



# CONTEMPORARY ISSUES AND TRENDS IN DIGITAL MARKETING

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Sl. No	Title Of The Paper	Page No
1	A Critical Study on the Impact of Covid -19 on Women Entrepreneurship in India with Special References to Assam. <i>Prasanta Barik</i>	1-6
2	A Literature Review of Green Marketing <i>Dr. B. Babu; Dr. J. D.Nallasivam</i>	7-10
3	A Study on Customer's Attitude Towards Non-Usage of Eco-Friendly Green Products with Reference to Arakkonam Taluk <i>Dr. V. Dheenadhayalan; Praveen. C</i>	11-19
4	The Role of Social Media Towards Women's Emancipation in India <i>Munish Kumar Thakur</i>	20-26
5	Artificial Intelligence In Marketing <i>Anuwanshi Sharma; Mayank Pandey,</i>	27-31
6	Why Startups are Dying in India and How it can Controlled <i>Priyanka</i>	32-39
7	Factors Affecting the Women Entrepreneurs Associated with the Unorganized Sectors in Chennai City – A Study <i>Dr. S. Selvaraj</i>	40-46
8	Challenges and Issues for Women Entrepreneurs in India <i>Dr R. Tamil Selvi; Dr G. Anitha Rathna</i>	47-53
9	Challenges in Satisfying Changing Consumer Expectations <i>Sadhna</i>	54-60
10	Being Agile: Transcendent Solutions to Enduring Problems in the Age of Covid-19 <i>Rachana Jaiswal,</i>	61-69
11	The Impact of Training Strategy on Employee Performance in Organizations <i>Saed Theeb; Khatijah Othman</i>	70-76
12	The Impact of E-Commerce on the Consumer Buying Behavior <i>Dr. Roopadarshini. S; Dr. Lakshminarayana. K</i>	77-86
13	Digital Marketing: Five Stages Maturity Model for Digital Marketing Strategy Implementation <i>Dr. G. Anitha Rathna; Dr. P. Pavithra; Ms. P. Jeevitha; Dr. R. Tamil Selvi; R. Kanyapriya</i>	87-92
14	Digital Marketing A New Buzz Word <i>Dr. Simi. V; Dr. A. S. Vijay Anand</i>	93-96
15	Performance of MSME Sector in Tamil Nadu <i>Dr.N. Priyadharshini; Dr.P. Pavithra</i>	97-100
16	An Analysis of Retailing from Traditional Appearance into Organized Appearance <i>Dr.V.Selvam; Dr. K. Kumuthadevi</i>	101-106
17	Social Media Marketing and its Impact among Youngsters with Special Reference to Coimbatore City <i>Ms.Thrishna. K; Mr. Vignesh Ram .G; Dr. S.Kowsalya</i>	107-112

## CHALLENGES AND ISSUES FOR WOMEN ENTREPRENEURS IN INDIA

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### ABSTRACT

As a result of economic liberalisation and globalisation, women-owned enterprises are becoming more significant in India. The opportunities for women's economic empowerment have increased thanks to the institutional and policy framework for encouraging entrepreneurship, providing career education, and providing training. Nevertheless, women own just one-third of all companies. In both the social and commercial realms, India is home to many powerful business women entrepreneurs. They are performing well. The Government of India established the National Skill Development Policy and the National Skill Development Mission in 2009 to provide skill training, vocational education, and entrepreneurial growth to the developing labour force. This paper focuses on the problems, issues, challenges faced by women entrepreneurs, how to overcome them and to analysis of the government of India's business-related policies.

**Keywords:** *women entrepreneurship, problems faced by women, Entrepreneurs, Economy*

### I. INTRODUCTION

Researchers, academicians, and policymakers have all shown a keen interest in the field of entrepreneurship research. Any economy's economic development is strongly influenced by entrepreneurship, which speeds up growth and wealth. Baumol et al. and Schramm (2006) (2007). In this era of start-up booms, digitalization, and globalisation, India is unmistakably experiencing a revolution in the number of female entrepreneurs. Women make up about 14% of all Indian entrepreneurs, according to the sixth economic census conducted by the Ministry of Statistics and Programmed Implementation (MoSPI). Today's female entrepreneurs come from all socioeconomic backgrounds and geographical areas of the nation, not simply those with business backgrounds or those from the more affluent tiers of society. A woman entrepreneur does a variety of tasks. Women's untapped entrepreneurial potential has been growing as social awareness of their responsibilities and economic status has grown. The main factors driving women to pursue commercial enterprises are their expertise, aptitude, and compliance in the field. Due to push and pull elements that give women the courage to

have a self-sufficient career and stand on their own, women become entrepreneurs. In order to meet their own needs and achieve financial independence, women entrepreneurs often take on challenging responsibilities. Entrepreneurial women possess a tremendous desire to make a hugely positive influence and are capable of preserving tributary principles in both their personal and professional lives.

### 1. SUGGESTIONS TO OVERCOME THE PROBLEMS FACED BY WOMEN ENTREPRENEURS IN INDIA

Despite the fact that female entrepreneurship has increased significantly in recent years, there are still a number of particular difficulties that must be overcome. Women entrepreneurs have offered the following advice in response to the numerous "stumbling blocks" they encounter in their careers:

**Finance cells:** Many other finance cells can be available to offer women businesses quick financing. These specialised cells should offer financing to female business owners at low and concessional interest rates with simple repayment terms. Women officers and clerks should work in even these finance cells. It is important to make efforts to finance local initiatives.

**Marketing Co-operatives:** It is important to develop marketing cooperatives to support and promote female entrepreneurs. When procuring their needs, the government should give women business owners preference.

**Supply of raw materials:** Women business owners should be given preferential access to scarce and imported raw resources at reduced prices.

**Educational and awareness:** To alter the unfavorable social views against women, educational and awareness programs should be set up. Elders' perspectives on the potential of females and their proper place in society need to be modified.

**Training facilities:** Training and development programmes are extremely important to the development of entrepreneurship important to develop specialized training programmes so that women may reap the maximum benefits. Mobile training facilities, part-time training facilities, etc. should be accessible to entice more women to the training centers.

**Getting too close with employees:** Despite the fact that many small firms have a "family" approach, female business owners are frequently highly guilty of developing an undue closeness with their employees.

### 2. CHALLENGES FACED BY WOMEN ENTREPRENEURS

#### Three Categories of Women Entrepreneurs:

- Women who own and successfully run businesses and have a background in education and business management make up the first category of female entrepreneurs.
- Women who have started businesses but lack formal education or professional expertise in management fall into the second category of female entrepreneurs.

## Contemporary Issues and Trends in Digital Marketing

- The third type of women entrepreneurs includes individuals who are numerous, have modest incomes, and have little education or experience. They require assistance from both the public and private sectors to support their business.

### **Government Policies and Programmes Supporting and Encouraging Women Entrepreneurs :**

Women face several challenges in life. whether they obtain employment or not . In this patriarchal society, there is a constant struggle to define one's own identity. To meet the requirements of female entrepreneurs, the government has implemented a number of laws and programmes.

**Establishment of Self-Help Groups-** Self-help groups are made up of individuals who voluntarily gather together to address a common problem. Ideally, individuals with comparable socioeconomic origins. In rural India, women shoulder a significant burden because they must manage the household, take care of the kids, get wood for the fire, and obtain water, among other responsibilities. They work for roughly Rs. 50 per day, as opposed to Rs. 70 for their male counterparts.

**Women Entrepreneurship Platform-** The National Institution for Transforming India (NITI Aayog) and Small Industrial Development Bank of India (SIDBI) created the Women Entrepreneurship Platform to give promising women business owners in India a platform.

### **The Women Entrepreneurship Platform is supported by three pillars:**

First, Ichha Shakti: This exhibits women's self-assurance and resolve to work as entrepreneurs. Second, Gyaan Shakti: This shows the effectiveness of imparting knowledge to female entrepreneurs to aid in their rapid growth. The last initiative, Karma Shakti, shows how female company owners are supported as they expand their operations. This programme makes an effort to hasten the process while encouraging the development of female entrepreneurs.

**Trade Related Entrepreneurship Assistance and Development Scheme (TREAD):** By providing the foundation for the growth of entrepreneurial skills, training, and personality development with the help of NGOs and counselling services, this initiative focuses on the economic advancement of women. In order to promote skill development and provide financial help, the Indian government provides 30% of the project's total cost; the other 70% must be paid for by a loan.

**Udyogini Scheme-** This initiative targets women who work in agriculture and earn up to or less than Rs.45,000, with a focus on disabled, widowed, and underprivileged women in particular.

**Prime Minister's Employment Generation Programme (PMEGP)-** Financial aid is provided to the program's beneficiaries. About 2,22457 programmes that benefited women over the past five years.

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Micro Enterprises/ Projects: In Year	Women Entrepreneurs (Beneficiaries) under PMEGP
2016-17	14768
2017-18	15669
2018-19	25434
2019-20	24720
2020-21	27285
2021-22 (Upto 31.12.2021)	20598
Total	222457

Source-www.msme.gov.in

**Annapurna Scheme-** This programme was designed by the Indian government exclusively for women who desire to open a catering business. The Indian government provides a loan of Rs.50,000.

Percentage Distribution of Enterprises by Owned by Male/Female Entrepreneurs (2021-2022):

Category	Male	Female
Micro	79.56	20.44
Small	94.74	5.26
Medium	97.33	2.67
All	79.63	20.37

Source- Annual Report, 2021-22 Ministry of Medium and Small Enterprises.

**Bharatiya Mahila Bank Business Loan:** The goal of creating this financial system was to broadly support women and their enterprises. Women have dabbled in a variety of industries and continuously work towards success. This bank was established with the intention of empowering women financially. The borrowing cap for this source is 20 crores of rupees.

**Mudra Yojana Scheme:** Though providing business loans and other forms of help, this Government of India project seeks to elevate the status of women in India and assist them in reaching financial independence and self-sufficiency. self-sufficiency by offering business loans and other forms of assistance. They will receive Mudra cards, which operate like credit cards and have a 10% loan amount withdrawal cap, if the loan is approved. This programme offers a wide range of different programmes depending on the type of business, the degree of expansion, and the loan goal. The government is only allowed to lend up to Rs. 10 lakhs under this programme..

**Orient Mahila Vikas Yojana Scheme:** This programme is open to women who own either alone or jointly 51 percent of a company's shares. This is a great chance for these stakeholders to aid in the expansion of their business and of their sector. This plan does not require collateral security and provides a 2% interest rate discount. 25 lakhs rupees is the maximum loan amount, and the repayment time can be extended up to 7 years.

**Dena Shakti Scheme:** Only female entrepreneurs who work for manufacturing companies, small businesses, retail stores, or micro-lending institutions are eligible, same like the previous programme. Depending on the sector they intend to enter or establish a firm in, the RBI determines the upper limitations for women beneficiaries. The maximum loanable amount is Rs. 20 lakhs.

**Pradhan Mantri Rozgar Yojana:** This programme, also known as PMRY, is one of the best financial and social initiatives for female entrepreneurs. This programme intends to give female company owners and intelligent professionals opportunities for skill-based, independent job if they want to be financially independent. Before the development of this system, which is applicable to both urban and rural areas, the cost, eligibility, and subsidy restrictions underwent a number of revisions. The maximum loan subsidy, with a per-borrower cap of Rs. 12,500, is 15% of the project cost. The programme is open to all business types in the manufacturing, retail, and service sectors. While the credit limit for services and industries is Rs. 5 lakh, the maximum loan amount for businesses is Rs. 2 lakh.

**Udyogini Scheme:** This campaign encourages women's independence and supports their personal development through financial empowerment. By providing loans with reasonable interest rates compared to the exorbitant rates in the private sector, this initiative supports aspiring female entrepreneurs. It serves as a trustworthy source of credit as well. Only those with a family income under Rs. 40,000 per year are eligible. They encourage loans in the business and service sectors in particular, with a ceiling of Rs. 1 lakh.

### Prospects and Challenges for Women Entrepreneurs in India

**Cent Kalyani Scheme:** The project's key uniqueness is its emphasis on female entrepreneurs and its intended audience, which includes both new enterprises and those looking to develop and grow. The system eliminates the retail sector, the education and training sector, and self-help organisations. On their website, the qualified categories and the rules are completely listed. For this loan, there are no processing costs or collateral requirements. Certain classes of businesswomen can get loans through these programmes for female entrepreneurs, which helps them expand their businesses. A loan under this scheme is limited to a maximum of Rs. 100 lakh.

**Mahila Udyam Nidhi Scheme:** This effort seeks to close the equity gap. It encourages MSMEs and small businesses across a range of industries to grow and succeed. It also promotes the renovation of SSI units that have been deemed inoperable but are still repairable. The maximum loan amount is Rs. 10 lakh, and the debtor has ten years to repay it. It encourages MSMEs and small businesses across a range of industries to grow and succeed. It also promotes the renovation of SSI units that were determined to be inoperable but are still repairable. The maximum loan amount is Rs. 10 lakh, and the debtor has ten years to repay the loan.

### II. CONCLUSION

These are the most important problems that female entrepreneurs face globally. On the other hand, many remarkable women have overcome these obstacles and established themselves in this largely male field. The study makes several recommendations for India, including performing a meta-analysis to determine their specific needs and developing and implementing appropriate programmes, promoting goods made by women entrepreneurs under a single brand with tax incentives, teaching soft skills like communication and human resource management, putting awareness-raising and community mobilisation initiatives into action for moral support, and developing mentorship programmes at the local level based on the key findings. All they need is the correct attitude, a clear goal, and the willpower to overcome any obstacles that stand in their way. The Indian government also places a high priority on women's emancipation. The government is making every effort to improve the standing of women in society, from finance to education. Follow the most recent national initiatives for women business owners and take full advantage of them. In the past several years, a lot has changed as a result of liberalisation, e-commerce growth, digitization, and other factors, including the emergence of social media. Nowadays, women co-found or are the leaders of the majority of businesses in India.

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## Contemporary Issues and Trends in Digital Marketing

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