

# WhatsApp and Women Entrepreneurs

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**Abstract**—*Women have always been entrepreneurs in one or another ways. A house wife has proved herself an entrepreneur as she manages her home, children, social life and time, always strategizing and planning on ways to secure her children's future, providing best of everything to her family. She has donned so many hats to bring a happy and successful life for her family, passionately managing her family. Women entrepreneurs unlike a struggle before have been accepted and encouraged by extended support from the family and friends. Awareness through media and parents in today's world wanting the best for their children, irrespective of a girl or a boy has helped in increasing numbers of women entrepreneurs.*

*To start a new business is a toiling job. It requires an immense amount of effort, time, fund, property, stock and what not. Just the amount of money required for real estate and product stock is so much, that it alone can push you back refraining from taking any initiative.*

*But those are the ghost in history. Today we have social media platform which provides you with ample of virtual space and product stock. Though, all social media platforms are playing important roles in promoting and growing of various small scaled, fledging, individually managed start-ups, 'WhatsApp' no doubt is facilitating them on multiple dimensions. This article is an attempt towards understanding and analyzing various case studies where women entrepreneurs used Whatsapp to get inspirited, to operate, to draw resources and to promote their entrepreneurial ventures. Various such examples will be studied in depth and analyzed to conclude the character of WhatsApp in these fledging businesses.*

## 1. INTRODUCTION

*"Women are largest untapped reservoir of talent in the world" - Hilary Clinton*

Women have always been entrepreneurs in one or another ways. A house wife has proved herself an entrepreneur as she manages her home, children, social life and time, always strategizing and planning on ways to secure her children's future, providing best of everything to her family. She has donned so many hats to bring a happy and successful life for her family, passionately managing her family. Women entrepreneurs unlike a struggle before have been accepted and encouraged by extended support from the family and friends. Awareness through media and parents in today's world wanting the best for their children, irrespective of a girl or a

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## 2. STATUS OF WOMEN ENTREPRENEURS IN INDIA

Previous three decades in India has witnessed record growth in women entrepreneurship and more women are pursuing their career in this direction. Over the years, more and more women are going in for higher education, technical and professional education and their proportion in the workforce has also been increased. With the spread of education and awareness, women have shifted from the kitchen, handicrafts and traditional cottage industries to non-traditional higher levels of activities.

Even the government has laid special emphasis on the need for conducting special entrepreneurial training programs for women to enable them to start their own ventures.

Financial institutions and banks have also set up special cells to assist women entrepreneurs, this has boomerang the women entrepreneurs on the economic scene in the recent years although many women's entrepreneurship enterprises are still remained a much neglected field.

At a global level, about 126 million women have started or are running their businesses and whereas in India, there are about 8 million women have started or are running their businesses.

Apart from that, women have 24% share in corporate senior management positions and in India it's 30% for the same.

Not only that, round about 37% of formal enterprises owned by women around the globe whereas 10% of formal enterprises in India are being operated by women.

Even though the growth rate is exponential, still, there are some challenges like access to technical and financial assistance, pro-gender policies, family responsibilities, lack of e-service options and competition from the male-dominated sector, which needs to bring under control.

Few of the major reasons behind such a swell in women entrepreneurship in a very short span of time are jotted as bellow:

- There is a general and global change in the perspective towards entrepreneurship. Earlier a fully fledged job was considered prestigious and wise, but now entrepreneurship attracts lot more intellect and prosperity.
- Overall enhancement and opportunity in education has given wings to entrepreneurship. All you have to have is a true passion and you can attain as much of knowledge in it as you want, that too at very easy access.
- Women empowerment has given new heights and acceptance to women entrepreneurship. Society is readily and open-heartedly accepting them and giving full support as well.
- Enhanced infrastructure, especially in the area of technology has aided to entrepreneurship in multiple folds.
- Women today are financially strong and well informed. Even government has come forward with many financial policies to encourage and aid women entrepreneurship.
- Last but not the least, recent time has witnessed many such females who have performed outstandingly in their field, with or with supporting environment. These female performers are today standing right in front of your face as role model, forcing and encouraging you to go out and perform best in your capacity to achieve your dreams.

### 3. PROBLEMS OF WOMEN ENTREPRENEURS IN INDIA

Women in India are faced many problems to get ahead their life in business. Women entrepreneurs face many problems in their efforts to develop their enterprise. There are umpteen problems faced by women at various stages beginning from their initial commencement of enterprise, in running their enterprise. The main problems faced by the women entrepreneurs in India are as follows:

*Shortage of Finance:* Women entrepreneurs always suffer from inadequate financial recourses and working capital. They are not able to afford external finance due to absence of tangible security and credit in the market. Women entrepreneurs have to depend upon their personal saving and loans from family friends.

*Marketing problems:* Women entrepreneurs often depend upon the middlemen for marketing their products who pocket large chunk of profit. The middlemen exploit the women entrepreneurs.

*Lack of Practical Experience:* Apart from a few high profile female founders, women do not see too many entrepreneurs in their lives that they can look up to and learn from.

*Entrepreneurial Mindset:* Many women prefer to get into salaried jobs, preferring the steady working hours, income and perks like health insurance and paid leaves. They cite flexible working hours and being in control of their schedules as a key reason for becoming entrepreneurs.

### 4. BUSINESS ON WHATSAPP

To start and operate retail business in the past meant investing in an office or a shop, stocking goods and then selling. Big bucks, given the cost of real estate and your products was almost imperative, unless it was a living room redecorated by a housewife to sell her wares, which often used to create discomfort to the family. But gone are those days. Now, with technology and social media, many women have sprouted entrepreneurial wings that are soaring already.

Donner and Escobari (2010) suggest that mobile phones may ease the search for price information, reduce business-associated travel, and aid in communication with existing suppliers and customers. Mobility is the key aspect. In a study on Norway and Hungary, a Hungarian respondent says: 'I can be more mobile because of it, because I can take it with me. So I'm more marketable. So if I were bound to one place, I couldn't get half the work' (Nielsen & Fjuk, 2010, p. 378). Integration with mobile banking is also a crucial aspect of mobiles for income generation.

In India, Potnis's (2015) research on 43 members of a small-scale, women-run cooperative Mahila Gruha Udyog (MGU) in Bhor with a population of 20,000, found that most women owned and used Reliance (basic models) and Nokia (1100 series) mobile phones to make and sell papad and kurdaee [traditional Indian snacks]. Women in India are selling everything from kids products to jewellery to stationery with a simple tool called "WhatsApp."

Income generation has more potential through Internet access in addition to SMS and call-only phones (Mishra, 2017). People find WhatsApp more trustworthy than other online marketplaces as the former is linked to a personal profile. In the same study, the India researcher finds that young mothers use WhatsApp to sell home-made snacks or advertise music

lessons in India (Venkatraman, 2015). Venkatraman says ‘an advertisement for an affordable homemade snack at around 2:30 pm on a community-based WhatsApp group, attracts a lot of customers, several of them being loyal and repeat customers’.

For 21-year-old Yashna Dave, a student of graphic design and animation, who hand crafts jewellery, the doors to starting her own business was just a click away. “As soon as I finished my graphic designing course, I thought of selling my skill. I also used to make jewelery. So using the various groups on WhatsApp, I started off. I easily make between Rs 10,000 and 12,000 by working on this platform. I receive queries, and for the designing part of the work, I send all logos and designs through WhatsApp. It’s almost easy,” says Yashna.

The lure of ease has also attracted Megha Bafna, who works full time with a builder as a customer relationship management (CRM) manager. Between handling a full time job and a six year old son, the lady manages to supply salads to approximately 120 homes on a daily basis. “I wake up at 5 in the morning, finish cooking the grains/dips. Then, at 7am, I go to the market near my house to buy the vegetables. By 8.30 am, all my salad boxes are packed and ready for delivery.”

Jennifer Mehmi, sells a whole range of kids products, kitchen products, household use items, personal use items, stationery and more. “Most people are part of some WhatsApp group or the other. You tie up with a wholesale seller or a manufacturer, depending on what you are selling, and start posting pictures of your product with some info on such groups. As it reaches people’s hands directly, the sale is almost instant,” says Mehmi.

Direct, quick and easy. This is what defines this marketing tool. But how do deliveries happen? Megha Bafna explains, “My product is perishable, so I deliver in the city itself. I have four delivery boys who are relatives of my maid. I pay them Rs 4000 each per month and they take care of my deliveries.” Megha has achieved a turnover of about Rs 40,000/ per week now.

Jennifer does her deliveries by courier. “In the case of items that need to be delivered out of Pune, like to my Gujarat, Mumbai and Delhi customers, I pack the items and ship it directly. In fact, many of my Pune customers too prefer their stuff being shipped. It has become so popular that some of my vendors offer shipping services. So once I make a sale, I inform the vendor and he ships it directly,” she says.

This business model seems to have very few risks. Payments are made by the customers before the products are shipped using Paytm or online payments. “In some cases, we do allow cash on delivery, but we don’t offer credit anywhere. The only case in which a problem arises is when a client is not happy with the product or when it is damaged. In that case, we immediately replace it” explains Jennifer.

The rainbow colors of this business do have some dark spots. Debjani Banerjee, who manufactures stationery products and eco-friendly bags for corporate and large scale retailers, says WhatsApp alone is not enough. “I do sell on WhatsApp, but it accounts for just 10% of the business volume. What I have noticed is that it’s mostly women who buy these items for gifting purposes or self use, so the quantities can’t be large.” says Debjani.

## 5. CHALLENGES

The greatest challenge to women using mobiles for income generation is in just accessing the devices. There have been several media reports of women in rural India being prohibited from using phones (Dave, 2016; Lewis, 2016). Potnis (2015) and GENDER, TECHNOLOGY AND DEVELOPMENT 81 Venkatraman (2015) make similar observations. Venkatraman (2015) states: ‘Unmarried young women with school education have the highest potential to access the Internet of all the people in our field site, but are cut off from tools to gain such access. Few of them might gain access and even own their own phone after marriage, but free internet usage is still a big trouble and major challenge. This has two-fold implications. One is that women may be prevented from accessing phones as this is controlled by whoever controls the finances, and pays the bills. And second, this fear can be internalized and passed on amongst women. In Potnis’s work, for example, women are nervous of mobiles because of the fear of being open, vulnerable, and receiving unwanted calls (‘dirty talks’) from unwanted people, a fear which can be passed on from those familiar with technology, including men.

Mobiles for many are the most accessible form of technology (GSMA, 2011) and mobile phone users are rising exponentially around the world (Blumenstock & Eagle, 2010; World Bank, 2012). Between 2000 and 2010, the number of mobile subscriptions in low- and middle-income countries increased from 4 to 72 per 100 inhabitants (World Bank, 2012).

Despite this growth, data also show that women in low- and middle-income countries are substantially less likely to own a mobile phone than men (GSMA, 2011; Sylvester, 2016). In 2015, it was estimated that around 200 million fewer women than men were likely to own a phone (on average 14% less likely) with the gender gap widest in Asia with women 38% less likely to own a phone (GSMA, 2015). Bridging this gap is the key to women’s empowerment and greater economic gain. However, a set of interconnected variables, including economic (cost, income), individual (confidence, literacy) and societal (security and harassment) factors could constrain mobile access (Buskens & Webb, 2009; Webb & Buskens, 2014). With this in mind, we turn to the potential of income generation through mobiles.

The products/services of these women entrepreneurs are mostly targeted at women consumers and families with children. What is of particular interest here is the strategy of

turning a community based personal network on WhatsApp into an asset for coordinating their entrepreneurial activities.

## 6. DISCUSSION

The first step towards entrepreneurship, innovation and change is access to right information and knowledge. Digital technology can act as the game changer for women entrepreneurs, particularly in rural areas. It can make a greater impact in the lives of women who run different kinds of micro small and medium businesses in rural and semi-urban areas. Technology can help them overcome many hurdles with timely access to right and relevant information, market, mentoring, capital and customers. The penetration of mobile phones in rural areas could be leveraged wisely to bring these women closer to the stakeholders in their business ecosystems. Let us look at how digital skills can empower rural women in their entrepreneurial ventures in different industries.

- Access to Information
- Access to Capital
- Access to Markets
- Customer service and engagement
- Business in a networked world

With the digital world available in many regional languages, knowledge of English is no more a barrier for using internet. A smartphone, low-cost data, and training in digital skills are everything rural women would need today to turn into an entrepreneur. It is time we digitally empower our rural women and help them transform their skills into successful businesses. Internet has changed the way we perceive literacy. Rural women can empower themselves with technology, even if they do not know how to read and write beyond basic literacy. Several governmental and non-governmental initiatives are being undertaken to help empower these women digitally.

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