

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

Vol – 2

Editor-in-Chief

Dr.R.Senthilkumar

Assistant Professor, Department of B.Com (Professional Accounting)
Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi, Tamil Nadu – 642 001.

Editorial Board Members

Dr.S.B.Gayathri

Associate Professor and HOD, Department of B.Com (Professional Accounting)
Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi, Tamil Nadu – 642 001.

Dr.N.Sumathi

Assistant Professor, Department of B.Com (Professional Accounting)
Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi, Tamil Nadu – 642 001.

Ms.J.Madhubala

Assistant Professor, Department of B.Com (Professional Accounting)
Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi, Tamil Nadu – 642 001.

Dr.D.Padma

Associate Professor, Department of B.Com (Professional Accounting)
Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi, Tamil Nadu – 642 001.

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

Copy Right: © Department of Commerce -Professional Accounting
Nallamuthu Gounder Mahalingam College (Autonomous),
Pollachi-642 001

Editors: **Dr.R.Senthilkumar, Dr.S.B.Gayathri, Dr.N.Sumathi
Ms.J.Madhubala & Dr.D.Padma**

First Edition: **January 2025**

Book Size: **B5 Size**

ISBN: **978-93-94004-84-1**

Copyright

All rights reserved. No part of this book may be reproduced, stored in a retrieval system or transmitted, in any form or by any means, mechanical, photocopying, recording, recording or otherwise, without prior written permission of the author.

67	E-Commerce: A Catalyst for Rural Women Empowerment Dr. R. Kalaiselvi	345
68	Bridging the Digital Divide: Barriers of Online Learning Platforms on Rural Women's Education Ms. P. Divya Bharathi	348
69	Bridging the Gap: Rural Women in the Digital Era Dr. D. Rajasekaran	353
70	Digital Opportunities for Rural Women Entrepreneurship Dr. M. Shanmuga Priya	357
71	Challanges and Oppurtunities for Empowering Rural Women Dr. M. Nirmala	363
72	The Role of Digital India in Rural Women Empowerment Dr. T. Mohana Sundari	368
73	Empowerment of Women: Challenges and Opportunities in Rural Areas Ms. M. Gayathri & Dr. T. Vijaya Chithra	373
74	A Study on Challenges Faced by Women Entrepreneurs While Using Online with Special Reference to Pollachi Taluk Dr. M. Deepa & Mr. A. Arshad Ahamed	378
75	Analyzing the Role of Digital India Initiatives in Empowering Rural Women Through Technology-Driven Socio-Economic Transformation Mrs. M. Dhavapriya	385
76	The Impact of Microfinance on the Advancement of Women Empowerment & Entrepreneurs in India Dr. R. Ramya	391

A STUDY ON CHALLENGES FACED BY WOMEN ENTREPRENEURS WHILE USING ONLINE WITH SPECIAL REFERENCE TO POLLACHI TALUK

Dr. M. Deepa

Assistant Professor, Department of Commerce (CA)
Nallamuthu Gounder Mahalingam College, Pollachi

Mr. A. Arshad Ahamed

Ph.D Scholar, PG & Research Department of Commerce
Nallamuthu Gounder Mahalingam College, Pollachi

Abstract

E-entrepreneurs utilize information and communication technology (ICT) on account of changes brought by e-commerce that have the potential to significantly increase competition by increasing consumers' choice of products and traders. Objective of the study is to ascertain the level of awareness towards information and communication technology employed in e-business by the female e-entrepreneurs. This study consists of both primary and secondary data. There are 100 respondents were taken for this study based on the convenience sampling method. The following tools were used to analyse the data are Simple percentage, Chi-square test and kendall's W test. Some of the findings of the studies are: majority of the female entrepreneur's annual turnover (41%) is Rs.1 to Rs.2 crores, size of business consist of 60.00% regarding medium, majority of the respondents (50.00%) are doing trading business and most of the entrepreneurs (60.00%) are first generation entrepreneurs.

Introduction

Information and communication Technology (ICT) and e-commerce offer many benefits for a wide range of business processes. At the firm level ICT and its applications can make communication with the firm faster and make the management of the firm resources more efficient. Transfer of information through shared electronic files and networked computer increases the efficiency of business process such as documentation, data processing and other back office functions.

Review of Literature

S. Maier and U.N. Reichert (2008) in their study entitled "Empowering Women Through ICT-Based Business Initiatives: An Overview of Best Practices in E-Commerce/E-Retailing" in their study found that the main barriers in using ICT in businesses are lack of training, lack of access, the high costs of equipments, connections, hardware and software applications

AnanyaGoswami, Sraboni Dutta (2015) in their study entitled "ICT in Women Entrepreneurial Firms - A Literature Review" concluded that ICT reduces business costs, improves productivity and strengthens the firm in the competitive market. Simultaneously, women entrepreneurs are being faced with lots of challenges in terms of ICT training, financing, social norms and linguistic issues.

Statement of the Problem

Hence it is of considerable interest to know:

- i) What are the problems faced by women entrepreneurs while applying online in the business?

Objectives of this Study

The identifying answer for the above problem following objective have been framed by the researcher is as follows:

- i) to analyze the Problems faced by the women entrepreneurs while applying information and communication technology.

Hypotheses of the Study

In tune with the objective the following hypotheses are framed:

- i) There is no association between demographic factors and problems faced by women entrepreneurs.

Scope of this Study

The study covers the employment of information and communication technology and the benefits obtained by the female e-entrepreneurs. The study may guide the women entrepreneurs for better employment of information and communication technology in their business and it may also create awareness about the information and communication technology which may benefit the female entrepreneurs.

Data

This study consists of both primary and secondary data. Primary data have been collected with help of questionnaires. The secondary data have been collected from internet and collected information journals, magazine, newspaper, books, etc.

Sample Size

This study was related to online domain in the field of e-commerce. Totally there are 150 questionnaires were distributed, among those twenty questionnaires were not answered correctly. So, finally 100 female entrepreneurs were taken this study.

Sampling Method

Convenience sample methods have been adapted to collecting the relevant data.

Statistical Tool Applied

The statistical tools used for this study are:

- Simple percentage method
- Chi-Square analysis
- Kendall's mean rank

No of respondents

Simple percentage method =
$$\frac{\text{No of respondents}}{\text{Total no of respondents}} \times 100$$

Table 1.1 Socio Economic Profile of Female Entrepreneurs

Particulars	Numbers	Percentage
Age		
Up to 30 years	70	70.00
31 to 40 years	20	20.00
Above 40 years	10	10.00
Marital status		
Married	90	90.00
Unmarried	10	10.00
Educational qualification		
Diploma	20	20.00
Under Graduate	50	50.00
Post Graduate	30	30.00
Annual turnover (Rs.)		
Up to Rs.1 crore	20	20.00
Rs.1 - Rs.2 crore	41	41.00
Above Rs.2 crore	39	39.00
Size of business		
Small size business	20	20.00
Medium size business	60	60.00
Large size business	20	20.00
Experience in business		
Up to two year	20	20.00
Three to five years	70	70.00
Above 5 years	10	10.00

Type of business		
Manufacturing	30	30.00
Trading	50	50.00
Consultancy	20	20.00
First Generation entrepreneur		
Yes	60	60.00
No	40	40.00

Source: Primary data

N=100

Table 1.1 shows that, majority of the entrepreneurs (70.00%) belong to the age group up to 30 years. Regarding marital status, majority of the female entrepreneurs (90.00%) are married. Entrepreneurs with under graduate qualification constitute 50.00%. Majority of the female entrepreneur's annual turnover (41%) is Rs.1 to Rs.2 crores. Regarding the size of business consist of 60.00% regarding medium. Majority of the respondents (50.00%) are doing trading business and most of the entrepreneurs (60.00%) are first generation entrepreneurs.

Reason for Lack of E-Business Awareness

The Kendall's mean rank and the test statistics towards the lack of e-business .The result is presented in the following table:

Table 1.2 Kendall's Mean Rank

Lack of e-business	Mean	Rank
Ignore the important opportunities provided by the ICT	4.08	5
Often confused with web page opportunities provided by the ICT is underestimated	3.92	4
Internet Communications are not correctly developed	3.72	3
No methodology exists for development of e-business.	3.44	2
Unwilling to change the process	5.40	7
Lack of Contacts	4.20	6
	3.24	1

From the above table lists the mean rank for lack of e-business awareness among the entrepreneurs. From the above assessment, it is clear that Lack of Contacts is ranked I (3.24), Internet Communications are not correctly developed is

ranked II (3.44), opportunities provided by the ICT is underestimated is ranked III (3.72), Often confused with web page is ranked IV (3.92), Ignore the important opportunities provided by the ICT is ranked V (4.08), Unwilling to change the process is ranked VI (4.20), No methodology exists for development of e-business is ranked VII (5.40).

Ho:There is no significant difference between mean rank and the lack of e-business

Kendall's test statistics

N	100
Kendall's W	.107
Chi-square	15.977
df	6
Asymp.Sig	0.000

The above table shows that at 5 % level of significance with the significant value 0.000. There is no significant difference between the mean rank and the lack of e-business. Hence, the hypothesis is accepted.

Findings of the Study

Some of the findings of the study are as follows

- Majority of the entrepreneurs (70.00%) belong to the age group up to 30 years.
- Regarding marital status, majority of the female entrepreneurs (90.00%) are married.
- Entrepreneurs with under graduate qualification constitute 50.00%.
- Majority of the female entrepreneur's annual turnover (41%) is Rs.1 to Rs.2 crores.
- Regarding the size of business consist of 60.00% regarding medium.
- Majority of the respondents (50.00%) are doing trading business and
- most of the entrepreneurs (60.00%) are first generation entrepreneurs

Chi-Square Analysis - Results

S.No	independent Variable	Dependent Variable	Hypothesis accepted/rejected	Associated / Not associated
1.	Age	level of preference	Rejected	There is a association between the variable

2	Gender	level of preference	Accepted	There is no association between the variable
3.	Educational qualification level of preference	level of preference	Rejected	There is a association between the variable
4.	Marital Status	level of preference	Accepted	There is no association between the variable
5.	Occupation	Level of preference	Accepted	There is no association between the variable

The Kendall's mean rank to rank the lack of e-business awareness

The Kendall's meanrank is used to rank the for lack of e-business awareness among the entrepreneurs From the above assessment, it is clear that Lack of Contacts is ranked I (3.24), Internet Communications are not correctly developed is ranked II (3.44), opportunities provided by the ICT is underestimated is ranked III (3.72), Often confused with web page is ranked IV (3.92), Ignore the important opportunities provided by the ICT is ranked V (4.08), Unwilling to change the process is ranked VI (4.20), No methodology exists for development of e-business is ranked VII (5.40).

Suggestions of the Study

Some of the suggestions of the study are as follows:

- It is observed from the study that the middle aged and moderate entrepreneurs group have more aptitude froself employment business. Hence, the entrepreneurship programmes should be thrust on these target groups instead of having a general approach.
- Efforts should taken to adopt technology in their business, as their would do away with traditional business methods and pave way higher achievements.
- It is observed from this study that the highest percentage of respondents to start e- entrepreneurship business to save time, if the take little effort they can still increase the production and sales. Hence, all the entrepreneurs must have awareness of e-business.

- It is observed that most of the respondents are not interested to attend the training programme. If they attend the training programme they can develop their business.
- It is observed that most of the entrepreneurs are not aware of the facilities given by the government like subsidies.
- All the respondents must create and update the company website and publish in to the internet.

Conclusion

In this study the researcher has attempted to develop a tool for measuring entrepreneurship awareness and to identify the determinants of e-entrepreneurs. In order to become successful in e-business, entrepreneurs should review their business process and identify the elements within their business that are the most suitable for online operations. The government plays a central role in e-commerce development and has to remove many of the barriers currently in existence while building up a more favorable environment for internet development. It concluded that entrepreneurs need to work a lot, because online business will be always exigent when these companies are in different virtual places and where is having different customers, supplies and rival companies.

References

1. Baldwin, J.R. and D. Sabourin (2002), "Impact of the Adoption of Advanced ICTs on Firm Performance in the Canadian Manufacturing Sector", STI Working Papers 2002/1, OECD, Paris (available at www.oecd.org/sti/).
2. Hashim, J. Information Communication Technology (ICT) Adoption Among SME Owners in Malaysia, International Journal of Business and Information, 2(2),2007,221-240.
3. Maier, S. and U.N. Reichert, Empowering Women Through ICT-Based Business Initiatives: An Overview of Best Practices in E-Commerce/E-Retailing Projects, MIT Press 4(2),2008, 43-60. The main barriers in using ICT in businesses are lack of training, lack of access, the high costs of equipments, connections, hardware and software applications.
4. AnanyaGoswami, Sraboni Dutta (2015) "ICT in Women Entrepreneurial Firms - A Literature Review" *IOSR Journal of Business and Management (IOSR-JBM)* e-ISSN: 2278-487X, p-ISSN: 2319-7668. Volume 17, Issue 2.Ver. IV (Feb. 2015), PP 38-41.
5. Southern, A. and Tilley, F. (2000), 'Small Firms and Information and Communication Technologies (ICTs): Toward a Typology of ICTs Usage,' *New Technology, Work and Employment*, 15(2), 138-154.