



WOMEN'S ENTREPRENEURIAL ACTIVITY IN INDIA

Rajani Parcha

Lecturer in Commerce, Indira Priyadarshini Govt Degree College for Women Nampally Hyderabad

INDIA'S ROLE IN WOMEN'S ENTREPRENEURIAL ACTIVITIES

India's government has launched a variety of programs and policy that encourage the women entrepreneurship. Every year government announced the budget for entrepreneurship which is almost 1 billion with including other necessary facilities. (Huq&Moyeen, 2002). The government has adopted a few steps, including a distinct tax policy, a tax incentive, and a gift tax, all of which are part of the National Action Plan (NAP) for the advancement of women leaders. India Bank however has developed massive measures to strengthen women, like authorizing a loan with a 9% rate of interest. Several commercial and government sectors, as well as multiple Nongovernmental organizations such as Micro Industries Development Assistance and Services (MIDAS), different small Enterprise development support and advice agency, Basic Bank, commonly known as special bank, was established with the sole purpose of providing finance to small and cottage businesses, role of People's Republic of India tiny and cottage industries corporation (BSCIC), and others, have been recognized for encouraging entrepreneurship development. Different government banks lunched various efforts to boost women's equality.

Sectors of Women Entrepreneurs in India

Women entrepreneurs began their journey in India and have achieved success. Women contribute to the economy of India in a variety of ways, according to Roy (2016) and Hossain et al. (2009), which include 16.1 percent in textile, 69.4 percent in handicraft, 1.6 percent in printing, 3.2 percent in agriculture product, 3.2 percent in food, 4.8 percent in parlor, and 1.6 percent in others. In today's society, women are very interested in various types of online business. According to Haque (2013), women establish over 12,000 pages on the social networking website 'Facebook.' These statistics are steadily increasing.

Women's Entrepreneurship via Social Media

Platforms such as Facebook, according to Nylander and Rudstrom (2011), enable entrepreneurs to interact with clients. To open various social networking sites, most women entrepreneurs in India create a page for their business, provide essential information about their business, and upload images of

their products. As a result of these social networking sites, internet business is witnessing a transformation these days, with female entrepreneurs being able to easily update any product on arrivals, promotions, and consumer inquiries regarding pricing and shipping, among other things. One of the tools of times utilized by feminine entrepreneurs is social media (Teoh& Chong, 2008). Anukrati Sharma (2013) explored recent trends, influences, and consumer tastes in E-commerce and online ordering. Individuals considering purchase decisions, according to the survey, are somewhere between ages of 21 and 30. Alexa (2018) claimed that Facebook is the biggest social media platform and the world's second - largest website. The uniqueness of this platform is that business organizations can use that to actively participate and work collaboratively with their clients in aimed at encouraging them to share and spread positive content (Smith et al., 2012).

Female Entrepreneur on the Internet and On Facebook

Facebook, which started in 2004, has gained a global presence and popularity. Facebook has been one of the most effective sites for promoting female entrepreneurs. It is easier to access and spread information than the other medium of business site. It is classified as a social site because it allows users to create personal profiles, which speeds up the process of sharing information and forming bonds effectively with other people (Haque, 2013). Tufekci and Lewis et al. (2008) claimed that, Women use Facebook more widely than men. When it comes to

learning about the business environment, women face numerous obstacles that prevent them from entering the market. Regrettably, Facebook completely changes picture in digital advertising by forming a power dynamic, face-to-face interaction, financial strength, political and social status, time and cost constraints, lack of experience, and so on. In India, there is a lack of cyber security legislation, which is why Indians are having difficulty with E-commerce.

Various Platform of E-Commerce

Various E-commerce platforms operate their businesses in India. Daraz is one of them, and it is now the largest e-commerce company in India, with 100% foreign investment Amazon, and other websites. Indian firms are now operating and performing admirably alongside foreign firms. Amazon has



recently established a presence in India and is conducting business there.

Delivery systems are being improved as people continue to shift from offline to online shopping. They are becoming more intelligent and automated

Market Size of E-commerce in India:

In 2016 the market size was around 5.60 billion and it has been increasing in 2019 131.84 billion and now it is 166.16 billion till August in 2020. So, it seems very clear that market size of E-commerce is increasing day by day. Now, India becomes 47th position in the E-commerce industry in the world ranking.

THE ROLE OF WOMEN IN THE WORKFORCE

Today Women were making decisions regarding their lives, education, and career goals. Women in business act as an essential player in the business world. Women entrepreneurs are creating jobs, hope and opportunities in every community worldwide, be it a corporate, government or private sector. The role of women in the workforce has increased dramatically over the last several decades. Many women are successfully balancing both work and family life to create a strong path for future generations who may wish to accomplish the same achievements. The fact that women now have so many new doors open that were once closed, it is possible to achieve anything in terms of business. One of the best ways to gain top-level employment is through a college education, which can either be achieved in a traditional classroom or online. For the woman who has children, learning at home is an ideal way to gain the knowledge necessary to obtain a job with higher pay.

TODAY'S WOMEN AND E-COMMERCE

New information and communication technologies can be powerful tools for increasing the competitiveness of countries and contributing towards economic growth and development. However, in many parts of the world, women, especially those living in rural areas, are still excluded from accessing the Internet or do not have the skills to use it in a profitable way. On the other hand, examples from developing countries demonstrate that, if given access and knowledge-how, women entrepreneurs have benefited from using the new technologies in a large number of areas, such as getting access to valuable business information, finding new (export) markets, marketing their products and services over the Internet, securing large orders through networking with community members, and generally cutting costs through more efficient business practices. Women are under-represented in the Indian software industry, constituting about 23 percent of the IT workforce (NASSCOM 2004). Within engineering and science streams, computer science is considered to be a good option for girls because it leads to office-based work and is not associated with shop floor or dirty outdoor jobs, as are other engineering specializations.

Women entrepreneurs are increasingly setting up their own networks, and becoming more integrated in existing

ones, they are also beginning to form and participate in virtual

associations, networks and online forums. Regional, national and international women entrepreneurs' associations have been found in particular to provide an important source of information and support to nascent, new and established women business owners. Women are forming associations to increase their access to Technology, increase familiarity with business cultures in foreign markets and access these markets more effectively. These associations also provide mentoring and training, and catalyze the process of building Networks with government and corporate procurement officials. All of these developments are contributing to promoting a pro-active entrepreneurial culture for women and facilitating the transition to international activity. Thus, in many respects, women-owned businesses may be in the process of overcoming obstacles in many of the areas crucial for internationalization. The extent to which women entrepreneurs seize the opportunities offered by networking and new technologies is critical for their ability to grow and internationalize, and fulfil their potential as major players in the global economy.

Women have gained a foothold in many E-commerce areas. In B2C e-commerce, most success stories of women empowered enterprises have to do with marketing unique products to consumers with disposable income. The consumers are found largely in developed countries, implying that there is a need for sufficient infrastructure for the delivery of products for the business to prosper and establish credibility. For example, if an enterprise can venture into producing digital goods such as music or software that can be transmitted electronically or if such goods can be distributed and/or delivered locally, then this is the option that is more feasible and practicable. There are many more successful cases of e-commerce ventures that the women sector can emulate. While most of the examples involve B2C E-commerce, it must be

noted that women are already engaged in wholesale distribution businesses in developing countries. Thus, they can begin to penetrate B2B or B2G markets. For example, the Grameen Village Phone Network is a classic example of women's empowerment in India. Operators of the village phones are all poor women (who have been selected for their clean and strong credit record). These village phones are regularly visited by members of male dominated villages. Notably, the women entrepreneurs (village operators) enjoy wider discretion in expending their profits from their phone services than with their household income.

THE ROLE OF GOVERNMENT IN THE DEVELOPMENT OF E-COMMERCE

While it is generally agreed that the private sector should take the lead role in the development and use of E-commerce, the government plays an instrumental role in encouraging e-commerce growth through concrete practicable measures such as: Creating a favourable policy environment for E-commerce and Becoming a leading-edge user of e-commerce



and its applications in its operations, and a provider to citizens of E-Government services, to encourage its mass use. Among the public policy issues in electronic commerce that governments should take are:

- “bridging the digital divide” or promoting access to inexpensive and easy access to information networks
- legal recognition of e-commerce transactions
- consumer protection from fraud
- protection of consumers’ right to privacy
- legal protection against cracking (or unauthorized access to computer systems) and
- Protection of intellectual property.

Government can use E-commerce in the following ways:

- ❖ **E-procurement** - Government agencies should be able to trade electronically with all suppliers using open standards through ‘agency enablement’ programs, ‘supplier enablement’ programs, and e-procurement information systems.
- ❖ **Customs Clearance** - With the computerization of customs processes and operations (i.e., electronic submission, processing and electronic payment; and automated systems for data entry to integrate customs tables and codes), one can expect more predictable and more precise information on clearing time and delivery shipments, and increased legitimate revenues.
- ❖ **Tax Administration** - This includes a system for electronic processing and transmission of tax return information, online issuances of tax clearances, permits, and licenses, and an electronic process registration of businesses and new taxpayers, among others.

Areas with respect to SME uptake of E-commerce:

The following are the more relevant areas for government intervention with respect to SME uptake of E-commerce:

E-SME Development - Government can provide incentives to encourage widespread E-commerce use by SMEs. An “SME development program” in which various sectors can provide technical assistance to SMEs to promote E-commerce uptake, can also be developed. Banks, financial lending and training institutions, and corporations should be encouraged to develop “SME desks” that will address the specific needs of SMEs. In particular, steps should be taken to:

- provide incentives to individuals to become entrepreneurs by lowering borrowing rates
- provide incentives to SMEs that intend to use E-commerce in their business operations
- broaden credit extension facilities to SMEs in order for them to use ICT and E-commerce;
- Offer discounts on business solution software packages and software licenses.

Moreover, big businesses and corporations should be encouraged to transfer technology to SMEs by offering them free training in ICT and E-commerce.

Awareness Campaign - Evidence suggests that SMEs have insufficient knowledge of information technology and E-commerce. Government and private sector partnerships can engage in a campaign to disseminate information to SMEs about E-commerce policies, best practices, success stories, and opportunities and obstacles relating to the use of ICTs and E-commerce. These awareness campaigns could include free training courses and workshops on E-commerce, security and privacy, awards programs, and information centers to assist SMEs. Ultimately, this information campaign should come in the form of an overall E-commerce development strategy for the economy, focusing on its various innovative applications for SMEs.

- **E-Government** - Government should be the lead-user of E-commerce if various business and private-sector related activities are to be prompted to move online. E-government can take the form of various online transactions such as company registration, taxation, applications for a variety of employee and business related requirements etc.
- **Network Infrastructure and Localization of Content** - An important strategy in this regard is the construction of “Tele centers” or electronic community centers that would serve as a community-shared access and connectivity platform especially in the rural areas (e.g., an Electronic Agri information center which provides market information to farmers in rural areas). These Tele centers can also be a venue for capacity building, skills enhancement, training, communications and content development.
- **Strengthening Consumer Protection** - A more comprehensive measure that government can undertake to ensure security in E-commerce transactions is the establishment of a Certification Authority, which verifies seller and buyer identities, examines transactions and security procedures, and issues digital certificates to those who are able to meet the set security standards. A good example of this government effort is Singapore’s Certification Authority, Netrust.

The above case studies show how ICTs can become a tool for the transformatory empowerment of women at a collective level. Connectivity and access to information for livelihoods and enterprises:

- (i) Connectivity through networks can support access to information, covering technical information on sustainable agricultural practices and innovation, market news and agricultural commodity process, weather predictions and rainfall patterns, recommended crops for the season and information on institutions that provide expertise and training.
- (ii) Data Management: Information technologies can create systems to store, retrieve and manage information which can help enhance operational efficiency and accuracy in financial transactions, something that organizations that work with poor



- women.
- (iii) Creation of Data Repositories: ICTs can help to reclaim women's agricultural knowledge base and can facilitate the systematic recording and dissemination of knowledge about agricultural practices.
 - (iv) Mobilization and education of women workers: ICTs can bring about political empowerment of women by furthering their demands, needs and rights as workers.
 - (v) Linking of women producers to global markets: Although not an easy avenue, ICTs can enable women producers to benefit from E-commerce by linking them to global markets.
 - (vi) Efficient communication for micro-enterprises of poor women: For poor women involved in micro enterprises, ICTs can enable building of a network with customers, suppliers, banks, etc, thus facilitating timely access to people and resources and thereby providing better business opportunities.
 - (vii) Opportunities for skill-building and employment: It is possible that disadvantaged women with handicaps in education and training can still benefit from opportunities in the IT labor market. This can happen if they can master basic aspects of computer use and maintenance. There are some organizations that are attempting to explore such possibilities.

Electronic commerce, or E-commerce, refers to economic activity that occurs online. E-commerce includes all types of business activity, such as retail shopping, banking, investing and rentals. Even small businesses that provide personal services, such as hair and nail salons can benefit from e-commerce by providing a website for the sale of related health and beauty products that normally are available only to their local customers. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. Modern electronic commerce typically uses the World Wide Web at least at one point in the transaction's life-cycle, although it may encompass a wider range of technologies such as e-mail, mobile devices social media, and telephones as well. E-commerce differs from E-business in that no commercial transaction, an exchange of value across organizational or individual boundaries, takes place in E-business. The buying and selling of products, services by business and consumers through an electronic medium, without using any paper documents. Mobile E-commerce, M-commerce is the term used to describe the growing trend of using networks that interface with wireless devices, such as laptops, handheld computers or mobile phones to initiate or complete online electronic commerce transactions.

Women Entrepreneurship Platform

The idea of setting up a Women Entrepreneurship Platform (WEP) to promote and support established as well as aspiring women entrepreneurs in India took seed at the 8th Annual Global Entrepreneurship Summit (GES) 2017 held in Hyderabad, jointly by NITI Aayog in partnership with the Government of the United States of America. The platform was formally launched on 8 March 2018. It is the first of its kind facilitation platform which is mandated to work in collaboration with public as well as private sector organizations and bring them on a single platform by listing their women focused entrepreneurship schemes, initiatives and programmes on WEP website. It also enables sharing of best practices amongst women entrepreneurs and partner organizations and promotes evidence based policy making.

WEP Partners

WEP, through its partners, tends to offer services to members under various support areas:

- Incubation and Acceleration
- Entrepreneurship Skilling
- Marketing Assistance,
- Funding and Financial Assistance
- Compliances Support
- Social Entrepreneurship

WEP has more than 30 partners from various industries and sectors and have signed Statement of Intent (SoI) with many of those who have committed specific deliverables towards WEP users.. Under the Social Entrepreneurship domain, WEP will also launch its IVRS service to facilitate registration for aspiring and established women entrepreneurs in social and development sector who are not tech savvy and do not have access to internet. Since its launch in March 2018, in a short span of eight months, WEP through its partners have offered various support services for WEP registered women entrepreneurs, some of them are as follows:

- WEP along with WEE Foundation launched two mentorship programmes, the first happened in IIT-D and the other will soon begin in IIT-B.
- WEP in association with NEXUS started several Incubation cohorts for women entrepreneurs.
- WEP along with SREI and Google Internet saathi will on board around 3,000 women entrepreneurs from rural areas on
- WEP platform for them to avail services available on the platform.
- WEP partner INNSAEI Ventures has committed a corpus of INR 10 crores for WEP for women led ventures in frontier technologies.

WEP Road Show Series

In the month of July 2018, WEP launched its 'Road Show Series' to initiate dialogue with various State Governments and to sensitize local stakeholders for building a conducive entrepreneurial ecosystem for women entrepreneurs. More than 1000 women



- entrepreneurs participated across states.
- Mumbai: In Association with Atal Innovation Mission (AIM) and Narsee Monjee Institute of Management Studies (NMIMS), Mumbai.
- Bengaluru: In association with Jain University and United Nations and NASSCOM
- WEP-E MERG event, in association with Ministry of Medium and Small Enterprises (MSME), Government of India and Government of Karnataka
- Delhi: International Conference on Empowering Women- Fostering Entrepreneurship, Innovation and Sustainability in association with Shriram College of Commerce conference, New Delhi
- Pune: In association with Symbiosis University, Pune WEP New Platform

WEP will launch its highly evolved AI/ML based Version 2.0 of the online platform in the month of December 2018 by adding an additional layer of 'Mapping' to the platform through which information, schemes, programmes, events, courses, news etc. will be shown to the user, based entirely on the chosen area of interest. This feature available on WEP portal would greatly improve user experience and help in giving greater exposure to existing initiatives in this ecosystem.

International Conference on Empowering Women- Fostering Entrepreneurship, Innovation and Sustainability in association with Shriram College of Commerce conference, New Delhi

Women Entrepreneurship and the E-Commerce Opportunity

In the wake of the Covid-19 pandemic, with lockdowns and persistent social distancing norms that led to a decline in aggregate demand and in business for physical retailers, E-commerce emerged as a viable alternative for some small business owners. Among them were women creative entrepreneurs. Often home-based, some women skilled in crafts, design, and other creative endeavors were able to leverage their creativity, talent, and intellectual property to avail opportunities brought about by the growing demand for products sold online. They fulfilled the need for products ranging from masks and other wearables to household and packaged food items. The geographically un tethered nature of this kind of E-commerce enables women entrepreneurs to balance income generation with domestic responsibilities in a way that geographically tethered work may not allow.

Studies of existing women-owned businesses suggest that they remain small with a majority (83.2 per cent) according to the Sixth Economic Census 2013 -14) operating without hired workers. But, success in E-commerce also ultimately relies on relatively low prices, but high volumes of production that call for larger set-ups.

To enable more women to grow their businesses, they need

- i. Access to more and better education that includes training on how to run a business;

- ii. more equitable access to a steady stream of capital beyond short-term microloans that frequently get used for consumption as opposed to business investments; and
- iii. More gender-specific provisions in government schemes supporting small and medium enterprises.

Stories of successful women entrepreneurs in India.

The Weekend Leader has compiled the stories of 10 successful women entrepreneurs in India. Their stories will offer you great motivation and inspiration. Indian women's foray into entrepreneurship is women empowerment at its best

1. Anju Srivastava

A tender-hearted 13-year-old girl who volunteered at an ashram before school hours moved by the ubiquitous deprivation that she encountered on the roads of Mumbai, hangs on to the same bleeding heart 45 years later even after launching a successful social enterprise whose turnover touched Rs 50 crore in 2018-19.

Win greens Farms Private Limited, founded by 58-year-old Anju Srivastava, sells flavoured dips, sauces, baked chips, bakery chips, tea, pita bread and a lot more but primarily helps women and farmers lead a financially secure life.

Back in 2008, Srivastava had embarked on a unique agrarian venture renting half an acre of land from a farmer in Gurugram. She raised culinary herbs in the land and sold them at Rs 150 per pot at exhibitions in and around Delhi.

"We sowed parsley, thyme and marjoram - which can be easily potted - under the brand name of WIN (Women Initiative Network)," says Sri vastava of the early years of her venture in which her elder son Vikram Aditya has been associated from the beginning. Later, Sri vastava tweaked the business plan and got into products with basil dips with chips, which was the turning point in her venture.

"In 2012, winter was about to set in and we had an extra stock of basil. Since dew kills basil, we decided to make basil dips with chips that became a hit," she recalls.

When they had a good stock of garlic in March- April, they introduced garlic dip, which set the stage for making more such products in the subsequent years. Currently, Win greens offers 150 products from its stable.

As Sri vastava expanded the business, she rented more land - which has touched about 100 acres now - and increased her partnership with farmers offering them more income. "Farmers worked the entire year to earn hardly Rs 10,000 earlier," she says. "They faced high risk as they were dependent on rains and lacked the ability to do business.

Dipika Mishra

Dipika Mishra, who has been working as production manager at the unit for the past five and a half years, says that the women are given regular counseling to overcome day to day issues. "Coming from underprivileged backgrounds they are not just earning but also learning," she says. "Two supervisors studied while working here and can now handle bank work



while another woman saved money to buy a piece of land, on which she wants to build a paying guest accommodation and be self-dependent in old age.”

Srivastava's husband, Arjun, a former marketing director at PepsiCo, is a director in the company and is actively involved in the business. Elder son Vikram continues to work with her, while her daughter Zoha joined her recently. The youngest son, Omar, is pursuing his education at University of Toronto. Besides, she wants to open a state-of-the-art healthy food café in sync with the needs of Generation Next.

The Best Small Business Apps

Best for project management: Asana, Trello, Monday

Best for Time Tracking: TopTracker, TSheets, Harvest

Best for Sales and Client Relationship Management: Honeybook, Hubspot, Nutshell

Best for Inventory and Shipping: ShipStation, Shopventory,

Shyp Best for Social Media Management: Later, Planoly,

Hootsuite Best for Accounting: Quickbooks, Invoice2Go,

Hurdlr

Online businesses women can start from home

Setting up an online business is a lot easier and cost-effective than it used to be. Here are some ideas that can help women, especially homemakers, to set up profitable businesses from the comfort of their homes.

❖ Tiffin service

Ordering in food has become the norm with numerous food-ordering apps providing quick and easy meal fixes. Setting up a Tiffin service can be a **profitable business, especially in communities that have a large working population.** You can easily start a tiffin service with kitchen appliances that are already available in the house. Other things you would need in addition are groceries and packaging containers. **Using WhatsApp, you can create a group and send the daily menu on the group and get your orders.** The cost of setting up can be as little as Rs 5,000.

❖ Baked goods

If you are adept at baking and enjoy making cookies, biscuits, brownies, breads, or cakes at home, then this passion can become your calling. All you require: an oven and baking ingredients. **A low-end oven can cost upwards of Rs 4,000 and along with ingredients, the total investment can range between Rs 5,000 and 15,000.** It would also make sense to focus on one or two things you are good at.

❖ YouTube channel

Cheap data rates and high speed internet have made YouTube stars out of common people. **Even with basic equipment like a Smartphone camera and amateur photography and editing skills, you can start making videos and upload them on YouTube and use Google Ad Sense to make money.** All you need to turn it into a successful

business is creative content. Most popular and easy to create are home cooking videos, DIY arts and crafts, makeup tutorials, home remedy videos, and more. If you specialize in a particular subject, you can turn that into a channel and become an influencer.

❖ Papads

Papads are another staple found in most Indian households. **These are in demand throughout the year. It is an easy business to set up with very low investment.** You will need a papad maker and ingredients for all the varieties of papads you wish to make. You can sell them to individual consumers or in bulk to stores and also cater to functions and parties.

❖ Quirksmith

Quirksmith is a silver and fashion jewellery brand in India. The brand is famous for its unique designs. The brand is run by two sisters, Divya and Pragya and they've combined their talents and expertise to make Quirksmith what it is today. While Pragya handles marketing and strategy for the brand, Divya heads the design and production, ensuring each product shines through the noise online

CASE STUDIES OF SUCCESSFUL ENTREPRENEURS TRAINED UNDERATI SCHEME

1. Case Study of Mrs. Nirmala Patagar From House wife to Entrepreneur.

Nirmala Patagar is from Sirisi in Uttar Kannada. She is handicapped and has studied up to PUC. Her husband works in the sericulture department. They are blessed with a daughter and a son. Her husband's salary was not sufficient to meet the needs of the family. She was very unhappy as the children were not sent to a good school. Mrs. Nirmala, though handicapped, is a very dynamic and confident lady and was keen to take up some business on her own to supplement the family income. As she was handicapped, she could not take up a job but, this deficiency has not affected her self-confidence. One day Mrs. Patagar saw a newspaper advertisement given by CEDOK, Dharwad regarding training in entrepreneurship skill development. She was thrilled and approached the Training Officer, CEDOK at the District Industries Centre, Karwar for more details. She had requested the training officer to visit Prashanti Foundation Sirisi to explain the details of the programme. After listening to them she has decided to undergo training in paper products as it requires less investment. Finally she has taken her husband's permission and joined the five-week ESDP in paper products at Chetana Industrial Estate, Sirisi conducted by ni-msme with CEDOK as a Partner Institution.

• ESD Pin paper products:

As Mrs. Patagar had a strong desire for self-employment, she had actively participated in the programme. She took keen interest in learning the art of making of paper products, and had worked hard to reach perfection. The training programme helped her to develop leadership skill, team building and other



managerial skills. She gained technical knowledge about gift items like greeting cards, photo stands, pen stands, calendars, files, and envelopes.

• **Enterprise set up:**

After one month of completing the programme, the first follow-up meeting was arranged. During the meeting she expressed her desire to start the enterprise and also shared the problems of starting up with the Training Officer, CEDOK, Karwar. Seeing the enthusiasm of Mrs. Nirmala, he motivated, counselled and guided her in solving problems connected with starting the enterprise.

2. Case Study of Ms. Mayuri Software professional: Self employment by choice.

Ms. Mayuri was born in Pochampally village, Nalgonda district, Andhra Pradesh in the year 1985. Her father was a cloth merchant. She was the youngest among all siblings. Since her childhood she had keen interest in business and high ambition to reach great heights. After completing her Engineering degree in Computer Science from JNTU, Hyderabad in the year 2007, she has joined M/s Infosys Pvt Ltd at Hyderabad. She has just worked for about 6 months to gain basic experience as the goal of her life was self employment.

About GIEMA

GIEMA is one of the oldest small scale industrial associations registered in the year 1989 under societies act. Since then the organization is taking up the issues/problems of small scale industries and finding ways for entrepreneurs. The organization has been recognized as Udyami Mithra under RGUMY and assisting first generation entrepreneurs in product selection and guiding them in every stage till the launch of proposed venture. GIEMA has been actively involved in implementation of several central and state government schemes. It is one of the Partner Institution of ni-msme in conducting the Entrepreneurship & Skill Development Programs.

Entrepreneurship Development Programme:

She admits that the advertisement in the local newspapers given by Gulbarga Industrial Estate Manufacturers Association (GIEMA) announcing to conduct exclusive women EDP on behalf of National Institute for Micro, Small & Medium Enterprises (ni-msme), Hyderabad sponsored by the Ministry of MSME, Govt. of India was a timely help. Ms. Mayuri has attended the training program from 20-12-2010 to 03-01-2011. As she was determined to start a small scale activity, she was regular and punctual to the training. During the training period itself she has finalised to take up the embossing of number plates for the two wheeler and four wheeler motor vehicles. According to her the training content was so informative and highly beneficial. During the 12 days EDP the participants were given inputs on motivation, qualities of entrepreneurs, organizations involved in enterprise development, method of product selection process based on market survey, government

policies, schemes, procedures, preparation of project report preparation, managing an enterprises, marketing etc., Most important schemes like Prime Ministers Employment Generation Program (PMEGP) were dealt. Networking of the institutions and support services from different organizations were discussed in detail. The atmosphere was very conducive to learn. With gratitude she acknowledge the sponsors of the program.

Future Plans

At present the enterprise activity is going on in a rented premises at 1st Floor, Satalkar Complex, Opposite Kannada Bhavan, Gulbarga, Karnataka with the her husband's help. She wants to move to her own premises. Further she wishes to modernise and expand her enterprise by adding a blank foil machine so that she could make low cost number plates for the 2-wheeler customers. This means she can generate employment for some more unemployed people. She advises the job seeker to stand on their own and to serve the society gainfully.

3. Case Study of Mrs. Andal From Farming to Industry

India is the largest banana producer in the world, with 110 million tonnes of banana, followed by Brazil which produces 64 million tonnes only. Tamil Nadu is the highest producer among the states with 19 per cent of national share. With in Tamil Nadu Trichy district tops the list. In Trichy district, Thottiam taluk is located on the bank of Cauvery river and the entire area is cultivated with banana. After selling the banana fruits, the banana flowers and the tree trunks are left as waste.

Training in food processing:

Periyar TBI, Periyar Maniammai University, Vallam selected 25 farm women at Varatharajapuram, a village in Thottiam taluk, and gave them six weeks of entrepreneurship and skill development training (ESDP) through partnership programme with National Institute for Micro, Small and Medium Enterprises (ni-msme) Hyderabad. The training was organised at the Primary Agricultural Co-Operative Credit Society, Varatharajapuram. About 12 trained EDP participants formed a group and worked with Mrs. Kannagi. Periyar TBI has given a Project Proposal for `4.25 Lakhs and the Project is under process. Mrs. Andal was trained in banana fiber extraction, coloring of banana fibres, producing banana fibre products like banana fiber bags, mats, table mate, boxes, etc. which have a very good demand. Mr. Jaya prakash of Home Impex Enterprises, Trichy imparted training to the women about making of banana flower thokku, a technology developed by the National Research Centre for Banana in Trichy. Banana flower is medicinally recognised as a health product. Indian Farmers Fertilizer Co-operative Society (IFFCO) adapted Varatharajapuram village and is offering many training programmes. As a result of continued efforts, the Primary Agricultural Co-operative Credit Society of Varatharajapuram came forward to establish production unit for these trained candidates.



4. Case Study of Ms. Yeshoda Beauty parlour: Better option for women Family background:

Yeshoda, aged about 40 years, basically hails from Balyaker village of Kunigal taluk of Tumkur district of Karnataka state. After marriage, she has been living in Ramakrishna Nagar in Mysore city. Her husband is an employee of Karnataka road transport department. Yeshoda wants to support her family by generating additional income. Yeshoda has interest in beautician business and she wants to learn the skills. She has two children and she wants to give good education.

Contact with CEDOK

At that time, CEDOK, Mysore has given wide publicity about the one-month ESDP in beautician through local newspapers. Yeshoda approached the coordinator of the programme at their office and enquired about the programme. Yeshoda applied with confidence for the programme and she got selected for the training. Her husband also supported her in attending the training.

5. Case Study Mrs. Sasikala: Huge demand for artificial jewels to gold ornaments Family background

Pallikonda is a very small village located about 24 km from Vellore on the Bengaluru resident of pallikonda, highway, situated on the banks of Palar river. Mrs. Sasikala has completed her 10th standard and got married to Mr. Manigandan and Manigandan is working as two-wheeler mechanic. Sasikala has two children, one is in 2nd standard and the other in LKG.

Contact with VIT University

VIT University has set up a Village Resource Centre (VRC) with satellite connectivity in association with Indian Space Research Organization (ISRO), Bengaluru in Pallikonda for Tele-medicine, Tele-agriculture and Tele-education. Apart from this they also train unemployed youth and women in employable skills. When they mobilised candidates for training in artificial jewellery making, their Project Associate of Pallikonda VRC made Sasikala understand about the training and its curriculum.

Present Status

Sasikala has utilised the training in a better way and started a small beautician shop in Parthasarathi Nagar, Ramapuram with an investment of ₹.10,000. She also started making artificial jewellery and selling to her customers and school students in a cost effective manner. Now she is able to get average monthly income of ₹. 4,500. She is very much thankful to National Institute for Micro, Small and Medium Enterprises (ni-msme), Ministry of MSME and VIT University for having given the opportunity to undergo the training

CONCLUSION

Women's empowerment in cases of social status, economic security, self-actualization, etc. is an inevitable part of

country's overall development. Without women the mainstream development program, sustainable development process is just nearly impossible. Not only that, this development would always be a dream without active and meaningful participation of the country's women in it. After completing the analysis and finding part the study found that e-business is the most convenient and easiest option to run business for the women entrepreneurs. Women Entrepreneurship through e-business has enhanced their economic status and decision-making power. Economic status, self-worth, self-confidence, control over own life-related issues, control over resources, and social status of women entrepreneurs are the variables that define empowerment of women. If women gain economic freedom, social recognition, they gain visibility and a voice at home, workplace and community. This has an impact on their social status regarding increase in their leadership ability, gender equality and so on. According to the study, women are becoming more interested in establishing their own online business as it is easier than any other form of business. So, governance and policy formation should support the women entrepreneurs so that they can develop and empower themselves. It will lead to the development of our country's sustainable economic growth, creates employment opportunities as well as make a contribution towards the women entrepreneurs' family and community.

SUGGESTIONS

- There should be continuous efforts to inspire, encourage, motivate and co-operate women entrepreneur.
- Big service provider like Amazon, Flipkart, Paytm 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.

REFERENCES

1. Applegate LM (1999) *Electronic commerce*. In: Dorf RC (ed) *The technology management handbook*. CRC Press, Boca Raton, pp 1122–1130
2. Buda R, Elsayed-Elkhouly SM (1998) *Cultural differences between Arabs and Americans: individualism-collectivism revisited*. *J Cross Cult Psychol* 29(3):487–492
3. Burgelman RA (1983) *corporate entrepreneurship and strategic management: insights from a process study*. *ManagSci* 29(12):1349–1364
4. David W, Benamati J (2002) *E-commerce basics*. Prentice Hall, Upper Saddle River
5. Edvinsson L, Stenfelt C (1999) *Intellectual capital of nations—for future wealth creation*. *J Hum Res Cost Account* 4(1):21–33
6. Fellenstein C, Wood R (2000) *Exploring e-commerce, global e-business and e-societies*. Prentice Hall, Upper Saddle River



7. Frost D, Goode S, Hart D (2010) *Individualist and collectivist factors affecting online repurchase intentions. Internet Res* 20(1):6–28
8. FryadHenari T, Mahboob R (2008) *E-commerce in Bahrain: the non-technical limitations. Educ Bus SocContemp Middle East Issues* 1(3):213–220
9. Gibbs J, Kraemer KL, Dedrick J (2003) *Environment and policy factors shaping global e-commerce diffusion: a cross-country comparison. InfSoc* 19(1):5–18
10. Grandon EE, Pearson JM (2004) *Electronic commerce adoption: an empirical study of small and medium US businesses. InfManag* 42:197–216

WEBSITES

1. <https://www.theweekendleader.com/Success/3002/its-women-empowerment.html>
2. <https://www.theweekendleader.com/Success/2861/leading-kindly.html>
3. <https://yourstory.com/2014/12/25-read-stories-women-entrepreneurs-2014/amp>