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# EMPOWERING WOMEN ENTREPRENEURS THROUGH DIGITAL PLATFORMS: OPPORTUNITIES AND CHALLENGES

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Peer Review Information	Abstract
<p><i>Submission: 21 Aug 2024</i>  <i>Revision: 20 Sept 2024</i>  <i>Acceptance: 15 Oct 2024</i></p> <p><b>Keywords</b></p> <p><i>Women entrepreneurship, digital platforms, e-commerce, empowerment, digital literacy, policy support</i></p>	<p>Digital platforms and e-commerce are reshaping entrepreneurship by enabling women to overcome traditional barriers such as limited mobility, lack of access to markets and resource constraints. Despite these opportunities, women entrepreneurs continue to face challenges related to digital literacy, financial access and cultural norms. This conceptual paper explores the dual role of digital platforms as both enablers and constraints. Drawing on theoretical perspectives and empirical evidence, the study highlights how digital ecosystems provide women with access to finance, mentorship and broader markets while also exposing them to risks of exclusion, online harassment and unequal access to technology. The paper further examines policy and institutional support, emphasizing the importance of government initiatives, digital literacy programs and inclusive infrastructure.</p>

## INTRODUCTION

Women entrepreneurship is increasingly recognised as a driver of economic development and social change. Digital platforms and e-commerce have emerged as transformative tools that allow women to access markets, reduce operational costs and engage in flexible business models. However, barriers such as gendered digital divides, lack of trust in online systems and structural inequalities persist. This paper positions digital platforms as both an opportunity and a challenge for women entrepreneurs. In recent years, the growth of mobile internet penetration and social media adoption has provided women entrepreneurs with unprecedented opportunities to build and scale their ventures. Platforms such as Amazon, Etsy, Instagram and Shopify have enabled women to reach global customers while bypassing traditional business models. These tools allow for greater autonomy, visibility and cost-effective marketing strategies, thereby transforming the entrepreneurial landscape. Participation in online business not only generates income but also enhances decision-making power, self-confidence, and social

recognition. At the same time, the shift to digital business models is not equally accessible. Women in many developing economies face technological, financial and cultural constraints that limit their ability to fully benefit from e-commerce ecosystems. The digital gender gap continues to reinforce pre-existing inequalities, leaving women disproportionately excluded from the benefits of digital transformation. Moreover cybersecurity threats, lack of regulatory protection and digital illiteracy often discourage women from leveraging online platforms effectively.

## REVIEW OF LITERATURE

Mullally et al. (2022) studied mobile-based distance learning programs in Nepal and found that mobile technology improved women's access to training, skills development and income generation. The study underscores the potential of mobile-based interventions in resource-constrained contexts.

GSMA (2023) reported in the Mobile Gender Gap Report that women in low and middle income countries remain 19% less likely than men to use mobile internet. The findings emphasise affordability, digital literacy and safety concerns as key barriers to women's digital participation and entrepreneurial engagement.

UNCTAD (2023) analysed e-commerce adoption from a gender perspective, showing that online platforms lower market entry barriers for women entrepreneurs but simultaneously reinforce existing inequalities if digital skills, finance and logistics gaps are not addressed (United Nations Conference on Trade and Development).

World Bank (2023) in Women, Business and the Law 2023 highlighted that legal and regulatory environments strongly influence women's ability to benefit from digital entrepreneurship. Gaps in credit access, property rights and childcare support remain major obstacles despite digital opportunities.

NITI Aayog (2022) through the Women Entrepreneurship Platform (WEP) documented the role of digital platforms in providing mentorship, financial linkages and compliance support. Evaluations reveal significant progress but also note limitations in reaching rural and marginalized women.

Google -Tata Trusts (2021) evaluated the Internet Saathi program in rural India and found that digital literacy training increased women's confidence in using the internet and fostered small scale entrepreneurial activities. However, issues such as device access and sustainability of usage persisted.

Startup Telangana (2023) reviewed the impact of WE Hub, India's first state-led incubator for women, showing that incubation, training and e-commerce partnerships enhanced market access. The findings highlight the role of state level interventions in strengthening women's entrepreneurial ecosystems.

Meesho (2022) in its Impact Report showed that social commerce platforms enabled millions of Indian women to start online businesses with minimal capital investment. The study highlights social commerce as an accessible entry point but points out challenges related to platform dependency and low margins.

## OPPORTUNITIES FOR WOMEN ENTREPRENEURS THROUGH DIGITAL PLATFORMS

Digital platforms and e-commerce are widely regarded as facilitators for inclusive growth, offering women entrepreneurs with tools and spaces to overcome traditional structural, social and economic barriers. These platforms extend beyond simple marketplaces, forming ecosystems of innovation, networking, financing and empowerment.

### Expanded Market Access

Traditionally, women entrepreneurs faced geographic and social barriers in reaching customers. E-commerce platforms such as Amazon, Flipkart, Holmes and Nykaa provide opportunities to

market products globally, bypassing intermediaries. This democratisation of market access reduces dependence on local demand and enables women to position themselves in global value chains. For instance, rural artisans and craftswomen can sell their products internationally with minimal logistical constraints.

### **Cost Efficiency and Low Barriers to Entry**

Unlike conventional businesses, digital entrepreneurship requires significantly lower upfront investment. Platforms provide ready-made infrastructures for online storefronts, payment systems and logistics, reducing operational overheads. Women who may lack collateral for traditional financing can launch businesses with minimal resources, thus lowering the threshold for participation in entrepreneurship.

### **Flexibility and Work-Life Balance**

Digital entrepreneurship enables flexible work arrangements, allowing women to manage businesses from home while balancing family responsibilities. This flexibility is particularly critical in contexts where cultural norms restrict women's mobility or where childcare responsibilities are unequally distributed. By leveraging digital platforms, women can maintain entrepreneurial activity without compromising household obligations, thereby enhancing their participation in the economy.

### **Access to Knowledge and Capacity Building**

Many digital platforms offer embedded training, webinars and self-learning tools that support business skills development. Social media platforms also function as informal learning spaces where women gain marketing, branding and customer engagement insights. Exposure to global trends promotes innovation and enhances competitiveness. Online communities and peer-learning networks further empower women to continuously improve their entrepreneurial competencies.

### **Networking and Collaboration**

Digital ecosystems foster social capital by connecting women entrepreneurs with mentors, peers, suppliers and customers. Online communities such as women-focused entrepreneur groups on LinkedIn, Facebook, and WhatsApp provide mentorship, emotional support and business referrals. This networking reduces isolation, enhances confidence, and strengthens women's visibility within the entrepreneurial ecosystem.

### **Financial Inclusion and Access to Capital**

Fintech solutions, crowdfunding platforms, and mobile banking services expand women's access to credit and financing, especially where traditional financial institutions are biased or inaccessible. Platforms such as PayPal, M-Pesa, and crowdfunding sites like Kiva or Kickstarter enable women to mobilise capital and manage transactions securely. Digital payments also help women gain formal financial identities, which further contributes to economic independence and long-term empowerment.

### **Innovation and Value Creation**

Digital platforms allow women entrepreneurs to innovate in products, services and business models. For instance, many women-led startups leverage Instagram for personalised marketing. E-commerce fosters new forms of entrepreneurship such as digital content creation and online consulting ventures that were previously unavailable to women restricted by mobility or capital.

### **Empowerment and Social Recognition**

Participation in digital entrepreneurship transcends economic outcomes as it enhances voice and visibility of women. Running an online venture builds self-confidence and challenges prevailing stereotypes about the role of women in the society. Successful digital entrepreneurs

often become role models, inspiring other women to pursue entrepreneurial careers and creating a multiplier effect in communities.

## **CHALLENGES FACED BY WOMEN ENTREPRENEURS IN DIGITAL PLATFORMS**

While digital platforms present opportunities for women entrepreneurs, they also expose existing inequalities and create new forms of exclusion. For many women, participation in digital entrepreneurship remains constrained by structural, cultural and technological barriers.

### **Digital Divide and Limited Access to Technology**

A significant barrier is the digital gender gap, particularly in developing economies where internet penetration, smartphone ownership and access to digital devices remain unequal. Women often rely on shared or low-quality devices, limiting their ability to operate effectively in online markets. Poor connectivity in rural areas further compounds exclusion, preventing many women from leveraging e-commerce platforms.

### **Digital Literacy and Skills Gap**

Even when devices and internet access are available, many women lack the technical skills required to navigate digital platforms. Limited knowledge in online marketing, logistics, cyber security and data analytics prevents them from maximising business potential. Digital illiteracy also increases vulnerability to scams and fraud, discouraging women from engaging fully in online commerce.

### **Trust and Security Concerns**

Concerns about cyber security, online fraud and data privacy affect women entrepreneurs. Fear of financial loss, identity theft or online harassment reduces willingness of women to engage in digital marketplaces. Furthermore, limited legal recourse in many regions increases distrust in online transactions, restricting the scale of digital adoption among women-led businesses.

### **Socio-Cultural Constraints**

Cultural norms continue to shape entrepreneurial journey of women. In conservative societies, women may face resistance from families or communities when engaging in online trade, especially when interacting with male customers or suppliers. Domestic responsibilities also create time constraint, limiting the extent to which women can engage consistently with digital businesses.

### **Financial Exclusion and Gender Bias in Funding**

Although fintech and crowdfunding platforms create new financing opportunities, women entrepreneurs often struggle with limited digital credit history, low financial literacy and systemic gender bias in investor perceptions. Many online funding ecosystems replicate traditional inequalities, where women receive less investment and face stricter scrutiny compared to their male counterparts.

### **High Competition and Market Saturation**

While e-commerce platforms lower entry barriers, they also intensify competition. Women-owned ventures, often smaller in scale, may lack the resources to compete with established brands or to invest in advanced digital marketing strategies. This creates challenges in sustaining profitability and growth over the long term.

### **Psychological Barriers and Self-Efficacy Gaps**

Many women entrepreneurs report lower levels of confidence in adopting digital tools due to limited prior exposure and fear of failure. The lack of role models in certain industries further reinforces psychological barriers. These self-efficacy gaps hinder women from experimenting with digital innovation, despite having access to platforms.

## CONCLUSION

Women entrepreneurship has emerged as a critical driver of inclusive economic growth, innovation and social transformation. The advent of digital platforms and e-commerce has created unprecedented opportunities for women to overcome structural barriers, access wider markets and achieve financial independence. From flexible work arrangements to digital payment systems, these platforms offer women entrepreneurs the tools to balance domestic responsibilities while pursuing business ambitions.

However, the empowering potential of digital ecosystems is not without limitations. Persistent challenges such as the digital divide, limited digital literacy, socio-cultural restrictions and financing gaps continue to hinder full participation by women. These barriers highlight that technology alone cannot solve systemic inequalities; instead, it must be complemented by supportive institutional and policy frameworks. When opportunities are expanded and challenges are systematically addressed, women entrepreneurs can not only contribute to national economies but also serve as facilitators for gender equity and societal progress.

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