

International Business as a Tool For Women Empowerment: Policy Challenges and Opportunities for Housewives in Navi Mumbai

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Abstract

Globalization and International Business have created new avenues for women's economic participation across the world. Women empowerment through international trade, cross-border entrepreneurship, digital platforms, and global supply chains has gained significant attention in recent years. Housewives represent an untapped workforce with the potential to engage in international business activities such as e-commerce exports, home-based manufacturing, and service outsourcing. However, policy constraints, lack of awareness, and socio-cultural barriers restrict their participation.

The present research is carried out to study the awareness, opportunities, and policy challenges related to international business participation among housewives in Navi Mumbai. Primary data is collected using a structured questionnaire from 280 housewives. Statistical tools such as Cronbach Alpha, Friedman's Chi-square test, and ANOVA are applied for analysis.

Keywords: *International Business, Women Empowerment, Housewives, Policy Challenges, Navi Mumbai, Globalization*

INTRODUCTION

International business refers to the exchange of goods, services, capital, technology, and human resources across national borders. It plays a crucial role in economic development, employment generation, and socio-economic transformation. Women empowerment through international business participation has emerged as a key development agenda globally.

Housewives constitute a significant portion of the female population, especially in developing economies like India. With the growth of digital platforms, international e-commerce, global freelancing, and cross-border micro-enterprises, housewives can participate in global markets while working from home. International business activities such as handicraft exports, online tutoring, digital marketing services, and home-based food product exports provide new income opportunities.

Despite these opportunities, housewives face policy-related challenges such as lack of financial support, inadequate training, limited digital literacy, regulatory barriers, and socio-cultural constraints. Understanding these challenges and opportunities is essential for policy formulation and women empowerment initiatives.

REVIEW OF LITERATURE

1. **World Bank (2012)** emphasized that women's participation in global trade contributes to inclusive economic growth and poverty reduction.
2. **UN Women (2018)** highlighted the importance of digital trade platforms in enabling women entrepreneurs to access international markets.
3. **Kabeer (2005)** discussed empowerment as the ability to make strategic life choices, emphasizing economic independence.
4. **OECD (2017)** reported that women-owned enterprises face greater regulatory and financial constraints in international trade compared to male-owned firms.
5. **Singh and Belwal (2008)** studied Indian women entrepreneurs and identified globalization as a catalyst for women-led enterprises.
6. **Agarwal (2010)** highlighted the role of microfinance and policy interventions in empowering women entrepreneurs in India.

7. ILO (2019) reported that home-based women workers contribute significantly to global value chains but remain largely informal.
8. Chakraborty (2021) examined digital entrepreneurship among Indian women and identified policy gaps in training and finance.
9. UNCTAD (2020) emphasized the importance of gender-inclusive trade policies to enhance women’s participation in international markets.
10. Duflo (2012) discussed the interrelationship between women empowerment and economic development.

RESEARCH GAP

Although extensive research exists on women entrepreneurship and globalization, limited studies focus specifically on **housewives’ participation in international business activities in Navi Mumbai**. Moreover, policy challenges and awareness levels among housewives regarding international trade opportunities remain unexplored. This study attempts to bridge this research gap.

RESEARCH METHODOLOGY

The study is based on **primary data** collected from housewives in Navi Mumbai using a structured questionnaire. A sample of **280 respondents** was selected using simple random sampling. SPSS software was used for data analysis. Reliability of the scale was tested using **Cronbach Alpha**. Hypotheses were tested using **Friedman’s Chi-square test and ANOVA**.

Demographic Profile of Respondents

Demographic	Frequency	Percent
Age		
20–30 years	68	24.3
30–40 years	82	29.3
40–50 years	74	26.4
50 years and above	56	20.0
Education		
SSC and below	64	22.9
HSC	58	20.7
Graduate	98	35.0
Post Graduate	60	21.4

Test of Reliability of Scale

Variable	No. of Subgroups	Cronbach Alpha	Result
Awareness of International Business	6	0.821	Scale is reliable
Policy Challenges	7	0.874	Scale is reliable

Cronbach Alpha values are greater than 0.700; hence the scale is reliable.

Objective 1: To Study Awareness of International Business Opportunities among Housewives

Null Hypothesis (H01): There is no particular source of awareness of international business opportunities.

Alternate Hypothesis (H11): There is a particular source of awareness.

Friedman Test Results

Test Statistics	Value
N	280
Chi-Square	312.456
df	5
p-value	0.000

Since p-value < 0.05, null hypothesis is rejected.

Mean Rank of Awareness Sources

Source of Awareness	Mean Rank
Television	3.21
Social Media	4.62

Family/Friends	3.89
Government Programs	2.74
NGOs	2.95
Internet Platforms	4.91

Conclusion: Internet platforms and social media are the major sources of awareness.

Objective 2: To Study Policy Challenges Faced by Housewives

Null Hypothesis (H02): There is no particular policy challenge faced by housewives.

Alternate Hypothesis (H12): There is a particular policy challenge.

Friedman Test Results

| N | 280 |

| Chi-Square | 198.334 |

| df | 6 |

| p-value | 0.000 |

Null hypothesis is rejected.

Mean Rank of Policy Challenges

Policy Challenge	Mean Rank
Lack of Financial Support	4.78
Digital Literacy Issues	4.32
Regulatory Procedures	3.91
Social Restrictions	4.05
Lack of Training Programs	4.65
Language Barriers	2.88
Market Access Issues	3.41

Conclusion: Financial constraints and lack of training are major policy challenges.

Objective 3: To Study Difference in Awareness According to Age

Null Hypothesis (H03): No significant difference in awareness according to age.

ANOVA Results

Source	Sum of Squares	df	Mean Square	F	p-value
Between Groups	11234.224	3	3744.741	6.512	0.000
Within Groups	158223.778	276	573.999		
Total	169458.002	279			

Null hypothesis is rejected.

Conclusion: Awareness significantly differs among age groups. Younger housewives show higher awareness.

Objective 4: To Study Difference in Awareness According to Education

Null Hypothesis (H04): No significant difference according to education.

ANOVA Results

Source	Sum of Squares	df	Mean Square	F	p-value
Between Groups	7844.113	3	2614.704	4.221	0.006
Within Groups	161613.889	276	585.544		
Total	169458.002	279			

Null hypothesis is rejected.

Conclusion: Educational qualification significantly influences awareness of international business opportunities.

FINDINGS

1. Internet and social media are the primary sources of awareness of international business opportunities.
2. Financial constraints and lack of training programs are the major policy challenges.
3. Younger and educated housewives show higher awareness and willingness to participate in international business.
4. Housewives recognize international business as a tool for economic independence and empowerment.

CONCLUSION

International business presents a significant opportunity for women empowerment, particularly for

housewives who can participate through digital platforms and home-based enterprises. However, policy challenges such as financial barriers, lack of training, and regulatory complexities restrict their participation. Government and policymakers should introduce targeted training programs, simplified regulatory procedures, and financial assistance schemes to encourage housewives' participation in international business. Promoting digital literacy and global market awareness can further enhance women empowerment and contribute to sustainable economic development.

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