WhatsApp, Instagram, telegram, Facebook and YouTube provide a low-cost way to market their business to a wide audience. This has opened up new markets and opportunities for women entrepreneurs who might not have had access to the same resources and networks in the past. 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. The benefit of women entrepreneurs in using e-commerce platforms for undertaking entrepreneurial activities are ease global reach, lower cost in adoption, ease of identifying and prospecting customers, less time consuming, prospecting customers, less time consuming, provides abundant information about products and services targeted

customers and 24/7 working services etc. In this regard the present study brief about opportunities for women entrepreneurs in e-business.

Review of Literature

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. **Satpal, Rupa Rathee and Pallavi Rajain (2014)** in their research found that absence of balance between family and career, socio-cultural barriers, male dominated society, illiteracy or low level of education, dearth of financial assistance, lack of technical knowhow, marketing and entrepreneurial skills, lack of self-confidence and mobility constraints are major problems of women entrepreneurship. **Nidhi Khatrani (2021)** in their study reveals that majority of the women belong to the age between 25-29 and 30-34 and they faces challenges like doubt of self-confidence, financial issues for the start-up, lack of information regarding business, support from family for starting business is very less, combining domestic and professional life, etc. for the start up phase in business. **Afsana salam (2021)** observed that there is a significant difference between the mean rank of manufacturing and service sectors with regards to technology adoption. It is also found that there is an association between experience and level of technology adoption among women entrepreneurs.

Statement of the Problem

In today's world, women entrepreneurs play a key role in the world's economy. The rise of e-commerce and digital technology has created new opportunities for women entrepreneurs to start and grow their businesses. E-business provides women entrepreneurs with a level playing field where they can compete with established businesses and reach customers around the world without the need for a physical storefront. Women entrepreneurs to create their own online stores, customize their websites, and manage their orders and inventory. They can work from home, set their own hours, and balance their work with other responsibilities such as caring for children or elderly relatives. E-business can also be less capital-intensive than traditional businesses, as it may not require large investments in physical infrastructure and inventory. During the last two decades, large number of women is opting online business like clothes selling, food services Plastic & Woodwork, Trading Beauty Products and Services, etc. **Lakshmi Priya and Smilee Bose (2021)** in their research found that convenient and safe is major opportunity faced by women digital entrepreneurs during covid-19 followed by time saving, wider coverage of customers and low cast of selling up. Chi-square test indicates that there is no significant relationship between kind of e-business run by women entrepreneurs and problems faced by women digital entrepreneurs in online business. So, there arises question like: What is the socio-economic profile of the sample rural women entrepreneurs? What are the factors influencing rural women to start e-business? In order to find answers to the questions raised, the present study is undertaken.

Objectives of the Study

The following are the objectives of the study

- To know the socio-economic profile of the rural women entrepreneurs.
- To find out the factors that influence rural women entrepreneurs to start e-business.
- To ascertain the variables associated with the level of preference for rural women to start e-business.

Research Methodology

The study is based on primary data collected through issue of well-structured questionnaire. It contains questions relating to the socio-economic profile, factors influences to start e-business. A sample of 226 rural women entrepreneurs doing e-business in Coimbatore District has been selected by adopting convenience sampling method. Simple Percentage and Chi-Square test have been used to analyze the data.

Data Analysis

The findings of the study are divided into three sections namely, Socio-economic profile of women entrepreneurs, factors influence to start e-business and variables associated with level of preference on e-business are depicted in the following paragraphs.

(i) Socio - Economic Profile

- Most 111(49.11%) of rural women belong to the age group between 30-40 years.
- Majority of the women 116(51.32%) are under graduate.
- Majority 146(64.60%) of rural women are married.
- Majority of the rural women 158(69.91%) belong to nuclear family.
- Majority 132(58.40%) of the women's monthly income are between Rs.20001-30,000.
- Majority 157(69.46%) of them family income are between Rs.30001 and 40000.

(ii) Factors Influence to Start E-Business

The table below shows the classification of rural women based on factors influencing to start e-business.

Table 1 Factors Influence to Start E-Business

Factors	Strongly Agree	Agree	Disagree
Time Saving	109 (48.23%)	116 (51.33%)	1 (0.44%)
No Need of Physical Space	96 (42.48%)	128 (56.64%)	2 (0.88%)
Convenient	144 (63.72%)	81 (35.84%)	1 (0.44%)
Reasonable Return/Profit	102 (45.13%)	119 (52.65%)	5 (2.21%)
Business Knowledge	110 (48.67%)	114 (50.44%)	2 (0.88%)
Small Investment	113 (50.00%)	110 (48.67%)	3 (1.33%)
Support Household Expenditure	104 (46.02%)	121 (53.54%)	1 (0.44%)
Self-Dependent	94 (41.59%)	128 (56.64%)	4 (1.77%)

Source: Primary data

From the above table, it is observed that majority of the rural women are strongly agree with doing e-business for convenient and small investment. Also, majority of the women agree with doing e-business for no need of physical space, time saving, reasonable return/profit, employment opportunity, self-dependent, better status/recognition in society, support household expenditure, global customer and business knowledge.

(iii) Variables Associated with Level of Preference towards E-Business

To identify the association between the select variables and level of preference to start e-business the Chi-square test has been employed.

Table-2 Variables Associated with Level of Preference to Start E-Business

Variables	d.f	Calculated χ^2 Value	Table Value 5% Level
Age	6	12.991*	12.592
Marital Status	2	6.899*	5.991
Type of family	2	5.233	5.991
Educational Qualification	6	10.629	12.592
Monthly Income	6	13.947*	12.592
Family Income(Per Month)	6	14.373*	12.592
Type of Ownership	2	9.082*	5.991
Source of Finance	6	14.212*	12.592

Source: Primary data

It has been found that there exists a significant association between age, marital status, monthly income, family income per month, type of ownership, source of finance and level of preference to start e-business.

Suggestions

Based on findings and suggestions given by the rural women entrepreneurs the following suggestions are put forth.

- The training programmes may be provided to rural women entrepreneurs adapt to the digital economy and improve their business.
- Government and financial institutions may provide assistance and support for women entrepreneurs to raise finance.
- Awareness programmes may be conducted by government and NGOs to new entrepreneurs like exhibitions, fairs and workshops.

Conclusion

E-Business is in unavoidable one for empowerment especially for women. Now a day's the government is making huge investments for entrepreneurship in every budget. With the advantage of e-commerce today, large number of women has become financially independent by selling products online and has freedom from comfort of their homes. The government schemes, incentives and subsidies have stimulated and provided support

measures to women entrepreneurs. With the increase in the number of women getting education, there is considerable awareness among women to be self-employed thus leading to change in the role of women in the society. Still some actions by government are needed for developing rural women entrepreneurs especially to increase women empowerment.

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