Impact of Covid 19 on Women Entrepreneurs through E-Commerce in Nagaland: Opportunities and Challenges

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Abstract
Many women across the globe are born with entrepreneurial skills and they are observed in different fields of business. The entrepreneur qualities are innovative, patience, hardworking, and management, where you will find all these qualities in women entrepreneurs in small, micro and giant business. E-commerce has given an immense opportunity to various entrepreneurs to reach out more to different areas and regions, national or international. Women entrepreneurs have been fuelling the growth of e-commerce, and their burdens have been reduced in a tremendous way in becoming a better entrepreneur where they gain maximum profits by growing in their business from their own comforts of home. The capability to do business online in India has pushed hundreds of small women entrepreneurs like local entrepreneurs who sell handmade jewellery, handicrafts, local handmade pickles, agro based products, wood work, stone work, pottery and basketry from organizations like MAVIM (Mahila Arthik Vikas Mahamandal) and made in Nagaland e-commerce created by Youth Net for Naga young entrepreneurs in Nagaland. The paradigm shift of offline business to online business seems to be very promising as the number of online sellers and buyers increases. This is clearly evident during this pandemic Covid 19. Many giant businesses are now looking for a partnership with local Governments in order to encourage women entrepreneur’s to help them sell online with maximum profits. One such example could be Amazon Company partnering with Nagaland Government and NSDC (National Skill Development Corporation) in order to support women for selling online. Such opportunities will eventually help the women entrepreneurs to develop their skills and capabilities necessary to foster and nurture successful online
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enterprises. This article will highlight on the opportunities and challenges for women entrepreneurs in e-commerce in particular to women entrepreneurs in Nagaland.

**Key Words:** E-commerce, women entrepreneurs, opportunities and challenges.

### I. INTRODUCTION

The present scenario is that women are courageous to dream big and to shine globally; e-commerce can be the platform to give them a place to stand and face the challenges. In order to attain bigger productivity, profitability and efficiency on the delivery of the goods and services of the business organisations this e-commerce which is known as electronic commerce has been used for a business strategy. E-Commerce has been typified by marketing goods, and this may be attractive to entrepreneurs in particular to women entrepreneurs. E-commerce can further be understood as an internet connection externally which substitutes the personal contact from end to end and creates an environment where the firm can have a communication with the customers keeping aside the region, day and time. Also it can be more comprehensive in a way that e-commerce functions as a marketing channel where one can explore and be informed about discounted goods and services. Women entrepreneurs in e-commerce is a new topic for the Naga women entrepreneurs, therefore, the research paper is carefully designed in order to look into the opportunities and challenges faced in the e-commerce industry by women entrepreneurs during the pandemic Covid 19.

### II. OBJECTIVE

1. To study the opportunities of women entrepreneurs in the e-commerce industry.
2. To study the challenges faced by women entrepreneurs in the e-commerce industry.

### III. LITERATURE REVIEW

By using an internal internet system, a firm can communicate and access internal data in their daily work to undertake tasks and assignments, and to create reports (Al-Ghamdi et al. 2012; Al-Hudhaif & Alkubeyyer 2011). There are a lot of studies going on in significant research of the use of technology in the business world in different countries. The adoption of e-commerce has replaced many traditional mono type businesses in India as well as in other countries.

According to Sharadha Joshi in India today, in the current moment women entrepreneurs are an emerging economic factor because of the benefit that has been brought to them by e-commerce, where the women entrepreneurs create a new idea, work and earn from their own comforts. E-commerce is providing a desirable environment for highly educated and qualified women to inculcate entrepreneurship. But there is an immense challenge for women entrepreneurs with poor qualifications who are in the e-commerce business.
According to MHRD Report 2018, female literacy has increased to 57 percent in 2014 compared to 37 percent in 2011. In the Digital Business and Experience according to Forrester Research, India in the year 2013, only 6% of the population was found online. However, there has been a tremendous climb and changes that have taken place in the e-commerce industry. By 2019 it has touched 6.4 billion$ US. It is expected to grow more as the Pandemic Covid 19 prevails.

India has 124 million women who access the internet (Sandeep, 2019). He also stated that the e-commerce industry in India is likely to grow to $200 billion by 2026 because of fast internet penetration. This availability of exploring technology and increase of literacy has pushed women entrepreneurs to understand the potential of e-commerce. Financial Express February 1, 2019, only 13.8% of enterprises in India are owned by women. It further mentioned that Rural India alone has got 8.1 million businesses approximately.

Singh (2008) stated the underlying factors behind the initiating of women entrepreneurship in India. It stated that obstacles that lies in the way of women entrepreneurship is mainly because of social un-acceptance as a female entrepreneur, poor interaction with other successful entrepreneurs, gender discrimination, less priority by banks for loans and family responsibilities.

On the other hand the literature has shown that the firm remains reserved with regard to regulation in the change of business model. According to (Ananya Goswami 2016), an application of the UTAT model (Unified Theory of Acceptance and Use of Technology) analyzed how information and Communication Technology play an important part in the success of small medium enterprises. There are challenges in the implementation of information and communication technology for women such as interrupted power supply, unsuitable infrastructure, bad network and high costs as a challenge for women.

Junejawahee, Garg & Gupta (2016) expressed on how a woman come out from the boundary of homes and develop independency thus become entrepreneurs. The paper also stated on how a woman can be on the advantage side by doing a business in e-commerce.

Significance of the Study
Globalisation has brought more competition in the business world. Technologies have brought tremendous change in the dynamism of women business which can influence the overall business. According to Communication and Information Technology (2010) business is still behind in their use of technology such as e-commerce. The significance of this study is that although the business world is being dominated by e-commerce, Naga women entrepreneurs are still yet to learn and explore. Therefore, this research paper is to find out the Naga women entrepreneurs, their opportunities and challenges in e-commerce during the Pandemic Covid 19.
IV. RESEARCH METHODOLOGY

The data is collected via primary and secondary source. It is studied by analysing the responses received from 13 Naga women entrepreneurs. In order to comprehend the real opportunities and challenges that they are facing, enquiries were made from the women entrepreneurs through an interview and questionnaire to help in fulfilling the objective of research. The findings are written based on the responses from their perspective and from secondary sources. The secondary data was also taken through journals, daily newspapers and entrepreneur’s websites.

Entrepreneurship During Covid 19 in Nagaland

During Covid 19 some permits were issued to e-commerce or e-business based on the firm’s self-declaration to conform proper hygiene and sensitization protocols such as zero contact to customers, use of masks, gloves and sanitizers while carrying out home delivery services. Some firms were given permits in order to grow their e-business during Covid 19 period by the Government. But there are also some enthusiastic entrepreneurs who had set up their business earlier in online business also seem to grow. Some of the renowned e-commerce in Nagaland during the Pandemic are, The Green Caravan, OE Express, Ilando, Fresh Zola, YV Deliveries, OE Express, Drift Basket, Youth Net and so on. Some of them are owned by women entrepreneurs.

Youth Net launched its e-commerce website during the Covid 19 in order to make the products available online and to give more opportunities to entrepreneurs. Youth Net has been actively engaged with entrepreneurship programmes since 2013, across the state with its Impact 5000 by 18 – a joint programme with the government of Nagaland. In the past two years, Youth Net has hosted products of about 140 craftsmen, local artisans, and entrepreneurs. Many Nagas are engaged in the production of a variety of local handicrafts, handlooms and have also started production of locally packaged agro-products and processed food for commercial purposes. In order to cater all these needs, Made in Nagaland Centre an initiative started in June 2018 launched its e-commerce website for locally finished products to supply to more people during Covid 19.

Findings and Analysis

The study found out that the Naga women entrepreneurs on e-commerce are like local product vegetables, local pickles, groceries clothes, shoes, earrings, etc.
Challenges Faced by Naga Women Entrepreneurs in E-business

**Internet problem**: E-commerce can be done only through the internet. However, if the internet connection is not stable it is very difficult to proceed with such kind of business.

**Lack of ICT awareness**: Lack of awareness about e-commerce is also one setback for the women entrepreneur’s entrepreneurs to grow their business and to take it to a higher level.

**Lack of sufficient funds**: Lack of funds is also another big problem. Every e-commerce entrepreneur faces a lot of trouble in raising sufficient funds for the business. Unless there is constant flow of funds it makes it really tough to run the business.

**Lack of trust**: Reliable logistics as well as supply chain is another important aspect for e-commerce business. Failure in this particular area means detrimental damage to future reputation of the company. The business is all about trust and if it gets hurt can be terribly harming the reputation of the company.

**Problem in retaining customers**: Customer acquisition is another important challenge that every ecommerce business needs to face. There is a huge need for funds and on a constant basis, unless there are reliable investors or fund raising processes it is tough enough for entrepreneurs to run the business successfully. This is one business that requires heavy investment on marketing as well as advertising to attract customers. According to market experts this is one big challenge that most start-up companies need to face.

Despite all these barriers women entrepreneurs have proved themselves in all the walks of industrial activities. Women entrepreneurs are successfully performing and managing their roles at home and in their business or career. They are confident, artistic, and are very much capable of running an enterprise, regardless of all the barriers in their pathway. They are equally talented as men and need a pleasant
environment to grow themselves. Entrepreneurship does not depend upon male or female but it is an attitude which requires suitable motivation supported accordingly by cordial external conditions. Therefore, women entrepreneurs need to be supported by an amiable environment to develop the risk-taking and decision-making qualities.

Opportunities for Naga Women Entrepreneurs in E-Commerce

Naga women entrepreneurs should avail these opportunities in order to become a successful entrepreneur.

Internet facilities for market research: internet facilities can help market research since the market statistics are available free online. One of the first things one is to have is perfect market knowledge. There are many websites and data available like business magazines which provide a handful of materials to start business online. The study of the market situation can certainly help the women entrepreneurs to have a deep insight of what they are coming up with. This will certainly enable them to understand what they are going to start and whether the start-up will benefit the society or not.

Advance in Technology: women entrepreneurs can overcome the risk involved with the information available online with the help of advancement in technology which is the best tool to globalize their business. The Naga women entrepreneurs can have a wide contact within India and outside India, which can make them a business tycoon by venturing globally. Some of the important social media are like twitter, facebook and Linked-In for buying and selling products.

Expansion of an economy: there are many women entrepreneurs who have emerged as business icons and created their own business brands in diverse fields like medicine, politics, fashion etc. A great change has been taking place in e-commerce and steep rise has been measured in the e-commerce industry by women entrepreneurs. If she has the capability to work then she should not stay idle at home. One can promote it online about their business and contribute in the growth of business and economy

Globalize local markets: Technology is crucial inorder to endorse the goods and services globally for a woman entrepreneur. Women entrepreneurs should also understand the resources and tools available for more efficiently and effectively promote their e-business. It is obliged for women Naga entrepreneurs to take their endeavour globally as this will be of assistance to grow faster by learning fresh ways of doing business globally.

Having a diverse contact: this is one important factor to popularise their business by partnering with others because many a times women are introverted. Women entrepreneurs can popularise their business through workshops, trade fairs and international trade fairs or conferences. Trade fairs are one of the excellent platforms to catch up with business strategies and understand the market scenario in a better way.
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**Relation with the customers:** women entrepreneurs should make a good relationship with the existing customers, taking care of the consumer behaviour. For it said that consumers are king in the business world. Making customers feel comfortable for it is very important to be in a comfort zone of both the seller and the buyer. A good relation and capacity building is important to take care of the clients in a business.

**Become both buyer and seller:** women always come up with new things which benefit the company resulting in business growth. Women entrepreneurs need to understand that they have to be a part of both buyer and seller. They should not stop themselves with little work but participate more in every aspect to learn more. They should comprehend that challenges are the actual learning which helps them grow apart from earning a profit.

**Involve in policy making:** the government needs to involve women entrepreneurs as a business visionary and financial specialist in approach making policies around e-trade. **Become an inspiration:** women entrepreneurs can become a role model with their strong strategies and inspire young girls to start with their business.

**A feasible customer service:** a beginner in e-commerce should be able to take care of their customer’s emotionally supportive network like when any issue arises, she must give her customers a distinctive approach to come out from their issue. maintenance of contact with the clients to get their input will reveal as a gift for your organization and The association can make the upgrades as per the criticisms given by the customers.

**Start-up opportunities from Government:** the start-up opportunities introduced by the government to support business should be taken as an opportunity and a blessing by the women entrepreneurs to enter into the business world. In order to strengthen the start-up culture, during the pandemic state governments like Nagaland and Manipur have launched start-up challenges.

**V. SUGGESTIONS**

The role of government in intervening the policy formulation, regulation, recognition, appreciation and felicitation of e-commerce is very much expected in order to encourage the entrepreneurs in particular the women entrepreneurs in e-commerce. There are also some important suggestions from the respondents to not to give up their dreams in doing e-business because it generates an income even if it is small. One can achieve dreams if sincere and hard work is put on for there is no substitute for hard work. Consistency in product and services, and always think about a bigger picture for the business to grow. Keep on innovating with the product or services and connect as many people as you can to reach your goals to the international level. E-business has a larger audience and a better way to reach a bigger market and can employ more people and as the business grow it will certainly be a boost to the economy.
VI. CONCLUSION

Although the e-commerce industry has been an important part of research in the Industry, however the research is not comprehensive but requires studies. Women entrepreneurs need more training with adequate infrastructure, access to technology and platforms to set up their business on e-commerce platforms. These factors will definitely escort a woman to be employed and also generate income for her, for family and employ others as well. A woman seems to enjoy a higher level of autonomy and they are able to be more practical and free in the e-commerce environment compared to the traditional labour market. There is no hesitation that both men and women are walking shoulder to shoulder in every sphere of life in the development of the economy. In many fields women have been working brilliantly and earning their names by building their brands. We can enfold it up by saying that women entrepreneurship is a key to sustainable development.

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