

# WOMEN EMPOWERMENT THROUGH CYBER ENTREPRENEURSHIP: IMPLICATIONS THROUGH CASELETS

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## ABSTRACT

**Purpose:** This study is motivated by the potential powerful role that cyber entrepreneurship can play in the empowerment of women in the developing societies in the world. Cyber entrepreneurship is gaining much prominence in both developed nations and developing nations and there is need to study its potential in empowering the women with the increasing role of women in self-employment and entrepreneurship which undoubtedly a path for rapid economic growth and development of the country.

**Methodology:** Case study methodology is used in the paper. The paper highlights the journey of women Cyber entrepreneurs who on the basis of their own beliefs and ideas created a platform to promote a sustainable online presence for them while heeping a balance among their family , personal interest, social contribution and business. The paper explores the initiatives taken by women in cyber entrepreneurship in India through content analysis of journal articles and websites on the subject.

**Findings:** The findings of the study show that cyber world can play a very important role in empowering the women as it gives a platform to females to handle their business from home giving them an opportunity to maintain a proper work-life balance. Further from the study the drivers of women cyber entrepreneurship can be identified which could help in increasing the success rate of start-ups as well as women empowerment.

**Originality/ contribution:** This paper contributes by identifying various practices adopted by successful women who launched their cyber entrepreneurial ventures.

**Keywords:** *Cyber Entrepreneurship, E-Commerce, E-Business, Entrepreneurship, Women Entrepreneurship.*

## I. INTRODUCTION

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Despite of the fact that half of the population on earth is covered by women, their potential has always been underutilized through social hurdles. Women, throughout their life have always been completely dependent on men folk in their family and outside because they are being considered as weaker section. Indian culture treated females as assistants and executors of the male members in their decisions in the basic family setup. Indian society is deep rooted with traditions which has been set up as a male dominated one; therefore, Indian women have to go a long way in order to achieve equal rights and position. Notwithstanding with all social hurdles, India is a country which is overflowing with success stories of women. Indian society has transformed a lot in terms of education status and aspiring better life which has changed lifestyle of Indian women. The 'well read' women are not willing to restrict their lives inside the four walls of house and require equal admiration from their life partners. Today, women are appreciated for their success as they compete with men and have risen with him at every point of life. These self-assured, confident, efficacious and with their willingness to take risk, have survived and succeeded in every aspect of their life including business.

As per Goyal (2011), entrepreneurship and electronic business could work simultaneously in encouraging and empowering women. Women can overcome their difficulties, inequalities and achieve success in the global economy by conducting business online. Economies are continuously undergoing transformations by the means of digital technology and at its centre is the 'e-commerce' (Hasan and Harris, 2008). Service, information and intelligence have replaced physical good as the primitive source of creating value. Business and organizations are being radically changed by globalization and information technologies. There is a growing interest to perform the business transactions over the internet using e-commerce as the means. Individuals, practitioners, and even politicians are paying increasing attention to e-business and using it as a strategic tool. According to data from the Organization for Economic Cooperation and Development (OECD), on average, 96% of its sample firms in selected countries used the Internet and 69% had their own websites in 2011 (OECD 2012). Additionally, an increasingly high percentage of individuals is using the Internet for communicating, shopping, learning, social networking, banking, and many other functions (OECD 2012).

Benefits of e-commerce can be classified based on direct or indirect benefits. These benefits are easily proven by financial data, e.g. number of customers and sales. Indirect benefits signify benefits that are difficult to quantify, e.g. competitive advantage. Further study conducted by Poon (2000) revealed that direct or indirect benefits can be broken down into short and long term benefits. Short-term benefits should be realized within a few months, whereas long-term benefits may take longer and can be unpredictable. Further according to Praneetha (2014), the strengths of women entrepreneurs are persuasiveness, problem solving nature, willingness to take risk, quick learner and diligence. Women entrepreneurs are those who own an enterprise having 51% financial interest in the capital and providing minimum 51% of the employment to women in the enterprise stated by Government of India. Due to push and pull factors, women entrepreneurs who are engaged in trade encourage and motivate other women to stand on their feet. One of the encouraging factors behind this urge is independent decision-making. Women want to get freedom in their household chores and saddled responsibilities. Because of such influential factors, the women entrepreneurs have chosen their profession as a challenge and have emerged out as strong innovators. Due to these pull factors and push factors women are involved in business activities because of family compulsions and the responsibilities enforced upon them.

Looking at the current scenario of upcoming digital economy women can leverage the online platform as a cyber entrepreneur and work from home in order to maintain a proper work life balance and could aim at launching a online venture to empower themselves sitting and working from the comfort of their homes.

## II.LITERATURE REVIEW

This concept paper intends to explore literatures on cyber entrepreneurship and women empowerment and examine how cyber entrepreneurship is empowering females. There have been studies related to women empowerment through entrepreneurship, but hardly any literature covering the the dimension of cyber entrepreneurship for empowering the women.

According to Jesselyn (2004) developing countries should tap the potential of women entrepreneurs. Women are generally more serious entrepreneurs in developing countries, even though their businesses are small. They repay loans more reliably than men, and use their earnings for the benefit of families and for reinvestment. Lee et al. (2007) and Zwass (1996) stated that electronic business has become an important part of everyone's life. It is used as a strategic tool by an individual, businesses as well as it has also gained attentions of politicians. Schutte (1995) suggested that the male entrepreneurs have been extensively studied and the focus has now shifted to the study of female entrepreneurs. Hisrich and Brush (1984) mentioned that most of what is known about entrepreneurs, their background, motivation for starting a business and business problems faced by them are based on studies of male entrepreneurs. It is important to differentiate entrepreneurs on the basis of gender if women entrepreneurship is to be promoted (John, 2004). Furthermore any citizen can become cyber entrepreneur and to start business with minimum capital wherever they are and when ever they want. Low entry cost to start cyber-entrepreneurship can attract more women to venture into cyber-entrepreneurship activities.

### 2.1 Cyber Entrepreneurship and Women Empowerment

According to Marlow (2002), now entrepreneurship is not just restricted to any one gender because of multi-faceted economic pressure women have come forth to a certain extent and realized that endurance of their family and their own latent lies only in functioning alongside with men. Minniti and Naude (2010) stated that women entrepreneurs was a vital 'untapped source' of economic progress and development pointed by a variety of stakeholders. Moreover, in 2012, the world economic forum at their annual meeting found women entrepreneurs as "the way forward" whereas other identified them as 'New Women's Movement'. According to Pareek (1992), women entrepreneur are those women who are vigorously adjusting and often interacting with monetary, socio-economic and maintaining arena of society. Women Entrepreneurs are categorised into change, force and self-motivated and created on the basis of the fact how the business is started by them (Tambunan 2009). According to Tambunan (2009) , Change category women are those who are not cleared about their objective during the starting phase of business and as with time their businesses evolve from their hobbies, forced category women initiate business being constrained by situations whereas females who are self-motivated or others encouraged them to start a business comes under created category. According to Wennnekers(1999), physically and emotionally women as weaker are considered globally, as a result future scenario open for them to turn out to be an industry professional is a region still quite uncultivated and desires attention. According

Allen and Truman (1993), there is no doubt that for women to overcome the challenges of business world are more deceitful as compared to male counterparts; consequently they experience many impediments to achieve success in business.

As per Carter (2001), the world has curved into a worldwide community as a result of advancement in technology and communication means which has opened up avenues as well as formed new channels in order to explore not only women latent aptitudes preferably explore better opportunities for business. Cyber entrepreneurship is a new method of doing business on an internet platform using information technology (IT) which is an extended version of entrepreneurship. Entrepreneurs who are keen to innovate and take advantage of opportunities which comes from IT development are recognized as cyber entrepreneurs, Shane and Venkataraman (2000). According to Nizam and Arokiasamy (2010), any attempt or any start-up business with an intent to gain profit in return utilize the information technology for business purposes defined as cyber entrepreneurship or cyber entrepreneur. Cyber entrepreneur is defined as an entrepreneur who starts an e-commerce firm which utilizes internet, intranet and extranet (Christian, 2009). Internet-based entrepreneurs also recognized as cyber entrepreneurs as they generally create dotcoms. A new Company in the net economy (digital economy) is represented as e-entrepreneurship or electronic /internet entrepreneur, Matlay (2004).

According Ramesh (2013), reasons why women make great entrepreneurs in the digital era are skills like communication skills and social intelligence which are required in the digital economy. Several studies stated that women have these skills which give them advantage over men counterparts. Women have tendency to draw people attention as well as they are considered as better listeners, reasons are biology or cultural conditioning. This gives advantage to women as an entrepreneur to satisfy the needs of customer as well as making effective team of contractors, partners and workforce. Moreover business is described as team building by several women entrepreneurs. Women collaborate. Women have worked well together since the earliest female enterprises, whether dividing grains in the village or working in quilting bees.

Women prefer lower risk. Researchers have begun focusing on the relationship between testosterone and excessive risk, thus evaluating whether groups of men spur each other toward reckless decisions. Whether testosterone influences decision-making or not, research shows that, as a whole, women prefer lower risk opportunities and are willing to settle for lower returns. Virtual workplaces and digitally mobile lifestyles also gives aspiring women entrepreneurs the flexibility to achieve the balance between work and family. Digital tools mean that women can now build a business from home and create unique work schedules.'

## 2.2 Caselets on Cyber Women Entrepreneurs

The problems faced by women in traditional business practices can overcome by going into online business model. Below are the cases of 6 successful women entrepreneurs who have managed to overcome impediments met by them in traditional businesses and made their cyber entrepreneurial ventures a success story.

## **Aditi Avasthi, Founder of Embibe**

*Quick Bio:* Embibe was founded by Aditi Avasthi in 2012. She Completed her Bachelor of Engineering, Electronics, Instrumentation & Control from Thapar Institute of Engineering and Technology. She did MBA in Finance, Entrepreneurship and Accounting from Booth School of Business, The University of Chicago.

*What is Embibe:* Embibe is an online platform for engineering and medical institute aspirants to help them to prepare better for competitive complex exams. It captures student weaknesses provide them the most important information at right time and place.

*Expansion:* Early-stage investor Kalaari Capital and newly formed venture fund Lightbox are together investing \$4 million in Embibe. India's online education market size is estimated to grow from the current \$20 billion to \$35-40 billion by 2017. This will be boosted by the test preparation space, which is seeing annual growth of 20 per cent.

*Challenges:* One of the major challenges was turning people's attention away from content to the analytics problem. Infrastructure and delivery issues also hindered online education's growth. Payment collection also become a physical exercise.

## **Upasana Taku, Founder of Mobikwik**

*Quick Bio:* She did her middle schooling Lourdes Convent, Surat and high schooling from St Xaviers, Surat, India. Completed B-tech from the National Institute of Technology in Jalandhar in June 2001. In 2004 completed her MS from Stanford University. Worked as research assistant in the Stanford University for 2 years.

*What Is Mobikwik:* Mobikwik is a mobile money transfer service that allows users to pay for their mobile recharge, household utility bills, to pay on third party merchants (like Snapdeal, MakeMyTrip, Jabong, Dominos, and Cafe Coffee Day) and to send and receive money using credit cards and debit cards.

*Expansion:* Looking for raising funds with global investors for innovation in product development, team building, and marketing for scaling up the operations. They plan to extend the scale of wallet covering various channels.

*Challenges:* Faced many challenges including financial problems, legal problems but the foremost being putting a team together.

## **Suchi Mukherjee, Founder of LimeRoad**

*Quick Bio:* Completed Bachelor of Arts in economics and mathematics from University of Cambridge. 1998, she completed her Master of Science in Finance and Economics from London School of Economics.

*What Is LimeRoad:* LimeRoad is a first social commerce platform for Indian Women. LimeRoad goal is to help Indian products which are a treasure trove of fine skilled artists to reach audiences across the country. LimeRoad has an incredible product line which allows customers to find the best of lifestyle products like accessories, apparel, home and non-perishable food.

*Expansion:* Raised five million dollars in 2012. In 2014, the firm raised \$ 15 million to grow its site along with its newly launched Android app, focusing on India's 100 million smart phone users. The firm plans to become South East Asia's largest online discovery platform.

*Challenges:* A number of challenges had faced by □ Suchi when they started like finding right team members, infrastructure complexity including reliable internet, complex bank process etc. The company is still working on some of the challenges which are still ongoing to deal with them.

## **Kanika Tekriwal, Founder of JetSetGo**

*Quick Bio:* Did her schooling from The Lawrence School Lovedale. She earned diploma in Visual Communication Design from B.D. Somani Institute of Art and Fashion Technology and B.A in Economics from Mumbai University. In 2011, completed her masters in B.A from Coventry University.

*What Is JetSetGo:* JetSetGo is first online platform of India providing private jet and helicopter charter booking services at unimaginable. This premium private jet booking service has about 80% of India's private jet fleet on board.

*Expansion:* In 2015, they are going to launch in a few other countries in Asia and Middle East. In future, this private jet travel would be like a luxury spa vacation.

*Challenges:* JetSetGo has never faced any stumbling block as industry of private jet and helicopter is small. The only issue they face is from operators regarding timely updates on availability and discounted flights.

## **Neha Behani, Founder of Moojic**

*Quick Bio:* She graduated with an MBA from the Asian Institute of Management, Philippines in 2009. She completed her Bachelors in Business Management from Mount Carmel College, Bangalore and was working as a Product Manager with HP in Singapore post her MBA.

*What Is Moojic:* Moojic is an in-store radio service for local stores, which allows customers to interact with the playlists at the locations that have signed up with.

*Expansion:* They are currently in the process of raising a Pre-Series A round of investment and are in talks with investors for the same

*Challenges:* The problem they faced was the red tapism around the Music industry and content. Many merchants were averse to technology and even many others were wary of anyone saying anything that sounds close to a "Deal based model".

## **III. RECOMMENDATIONS**

The secondary data collated has been analyzed and interpreted in the context of how cyber entrepreneurship plays an imperative role in promoting women empowerment. Cyber entrepreneurship has helped lot of women in overcoming the hurdles faced in starting a traditional business and helped them rise in the society. The learning issues and measures from this case study to promote this form of platform creation for empowering the women are as follows.

**Incubators and Accelerators:** Government should make special online and offline incubators and accelerators which support women in their start-up at every level which helps women in funding, free office space, product development and design support, mobile-marketing promotions, mentoring and in other areas. This will also help government in achieving their one of the aim "Start-up India, Stand up India". Many women are willing to

start their business, however due to funding problem or other problem they are not able reach at that level where they should. If government take an initiate it will increase awareness among the people and other people will also take step ahead to support them in their success.

**Women Entrepreneur Cell :**Women are getting better grades than men in school and colleges , However some are low in confident due to which there are not able to think of start- ups .Therefore, in every college , there should be women entrepreneurship cell which helps women is starting their start-ups as well as encourage and motivate them in doing start-up. Everyone has an innovative idea, everyone is a Genius said by Jen Fraser,Author and trainer.

**Bank:** One of the major challenges for women is funds, being a female they are not getting funds because people are stereotype. Government should make a special bank which provides funds to women helping them in start-up.

**Counselling cell:** There should be counselling cell in companies which council every team member of every team which helps in finding if any cold war kind problem is going in team members. This will help in finding problem of every team very earlier. It is a kind of taking feedback of every member about other member of the team. This will help managers to solve the problem and take care of issues which results into a good team bonding. If counselling cell is not possible then taking feedback online would be easy for the company.

## IV. RESEARCH IMPLICATIONS

There is very limited research done on women entrepreneurship through cyber which is a great platform especially for female as they can handle their business from home. Through cyber women can manage their professional life and home very well. The present research would help to identify the drivers of women entrepreneurship through cyber and suggestions which could help in increasing the success rates of startups as well as in women empowerment.

## V.CONCLUSION

Today's women are more assertive , persuasive and are willing to take risk as well as good at studies and have a strong willingness to stand on their feet , however , challenges like family pressure, funds problem , team building , stereotype and other factors become hurdles which stops women to move ahead . This research has discussed five case lets and all of them have never given up. Theses would have been among top startups are among the top start-ups, if there was little guidance and support. These women are inspiration for other women, their startups are live examples which encourage and motivate other women to start their own business. If they

can do then every women can do. However there is not much awareness among people about success stories of women or women who never believe in giving up. Moreover, cyber is the best place for women as they can easily handle their home as well professional life. Women contributes nearly 49 percent of the population, there will be increase in number of startups if women are empowered to start their business. Government should take serious steps in helping women in their startups.

Risk aversion may go hand-in-hand with motivations for starting a business. A 2007 study from the Small Business Administration (Are Male and Female Entrepreneurs Really That Different?) observes the differences between male and female entrepreneurs in the U.S. The results found that male owners are more likely to start a business to make money, and have higher expectations for their business. Women are more likely to prioritize that business and personal lives work in harmony. The digital age offers a wealth of low-risk opportunities. Ventures like blogging, web-based services, and e-commerce and software development require smaller upstart costs than manufacturing-based, brick and mortar type businesses. Cloud-based tools and virtual workforces further lower the cost of entry, making the idea of starting a business more feasible and/or palatable for risk-averse entrepreneurs, but strength can also be a weakness. Yes, the tendency to minimize risk can lead to higher success rates for female entrepreneurs. However, risk-phobia can also mean women are more likely to limit the size of their businesses, and less likely pursue outside funding from investors to fuel growth. However with the option of starting an online business any citizen can become cyber entrepreneur and start business with minimum capital wherever they are and whenever they want. Low entry cost to start cyber-entrepreneurship can empower more women to venture into cyber-entrepreneurship activities.

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