

“Empowerment and Transformation of Women Entrepreneurs through Digital India Drive.”

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“All one needs is a computer, a network connection, and a bright spark of initiative and creativity to join the economy.” - Don Tapscott.

Abstract

In order to transform the entire eco-system of public service through the use of information technology, the Government of India has launched Digital India programme on 1st July 2015. Under the programme it is expected that Government services are made available to citizens electronically by improved online infrastructure and by increasing internet connectivity or by making the country digitally empowered in the field of technology. The initiative includes plans to connect rural areas with high speed internet networks.

Recently, particularly after the economic globalisation the women entrepreneurs are speedily getting popularity and huge importance in India. Today the economy is changing and everybody is moving towards e-commerce. The present study reveals the effect of Digital India programme on the empowerment and transformation of Women entrepreneurs. It also discusses the challenges faced by them and in the e-commerce sector.

Key word : Digital India, E-commerce, Women entrepreneurs

Introduction

This is increasingly becoming true nowadays The Digital India initiative aims to transform India into a digitally empowered society and knowledge economy. It aims to connect entire India digitally in the span of 4 years that is till 2018-2019. Envisaged by the department of Electronics and Information Technology (DeitY), the

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vision of Digital India focuses on - Digital Infrastructure as a utility to every citizen, Governance and services on demand and Digital Empowerment of citizens. It wants to bridge the digital divide and bring India at par with the developed nations. It will combine many existing schemes related to e-governance; other digital initiatives etc.; restructure them and implement them in a synchronized manner under this umbrella initiative named as '**Digital India**'.

Digital India initiative has the following goals

- 1) Creating more employment.
- 2) Increase in investment.
- 3) Make the country more technologically sound.

The focus is to bring transformation to realize.....

IT.....IT.....IT

i.e. Indian Talent---Information Technology---India Tomorrow.

Initiatives under Digital India and their advantages

- The main initiative under Digital India is the 'National Optic Fiber Network'. Started much earlier in 2011, it was an ambitious program to connect 2.5Lakh Gram Panchayats through broadband. It would be pursued with renewed vigor, planning and monitoring.

Nine pillars of growth areas which would be focused are

Broadband Highways – High speed connectivity and high speed internet

Universal Access to Mobile Connectivity – To reach inaccessible areas also

Public Internet Access Programme – Connect India to the world and newer ideas. It's a National Rural Internet Mission.

E-Governance Improving governance using technology. This is to improve the government to citizen interface for various service deliveries.

E-Kranti – Deliver services electronically and thus in a faster and time bound manner. This is helpful in education, healthcare, planning, security, financial inclusion, justice, farmers, etc.

Information for all - This will bring in transparency and accountability by easy and open access to documents and information to the citizens.

Electronics manufacturing – This will encourage manufacturing of electronics in India and reduce electronics import and help in job creation too. This will help in achieving goals of 'Make in India' initiative also.

IT for jobs – Employment opportunities will be increased as well as training aspect will be focused on under 'Skill India' program. Focus will be more on IT training.

Early Harvest program – This has a number of programs under it which are to be implemented within a short timeline. They address development in variety of sectors like education (school as well as university level), weather forecast, telecom, social problems like lost and found children, etc.

- **Cloud facility** will be available. Thus all government documents/certificates will be available on the Cloud.

- **The digital resources/services will be available in Indian languages.**

- **'MyGov.in'** will help in participative governance.

- **Financial transactions** would become cashless above a threshold.

- Safe and secure **cyber space** would be provided.

- Many **other minor initiatives** and services will be provided digitally by the government. It has already started providing many services.

All the above initiatives will open up opportunities to Indian manufacturers and entrepreneurs, thus helping employment in a direct and indirect way.

Digital India and Women entrepreneurs

From last so many years, Women entrepreneurs are inspiring and motivating entrepreneurs. Women in today's era are preferred to be entrepreneurs instead of doing household work. Due to economic globalization, women entrepreneurs are speedily getting popularity as well as huge importance in India. Women have proved that they

can enter in each and every field. Women entrepreneurs are emerging as smart and dynamic entrepreneur. They have proved to be on par with their Men counterparts in business acumen. The performance of successful women entrepreneur working in socio economic sector is outstanding. Today economy is changing and everybody is moving to e-commerce. The e-commerce sector has outstanding growth in 2014 .The growth of E-commerce helps the women entrepreneur to generate new ideas and work from home. There is tremendous growth of women entrepreneurs in e-commerce sector like Anisha Singh founder and CEO OF mydala, Shivani and Tanvi owners, fabally. The present study reveals the successful women entrepreneur in E-commerce sector and challenges faced by women entrepreneurs in ecommerce sector

The educated women would never like to confine themselves within the boundaries of their house. They want equal rights, respect, and value from their male counterparts. Indian women, however, still have a long way to go in order to achieve better position and equal rights because Indian society have deep-rooted traditions with male dominated sociological set up. Since, women are thought to be weaker sex, therefore, they are made to rely on men either inside of a family or outside, during their whole life. In Indian culture, men treat them as subordinates and they are only supposed to execute their decisions, in a typical family structure. Although, women represent half of the brainpower available on earth, even then, they remain the most underutilized and suppressed resource of the world. Despite all such social problems, India is having a plethora of women's success stories. A change in Indian society's social fabric has increased women's aspirations for better lifestyle and educational status. They have managed to succeed in such tough and competitive patriarchal society with their perseverance, hard work and diligence. Women's persuasiveness, ability of learning quickly, open and free style of problem solving, ability to encourage people, ability to take chances, know the ways of winning and losing gracefully are the real strengths of women entrepreneurs in India. There are nearly a thousand definitions in literature describing entrepreneurship and business

processes. The very earliest definitions of entrepreneurship that can be dated back to the eighteenth century deem it to be an economic term depicting it to be a process of taking the risk of purchasing goods at certain prices where as selling them at uncertain prices. In due course of time, the term broadened and included the theory of bringing the factors of production together. Such a definition led many people to question whether there lay any exclusive entrepreneurial function or it was simply a management form. Most recently, innovation concept was added to entrepreneurship definition which again blossomed into numerous categories like process innovation, factor innovation, organizational innovation and market innovation. Then again, the latest definition views it as creation of enterprises and the founder is termed as an entrepreneur. Considerable efforts have been made in trying to comprehend the sociological and psychological underpinnings of entrepreneurship. According to some studies, majority of entrepreneurs have some common characteristics that include need for achievement, risk taking propensity, ostensible locus of control and orientation towards intuitive reasoning. Additionally, many have also commented upon minority group membership, adolescent economic experiences and childhood deprivation. So we now have the definitions of entrepreneurship which seems to be easily understandable. However, it's the detailed study of literature as well the actual examples which tend to make the concept of entrepreneurship more difficult. Considering the risk bearing factor which is supposed to be an essential element of entrepreneurial personas, a majority of them have surpassed by avoiding risks. Neither is creativity a prerequisite for successful entrepreneurship. Most of them have efficaciously copied the idea of others and have somehow improved on the idea to make it an innovation that was essential for that product's success. The rise of women entrepreneur is the wave of the future. E-Commerce or electronic commerce, deals with the buying and selling of goods and services, or the transmitting of funds or data, over an electronic platform, mainly the internet. Apart from the traditional online formats of retail and lifestyle, newer online business segments such as classifieds, real estate, grocery and healthcare were also

tapped. Due to ultimate growth of e sector investor are coming in front for funding. E Commerce is increasingly attracting customers from Tier 2 and 3 cities, where people have limited access to brands but have high aspirations. According to E-Commerce companies, these cities have seen a 30 percent to 50 percent rise in transactions. According to Forrester Research, an independent technology and market research firm, only 16 percent of India's total population was online in 2013 and of the online users only 14 percent or 28 million were online buyers but know there is tremendous change the sector in India has grown by 34 percent (CAGR) since 2009 to touch 16.4 billion USD in 2014. The sector is expected to be in the range of 22 billion USD in 2015.

III. Women Entrepreneurship In The Changing World Of Ecommerce

A large number of women sellers today are opting for e-tail sites to sell across a diverse range of sectors such as health care, home furnishing, jewellery, handicrafts and fashion apparel, among others. Minimum investments, ease of working from home, global reach and the empowerment that comes in from financial independence are the primary reasons for the emergence of online marketplace as the favorable platform for women entrepreneurs. Women in business are a recent phenomenon in India. Women entrepreneurs are engaged in business due to push and pull factors which encourage them to have an independent occupation and stand on their own legs. A sense of independent decision-making towards their life and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get independence.

While e-commerce is still young in India, it has seen a number of startups evolving into big companies in a short period of time. Although no single person or a company has emerged as a single leader, a number of individuals together have become the face of this sector in this country. Women entrepreneurs are stepping up to show their skill and vision and prove that they have the ability to take their budding ventures to scaling heights. The vast majority of women-owned businesses are micro-enterprises or SMEs owned by middle class women with around 75 percent of the businesses earning less

than Rs 10 lakh in the last financial year and having less than five employees. One common motivation that drives all these women is the prospect of creative satisfaction and the feeling of financial independence. India is headed towards an Internet economy worth \$200 billion by 2020 that will contribute to five percent of the GDP. The infiltration of Internet and smartphones into smaller towns and rural areas is a major contributing factor to this. The report states that the number of Internet users in rural areas will touch 210 million by 2018, pushing India's Internet user base to over 500 million. Increasing internet and mobile penetration, growing acceptability of online payments and favourable demographics has provided the e-commerce sector in India the unique opportunity to companies connect with their customers, it said. There would be over a five to seven fold increase in revenue generated through e-commerce as compared to last year with all branded apparel, accessories, jewellery, gifts, footwear are available at a cheaper rates and delivered at the doorstep. It noted that the the buying trends during 2016 will witness a significant upward movement due to aggressive online discounts, rising fuel price and wider and abundant choice will hit the e-commerce industry in 2016. It observed mobile commerce (m-commerce) is growing rapidly as a stable and secure supplement to the e-commerce industry. Shopping online through smart phones is proving to be a game changer, and industry leaders believe that m-commerce could contribute up to 70 per cent of their total revenues. In India roughly 60-65 per cent of the total e-commerce sales are being generated by mobile devices and tablets, increased by 50 per cent than the last year and also likely to continue upwards. It noted that the browsing trends, which have broadly shifted from the desktop to mobile devices in India, online shopping is also expected to follow suit, as one out of three customers currently makes transactions through mobiles in tier-1 and tier-2 cities. In 2015, 78 per cent of shopping queries were made through mobile devices, compared to 46 per cent in 2013. In 2015, the highest growth rate was seen in the apparel segment almost 69.5 per cent over last year, followed by electronic items by 62 percent, baby care products

at 53 per cent, beauty and personal care products at 52 per cent and home furnishings at 49 per cent. It revealed that Mumbai ranks first in online shopping followed by Delhi, Ahmedabad, Bangalore and Kolkata. On the mode of payment, almost 45 per cent of online shoppers reportedly preferred cash on delivery mode of payment over credit cards (16 per cent) and debit cards (21 per cent). Only 10 per cent opted for internet banking and a scanty 7 per cent preferred cash cards, mobile wallets, and other such modes of payment, it said. Among the above age segments, 18-25 years of age group has been the fastest growing age segment online with user growth being contributed by both male and female segments.

Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. During the last three decades, the position of women has been developed as a result of industrial revolution, technical revolution and awareness. Women's participation in economic activities is increasing. When women enter into various entrepreneurial activities, they often face lack of access to credit and face lot of obstacles to establish and flourish their business. Every Indian housewife is an entrepreneur in her true spirit. Their role as a manager of the house can be related to the basic management techniques used in the business world of a small enterprise. A large number of women sellers today are opting for e-tail sites to sell across a diverse range of sectors such as health care, home furnishing, jewellery, handicrafts and fashion apparel, among others. Minimum investments, ease of working from home, global reach and the empowerment that comes in from financial independence are the primary reasons for the emergence of online marketplace as the favorable platform for women entrepreneurs. There has been significant progression in self-employment of women who are now starting up new ventures through internet..

Empowering women through E-Commerce

Empowering women through ecommerce require training, gender analysis, planning, designing, implementation and monitoring assessment and paying attention effect on women's live and their

conditions.

Obstacles faced by women entrepreneurs

Obstacles are mainly associated with social un-acceptance as female entrepreneurs, lack of interaction with other successful entrepreneurs, gender discrimination, less priority given to women entrepreneurs by bankers to provide business loans, missing network as well as family responsibility. **Problems Face By Women Entrepreneurs In E-Commerce Industry** With time the demand and popularity of ecommerce business is attaining all new heights in the country. There are many new successful women entrepreneurs coming up in the market proving their mettle. In the past few years several E-commerce businesses came up in the market and it is something that is grabbing the attention of many. There are lots of problems and obstacles coming their way, but quite successful enough to overcome each one of those. Successful entrepreneurs are found marching ahead no matter what the situation, dedicatedly towards their goal.

Challenges that every women entrepreneur needs to face.

Here are top five challenges that every women entrepreneur needs to overcome:

1. Finding a proper niche
2. Customer acquisition
3. Good supply chain and reliable logistics
4. Raising sufficient amount of funds
5. Good and effective customer service

Ecommerce business requires necessary amount of attention from customers and in order to get that every firm needs to invest huge amount on marketing or other promotional activities. There is huge need of fund and on a constant basis, unless there are reliable investors or fund raising processes it is tough enough for entrepreneurs to run the business successfully. What's more important for ecommerce business entrepreneur is to maintain the good reputation through constant good services. There are times

when goods delivered are not satisfactory. This kind of instances tends to hurt the reputation of ecommerce business firms. Customer satisfaction is utmost priority in this business, all business entrepreneurs' needs to ensure that. In short it is team effort that needs proper dedication to meet the need of every customer. As an entrepreneur you need to constantly manage each one of those aspects properly and help the business grow with time. Problems face by women entrepreneurs in ECommerce industry With time ecommerce industry in this country is attaining all new heights and thanks to all entrepreneurs for coming up with unique new ideas and concepts. There are quite a few women entrepreneurs making their mark in the industry, thanks to their ecommerce business ideas. Transacting over internet is something that is quite a good idea and it is considered something really innovative. However there are numerous problems too faced by every entrepreneur or company. It is important to overcome all such challenges to emerge as reputed brand in the market. Finding suitable Niche is quite an important task that every ecommerce entrepreneur needs to face. Many entrepreneurs believe ecommerce business is all about Niche people all willing to transact over internet for any of their desired product. Customer acquisition is another important challenge that every ecommerce business need to face. This is one business that requires heavy investment on marketing as well as advertising to lure customers. According to market experts this is one big challenge that most startup companies need to face. Reliable logistics as well as supply chain is another important aspect for ecommerce business. Failure in this particular area means detrimental damage to future reputation of the company. The business is all about trust and if it gets hurt can be terribly harming the reputation of the company. Every ecommerce entrepreneur faces lot of trouble in raising sufficient fund for the business. Unless there is constant flow of fund it makes it really tough to run the business. For women entrepreneurs it is quite big challenge to keep arranging funds on a regular basis. Customer service is another important aspect that is often overlooked in Indian market. With the help of E-commerce today, many women have become financial independent by selling product online. The Indian

women have to perform two opposite roles in this developing economy where she has built career and to take care of household chores also so with help of ecommerce she can perform both the role excellently by working at home. With the help of ecommerce women are getting freedom from working from the comfort of their homes. A large numbers of women sellers are selling products online through websites such as health care, home furnishing, jewellery handicrafts, fashion apparel. The main reason for choosing online market place is minimum investment, ease of working from home, global reach. Still women entrepreneurs are facing problems while selling their product online so efforts has been made to solve their problems like there must be work shop and training programmes on start up as most of women entrepreneur are facing problem because they don't know the process of starting the venture. There should be continuous efforts to inspire, encourage, motivate and cooperate women entrepreneur. Big service provider like Amazon, Flipchart, Snapdeal must organize programmes and workshop to train them on various marketing process, delivery process, packaging method and other various managerial aspects. Government and Non government agencies must also come forward to help and encourage women entrepreneur. So there is huge scope in E-commerce as it is still very young in India with many big companies in shorter period of time. Women entrepreneurs must be focused on acquiring their dream .Take the limit off and go forth

How women entrepreneurs can use Digital Marketing to their advantage?

Businesses today are either digital or becoming digital. With the massive reach and use of the world wide web in social media, content marketing and SEO today, pitching a strong and long time presence for your business with digital marketing has become essential. A strong online presence and using social media is considered a valuable asset for almost any business. However, for any business one needs to make sure that it delivers a reasonable rate of return on the time and resources. Women today are making their mark and presence felt in almost every field. They have realized

the importance of marketing and how it could contribute to making their venture successful. Below is a vital checklist that should be followed to avail successful digital marketing results for one's ventures.

1) While building a website make the site user friendly as well as women friendly with soft colors, content related to beauty, maternity, health and shopping in the blogs, promotions, menu etc. Above all ensure that it is a quality site which is compatible as a mobile site, and that it opens up quickly within seconds.

2) The business presence should be felt in social media through channels like Facebook, Twitter, LinkedIn, Instagram, and Google plus. Post vital updates and business related posts in these channels to your followers. This will help in keeping current customers entertained, gaining new followers and engaging with followers.

3) Build a quality SEO (Search engine optimisation) for your website. It takes at least few months for a quality SEO to send real traffic and visitors, and to get rankings and produce results.

4) Create or add a blog for your business that features updates like offers, announcements, and useful articles related to your business area, market trends .your website using.

6) Join in your business related groups and engage your business in discussions on LinkedIn groups, women oriented forums at your preferred business area.

7) Take advantage of free local business directories. Take some time to submit your business details in each of them as they will help you in getting amazing rankings in google. <https://moz.com/local> is an amazing source for nice local business directories..

8) Email marketing- Try to build a good email list and update your subscribers with latest company news and offers. Get new visitors to signup for your newsletters. Email newsletters bring more relevant customers. Avail use of free email marketing tools like mail chimp, etc.

9) Opt for Paid Advertising which ensures guaranteed results instantly at various platforms like Google, Facebook etc.

10) If you want to advance your business further, Opt for a mobile application. Developing Mobile Applications for businesses is a growing trend nowadays in the digital world. Launch a mobile application for iPhone and Android phones if your business is suitable for mobile transactions and mobile engagements. This will get you a huge audience of people using mobile phones. For example flipkart, Amazon, Myntra enables mobile purchase of products through their mobile applications. Make them available at App store and Google Play.

Try allocating more effort, time and money to digital marketing apart from normal marketing strategies.

Conclusion

The Indian woman of today is harnessing the digital advantage to maximize their potential to realize the goal of a Digital India. Being a women Entrepreneur and finding success in today's competitive world, in whatever field is a huge challenge. What works and what doesn't is determined by the right combination of form and relevance according to the customer experience. In the modern marketing landscape, the internet with social media allows you to reach almost anyone, no matter what industry a person belongs to, depending on how you posture yourself through marketing. There's huge opportunity, but equally large risks too. Digital India a scenario which we image as the everything on net quick and steady. there are many advantages of digital India as it will create employment; increase in literacy rate ; increase in the economy ; transparency in government functioning; decrease in corruption; quick judgment in the law sector and increase in women empowerment as the online business may be promoted by women; but for a digital India we need to have a system where such things can be established ..Today no doubt one third population of India have mobile phone and of which 75% have internet ...but what about the remaining people ..People of old age and ancient time are not capable to handle the mobile system and android phone how the government will train them? net neutrality proposal is rejected by major net providers at such case will it be able for the people to use the net at the rate the company is

provided there may also be problem of network or no range in many areas at that time people may suffer some loss....thus before the proposal of digital India a need for net neutrality and a government net connection accessible to all is needed.

The Digital India programme is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and Knowledge economy.”

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