

Fostering a Digital Footprint for Women Entrepreneurs in India

Background

Over the past few decades, there have been significant improvements in India regarding women's participation in business, trade, and formal labour markets. Under the agenda of promoting micro, small and medium enterprises (MSMEs) in India, the government is endorsing the enhanced role of women in entrepreneurial activities for generating more income and employment.

However, despite MSMEs emerging as a vibrant sector in the Indian economy, there is still a long way to achieve gender neutrality in terms of ownership of MSMEs. In India, most women business owners are exposed to less favourable conditions, pronounced cultural biases, and a lack of business resources such as finances, capital, training, and development. These barriers are intensified due to women facing a greater digital divide than men, in terms of access to smartphones, inadequate skills and training related to information and communication technologies leading to inability to use technology, and cybersecurity concerns.

Such concerns and digital barriers were exacerbated with the onset of the COVID-19 pandemic, especially for MSMEs, and even more so for women-led and homegrown MSMEs. The pandemic also highlighted and heightened the pre-existing inequalities and socio-economic vulnerabilities of women, among other disadvantaged populations. In that context, the conversations around building a resilient economy are factoring in the role and importance of women, more so than ever before. It is also realised that social and economic empowerment is not enough, digital empowerment of women is also crucial for an inclusive and resilient economy.

Given this background and context, CUTS intends to undertake evidence-based research to understand the experience and benefits realised by women entrepreneurs in adopting digital technologies, challenges they face in digital on-boarding and using digital technologies, and propose measures to overcome these.

Objective

To strengthen the discourse around the role and importance of on-boarding and using digital technologies and propose actionable recommendations to foster a digital level playing field for women entrepreneurs in India.

of digital financial services, lack of digital literacy, capacity constraints and more. This would aid in identification of gaps in the existing literature and analyze policies, regulations and market and social practices that act as hurdles or help women entrepreneurs on-board and benefit from digital technologies.

Methodology

- 1. Desk Research:** A literature review will be undertaken to better understand the experience, benefits and prevailing challenges faced by women entrepreneurs pertaining to access and uptake of e-commerce services, including uptake
- 2. Primary Data Collection:** The analysis of secondary research will assist in preparing a structured questionnaire for a survey, targeting an appropriate number of women entrepreneurs as respondents from urban, semi-urban and rural areas of the country. The objective will be to plug

information gaps identified from secondary research, validate its findings, and discuss actionable measures to overcome challenges faced by women entrepreneurs.

- 3. Stakeholder Consultations:** In addition to interacting with women entrepreneurs, consultations will also be conducted in the form of Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs) with key stakeholders, including the Central and state government departments, self-help groups and agencies engaged in aiding women entrepreneurs at national and international level, experts, academia, among others. Such consultations will help obtain a holistic perspective regarding initiatives to benefit women entrepreneurs by linking them to digital technologies and identifying areas of improvement.
- 4. Data Analysis:** Pursuant to the survey and stakeholder consultations, the data will be analysed to provide insights on the experiences, challenges and barriers faced by women entrepreneurs in on-boarding and utilising digital platforms, including the level of awareness, capacity constraints, and inherent limitations in relevant policies and practices. The primary and secondary data analysis will also help suggest improvements required in initiatives aiming to aid women entrepreneurs benefitting from digital technologies.
- 5. Research Report:** Based on secondary research and primary data collection, interactive research reports will be designed, highlighting the findings and insights from the field. These will also propose recommendations to enable women entrepreneurs to on-board and benefit from digital tools, including e-commerce platforms.

- 6. Advocacy and Dissemination:** For optimal dissemination, the findings from the analysis will also be presented in the form of slide decks or infographics. The report will also be disseminated on CUTS' website, e-forums, social media, and more. CUTS' partnership with 'eTrade for All' initiative by UNCTAD and other relevant partner organisations will also be leveraged to ensure maximum and optimal dissemination.

Envisaged Outputs

1. A research report based on secondary research, survey findings and interactions with key stakeholders, highlighting experiences, challenges and barriers faced by women entrepreneurs while attempting to on-board and use e-commerce platforms and actionable policy and practice recommendations to mitigate those barriers.
2. Slide deck or infographics highlighting the findings and recommendations of the study, with a focus on insights and findings from the survey and stakeholder consultations.

Expected Outcomes

1. A nuanced actionable framework to enable and foster greater participation of women in the digital economy by overcoming barriers to digital on-boarding and usage.
2. A clear understanding of the experiences, challenges, barriers, concerns, and benefits realised by women entrepreneurs regarding digitalisation and ways to mitigate such challenges and barriers.

Duration

The total estimated timeframe for the project is four months.

