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CSR and Women's Digital Entrepreneurship in India: Opportunities, Challenges and Impact

Anushka Ghosh*

Research Scholar, Department of Post graduate and Research of Commerce, St. Xavier's College, Kolkata.

*Corresponding Author: mailtoanushkaghosh@gmail.com

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ABSTRACT

Corporate Social Responsibility (CSR) refers to a company's commitment to operate in a way that benefits society and the environment, beyond simply generating profit for shareholders. It acts like catalyst in empowering women in developing economy like India. Digital Platforms and E-Commerce have significantly reduced traditional barriers such as limited mobility, restricted market access and resource constraints, rather allowing women entrepreneurs to expand their businesses, reach global markets and achieve financial independence. CSR driven programs, including mentorship, funding support and capacity building initiatives, further strengthen women's entrepreneurial capabilities and foster inclusive growth. CSR interventions aligned with digital transformation contribute to sustainable development goals by addressing inequality and fostering inclusive economic participation. Though there are opportunities, significant challenges have been observed. Women digital entrepreneurs often face barriers such as limited access to finance, inadequate digital literacy, socio – cultural constraints and gender bias. In conclusion, while CSR plays a transformative role in advancing women's digital entrepreneurship, its effectiveness depends on sustained, targeted, and inclusive interventions. More policy frameworks, women inclusive initiatives as well as enhanced digital infrastructure are needed for unlocking the full potential of women entrepreneurs in the digital age.

***Keywords**: CSR, Women Entrepreneurs, Digital Entrepreneurs.*

Introduction

Corporate Social Responsibility

The merchant charity of business in India has changed over time to become social responsibility of business and corporate citizenship (stewardship). The European Commission defines CSR as enterprises taking responsibility for their societal impacts, emphasizing that businesses must comply with laws, act ethically and contribute to communities. CSR has emerged as a powerful tool for social change, particularly in promoting women's empowerment in India. India, despite there are considerable changes in various sectors, continues to grapple with gender disparities. In 2015, the UN adopted the 2030 Agenda for Sustainable Development, which contained 17 Sustainable Development Goals. CSR can help with some objectives through corporate investment, community programs, responsible operations and partnerships. However, CSR activity should not be taken as proof that a particular SDG target has been achieved. The empowerment of women is a transformative process that ensures women have equal access to opportunities in all areas of life: economic, cultural, social and political. The intersection

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of CSR and women empowerment represents unique convergence that benefits both society and shareholders. By providing education, financial literacy & digital knowledge, CSR initiatives are contributing to a more equitable society in India.

Research Methodology

Research methodology of the study includes the analysis of different secondary data which has been collected from different official websites, official government reports and previous literatures in this field.

Opportunities Related to CSR Initiatives Taken for Women's Digital Entrepreneurship

Corporate Social Responsibility (CSR) has emerged as a potentially important tool to promote inclusive economic development, gender equality, digital inclusion, and entrepreneurial participation. Digital technologies have transformed the way businesses are created, managed, marketed and scaled in business environment of present era. Corporate Social Responsibility has transformed women's digital entrepreneurship in India by creating a supportive ecosystem of skills, funding, technology and market access. Digital entrepreneurship for women refers to entrepreneurial activities where digital technologies play a central role in the identification of business opportunities, product or service development, transactions, reaching customers, coordinating operations and generating revenue. Such entrepreneurship can be in the form of fully digital businesses (online consultancy, digital content etc) or traditional businesses using digital tools to enhance their operations. A good example would be a woman running a home-based bakery who might use Instagram to market her goods, WhatsApp Business to talk to her customers, UPI to take payments and use an online delivery platform to get her product out to customers. That's entrepreneurship in the digital age. It's entrepreneurship that doesn't necessarily have to be a fully digital business. CSR assists in women's digital entrepreneurship through the solution of a number of barriers which hinder women from engaging actively in the digital world. This is not usually because of their lack of technology only. Women might own a smartphone and still be unable to effectively apply digital marketing techniques due to their lack of necessary knowledge and skills. In addition, they might lack finances to acquire the products for sale or might lack confidence to do business online. Through CSR efforts, the above-mentioned complementary types of support can be combined in programmes that provide opportunities for development. Businesses can team up with schools, NGOs, banks, tech firms, self-help groups, trade unions, and government institutions in creating solutions tailored specifically for women. This would allow combining digital literacy with business management, technology with market access, and finance management with enterprise management. They can also lack the necessary knowledge to run their business accounts. The biggest opportunity has been established by converting women from passive beneficiaries to active digital entrepreneurs, playing a major role in both economic growth and social development.

Women can make transition from informal work to structured digital entrepreneurship. Programmes such as NASSCOM Foundation train women in social media marketing, online business management and digital payments and fintech tools.

There CSR initiatives support women in digital marketing training and startup assistance .CSR programmes help budding women digital entrepreneurs to sell products via online and henceforth promoting access to global market. The collaboration such as Kerala Fibre Optic Network Ltd (KFON) entered a 3- year partnership with Trivandrum Management Association (TMA) and Women Entrepreneurs Network (WEN) to strengthen digital access and business opportunities.

Thus, women participation in digital entrepreneurship using CSR initiatives enabling digital economy at scale.

Impact of CSR on Women Digital Entrepreneurship in India

The role of CSR is not only limited to the formation of new ventures. It may be useful for helping women-owned companies to integrate technology, generate alternative income streams, gain entry into institutional markets, boost productivity, and enhance their resilience. The implementation of such projects in rural and semi-urban areas might alleviate some geographic and institutional constraints; however, the success of these ventures would depend on many factors. Another critical point is that the digital entrepreneur should not be seen as automatically achieving empowerment. The use of technology without the proper skills, funds, markets, and power will only bring minimal results. Entrepreneurship involvement will also not necessarily result in financial independence and control of one's income. The success of the CSR programs should then be measured through economic and empowerment indices

and not just their spending and involvement numbers. With regard to India, the legal CSR framework provides an appropriate institutional background for looking at programs related to women's empowerment, livelihood enhancement, skill development, and rural development. It is important to understand whether such programs lead to consistent changes in the women's entrepreneurial skills and economic results. Future empirical studies could focus on the effectiveness of various CSR interventions, the mediating effect of digital entrepreneurial skills, regional and social differences, and sustainable development of women's digital business. In order for CSR to have a positive impact on women's digital entrepreneurship, it must move from offering short-term support to adopting a more holistic perspective where digital capacity, economic opportunity, institutional support, and empowerment of women play an important role. This approach seems to provide a good starting point for linking CSR and gender equality and development goals. CSR has significantly influenced the growth and development of women's digital entrepreneurship in India. By including social goals with business strategies, CSR initiatives have created an enhanced ecosystem for participation of women in the digital economy. The impact can be as follows:

- **Economic Empowerment:** Economic empowerment for women is a complex process, whereby women acquire the necessary resources, capacity, opportunity, and autonomy to become actively involved in economic processes. The concept is not confined to generating an income or engaging in economic activities. It is also about the ability of women to own and manage productive assets; gain access to financial services; make economic decisions independently; have income control and involvement in markets, among others. Women's economic empowerment in relation to digital entrepreneurship is defined as the procedure whereby women leverage digital technologies, entrepreneurship skills, finances, and market opportunities in order to start and/or grow enterprises, earn incomes, gain more control of the business assets, and increase their economic autonomy. Digital technologies may help in accomplishing that through the reduction of some of the obstacles of accessing markets, conducting businesses remotely, customer access, and managing business transactions. CSR initiatives in India have increased income – generating capacity of women by enabling them to start and scale online businesses.
- **Digital Inclusion and Access to Markets:** Digital inclusion and market access are two other critical factors that need to be considered for women's economic empowerment through digital entrepreneurship. Digital inclusion is associated with allowing the women entrepreneurs to have access to and benefit from digital technologies, which includes things like smartphones, computers, internet access, digital payment methods, ecommerce sites and social media. Market access is related to allowing the women entrepreneurs to find customers, advertise their products or services, build business connections, reach new geographic regions and earn sustainable income. For female entrepreneurs in India, digital technologies could help in overcoming certain challenges such as geographical constraints, information-related issues, and communication constraints that come with the conventional methods of running businesses. The female entrepreneurs who run home businesses, rural micro businesses, SHGs businesses, and small services businesses may use technologies such as WhatsApp, Instagram, e-commerce platforms, digital payments and delivery platforms to reach out to customers outside their localities. Access to technology alone cannot guarantee participation in markets; these females need digital skills, finances, and knowledge about the business, amongst others. As noted by the UNDP (2024), digital technology is one area that can be leveraged for the empowerment of women who are engaged in entrepreneurial activities and seeking growth in India through improved market access, finances, skills, information, and networks. However, differences in access to hardware, software, and entrepreneurship can pose a limitation. Digital entrepreneurship allows women to reach wider customer bases and operate businesses from home, using smart phones, internet connectivity and e – commerce platforms.
- **Skill Development & Capacity Building:** Skill development and capacity building are essential components of women's digital entrepreneurship because access to digital technology alone does not guarantee the ability to establish, manage and expand a sustainable business. Women entrepreneurs require a combination of digital, financial, managerial, marketing and entrepreneurial competencies to convert digital opportunities into productive economic activities. In this context, Corporate Social Responsibility (CSR) initiatives can play an important role by providing structured training, mentoring, business guidance, technological support and

opportunities for practical learning. Women entrepreneurs function in various economic environments in India like rural micro-enterprises, SHGs' business, home-based businesses, manufacturing units, retail and technology-driven ventures. While digital media offers opportunities to market their product, reach out to customers and tap into new markets, there could be limitations for the women entrepreneurs in terms of low digital literacy skills, poor business education, lack of confidence in using digital media, lack of finance and poor exposure to business networks. Skill development would be helpful in overcoming these limitations. CSR initiatives include training in digital marketing, financial management and technological tools leading to skill enhancement of women entrepreneurs. From the perspective of Corporate Social Responsibility (CSR), skill training must not be limited to temporary digital literacy training programs. Skill training must include learning on an ongoing basis, business support, mentorship, resource access and the opportunity to use newly acquired skills in the market environment. This can enhance the capacity of women entrepreneurs and result in their empowerment through economic empowerment, business sustainability and meeting SDG 5, which aims at gender equality and the empowerment of all women and girls.

Challenges in the Path of Progress of Women Digital Entrepreneurship in

- **India:** The phenomenon of digital entrepreneurship among women has become a vital topic of debate for India in its pursuit of inclusive growth and sustainable development. Digital technology has presented a new way for women entrepreneurs to set up and run their businesses using e-commerce sites, social media, digital payments, online service provision, and content creation. This can enable women entrepreneurs to reach out to clients outside their immediate geographic boundaries, encourage home-based entrepreneurship, provide business information, and generate new income streams. While all these options exist, there are many interlinked economic, technological, social, institutional, and cultural challenges faced by women engaging in digital entrepreneurship in India. Possession of a smartphone or having internet connectivity does not mean that the woman has the skills, money, decision-making capacity, and network to engage in digital entrepreneurship effectively. Mobility constraints, care work, lack of financing, poor business networks, online harassment, and failure to monetize digital presence can also hinder the process of digital entrepreneurship. The United Nations Development Program (UNDP, 2024) notes that access to finance, markets, technology, and entrepreneur development, together with social norms, are significant issues in the growth orientation of women's entrepreneurship in India. Digital technology is an effective solution that could help address these challenges, but the success of digital technology depends on access to it. Here, Corporate Social Responsibility (CSR) may act as one such mechanism which could help facilitate women in their digital entrepreneurship via digital literacy, skills, financial education, mentoring, access to technology and linkages to markets. However, these CSR initiatives need to be based on the real challenges that women face and not on the presumption that short-term trainings and technology dissemination will result in empowerment. Though CSR initiatives helping to promote women's digital entrepreneurship in India, there are many challenges which are acting like hindrances to the path of such gender inclusive progress.
    - **Digital Divide and Limited Access to Technology:** Some women might need to rely on shared technology or have fewer chances to surf the Internet on their own. There could be limitations with connectivity in rural and remote areas; the expense associated with obtaining and maintaining the device and paying for internet services related to business could pose additional barriers for poor entrepreneurs.

Access to information technology is not the only aspect of the digital divide. The gap also involves differences in terms of using the technology to engage in productive work. For example, a woman might be capable of using a mobile phone to communicate but not have the necessary knowledge to run an online shop, conduct accounting, place ads and evaluate customer needs.

Thus, there is a difference between access to information technology, its usage and capabilities in using it. One of the major highlighting barriers is the unequal access to digital infrastructure especially in rural and semi-urban areas. Unavailability of smartphones, reliable internet connectivity and digital devices restrict them to participate in digital entrepreneurship despite of CSR initiatives.

- **Low Digital Literacy**: Moreover, digital entrepreneurship demands conventional business skills such as pricing, product development, stock management, negotiations, and financial

planning. Even though a woman may be an expert in utilizing social media, she might struggle with calculating margins, working capital management, and evaluating the feasibility of the virtual marketing channel. The role played by the UNDP in women's entrepreneurship in India emphasizes the need for developing skills and entrepreneurial abilities along with digital empowerment. Circumstances when availability of Internet access is there, but lack of digital skills and technological awareness remain the major challenge in the path of progress towards digital entrepreneurship among women in India. Henceforth, reducing the impact of CSR led training programs among them.

- **Socio-Cultural Barriers:** Social conventions and gender stereotypes may affect whether women are supported in forming their own ventures and using technology on their own in business decision-making processes. In certain circumstances, entrepreneurship might not appear as an appropriate activity for women due to established social conventions regarding household activities and movement. Women may also encounter resistance when seeking to invest in a business, travel for training, participate in networking events or communicate with unfamiliar customers. Such restrictions can affect their ability to develop professional relationships and respond to market opportunities. Digital technologies can address these obstacles through enabling women entrepreneurs to engage in conversations with customers via distance and running their businesses out of their homes. Nevertheless, digital entrepreneurship does not necessarily mean that the gender norms do not apply. Women are expected to continue fulfilling household duties despite business operations. Traditional gender disparity restrict participation of women in pursuing entrepreneurship. Restrictions in mobility, lack of family support and gender biasness continue to form the limitation in such scenario.
- **Lack of Awareness about CSR opportunities**: The start of the internet business is distinct from sustaining and growing it. Some women-owned businesses may have their online businesses but will stay small due to a lack of finances, production capability, market need, management expertise, or distribution channels. In rural India, many women are unaware of the CSR programes which are available to support them. Poor outreach and communication strategies limit participation of women.
- **Market competition and Sustainability issues:** Market competition and sustainability are two major issues confronting women entrepreneurs who engage in doing business in the digital economy. While the emergence of digital platforms such as ecommerce sites, social media and digital payment systems has provided women an avenue for establishing and growing their businesses, the mere fact that the women have access to such platforms cannot necessarily mean that their businesses will be profitable or sustainable. In many cases, women entrepreneurs face stiff competition from well-established brands and companies with more resources and better technology and distribution channels. In an Indian scenario, these factors become even more important for MSMEs run by women, SHG enterprises, home-based enterprises, rural entrepreneurs, and first-time entrepreneurs. Female entrepreneurs involved in digital entrepreneurship might have enterprises dealing in handicrafts, fashion items, food products, beauty and wellness services, educational services, content creation and other digital or phygital work. While digital entrepreneurship could help to overcome many geographical barriers and help entrepreneurs reach a wider audience, high competition, price sensitivity, costly customer acquisitions and shifting consumer demands could create problems for growing their business. Women digital entrepreneurs often struggle with intense competition in online markets. Limited knowledge can make it difficult for them to sustain in the market for a longer period of time. CSR could also be used to overcome such difficulties since it will enable women entrepreneurs to build competitive competencies, enhance the quality of their products, develop their digital marketing strategies, access different markets, and create sustainable business models. As such, market competition and sustainability should not only be viewed as challenges within the realm of business but also as crucial aspects in the lives of women who are working towards SDG 5, which aims to achieve gender equality and empower all women and girls.

Conclusion

This current study focuses on the emerging role of Corporate Social Responsibility (CSR) in facilitating women's digital entrepreneurship and economic empowerment in India. In an economy that is becoming increasingly digital, entrepreneurship does not have to be limited to conventional business setups, markets, or huge investments. The advent of digital technologies has enabled women to set up and run their businesses using e-commerce, social media, digital payments, online services, content creation, and other digital business models. This may enable women to become more engaged in economic activity, gain better customer access, diversify their income streams, and overcome some of the geographic and organizational barriers of traditional entrepreneurship. But the impact of these opportunities on sustainable economic empowerment will depend on whether women are able to access, comprehend, utilize, and control the resources needed to conduct digital businesses successfully. One of the key findings of this study is that digital inclusion should be viewed as a multidimensional phenomenon rather than just providing internet connectivity or gadgets. True digital inclusion calls for affordable access to technologies, digital literacy, entrepreneurial skills, financial knowledge, awareness of cybersecurity, market access and ability to independently take business decisions. Even women who own smartphones or engage in social networking sites could remain challenged by their inability to use these tools to generate income-generating economic activities due to their limited knowledge, self-confidence, financial means or institutions to help them do so. In this regard, CSR could be viewed as an effective tool to enable women to move from using the Internet as a means of mere communication to engaging in productive and sustainable entrepreneurship. CSR activities would enable setting up literacy programs, providing access to technological tools, developing financial and managerial expertise, marketing and running e-businesses, forming mentoring groups and linking women's businesses to larger markets. By implementing all these measures, companies would be able to help create a conducive entrepreneurial environment where women have more chances to start their own business, generate innovative products, find their customers and boost the performance of their companies. At the same time, the success of CSR activities should not be assessed based on the number of trained women, delivered technological devices and registered companies. Instead, much attention should be paid to the practical implementation of the gained knowledge, sustainability, profitability and improvements in women's economic autonomy. Another critical lesson is on the correlation between digital inclusion and market access. Digital platforms could allow women entrepreneurs to go beyond the confines of their traditional networks of customers and also allow them to promote goods and services, make online payments and develop commercial relations with their clients. Digital platforms could also offer improved access to business information and professional contacts, as well as market access that might otherwise be out of reach. However, the mere presence of women entrepreneurs online will not translate into increased sales and profits. There may still be very tough competition for women entrepreneurs in the digital space, as well as high cost of platforms, lack of adequate logistics, insufficient working capital, challenges with building trust among customers and reliance on third-party digital platforms. Moreover, the study stresses that the economic empowerment of women should not be measured based on income generation or owning businesses only. While income generation is an essential part of economic empowerment, its importance should also be evaluated based on the ability of women to control their income, make financial decisions, own capital assets, decide on the business development and participate in decision making about the future of their business. A woman can have an internet business and earn money while having no power whatsoever over her income or business. Thus, the connection between internet entrepreneurship and empowerment has to be analyzed based on both factors CSR has emerged as a powerful enabler in promoting women's digital entrepreneurship in India, creating a new path towards financial independence, digital inclusion and social inclusiveness. Corporate Social Responsibility has helped in eliminating traditional gender barriers. However, the overall impact is moderated by certain consistent challenges. This research also reveals the key conceptual link between women's digital entrepreneurship, CSR, and SDGs, especially SDG 5 that deals with gender equality and empowerment of all women and girls. The role of digital entrepreneurship in women's economic involvement, entrepreneurial capacity and access to productive resources is evident. Nevertheless, the impact of digital entrepreneurship on gender equality relies on how it challenges existing inequalities or perpetuates them through inequitable access to productive resources, limited control over income and high levels of unpaid labor performed by women. Thus, the implementation of SDG 5 cannot be measured solely through the number of digital enterprises owned by women. Women's economic independence, access to productive resources, decision-making and entrepreneurial

sustainability should also be taken into account. Though, legal framework under the Companies Act, 2013 has provided a strong foundation for CSR activities, there is the need of more focused, sustained and outcome driven interventions specifically targeting women's digital entrepreneurship. CSR holds significant transformative potential in advancing women's digital entrepreneurship in India but the success lies in addressing the existing challenges and ensuring inclusive and sustainable interventions. In conclusion the emergence of digital entrepreneurship among women may serve as a means of achieving more economic involvement and empowerment in India; however, the successful implementation of such an opportunity is unlikely possible through adopting new technologies alone. It demands coordinated development of skills and competencies, financial capacity, business opportunities and proper environment. CSR may significantly contribute to the implementation of all these components as part of well-conceived programs that take into account the real needs of women entrepreneurs and conduct evaluation of their outcomes. The most crucial factor for such efforts is the capability of women to sustain their digital businesses, receive benefits from them and manage their entrepreneurial activities. Thus, the impact that CSR initiatives will have on women's digital entrepreneurship should not just be measured based on the number of women who join the digital economy, but on the extent to which they are enabled to do so on their own, earn incomes sustainably, manage their own economic resources and exercise their entrepreneurship. With such outcomes at the core of programme planning and evaluation, CSR initiatives could promote a more inclusive digital entrepreneurial ecosystem and help women's economic empowerment and gender equality in India.

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