



# WOMEN ENTREPRENEURS IN INDIA'S POST-PANDEMIC COMMERCE LANDSCAPE

<sup>1</sup>Raghavendra, <sup>2</sup>Rajani Jenita

<sup>1</sup>Research Scholar, Department of Commerce, Mangalore University.

<sup>2</sup>Lecturer in Commerce, Pompei College, Aikala

## Abstract:

The COVID-19 pandemic has brought unprecedented challenges to the commerce sector in India, affecting businesses and entrepreneurs across the country. However, women entrepreneurs have shown remarkable resilience and adaptability in navigating the post-pandemic commerce landscape. This paper examines the role of women entrepreneurs in shaping India's post-pandemic commerce landscape and explores the strategies they have used to overcome the challenges posed by the pandemic. The paper highlights the importance of inclusivity and diversity in building a more resilient and sustainable commerce industry in India. The study draws upon primary and secondary data sources, including interviews with women entrepreneurs, industry reports, and government data. The findings of the study suggest that women entrepreneurs can play a key role in driving economic growth and promoting gender equality in the post-pandemic era. The paper concludes with recommendations for policymakers, industry leaders, and women entrepreneurs to promote a more inclusive and empowering commerce sector in India.

**Keywords:** *Women entrepreneurship, post-pandemic, adaptability, gender equality.*

## 1.0 Introduction:

The COVID-19 pandemic has disrupted businesses and economies worldwide, posing unprecedented challenges to the commerce sector in India. While the pandemic has affected businesses and entrepreneurs across the country, women entrepreneurs have shown remarkable resilience and adaptability in navigating the post-pandemic commerce landscape. In this paper, we aim to examine the role of women entrepreneurs in shaping India's post-pandemic commerce landscape and explore the strategies they have used to overcome the challenges posed by the pandemic. We also aim to highlight the importance of inclusivity and diversity in building a more resilient and sustainable commerce industry in India.

## 2.0 Objectives:

- To examine the role of women entrepreneurs in shaping India's post-pandemic commerce landscape: This objective aims to explore the impact of the COVID-19 pandemic on women entrepreneurs in the commerce sector in India and understand how they have adapted to the changing business landscape. By examining the role of women entrepreneurs in shaping the post-pandemic commerce industry in India, the study seeks to highlight their contributions and identify opportunities to support their growth and development.
- To explore the strategies used by women entrepreneurs to overcome the challenges posed by the pandemic: This objective focuses on understanding the specific challenges faced by women entrepreneurs in the commerce sector during the pandemic and the strategies they employed to overcome them. By examining these strategies, the study aims to identify best practices that could be adopted by other entrepreneurs and inform policymaking to support the growth and development of women-led businesses.

- To highlight the importance of inclusivity and diversity in building a more resilient and sustainable commerce industry in India: This objective emphasizes the need to promote inclusivity and diversity in the commerce sector in India to build a more resilient and sustainable industry. By highlighting the barriers faced by women entrepreneurs in the sector, the study seeks to raise awareness of the need for more gender-sensitive policies and practices that promote inclusivity and diversity in leadership positions and foster an enabling environment for all entrepreneurs.
- To provide recommendations for policymakers, industry leaders, and women entrepreneurs to promote a more inclusive and empowering commerce sector in India: This objective seeks to provide actionable recommendations for policymakers, industry leaders, and women entrepreneurs to promote a more inclusive and empowering commerce sector in India. By synthesizing the findings of the study, the recommendations aim to provide guidance on policies and practices that could be adopted to support the growth and development of women-led businesses and build a more sustainable and resilient commerce industry in India.

### 3.0 Literature Review:

Women entrepreneurship in India has been growing steadily in recent years, with women-led businesses accounting for 20% of all micro, small and medium-sized enterprises (MSMEs) in the country (Das & Parida, 2019). However, the COVID-19 pandemic has brought new challenges to women entrepreneurs, particularly in terms of access to finance, technology, and markets (UN Women, 2020). Despite these challenges, women entrepreneurs have shown remarkable resilience and adaptability, leveraging digital technologies and adopting new business models to keep their businesses afloat. Inclusivity and diversity are crucial for building a more resilient and sustainable commerce industry in India. Women entrepreneurs can play a key role in driving economic growth and promoting gender equality in the post-pandemic era. Research suggests that women-led businesses tend to have higher levels of social impact, innovation, and financial performance compared to their male-led counterparts (UN Women, 2019). Therefore, promoting women entrepreneurship can have positive ripple effects on the overall economy and society.

### 4.0 Scope of the Study:

The scope of the study is focused on women entrepreneurs in the commerce sector in India, and how they have been affected by the COVID-19 pandemic. The study aims to understand the challenges faced by these women entrepreneurs during the pandemic, and how they have adapted their businesses to overcome these challenges.

To achieve this, the study draws upon primary and secondary data sources, including interviews with women entrepreneurs themselves, industry reports, and government data. The primary data source is the interviews with women entrepreneurs, which provide first-hand accounts of their experiences during the pandemic. The secondary data sources, such as industry reports and government data, provide context and additional information about the broader economic landscape and policies affecting women entrepreneurs in the commerce sector.

The scope of the study is to provide insights into the unique challenges faced by women entrepreneurs in the commerce sector in India during the COVID-19 pandemic, and to identify strategies for overcoming these challenges. By focusing specifically on this group of entrepreneurs, the study aims to contribute to a better understanding of the impact of the pandemic on women in business and to inform policy and support initiatives to help women entrepreneurs in India and beyond.

### 5.0 Limitations:

The study has several limitations. Firstly, the sample size of women entrepreneurs interviewed for this study may not be representative of the entire population of women entrepreneurs in India. Secondly, the study relies on self-reported data from the participants, which may be subject to social desirability bias. Finally, the study is limited in its scope as it focuses only on women entrepreneurs in the commerce sector and does not cover other sectors of the economy.

### 6.0 Research Methodology:

The study uses a qualitative research methodology, drawing upon primary and secondary data sources. In-depth interviews were conducted with 20 women entrepreneurs in the commerce sector who have been impacted by the COVID-19 pandemic. The interviews were conducted virtually using video conferencing software and were recorded with the participant's consent. The interview data were

analysed using thematic analysis to identify the key themes and patterns in the data. Secondary data sources, including industry reports and government data, were also analysed to provide a broader context for the study.

## 7.1 Data Analysis and Interpretation:

The data analysis and interpretation section of this study provides a comprehensive overview of the demographic information and impact of the COVID-19 pandemic on women entrepreneurs in the commerce sector in India. The section presents the key findings of the study, including the challenges faced by the participants, their strategies for overcoming these challenges, and their perspectives on the role of women entrepreneurs in shaping India's post-pandemic commerce landscape. The section also discusses the recommendations made by the participants for policymakers, industry leaders, and women entrepreneurs to promote inclusivity and diversity in the commerce sector. The methodology used in the study is also outlined, including the primary and secondary data sources and the qualitative research methodology used for data collection and analysis. Overall, this section provides valuable insights into the experiences of women entrepreneurs in the commerce sector during the pandemic and offers recommendations for building a more resilient and sustainable commerce industry in India.

### 7.1.1 Demographic Information:

The demographic information of a study provides a snapshot of the participants and their characteristics. The importance of demographic data analysis in research is highlighted by several authors. For example, Creswell (2014) emphasizes the need to collect and analyze demographic data to contextualize the findings and to ensure that the results are applicable to the population of interest. Similarly, Denzin and Lincoln (2011) stress the importance of understanding the characteristics of the participants in qualitative research, as these characteristics can impact the research process and the interpretation of the findings. In this study, the focus is on women entrepreneurs in the commerce sector in India who have been impacted by the COVID-19 pandemic. The demographic information highlights important characteristics of the participants, such as their age range, education level, and experience as entrepreneurs. Understanding these characteristics can provide insight into the challenges and opportunities faced by women entrepreneurs in India, particularly in the context of the pandemic. This information can also inform policy recommendations and interventions aimed at supporting and empowering women entrepreneurs in the commerce sector. Table 7.1 provides key insights into the characteristics of women entrepreneurs in the commerce sector in India who have been impacted by the COVID-19 pandemic.

**Table 7.1: Demographic Information:**

Characteristic	Value
Number of Participants	20
Gender	Women
Sector	Commerce
Age Range	25-45
Age Group with Majority	31-40 years
Education Level	Bachelor's Degree (45%), Master's Degree (30%)
Type of Entrepreneurship	70% Running Own Businesses, 30% Employed in Commerce Sector
Experience as Entrepreneur	1-10 years

Source: survey

### Interpretation

The study included 20 women entrepreneurs in the commerce sector in India who have been impacted by the COVID-19 pandemic. The participants were between the ages of 25 and 45, with the majority (60%) in the age group of 31-40 years. In terms of education, 45% of the participants had completed a bachelor's degree, while 30% had completed a master's degree. The remaining participants had completed other levels of education. The majority of the participants (70%) were running their own businesses, while the rest were employed in the commerce sector. The participants had varying levels of experience as entrepreneurs, ranging from 1 year to 10 years.

### 7.1.2 Impact of the Pandemic:

The impact of the COVID-19 pandemic on businesses has been unprecedented, with widespread disruptions to global supply chains, reduced demand for products and services, and financial hardship for businesses of all sizes. As women entrepreneurs have historically faced various barriers to entry and limited access to resources and support, it is important to understand the impact of the pandemic on this vulnerable group. By examining the extent and nature of the impact of the pandemic on women entrepreneurs in the commerce sector in India, this study can provide insights into the unique challenges faced by this group and inform policy recommendations aimed at mitigating these challenges and promoting a more inclusive and equitable business environment. The data presented in Table 7.2 provide a quantitative representation of the impact of the pandemic on the participants' businesses and highlight the need for targeted interventions to support women entrepreneurs in the commerce sector.

**Table 7.2 Impact of the Pandemic:**

Impact	Percentage
Decline in Revenue	80%
Complete Shutdown	20%

Source: survey

### Interpretation

All the participants reported that their businesses were impacted by the pandemic. The majority (80%) reported a decline in revenue, while the remaining participants reported a complete shutdown of their businesses. The participants faced various challenges during the pandemic, including a lack of access to finance, reduced demand for products and services, disrupted supply chains, and difficulty in managing employees.

### 7.1.3 Strategies to Overcome Pandemic Challenges:

The COVID-19 pandemic has posed unprecedented challenges to businesses worldwide, requiring entrepreneurs to adapt quickly and implement innovative strategies to stay afloat. Women entrepreneurs, in particular, have faced unique challenges, including limited access to resources and support networks. By examining the strategies adopted by women entrepreneurs in the commerce sector in India to overcome the challenges posed by the pandemic, this study can provide insights into effective approaches for promoting resilience and sustainability among this vulnerable group. The data presented in Table 7.3 highlight the strategies most commonly adopted by the participants, including leveraging digital technologies, adopting new business models, and diversifying product and service offerings. These insights can inform policy recommendations aimed at supporting and empowering women entrepreneurs in the commerce sector, particularly in the context of the ongoing pandemic and future crises.

**Table 7.1.3: Strategies to Overcome Pandemic Challenges:**

Strategy	Usage
Leveraging Digital Technologies	Used by All Participants
Adopting New Business Models	Used by Some Participants
Diversifying Product and Service Offerings	Used by Some Participants

Source: survey

### Interpretation

To overcome these challenges, the participants used various strategies, including leveraging digital technologies, adopting new business models, and diversifying their product and service offerings. All the participants reported using digital technologies such as social media, e-commerce platforms, and digital marketing to adapt to the pandemic and reach new customers.

## Role of Women Entrepreneurs in Shaping India's Post-Pandemic Commerce Landscape:

It's important to understand the strengths and barriers that women entrepreneurs face in shaping India's post-pandemic commerce landscape. This knowledge can help policymakers, investors, and other stakeholders design and implement initiatives and programs that support women entrepreneurs in overcoming these barriers and leveraging their strengths to drive economic growth and social impact. By identifying the key strengths of women entrepreneurs, such as their ability to innovate, their resilience, and their focus on social impact, we can better understand how to harness their potential to drive positive change in the post-pandemic economy. Similarly, by understanding the barriers that women entrepreneurs face, such as societal biases and stereotypes, lack of access to finance and markets, and lack of support from family and society, we can develop strategies to address these challenges and create a more enabling environment for women entrepreneurs to thrive. Ultimately, empowering women entrepreneurs can help drive inclusive economic growth and create a more equitable and sustainable post-pandemic future for India.

**Table 7.4.1: Strengths**

Strengths	Identified by Participants
Ability to Innovate	Yes
Resilience	Yes
Focus on Social Impact	Yes

Source: survey

### Interpretation

According to the participants, women entrepreneurs in India possess several strengths that can shape the country's post-pandemic commerce landscape. Firstly, they have the ability to innovate, which implies that they can come up with creative and original ideas to meet the changing demands of the market. Secondly, they exhibit resilience, which means that they can bounce back from setbacks and challenges, and continue to pursue their business goals despite adversity. Finally, the participants note that women entrepreneurs in India have a focus on social impact, which implies that they are conscious of their role in creating positive change in society and are committed to making a difference. These strengths suggest that women entrepreneurs in India have the potential to be significant contributors to the country's economic growth and social development in the post-pandemic era.

**Table 7.4.2: Barriers**

Barriers	Identified by Participants
Societal Biases and Stereotypes	Yes
Lack of Access to Finance and Markets	Yes
Lack of Support from Family and Society	Yes

Source: survey

### Interpretation

The participants identified several barriers that hinder the potential of women entrepreneurs in shaping India's post-pandemic commerce landscape. The first barrier is societal biases and stereotypes, which suggest that there are deeply ingrained cultural attitudes that may limit women's access to opportunities and resources. The second barrier is the lack of access to finance and markets, which implies that women entrepreneurs may face difficulties in securing funding and in accessing markets to sell their products or services. Finally, the participants noted that the lack of support from family and society is a significant barrier that can hinder women's ability to pursue their entrepreneurial ambitions. These barriers highlight the need for interventions and policies that can address gender-based discrimination and create more supportive environments for women entrepreneurs to thrive.

## 7.5 Recommendations:

### 7.5.1 Recommendations for Policymakers, Industry Leaders, and Women Entrepreneurs:

The participants recommended that policymakers implement policies to promote women's entrepreneurship in India, including providing access to finance, simplifying regulatory procedures, and offering tax incentives for women-led businesses. They also recommended that industry leaders provide mentorship and networking opportunities for women entrepreneurs, as well as support for digital adoption and upskilling. Finally, the participants advised women entrepreneurs to focus on innovation, diversification, and collaboration to overcome the challenges posed by the pandemic and build sustainable businesses in the post-pandemic era.

The study suggests that women entrepreneurs have shown remarkable resilience and adaptability in navigating the challenges posed by the COVID-19 pandemic in the commerce sector in India. However, there is a need for policymakers, industry leaders, and society as a whole to recognize and address the barriers that women entrepreneurs face, and to promote inclusivity and diversity to build a more resilient and sustainable commerce industry in India.

**Table 7.5: Recommendations:**

Recommendations for	Policies/Actions
Policymakers	Provide Access to Finance, Simplify Regulatory Procedures, Offer Tax Incentives for Women-led Businesses
Industry Leaders	Provide Mentorship and Networking Opportunities, Support for Digital Adoption and Upskilling
Women Entrepreneurs	Focus on Innovation, Diversification, and Collaboration

Source: survey

## 7.6 Findings:

The study found that women entrepreneurs in the commerce sector in India have been significantly impacted by the COVID-19 pandemic, with a majority of the participants reporting a decline in revenue. Despite the challenges posed by the pandemic, women entrepreneurs displayed resilience and innovation in adapting to the changing business landscape. The participants identified several key strengths of women entrepreneurs, including their ability to innovate and focus on social impact. However, they also highlighted various barriers that women entrepreneurs face, including societal biases and a lack of access to finance and markets.

## Suggestions:

Based on the findings of the study, the following suggestions are recommended:

- Policymakers should implement policies to promote women's entrepreneurship in India, including providing access to finance and simplifying regulatory procedures.
- Industry leaders should provide mentorship and networking opportunities for women entrepreneurs and support for digital adoption and upskilling.
- Women entrepreneurs should focus on innovation, diversification, and collaboration to build sustainable businesses in the post-pandemic era.

## Conclusions:

The study concludes that women entrepreneurs play a critical role in shaping India's post-pandemic commerce landscape. Women entrepreneurs have displayed resilience and innovation in adapting to the challenges posed by the pandemic, and their strengths, including their ability to innovate and focus on social impact, can contribute to the growth of the commerce sector in India. However, barriers such as societal biases and a lack of access to finance and markets must be addressed to promote inclusivity and diversity in the commerce sector.



**Recommendations:**

Based on the suggestions above, the following recommendations are made:

- Policymakers should prioritize gender-sensitive policies to promote women's entrepreneurship in India, including tax incentives for women-led businesses and gender-sensitive financial schemes.
- Industry leaders should offer women entrepreneurs more mentorship and networking opportunities and focus on creating a more gender-inclusive workforce.
- Women entrepreneurs should seek out opportunities for upskilling and digital adoption, as well as collaborate with other women entrepreneurs to build stronger networks and leverage collective strengths.

**Recommendation for future research:**

Future research could explore the effectiveness of specific policies and initiatives aimed at promoting women entrepreneurship in India, as well as the impact of gender-inclusive policies on the broader economy. Additionally, the research could focus on the experiences of women entrepreneurs from diverse backgrounds, including those from rural areas and marginalized communities, to gain a more comprehensive understanding of the challenges and opportunities in the commerce sector.

**Bibliography**

- Das, P., & Parida, R. (2019). *Women entrepreneurship in India: Opportunities, challenges, and the way forward*. *Journal of Asia-Pacific Business*, 20(2), 73-95. doi: 10.1080/10599231.2019.1579766
- UN Women. (2019). *Turning promises into action: Gender equality in the 2030 Agenda for Sustainable Development*. Retrieved from <https://www.unwomen.org/en/digital-library/publications/2019/2/gender-equality-in-the-2030-agenda-for-sustainable-development-2019>
- UN Women. (2020). *The impact of COVID-19 on women entrepreneurs in India*. Retrieved from <https://asiapacific.unwomen.org/en/digital-library/publications/2020/05/the-impact-of-covid-19-on-women-entrepreneurs-in-india>
- Creswell, J. W. (2014). *Research design: Qualitative, quantitative, and mixed methods approaches*. Sage publications.
- Denzin, N. K., & Lincoln, Y. S. (2011). *The Sage handbook of qualitative research*. Sage publications.

**Annexure****Women Entrepreneurs in India's Post-Pandemic Commerce Landscape****Dear participant,**

Thank you for your interest in participating in our study on the role of women entrepreneurs in shaping India's post-pandemic commerce landscape. Your insights are valuable to understanding the challenges women entrepreneurs face and the strategies used to overcome them. This questionnaire will take approximately 15-20 minutes to complete.

**Interview Questions****Demographic Information**

- a. What is your age?
- b. What is your highest level of education?
- c. What is your current occupation?
- d. How many years of experience do you have as an entrepreneur?

**Impact of the Pandemic**

- a. How has the pandemic affected your business?
- b. What challenges have you faced during the pandemic?
- c. What strategies have you used to overcome these challenges?
- d. Have you used any digital technologies to adapt to the pandemic? If yes, please elaborate.

**Role of Women Entrepreneurs in Shaping India's Post-Pandemic Commerce Landscape**

- a. In your opinion, what role do women entrepreneurs play in shaping India's post-pandemic commerce landscape?
- b. What are the key strengths of women entrepreneurs that contribute to the growth of the commerce sector in India?
- c. What barriers do women entrepreneurs face in the commerce sector in India?
- d. How can these barriers be addressed to promote inclusivity and diversity in the commerce sector?

**Recommendations for Policymakers, Industry Leaders, and Women Entrepreneurs**

- a. What policies do you think could be implemented to promote women entrepreneurship in India?
- b. What support do women entrepreneurs need from industry leaders and policymakers to overcome the challenges they face?
- c. What advice would you give to women entrepreneurs who are starting their businesses in the post-pandemic era?

Thank you for taking the time to complete this questionnaire. Your participation is greatly appreciated.