

# **Refined Access To Digital Resources: Women Entrepreneurs in Micro Business of Rajasthan's Face Challenges For Effective E-Commerce and Hindering Online Growth**

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## **ABSTRACT**

E-commerce has become a crucial platform for business growth in today's market, providing exceptional chances for entrepreneurs to broaden their reach and increase the size of their operations. This research paper explores the many obstacles that women entrepreneurs in Rajasthan encounter, which impede their ability to actively participate and thrive in the internet economy. Utilising qualitative literature review research approaches this research work reveals the complex obstacles they face while trying to acquire digital resources that are essential for achieving success in e-commerce. The research findings demonstrate a wide range of challenges, including insufficient infrastructure, limited digital literacy, financial limitations, and cultural norms that contribute to gender inequalities. Research barriers hinder the widespread acceptance of e-commerce and worsen the already existing disparity between men and women in entrepreneurial aspects. Furthermore, the study examines the consequences of restricted availability of digital resources on the online expansion path of female entrepreneurs in Rajasthan. In research conclusion, it is crucial to tackle the inherent disparities in the system and strengthen the systems that provide assistance in order to fully unleash the capabilities of female entrepreneurs in the micro businesses of Rajasthan, to achieve inclusive and sustainable economic growth in the region.

## **KEYWORDS:**

Gender, Inequality, Empowerment, Social, Barriers, Digital, Literacy

## 1. Introduction

India has been contributing largely towards women entrepreneurship and e-commerce adoption; yet, women entrepreneurs in tiny companies in Rajasthan, India face numerous obstacles in their efforts to utilise e-commerce platforms, primarily due to their restricted access to crucial digital resources. Research highlights the importance of implementing focused interventions and legislative measures to improve digital inclusion, promote digital literacy initiatives, and ensure equal access to resources that are specifically designed to meet the unique requirements of women entrepreneurs. Despite the government's policies towards managing women entrepreneurs a vast selection of women from Rajasthan is facing unemployment due to limited access to digital resources. Furthermore, it is crucial to implement efforts that empower individuals by providing mentorship, opportunities for skill development, and financial assistance. These initiatives are necessary to overcome the structural obstacles that prevent their involvement in the digital economy (Hasan et al. 2024). There is a dire need for the policymakers, stakeholders, and community leaders to promote transformative change by removing obstacles to digital access and creating a supportive environment.

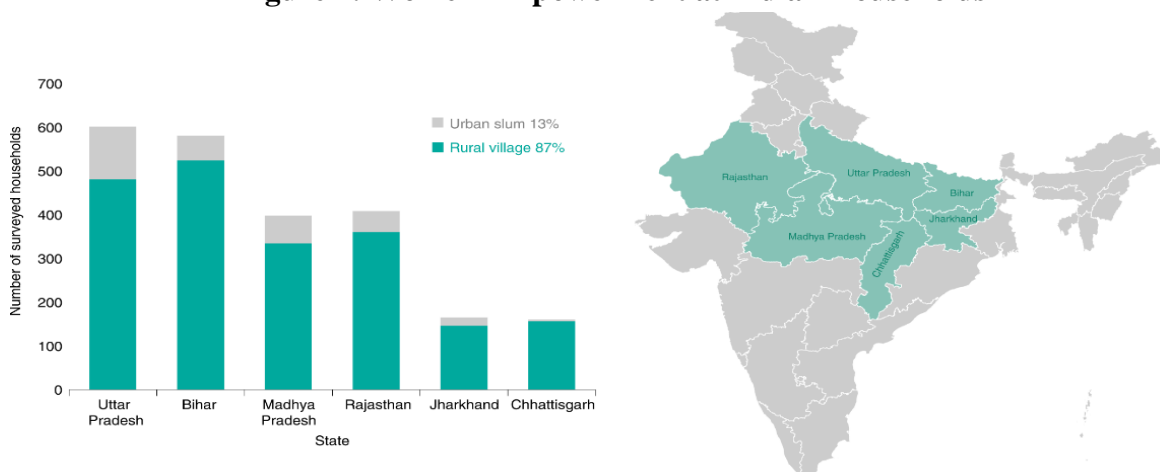
### 1.1 Objectives of the Study

- To identify the factors that leads towards limited accessibility of digital resources for women in Rajasthan
- To evaluate the strategies undertaken by government to educate Indian women with digital education and finance
- To identify the particular skills that will be useful for women who are aiming to participate in e-commerce

## 2. Women entrepreneurship and the barriers towards digital technology adoption

### 2.1 Factors that leads towards limited accessibility of digital resources in Rajasthan's women entrepreneurs

**Figure 1: Women Empowerment at Indian Households**



(Source:[https://media.springernature.com/full/springerstatic/image/art%3A10.1038%2Fs41560-022-01044-3/MediaObjects/41560\\_2022\\_1044\\_Fig1\\_HTML.png](https://media.springernature.com/full/springerstatic/image/art%3A10.1038%2Fs41560-022-01044-3/MediaObjects/41560_2022_1044_Fig1_HTML.png))

**Problems with Inadequate Digital Infrastructure:** Numerous areas in Rajasthan do not have sufficient power, internet, or telephone networks. Insufficient infrastructure makes it harder for women business owners to access digital resources, which in turn makes it harder for them to make good use of e-commerce platforms (Singh, and Dubey, 2024).

**Disparity in Digital Literacy:** Many women business owners in Rajasthan struggle with basic computer skills. It is possible that they lack the expertise needed to successfully use e-commerce platforms, manage online transactions, perform digital marketing, and traverse other similar tasks.

**Funding:** The lack of capital is a major obstacle for women business owners in Rajasthan when it comes to using digital tools. For many women from underprivileged groups who operate micro-businesses, the costs of laptops, cellophanes, online subscriptions, and tools for online advertising can be too high.

**Cultural Standards and Discrimination against Women:** Cultural standards and traditional gender roles in Rajasthan limit women's chances for advancement in education, the workplace, and business ownership. Societal obstacles and prejudice based on gender might limit women's autonomy and decision-making capacity, which in turn limits their access to digital resources.

**Lack of Government Assistance:** The problems are made worse by the lack of government assistance, which includes both general policies and programs designed to help business owners in general and women entrepreneurs in particular. Women business owners in Rajasthan may be underserved by current efforts to improve their digital literacy, technology access, access to capital, and capacity-building programs.

**Challenges Plagued by Language:** It's possible that most online platforms, training materials, and digital resources are only available in English, which is not a prevalent language among Rajasthani women. Because of language obstacles, they may be unable to fully take advantage of digital resources and the online marketplace.

Since the organisation is mostly made up of micro-enterprises, digital solutions must be flexible enough to meet their diversity. Consequently, digital solutions for micro, small, and medium-sized enterprises (MSMEs) should be open to change and focus on new ideas. This factor must be considered by government-led initiatives that aim to raise digital literacy. When the organisation starts to place greater value on efficiency and cost-effectiveness, digital adoption becomes a reality for businesses that see the value in becoming digitally integrated.

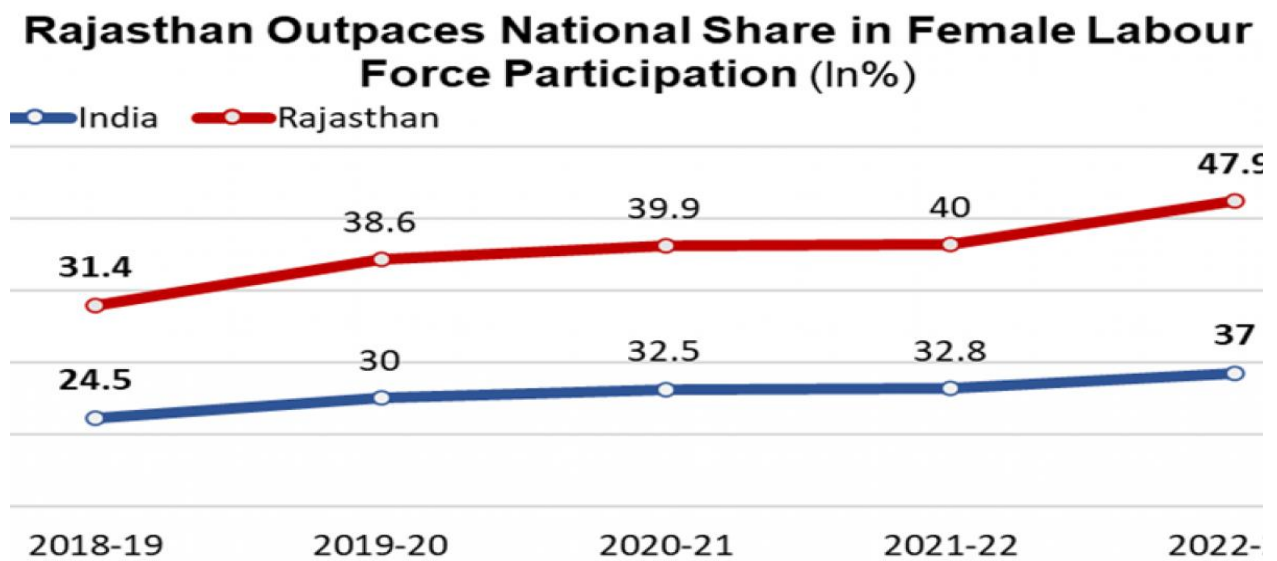
This is further affected by market forces that lure in clients who are similarly tech-savvy and willing to pay with digital methods. At various points in their digital interactions, the following elements have been found that may decide how MSMEs will proceed with digital transformation in the future.

## 2.2 Highlights on Current Systems Undertaken by Government

- **Digital Saksharta Abhiyan**

Women and other rural residents of India will be able to take advantage of digital literacy programmes through the government's Digital Saksharta Abhiyan. In 2015, the programme was started as part of the Digital India push by the Ministry of Electronics and Information Technology. As an extension of this program the **ShikshaSetuYojana** was undertaken to further bridge the gap of women. The scheme was announced in 2019-20 to help women with educational goals who dropped out.

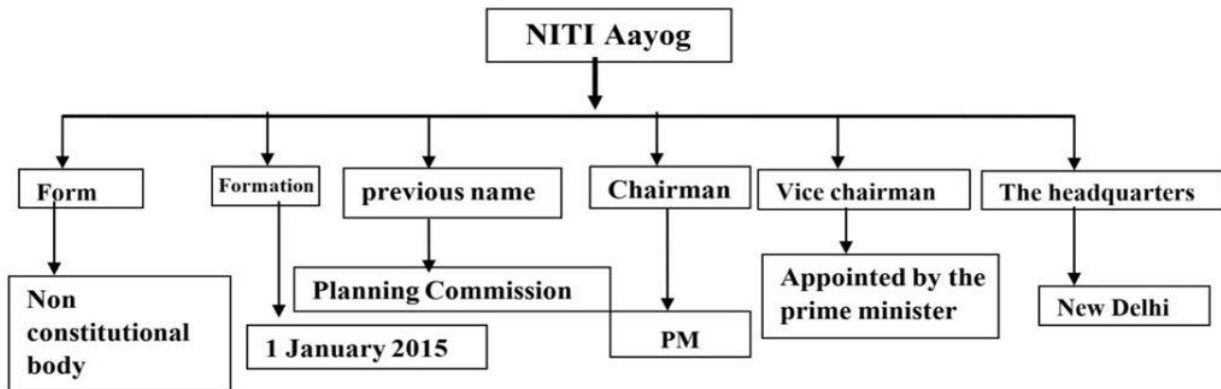
**Figure 2: Rajasthan National Share in Female Labour Participation**



(Source: <https://www.newsclick.in/understanding-womens-lives-rajasthan>)

- **Government e-marketplace(GeM):**

One of the largest purchasers of industrial goods and services in India is the Government of India, which uses its extensive administrative reach to participate in the Government e-marketplace (GeM). It is crucial, then, that MSMEs reap the full benefits of such buying. In accordance with the official GeM portal (Nov 2021), MSMEs make about 25% of the vendors on the portal and are responsible for over 55% of the overall order value. This is an impressive accomplishment, accomplished in nearly five years after the portal was launched.

**Figure 3: NITI Aayog Scheme**

(Source: <https://civilpanda.com/wp-content/uploads/2023/10/niti-aayog-1024x376.jpg>)

- **NITI Aayog**

The government's NitiAayog platform has facilitated the journey of women entrepreneurs from the establishment year in 2017 (niti.gov.in, 2024). During the COVID-19 pandemic, female entrepreneurs showed an abundance of qualities, including strength, resilience, and ingenuity, since they not only ran their own businesses but also made significant contributions to response efforts by mass producing masks, personal protective equipment kits, and other requirements. Through the scheme the Women Entrepreneurs Transforming India (WTI) awards highlight the achievements of pioneering women business owners in a variety of industries, including but not limited to: manufacturing, handicrafts, health and wellness, technology, and automation.

- **MSME Sampark:**

For micro, small, and medium-sized enterprise (MSME) employers looking to connect with qualified recent graduates, MSME Sampark could be the go-to platform. The Indian government has already built a nationwide marketplace platform, IRCTC, for the railways, which is a completely different sector. A specialised system that allows Udyam registered MSMEs and the PMKVY trained to engage in a matching exercise is urgently needed in this digital age for MSMEs. Both economic players can, with time and effort, establish a solid online portfolio to advertise their skills and experience. In addition to helping India deal with its impending demographic crisis, this strategy has the potential to boost employment quality in the longer term—provided that the country's leaders are proactive and strategic.

### **2.3 Relevant Skills for the management women literacy**

**There are six skills which associates with digital learning and these are:**

1. Photo-visual literacy skills
2. Reproduction literacy skills
3. Branching literacy skills
4. Information literacy skills

5. Social-emotional literacy skills
6. Real-time thinking skills

In explaining the digital practices of Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivation Model (MM), Theory of Planned Behavior (TPB), a combination of the theory of Behavioral Technology Acceptance Model can be referenced upon. Within the scope of the study, TAM is focused. A hypothesis that attempts to model the process by which users adopt and begin to use new technology is known as the technology acceptance model (TAM). Perceived utility (PU) and perceived ease of use (PEOU) are the two primary determinants of this procedure. With the theories in action it is expected that a large number of women entrepreneurs are going to get advantage of digital literacy and become self-dependent.

Today, the ability to work effectively in a digital environment is essential. A growing number of nations are teaming up with IT giants to promote computer science education and give citizens the tools they need to thrive in the digital economy. Businesses should monitor technological advances and new inventions and educate their employees appropriately. To avoid falling behind the competition, entrepreneurs must stay current with all IT developments. Specifically, in the case of female entrepreneurs it is important that they gain enough knowledge on the perspectives of using IT in their business for growth and overcoming challenges.

### **3. Research Methodology**

#### **3.1 Systematic Literature Review Protocol**

Using the Google Scholar Science database was the first step in the review process. In accordance with other research, we limited our search to publications appearing in "scholarly" journals (rather than, say, book chapters or unpublished works) (Busenitz et al. 2023, 290). Because of the stringent peer review procedure, this option allowed us to improve quality control. In which such periodicals submit their manuscripts for publication. Furthermore, in the second stage, we used a disciplinary viewpoint to anchor and curate our raw dataset. We only included 'scholarly' publications listed in the 2018 Academic Journal Guide of the Academy of Business Schools.

Our data collection began with a systematic search using the following string: ENTREPRENEUR\* 'and' LITERACY\*. This string had to be in the article title, abstract, and /or keywords and it had to be linked to our research subject. This was based on those first search procedures. An assortment of suffixes can be appended to our keywords by simply noting them with an asterisk. If we were to use the keyword ENTREPRENEUR\* to find articles about entrepreneurs, we would see results like "entrepreneur," "entrepreneurial," "entrepreneurship," etc. Similarly, if we were to use the keyword LITERACY\* to find articles about practices, we would see results like "literacy," "literate," etc. To narrow the

search to publications about the topic, rather than about entrepreneurship in general or as a process, we had to change the substantive keywords. We added search strings to make sure we didn't miss any important publications after our first examination of what is and isn't about entrepreneurship and digital literacy. To be more specific, the following was added to our initial search string: in reference to writers who have written on practice theories (using terms like "digital literacy" and "gender diversity")

### **3.2 Sampling and Population**

The 26 papers that make up our final dataset span a time frame of fewer than 5 years, from 2019 to 2024. The number of articles varies by publication for all the years covered in the analysis. For example, International Small Business publication has the most articles with fifteen, while 11 of the 15 journals in the dataset had only one token article. The majority of the publications in our sample were published by five journals: ISBJ, ERD, IJEER, JBV, JSBM, ETP, and SBE.

## **4. Data Analysis**

After reviewing all the literature data the study comes to a solution that people should stop finding solutions and rather be focused on digital literacy. With digital literacy it is expected that the male and female discrimination will be diminished to a great extent. Through the analysis of data the aims of identifying the challenges that block the pathway of introducing new policies to introduce digital education to women in Rajasthan have been understood. Micro- and small-sized enterprises make up over 99 percent of all MSMEs. There are a lot of microenterprises run by one person in India that are owned by women. Of the businesses owned by women, 95% run with fewer than six employees, while only approximately 17% have employees. The percentage of businesses headed by women declines as their size grows (niti.gov.in, 2024).

Hence, accepting e-commerce is a far distant thought. However, with the government support and educational initiative women are advancing towards the management of business and participating in e-commerce. Digital skill latency is a continuing problem in India and it needs to be addressed with relevant national and state level strategies so that women become financially independent. Although the roles of NitiAyog and Digital sakshartaabhiyan are pretty impressive, it needs to recruit more workforces so that they connect with women in Rajasthan for helping them have e-commerce knowledge.

## **5. Data Analysis and Interpretation**

Researcher observer and interpretation after undergoing with twenty six research papers that make up our final dataset span a time frame of well less than five years, onward 2019 to 2024. The various number of research finding varies by publication for all the years covered in the research analysis.

For quoting and un-quoting the International Small Business publication has the most research with fifteen, while eleven out of fifteen research journals in the dataset had only one token research which supports our outcome of the set objective of the research. The good part of the research was that the secondary sources supported the outcome and interpretation of the research that refined access to digital resources are meant for the women entrepreneurs in micro business of rajasthan's where these women entrepreneurs are facing the challenges for effective e-commerce and making hindering in their online growth of their busieness.

## 6. Conclusion and Recommendations

One of the greatest methods to guarantee equitable growth, as the Indian government seeks to create more jobs, is to encourage women to become entrepreneurs. One of the most important ecosystem facilitators for female entrepreneurs has been the WEP platform run by NITI Aayog. But it has also shown that most WEs isn't eligible for the government's current entrepreneurial programmes. The first step in promoting women entrepreneurs, according to this research, is to make sure that WEs can take advantage of the many forms of support that the federal and state governments already offer. Additional investment and capacity-building are necessary, but this is just the beginning. Some recommendations are as follows:

- Mobile-Based Learning
- Tailored Content to resonate with women's experiences, interest and aspiration
- Language localisation
- Community engagement
- Partnerships with corporations
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