



Women Entrepreneurs in the Gig Economy: Opportunities and Challenges in the Indian Perspective.

Monalisa Sarmah^{1*}

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ABSTRACT

The gig economy has emerged as a transformative force in the global labor market, offering flexible and diverse opportunities for employment. In India, this shift has significant implications for women entrepreneurs, presenting both opportunities and challenges. This paper explores the landscape of women entrepreneurship in the Indian gig economy, examining how digital platforms and freelance work offer new avenues for economic participation while also identifying the barriers that women face. Through a review of existing literature and analysis of case studies, this research provides insights into how the gig economy can be leveraged to empower women entrepreneurs in India.

Keywords: *Women Entrepreneurs, Gig Economy, India, Challenges, Opportunities*

Introduction

The gig economy is a labor market characterized by short-term contracts or freelance work as opposed to permanent jobs, driven by the digital revolution that enables platforms to connect gig workers with customers seeking their services. Unlike traditional employment, gig workers are typically hired for specific tasks or projects, and once these are completed, their employment ends. This model offers flexibility and autonomy, allowing workers to choose when, where, and how much they work. Globally, the gig economy has grown rapidly over the past decade, fueled by the rise of smartphones and the internet, which have made it easier for individuals to offer their services and for customers to find and hire these workers. This growth is also driven by the increasing demand for flexible work arrangements from both workers seeking work-life balance and companies looking to reduce costs and increase efficiency.

In India, the gig economy has been embraced with enthusiasm, becoming one of the largest markets for gig work globally. This rapid adoption is driven by several factors, including a youthful population that is tech-savvy and open to new ways of working, widespread digital penetration with affordable internet and smartphones, economic necessity due to high rates of unemployment and underemployment, and government initiatives promoting digital literacy and entrepreneurship through programs like Digital India and Startup India. Several sectors in India have seen significant penetration by the gig economy. Transportation and delivery services are dominated by companies like Ola and Uber in the ride-sharing market and Swiggy and Zomato in food delivery, creating millions of gig jobs. Freelancing and remote work platforms like Upwork, Freelancer, and Fiverr are popular among professionals offering services such as writing, graphic design, software development, and digital marketing. Home services have also seen growth with platforms like UrbanClap (now Urban Company) providing on-demand services including cleaning, repairs, and beauty services. The education sector, too, has seen growth in gig work with platforms like Vedantu and Byju's offering online tutoring services by hiring freelance educators.

The gig economy offers several benefits, making it attractive to both workers and employers. For gig workers, the flexibility to choose their work hours and locations allows for better work-life balance. It provides a valuable source of income, especially in times of economic uncertainty or when traditional job opportunities are scarce. The gig economy allows individuals to leverage their skills and expertise in various fields, often leading to higher job satisfaction. For businesses, hiring gig workers can be more cost-effective than maintaining a full-time workforce as they can scale their workforce up or down based on demand. Despite its benefits, the gig economy also presents several challenges, particularly for workers. Gig workers often lack job security and benefits that come with traditional employment, such as health insurance, paid leave, and retirement benefits. Earnings in the gig economy can be unpredictable, depending on the availability of gigs and competition among workers. Gig workers may face issues related to fair wages, working conditions, and

protection against exploitation, and as independent contractors, they often do not have the same legal protections as full-time employees.

The gig economy represents a significant shift in the way work is organized and performed, offering flexibility and opportunities for many. In India, it has grown rapidly, driven by a youthful, tech-savvy population, digital advancements, economic necessity, and supportive government initiatives. While it provides valuable income opportunities and flexibility, it also poses challenges such as job insecurity and lack of benefits. Addressing these challenges through supportive policies and regulations is crucial to ensure that the gig economy remains sustainable and beneficial for all participants.

This paper aims to analyze the opportunities and challenges faced by women entrepreneurs in the Indian gig economy. It addresses the following key questions:

1. What opportunities does the gig economy present for women entrepreneurs in India?
2. What challenges do women face in this sector?
3. How can these challenges be mitigated to enhance women's participation in the gig economy?

Scope of the Study

This study focuses on women entrepreneurs operating within the gig economy in India. It encompasses various aspects such as the socio-economic background of women entrepreneurs, the types of gig work they engage in, the support systems available, and the barriers they encounter. The study draws on data from multiple sources, including academic literature, government reports, and case studies of successful women entrepreneurs in India.

Study method considered for the study.

The methodology for this study includes a comprehensive review of existing literature on women entrepreneurship in the gig economy, supplemented by qualitative analysis of case studies. Data was collected from academic journals, government publications, and online databases to ensure a diverse and representative sample.

Review of Literature

Gawade and Gupta (2018) explored how the gig economy's flexibility benefits women who need to balance work with family responsibilities. Their study shows that flexible working hours enable women to engage in economic activities without neglecting household duties, thereby enhancing their participation in the labor market. Kabeer (2016) discusses how digital platforms like Etsy and Meesho require minimal capital investment, allowing women from lower-income backgrounds to start their own businesses. The study highlights how these platforms provide necessary infrastructure and reduce startup costs, making entrepreneurship more accessible. Anushree (2019) demonstrated that digital platforms extend market reach for women entrepreneurs beyond their local communities. The study on rural artisans using Etsy found that women could access national and international markets, significantly increasing their income and economic opportunities. Srivastava (2018) examines the utilization and development of professional skills in the gig economy. The study found that women in fields such as content creation, graphic design, and software development leverage their skills on gig platforms, gaining financial independence and professional growth. Banerjee and Sen (2020) argue that participation in the gig economy leads to increased financial independence for women. Their research indicates that financial autonomy enhances women's social status and contributes significantly to household income, empowering them both economically and socially.

Mehrotra (2019) discusses the persistent gender bias and discrimination in the gig economy. The study highlights how societal stereotypes and discriminatory practices limit women's access to certain types of work and affect client trust, creating barriers to full participation. Shridhar (2021) identifies digital literacy as a critical barrier for women, particularly in rural areas. The study shows that a significant number of women lack the necessary digital skills to navigate gig platforms, which hampers their ability to participate effectively in the gig economy. Kalleberg (2011) highlights the precarious nature of gig work, emphasizing the lack of social security benefits, health insurance, and legal protections. This issue is particularly significant for women, who may be more vulnerable due to socio-economic factors. Gupta (2020) indicates that the dual burden of managing household responsibilities and entrepreneurial activities can lead to stress and burnout. The study suggests that this balancing act negatively impacts women's productivity and overall well-being, presenting a significant challenge in the gig economy. Desai and Joshi (2018) emphasize the difficulties women face in securing funding and credit. Their research points out that traditional financial institutions are hesitant to offer loans to gig workers due to the perceived instability of their income, limiting women's ability to invest in and grow their businesses.

Chakraborty (2020) studied women beauticians on UrbanClap and found that they significantly increased their income and achieved financial independence. However, the study also noted persistent challenges such as safety concerns and client biases. Kumar (2019) examined women artisans in Rajasthan using Etsy and found that they could access global markets, increasing their income substantially. Despite these gains, the study highlighted digital literacy and internet access as ongoing barriers. Sharma (2021) explored the

experiences of women in delivery services like Swiggy and Zomato. The study found that while these jobs provide financial benefits and flexibility, women often face safety issues and societal stigma. Government of India (2020) outlines initiatives to enhance digital literacy among women. The Digital India mission includes training programs aimed at helping women navigate digital platforms, thereby improving their participation in the gig economy. Nanda and Roy (2019) advocate for awareness campaigns to promote gender equality and respect in the workplace. Their study suggests that such initiatives are essential for creating a supportive environment for women in the gig economy. Mehrotra (2019) argues for the development of robust legal frameworks to offer social security benefits and health insurance to gig workers. This would mitigate some risks and provide necessary protections for women in the gig economy. Reserve Bank of India (2019) suggests financial institutions develop products tailored for gig workers. Microloans and other credit support can help women entrepreneurs invest in and grow their businesses, overcoming financial barriers. Mishra (2020) highlights the importance of support networks and mentorship programs. The study shows that experienced mentors provide valuable insights and guidance, helping women navigate the challenges of the gig economy and achieve success.

Case Studies and Discussion on Women Entrepreneurs in the Indian economy

Case Study 1: UrbanClap (now Urban Company)

Overview: UrbanClap, rebranded as Urban Company, is a leading online marketplace for home and local services in India. It connects service professionals such as beauticians, cleaners, and repair technicians with customers.

Women Beauticians: A study by Chakraborty (2020) explored the experiences of women beauticians on UrbanClap. The platform provided these women with significant opportunities for income enhancement and financial independence. Many beauticians reported an increase in their monthly earnings compared to traditional salon jobs.

Opportunities:

- **Financial Independence:** Women beauticians on UrbanClap earned significantly higher incomes than in conventional jobs, giving them greater financial independence.
- **Flexible Work Hours:** The platform allowed women to choose their working hours, helping them balance work with personal and family responsibilities.
- **Market Access:** UrbanClap expanded the market reach for these women, allowing them to serve a broader customer base beyond their local communities.

Challenges:

- **Safety Concerns:** Despite the benefits, many women expressed concerns about their safety when visiting clients' homes.
- **Client Biases:** Some clients were hesitant to hire women service providers, reflecting gender biases that women had to overcome.

Discussion: UrbanClap illustrates how digital platforms can empower women by providing flexible and financially rewarding work opportunities. However, addressing safety concerns and societal biases is crucial for creating a supportive environment for women entrepreneurs.

Case Study 2: Rural Handmade Crafts on Etsy

Overview: Etsy is a global online marketplace for handmade, vintage, and unique factory-manufactured items. It has provided a significant platform for rural artisans in India to reach global customers.

Rajasthan Artisans: Kumar (2019) conducted a study on women artisans from Rajasthan who use Etsy to sell their handmade crafts. These women experienced substantial income growth by accessing international markets.

Opportunities:

- **Market Access:** Etsy enabled women artisans to sell their products to a global audience, significantly increasing their sales and income.
- **Low Entry Barriers:** The platform's user-friendly interface and low startup costs allowed many women, especially from low-income backgrounds, to become entrepreneurs.
- **Skill Development:** Engaging with a global market encouraged these artisans to improve their product quality and diversify their offerings.

Challenges:

- **Digital Literacy:** Many women artisans faced challenges in using digital tools and platforms due to a lack of digital literacy.
- **Internet Access:** Limited access to reliable internet in rural areas hindered some artisans from fully utilizing the platform.
- **Logistics and Delivery:** Efficiently managing logistics and delivery of products to international customers was a significant challenge.

Discussion: Etsy's impact on rural artisans in India showcases the potential of digital platforms to empower women by providing market access and encouraging skill development. Addressing the digital divide and improving infrastructure in rural areas can further enhance these opportunities.

Case Study 3: Women in Delivery Services (Swiggy and Zomato)

Overview: Swiggy and Zomato are leading food delivery platforms in India, offering gig work opportunities for delivery personnel.

Women Delivery Agents: Sharma (2021) studied the experiences of women working as delivery agents for Swiggy and Zomato. These roles offered financial benefits and flexibility but also posed unique challenges.

Opportunities:

- **Financial Benefits:** Women delivery agents reported substantial earnings, which contributed significantly to their household income.
- **Flexible Working Hours:** The gig nature of the job allowed women to choose their shifts, helping them balance work with other responsibilities.
- **Independence and Mobility:** The job provided women with a sense of independence and the opportunity to move freely within their cities.

Challenges:

- **Safety Issues:** Women delivery agents often faced safety concerns, particularly when making deliveries late at night.
- **Societal Stigma:** The job of a delivery agent is often perceived as male-dominated, leading to societal stigma and biases against women in this role.
- **Physical Demands:** The physical demands of the job, including long hours and carrying heavy loads, were challenging for many women.

Discussion: The experiences of women delivery agents highlight the need for better safety measures and societal change to support women in gig roles traditionally dominated by men. Platforms like Swiggy and Zomato can play a crucial role in addressing these issues through targeted policies and initiatives.

Opportunities for Women Entrepreneurs in the Gig Economy

One of the primary attractions of the gig economy for women entrepreneurs is the flexibility it offers. This flexibility allows women to balance their professional and personal responsibilities more effectively. The gig economy enables women to choose their work hours and locations, which is particularly beneficial for those with family responsibilities. This flexibility has encouraged many women to venture into entrepreneurship, leveraging their skills and expertise in various domains. The gig economy often presents lower entry barriers compared to traditional business sectors. Many platforms facilitate easy access to markets and customers without the need for substantial capital investment. This accessibility has empowered women, especially those from economically disadvantaged backgrounds, to start their entrepreneurial journeys with minimal financial risk.

Technological advancements have played a crucial role in the growth of the gig economy. Digital platforms, social media, and e-commerce websites have provided women entrepreneurs with tools to market their products and services to a broader audience. These technologies have democratized access to business opportunities, enabling women to compete on a more level playing field. The Indian government has recognized the potential of women entrepreneurs and has implemented various schemes and policies to support their growth. Initiatives such as the Startup India campaign, Mudra Yojana, and Stand-Up India have provided financial assistance, mentorship, and skill development programs to encourage women entrepreneurship. These measures have created a more conducive environment for women to enter and thrive in the gig economy.

Women entrepreneurs in the gig economy in India face a myriad of challenges that impede their ability to succeed and grow their businesses. One of the most significant challenges is access to capital. Traditional financing avenues, such as bank loans, often require collateral, which many women may not possess. Additionally, women frequently face bias from financial institutions, leading to difficulties in securing necessary funding. Venture capital and investments are also harder to come by for women entrepreneurs, as venture capitalists are more likely to invest in male-led startups, resulting in a gender gap in investment funding. This lack of financial support limits women's ability to scale their businesses and innovate.

Balancing multiple roles and responsibilities is another significant challenge for women entrepreneurs. Societal expectations frequently place the burden of caregiving and domestic tasks on women, limiting the time and energy they can devote to their businesses. This dual role can lead to stress, burnout, and hindered business performance. The gig economy's flexibility, while beneficial, also blurs the boundaries between work and personal life, complicating the management of both. Access to mentorship and professional networks is crucial for entrepreneurial success. Mentorship provides guidance, support, and valuable connections that can help women navigate the complexities of the gig economy. However, women often find it challenging to access mentorship opportunities, particularly in male-dominated industries. The lack of female mentors further exacerbates this issue. Building and maintaining professional networks is essential for business growth, but women frequently face barriers in accessing these networks due to gender biases and exclusion from male-dominated spaces. This lack of networking opportunities limits their exposure to potential clients, investors, and collaborators.

Navigating the legal and regulatory landscape can be daunting for women entrepreneurs, especially those new to the business world. Understanding and complying with various laws, tax regulations, and labor policies requires resources and knowledge that may not be readily available to all women entrepreneurs. This complexity can discourage women from pursuing entrepreneurial ventures. While there are government policies and initiatives aimed at supporting women entrepreneurs, the actual implementation and effectiveness of these policies can be inconsistent. Women may face bureaucratic hurdles and lack of transparency in accessing government schemes and benefits, deterring them from seeking support and leveraging available resources. Technological advancements are integral to the gig economy, but not all women have equal access to technology or possess the digital literacy needed to leverage these tools effectively. Women from rural or economically disadvantaged backgrounds are particularly affected by this digital divide, limiting their ability to participate in and benefit from the gig economy. Access to affordable and reliable technology, including smartphones, internet connectivity, and digital platforms, is crucial for women entrepreneurs in the gig economy. However, disparities in access to technology can hinder their ability to market their services, connect with clients, and manage their businesses efficiently.

Cultural expectations and norms often restrict women's entrepreneurial activities. In many communities, women are expected to prioritize family and domestic responsibilities over professional ambitions. This cultural conditioning can limit women's confidence and willingness to take risks, thereby hindering their entrepreneurial aspirations. Safety concerns and restrictions on mobility can also pose significant challenges for women entrepreneurs. Women may face harassment or safety threats while traveling for business purposes or engaging in gig work that requires physical presence. These concerns can limit their ability to expand their businesses and access broader markets. Psychological barriers also play a critical role in the challenges faced by women entrepreneurs. Self-confidence is a crucial factor for entrepreneurial success, but many women suffer from imposter syndrome and lack confidence in their abilities, often due to societal conditioning and previous experiences of discrimination. This lack of confidence can deter them from pursuing growth opportunities and taking necessary risks. The fear of failure is another psychological barrier that affects women entrepreneurs. The societal pressure to succeed and the fear of being judged can prevent women from experimenting and innovating, leading to conservative business strategies that limit growth and potential.

Addressing these challenges requires a multi-faceted approach involving policy interventions, societal change, and support systems tailored to the needs of women. Enhancing financial inclusion, promoting gender equality, providing access to mentorship and networks, simplifying legal processes, and improving access to technology are crucial steps. By fostering a more inclusive and supportive entrepreneurial ecosystem, India can harness the full potential of women entrepreneurs in the gig economy. Overcoming these barriers will not only empower women but also contribute significantly to the country's economic growth and development.

Mitigation Strategies

- Government and private sector initiatives should focus on enhancing digital literacy among women. Training programs that teach women how to use digital platforms effectively can significantly improve their participation in the gig economy.
- Addressing societal attitudes through awareness campaigns can help reduce gender biases. Encouraging respect and equality in the workplace is essential for creating a supportive environment for women.
- Developing legal frameworks that provide social security benefits, health insurance, and other protections for gig workers can help mitigate some of the risks women face.
- Financial institutions should create tailored financial products for gig workers. Microloans and other forms of credit support can help women entrepreneurs invest in and grow their businesses.
- Establishing support networks and mentorship programs can provide women entrepreneurs with the guidance and resources they need to succeed. Experienced mentors can offer valuable insights and help women navigate the challenges of the gig economy.

Recommendations and Conclusions

To address the financial constraints faced by women entrepreneurs, it is essential to enhance financial inclusion through targeted policies and programs. This includes improving access to credit, providing financial literacy training, and simplifying the application processes for government schemes. Collaborations between financial institutions, government agencies, and non-profit organizations can create more robust support systems for women entrepreneurs.

Promoting gender equality and inclusion requires a multi-faceted approach that involves changing societal attitudes, implementing gender-sensitive policies, and fostering inclusive work environments. Educational campaigns, awareness programs, and leadership training can help challenge stereotypes and empower women to pursue entrepreneurial careers. Additionally, creating safe and supportive spaces for women to network and collaborate is crucial for their success. Mentorship and networking are critical components of

entrepreneurial success. Establishing mentorship programs that connect aspiring women entrepreneurs with experienced business leaders can provide valuable guidance and support. Additionally, creating platforms for women entrepreneurs to network, share experiences, and collaborate can foster a sense of community and facilitate business growth. Simplifying legal and regulatory processes can reduce the burden on women entrepreneurs and enable them to focus more on their business activities. Providing clear and concise information about legal requirements, tax regulations, and compliance procedures can help women navigate the regulatory landscape more effectively. Offering legal assistance and advisory services can also be beneficial. Encouraging the adoption of technology among women entrepreneurs can enhance their competitiveness and growth prospects. Training programs and workshops on digital tools, e-commerce platforms, and social media marketing can equip women with the skills needed to thrive in the gig economy. Promoting access to affordable technology and internet connectivity is also essential.

Women entrepreneurs in the gig economy in India face a unique set of opportunities and challenges. While the gig economy offers flexibility, low entry barriers, and access to technology, women entrepreneurs still encounter financial constraints, gender bias, and multiple role challenges. Success stories like those of Falguni Nayar, Richa Kar, and Upasana Taku highlight the potential for women to excel in the gig economy. To further enhance women entrepreneurship, it is crucial to address these challenges through targeted policies, mentorship, financial inclusion, and technological adoption. By fostering a more inclusive and supportive entrepreneurial ecosystem, India can harness the full potential of women entrepreneurs in the gig economy.

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