

ISSUES FACED BY WOMEN ENTREPRENEURS IN E-BUSINESS

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Abstract

The research paper aims at exploring the issues faced by women Entrepreneurs doing e-business in Pollachi Taluk. Data for study have been collected from 114 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 women entrepreneurs are residing in rural area 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 found that most of the women are strongly agree with issues faced by e-business like hiring right employees, time management. Also, majority of the women agree with issues faced by e-business like handling latest technology, competitors, network problems, security threads, unknown customers and return and refund policies, whereas most of the women disagree with marketing and lack of personal touch. It is also found that area, marital status, educational qualification, family income and experience in business have significant association with the level of issues faced by women entrepreneurs in e-business.

Keywords: Issues – Women – Entrepreneurs –E-business.

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. On the other hand, there are still a number of challenges that women entrepreneurs face in the E-business world. Such as the gender bias and discrimination that persists in many industries and the need for specialized skills and resources to compete in a rapidly evolving digital landscape. 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. So, in this study an attempt has been made to examine the level of issues faced by women entrepreneurs in e-business.

Review of Related Literature

Lakshmi Priya and Smilee Bose (2021) in their research entitled “A study on opportunities and constraints faced by women entrepreneurs in e-commerce” to determine the opportunities and challenges faced by women entrepreneurs in e-business. Data have been collected by using questionnaire to 60 women entrepreneur using random sampling method. Chi-square test has been used to analyse the data. The result of the study reveals that, there is significant relationship between education qualifications of women entrepreneurs in e-commerce. It is also formed that there is no significant relationship between experience and challenges faced by women entrepreneurs in e-business.

Nidhi Khatrani (2021) in their research entitled “A study on challenges faces by women entrepreneurs in Surat” to focus on the challenges faced by women entrepreneurs in India and problem faced by small scale women entrepreneurs in Surat. The data is collected from 141 women residing in surat using questionnaire. Paper mostly based on primary data using questionnaire method. Simple percentage has been used to analyze the data. The study reveals that majority of the women belong to the age group of 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.

Chaithra (2018) in their research entitled “Role of women entrepreneurs towards economic growth” to know the factors encouraging women to become entrepreneurs and challenges faced by women entrepreneurs. Data have been collected from 50 women entrepreneurs by using questionnaire. Simple Percentage tool was used to analysis data. The result of the study shows 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.

Statement of the Problem

In today's world, women entrepreneurs play a key role in the world's economy. E-business is one of the most significant opportunities for women empowerment. Favorable economic policy along with rapid adventure of digital technologies like social media, big data, mobile computing etc. has influenced women entrepreneurs. But still a number of issues are faced by women entrepreneurs in E-business. **Satpal, Rupa Rathee and Pallavi Rajain (2014)** observed 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. **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. In this backdrop, it is essential to know the issues faced by 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 women entrepreneurs.
- To identify the issues faced by women entrepreneurs in e-business.
- To examine the variables that associate with level of issues faced by 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, issues faced by women entrepreneurs doing e-business. A sample of 114 women entrepreneurs residing in Pollachi Taluk 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, issues faced and variables associated with level of issues faced by women entrepreneurs in e-business are disclosed in the following paragraphs.

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

- Most 51(44.73%) of women belong to the age group below 30.
- Majority 72(62.3%) of the women are residing in rural area.
- Most of the women 48(42.11%) are under graduate.
- Majority 71(62.3%) of women are married.
- Majority of the women 73(64.04%) belong to nuclear family.
- Majority 46(40.35%) of the women's monthly income are below Rs.20000.
- Majority 49(42.98%) of them family income are between Rs.30001 and 40000.
- Majority 68(59.65%) of the women are not during the family business.
- Most 41(35.96%) of the women are doing e-business 1-3 years.

(ii) Issues faced by Women Entrepreneurs in E-business

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

Table -1: Issues faced by Women Entrepreneurs in E-business

Issues	Strongly Agree	Agree	Disagree
Hiring right employees	41 (35.96%)	69 (60.53%)	4 (3.51%)
Competitors	29 (25.44%)	83 (72.81%)	2 (1.75%)
Security threats	38 (33.33%)	71 (62.280%)	5 (4.39%)
Network problems	38 (33.33%)	72 (63.16%)	4 (3.51%)
Financial shortage	36 (31.58%)	73 (64.03%)	5 (4.39%)
Unknown customers	39 (34.21%)	71 (62.28%)	4 (3.51%)
Time management	41 (35.96%)	68 (59.65%)	5 (4.39%)
Handling latest technology	31 (27.19%)	79 (69.30%)	4 (3.51%)
Marketing	36 (31.58%)	70 (61.40%)	8 (7.02%)
Lack of personal touch	37 (32.46%)	71 (62.28%)	6 (5.26%)
Return and refund policies	39 (34.21%)	70 (61.40%)	5 (4.39%)

From the above table, it is depicted that most of the women are strongly agree with issues faced by e-business like hiring right employees, time management. Also, majority of the women agree with issues faced by e-business like handling latest technology, competitors, network problems, security threats, unknown customers and return and refund policies, whereas most of the women disagree with marketing and lack of personal touch.

(iii) Variables Associated with Issues Faced by Women Entrepreneurs in E-business

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

Table-2: Variables Associated with Issues Faced by Women Entrepreneurs

Variables	Calculated Chi-Square Value	D.f	Table Value @ 5% Level
Age	8.745	6	12.592
Area of residence	10.129*	4	9.488
Marital Status	6.583*	2	5.991
Educational Qualification	14.258*	6	12.592
Type of Family	5.679	2	5.991
Monthly Income	9.583	6	12.592
Family Income	12.826*	6	12.592
Type of Ownership	3.465	2	5.991
Source of Finance	11.259	6	12.592

Experience in Business	13.753*	6	12.592
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The above discloses that out of ten variables selected, five factors namely area, marital status, educational qualification, family income and experience in business are found to be significant with the level of issues faced by women entrepreneurs in e-business at five percent level.

Suggestions

- The training programmes may be provided to help 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.

Conclusion

It is found that area, marital status, educational qualification, family income and experience in business are found to be significant with the level of issues faced by women entrepreneurs in e-business. In recent years more and more women are becoming innovators and entrepreneurs. Entrepreneurship among women not only improves the economy of country but also improves the economy of family. For the success of women entrepreneurs' proper training, workshops can be provided by Govt., and NGOs to increase skilled workers and quality products.

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