

GENDER DISPARITIES AND SOCIAL RESPONSIBILITIES AS A BARRIER TO THE ADOPTION OF E-COMMERCE FOR WOMEN ENTREPRENEURS OF INDIA IN THE MSME SECTOR

Neha Sharma*

Dr. Trilok Kumar Jain**

Dr. Ranajan Upadhyay**

Dr. Vijay Gupta**

Dr. Yashica Dhabhai**

ABSTRACT

Gender-based obstacles that prevent women from beginning and expanding their enterprises include unequal distribution of family and domestic duties, restricted mobility, discriminatory property, marriage, and inheritance laws and/or cultural traditions. When it comes to accessing resources such as commercial credit from formal financial service providers, more lucrative markets rather than traditional local markets, technology and information to launch and expand their businesses, national incentives in small enterprise development through gender-blind private sector development, fiscal policies and legislation, and training and education for small enterprise development, women entrepreneurs are less privileged than men due to these factors combined with social exclusion based on gender. In the informal sector, women entrepreneurs running micro and small companies significantly improve the financial security of their families and communities. They have little chance of creating successful firms as long as they are not covered by SME development laws and initiatives. In order to address these issues, this research paper takes a development and rights-based strategy that strives to meet the real-world needs of female entrepreneurs, eliminate the political, legal, and sociocultural obstacles to their success, and promote an atmosphere that is supportive of both gender equality and business growth.

KEYWORDS: *Gender Disparity, Discrimination, Empowerment, Women Entrepreneurs, Social Barriers, Digital Literacy*

1. Introduction

In today's competitive global marketplace, digital technologies have caused a fundamental shift in the way organisations function and engage with customers. In particular, the emergence of e-commerce has changed the face of entrepreneurship by democratizing market access and fostering chances for start-ups and small enterprises to thrive in the digital age. Among those who have seen the possibilities of e-commerce, women entrepreneurs have become a force to be reckoned with, shattering stereotypes and making their mark in the commercial world.

"Gender disparities and social responsibilities as a barrier to the adoption of e-commerce for women entrepreneurs of India in the MSME sector" aims to explore this

* Research Scholar, Suresh GyanVihar University, Jaipur, Rajasthan, India.

**Research Supervisor, Dean, ISBM, Suresh GyanVihar University, Jaipur, Rajasthan, India

Neha Sharma & Dr. Trilok Kumar Jain: Gender Disparities and Social Responsibilities as a Barrier to the Adoption of E-commerce for Women Entrepreneurs of India in the MSME Sector

contemporary entrepreneurial environment in great detail. The purpose of this study is to shed light on the tactics used by female MSMEs owners in India to negotiate the digital e-commerce landscape. By carefully examining the experiences, challenges, and achievements of women in the state, this study aims to offer insightful information about the role that e-commerce plays in empowerment of women in the community.

1.1 Objectives of the study

- To identify the challenges of financial support, gender biases, mental barriers, and the need for work-life integration coming across women entrepreneurship
- To study the social dominance that women face while moving forward with the adoption of e-commerce in the MSME sector
- To assess the government policies that can be applied for the women to overcome the issues of gender disparity
- To understand the need for generating awareness campaign on women entrepreneurship at base level

2. Literature Review

2.1 Entrepreneurship in the Age of Globalisation and Liberalisation

Dar, and Shairgojri (2022), the liberalisation of the Indian economy began in 1991 as the government attempted to loosen economic controls and international markets began to enter the country. The primary goals of liberalisation were to increase revenue to the budget and reduce any units that were losing money. Special entrepreneurship policies were introduced with the Industrial Policy Resolution (IPR), enabling women entrepreneurs to establish their businesses and contribute to the newly independent Indian economy. But by the early 2000s, 7% of women-driven MSMEs had become sick industries due to a lack of funding and demand, which subsequently led to the enterprises' final closure.

Although increased productivity and higher living conditions were brought about by globalisation, it took more than 20 years for female entrepreneurs to establish their modest enterprises and find stability. With more foreign investment and access to technology, globalisation created opportunities for small business owners to improve their product offerings and boost consumer satisfaction. The rapid emergence of new enterprises led to a rise in employment prospects and increased market competitiveness.

2.2 Women's Effects on the Indian Economy

According to a survey by the Indian Brand Equity Foundation (IBEF), women-led firms account for about 20.37% of the MSME sector in India and provide roughly 23.3% of the labour force. Guzman, and Kacperczyk, (2019) have explained that between 13.5 and 15.7 million companies run by women employ between 22 and 27 million people. They are regarded as the foundation of the economy of India. With more women entering the workforce, it is also predicted that by 2025, the national economy might contribute USD 770 billion, or 18% more to the global GDP. It is anticipated that the number of women-led businesses would rise by 90% over the next five years due to a rise in start-up activity and the adoption of inclusive work cultures.

In a nation where women are traditionally expected to handle only home chores, conditions have greatly improved, and today there are 15.7 million women-owned enterprises. This

Neha Sharma & Dr. Trilok Kumar Jain: Gender Disparities and Social Responsibilities as a Barrier to the Adoption of E-commerce for Women Entrepreneurs of India in the MSME Sector demonstrates how women can grow rapidly and how they could fundamentally alter the MSME sector. Despite of social barriers the growth of women empowerment is commendable.

3. Research Methodology

3.1 Data Collection Methods and Tools

As a part of data collection it is important that correct data collection tools are focused. In this research the surveys conducted on employees are part of primary quantitative data. The chosen method of data collection is surveys. It is one of the easiest methods of collecting a big amount of data. Survey allows collecting primary quantitative data without fail. After collection the data are stored in excel sheets and graphs and charts are created. Since, a whole population of non-random employees is taken as a sample, the quantitative research method is doing the best (Thomas, 2021). All of these data will be collected in excel sheets and important graphs and charts will be generated out of it.

3.2 Sample Size and Population

The sample size is 100. The respondent will be female and of age group within 54 years. A simple random sampling is supposed to be used for this work. It is a portion of the population chosen at random that constitutes a simple random sample (Crane, 2022). Every member of the population has an exact equal probability of getting chosen using this sampling technique.

3.3 Data Tabulation

For tabulation purpose there will be a use of the SPSS software of version 29. By using the software one way anova will be run. This will be done using analyse feature and performing the means. The mean value or score of a certain set of data is equal to the sum of all the values in the data set divided by the total number of values. A mean is the same as an average. After running these tests a statistical difference of mean values between two or more groups can be added. By using the SPSS software covariance of the data will be gathered which is measured through the total variation of two random variables from their expected values. The covariance will allow researcher to measure both strength and direction of the linear relationship between two variables. Now using the one-way analysis of variance involves one independent variable (referred to as factor) which has a number of different levels.

4. Data Analysis

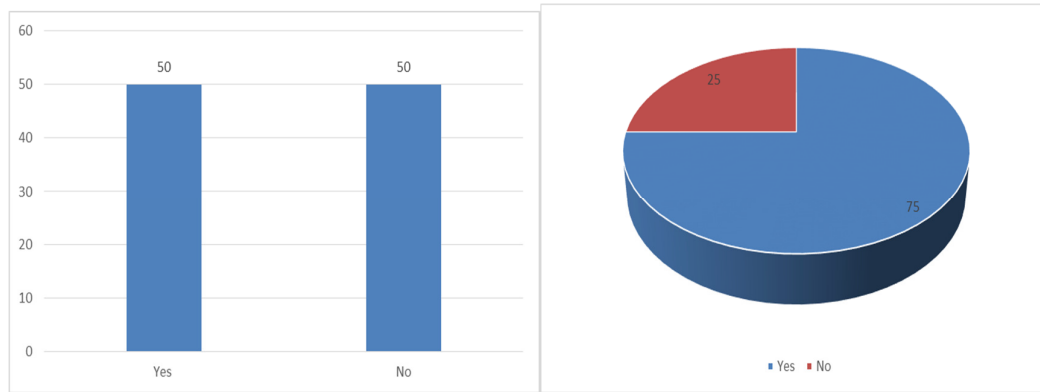
The data presented here is collected by the researcher herself.



Neha Sharma &Dr.Trilok Kumar Jain: Gender Disparities and Social Responsibilities as a Barrier to the Adoption of E-commerce for Women Entrepreneurs of India in the MSME Sector

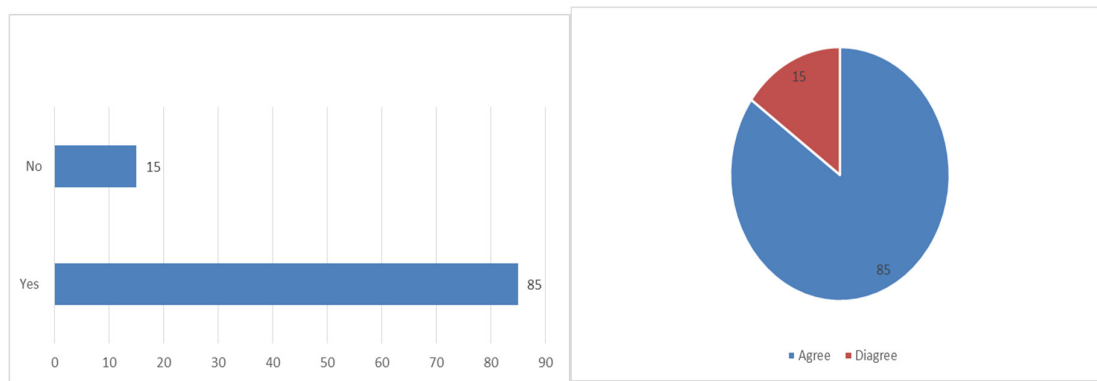
(Source: Author)

70 people agreed that despite the fact that they may be crucial to household-owned microenterprises, women frequently lack the registered assets necessary to form businesses under their names.80 people have said yes that laws or cultural norms may stipulate that women's businesses must have male signatures in order to be registered.



(Source: Author)

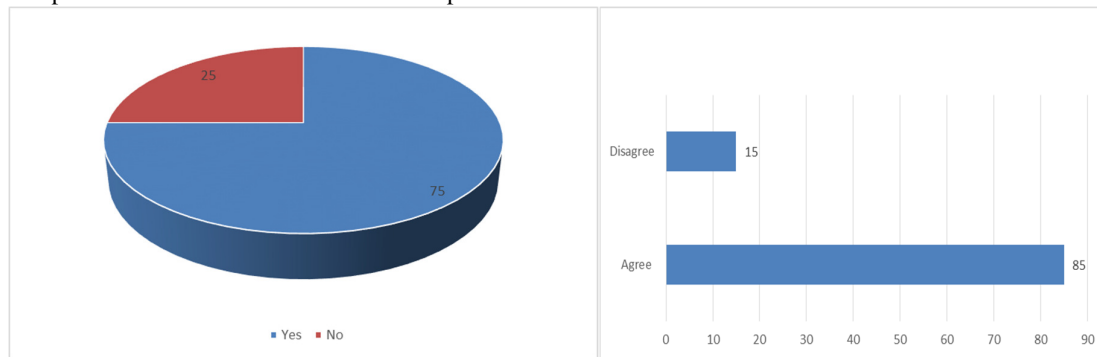
A 50-50 response was generated on legal or cultural restrictions on women's travel may prevent them from accessing registries where the required paperwork needs to be filed.75 people said due to their demanding schedules from both their personal and work lives, women find it especially difficult to comply with the onerous, protracted, and bureaucratic regulations needed to formalise their enterprises.



(Source: Author)

85 people supported the fact that it could be the case that women are less familiar with formal procedures than men because of lower levels of education and business skills training.85 people explained that exorbitant costs for business registration, loan applications, and import/export licences disproportionately affect women-owned MSMEs with inadequate funding.

Neha Sharma & Dr. Trilok Kumar Jain: Gender Disparities and Social Responsibilities as a Barrier to the Adoption of E-commerce for Women Entrepreneurs of India in the MSME Sector



(Source: Author)

75 people said yes to the age-old ritual of nurturing a baby and household is often deployed on women and it creates a barrier towards the growth prospects of e-commerce. 85 people said if there were many women entrepreneurs are eager to employ other women, they find the existing government incentives are not sufficient to comply with the 4 months of maternity leave and one extra hour per day off during the first year of the child required by the law.

5. Interpretation

Hypothesis:

H0: Compared to male entrepreneurs, female entrepreneurs are less profitable and productive due to the gender bias and disparity and societal pressure of managing household

H1: Compared to male entrepreneurs, female entrepreneurs are more profitable and productive despite of the gender bias and disparity societal pressure of managing household

From the findings of the survey data it can be explained that the smaller businesses are run by women. As a business grows in size, the proportion of female proprietors dramatically decreases. The fact that women's businesses are more likely to operate part-time in order to balance work and family obligations accounts for the smaller size. Insufficient collateral and a convoluted application process have restricted access to financing; Limited ability and exposure to business development, including employee management, business launch, and meeting market demands; are the primary reason of women not being able to follow their dreams. Lack of access to technology and essential information (such as finance, market trends, registration and legal requirements, business development, and ownership of properties); Formal and informal discrimination, such as harassment by officials when processing paperwork or requesting permission from the husband to borrow money (even when it is not legally required); Inheritance and property ownership discrimination; Insufficient time dedicated to enterprise development and family support because women manage both households (especially childcare) and businesses; Lack of networking and organising, making it difficult to voice their needs to policy makers and business associations are also contributing to the fact. Lastly, the contribution of family members is also important. In most of the case female enterprisers do not receive the correct support from their families and often are bounded by the duties at home, which results in an ability to focus at work.

6. Conclusion and Recommendation

Within the scope of the study hurdles faced by a women while managing both the work and household will be highlighted. Social dominance in a particular society has been explained

Neha Sharma & Dr. Trilok Kumar Jain: Gender Disparities and Social Responsibilities as a Barrier to the Adoption of E-commerce for Women Entrepreneurs of India in the MSME Sector that holds back women from accepting and participating in competitive challenges. Some probable recommendations will be

i) Awareness Campaigns

- Telling kids about gender defined roles: Awareness campaigns are most important since the family members are required to understand that household roles are not only for women's. Raising kids and doing household chores is not just a female's duty. Assign boys to caregiving roles at a young age can be one of the most potential steps undertaken.

ii) Financial aid for female entrepreneurs are the best thing that can be done for them.

- Group or outside assurances: Many microfinance institutions have replaced the collateral requirements with a Grameen-style group lending arrangement and the assignment of co-guarantors; nevertheless, this seems more challenging with commercial banks, and more innovation is required on this front.

iii) Digitalisation of entrepreneurial skills

- Overcoming Limitations on Mobility: Digital literacy and technology usage by female entrepreneurs makes it easier for them to assess new business models and makes it easier for their home-based ventures to become reality. For instance, advances in e-commerce and online payments are making it easier for businesses to expand into new markets and conduct cross-border trade with less money and labour (Balachandra, 2020).

References

Guzman, J. and Kacperczyk, A.O., 2019. Gender gap in entrepreneurship. *Research Policy*, 48(7), pp.1666-1680.

Maier, S. and Nair-Reichert, U., 2017. Empowering women through ICT-based business initiatives: An overview of best practices in e-commerce/e-retailing projects. *Information Technologies & International Development*, 4(2), pp.43-43.

Joseph, P.T., 2023. *E-commerce: An Indian perspective*. PHI Learning Pvt.Ltd..

Pande, R. ed., 2012. *Globalization, Technology Diffusion and Gender Disparity: Social Impacts of ICTs: Social Impacts of ICTs*. IGI Global.

Dar, S.A. and Shairgojri, A.A., 2022. ICT: An Innovative Move to Promote Gender Equality and Sustainable Future for Women in India. *LC International Journal of STEM (ISSN: 2708-7123)*, 3(2), pp.179-185.

ncbi.nlm.nih.gov, 2024. Available at: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8461288/> [Accessed on 05/03/2024]

womensworldbanking.org, 2024. Available at: <https://www.womensworldbanking.org/insights/women-social-commerce-entrepreneurs-in-india-and-indonesia/> [Accessed on 05/03/2024]