

Impact of Specialized Digital Marketing Platforms on Women's Micro-Businesses in India: A Case Study of Mahila E-Haat

Abhiruchi Chatterjee



Gender Perspectives on the Digital Economy

Editors: Khawla Zainab, Sakhi Shah, Anuradha Ganapathy

Program Conceptualization and Guidance

Anita Gurumurthy, Khawla Zainab, Nandini Chami

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Gender Perspectives on the Digital Economy

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Abstract

Objectives: The research explores the impact of specialized digital marketplaces for women in facilitating the transition to and sustainability of digital marketing for women-led small-businesses. It analyzes the experiences of small-scale women entrepreneurs, through the prism of the Government of India's Mahila E-Haat platform under the Digital India initiative, which provided a free online direct marketplace exclusively for women vendors. **Findings:** The specialized platform drew out women-led micro-businesses, a majority of whom were first-time users, to step into digital marketing through the platform. However, dwindling resources leading to the lack of functional support mechanisms, logistical and operational support, and pejoratively impacting the sustainability of infrastructure and services developed, impede an active and thriving digital marketplace. Consequently, although the platform enabled the beneficiaries to expand their markets digitally, and explore various online marketing platforms, it was insufficient in empowering them to generate sustainable revenue. There remains an unmet need for market linkages for women micro-entrepreneurs in an increasing digitizing economy. **Originality:** This is the first pan-India impact analysis on the Mahila E-Haat, an innovative gender-specific intervention directed at the digital inclusion of women-led businesses in India. The research, compounding secondary data with primary data from the beneficiaries, is instrumental in identifying the barriers to digital marketing for women entrepreneurs, and reimagining empowerment and agency in the digital marketing-verse by shifting the lens towards the development of intersectional, gender-responsive digital ecosystems.

Keywords: Mahila e-Haat, RMK, women's economic empowerment, digital gender disparity, women entrepreneurs, Digital India

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List of Abbreviations

AR	Annual Report
CSR	Corporate Social Responsibility
GST	Goods and Services Tax
ICRW	International Center for Research of Women
MAVIM	Mahila Arthik Vikas Mahamandal
MSME	Micro, Small and Medium Enterprises
MUDRA	Micro Units Development and Refinance Agency
MWCD	Ministry of Women and Child Development of the Government of India
NABARD	National Bank for Agriculture and Rural development
NRLM	National Rural Livelihoods Mission
NGO	Non-Governmental Organization
PAN	Permanent Account Number
RMK	Rashtriya Mahila Kosh
SHG	Self-Help Group
UNDP	United Nations Development Programme
UN Women	United Nations Entity for Gender Equality and Empowerment of Women

Acknowledgement

The idea postulated here emanated from my on-the-job observations as a Technical Consultant on Gender and Development, seeing programmatic interventions increasingly emphasizing on innovative tech-enabled development solutions for the most marginalized constituencies, and continuing to fall short in addressing the development needs of the target beneficiaries. The paper illustrates this gap by bringing forth the case of one such intervention.

I am immensely grateful to the team at IT For Change for providing a platform to write about gender disparities in a digitizing economy through the National Gender Fellowship. I would like to especially thank Ms. Anita Gurumurthy, Ms. Nandini Chami, Ms. Khawla Zainab and Ms. Sakhi Shah for their excellent inputs in shaping and conducting the research, data collection and analysis, and their enabling support throughout the process. I am grateful to Ms. Anuradha Ganapathy for her concise feedback which helped sharpen the arguments in the paper. The fellowship has been an enriching opportunity to interact with peers engaging in stimulating work. I would like to acknowledge my peer fellows for their invaluable inputs, ideas and thoughts, notably Ms. Aishwarya Shridhar and Mr. Abir Dasgupta.

Most of all, this paper would not have been possible without the women beneficiaries who culled time out of their busy schedules to share their experiences, with the earnest hope of their voice being heard and listened to, from whom I learnt so much and to whom I express my deepest gratitude, and aspire in doing justice in bringing forth their instrumental voices to broader academic and policy discourses.

Abhiruchi Chatterjee

I. Background

I.a. The Coronavirus Pandemic and the Push for Digitization of Businesses

E-commerce in India has boomed big in the past decade, a 60+ billion-dollar industry as of 2020, estimated to be worth \$188 billion by 2025, with 1.2 billion average daily online transactions, engaging millions of people (Grant Thornton, 2021). By 2025, there are likely to be 974 million internet users, 220 million online shoppers in India, with smartphone penetration and expansion of internet usage in both urban and rural areas (IBEF, 2021). The lockdown of physical marketplaces and cancellation of trade fairs (*melas*) due to the pandemic in 2020 and 2021, augmented consumer dependency on e-commerce platforms, founded on the operational and marketing premise of “home delivery” in enforcing social distancing and ‘stay-at-home’ Government advisories.

The pandemic demonstrated the push for businesses of all scales to shift to online operations for sustainability. The impact was disproportionate for small businesses with limited resources and reverberated in their capacities for digital transition. Many small businesses, particularly in the Micro, Small and Medium Enterprises (MSME) sector, wherein women-led enterprises make up for about one-fifth of the total MSMEs in the country (Government of India, 2021 cited in Mitra et al. 2021), have incurred significant losses. Reports suggest many MSMEs are unable to pay salaries to their employees, resulting in a 55 percent loss in employment in the sector due to the covid-induced lockdown in 2020, with nearly 70 percent of the firms unable to survive the crisis, within which, most notably impacted are the self-employed MSME units, constituting 35 percent of MSMEs sector (Ghosh, 2020, Rathore, 2020, WTO, 2020, cited in Behera, et al. 2020). The Government of India provided stimulus support and policy reform to support the revival of the MSME sector, in its Atmanirbhar Bharat (Self-Reliant India) package, in the aftermath of covid-induced economic setback.¹

¹ Key reforms by the Government of India included a paradigm transformation in the classification of MSMEs, based on the criteria of investment and turnover, with investment of less than Rs 1 crore (USD 132 thousand approx.) and turnover of less than Rs 5 crore (USD 664 thousand approx.) being defined as micro enterprises.

Other reforms include collateral-free automatic loans to standard MSMEs (worth Rs 3 lakh crore), equity support for stressed MSMEs, and equity infusion for MSMEs through Fund of Funds format, worth Rs. 50,000 crores (USD 6.6 billion approx.), for expansion of size and production capacity.

Therefore, at one level, the strained resources and the dependence on seasonal revenues leave MSMEs with limited financial and infrastructural resources to withstand unforeseen crises. At another, as there remains a digital gender gap in women's access to technology, ownership of devices and digital literacy, including digital financial literacy, women are more likely to have excluded in the digitization of the economy, taking a bigger hit (Agarwal, 2020). The intersection of these two structural cracks consequently put women-led and women-owned small businesses more likely to be adversely impacted by the pandemic in their operations and sales.

This heightens the relevance of existing infrastructures and government interventions addressing digital gender gaps in the economy. Digital marketing platforms facilitated by the government would enable women-led small businesses in hyping visibility, create a continuous channel for sales and mitigate risk through empowerment and knowledge transfer on digitization and handholding, thus equipping them with the tools for resilience and sustainability in a digitizing world.

The Government of India, through the Digital India component of its flagship "Make in India" program, which enables entrepreneurship, innovation and manufacturing within the country, promotes "a vision to transform India into a digitally empowered society and knowledge economy." (PIB, 2014). Consequently, not only has the delivery of several services been digitized, thus penetrating digitization to the remote and historically excluded areas, but, dedicated programmatic interventions have been made to bring in marginalized sections – those particularly prone to get excluded in the processes of digital transformation, such as women – into the fold by skill building, knowledge transfer and handholding. This paper explores the beneficiary impact of the programmatic interventions targeting women entrepreneurs' inclusion in the digital economy through the creation of Mahila E-Haat direct online marketplace under the umbrella of Digital India.

I.b Challenges for Women Entrepreneurs and Development Solutions

The Government has actively facilitated entrepreneurship development, providing a healthy ecosystem to 58.5 million entrepreneurs. (Global Entrepreneurship Monitor, 2021). Even as entrepreneurship is booming in India, women constitute less than one-sixth of the total

entrepreneurs (14 percent and 8.5 million women entrepreneurs) and are less likely to receive the support ecosystem for innovation and growth of businesses, as nearly 80 percent of women-led businesses are “self-financed and small-sized.” Global Entrepreneurship Monitor, 2021). There continue to remain multi-faceted barriers – structural and environmental – that inhibit women from scaling businesses, despite creative ideas and capitalization of available resources.

Resource Gap: Due to lack of collateral and income security, owing to limited assets owned by women, including property and wealth, as well as inconsistent employment or income and the absence of the credit histories, women are more likely to be denied financial assistance at banks. (Panda, 2012; Sandhu et al., 2012; Thampy, 2010 cited in Panda, 2018). Thus, women-led businesses are likely to operate with limited capital, leveraging existing resources in their personal, social, or community-financed spheres like SHGs, and have greater structural constraints in scaling a business.

Time-Use Gap: Owing to the patriarchal sexual division of labor, women are generally the primary caregivers in households, and are responsible for the repetitive, reproductive, unpaid domestic labor, with the average Indian woman performing three times as much as domestic labor per day compared to their male counterparts, (Chakravarti, 2020) a disparity which has only been heightened by the Covid pandemic. Therefore, it is more challenging for women to cull out the time, consistency and commitment required for building a business without burnout.

Digital Gender Gap: Women entrepreneurs, unexempt from the ripple effects of digital gender disparity, are unable to tap into the technological solutions facilitating business marketing and operations. Women-led small businesses that do not have the technical knowledge or resources to invest in a digital presence, through e-commerce platforms or social media, miss out on marketing their products and conducting online business.

Limited Access to Market Linkages and Networks.² Even though women leverage existing connections and creatively build human resources, women are less likely to have access to well-connected, high-powered networks that would connect opportunities, including access to bigger markets, platforms, industry trends, and discussions, as well as recognition. Women

² Karatas-Ozkan et al., 2010 cited in Panda, S. (2018). Constraints faced by women entrepreneurs in developing countries: review and ranking. *Gender in Management: An International Journal*. p.5

entrepreneurs have comparatively limited platforms for interaction with their peers and industry leaders, resultantly restricting potential opportunities for engagement, learning, and growth.

Challenges in Mobility (Harris, 1971). Double burden owing to the sexual division of labor combined with limited accessible and affordable social infrastructure, like functional creches and medical care, washrooms and last-mile connectivity, social and familial restrictions on women's access to public spaces, the threat of gender-based violence, including during transit, are some of the underlying factors that transcend their impact to women entrepreneurs' economic decision-making.

Development solutions carried out by Governments³ international development agencies (World Bank, Asian Development Bank, UNDP, UN Women), credit institutions (such as NABARD), CSR foundations, civil society, etc. strive to address these on-ground barriers through programmatic interventions. Women are seen as a key target group, and easy to work with, often tapping into the gender social norms that lead to their oppression (John, 1996). Notably, programs and policies targeted at women's inclusion in formal financial and credit services,⁴ addressing the sexual division of labor,⁵ and enabling safe access to public spaces⁶ and enhancing accessibility to technology⁷ have been undertaken. Further, technology has been an integral component of the development agenda, across varying programmatic interventions, albeit at times without consultation with or the informed consent of those it targets as beneficiaries. However, there remain multiple gendered barriers to effectively leveraging technology on the ground, despite a normative idealization and incentivization of the "impartiality" of technology as the development solution. The key lies in an intersectional approach, acknowledging the differential access and

³ Some schematic interventions undertaken towards women's economic empowerment at the national level by the Government of India are: MUDRA (Micro Units Development and Refinance Agency) scheme – scheme for micro entrepreneurs with over 75 percent beneficiaries comprising women, DAY-National Rural Livelihoods Mission, Pradhan Mantri-Jan Dhan Yojna – the digital financial inclusion scheme, PM-Kaushal Vika Yojna- the skill development initiative, amongst others.

⁴ Some examples include the Government's Pradhan Mantri-Jan Dhan Yojna, National Bank for Agriculture and Rural Development, women's cooperative banks, CSR and sustainability initiatives by private banks such as Axis Bank's Axis Sahyog (<https://www.axisbank.com/docs/default-source/csr-reports-and-disclosures/axis-bank-sustainability-report-fy-2019-20.pdf>), etc.

⁵ Examples include, amongst others, National Creche scheme, Integrated Child Development Scheme, Ujjwala LPG scheme, that are aimed at reducing time spent in unpaid work. Further, NGO and civil society programs on Masculinities and engaging men and boys work towards addressing gender social norms.

⁶ This refers to Interventions such as Smart cities, Safe Cities and safe public spaces for women by UN Women, Jagori, Akshara Centre, etc.

⁷ Examples include NGOs such as Feminist Approaches to Technology, amongst others.

usage of technology impacted by social norms, capital and ownership of devices and (internet/sim) connections, and identifying solutions emanating from grassroots context, leveraging technology as a tool, if and where required. In a hyper-masculinized and privatized domain like e-commerce, dominated by transnational players, that capitalize on the data and labor of the digitally marginalized, such as women from the global South, the argument for development solutions emanating from the Government, with public accountability and sustainability, builds a stronger case for the inclusion of and empowerment of women entrepreneurs.

The Government of India, identifying the digital gender gap, developed a platform to make digital marketplaces accessible to women entrepreneurs through the Mahila E-Haat.

II. The Mahila E-Haat

The Government of India instituted the Mahila E-Haat to provide a free platform for women-led businesses to market their products online and sell directly to buyers.

II. a. The Concept

Launched with pomp on International Women's Day in 2016, it enabled any Indian resident woman, above the age of 18, to register on the platform, with minimal documentation like Aadhar Card (a unique identification system for residents of India) required, and sell her products online. A website and a mobile application enabled the listing of products and a direct interface between the buyer and seller. The latter has been pitched as the USP (Unique Selling Proposition) of the platform, enabling the entire process – from registration and product listing to marketing and sales using only a mobile, the most accessible device (MWCD, 2017a). Consequently, it eased the transition to digitization for women-led small businesses.

The Vision, Mission and Goal of the Mahila E-Haat are stated as follows (RMK, 2018, pp. 19):

“Vision: to empower and strengthen financial inclusion of women entrepreneurs in the economy by providing continued sustenance and support to their productivity.;

Mission: to act as a catalyst by providing a web-based marketing platform to the women entrepreneurs to directly sell to the buyers.;

Goal: to support “Make in India” through digital marketing platform.”

Products listed came under 18 categories, viz. Clothing (Men, Women & Children), Bags, Fashion Accessories /Jewelry, Decorative and gift items, Home Décor, Carpets / Rugs /Foot mats, Baskets, Linen/ Cushion Covers, Boxes, Pottery, Grocery & Staples / Organic, Natural Products, File Folders, Industrial Products, Educational Aids, Soft Toys, and Miscellaneous.

The idea captured the popular imagination. It has been widely covered in print and digital news media as well as social media – in English and regional languages. One can trace news reports and media channels inviting women entrepreneurs to register and list their products, from 2016 to 2020.⁸ Further, it was awarded recognition for its innovative concept such as the ‘SKOCH Order-of-Merit’ Award in September 2016 and was enlisted in the “Top 100 Projects in India” in the same year (MWCD, 2017a).

II.b The Components of the Intervention

The Ministry of Women and Child Development (MWCD) has been responsible for its implementation, through its autonomous national body, the Rashtriya Mahila Kosh (RMK). RMK was established in 1993, in the aftermath of the liberalization of the economy in India, to enable micro-credit facilities for women, primarily through women’s collectives, and posited as a befitting

⁸ Some news articles on Mahila E-Haat from 2016-20 in print and digital news media are as follows:

Mahila E-Haat ties up with India Post, SBI, (2016). The Times of India. Retrieved 3 March 2022 at: <https://timesofindia.indiatimes.com/business/mahila-e-haat-ties-up-with-india-post-sbi/articleshow/55852429.cms> ; The Hindu, E-Haat- A new way forward for women entrepreneurs, (2016). Retrieved 3 March 2022 at: <https://www.thehindu.com/features/metroplus/e-Haat-a-new-way-forward-for-women-entrepreneurs/article14399290.ece> ; Chopra, A., (2018). Government Plans New Initiatives To Boost Digital India Programme – With Mobile App, E-Governance Academy, & CITO Across Departments, Inc 42 --- Retrieved 3 March 2022 at: <https://inc42.com/buzz/digital-india-programme/> ; <https://hindi.news18.com/news/business/join-mahila-e-haat-do-online-business-modi-government-gift-1610522.html> - 2018, Savvywomen.com, (2019). What is the Mahila E Haat initiative. Retrieved 3 March 2022 at: <https://savvywomen.tomorrowmakers.com/my-money/what-mahila-e-haat-initiative-article> ; Patrika, (2020). Women can start their own business from their own homes, thanks to the Government; avail this opportunity now. (Sarkar ki madad se ghar baithe mahilayein karegi apna business, turant uthayein iss yojna ka fayda) Retrieved 3 March 2022 at <https://www.patrika.com/finance-news/how-to-apply-for-mahila-e-haat-6294437/>

organization, with relevant networks, to maximize the digital transition of women led-small businesses.

Bilingual Website and Mobile Application

A dedicated website (<http://mahilaehaat-rmk.gov.in/en/>), and a mobile application – both in English and Hindi for ease of access, were created to enable the registration of vendors, and listing of products.

Digital Payments

The platform provided the contact information of sellers, such as mobile numbers, emails and addresses, to facilitate direct payments between the seller and the buyer. It has information on payment processes but does not provide in-built provisions for digital payments (such as credit and debit card, Net banking, UPI payments, etc.), unlike the majority of e-commerce platforms (MWCD, 2017b).

Logistics: Pick-up, Delivery, Returns

The website provided a link to the national postal service, India Post, which could be chosen by vendors for reliable and speedy product pick-up and delivery. The MWCD signed a MoU with India Post to facilitate ease of logistics for vendors under the Mahila E-Haat (MWCD, 2017b). This is a remarkable collaboration taking note of the unparalleled penetration and reach of the national service, in comparison to other courier and postal services that have a reach generally upto Tier III towns.

Marketing and Outreach

To expand public awareness and usage by both buyers and potential sellers that may benefit from the platform, the Ministry adopted a multi-pronged marketing strategy, leveraging available networks for dissemination of information and awareness generation. Awareness generation and “soft intervention” workshops have been conducted by the MWCD across the country in state capitals and Tier II cities in all regions of the country to attract registration (RMK, 2018, pp. 21). Additionally, it has also facilitated offline market linkages for the registered women entrepreneurs to strengthen marketing skills through trade fairs, exhibitions and other events. The Government has undertaken mass outreach on the ground targeting urban, peri-urban and rural women. The MWCD signed MoUs with state-specific SHG and credit institutions like MAVIM (Mahila Arthik Vikas

Mahamandal) in Maharashtra to generate awareness of the platform among the target beneficiaries. To expand the number of products listed on the platform and its use by more small-scale women entrepreneurs, the MWCD also reached out to the pool of women beneficiaries and SHGs enlisted in the National Rural Livelihoods Mission (NRLM), of the Ministry of Rural Development, as well as to the Ministries of Panchayati Raj, Tribal Affairs, Social Justice, Minority Affairs, Dalit Chambers of Commerce and Industry, amongst others (RMK, 2018). The MWCD also embedded link to the women-led marketing platform in the websites of major Public Sector Undertakings, - from banks, railways, and other essential public enterprises.

II. c. Lack of Data on the On-Ground Impact

Apart from the annual reports, which capture aggregated data of direct and indirect beneficiaries, there lacks data on the on-ground impact of the intervention, whether commissioned by the Ministry or independently undertaken researches or reports. Only one primary data analysis could be identified during the literature review, undertaken by Pandey and Parthasarthy (2019), which finds that although women's exposure and confidence have increased owing to the E-Haat, it can create an additional financial burden for them as the responsibility for delivery of products lies with the vendor, who has to bear costs for packaging and courier, which can be challenging for small businesses. However, this was based on a geographically limited study of beneficiaries in Maharashtra. There lacks country-wide analysis of the intervention's impact on the digital empowerment of beneficiaries.

III. Conceptual Framework, Objectives & Relevance of the Research

III.a The Conceptual Argument for Mahila E-Haat as a Tool for Digital Empowerment of Women Micro-Entrepreneurs

Given that the economy is digitizing, and that the pandemic-induced restrictions have augmented the demand for e-commerce, door-to-door delivery and online presence of businesses, including small businesses, thereby sealing market trends towards digitization, it can be argued that existing government-instituted gender-specific infrastructures would empower women-led small businesses to venture into online marketing, thus equipped to survive and sustain in the evolving economic scenario.

Private e-commerce websites operate with rigid terms and conditions, which put sellers at a distinct disadvantage against the platform, particularly the small vendors who may not have the resources to match the evolving requirements and market dynamics. Private digital marketplaces typically charge a commission of the sales from vendors, stringent documentation requirements from potential sellers such as a PAN card (Permanent Account Number) and a GST registration (Goods and Services Tax),⁹ which micro-enterprises may not have.¹⁰ Moreover, private e-commerce with vast consumer bases like Amazon and Flipkart pose not only high entry barriers disproportionately impacting women-led small-businesses, but also, once inside the platform, they are algorithmically disadvantaged, as the top-ranking products are visibilized in consumer searches, thus, exclusionary to smaller vendors (Gurumurthy and Chami, 2019). Further, even though some e-commerce giants have specialized initiatives targeting MSMEs and women micro-entrepreneurs for handholding and enhanced platform accessibility, such as Flipkart *Samarth* and Amazon *Saheli*, the inequality of terms and algorithms in the marketplace remain. Consumers are displayed products according to ranking, which is not a transparent process, but favor criteria such as free shipping, low returns, stock storage in bulk, etc. which are conducive to increasing the turnover for the platform, more than sustainability for the seller, particularly women-led micro-business, who may not have the resources and margins to keep up with these performance metrics (Gurumurthy and Chami, 2019, pp. 4-5).

Interestingly, the handmade process of traditional handloom and handicrafts that set small businesses apart, can also potentially be replicated by transnational e-commerce giants, who can leverage data analytics to understand consumption patterns to list similar home-grown products, with better marketability and consumer reach. Consequently, even after entry to online private marketplaces, women micro-entrepreneurs are likely to remain marginalized, and their location is pushed further down the line in the supply-chain model followed. Therefore, although the

⁹ Both these documents are essential for tax filing purposes for businesses in India.

¹⁰ Some examples of seller registration requirements of popular online marketing platforms in India, such as Amazon, Flipkart, Meesho, etc. have stringent seller eligibility policies which may not be met by micro-enterprises. <https://sell.amazon.in/fees-and-pricing> ; https://sell.amazon.in/sell-online/faq?ref=scin_wp_faq&initialSessionID=259-3817169-0521720&ld=NSGoogle ; https://supplier.meesho.com/how-it-works?utm_source=google&utm_campaign=search_competitors ; <https://seller.flipkart.com/slp/faqs> ; Websites promoting handicrafts like Etsy do not have as strict documentation requirements but have seller fees for listing and commission. <https://www.etsy.com/in-en/sell>

traditional industries survive, the design, business, marketing and decision-making are taken away from the artisans.

On the other hand, a government-instituted free web marketplace such as Mahila E-Haat empowers women entrepreneurs to not only retain agency in their decision-making and marketing, but enables them to develop their capacities and resources in adapting to the digital model through a digital marketing incubator. As evident from the components mentioned earlier, the Government is best placed to rope in the required linkages for effective, integrated service delivery.

Given that technology use in the private sector would be driven by algorithms that build on existing sales, consumption preferences and ratings, thus further marginalizing the small-scale-vendor, the unique position of the Government in framing and implementing interventions that uphold its commitment to women empowerment, aligned to SDG 5¹¹ through environment creation, handholding and establishing linkages holds heightened relevance. This acts upon the Government's responsibility in enabling the Right to Equality of Opportunity as enshrined in the fundamental rights in the Indian Constitution through the provision on affirmative action for the marginalized sections (Article 16(4)), notably, women, backward castes and indigenous population, thus, creating an equitable environment for women to be equal stakeholders in the wave of digitization in the country.

III.b. Gender Responsive Governance Program Intervention Framework

Gender Responsive Governance refers to good governance approaches and practices that are “built upon and further the principles of gender equality and social justice.” (Bhatla et al., 2012, pp. 1) Governance and service delivery that goes beyond the umbrella category of “women” to recognize the intersecting identities that may result in multi-dimensional marginalizations, inhibiting equal access to opportunities, and enables governance to be a democratic,

¹¹ The Sustainable Development Goal 5 focuses on Achieving Gender Equality. Its Targets 5b and 5c, which are to “Enhance the use of enabling technology, in particular ICT, to promote the empowerment of women;” and “Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels,” respectively need to be met by Governments. Source: United Nations, 2016. Final list of proposed targets and indicators, extracted from the Report of the Inter-Agency and Expert Group on Sustainable Development Goal Indicators (E/CN.3/2016/2/Rev.1), Annex IV

participatory and inclusive process. Service delivery that is gender responsive identifies the barriers to equality in opportunity, and affirmatively addresses the barriers through policy formulation and programmatic interventions that would bridge the systemic and environmental gaps that inhibit social justice and equality. In this context, the Gender Responsive Governance lens would be applied in effectively identifying the digital gender gap and enabling access to digital marketing platforms for women. The intervention would be analyzed through the following four interlinked parameters:

A gender responsive multi-level intervention would enable transformation through:

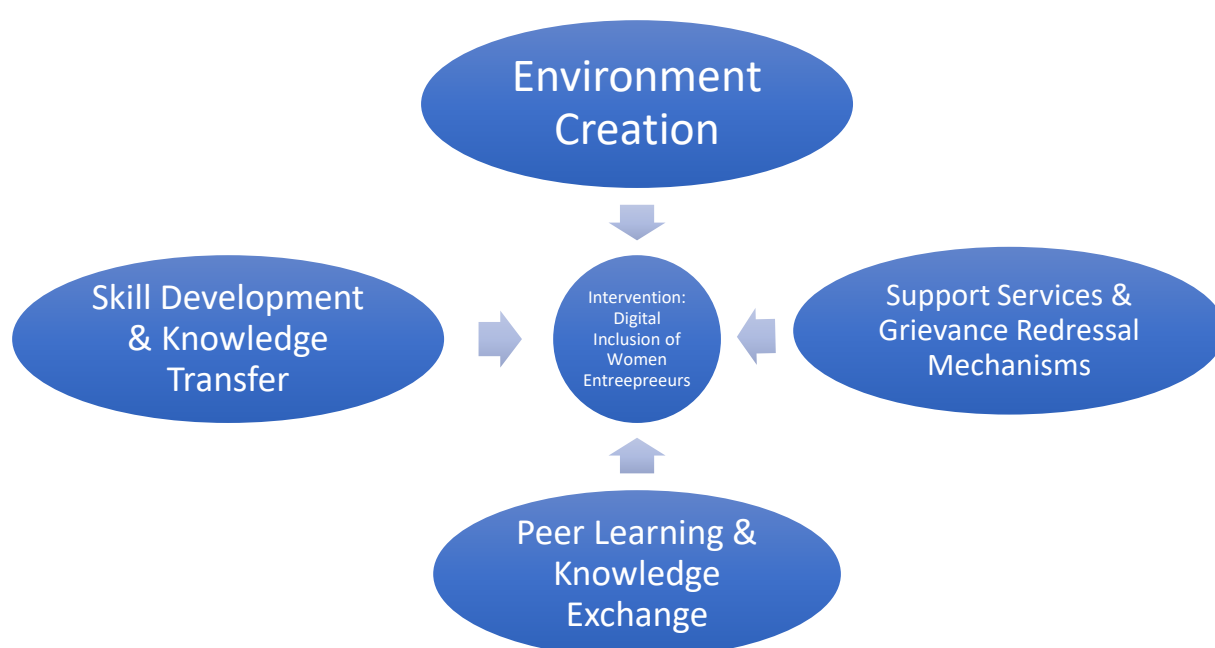
- 1) Environment Creation:** Creating an enabling platform for the targeted group to have accessible resources for the transition. The intervention should actively recognize the gender-based challenges faced by the target group and build in its design and infrastructure to create an equitable ecosystem.

- 2) Skill Development and Knowledge Transfer:** To effectively leverage the above infrastructure, the target group needs to have the requisite skills and domain knowledge. The intervention should recognize the existing skills spectrum of the target group, bridge skill gaps, and promote resources for skills upgradation. Two strategies can be adopted for the latter: either existing resources can be culled out and interlinked with the intervention, or new specialized resources can be created.

- 3) Peer-learning and Knowledge Exchange:**
Platforms to promote peer engagement not only led to sharing of experiences, but also reveal patterns of common challenges and experiences. Peer learning can be formal as well as informal. A combination of the two - formal forums held in periodic intervals, coupled with platforms encouraged for consistent informal engagement led to a stronger sense of community in the sporadic and structurally marginalized target group. Solutions to emerging challenges can be addressed either through the platform by a.) brainstorming and discussion, b.) sharing good practices, or strategies for support can be sought from the institution undertaking the intervention. Consistent communication is key to thriving peer-learning.

4) Active Support Services and Grievance Redressal Mechanisms:

For an intervention to function effectively and sustainably, the constitution of support services and grievance redressal mechanisms is essential. Support services provide a direct channel for communication and resolution of issues. Equally important is that it stay active and user-friendly. Active support services and smooth resolution of issues faced by the users and consumers of the intervention builds trust and dependency.



III. c. Women's Empowerment Framework

The second lens that the research would apply to analyze the impact on its beneficiaries is through understanding the ways the platform empowered women in leveraging digital marketplaces in their entrepreneurial journeys. Adapting the Women's Empowerment Framework designed by Naila Kabeer (2005) to women's empowerment in digital marketing, the research will examine the impact on the choices and decision-making ability concerning the digitization of business components.

The Women's Empowerment Framework conceptualizes "Empowerment" as "the ability to make choices." (Kabeer, 2005, p. 13) This is understood in the positive sense, i.e., the mere existence of alternatives is not sufficient, but they should also be "seen" – visible to the decision-maker. She states that "To be disempowered means to be denied choice, while empowerment refers to the processes by which those who have been denied the ability to make choices acquire such an ability... ..empowerment entails change."



Fig. Components of Women's Empowerment Framework

Empowerment is understood through three interlinked dimensions:

- 1) **Agency:** Changing power relations by actively exercising choice. Agency is understood in both positive and negative light – "power to" and "power over" respectively. In this context, agency is understood in the following two dimensions.
 - a. "Power to" exercise choice to leverage digital marketing for business.
 - b. The entrepreneur's "Power over" the digital marketplaces she uses, thus subverting existing power relations in e-commerce.
- 2) **Resources:** It refers to the "medium through which agency is exercised." For women's empowerment in digital marketing, resources can be categorized as:
 - a. Essential resources: The tools indispensable to exercising agency ("Power to") constitute essential resources.
 - b. Enabling resources: The tools that can be leveraged to maximize benefit for the entrepreneur, in other words, resources that would enable "power over" the environment, in this case, the digital marketplace.

- 3) **Achievements:** It refers to the “Outcome of efforts” by channeling Agency and Resources.

The interlinkages between the dimensions are explored to comprehend the ways they inform one another, while also deconstructing a singular concept of empowerment.

Within this context, the research aims to explore the following:

III.d. Objectives

- 1) To explore the extent of the impact of government-supported specialized digital marketing platforms on *empowering* women’s entrepreneurial journey.
- 2) To analyze the successes and setbacks in Mahila E-Haat’s design and implementation, infrastructure creation, services and sustainability that would make e-commerce and digital marketing platforms accessible and beneficial for women-led small businesses.

III.e. Research Questions

To reach the objectives, the paper sets out broadly the following research questions:

- 1) To what extent has a government-supported specialized digital marketing platform like Mahila E-Haat helped women-led businesses in expanding their markets?¹²
- 2) Has the scheme been effective in enabling digital transition in marketing for women micro-entrepreneurs? Has it empowered women-led businesses to independently navigate digital marketing platforms, including exploring other platforms such as e-commerce and social media marketing?

III.f. Approach & Methodology

To address the research questions, the paper adopts a mixed-method approach.

Firstly, a comprehensive analysis of publicly available secondary data on the implementation of the scheme will be undertaken. This will help gauge the life-cycle of scheme implementation,

¹² Expansion is understood through: increase in market outreach through i.) presence (display of products) on digital platforms, and ii.) increased opportunities to display products offline in trade fairs, exhibitions, etc., impact on the scale of production, sustainability of the enterprise.

budgetary allocations and available resources, and understand the on-ground landscape of the services offered, including the website, mobile application, and grievance redressal mechanisms in place.

Secondly, a pan-India survey of women vendors using the scheme to understand the impact on the beneficiaries' livelihoods across user experience of the digital platform, impact of the platform on marketing, capacity development and handholding support on digital literacy and marketing, the current online presence of businesses, and expectations from governmental support.

Sampling design development

The survey was conducted with ten percent of the total vendors registered on the platform. Stratified sampling has been undertaken to accommodate representation from each region of the country, viz. North, East, South, Central, West and North-East.

At the time of conceptualization of the research, the vendor data was publicly available in the mobile application, however, the application faced glitches while executing the research. Consequently, select data was retrieved from the publicly available case studies in the social media as promoted by the Government, and controlled snowball sampling method was adopted. Informed consent of the beneficiary was taken for each survey and interview, after sharing the objectives and purposes of the research, and an outcome of the research will be shared directly with the surveyed beneficiaries to foster the discussion.

IV. Research Findings

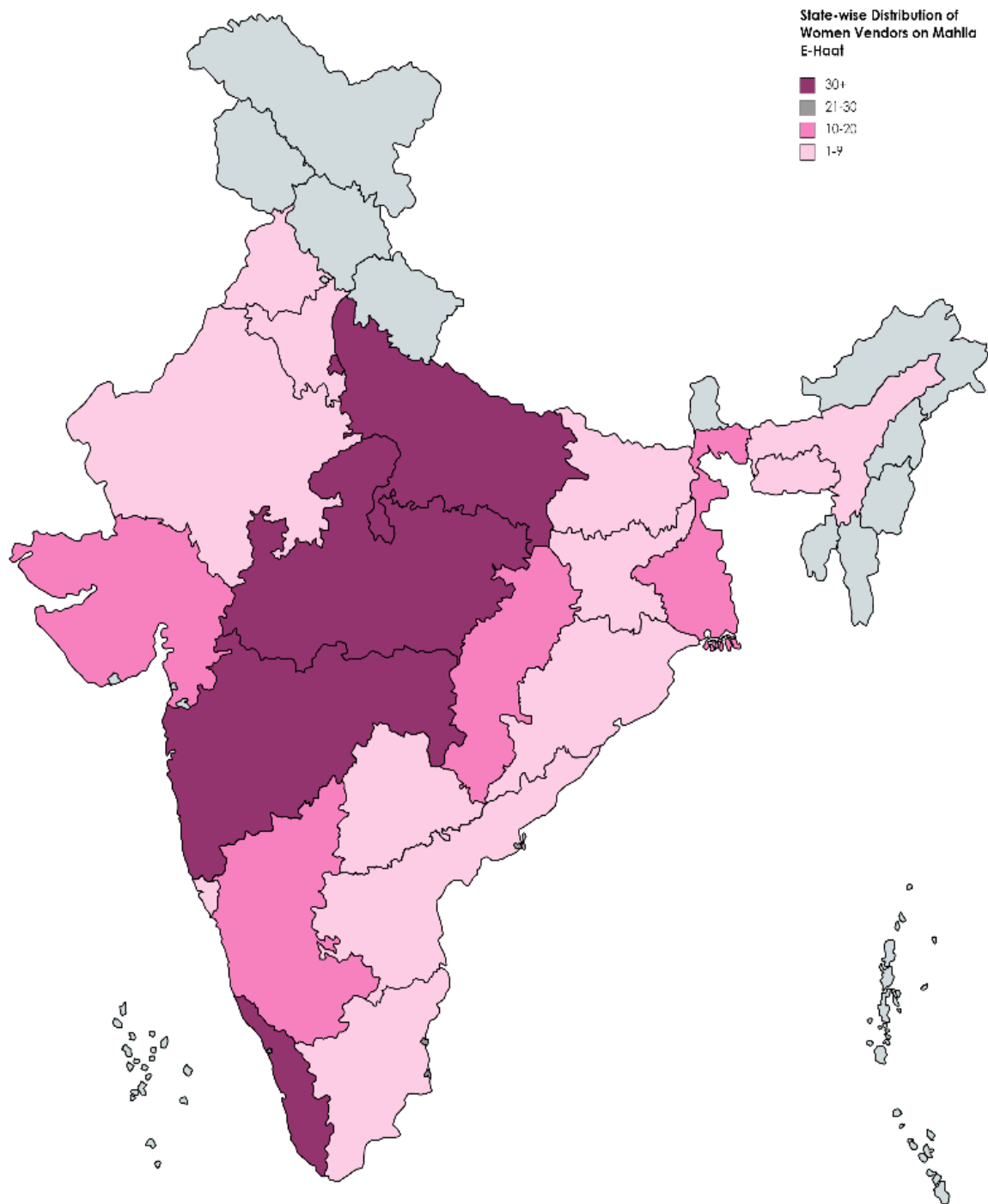
IV.a. The Reach of the Scheme: The Official Data

Recently, in response to a parliamentary question in 2021, the Minister of Women and Child Development, mentioned that 321 vendors are registered in Mahila E-Haat, from 21 states and Union Territories. Map 1 shows the state-wise distribution of beneficiaries. Despite being a pan-India platform open to all adult women, there is varied usage of the platform across states and regions. States that have garnered the maximum participation, such as Delhi, Uttar Pradesh, Madhya Pradesh, Maharashtra, and Kerala reflect those with strong institutionalized outreach as well as linkages of the MWCD with state-level women's livelihood bodies, such as MAVIM in

Maharashtra, and Kudumbashree in Kerala. On the other hand, it did not penetrate the remote, hilly terrains of the northern-most (Jammu, Kashmir, Ladakh, Himachal Pradesh, Uttarakhand) and a majority of the north-eastern states (Sikkim, Arunachal Pradesh, Nagaland, Mizoram, Manipur, Tripura), and Union Territories, reflecting at one level, the challenges in digitization and quality of transit and connectivity, at another, the penetration of national-level schemes and the lack of prioritization of the remote, less populous regions in initiatives on women's economic empowerment through digital inclusion.

Map. 1 Map showing State-wise Distribution of Beneficiaries using Mahila E-Haat

(Source: Ministry of Women and Child Development, Government of India, 2021)



Created with mapchart.net

The Government of India provided the aggregated data, demonstrating the direct and indirect impact on the beneficiaries in MWCD and RMK's annual reports (AR). Initial reports captured

beneficiary reach at 3.55 lakh beneficiaries directly and indirectly, with 26,800 SHGs showcasing over 2000 products online. (MWCD, 2017a). The latest official data available of RMK, through annual reports, is of 2017-18. In its reports, it has been stated that there are “directly and indirectly a total of 4.45 lakh (400 thousand) beneficiaries,” with women entrepreneurs/SHGs/NGOs from 28 states/UTs, with the listing of over 4000 products on the platform, “impacting nearly 28000 women entrepreneurs/SHGs/NGOs.” (RMK, 2018, pp. 19) Despite the availability of the gross figures, the exact number of registered vendors on the Mahila E-Haat is not reflected in the reports until the Ministry’s report in 2019. This publicly available beneficiary data has been inconsistent in its markers, thus incomparable in analyzing the vendor usage trends through its years of operation. The exact number of women vendors registered on the platform has not been mentioned, as beneficiary data was aggregated to reflect both direct and indirect beneficiaries. A review of Annual Reports of the RMK show an initial increase and then a declining trend in the number of products listed – from 2700 in 2016-17 to 4000 in 2017-18, peaking at 7000 in 2018-19, following no mention of data in 2019-20, despite a section on the platform in the Ministry’s Annual Report.

Financial Year	No. of Products and services listed	No. of Direct & Indirect beneficiaries	No. of Entrepreneurs
2016-17	2200	3.5 lakh	26,000 (RMK AR)
2017-18	4000	4.5 lakh	28,000 (RMK AR)
2018-19	7000	Not mentioned	629 (WCD AR)
2019-20	Mentioned in AR but details not given	-	-
2020-21	not mentioned	-	321 (Response to Parliamentary Question)

IV.b. Innovative Concept, Limited Resources: The Demise of the Platform

It emerged from preliminary research that the website and mobile application are non-functional since 2021.¹³ The platform, launched with a lot of pomp and show in 2016, and highly promoted through linkages across various forums, was closed unceremoniously by 2020.

To understand its decline, it is necessary to deconstruct the financial resources for the underlying scheme, as well as the parent body responsible for executing the Mahila E-Haat, the RMK, an autonomous body of the MWCD.

Financial Year	Expenditure on Mahila E-Haat (Total)	Expenses on Awareness Generation & Sensitization Workshops	Expenses on Advertisement & Publicity
2015-16	INR 2,729,424 (USD 39,000 approx.)	INR 395,317 (USD 5,650 approx.)	INR 32,092 (USD 460 approx.)
2016-17	INR 6,315,244 (USD 90,000 approx.)	INR 994,572 (USD 14,200 approx.)	INR 648,476 (USD 9,200 approx.)
2017-18	INR 5,132,754 (USD 73,325 approx.)	INR 289,800 (USD 4,100 approx.)	Nil

Table 1: Financial Resources for Mahila E-Haat
(Source: Annual Reports, RMK)

Since the inception of the Mahila E-Haat, only three annual reports of RMK are publicly available, which reveal a decline in the meager expenditure on the intervention. Launched at the end of FY 2015-16, it received a boost in resources in 2016-17, before declining in the following financial year (See Table 1). The resources available for capacity development and skills transfer for women depleted to a third, compounded with no allocation on the publicity of the platform, thus significantly limiting the outreach of the platform across potential vendors, such as state-linked

¹³ The link for the website is not functional, and the application for Mahila E-Haat is no longer on display on Google Play Store. (Retrieved: 5 March 2022)

SHGs, NGOs, and individual entrepreneurs, as well as to buyers, as it is essential to ensure consistent publicity to generate consumption of a new platform in the public imagination.

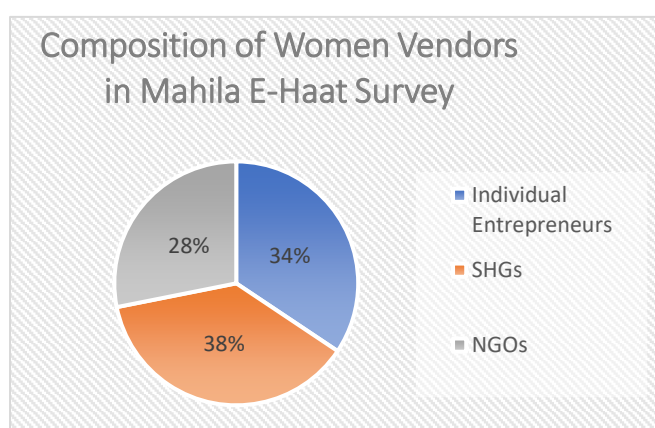
Further, the financial resources to RMK itself have steadily depleted since 2017-18, (MWCD, 2019, pp. 283) and data on resource allocation towards Mahila E-Haat missing in the annual reports of the MWCD since 2018-19, despite the platform being functional. Tracing this trend, the nearly three-decade-old RMK was disbanded in 2021, following the recommendations of the Principal Economic Advisor to the Government of India, citing the reason as avoiding duplication of efforts envisioned in the objectives of the RMK through newer schemes for financial and credit services targeted at women such as MUDRA scheme (micro-credit scheme), PM Jan Dhan Yojna (financial inclusion scheme), etc. (MWCD, 2021).

Therefore, despite the development of the digital marketing platform, which is a low-cost pan-India intervention, the structures and systems in place for the sustainability of the platform disintegrated, thus impacting the quality of service delivery and sustainability of the platform.

IV.c. Results of the Survey and Beneficiary Interviews

1) Profile of Respondents

To address the research questions, 32 women entrepreneurs (9.9 percent of 321 registered vendors on Mahila E-Haat) were surveyed and Key Informant Interviews were undertaken with 18 percent of the survey respondents. The entrepreneurs surveyed included representation from



North, Central, East, North-East, West and South India.

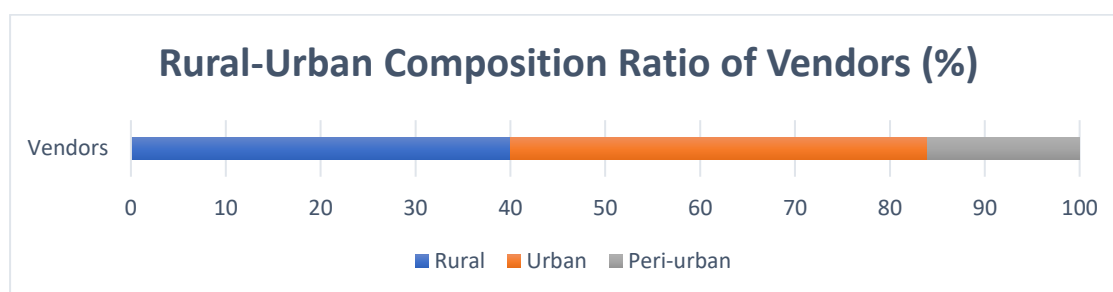
1.1. Composition of Women Vendors on the Mahila E-Haat Website.

About one-third (34 percent) of the women vendors registered on the platform were individual entrepreneurs, i.e., leading and

operating their own businesses, and using the platform to market their products and services.

On the other hand, an overwhelming majority of the enterprises (72 percent) surveyed comprised of women working with Self-Help Groups (SHGs). More than half of these were the SHGs directly marketing their products, while the rest were societies and NGOs (Non-Governmental Organizations) that trained and engaged with women-led SHGs as part of their programmatic intervention for livelihood generation, operating in a supply-chain model. The registered societies comprise of both - heterogeneous groups, with special wings for women as well as women-only membership societies.

1.2 Location of Businesses



The digital platform was availed almost equally by women-led businesses located in urban and rural areas. 40 percent of the vendors were located in rural areas, 44 percent in urban areas and 16 percent in peri-urban areas. Amongst the individual women entrepreneurs surveyed, all except for one, operated urban businesses, in metros and Tier-II cities. Only a single woman entrepreneur surveyed ran a home-based independent business from her village. On the other hand, the SHGs were located in predominantly peri-urban and rural areas. However, it emerged that the person-in-charge, typically designated as the Director or Secretary, resided in a city. The urban location is strategic for networking; enabling access to – firstly, information on upcoming events such as exhibitions, trade fairs, etc., secondly, establish connections with suppliers and retailers for business, and thirdly, ease of logistics in connectivity to the markets.

1.3 Scale of Business Operations

All the vendors surveyed self-identified their businesses as Micro enterprises. This critical data reflected that the Government-led, free and accessible Mahila E-Haat gained traction as a marketplace for businesses operating with limited resources and restricted platforms for marketing. This is partially linked to the housing of the intervention within the RMK, with extensive networks of micro-enterprises, through its credit and financial services, and at the same time, the

targeted outreach to SHGs and societies undertaking businesses, by disseminating information towards state-linked SHGs under the NRLM, and other government-linked schemes. This linkage is very telling in the relevance of the platform for accessibility and digital visibility for women-led small businesses.

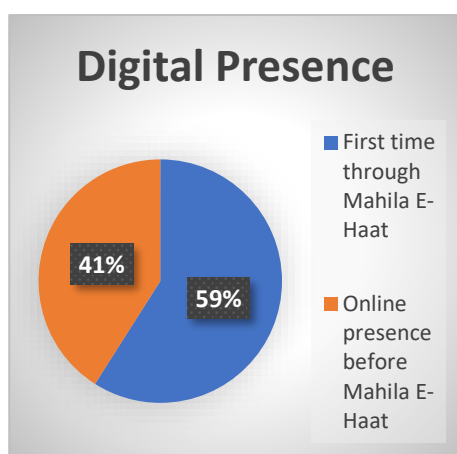
1.4 Goods and Services Offered

The Mahila E-Haat categorizes products into 18 brackets. The products sold by the vendors cut across all categorized brackets.

2) The Beneficiary Experience in the Mahila E-Haat Platform

2.1 Ease of Registration and Listing of Products

Most beneficiaries learned about Mahila E-Haat from public sources, primarily newspapers, media outlets, family, friends, and networks, while some were linked to state-level government initiatives, which facilitated their presence in the digital marketplace. Interestingly, several beneficiaries were targeted at exhibitions, predominantly in Delhi, to enlist their products by the representatives and Consultants of the Ministry.



All vendors shared that the registration process was a smooth experience. As it did not involve the hassle of lengthy documentation and application processes, they were able to submit the application along with their essential contact details, i.e., phone number, email address and postal address, as well as Aadhar card, i.e., unique identification card for all residents in India. For more than half of the beneficiaries (59.3 percent), it was the first time they had ever displayed

their products on an online platform. This is significant in demonstrating the relevance of the government-instituted platform in facilitating the transition to digitization of micro-businesses, notably businesses

For more than half of the beneficiaries (59.3 percent), it was the first time they had ever displayed their products on an online platform.

that may not have the orientation, resources and skills to operate a business online.

2.2 Support Infrastructure and Grievance Redressal Mechanisms

An underlying anguish across beneficiaries was in their experience of lack of response upon seeking support. The Mahila E-Haat had a dedicated email address and WhatsApp number, in addition to support for the mobile application available on the Google Play store. The beneficiary survey revealed that about 28 percent of women vendors attempted to contact for support services but to no avail. They sent emails but did not get a response. Calls to the allocated numbers did not get through or went unanswered. The grievance redressal mechanisms, although in place, were not accessible to the beneficiaries when required. Consequently, it was redundant to inquire about the efficacy of the redressal mechanisms.

2.3 Capacity Development on Digital Marketing

The entrepreneurs did not receive any skill development on digital marketing, digital financial literacy and online payments, nor on effectively marketing products online, such as taking quality photos of products, complete product description with all essential details, including product care details, etc. Although the platform contained sections with essential “How-tos” on digital payments, logistics through the national postal service, packaging, etc. in English and Hindi, these were primers, and women vendors registered on the platform did not receive handholding support for their practical concerns, due to the non-functionality of the support infrastructure. Further, under the intervention, although awareness generation workshops on the platform had been conducted in cities across the country, these were targeted primarily towards attracting registration, not towards skill development and training of already registered vendors.

2.4 Impact on Marketability of Products and Sales

It emerged through the survey that none of the entrepreneurs have been able to successfully make a sale through calls received owing to listing products on the platform. While a majority (68 percent) of entrepreneurs mentioned that they did not receive any call after listing their products on the platform, some entrepreneurs (32 percent) shared that they got a few calls inquiring about the products, however, these inquiries did not translate to successful sales. Some of the

challenges resulting in this gap shared by the vendors included, on the one hand, the customer never calling back after inquiring about the product. Due to the virtual nature of marketing, the entrepreneurs found it challenging to retain customer engagement in their products.

“During face-to-face interaction, it is easier to gauge whether the customer is interested and hesitant to make a decision, or confused in making a choice amongst available options. We can then help the customer make a choice and cater to their requirements. This communication is not possible in online marketing.”

- Woman Vendor, Madhya Pradesh (handloom)

In some instances, additional shipping cost for low-value products in retail quantities was not an exciting prospect to conduct business virtually. For the entrepreneurs, small quantities of low-cost items, such as fashion accessories and small clay lamps (*Diyas*), that require supportive packaging to protect from damage, did not justify their cost of shipping. Questions on the impact of the outreach enabled by the marketplace on production processes and scalability of businesses were rendered redundant upon responses reflecting the lack of impact on sales.

Without any customers reaching through the platform, the lack of sales through the direct marketing platform disproportionately impacted individual women entrepreneurs who operated their micro-businesses from home, with low investment costs and limited production capabilities. Echoing this, a vendor shared her testimonial:

“I learned about the Mahila E-Haat through the newspaper. My sister, who lives with a disability, is a very creative person. So, we listed her handmade products on the platform to help support her medical expenses, and enable her to become self-sufficient. However, with the lack of sales, our business could not sustain, and we did not have the production capacity or resources for an offline shop.”

- Woman Vendor, Delhi (handicrafts and gift items)

2.5 Offline Market Linkages Enabled by the Scheme

The Mahila E-Haat was successful in providing national-level visibility to women micro-entrepreneurs. Beneficiaries expressed their happiness at being called on to showcase their

products in exhibitions and fairs in different parts of the country – some vendors were able to display their products owing to platforms enabled by the MWCD and its linkages with other Ministries and state Departments, while others were grateful for being called on to exhibit their products by different NGOs, trusts and private entities in thematic events such as festive pop-up shows, “Diwali Melas,” etc. However, the entrepreneurs preferred government exhibitions, as private exhibitions had high stall costs. An opportunity to display their products enabled them to sell their merchandise. The entrepreneurs availing these platforms sold products under the clothing (handloom), jewelry, home décor, and body & skincare categories.

“We did not get any direct sales through the platform. However, listing our products on a government platform led to the recognition of our brand and products. Resultantly, we got the opportunity to participate and display our products for sale at a government-facilitated exhibition in Ahmedabad, which increased our visibility and led to sales.”

- Woman Vendor, Kolkata (bath and body products)

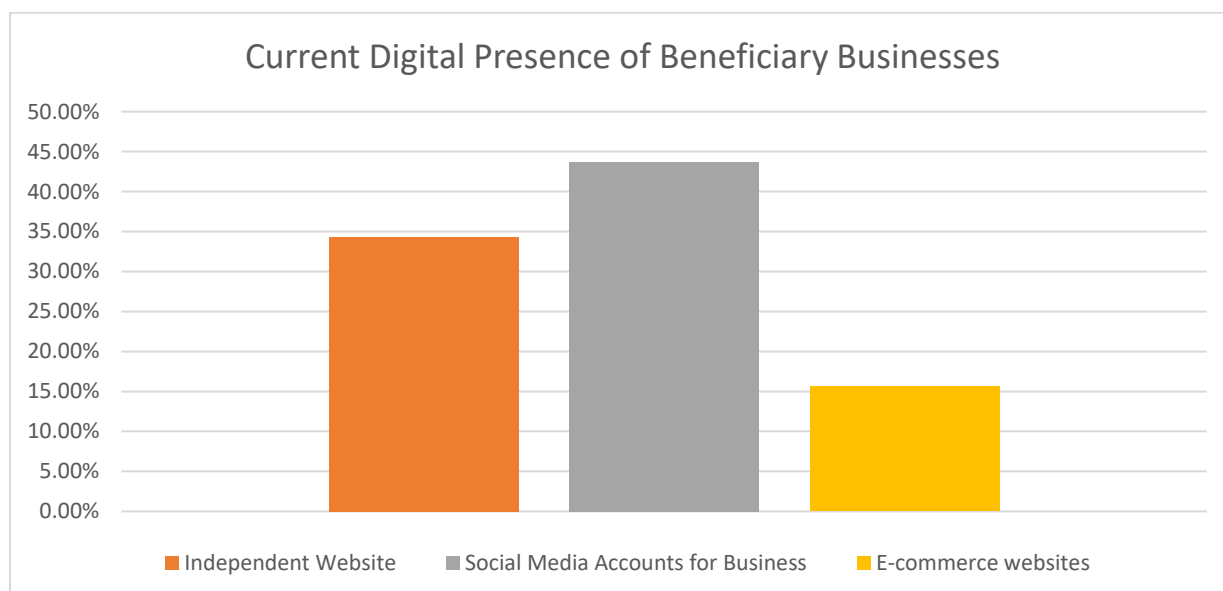
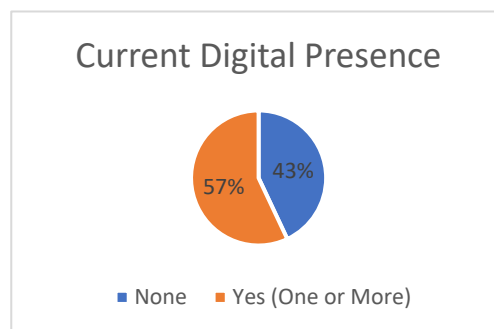
3) Current digital presence and challenges of digitization

3.1 Current Digital Presence

Digital presence is herewith understood as the existence of a public profile on any online platform through which a potential consumer can connect with the business to express interest in or purchase products. For the survey, the digital presence of the businesses is categorized as follows:

- i. existence of one or more social media account(s) of the business. The social media websites include Facebook, WhatsApp, Instagram, Twitter and YouTube.
- ii. Functional live website
- iii. Presence of the seller in any public e-commerce platform in India

The Mahila E-Haat provided an introduction to digital marketing for the majority of the entrepreneurs¹⁴. However, not all vendors have an online presence outside the platform in other e-commerce, social media or digital marketing platforms. 43 percent of the vendors do not have any digital presence. Their marketing and sales were conducted entirely offline. The rest have a digital presence in one or more of the above three categories.



Over one-third (34 percent) of organizations had their independent websites, most of which were NGOs and registered societies. Only two individual entrepreneurs had active, functional independent websites to showcase their products and services. 43 percent of the organizations had a business page on social media platforms such as Facebook, Instagram and WhatsApp.

Social Media Presence

The digital presence of all businesses was micro-level, with profiles having a few hundred followers on average. Most business pages/profiles (79 percent) continue to actively post on social media, while one-fifth (21 percent) of the social media profiles are existent but inactive, i.e., without any activity for more than a year. The user engagement in social media of the businesses

¹⁴ See Section above: “Ease of Registration and Listing of Products”

were minuscule, with nil to minimal likes, comments, shares and product inquiries, reflecting the need for skill development on social media engagement. Nearly all NGOs (88 percent of all NGOs and 25 percent of all businesses) had independent websites.

3.2 Presence in Other Digital Marketplaces Supported by the Government

Although some interviewees were unaware, the majority of the women vendors had heard about the newer digital platforms instituted by the Government of India for procurement of goods and services, such as the Government E-Marketplace (GeM). However, the vendors had not enlisted their products on the marketplace for numerous reasons. One of the reasons cited by entrepreneurs is that their products did not cater to the procurement requirements of the Government. Another justification, particularly by NGOs, was that they had limited production capacity and already had an established supply chain and loyal clients. Interestingly, one entrepreneur shared that her poor experience of online marketing through Mahila E-Haat discouraged her from exploring other digital platforms. However, she looked forward to sell her products offline through fairs and exhibitions.

3.3 Current Requirements for Sustainable Transition to Digital Marketing

Some women entrepreneurs, such as those marketing pottery, felt that the digital business entails risks and additional costs for packaging and delivery. Women entrepreneurs from the handloom and home décor industries did not consider putting their products on e-commerce websites, as the texture and color of the products are not accurately captured through camera. When asked about their thoughts on posting their products on e-commerce portals, they shared:

“No, we have not enlisted our products in any e-commerce website. We are not averse to the idea; however, cameras and photographs are unable to fairly represent the texture and color of the fabric, which is an integral element of handloom products. Further, we do not have the resources to customize retail packaging and manage delivery and returns, which are essential for survival in e-commerce websites. However, we have unsold stocks since the pandemic and are eagerly waiting for opportunities in government exhibitions.”

- Woman Vendor, Andhra Pradesh (handloom)

V. Analysis

This section leverages the conceptual frameworks to analyze the impact of the government-embedded specialized digital marketplace towards fostering digital gender equality through women micro-entrepreneurs' meaningful participation in digital marketplaces.

V.a. The Mahila E-Haat Scheme Design: Applying a Feminist Lens

Accessible Design Enabled the Inclusion of First-Time Digital Vendors: The design recognized gendered barriers to online marketplaces for small-scale businesses that do not have the resources to develop an online presence and garner visibility at scale. It made online marketing accessible to users with a mobile phone, the most penetrative technological tool, ownership and usage of which is more widely accessible to women, compared to other electronic devices. Foregrounding the cellphone, the scheme creates a space for diverse women to market their products, including women with disabilities, women in peri-urban and rural areas, or women without the working knowledge of English, which is essential for dominant digital marketplaces. The scheme enables the exercise of economic *agency* in a patriarchal socio-economic fabric, which has gendered gaps in education, access to technology, capital, time-use and other resources. That a majority of its users are first-time digital vendors demonstrates its relevance in facilitating the digital presence of women-led micro-businesses.

Examining the Efficacy of the Direct Marketplace Model: The direct marketplace design enabled entry by removing barriers such as documentation requirements, platform listing fees and sales commission, with the entirety of the profit reaching the vendor. However, **on-ground logistical challenges** and lack of transparency and accountability of the platform in the costs and delivery of products posed challenges for sellers and potential buyers. As a direct online marketplace, the details of the transactions were left upon the individual parties (buyer and seller) to finalize. While in principle, it empowered the vendors with choice on payments and logistics, compared to e-commerce giants, which algorithmically reward logistic and payment options favorable to the platform over others; in practice, it burdened resource-strapped vendors with new responsibilities

of individualized packaging, delivery, returns, pick-up, etc. Vendors expressed the expectation of platform support in logistics. Moreover, there are no provisions for recording transactions through the platform. The lack of embedded provisions for transactions to take place digitally can potentially impact platform accountability for consumers and vendors alike.

Furthermore, the direct contact between vendors and potential buyers is facilitated through **public availability of seller contact details**, including name, phone number, email address and complete postal address. While this modus operandi may work for SHGs and NGOs, which have dedicated office bearers, office address and email addresses, it may posit risks to individual home-based micro-entrepreneurs and smaller SHGs operating with limited resources, wherein **personal details of the woman seller, takes away individual privacy** and may expose her to the threat of various forms of sexual harassment. Gender-based violence not only has a direct effect on the rights and bodily integrity but can also potentially impede the economic agency and her access to digital spaces, as the woman's safety is compromised. Its criticality is underlined as the platform support services are not responsive, and there lack resources and referrals on sexual harassment in the platform's resource links. Further, it is not common practice to share sellers' direct contact details in private online marketplaces, with the first point of contact for the buyer being the platform support service.

The indispensability of Active Support Services and Grievance redressal Mechanisms: The platform contained a contact email address and a mobile number for connecting with support services, and the scheme budgets reflected allocation for consultants however, the channels were non-responsive to requests by vendors. Further, with the crumbling of the parent body RMK, the support mechanisms were non-functional and without adequate resources, even when the website was live. The support mechanisms ceased to exist when the platform was dumped into the digital graveyard. As evident above, an active and functional support mechanism builds stakeholder trust in the system, which is vital especially when it is a new technological domain for its users, especially when they are a gender-specific target group. Thereby, building its longevity, and creating a space for feedback and upgradation. The lack thereof, as in this case, contributed to its demise.

Feminist Approaches to Skill Development: For a smooth transition to digital marketing for women micro-entrepreneurs, the mere collation of resources on skills upgradation, such as

packaging, logistics, digital payments, on the website, demonstrated to be insufficient. It needs to be accompanied by active handholding support for sustainable transformation in the business marketing approaches of beneficiary entrepreneurs. Taking cognizance of the domestic gendered division of labor, and women's time-use consumed in productive and reproductive work,¹⁵ leaves little scope for women to cull out time for learning and skill development. Intervention strategies can adopt a blended approach – designated specialized workshops for training and building a community of practice, an active, functional support service mechanism, and mentoring for direction and growth.

The Need for Peer-Learning and Knowledge Exchange: The default operational environment in digital marketing of businesses leaves limited space for peer interaction amongst vendors, resulting in a recurring echo of beneficiaries in navigating the novel domain in silos. Designing spaces for peer learning in the intervention, through formal regularized knowledge-exchange workshops, and informal online forums for networking and peer interaction, using media that is penetrative and easily accessible, such as WhatsApp and Facebook groups, would not only develop a community that would bring out common challenges and experiences with online marketing but also lead to collective problem-solving, advocacy and sharing of new opportunities, technologies and industry trends. Instituting social media groups for continued peer interaction also dismantles the socially pejorative connotations around women's use of mobile phones and the internet. (Women's phone use is monitored and discouraged owing to discriminatory gender social norms.) (Barboni et al., 2018). Such an intervention reinforces the scope of learning through the internet, thus subverting socio-cultural notions of women's cell phone usage merely for leisure. On the other hand, it fosters women's networks, solidarity and community support, normatively building spaces for women's right to leisure.

V. b. Women's Empowerment Framework in Digital Marketing

Agency:

¹⁵ "As per the Time Use Survey (January – December 2019) conducted by the Ministry of Statistics and Programme Implementation, in both rural and urban India, about 80% females are involved in unpaid domestic services for household members devoting about 5 hours per day compared to about 20% males with about 1 hour and 30 minutes per day." Extracted from Gender Parity In Household Work. (2021). Ministry of Women and Child Development – PIB New Delhi Retrieved from <https://pib.gov.in/PressReleasePage.aspx?PRID=1782637>

The active choice of women micro-entrepreneurs to explore new domains in marketing without previous experience, demonstrated the exercise of independent agency – “power to”, taking active action towards value addition to their lives leveraging emerging new medium, that requires infrastructure (smartphone with a good camera and internet connectivity), digital literacy and skills. However, women entrepreneurs could not assert their “power over” the digital marketplaces. At Mahila E-Haat, women vendors could not effectively seek resolution to their grievances with the platform. Nor was there an active channel of communication with the Ministry to revise and update the platform to address user needs. The lack of development of a community of practice and peer networking inhibited the exercise of agency in the digital marketplace.

Resources:

Essential Resources: Digital marketing and operations require resources for consistent online connectivity – at the very minimum – electricity, internet, a smartphone with a good camera and storage capacity, alongside human and financial resources for the offline components of digital business: product shipping - postal and courier services, and materials for retail packaging, which build on the expenses for small businesses, in contrast to display of products at Government-supported trade fairs and exhibitions, wherein products are shipped in bulk and transportation costs are supported by the Government. Even though digital marketplaces facilitate the display of products to wider markets throughout the year, they demonstrated to be insufficient in providing a profitable and sustainable revenue channel for small businesses, due to the cost-benefit gap. For women entrepreneurs, for whom time is an essential resource, owing to the double burden of productive and reproductive labor, culling out time for consumer engagement in digital marketplaces and social media, as well as for intermittent retail logistical delivery requirements entails more work, when operating with limited resources. Further, private online marketplaces require additional documents essential for vendor registration, such as PAN (Permanent Account Number) and GST (Goods and Services Tax), which become inaccessible to many women micro-entrepreneurs, as these require a company to be registered. The Mahila E-Haat created a space as a stepping stone for women entrepreneurs to access digital marketing without these documents. Finally, for a safe digital user experience, barriers to public display of seller’s contact details, such as address and phone number, need to be made, and knowledge materials outlining linkages to referrals and resources, in case of harassment need to be developed and disseminated.

Enabling Resources:

Enabling resources are instrumental in expanding the scope of choices for the entrepreneurs. A provision for logistic support and customer service in-built in the digital marketplace would provide vendors the option to outsource specialized tasks: those with the resources to undertake independently can choose to do so, while those without the time or resources, can use the in-built option from managing pick-up to delivery and returns. This would become an online version of a government-supported trade fair. A digital marketplace that integrates evolving tools such as AI (Artificial Intelligence) for classifying frequent customer requests and queries would prevent vendor time consumption on commonly asked questions. Adopting a blended approach to marketing, for instance, alongside the display of products in digital marketplaces, opportunities to market products in government-supported exhibitions and trade fairs, would expand the visibility of women entrepreneurs to a diverse spectrum of consumers, and create multiple channels of revenue. Other enabling resources include access to networks and peer support. This would help entrepreneurs stay abreast of emerging and popular platforms and forums to market products, exhibitions as well as forums for skill development and knowledge transfer on adapting to evolving technologies.

Achievements:

The transition to digital marketing through Mahila E-Haat demonstrates a critical first step towards the digitization of women-led micro-businesses. However, the challenges in platform sustainability, sales and support mechanisms impeded the incentivization of digital marketing in small businesses. Consequently, micro-entrepreneurs gravitated toward marketing options they are conversant with, such as trade fairs and exhibitions, even at the cost of losses endured during the coronavirus pandemic, and in an economy with increasingly digitized consumerism. Kabeer (2005) refers to the “denial of choice,” in conceptualizing empowerment, wherein despite knowledge of the multiplicity of options, choice is not exercised. In this case, even as the women entrepreneurs are aware of digital alternatives to marketing, they do not actively exercise that choice, reflecting critical gaps in the process of “empowerment.”

VI. Conclusion: Rethinking Women's Empowerment in a Digitized Economy

A ground-level analysis of the Mahila E-Haat intervention gives glimpses into the protracted challenges in digital gender inclusion in India, even with award-winning concepts and government resources. If empowerment is understood as “the ability to make choices,” and choice in a digitized economy expands exponentially with Information and Communication Technology, but access to and the capacity to use ICT is hindered by restrictive gender social norms, (disparity in access to education and working knowledge of English, access to and ownership of devices, mobility, surveillance, time-use, etc.), then, women's *empowerment* would entail decision-making where the use of technology is seen as an integral component of the choice. The development discourse establishes this as a linear connection by projecting technology as inherently empowering, which needs to be problematized (Rathgeber, 1990). This is evident from the increase in the digitization component of development interventions, and funding pouring for tech-related components while grassroots demands remain unheard.¹⁶ However, this standpoint does not take into account technology's potential to replicate human social bias. Privilege emanating from existing resource disparity in society can be similarly replicated in virtual spaces,¹⁷ including online marketplaces. Transnational e-commerce enterprises leveraging data analytics to analyze consumer patterns and replicating handmade products of small brands (Gurumurthy and Chami, 2019) or large enterprises having resources for better-quality retail packaging and quick delivery times are exemplary of the digital resource disparity built on gendered socio-economic and cultural gaps.

¹⁶ Many service delivery programs of the government have been entirely digitized, such as including essential welfare programs. Examples include PDS in certain areas, particularly remote areas, resulting in the exclusion of the most marginalized. See the work done by Right to Food Campaign and Singh, S.S. (2019). Death by digital exclusion? on faulty public distribution system in Jharkhand. The Hindu. Retrieved 10 March 2022 at: <https://www.thehindu.com/news/national/other-states/death-by-digital-exclusion/article28414768.ece> ; Other examples include Anganwadi workers mandated to digitize data, by investing heavily in an app co-funded by the World Bank and Union Government, even as the grassroots intervention remains underfunded. See Johari, A. (2021). A new app is failing India's fight against child malnutrition. Scroll.in. Retrieved 10 March 2022 at <https://scroll.in/article/1007521/a-new-app-is-failing-india-s-fight-against-child-malnutrition>

¹⁷ An example of the digital platforms reproducing and exacerbating socio-economic inequalities can be found in the study of women contract workers in the global Amazon's Mechanical Turk. Gurumurthy, A., Zainab, K., & Sanjay, S. (2021). The Macro Frames of Microwork: A Study of Indian Women Workers on AMT in the Post-Pandemic Moment. *IT For Change*. Available at SSRN 3872428.

Therefore, the opportunity cost of expanding business to private e-commerce platforms for women micro-entrepreneurs entails playing by the terms of the platforms, which the small enterprises may not have the resources to adapt and sustain consistently. Consequently, even after the adaptation of technology in the evolving market, women micro-entrepreneurs remain in the margins of new marketplaces. This implies that even though the scope of resources available to women may have expanded, the newer digital resources may not necessarily function in their best interest, if they do not have the offline production and logistical capacities to match the stringent demands of the digital private marketplaces. Given this socio-economic and development context, empowerment for women micro-entrepreneurs would entail making choices that work out in their best interest, in their specific scenarios, that enable them to survive. For marginalized women to effectively leverage technological platforms for their own profits, requires a dynamic paradigm shift. To mitigate these barriers, the target of interventions, then, would not be women entrepreneurs; rather, targeted policy and programmatic engagement with the norm-setters and key stakeholders of digital marketplaces, including national and transnational private actors- decision-makers, Chambers of Commerce, academia, fellow Ministries of Commerce, Finance, Skill Development and Entrepreneurship, Social Justice, Tribal Welfare, amongst others. While newer policy engagements such as Women's Entrepreneurship Platform by NITI Aayog, the Indian Government's policy think tank, bring together such stakeholders, the goal continues to be directed at the molding the woman as the recipient of technical knowledge, rather than a discourse toward strengthening the gender-responsiveness of existing market practices, with women as dignified stakeholders contributing to the discourse. Empowerment of women micro-entrepreneurs should not be written off as a CSR tick in the box, but rather should be built into the design of dominant digital marketplaces through inclusive, accessible, gender sensitive and responsive methods, functions and approaches. Until private e-commerce players redirect their thought-leadership and processes towards practices that are gender-responsive and enabling for micro-enterprises, (which can, to some extent, be pushed through government policies mandating compliance on accessibility, safety, transparency of data and processes), the need for a government-supported gender-responsive, active free online marketplace remains strong, in enabling equitable market access without algorithmic barriers, public accountability of data (vendor and consumer data, and consumption patterns), and

protection of livelihoods. After all, the beneficiary women entrepreneurs, despite practical setbacks, continued to place their faith in the government to facilitate livelihood generation.

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