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Impact of digitalization on Women Entrepreneurs: Opportunities and Challenges

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ABSTRACT

Digitalization has emerged as a powerful driver of transformation, influencing the growth and development of women entrepreneurship in India. This study examines the impact of digitalization on women entrepreneurs by identifying the opportunities it creates and the challenges it presents. The study uses a descriptive research design based on secondary data from journals, books, and credible online sources. The study provides a comprehensive understanding of how digital tools are reshaping entrepreneurial activities among women. The findings indicate that digital platforms such as e-commerce, social media, and digital payment systems have enabled women entrepreneurs to expand their businesses beyond geographical boundaries, enhance brand visibility, and access new markets. Opportunities such as remote working, online funding options, and networking platforms have further empowered women to balance personal and professional responsibilities while contributing towards business growth. Government initiatives like Digital India have also played a crucial role in promoting digital inclusion and economic independence among women. However, despite these advancements, several challenges persist. Issues such as lack of digital literacy, limited access to technology, gender bias, funding constraints, and trust deficits in supply chains continue to hinder the full potential of women entrepreneurs, particularly in rural and semi-urban areas. The study also highlights real-life examples of women entrepreneurs, such as Falguni Nayar of Nykaa, to demonstrate how digitalization can be effectively leveraged for entrepreneurial success.

***Keywords**: Digitalization, Women Entrepreneurs, Opportunities, Challenges.*

Introduction

Entrepreneurship ecosystems are crucial for transforming promising social ventures into scalable and investment-ready companies. (ITC, 2019)

Digitalization is adaptation of a system, process which is to be operated with the use of computers and the internet. Today, the word 'digital' is part of our everyday life. Digitalization gives a lot of opportunities for women to explore their ideas and grow with the help of technology such as mobile commerce, electronic fund transfer, supply chain management, internet marketing, social media marketing, online transaction processing. Digital transformation has empowered the women. Women should 'Be herself and have confidence in who they are'. They should be themselves and should not conform themselves to a man's idea of what a leader should look like. In this golden age of globalization,

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digitalization and startup booms, India is witnessing a revolution in women entrepreneurship. Today's women entrepreneurs aren't limited to established business families or higher income groups; they hail from all walks of life across the country. From sports media firms and construction companies to security and detective agencies, women are entering fields traditionally dominated by men. (Saraswat & Lathabhavan, 2020)

Women in India

Women in India are often regarded as *Shakti*, symbolizing strength and power, and they play a crucial role in the social and economic fabric of the country. Despite constituting a significant portion of the population, many women continue to face challenges due to social norms, cultural expectations, and patriarchal structures. Factors such as limited exposure to the business environment, lack of confidence, and societal restrictions have historically constrained their participation in economic activities.In many cases, women are still perceived as secondary decision-makers, expected to follow roles defined by family and society. However, with increasing awareness, education, and access to opportunities, women in India are gradually overcoming these barriers and asserting their presence in various professional and entrepreneurial domains.

Concept of Women Entrepreneurship

Women entrepreneurship refers to women or groups of women who initiate, organize, and manage business enterprises independently. These entrepreneurs play multiple roles, including identifying business opportunities, taking risks, introducing innovations, coordinating resources, and providing effective leadership.

According to the report of NITI AYOG (2022) "An enterprise owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% employment generated to women".

In India, women entrepreneurship has gained increasing importance, although it continues to be a male-dominated domain. Women entrepreneurs are now widely recognized as "womenpreneurs," a term popularized after the Global Entrepreneurship Summit (Salam, 2018). They are characterized by confidence, independence, and a strong desire to create value through their ventures while contributing to both family and society. The development of women entrepreneurship is closely linked to factors such as individual perception, entrepreneurial attitude, and the willingness to adopt new technologies. These elements are especially significant in the digital era, where technology acts as a catalyst for business growth and innovation.

Literature Review

(Salam, 2018) The study explores how women entrepreneurs (Womenpreneurs) in India are adopting digital technologies and how it impacts their business growth. It highlights that digitalization has transformed traditional business practices, enabling women to expand through e-commerce and online platforms. Despite some hesitation, many women entrepreneurs show a positive attitude toward technology, especially in the service sector. Using a descriptive and analytical approach with 30 samples from South India, the study finds that most women entrepreneurs are young, educated, and actively using digital tools like mobile apps and e-commerce platforms. Statistical analysis shows that experience and type of business significantly influence technology adoption, with newer ventures adopting technology faster than established ones. Overall, the study concludes that women entrepreneurs are increasingly embracing digitalization, which enhances their efficiency, innovation, and risk-taking ability, contributing to their business success.

(Dr. Kanchanmala N. Gawate, et al., 2023) The Government of India launched the **Digital India** initiative in 2015 to make services like banking, education, and healthcare available online. This has created new opportunities for women, helping them gain access to information, jobs, and financial independence. Government schemes like PMGDISHA, Stand Up India, and Mahila E-Haat have supported women's digital and economic empowerment. However, challenges such as lack of digital literacy, limited internet access, and safety concerns still exist. The study highlights that while digitalization has improved women's empowerment, more training, better access, and supportive policies are needed to ensure equal participation.

(Maharana et al., 2025) The COVID-19 pandemic posed significant challenges to businesses worldwide, disproportionately affecting women entrepreneurs due to limited access to resources and support networks. However, digital technologies proved instrumental in helping them overcome these

difficulties. This study focuses on how digital tools aided women entrepreneurs, particularly in India. Interviews with seven women entrepreneurs revealed that tools like social media, e-commerce platforms, and digital payment systems enabled them to continue their businesses during lockdowns. These technologies facilitated customer engagement, innovation, and market expansion. Despite these benefits, the study highlighted challenges, particularly in rural and suburban areas where many women lack access to digital tools and skills, necessitating improved support and training.

(Malkani & Sitlani, 2025) Women's entrepreneurship is crucial to India's economic growth, contributing nearly 40%. Despite this, they face challenges like restrictive social norms, limited finance access, and resources. The Digital India initiative offers new opportunities. Social media platforms are effective and affordable tools for promoting businesses, reaching customers, and building personal brands. They increase visibility and strengthen customer relationships, creating a supportive business environment. While family support, service access, and motivation remain important, social media provides women entrepreneurs with a space to expand networks, interact with customers, and achieve success.

Objectives of this Study

- To identify the key opportunities created by digital platforms for women entrepreneurs.
- To explore the major challenges faced by women entrepreneurs in adopting digital technologies.

Research Methodology

This research is completely based on secondary data and uses descriptive research design. The purpose of the study is to understand the Impact of digitalization on Women Entrepreneurs- opportunities and challenges. A descriptive design is used to explain existing trends from earlier studies. Data has been collected from academic journals, IFC Report 2019, UNCTAD Report, World Bank Enterprise surveys, credible websites, blogs, and case studies. Studies published between 2012 to 2025 from reliable sources were given preference.

Opportunities for women entrepreneurs in the digital age

- **Global Reach** - Due to digitalization women now have a reach to global audience, Digitally enabled platforms are expected to generate nearly 70% of new economic value, highlighting their importance in expanding market reach.(*International Finance Corporation, n.d.*)With the growth of e- commerce sites and platforms like meesho and social media women entrepreneurs can easily connect with their target audience all around the world. They don't need any physical setup or front stores to sell or provide their services. This has facilitated to build brands and customer connections without any dependency on the location or places. Additionally, participation in cross-border e-commerce can increase productivity by **6–15% and even double global market participation**(APEC Business Advisory Council [ABAC] and USC Marshall School of Business 2018).
- **Remote work opportunities** - Another great advantage of digitalization is that women can work remotely. Working from home offers women an opportunity to balance their personal and professional life together. It even provides them to work from locations that may be more affordable or provides a better quality of life, rather than being tied to a particular location where their firms are.
- **Digital Platforms for Brand Visibility-** Digitalization offers new platforms for women entrepreneurs for display of their product and services. There are many tools online with the use of which women can create impressive contents and share it online on platforms like Facebook, Instagram, YouTube, Online Ads etc. Social media is also considered cost-effective, with **42.5% of women entrepreneurs stating it is more economical than traditional marketing methods**(Rai & Sijariya, 2019).This ultimately helps the women to have their brand placement which wouldn't have been possible in traditional marketing methods.
- **Crowdfunding platforms and online lending** - Crowdfunding platforms and online lending options are another merit of digitalization. Now a days, Women entrepreneurs need not rely on traditional financial system like the banks and Venture Capital firms for fetching the funds. They can easily secure funds through online options like peer-to-peer lending, digital banking (Maharana et al., 2025).

- **Networking and Collaboration** - Women can even work with other business owners and professionals who are like them and share their ideas, resources, and get collective support. Social media platforms like- LinkedIn and Twitter helps women to connect with each other, expand their businesses, knowledge and resources (Maharana et al., 2025). This is especially valuable for those women who may feel isolated or lack of support in traditional business environment.

Role of Technology in Empowering Women Entrepreneurs

Technology is playing a crucial role in helping women owned businesses around the globe grow by providing them with various tools and resources, such as:

- **E- Commerce Platforms**- Technology has made it possible for women- owned businesses to sell their products or services online. According to IFC studies, between2025 and 2030, women could add over $14.5 billionto e-commerce markets in Africa and $280 billion in South-East Asia.(*UNCTAD, 2022*)E- commerce platforms like Amazon, Etsy, or shopify have provided an easy way for business owners to reach a wider audience and increase their sales.In India the Self-Employed Women's Association (SEWA) supports women's networking and access to market information on their mobile phones.

Example : Falguni Nayyar- The founder and CEO of Nykaa. Nykaa has captured India's beauty and wellness market, offering a vast variety of beauty products for the Indian consumers. It provides beauty products at our doorsteps. It brings customers to their favourite brand and keep them up to date with the latest beauty trends, expert advice and videos, On-Trend Stores, an ever-growing online community for beauty, and a Beauty Helpline. (Kaithwar & Shimpi, 2025)It demonstrates how e-commerce platforms enable women entrepreneurs to scale their businesses.

- **Social Media**- Women owned businesses can now use social media platforms such as Facebook, Instagram, YouTube, Pinterest, WhatsApp business to market their businesses, connect with their customers, and build their brand.
- **Digital Marketing**- With the help of digital marketing tools womenprenuers can create and implement effective marketing campaigns on budget. This includes email marketing, Search Engine Optimization (SEO), Pay- per- Click (PPC) advertising, content marketing, and more.
- **Fintech and Digital Payments**- Technology has also enabled women entrepreneurs to access financial services and digital payment systems, helping them expand their businesses and improve financial inclusion.

Example: Upasana Taku- Upasana Taku, co-founder of MobiKwik, who entered India's fintech space in 2009 with the goal of expanding financial access to unbanked populations. Her platform gained major growth after the 2016 Indian demonetization, driving rapid adoption of digital payments. MobiKwik offers mobile wallets, digital credit, BNPL, and insurance services, reaching over 120 million users and millions of merchants. (Kaithwar &Shimpi, 2025)This highlights how fintech innovations empower women entrepreneurs and support financial inclusion.

Challenges Faced by Female Entrepreneurs in the Digital Age

Women across various regions and continents still face many hindrances like in growth of digital businesses which includes:

- **Digital Gender Gap:** In India, women's digital technology usage lagsbehindmen. Many lack their own mobile phones or devices, often relying on family or shared resources. Women in low- and middle-income countries (LMICs) are 8% less likely than men to own a mobile phone and 14% less likely to have a smartphone, with the disparity being especially pronounced in regions such as South Asia and Sub-Saharan Africa. (*GSMA – The Mobile Gender Gap Report* , 2025)This dependency restricts access to digital media for education job prospects and entrepreneurship. Prevalent social structures and patriarchal attitudes increase this disparity. Women's progress is further hindered by unequal device distribution and fluctuating internet penetration. (Dr. Kanchanmala N. Gawate, et al., 2023)
- **Retaining customers**- E- commerce business requires necessary attention from its customers and to get that every firm needs to invest lots of money on marketing and other promotional activities. This requires timely flow of money into the business for its survival. Unless there are

reliable investors or fund-raisingprocesses, it becomes tough for entrepreneurs to thrive and succeed in the business.

- **Logistics & Trust Issues**- An International Trade Centre and UPS survey of women entrepreneurs in Chile, Mexico, and Vietnam shows that logistics for e-commerce are among their top challenges. Most women entrepreneurs surveyed demonstrated low levels of understanding and knowledge of key logistical components that are crucial to scaling up business operations.(*APEC Business Advisory Council [ABAC] and & USC Marshall School of Business 2018), n.d.*) Many of the suppliers don't trust the capabilities of Women Entrepreneurs. Failure in logistics and untimely supply of goods /products and inefficient returns negatively impact the reputation of the business firm.
- **Lack of access to finance**- Finances are required for establishing and running the business. Women face a hard time raising funds for their business in comparison with their male counterparts. The lack of access to finance is consistent with numerous other surveys, such as the *World Bank's Enterprise Surveys (WES),Cherie blair foundation surveys*, where entrepreneurs consistently cite it as their greatest challenge, regardless of business size, age or sector, or the gender of the entrepreneur.

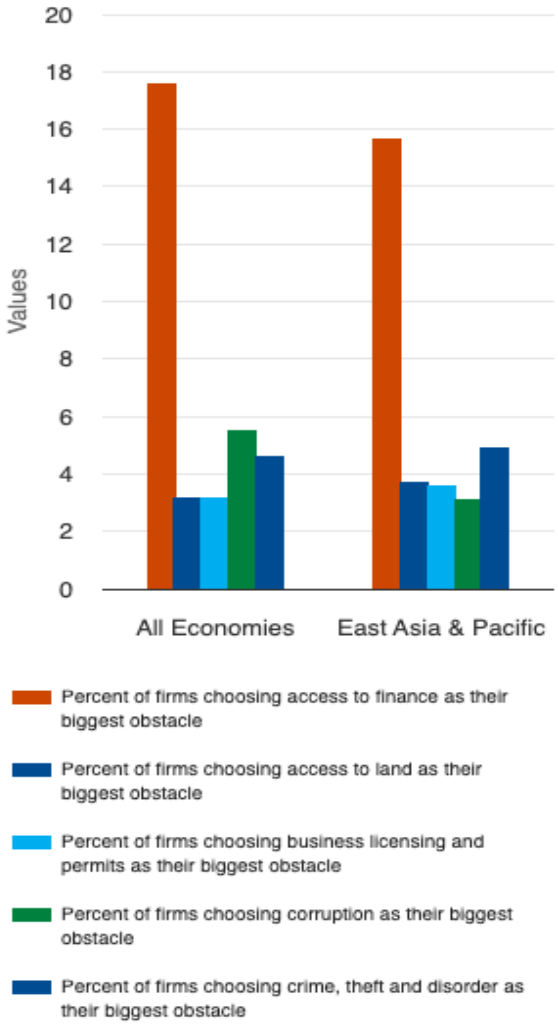


Figure 1

Source: World Bank Enterprise Surveys, www.enterprisesurveys.org

Around 17–18% of firms report finance as their biggest challenge. This bar is significantly higher than all others, indicating it is the most critical issue. Access to land and business licensing/permits are reported by only about 3–4% of firms. Corruption appears slightly higher than some others (around 5–6%), but still far below finance. Other factors (include electricity, taxes, etc.) are comparatively minor. The data clearly shows a major gap in financial accessibility for businesses.

- **Lack of Skills and Confidence -** Even when women have access to digital technologies, they often lack the necessary skills and confidence to use them effectively. For instance, in China, 29% of women compared to 13% of men, and in Mexico, 31% of women compared to 15% of men, who own mobile phones do not use mobile internet due to limited knowledge about how to access it. *(APEC Business Advisory Council [ABAC] and & USC Marshall School of Business 2018), n.d.)*

Limitations

- It adopts a descriptive research design to analyse existing trends and patterns related to digitalization and women entrepreneurship.
- The study covers insights drawn from previous research conducted across different regions and time periods, providing a broad understanding of the topic.
- It focuses on general trends, opportunities, and challenges associated with digitalization in the context of women entrepreneurs.
- The scope of the study includes information collected from published literature and reports between 2012 and 2025, reflecting developments in digital technologies and their impact over time.
- The analysis is also based on selected examples to illustrate practical applications.

Implications

Entrepreneurship is increasingly becoming the backbone of economic growth worldwide. Digital technologies have provided numerous opportunities for women entrepreneurs including a global reach that was previously unattainable. Online platforms are increasing sales for women by providing them with remote work opportunities. Even women's small-scale business is getting a lot of visibility. Women need not rely on physical lending they can gather the funds through online crowdsourcing. Networking and collaboration expand the business at a larger scale. LinkedIn provides a space for connecting with like-minded people and to grow. Despite these opportunities, there are certain challenges such as retaining customers. Fromtime-to-time customers need to be lured with various promotional techniques so that they stick to a particular business. Women have access to digital technologies, but they lack the skills to use them.

Conclusion and Recommendations

The study shows that digitalization has greatly helped women entrepreneurs by giving them better access to markets, flexible work options, easier financial services, and opportunities to grow their businesses through tools like e-commerce, social media, and digital payments; however, many challenges still remain, such as lack of digital knowledge, limited access to devices and internet, gender bias, difficulty in getting funds (with finance being the biggest issue for about 17–18% of firms), and low skills and confidence, especially in rural and semi-urban areas; therefore, it is suggested that the government and other stakeholders should improve digital education, make technology and internet more affordable, provide better financial support for women, encourage training and mentorship programs, improve trust and delivery systems in online businesses, and promote supportive policies and partnerships to help women entrepreneurs grow in a fair and sustainable way.

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