

### E COMMERCE: A SILENT REVOLUTION IN WOMEN EMPOWERMENT

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#### ABSTRACT

The paper has been designed considering the ubiquitous role of E commerce in the life of working women in India. The study will reveal the significant contribution of e commerce in making the life of working women easier. The study will also reveal the momentous role of e commerce in empowering women in the country.

It is a descriptive study with information drawn from secondary sources. The study discloses the contribution of e commerce in the life of working women in India. In today's competitive society where there is scarcity of time for everyone due to over pressure of work especially for the working women as they have to balance their dual roles of home maker as well as a professional. From the start of the day till the end she has to fulfill each and every responsibility efficiently, not only the household chores but also has to manage outside affairs too. E commerce has helped these women in reducing their stress and burden to a much extent through online shopping. The paper is all about how e commerce has been a silent revolution in the life of women in the country. Further, the analysis is likely to reveal the contribution of e commerce in the development of women entrepreneurship in the country. With the advent of e commerce, women entrepreneurship in the country has significantly increased than before. Not only this, the percentage of women employment has also increased than before. E-commerce has brought a great revolution in the context of women empowerment.

The study ends up with an indication that if proper education in the field of ecommerce is being provided to the women in the country women entrepreneurship can be increased significantly. Awareness is required in this field which will help in empowering women and in developing their innovative and entrepreneurial skill that will ultimately lead to development of the country.

#### KEYWORDS:

Women entrepreneurship, women empowerment, e commerce, working women

#### INTRODUCTION-

Build a platform, prepare for the unexpected. And you will know you are successful when the platform you've built serves you in unexpected ways."

-Pierre Morad Omidyar, Founder and Chairman, ebay

The present generation is snappily moving. The excessive competition and over pressure in work has led the lives of people more miserable. This growing competition has lousily affected the lives of the working class of the society especially the professional women who have to deal with both family commitments and professional world. It becomes quite difficult for her to manage the both worlds. In reducing this burden among the working women e commerce has acted as a boon for the whole world.

According to the Investopedia; E commerce is a type of business model or a segment of larger business model that enables a firm or individual to conduct business over an electronic network, typically the internet. Electronic commerce operates in all four of the major market segments: business to business, business to consumer, consumer to consumer and consumer to business. It can be thought of as a more advanced form of mail-order purchasing through a catalog. Almost any product or service can be offered via ecommerce, from books and music to financial services and plane tickets.

E commerce has made the lives of working women much easier than before. Due to scarcity of time and non-availability of basic necessities in nearby location it was much difficult for them to fulfill their requirement. The online shopping mode has solved this problem among them to a much extent. Now they can fulfill their needs and wants within seconds. The best thing that these online stores provide is the delivery of the products at the doorstep. Now they don't have to make any effort in going to the shop and purchase their requirements.

Ecommerce has not only helped the lives of working women easier but it has also created an increased employment opportunities among the women. E commerce is the potential gold mine for women in developing countries says UNCTAD report. This e commerce has created many women entrepreneurs who were earlier just the home makers. Therefore ecommerce has been a boon for the developing countries like India.

#### **OBJECTIVE:**

The study has been conducted to find out the role of e commerce in the life of working women in India with following objectives or purposes:

1. To study how E commerce has become an inherent part in the life of working women.
2. To examine the role of E commerce for the development of women entrepreneurs in the country.

The present study is descriptive in nature with information, analysis and conclusion drawn from various secondary sources. It's an exploratory study for knowing the insights of the topic. It is a referred paper.

#### **UBIQUITOUS ROLE OF E COMMERCE IN THE LIFE OF WORKING WOMEN:**

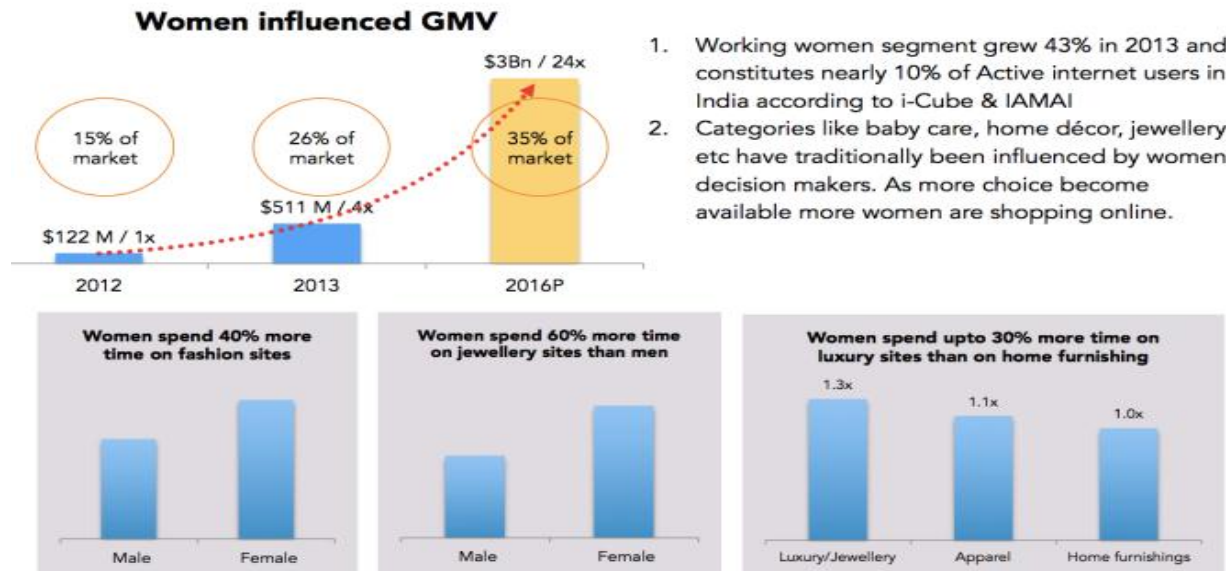
The Indian women is often caught between two opposing forces, a fast moving economy, where women can have a successful career, and the conservative pull of society, which expects women to take care of home and hearth and she is performing the roles with aplomb. Due to increasing work pressure and scarcity of time the working women gets exhausted while fulfilling her both responsibilities and therefore she doesn't get time for herself. Ecommerce has played another major role by providing their basic necessities and their desires at their doorstep which were earlier called luxuries but now has become the necessity for them.

Women accounts for 58% of all online purchases, and decides 83-87% of consumer purchases. Women spend more money online than men in all but three categories: electronics/computing, events/movie tickets and flowers or greeting card/gifts. Women contributed to 26% of the ecommerce revenue in 2013. A significant increase in 35% is predicted by the year 2016 with more women, especially working women, turning to online shopping due to convenience and ease of online shopping. Traditionally, mobiles and electronics had more potential for profits in the online shopping scenario. However, last year saw the **rising popularity of fashion and apparel segment** with total sales of \$559 million. This is expected to increase to \$2.8 billion by the year 2016.

Contribution of women to fashion shopping portal Myntra's sales rose from 20% to 40% last year. Though men contribute more to overall sales currently, women are expected to contribute 50-55% with the introduction of new private labels which will attract more women to make online purchases.

***E commerce has made the lives of women easy in a number of ways:***

1. In balancing time between home and work most time they do not have the leisure of going to a physical shop and browse through items to chose the required product. With online shopping, they can shop anytime and anywhere without having to waste time on travel.
2. Women shoppers no longer have to rush or get pushed around in case of a huge sale. They can shop as much as they want, at whatever time and from wherever they want to.
3. As is known that women are more finicky about their fittings than men when it comes to products like clothes and shoes. Finding the right size is more often than sometimes even the price of the products. But now shopping portals are offering size and measurement guides using which women can make purchases.
4. Most sellers offers convenient refund and return policies, sometimes even full cash back for returns. This again helps to rid of shoppers' hesitation and reluctance in case of doubts about a product.
5. Everyone is exposed to advertisements of products on TV and social media now. Without the physical store of a brand in a locality or city, women can still shop for them through online sellers.
6. Most women like to explore all options before deciding on the final purchase. The hassle of going to different stores to check out options can be avoided in online shopping as everything is in one place and one need not move to check out the various options.
7. Women like to take advantage of discounts and sales when they can buy more without spending too much. Online shopping sites offer more discounts and offers nowadays which they can avail of at their convenience.
8. Women like to be re-assured of their choices when making a purchase. The reviews from other purchasers of the product help them to gauge their choice and proceed with the purchase.
9. E Commerce has helped women in making their lives easier by providing several options and through various categories like fashion, home décor, jewellery and baby care which has resulted in sharp increase in the total ecommerce sale in 2013. Fashion for instance, a category led by Myntra, nearly doubled in value from \$278 million in 2012 to \$559 million in 2013.



1. Working women segment grew 43% in 2013 and constitutes nearly 10% of Active internet users in India according to i-Cube & IAMAI
2. Categories like baby care, home décor, jewellery etc have traditionally been influenced by women decision makers. As more choice become available more women are shopping online.

**SOURCE:** TechCrunch.com

It can be correctly said that e commerce has made the lives of working women much easier than before. The extra time that they used to waste earlier in shopping by visiting markets, now can easily get the goods and avail services in their doorstep. We live in an age that makes our daily life as much flexible as possible. While communication is only a click away, thanks to smart phones and an ever strengthening network, shopping on the go has been made possible through virtual stores and electronic payment gateway system. ICT has far reaching impact on almost every aspect of human life. So have its various modes of service.

**POWER OF SHE-ECONOMY:**



E commerce has been acted as a boon for the women in one more substantial way. It has significantly increased the percentage of women entrepreneurs in the country and overall rate of employment among women in the country. As per the society's norms, a woman has the sole responsibility of managing the home affairs in every home, so it is very challenging for every woman to manage their home and professional responsibilities simultaneously. Secondly, many families do not allow their daughters and daughter in laws to go outside and work. This

creates another hurdle in the career growth among women in the country. In spite of the fact, they are efficient and innovative, sometimes more than their counterparts they have to suppress their innovative skills and remain just a home maker. In this relation, e commerce has helped the talented women in showing their innovative skills and proves their entrepreneurial efficiency to everyone. Now they can work from home, set up their business without any difficulty and manage everything as per their convenience.

Women entrepreneurs encompass approximately 1/3 of all entrepreneurs worldwide. According to the online study conducted for ranking on the best place for female entrepreneurship, India ranks high in

the list as compared to its position in 2013. A recent Economic Times reports suggests that with the emergence of online marketplaces such as Amazon, Snapdeal and Flipkart, thousands of women are gaining financial independence by selling products across such as health care, home furnishing, jewelry handicrafts And Fashion apparel

Constituting about 20% of the 1 million sellers on platforms that form the \$12 billion online retail industry in the country, women are catalyzing the growth of female workforce that has dipped almost 9% since 2010. These online retail platforms are helping women evolve from farming, textiles, and construction sectors and gradually develop into independent seller and eventually employers. Of the 30,000 listed sellers of Flipkart, 20% are women. Interestingly, about 15% of these women are customers-turned-sellers. "These women have identified the gap and launched their own brands offering regional handicrafts, antique pieces, and designer wear.

India's female entrepreneurship represents statistics of improvement with respect to women finding opportunities to start ventures (60%), validation with respect to skills (52%) and do not feel the impending doom of failure for their startup (57%). Alibaba.com, the global leader in B2B e-commerce has expressed its intent to promote innovation and encourage entrepreneurship amongst women in India. Alibaba.com is basically designed to educate women about the benefits of the internet and how e-commerce as a tool can help them build and grow their own businesses.

The Indian women are no longer regarded backward or conservative or less competitive rather they can live up expectations, case if they are provided opportunities to prove themselves. The Indian women entrepreneurs are emerging as a potential human resource in 21 century. It is observed that women leaders are more assertive, persuasive and risks takers than their male counterparts. Indomitable characteristics of women entrepreneurs like hard work, diligence and perseverance, ability to learn quickly, persuasiveness, open style of problem solving, willingness to take risks and chances, to motivate people, knowing how to win and lose gracefully. E-commerce can facilitate women entrepreneurs to save time in every step of their business cycle, like identifying business opportunities, raw-materials procurement and even finding sales leads online. Analytics on Alibaba.com which is a the online B2B e-commerce portal, showed that the membership base of females on the site grew at 71% (Jun 30, 2011). This shows that e-commerce has the potential to provide Indian businesswomen an effective and efficient platform to overcome traditional male-dominated industries and explore business prospects beyond conventional channels.

**Mellita, D., & Cholil, W. (2012)** described the aspects and role of e commerce for gender empowerment in developing country. 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.

*The e commerce and development report, 2002 proposed by United Nations conference on trade and development mentioned the reason on how e commerce can be boon women;*

1. Creating an appropriate environment where new modes of working – such as teleworking- could enhance women's participation in e commerce as employees and freelancers, by improving their access to internet technologies in rural and pre urban areas.
2. Providing facilities for child care so that women can continue working in IT-enabled sector.
3. Raising awareness in corporate sector of the advantages in the teleworking for female employees as well as for the companies.
4. Developing and publicizing the availability of the critical mass of multilingual and computer literate female workforce to attract consumer care service work from national as well as transnational companies.
5. Supporting the establishment of tele centers as incubators and facilitators of small business in information and communication services.

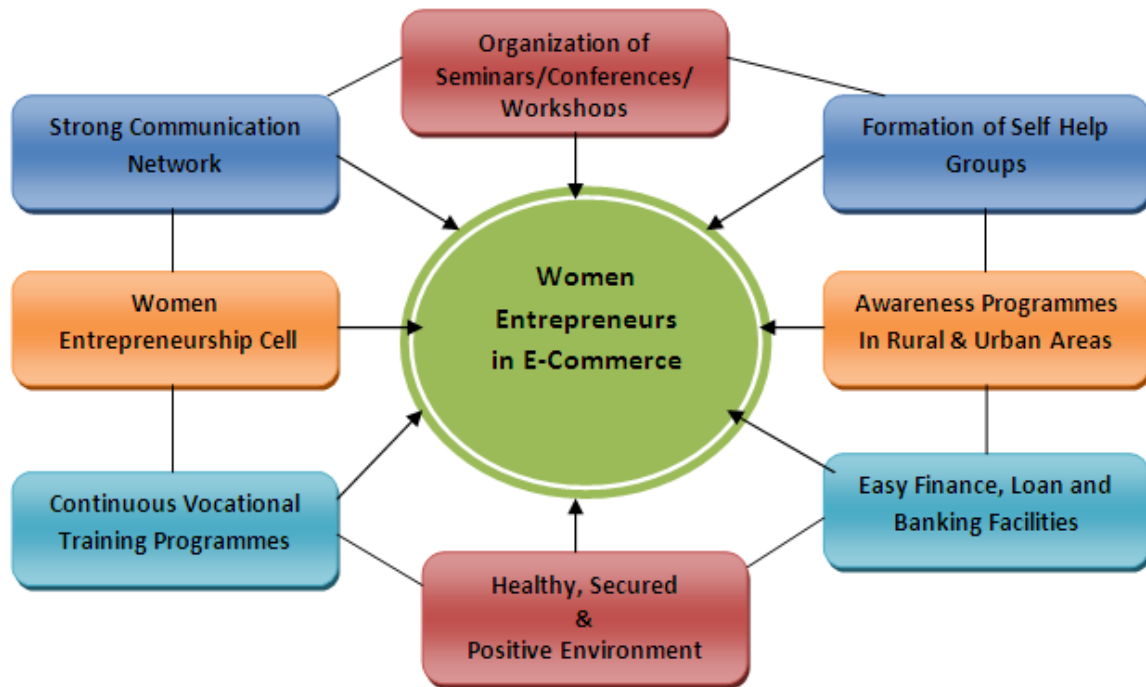
6. Helping to develop multilingual websites in order to make it possible for women, with less access to education and English literacy, to surf the internet for market and business information that includes legal procedures and regulatory framework.
7. Highlighting and when possible rectifying legal and cultural practices that constitute barriers to women's entry into the e commerce.
8. Promoting business and entrepreneurial prospects for the women in the e economy by offering venture capital and micro finance to women entrepreneurs to set up small businesses in ICT related and remote processing services.
9. Evaluating micro credit programs for bringing the poorest marginalized women into the orbit of e commerce.
10. Strengthening the advocacy power of NGOs that lobby for women to have greater control over their incomes and over decisions in family budgets and expenditures.

#### ***Leading Indian Women Entrepreneurs in E Commerce:***

There is no deficiency of excellent and talented women entrepreneurs in India. Various successful women entrepreneurs like Kiran Mazumdar-Shaw of Biocon and Ekta Kapoor of Balaji Telefilms have proved that they can successfully manage the economics of the business as well as home or family. Women entrepreneurs on the basis of their skill and vision, prove that they have the ability to take their budding ventures to scaling heights. Some of the women entrepreneurs who are marching ahead in the domain of E-commerce as:

- **Swati Bhargava** - is the Chief Executive Officer and the co-founder of CashKaro. Swati, started her first online entrepreneurial venture Cash back site Pouring Pounds in the UK in mid-2011 with her husband Rohan.
- **Neeru Sharma**- is the Co-Founder and the Director of Corporate Development at Infibeam (an Indian online shopping portal).
- **Richa Kar** - is a CEO and Co-Founder of Zivame.com, an online lingerie shopping portal in India. Zivame was founded in August 2011.
- **Suchi Mukherjee**- is the Founder and CEO of online shopping portal Limeroad.com, founded in 2012.
- **Upasana Taku** - is the CEO and Co-Founder of Zaakpay.com, a mobile app payment and internet payment solutions to e-commerce companies in India.
- **Bhawna Agarwal**- is the CEO of Luxury Retail Services and is an Advisory Board member at Venture Fund.
- **Pearl Uppal** - is an Entrepreneur as well as an Investor. She has many years of experience in companies like GE, Rediff and Yahoo, she founded India based ecommerce marketplace Fashionandyou.com.
- **Anisha Singh** - is a Founder and CEO of mydala.com. It is website for discount coupon. She is conferred with the 'Women Leadership Award' at the World Women Leadership Congress in 2014 and the 'Leading Woman in Retail' Award in 2012.
- **Vani Kola**- is the Managing Director at the Kalaari Capital and the CEO at the IndoUS Venture Partners.
- **Sabina Chopra**- is the EVP Operations at Yatra.com and also the co-founder of Yatra.com and shaped it into one of India's most popular travel portals.

**PROPOSED MODEL FOR SUSTAINABLE GROWTH AND DEVELOPMENT OF WOMEN ENTREPRENEURS IN E COMMERCE**



**SOURCE:** Altius Shodh Journal of Management and Commerce; Women entrepreneurs in e commerce: An Indian Perspective.

**GOVERNMENT’S EFFORT IN DEVELOPING WOMEN ENTREPRENEURS:**

In an effort to promote women entrepreneurship Prime Minister Narendra Modi's START-UP INDIA and Digital India campaigns, the ministry of women & child development is planning a tie-up with e-commerce marketplace portals. US-based e-commerce giant e Bay is one of the companies shortlisted for the tie-up. Under this, women would be able to directly register with the e-commerce portal and start selling. Prices of the product will be decided by the women and the ministry would have no role to play there.

According to ministry officials, they have a database of women entrepreneurs whom they will approach and would also encourage more women to join the initiative to sell products on online platform. The ministry will place advertisements in association with its e-commerce partners and help women understand the importance of selling products online. On the portal, they would be able to sell processed food items, handicrafts, fashion apparels and accessories etc.

**CONCLUSION:**

In today’s virtual world, all aspects of human life are increasingly becoming dependent on virtual solutions. Social consideration like gender equality has been transformed radically via the virtues of information and communication technology. E-commerce has made the lives of people much easy than before especially of the working women of the country as they have to manage their dual roles simultaneously. The Indian families are mostly dependent upon the woman of their house and if she is a working woman their dependency increases even more than before because they are assumed to take better decision due to the knowledge of the market. At that time they are not only responsible for purchasing groceries and daily goods rather they held responsible for the purchase of consumer durable

and other types of goods also. And not only this, they are expected to have knowledge about every field in the market. In this connection, e commerce has acted as a companion to them. Through e commerce they can not only purchase goods and avail services quickly but can also get information about any products and compare several options before purchasing and after that only can purchase the best among the alternatives. E commerce has reduced the stress from the lives of every working woman. Now they don't have to go to the market for purchasing and waste their time in search of any article. Overall it has turn very positively in the life of the working women.

Today e-commerce helps women entrepreneurs' access information, build and sustain business networks and contribute to their family's household income. There are many online platforms today that offer aspiring women entrepreneurs virtual workplaces and digitally mobile lifestyles thereby providing the needed flexibility to achieve their business objectives. E-commerce has brought a great revolution in the context of women empowerment. With growing use of e-commerce, Indian women entrepreneurs can easily access any sort of information, develop and manage business networks and contribute in their respective household income. A recent Economic Times reports highlights that with the emergence of online shopping such as Amazon, Snapdeal and Flipkart, thousands of women are attaining financial independence by selling products across sectors such as health care, home furnishing, jewelry, handicrafts, and fashion apparel. Vishal Chadha, Vice President, Market Development, at Snapdeal stated very rightly that their goal is to create 1 million successful entrepreneurs in India within the next three years (The Economics Times- 13 March, 2015). Right efforts from all areas are required in the development of women entrepreneurs in E-Commerce. E-commerce is buzzing and driving attention as within a very short stint of time, e-commerce has encouraged entrepreneurship in the country. Govt. of India and State Governments are also coming up with Entrepreneurship Cells for women and also top notch Business schools are launching exclusive programs for honing the skills of women entrepreneurs.

#### **SUGGESTIONS:**

1. Family members should cooperate with the working women in online shopping and do not interrupt them while doing so.
2. Each and every woman in the family must be encouraged to have a smart phone with them. This will help them in online shopping and have knowledge about the market.
3. Basic education must be provided so that they can handle and understand the advantages of e commerce.
4. There should be a continuous effort to inspire, encourage, motivate and cooperate women entrepreneurs.
5. An awareness program may be conducted on large scale with the intention of creating awareness among women about the various areas to conduct e-business.
6. Organize training program to develop professional competencies in e- business, managerial aspects, leadership and other business functions like marketing, production process, profit planning, accounts and other skills may encourage women to carry out business activities.
7. Vocational training may enable women entrepreneurs to understand the production process and production management.
8. Academic institutes should tie up with various government and nongovernment agencies to help women entrepreneurship development.
9. For encouraging women entrepreneurs interactions International, National, Local trade fairs, Industrial exhibitions, seminars and conferences may be organized at regular intervals.
10. Women in business should be offered soft loans & subsidies for encouraging them into industrial activities. The financial institutions should offer working capital assistance both for small scale venture and large scale ventures that are being run by women entrepreneurs.



11. Self help groups of women entrepreneurs should be encouraged to mobilize resources and pooling capital funds. E-commerce facilitates women entrepreneurs to cut down time in every step of their business cycle, ranging from identifying business opportunities, purchasing raw-materials and even finding sales.

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