A STUDY ON M COMMERCE BUSINESS IDEAS AND OPPORTUNITIES FOR TRANS GENDER WOMEN ENTREPRENEUR

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Abstract:

Purpose: Transgender women in India often face discrimination and limited employment opportunities due to societal biases. M-commerce, also known as mobile commerce, presents people with a potential opportunity to launch profitable enterprises, therefore boosting their economic autonomy and facilitating their integration into society.

Methodology: The purpose of this study is to conduct research with the ultimate goal of locating prospective mobile commerce

businesses that are compatible with the specific skillets and goals of transgender women business owners. Transgender women in India face a number of difficulties, including discrimination, the humiliation of society, and a dearth of opportunity for professional and scholastic growth. Because of these challenges, there is a possibility that their economic and general success would be hampered. By using mobile commerce, also known as m-commerce, individuals have the flexibility to conquer these obstacles and reach economic stability at their own pace, which is a significant advantage.

Findings; Most of the respondents were little aware of the potential benefits of M Commerce and generating business ideas through the technology.

Implications: Through the application of M Commerce trans gender women can enhance their business potential, connect with customers effectively and increase their household income effectively.

Keywords: M-commerce, Business opportunities, Trans gender entrepreneur

Introduction

Trans people who express their gender identity from an early age are often rejected by their

families. If not cast out from their homes, they are shunned within households resulting in

lack of opportunities for education and with no attempts to ensure attention to their mental

and physical health needs. When individuals who have gone through a process of reversing

the socialization of their assigned gender come out with their gender identities at a later point

in their lives, they may run across resistance not just from mainstream society but also from

social care organizations. The existence of unfriendly surroundings that disregard the needs of

transgender persons creates a risk to those people's safety and makes it more difficult for

them to get compassionate medical treatment and social assistance (Chaveesuk, 2022).

Because of the presence of discriminatory and exclusive contexts, social vulnerability may

persist over an individual's whole life and be passed on from generation to generation.

Because of the less educational choices available to them and the greater possibility that they

will be unemployed, transgender people, in particular, have much higher rates of both

homelessness and poverty. Students who identify as transgender face considerable obstacles

in the classroom, which contributes to a disproportionately high dropout rate for this

population. These difficulties are due to a confluence of factors, including mental anguish,

discrimination, and hostile settings inside schools (Wasiq, 2018). As a direct result of this,

only a small percentage of people who identify as transgender continue their education

beyond the high school level.

There is a possibility that the existence of major professional limits might lead transgender people to select careers such as those in the beauty industry, the entertainment industry, or the sex workforce, all of which may provide little chances for professional advancement. The existence of unemployment, in addition to the predominance of low-wage, high-risk, and unstable job options, further exacerbates the cycle of poverty and homelessness that has been going on for quite some time (Vinerean, 2022). When homeless transgender people go for shelter, they are given accommodations based on their assigned sex at birth rather than their gender identification. This leads to maltreatment and humiliation at the hands of both the staff and the other inhabitants of the shelter.

The target intervention project is focused on the types of targeted interventions that these students often respond to include: individual or small group social skills coaching. adapted instruction that facilitates individual success. mentoring relationships that create feelings of contentedness and caring, and offer positive role modelling.

Legal systems often maintain and exacerbate existing social disparities, contribute to the further marginalization of specific groups, and play a role in the continuation of violent acts committed against transgender people (Bocean,

2021). It is the responsibility of each country, in accordance with the fundamentals of international law, to guarantee that the fundamental rights of all persons, including entitlements such as access to healthcare and the elimination of discriminatory practices, are protected. Nevertheless, this kind of protection is seldom extended to transgender people within the context of these formal duties. Laws that particularly target the regulation of "unnatural sex," sodomy, buggery, gay propaganda, and transvestism are frequently aggressively enforced in the environments in which transgender people are forced to live. These types of settings are generally typified by prosecution. As a direct consequence of this, these persons are at a much increased risk of becoming victims of violence, abuse, and extortion. The prohibition of sex work has a negative effect on transgender women who participate in this trade because it makes them more vulnerable to incidents of misconduct and exploitation on the part of law enforcement (Khaskheli, 2017). As a consequence of the criminalization of transgender people, there is a reluctance among transgender people to report cases of abuse or assault to law enforcement authorities or to pursue legal remedies. This makes it difficult for transgender people to seek justice for their experiences. In addition, the individuals responsible for committing these acts of violence are seldom held accountable to the extent that is required (Gbongli, 2019).

To begin, mobile commerce, also known as m-commerce, makes it possible for transgender women business owners to have access to a level playing field by doing away with the need for traditional storefronts, which may be both prohibitively expensive and difficult to reach. This makes it possible for companies to successfully compete with other organizations on an even playing field and to broaden their reach to a greater variety of customers (Chantzaras, 2017). In addition, mobile commerce (m-commerce) makes it possible for transgender women company owners to operate their companies in accordance with their own requirements and preferences, providing them

with freedom in terms of both the hours they work and the locations in which they do so (Pipitwanichakarn, 2019).

Due to the minimal initial investment need, mobile commerce, also known as m-commerce, makes it possible for transgender women who have limited access to financial resources to launch their own enterprises. Establishing an online shop or developing a mobile application at a very cheap cost is one way to avoid the need for traditional brick-and-mortar retail locations as well as costly marketing campaigns (Gull, 2022). This may be done as an alternative to these traditional options. Because they face relatively few monetary hurdles in the course of following their company ideas and making a positive contribution to the economy, transgender women business owners have the opportunity to feel a greater feeling of empowerment . Transgender women entrepreneurs who have the chance to participate in remote work have the ability to create a work environment that is inclusive, supportive, and accommodating of their particular needs and identities (Thongpapanl, 2018). This promise may be realized if they have the opportunity to engage in remote work. In addition, the adaptability of mobile commerce (m-commerce) allows people to efficiently run their enterprises while also attending to personal commitments or health issues without impeding their ability to advance professionally (Chau, 2020). Mobile commerce's worldwide accessibility allows business owners to reach a large consumer base that is not constrained by regional limits, which opens up a lot of doors for them. This phenomenon boosts the chance of success and profitability for transgender women entrepreneurs by enabling their interaction with clients on a worldwide scale and extending their commercial operations beyond regional markets. In other words, it makes it easier for transgender women to be successful and profitable in their businesses. In addition, the extensive reach of mobile commerce provides chances for networking and cooperation inside an industry with people and organizations that have similar interests. This, in turn, promotes development and innovation.

Different mobile commerce (m-commerce) business methods are able to accommodate customers with varying degrees of expertise, areas of interest, and product offers. It's possible that some would-be business owners would choose to conduct their operations as "virtual merchants," selling their wares to customers through internet or mobile app platforms. It's possible that some people may decide to employ a business model known as drop shipping, in which they form agreements with other suppliers in order to take care of the process of order fulfillment. In addition, a number of business owners may place a high priority on leveraging their knowledge and experience in these fields to provide services to other businesses, such as consulting in digital marketing or the development of mobile apps (Dakduk, 2020). Because there is such a wide variety of possibilities accessible, company owners have the ability to improve their chances of being successful in the mobile commerce industry by carefully selecting a business model that corresponds with their particular combination of skills and personal interests.

Objectives of the study :

- The main objective of the study is to understand the influence of M-Commerce in generating business ideas and opportunities for Trans gender women entrepreneur

The secondary objectives are ;

- To analyse the role of M-commerce in generating new and innovative business ideas for sustained development
- To augment the importance of M-commerce in tapping better business opportunities in creating more income for Trans gender women entrepreneur
- To understand the impact of M-commerce in starting business at low cost

Materials and Methods: In order for the researchers to meet the objectives and accomplish the aims of the study, they plan to employ a descriptive research technique, which makes it easier to conduct an in-depth investigation into the topic at hand. The purpose of this study is to investigate the key elements that have an influence on the application of M commerce.The authors have said that they are interested in gathering information from primary data sources in addition to utilizing secondary data sources. The distribution of questionnaires to respondents based in India would be the primary method for the collecting of data. The researchers will ask the participants information in the form of questions with predetermined answers in order to collect it, and then they will compile and evaluate the participants' replies.

Results

This section enables in presenting critical analysis of the data gathered from the respondents, the researchers has chosen Transgender women as their population, the samples were chosen based on convenience sampling. The main analysis considered for the study are frequency analysis, correlation analysis, chi square test

Frequency analysis

The first part is to understand the demographic variables of the respondents

Table 1: Demographic analysis

City	Frequency	Percent
Metro	6	40.00
Non Metro	9	60.00
Age	**Frequency**	**Percent**
Below 25	5	33.30
26 – 35	3	20.00
36 – 45	1	6.70
46 – 55	3	20.00
Above 65	3	20.00
Education	**Frequency**	**Percent**
Completed Schooling	6	40.00
Completed Under graduation	2	13.30
Completed Post graduation	1	6.70
Others	6	40.00
Annual Income	**Frequency**	**Percent**
Less than Rs. 1 Lakh	3	20.00
Rs. 1 Lakh - Rs. 2 Lakhs	5	33.30
Rs. 2 Lakhs - Rs. 3 Lakhs	3	20.00
More than Rs. 3 Lakhs	4	26.70
Total	**15**	**100.00**

From the above table it is noted that 40% of the respondents were in metro city and the remaining 60% were in non-metro city, 33.3% were in the age group of below 25 years, 20% of the respondents were in the age group between 26 – 35, 6.7% were in the age group of 36 – 45 years , 20% were in the age group of 46 – 55 years and remaining 20% were in the ag category of above 65 years, furthermore it is noted that 40% have completed schooling, 13.3% have completed under graduation, 6.7% have completed post graduation and remaining mostly are illiterate. 20% of the respondents stated that their annual income is less than Rs. 1 lakh, 33.3% mentioned that their annual income is between Rs. 1 lakh to Rs. 2 lakhs, 20% mentioned that their annual

income is between Rs. 2 lakhs to Rs. 3 lakhs and remaining 26.7% were earning more than Rs.3 lakhs.
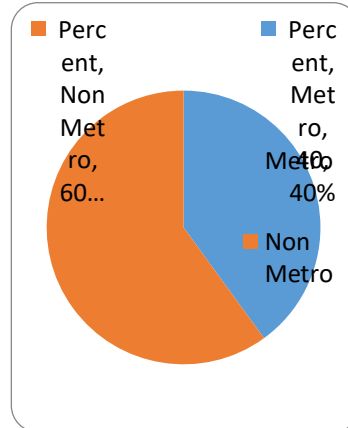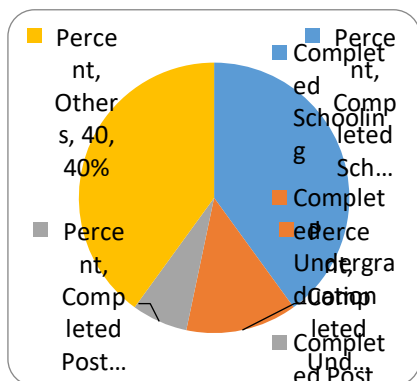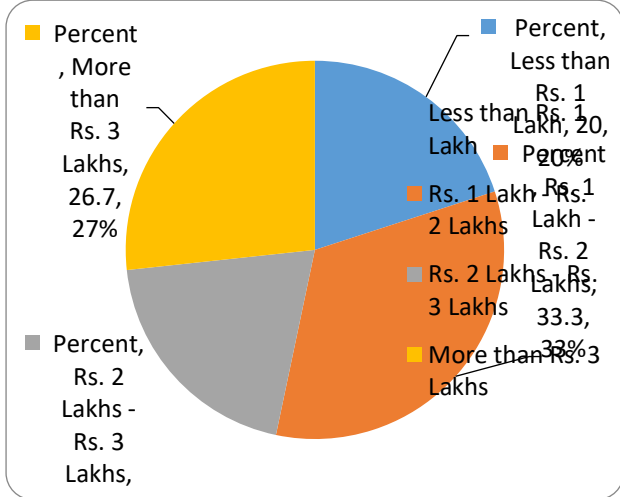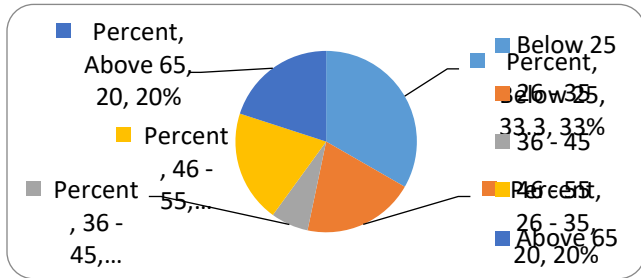
The next step is to understand the respondents understanding towards M Commerce and creating business models using these tools

Table 2:Opportunity of doing business through Mobile phone

Aware of business through Mobile phone	Frequency	Percent
Yes	7	46.7
No	8	53.3
Total	**15**	**100**

From table 2 it is noted that 46.7% of the respondents mentioned that they are aware of the opportunity of doing business through Mobile phone, whereas the remaining 53.3% mentioned that they are not aware of the opportunity of doing business through Mobile phone.

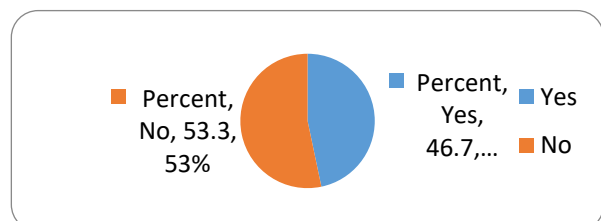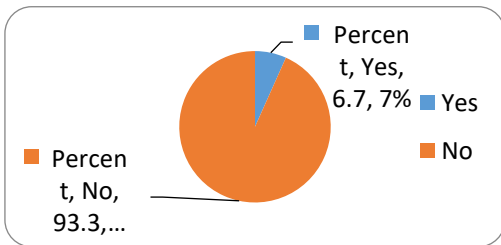**Chart 2. Opportunity of doing business through Mobile phone**

Table 3: Idea about M Commerce (Terminology)

Commerce	Frequency	Percent
Yes	1	6.7
No	14	93.3
Total	**15**	**100**

From table 3 it is noted that 6.7%of the respondents mentioned that they have some idea about doing business in mobile ,where as the majority of the respondent i.e.,93.3% mentioned that they don't know about M commerce terms.

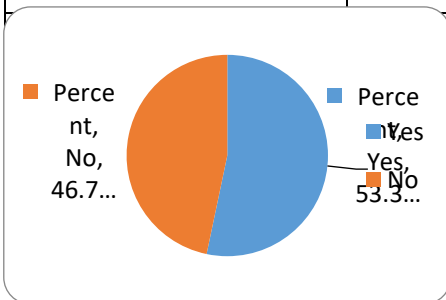| Possess Android Phones	Frequency	Percent
Yes	8	53.3
Table 4: Possess android phones		
No	7	46.7
		100

Chart 4: Possess android phones From table 4 it is noted that 53.3% of the respondents mentioned that they have android phones and remaining 46.7% mentioned that they don't possess android phones.

Correlation analysis

The next step is to understand the coefficient of correlation between key variables: M commerce supports in creating own business model; M Commerce will enable in getting more income and low start-up cost in M Commerce

Table 5: Correlation analysis

From the above table it is noted that the highest

Correlations	M Commerce supports in business model	M Commerce increases income	M Commerce require low investment
M Commerce supports in business model	1	.678**	0.413
M Commerce increases income	.678**	1	.529*
M Commerce require low investment	0.413	.529*	1

coefficient of correlation lies between M Commerce increases income and M Commerce

supports in creating own business model the coefficient value is at +0.678, showing moderately high positive correlation between them, followed by M Commerce requires low investment and M Commerce increases the income at 0.529, showing positive correlation, the coefficient of correlation between M Commerce require low investment and M commerce supports in creating own business model at 0.413, which is low positive correlation.

Chi square test : The next part of the analysis is involved in testing the hypothesis set by the researcher for this purpose chi square test is performed. Null hypothesis: There is no significant difference between Age of the respondents and M Commerce supports in business model. Null hypothesis: There is no significant difference between Age of the respondents and M Commerce supports in business model. Alternate hypothesis: There is a significant difference between Age of the respondents and M Commerce supports in business model.

Table 6: Chi square test 1

	M Commerce supports in business model		
Age	Strongly Disagree	Agree	Strongly Agree
Below 25	0	3	2
26 – 35	0	1	2

36 – 45	0	1	0
46 – 55	0	3	0
Above 65	1	2	0
Total	1	10	4

Chi-Square Tests	Value	df	P Value
Pearson Chi-Square	9.200a	8	0.326
Likelihood Ratio	9.731	8	0.284
Linear-by-Linear Association	4.56	1	0.033

From the above table it is noted that the p value is 0.326 which is more than the 5% level of significance i.e., 0.05, hence null hypothesis is accepted. Therefore it can be stated that there is no significant difference between Age of the respondents and M Commerce supports in business model.

Null hypothesis: There is no significant difference between Education level of the respondents and M Commerce increases income.

Alternate hypothesis: There is a significant difference between Education level of the respondents and M Commerce increases income.

Table 7: Chi square test 2

	M Commerce increases income			
Education	Disagree	Neutral	Agree	Strongly Agree
Completed Schooling	0	1	3	2

Completed Under graduation	0	0	1	1
Completed Post graduation	0	0	0	1
Others	1	2	3	0
Total	1	3	7	4
Chi-Square Tests	Value	df	P Value	
Pearson Chi-Square	7.292a	9	0.607	
Likelihood Ratio	9.27	9	0.413	
Linear-by-Linear Association	2.62	1	0.106	

From the above table it is noted that the p value is 0.607 which is more than the 5% level of significance i.e., 0.05, hence null hypothesis is accepted. Therefore, it can be stated that there is no significant difference between Education level of the respondents and M Commerce increases income.

Null hypothesis: There is no significant difference between Annual Income and M Commerce require low investment

Alternate hypothesis: There is a significant difference between Annual Income and M Commerce require low investment.

Table 8: Chi square test 3

	M Commerce require low investment

Annual Income	Neutral	Agree	Strongly Agree
Less than Rs. 1 Lakh	3	0	0
Rs. 1 Lakh - Rs. 2 Lakhs	1	4	0
Rs. 2 Lakhs - Rs. 3 Lakhs	0	1	2
More than Rs. 3 Lakhs	1	2	1
Total	5	7	3
Chi-Square Tests	Value	df	P Value
Pearson Chi-Square	12.981a	6	0.043
Likelihood Ratio	14.172	6	0.028
Linear-by-Linear Association	3.757	1	0.053

From the above table it is noted that the p value is 0.043 which is less than the 5% level of significance i.e., 0.05, hence null hypothesis is rejected and alternate hypothesis is accepted. Therefore it can be stated that there is a significant difference between Annual Income and M Commerce require low investment.

Table 9 shows Rank of types of business ideas

M commerce business ideas	Values	Weights	Product	Rank

Online Food/Catering services	23	20%	4.6	1
Sell Cosmetic products online	41	20%	8.2	2
Sell handmade crafts/fabrics online	42	20%	8.4	3
Online tutoring/training	53	20%	10.6	4
Web Design/Web development/App development business	66	20%	13.2	5

From the above table it is noted that the most preferred M commerce business ideas is online food catering services many respondents mentioned that the increase in cloud kitchen and usage of M commerce for food delivery has created enormous business potential, also the other business ideas which M commerce offers are selling cosmetic products, selling fabrics, Handmade products and crafts which is also increasing in the recent years, furthermore training services for school and college students have also increased and lastly, web designing and web development app business can also be considered for M commerce business potential.

Discussion and Conclusion

Theoretical implications: From the overall analysis it is noted that most of the respondents were not aware about the potential of M Commerce and its ability in supports in creating business model and enable in getting more income for your livelihood. There is more scope among Transgender women to utilize the power of M commerce in enhancing their business, tap new opportunities and enable in increasing their overall income. The usage of mobile commerce (M-commerce) by transgender individuals to create business models and generate income for their livelihood is a topic that deserves critical examination. M-commerce has undoubtedly revolutionized the way businesses operate and provide opportunities for marginalized communities, including transgender individuals, to engage in entrepreneurship and income generation. However, it's crucial to assess both the potential benefits and the challenges associated with this phenomenon.

Practical implications: M-commerce platforms, such as mobile apps and online marketplaces, have significantly lowered the barriers to entry for aspiring entrepreneurs, including transgender individuals. These platforms can be accessed from the comfort of one's home, reducing the need for physical storefronts or large capital investments. M-commerce platforms can provide a more inclusive and non-discriminatory environment for transgender entrepreneurs. They can operate their businesses without facing the same level of prejudice, discrimination, or

harassment that they might encounter in traditional brick-and-mortar settings.

Managerial implications: M-commerce offers flexibility in terms of working hours and locations. Transgender individuals who may face unique challenges, such as transitioning or dealing with medical appointments, can better balance their personal and professional lives. M-commerce allows transgender entrepreneurs to tap into niche markets and reach a global audience. This enables them to cater to specific customer needs or interests, potentially leading to increased profitability.

Suggestions : Based on the analysis it is noted that there are various M commerce businesses which transgender women can focus in order to increase their house hold income. Some of the business suggestions includes Online Food services, Catering services, Selling natural homemade Cosmetics products through online, Selling handmade crafts/ customized fabrics through YouTube channels & Whats App groups, Online tutoring&training, Web Design/Web development/App development business.

The awareness of the usage of M commerce and its various benefits can be included in high school education which will enable the individuals to unleash the potential of M Commerce effectively.

Limitations and Future research: The data were gathered from very less respondents. The study may focus on a specific geographical region or a particular cultural context, which could limit its applicability to transgender women entrepreneurs in other regions or cultural backgrounds.

Future research could focus on the policy implications of supporting transgender women in M-commerce entrepreneurship, highlighting potential interventions and policy changes that promote inclusivity and equal opportunities. Comparative studies across different regions and cultural contexts could provide a more comprehensive understanding of the specific challenges and opportunities for transgender women entrepreneurs in M-commerce. Conducting longitudinal studies over an extended period can help track the evolution of M-commerce businesses owned by transgender women entrepreneurs, allowing for a deeper analysis of their long-term success and challenges.

Conclusion In conclusion, the usage of M-commerce by transgender individuals to create business models and generate income offers both promise and challenges. While it can provide accessibility, inclusivity, and flexibility, it also highlights issues related to the digital divide, competition, cyber security, financial stability, and intersectional discrimination. Addressing

these challenges requires a comprehensive approach that includes digital literacy programs, support networks, anti-discrimination policies, and measures to ensure online safety. M-commerce can be a tool for economic empowerment, but its potential can only be fully realized when these issues are effectively addressed to create a more equitable entrepreneurial landscape for transgender individuals.

Finally, the analysis shows that the transgender women are willing to empower as an entrepreneur through the usage of M commerce, the digital revolution can enable them to enhance their knowledge usage the potential to enhance business operations and increase income.

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