

Enabling Technology for Women Entrepreneurship: A Study

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Abstract

The new step towards entrepreneurship, innovation and digital change is accessed to right information and knowledge. In the present era, women are playing an integral role in the society whether it is related to business or household based business acumen. For women entrepreneurs, digital technology has act as a game changer. They are communicating and collecting information and making decisions at business level; which could be beneficial for our society and also helps in developing the economic status of our country. This paper codifies the present scenario of Indian society and will use anecdotes about how women are contributing in economic development and how the economy is growing due to it. Decoding the digital entrepreneurial ventures is as important as decoding Indian digital consumer for marketing. The main objective of the study is to invetigate and describes the growth of technology, increased reliability of business processes and to determine how women successfully utilised digital tools to enhance their ventures. The research methodology in the research paper rooted from exploratory and descriptive research. Various resources like journal publications, library, the web and individuals who take account for promoting digital women entrepreneurship are used for the collection of secondary data. The outcome of the study will be used to further reuse and recommend educating and spreading awareness about the execution of management information system to deal with the digitally enabled business process.

Keywords: Women Entrepreneurs, Technology, Entrepreneurship, Ecommerce



Introduction

E-commerce was inaugurated in the late 19th century to provide advances in the processing of high volume and value transaction electronically. The EDI (Electronic data interchange) is known to be the earliest B2B (business to business) application. It was in 1989 when India was introduced to internet connectivity while in November 1998, India stepped in the reign of ecommerce when the government regulated ISP (Internet Service Provider). In today's scenario, there are so many changes that are taking place day by day. The change which has influence the life of an individual or society is technology advancement. This saved the time of today's generation like they can ignore standing in long cue for railway tickets, bus tickets etc as they can book tickets from home any time.

Over the decades, India has proved its command on the digital technologies. There is a chance that India's leadership fuels the digitalised economy to serve as a major growth enabler. The commence of Digital India programme on 1st July 2015 by Mr. Narendra Modi (Prime minister of India) was operated with the agenda to provide the rural India with high-speed networks, recover digital literacy and revolution. The vision of digital India programme has led to a major growth for job opportunity, electronic services, and manufacturing of the products.

Growth of digital entrepreneurship

Digital entrepreneurship grasps all new ventures and transformation of existing business through novel technologies. According to The PPRO Payments and E-commerce report 2018, India's economic growth rate for the year of 2017 is 7.2% and rose up to 7.7% in 2018. From 2014 to 2016, India was the world's highest rising economy but was overtaken by China in 2017. E-commerce is growing by 27% per year mostly in purchasing categories which include travel, clothing and food.

(Source:http://www.paymenteye.com/wp-content/uploads/sites/19/2018/05/PPRO-report_-high-growth-markets_2018.pdf).

A market research report titled "Internet in India 2017" brought out by Internet and Mobile Association of India and Kantar IMRB international confirmed that the number of web users in India is likely to be around 500 million till June 2018.

(Source:<https://economictimes.indiatimes.com/tech/internet/internet-users-in-india-expected-to-reach-500-million-by-june-iamai/articleshow/63000198.cms>).

The GSMA's mobile gender gap report 2018 estimated that there are only 65% of Indian women who owns mobile and only 8% of them uses the internet and awareness mobile internet among women is 19%. A lack of awareness for mobile internet is a key barrier to use because it may harm individuals in monetary terms or social terms.

(Source:https://www.gsma.com/mobilefordevelopment/wpcontent/uploads/2018/04/GSMA_The_Mobile_Gender_Gap_Report_2018_32pp_WEBv7.pdf).

New dell research ranks city on their ability to foster women entrepreneurship recently released the report that lists out the top 50 global cities for women entrepreneurs. The Dell we cities 2018 (Technology deep dive) report analysed that Austin, Texas is the top city in the technology pillar and out of ten cities, six are North American, two European and two Asian. From India Bangalore and Delhi made it to the chart at the 42nd and 48th position respectively placed among the ten last cities on the index.

(Source:https://i.dell.com/sites/csdocuments/CorpSecure_Docs/en/Technology_deep_dive.pdf?newtab=true).

The MasterCard Index of Women Entrepreneurship (MIWE) 2018 found that India was ranked 52nd among 57 countries. The report highlighted that all the 57 countries had some or the others obstacles for the progress of women entrepreneurship. These obstacles are the lack of social and culture acceptance due to gender discrimination, issues of access to venture capital and lack of self beliefs.

(Source:https://newsroom.mastercard.com/wpcontent/uploads/2018/03/MIWE_2018_Final_Report.pdf)

Categories of Ecommerce business

There are main six types of ecommerce business as following

Table: 1: Types of Ecommerce



Source: <https://www.kartrocket.com/blog/ecommerce-business-models-types-pros-cons/>

B2A (Business to administration): A transaction type where a deal is made between public administration and companies. It includes dissimilar facilities like employment, social security and fiscal measures.

B2B (Business to Business): This kind of ecommerce is regulated between companies including producers and wholesaler who deal with dealers related to the goods and services.

B2C (Business to Consumer): It is transaction between business and customer who are the end users of its products or services like online shopping sites and web stores that sell numerous products useful in the various sections of life.

C2A (Consumer to Administration): It is the electronic transactions carried out between public administration and individuals like information sharing and distance learning.

C2B (Consumer to Business): This is related to end user or consumer that provides an organisation with goods and services that may help to gain competitive environment such as the design elements of company.

C2C (Consumer to Consumer): This facilitates commerce between two customers and the resulting transactions are operated by a third party which offers an online stage where the transactions can take place.

Digital awareness program for women entrepreneurs

In 2014, Mr. Narendra Modi (Prime Minister) launched NDLM (National Digital Literacy Mission) to encourage women to participate in digital awareness program. In digital session, they provide essential computer skills, information about certain key applications, knowledge about the usage of internet to accessing data related to schemes and services issued by the government and also for basic skills of life decision-making, etc.

Government of Rajasthan has commitment to digitally empower every citizen of the state to

develop their quality of life and become innovation and knowledge hub of the country. They established Rajasthan Digifest (2016) to support and strengthen the technological ecosystem in the state and in that fest for not just students or entrepreneurs or IT experts can contribute, but common citizens can benefit from and take back a unforgettable experience filled with knowledge.

The world leading cloud platform, Go daddy (2017) devoted to small and independent ventures in India is looking for young women who want to learn the proficiency required to be online. The Managing Director and Vice President of Go Daddy, India- Mr. Nikhil Arora informed the Indo Asian News Service (IANS) that the developing enthusiasm to learn digital skills among young women is a welcome sign. It has already helped to expertise over 700 professionals in Pune, Jaipur, Kochi and Ahmadabad.

An introduction of Facebook, social media giant on 17th July 2018 involved in tactical corporation with the NSDC (National Skill Development Corporation) to encourage youth entrepreneurs with at least the basic digital skills in India. With regards to this a Digital Literacy Library was launched to promote the youth in developing the skills required carefully gain from online technology.

SEWA (Self Employed Women Association) puts in order women-organized workshops that helps building skills, develop modern skills and traditional practices. It offers a variety of training projects depending on the needs of women and employment opportunities in the area like computer and digital literacy, entrepreneurship and business, advanced garment making, hospitality and housekeeping and many more. It already trained over 10,000 young women in Rajasthan, Gujarat, Uttarakhand, Delhi, Bihar, West Bengal and Kerala.

NITI Aayog has initiated WEP (Women Entrepreneurship Platform) in March'18 with the objectives to construct an environment for women across India to realise their aspirations towards entrepreneurship, scale up initiatives, layout long term strategies for their enterprise and empower entrepreneurial ecosystem by allowing industry collaborations and peer to peer connect.

Review of literature

Razak and Amran (2016) explored the issues related to the low involvement of women entrepreneurs and online business such as low literacy, limited English proficiency and lack of marketing skills and they founded in their research paper that due to the challenge of technology that continually changed, the training of women entrepreneurs cannot be done just in one pace. It should be constant, usual observing and online marketing procedures need to be updated fast.

Junare and Singh (2016) determined that technological skilfulness in women entrepreneurs are lacking but they are aware about the modern technologies that exist in the industry. They have confirmed that if technological companies regularly offered training to make women entrepreneurs updated in terms of technological equipments, it may lead to greater success.

Akhter (2017) observed the maintenance of escalation in business with the increasing advantages of the web and the system of advanced information like ecommerce, business intelligence etc by the entrepreneurs. He also suggested that the entrepreneurs should posses the knowledge about the absence of information system leading to a lesser revenue per client, more probability of getting the customer away and a slow and ineffective business process.

Ukpere et al. (2017) concluded that the usage of technology has become an innovative aspect in the women entrepreneurs' daily lives while they are also known to be multi tasking various roles

that are involved on a daily basis. Home managers, procreators and women entrepreneurship are the different ranges in which women run their own ventures. Technology serves them with the comfort to efficiently manage their daily tasks helping them to be active in their personal and professional areas of life.

Shamith (2017) focused on Indian women to think about initiating new ventures in the form of start ups. Through the start up initiative, a long term proposal has been made to get a better beginning of women entrepreneurship in order to boost economic growth and assist for making associations stronger globally. If ICT projects are implemented with the right spirit, start up initiatives will have the power of women entrepreneurship enhancement.

Cesaroni et al. (2017) analysed that the networking abilities in women are more enhanced than male entrepreneurs and their research has proved that social media might support women to enlarge their network and may affect women's circumstances in their personal and professional life. In developed countries going through socioeconomic disputes, the usage of social network might allow women entrepreneurs to raise their business competitiveness, effectiveness, and their worth of life.

Omar et al. (2017) studied on identify the relationship between the factors of digital inclusion and support system towards the empowerment of women online entrepreneurs and the result exposed that 76 % of the participants used whatsapp as the main Internet application in running their business and communicating with their customers and suppliers through online it mean that the entrepreneur can stand by itself and strengthen their relationship socially or personal whenever the business that being performed has developed well through interaction and communication on the powerful Internet access.

Podile (2018) highlighted on the proposals of digital India for socioeconomic liberation of women entrepreneurship. He found out that the digital India programme assures transforming India to a society empowering digitalisation by targeting on digital literacy, resources, collaborative platforms and different initiatives for the same.

Research Objectives

- To explore and describe how the growth of technology has increased reliability of business processes.
- To determine the ways in which women entrepreneurs are effectively utilizing digital tools to enhance their ventures.

Research Methodology

Research design: The researcher aim to explore and describe the growth of technologies that could be increased reliability of business process and also to determine that how women entrepreneurs uses digital tools to boost their enterprises.

Method of Sampling: For this research paper, method of sampling is non probabilistic sampling (convenience sampling) used.

Area of Study: This study is undertaken in the state of Rajasthan, district of Bhilwara.

Sample Size: The sample for the study is thirty respondents, who are actively involved in digital entrepreneurship.

Data Source: The primary data collected through in-depth face to face interviews were conducted by the researcher with thirty female entrepreneurs running their own business through

support of technology.

Data collection and Analysis

This paper deals with data collection and analysis of the research on title “Enabling Technology for Women Entrepreneurship: A Study” is obtained based on sample of 30 respondents and open ended question were asked such as, how do you manage both your business and domestic responsibilities? How to utilisation of digital tools for your business transaction or fulfil your customer’s requirements? Does technology help in your business growth and how? What problems do you face when you have no knowledge about technology? Almost all the interviews took place in the participants’ office, workplace or home.

Findings

In the present era, technology plays a crucial role in connecting people emotionally and financially as well. It has broad in considerable amount of up gradation making tasks like transaction much efficient and less time taking. Nowadays telecommunication operators are providing many digital payment applications like Paytm, Phonepe, Gpay, etc. Women are also making use of it in their daily activities and social platforms like facebook, Whatsapp, etc encourages women entrepreneurs to get involved in advertising their products and expanding their ventures. Subjects who could not use technology reported that they waste a lot of time on work that can be done easily. Also they couldn’t coordinate properly with other dealers who used digital means. However, respondents who used technology described that they were highly benefited as they could work at any time and from any place. Some of the common barriers in accessing technologies like mobile phone, internet and computers were recognized as lack of skills, absence or poor internet connectivity, lack of upgraded computer system and use of modern technology like ecommerce etc.

7. Conclusion

The present research attempts to find out the uses and advantages of technology that increases expansion and promote enterprises and make women entrepreneurs’ successful. This study concluded that digitalisation has a very important role in the development of women entrepreneurs in Bhilwara. The use of advancement in e commerce allows women to explore different sectors of entrepreneurship and work in the field they are interested in. It supports more flexibility and less investments for certain task likes marketing, advertising and expanding their business. Therefore, the advantages of digitalisation should be manifested to all which will create a better platform for women entrepreneurs leading to a major growth of economy in India.

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