



# INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

## The Rise Of Women Entrepreneurs In Digital India: Opportunities, Challenges And Future Prospects.

**Ms. Shaina Wadhwa & Dr. Trapti Mittal**

**Author: Ms. Shaina Wadhwa**

**Profile:** Ms. Shaina Wadhwa lecturer in Department of Commerce & Management at HEC Group of Institutions, Haridwar. She has completed her B.com. & M.Com.

**Author: Dr. Trapti Mittal**

**Profile:** Dr. Trapti Mittal Principal at HEC Group of Institutions, Haridwar. She has completed her Ph.D., PGDBM, M.Phil., and M.Com. and is NET qualified in commerce two times. Teaching experience more than 20 years the field of finance.

**Abstract:** Women entrepreneurship has emerged as a significant driver of inclusive economic growth in India, particularly within the framework of the *Digital India* initiative. This paper investigates the role of digital technologies in enabling and transforming women-led entrepreneurial ventures over the past decade. Enhanced digital infrastructure, increased internet accessibility, and the proliferation of e-commerce platforms, social media, and mobile applications have expanded opportunities for women to establish, manage, and scale businesses across sectors such as fashion, education, beauty, and technology.

The study adopts a qualitative research approach based on an extensive review of secondary literature and selected illustrative case studies to examine the impact of government initiatives and digital tools on women entrepreneurship. While digitalization has created a supportive entrepreneurial ecosystem, women entrepreneurs continue to face challenges including limited access to finance, inadequate digital skills, and persistent socio-cultural constraints. The findings reveal that strategic use of digital platforms has enabled women to overcome traditional barriers, leading to sustainable enterprises, enhanced market access, and improved financial independence.

The paper emphasizes the need for targeted policy interventions, structured digital skill development programs, and inclusive institutional support to strengthen women's participation in the digital economy. The study contributes to existing literature by highlighting the intersection of digital empowerment, entrepreneurship, and gender equity in contemporary India.

**Keywords:** Women Entrepreneurs, Digital India, E-commerce, Government Schemes, Digital Literacy.

## 1 Introduction

In the contemporary digital era, technology and innovation are transforming the Indian economy at an unprecedented pace. One of the most significant developments in this landscape is the rise of women entrepreneurs, who are increasingly leveraging the digital ecosystem to establish and expand their enterprises. Historically, Indian women have faced numerous social, cultural, and economic barriers that restricted their participation in entrepreneurial activities. However, the launch of the Digital India initiative in 2015 by the Government of India has created a more inclusive environment, enabling women to overcome many of these traditional obstacles.

Women entrepreneurs—defined as individuals who initiate, manage, and operate business ventures—are now utilizing digital tools such as mobile applications, social media platforms, e-commerce websites, digital payment systems, and virtual learning resources to build and grow businesses across diverse sectors, including fashion, education, wellness, agriculture, and home-based services. This digital transformation is not only enhancing their financial independence but also contributing to broader societal change by empowering women at the grassroots level.

Digital India has played a pivotal role in enhancing internet connectivity, smartphone penetration, digital literacy, and access to government schemes. As a result, a growing number of women—particularly from semi-urban and rural regions—are now able to participate in the digital economy. Platforms such as Meesho, Instagram, Amazon, and WhatsApp Business are increasingly being used by women entrepreneurs to reach customers, manage logistics, and access microfinance or startup funding. Government initiatives like Stand-Up India, MUDRA loans, and Startup India have further strengthened the ecosystem by offering financial and technical support.

According to the Sixth Economic Census, nearly 14% of all enterprises in India are owned by women, and this figure is expected to grow significantly as digital platforms continue to reduce traditional barriers related to mobility, capital access, and market reach. However, despite the progress, several challenges persist—including digital illiteracy, limited access to formal credit, inadequate technical training, and deep-rooted gender biases.

This research paper seeks to examine how women entrepreneurs in India are harnessing digital platforms for business creation and personal empowerment. Specifically, it aims to:

- Analyze the role of digital infrastructure in facilitating women-led enterprises;
- Identify emerging opportunities in the digital entrepreneurship space;
- Discuss persistent challenges that hinder scalability and sustainability;
- Present case studies of notable women entrepreneurs in both urban and rural India;
- Offer recommendations to strengthen support systems for women in the digital entrepreneurial ecosystem.

Through this exploration, the paper underscores the transformative potential of digital inclusion in promoting gender equity, inclusive economic growth, and sustainable development in India.

## 2 Review of Literature

This section reviews existing literature on women entrepreneurship within the framework of Digital India, focusing on growth factors, barriers, and government interventions.

**NITI Aayog (2020).** Women Entrepreneurship Platform Report. Government of India. introduced the Women Entrepreneurship Platform (WEP) as a unified portal to support women entrepreneurs across India. The platform provides access to essential services such as funding, mentorship, marketing assistance, and business incubation. It brings together stakeholders from the government, private sector, and civil society to create a nurturing environment for women-led startups. The WEP also promotes digital literacy and skill development, enabling women to effectively use technology in managing and expanding their businesses. As a part of the Digital India initiative, WEP plays a crucial role in narrowing the gender gap in entrepreneurship by empowering women through knowledge, networks, and digital tools.

**Bhasin, N. (2024).** Investing into women entrepreneurs to strengthen the entrepreneurship landscape of rural India highlights the persistent gender disparity in India's entrepreneurial ecosystem. According to the Mastercard Index of Women Entrepreneurs, only 7 out of every 100 entrepreneurs in India are women. A Google-Bain report further reveals that just 20% of businesses in the country are women-owned, while the World Economic Forum (2021) indicates a 72% gender gap in the Indian labor force. These statistics underline the systemic challenges faced by women entrepreneurs, especially in rural areas. The study emphasizes the urgent need to empower women through digital tools, financial inclusion, and policy support under initiatives like Digital India. Such efforts can strengthen women's participation in entrepreneurship and contribute to inclusive economic growth.

**Times of India. (2024, November).** 80% of rural women entrepreneurs have leveraged social commerce despite literacy gaps. This study explores the current factors influencing women entrepreneurs, with a particular focus on the role of technology—especially social commerce—in shaping their business activities. It draws on data from a survey conducted among 792 women entrepreneurs aged 15 to 60, across 24 districts in India, including 18 designated aspirational districts. The respondents represent a diverse demographic spectrum, and the survey was designed to gather insights into their socioeconomic status, digital preparedness, access to financial resources, and use of social commerce platforms.

**Patil, S. (2024, February 28).** From Customers to Creators: Women and the Rise of the Social Commerce Economy states that the growing presence of women on social media is more than just a trend—it's a powerful movement and a transformative revolution that is reshaping the norms of entrepreneurship and redefining the structure of modern commerce.

**Pay Nearby. (2024).** *Women Financial Index (PWF) Report.* This infographic, based on the PayNearby Women Financial Index (2024), illustrates that 63% of Indian women aspire to become entrepreneurs.

**Figure 1: Entrepreneurial Aspirations and Financial Behaviour of Indian Women**



**Source:** <https://www.indianretailer.com/article/retail-business/consumer-behavior/over-63-women-bharat-dream-starting-their-own-business>

**United Nations Development Programme. (2024).** Leveraging digital tech to foster growth-oriented women entrepreneurship in India. UNDP India states that Leveraging Digital Public Infrastructure (DPI) to enhance financial access for women entrepreneurs requires targeted policy measures and comprehensive outreach programs. It is imperative for both central and state governments to actively inform and educate women about the diverse financial services enabled by digital technologies. Furthermore, these digital advancements contribute to greater transparency and help mitigate gender-based biases in financial systems. Enhancing women's financial and digital literacy is also crucial to ensure their meaningful participation in the evolving digital economy.

### 3.The Digital India Initiative and its impact

The *Digital India* initiative, launched by the Government of India in July 2015, represents a transformative policy framework aimed at establishing India as a digitally empowered society and knowledge-based economy. The initiative seeks to strengthen digital infrastructure, enhance internet connectivity, and deliver government services to citizens through electronic platforms. This nationwide digital transformation has significantly influenced the entrepreneurial ecosystem of the country, particularly by expanding opportunities for women entrepreneurs.

The initiative is structured around three core vision areas: the provision of digital infrastructure as a fundamental utility for every citizen, the delivery of governance and public services on demand, and the digital empowerment of citizens. The rapid expansion of mobile internet penetration, increased affordability of smartphones, and improved access to digital technologies have enabled a growing number of women—especially in semi-urban and rural regions—to engage in entrepreneurial activities through digital platforms.

Digitalization has allowed women to overcome long-standing barriers related to mobility constraints, personal safety, and work–life balance by facilitating home-based and online business models. Women who previously faced limited access to markets and resources are now successfully operating enterprises in sectors such as fashion, beauty, healthcare, education, and various home-based services. Consequently, Digital India has emerged as a catalyst for inclusive entrepreneurship, fostering women’s economic participation and contributing to sustainable development.

#### **3.1 Government Schemes Promoting Digital Entrepreneurship**

To support the goals of Digital India, various government schemes have been introduced to encourage entrepreneurship, especially among women. Key schemes include:

- **Stand-Up India Scheme:** This initiative provides bank loans between ₹10 lakh and ₹1 crore to women and SC/ST entrepreneurs for setting up new enterprises in manufacturing, services, or trading sectors.
- **Mahila E-Haat:** Launched by the Ministry of Women and Child Development, this is a direct online marketing platform to support women entrepreneurs, Self Help Groups, and NGOs.
- **Pradhan Mantri Mudra Yojana (PMMY):** Offers micro-financing to small business owners, many of whom are women in informal sectors.
- **Startup India and Digital Saksharta Abhiyan (DISHA):** Both these programs aim to create a supportive ecosystem for startups and enhance digital literacy, enabling more women to join the digital economy.

These schemes not only provide financial assistance but also help in capacity building, mentorship, and market linkage.

#### **• Support to Training and Employment Programme for Women (STEP)**

The STEP scheme provides training in various sectors, including digital technologies, with the aim of enhancing employability and promoting entrepreneurship. It helps women acquire skills needed for digital businesses—like IT services, e-commerce operations, and digital marketing—thereby bridging the gap between knowledge and entrepreneurship.

### **3.2 Influence on Women-Led Startups and Small Businesses**

The availability of digital tools, combined with government support, has created a fertile ground for women-led startups to emerge and grow. Digital platforms such as Amazon Saheli, Meesho, Instagram Shops, and YouTube have allowed women to reach wider markets without needing large capital or infrastructure.

Moreover, women entrepreneurs have begun leveraging digital payment systems, online marketing, and cloud-based services to operate their businesses more efficiently. This shift has resulted in increased visibility, customer base, and overall empowerment. According to various reports, the number of women-owned businesses in India has seen a significant rise post-2015, indicating the transformative effect of digital inclusion.

In summary, the Digital India initiative has had a profound impact on women's entrepreneurship by creating new avenues for economic participation, skill development, and financial independence. It continues to play a vital role in shaping a more inclusive and equitable entrepreneurial ecosystem in India.

### **3.3 Opportunities for Women Entrepreneurs in Digital India**

#### **A. Emerging Business Sectors**

- **Technology & Digital Services:** Women can venture into fields like app development, digital marketing, and IT services. The tech industry offers high growth potential and is increasingly recognizing diverse leadership.
- **E-commerce & Online Retail:** The rise of online marketplaces enables women to launch retail businesses with lower overhead costs, tapping into a global customer base.
- **Health and Wellness:** Opportunities in wellness, fitness, and healthcare services continue to expand as consumer focus shifts towards healthier lifestyles.
- **Sustainable and Eco-Friendly Businesses:** With increasing demand for sustainable products, women entrepreneurs can lead green businesses that promote environmental conservation.

#### **B. Government and Institutional Support**

- **Dedicated Schemes and Grants:** Government initiatives such as women-specific loan schemes and startup grants provide crucial financial backing.
- **Training and Skill Development:** Entrepreneurship development programs, mentorship, and vocational training sessions equip women with the necessary business skills.
- **Networking Platforms and Incubators:** Organizations and incubators designed specifically for women create a supportive ecosystem, offering resources, collaboration opportunities, and market access.

#### **C. Digital Transformation and Technological Advancements**

- **Access to Global Markets:** Digital platforms allow women to overcome geographical barriers, connecting them to international markets.
- **Flexible Work Models:** Remote working and digital communication tools enable women to balance professional and personal responsibilities while running their businesses.
- **Data-Driven Insights:** Advanced analytics and digital marketing tools help in understanding consumer behavior, optimizing business strategies, and driving growth.

#### **D. Collaborative Opportunities**

- **Partnerships and Alliances:** Collaborating with other businesses, both locally and globally, can open new channels for growth and innovation.
- **Industry Networks and Associations:** Joining industry associations and women entrepreneurship forums provides access to valuable insights, industry trends, and business connections.

### **E. Social Impact and Community Empowerment**

- **Role Models and Success Stories:** Prominent women entrepreneurs serve as inspiring role models, encouraging more women to pursue their business ambitions.
- **Community-Focused Enterprises:** Many women-led ventures focus on social and community development, creating positive local impacts and promoting sustainable growth.
- **Inclusive Business Practices:** Women entrepreneurs often adopt inclusive and ethical business models, which can appeal to socially conscious consumers and investors.

### **F. Social Media and Influencer Marketing**

- **Brand Building:** Social media platforms like Instagram, Facebook, and LinkedIn allow women entrepreneurs to build strong personal and business brands with minimal investment.
- **Direct Customer Engagement:** These platforms facilitate direct interaction with customers, enabling personalized marketing and rapid feedback on products or services.
- **Influencer Collaborations:** Partnering with influencers or creating a personal brand can help in reaching wider audiences and building trust quickly.

### **G. Online Education and Skill-Based Ventures**

- **E-Learning Platforms:** Women can leverage their expertise by creating online courses, webinars, or coaching services, which require minimal overhead and have a global reach.
- **Skill Development Workshops:** Organizing workshops or boot camps in areas such as digital skills, business management, or creative arts can serve as both a business model and a means to empower other women.
- **Subscription Models:** Offering subscription-based access to premium content or continuous learning can create a steady revenue stream and foster a loyal community.

## **3.4 Challenges Faced by Women Entrepreneurs**

Despite the progress made through various government initiatives and the widespread availability of digital tools, women entrepreneurs in India continue to face multiple challenges that hinder their full participation in the entrepreneurial ecosystem. These obstacles are often systemic and rooted in socio-cultural norms, infrastructural gaps, and limited access to critical resources.

### **A. Gender Bias and Societal Barriers**

One of the most significant challenges is the persistent gender bias that many women face in both urban and rural settings. Traditional societal expectations often do not align with the entrepreneurial ambitions of women, leading to resistance from families and communities. Many still perceive entrepreneurship as a male-dominated domain, and women are frequently discouraged from taking financial risks or leading business ventures. Even when women do enter the field, they are often not taken as seriously as their male counterparts, which affects their confidence and credibility.

### **B. Limited Access to Funding and Capital**

Access to financial resources is another major hurdle. Studies indicate that women entrepreneurs receive significantly less funding than men, especially in the startup ecosystem. This gap is not always due to lack of viable ideas or business potential, but rather a combination of gender stereotypes and lack of collateral or credit history. Many women also lack awareness about funding opportunities or find it difficult to navigate formal banking systems. The absence of gender-inclusive investment frameworks makes it even more difficult for them to scale their businesses.

### **C. Digital Illiteracy and Lack of Tech Training**

While Digital India has opened up new avenues, digital illiteracy remains a pressing issue—particularly among women in semi-urban and rural areas. Limited exposure to technology, coupled with a lack of formal tech training, restricts women from utilizing digital platforms effectively. Many women are unable to access or operate basic digital tools such as smartphones, laptops, e-commerce platforms, or

digital payment systems. This digital divide hampers their ability to start, manage, and grow their businesses in a competitive environment.

#### **D. Balancing Business with Domestic Responsibilities**

Indian women are often expected to balance household duties alongside their professional lives, which poses a major challenge to entrepreneurship. The burden of caregiving and domestic responsibilities limits the time, energy, and focus women can devote to their businesses. This dual role makes it difficult for many women to network, attend professional events, or work long hours—often necessary in the early stages of a business. As a result, their ventures may remain small-scale or experience slow growth

#### **4. Emerging Pathways and Potential for Growth**

(Future Prospects for Women Entrepreneurs in Digital India)

The future of women entrepreneurship in India looks promising, especially within the dynamic landscape of Digital India. As technology continues to evolve and digital penetration deepens even in the remotest corners of the country, women are expected to play a larger role in the economic transformation of India. The integration of Artificial Intelligence (AI), machine learning, blockchain, and cloud-based technologies is opening up new avenues for business innovation, particularly for women-led micro and small enterprises. These technologies not only enhance efficiency but also reduce entry barriers, allowing women to participate in high-growth sectors with minimal physical infrastructure.

With the growing push toward financial inclusion and digital skilling, rural and semi-urban women entrepreneurs will likely become key contributors to India's startup ecosystem. Initiatives such as ONDC (Open Network for Digital Commerce), Digital India Bhashini (for voice-based digital communication in Indian languages), and the expansion of 5G services are expected to empower women further by improving access to markets, consumers, and real-time data. As digital payment systems mature and fintech platforms become more inclusive, access to microcredit and working capital for women-led businesses will continue to improve.

Another critical area of growth lies in green and sustainable entrepreneurship, where women can lead ventures in organic farming, eco-tourism, solar energy, and climate-resilient technologies. With rising global awareness of sustainable practices, women entrepreneurs from India have the potential to access global value chains by offering locally made, eco-friendly, and ethical products. International platforms like Amazon Global, Etsy, and niche e-commerce ecosystems are already helping Indian women-led brands find buyers across the globe.

Furthermore, the formalization of the gig economy and remote work culture opens new dimensions for women who face traditional mobility constraints. Government support, private sector partnerships, and targeted incubation programs for women can drive inclusive growth. With consistent policy focus, digital education, and gender-sensitive investment ecosystems, India is well-positioned to witness a substantial rise in women-owned businesses, making them central to the vision of a digitally empowered and economically equitable nation.

##### **1. Key Suggestions to Enhance Women's Participation in the Digital Economy**

Despite the significant progress made under the Digital India initiative, several systemic and structural barriers still hinder the full potential of women entrepreneurs—especially those in rural and marginalized communities. Based on the analysis, the following recommendations are proposed to further strengthen women entrepreneurship in the digital economy:

### **A. Enhancing Digital and Financial Literacy for Rural and Semi-Urban Women**

Many women, especially in rural areas, lack basic digital and financial literacy, which prevents them from utilizing online platforms, digital payments, and government schemes.

#### **Recommendations:**

- Launch community-based digital literacy camps in collaboration with local self-help groups (SHGs).
- Integrate digital training into school and college curricula targeted at female students.
- Utilize Anganwadi workers, ASHA workers, and Gram Panchayats as facilitators of grassroots digital education.

### **B. Improving Access to Digital Credit and Microfinance**

Access to credit remains a major barrier for women entrepreneurs due to lack of collateral and limited credit history. Digital platforms can revolutionize lending if supported with proper infrastructure.

#### **Recommendations:**

- Expand awareness and accessibility of digital lending apps that cater to women-led MSMEs.
- Introduce simplified KYC processes for women with no formal documentation.
- Provide interest subsidies or government guarantees for first-time women borrowers under MUDRA and Stand-Up India schemes.

### **C. Promoting Public-Private Partnerships for Technological Enablement**

Private tech firms can play a major role in training, funding, and scaling women-led startups.

#### **Recommendations:**

- Create partnerships with companies like Google, Meta, Paytm, and Microsoft for free digital skill development courses.
- Encourage CSR-based investments into women entrepreneur development.
- Offer tax benefits or incentives to private firms that support women's entrepreneurship digitally.

### **D. Strengthening Policy Implementation and Monitoring**

While policies like Startup India, Digital India, and MUDRA are well-intentioned, their impact depends on effective local-level implementation.

#### **Recommendations:**

- Conduct independent audits and surveys to evaluate scheme outreach among women entrepreneurs.
- Make scheme performance data publicly available with gender-disaggregated insights.
- Ensure policy feedback loops where women entrepreneurs can share challenges and suggest improvements.

### **E. Encouraging Women in Non-Traditional and Tech-Based Sectors**

Most women entrepreneurs are concentrated in low-profit sectors like tailoring, food, and crafts. There is a need to diversify.

#### **Recommendations:**

- Provide targeted skill development in areas like coding, data analysis, web development, fintech, agritech, and edtech.
- Offer startup incentives and grants for women entering male-dominated industries.
- Use media and success stories to normalize and celebrate women in leadership and tech.

### **F. Building a National Digital Entrepreneurship Portal for Women**

Women often struggle to find consolidated information related to schemes, funding, and mentorship.

#### **Recommendations:**

- Create a single-window online portal dedicated to women entrepreneurs.
- Include verified information on government schemes, application processes, digital learning modules, e-market linkages, and helplines.

- Translate content into major regional languages to ensure accessibility.

## 6. Case Studies of successful Women Entrepreneurs in India **Table 1 Profiles of Prominent Urban Women Entrepreneurs**

**Table 2 Profiles of Prominent Rural Women Entrepreneurs**

Entrepreneur	Era	Industry	Key Achievements	Investment and Current Worth (2024–25)
Vineeta Singh	2015 - Present	Beauty & Cosmetics	Co-founder & CEO of Sugar Cosmetics; Forbes W-Power 2021; Shark Tank India investor	Started Sugar Cosmetics with ₹3lakh; as of 2025, sugar is valued at ₹2,700-₹2,900 crore; net worth is ₹300 crore.
Namita Thapar	2007 - Present	Pharma & Health	Executive Director of Emcure Pharmaceuticals; Shark Tank India investor	Advocates No individual startup investment (joined family firm Emcure); owns 3.5% in Emcure (₹600 crore personal net worth)
Ekta Kapoor	1995 - Present	Media & Entertainment	Founder of Balaji Telefilms & ALTBalaji; Padma Shri (2020)	Invested ₹50 lakh initially in Balaji Telefilms; currently has a personal net worth of ₹100 crore.
Falguni Nayyar	2012 - Present	E-commerce & Beauty	Founder of Nykaa; India's richest self-made woman billionaire	Invested ₹16 crore (\$2 million) in Nykaa (2012); as of 2025, her net worth is ₹27,600 crore.
Divya Gokulnath	2011 - Present	EdTech	Co-founder of BYJU'S, one of India's largest ed-tech platforms; recognised in Fortune 40 under 40; advocate for education equity and women in tech	Co-founded BYJU'S with minimal initial personal capital (₹50 lakh range with Byju Raveendran); as of 2024–25, her estimated personal net worth is ₹1,200 crore

Source: Author's Own Compilation of Case Studies

Source: Author's Own Compilation of Case Studies



Entrepreneur	Era	Industry	Key Achievements	Investment and Current Worth (2024–25)
<b>Chetna Gala Sinha</b>	1996 - Present	Rural Banking & Finance	Founded Mann Deshi Mahila Bank, India's 1st rural women's bank; helped over 600,000 women access credit, training, and digital literacy.	Started with ₹1 lakh; current social impact worth over 100+ crore in rural assets.
<b>Soumya Singh</b>	2010s - Present	Agro-Tech & Dairy	Founded Shree Guru Gita Dairy Farm in rural Uttar Pradesh; promotes women in sustainable dairy and agri-business.	Initial: ₹1 lakh Current: Estimated ₹50-60 lakh+ annual turnover
<b>Bina Devi</b>	2010s - Present	Mushroom Cultivation	Known as "Mushroom Mahila" from Bihar; trained 1,500+ women in mushroom farming; Nari Shakti Puraskar winner.	Initial: ₹2,000 Current: Uplifted hundreds of SHGs across 105 villages
<b>Neelima Mishra</b>	2005 - Present	Rural Development / Handicraft	Founded Bhagini Nivedita Gramin Vigyan Niketan; empowered over 25,000 women through micro-enterprises and crafts; Padma Shri recipient.	Started with grants and small capital; social impact value approx. ₹20+ crore.
<b>Jyothi Reddy</b>	2000s - Present	Staffing & Education	Rose from agricultural labor to become CEO of a U.S.-based staffing firm; promotes skill-building for rural women.	Started with minimal capital; current net worth approx. ₹80-₹100 crore.

## 2. Conclusion

The emergence of women entrepreneurs in Digital India signifies a profound shift in the socio-economic fabric of the nation. The convergence of government-led initiatives, digital platforms, and increasing awareness about gender equity has empowered countless women—both in urban and rural areas—to pursue entrepreneurial ventures with confidence and innovation. The case studies presented in this research, ranging from tech-savvy urban leaders like Falguni Nayar and Vineeta Singh to grassroots champions like Chetna Gala Sinha and Bina Devi, reflect the diverse trajectories women

have carved for themselves across sectors such as finance, beauty, agriculture, education, and technology.

Despite their notable achievements, women entrepreneurs continue to face systemic challenges such as limited access to credit, digital literacy gaps, and socio-cultural resistance. However, the resilience and adaptability demonstrated by these women underline the tremendous potential they hold in transforming India's economic landscape.

Going forward, sustained support through inclusive policy frameworks, mentorship networks, and enhanced digital infrastructure will be crucial to nurturing this momentum. By bridging the rural-urban divide and fostering a culture of innovation and equality, India can not only boost its entrepreneurial ecosystem but also set a global benchmark in women-led development. Thus, the rise of women entrepreneurs in Digital India is not merely a trend but a transformative movement—one that redefines empowerment, inspires change, and builds a more inclusive and dynamic economy.

## REFERENCES

3. Agarwal, S., Lenka, U., Singh, K., Agrawal, V., & Agrawal, A. M. (2020). A qualitative approach towards crucial factors for sustainable development of women social entrepreneurship: Indian cases. *Journal of Cleaner Production*, 274, 123135. <https://doi.org/10.1016/j.jclepro.2020.123135>
4. Bhasin, N. (2024). *Investing into women entrepreneurs to strengthen the entrepreneurship landscape of rural India*. Industry and policy insights report.
5. Government of India. (2015). *Digital India: Programme vision and objectives*. Ministry of Electronics and Information Technology (MeitY). <https://www.digitalindia.gov.in>
6. Government of India. (2020). *Stand-Up India scheme guidelines*. Ministry of Finance. <https://www.standupmitra.in>
7. Government of India. (2021). *Pradhan Mantri Mudra Yojana (PMMY): Annual report*. Ministry of Finance. <https://www.mudra.org.in>
8. International Finance Corporation. (2021). *Women entrepreneurs in India: Key challenges and opportunities*. World Bank Group.
9. Klapper, L., Elam, A., & Delgado, M. (2018). *Women entrepreneurship and digital transformation*. Global Entrepreneurship Monitor (GEM) Report.
10. Meesho. (2023). *Empowering women entrepreneurs through social commerce in India*. Industry white paper.
11. NITI Aayog. (2020). *Women entrepreneurship platform (WEP) report*. Government of India. <https://www.niti.gov.in>
12. Organisation for Economic Co-operation and Development. (2020). *Women at the core of the digital economy*. OECD Publishing. <https://www.oecd.org>
13. Patil, S. (2024, February 28). From customers to creators: Women and the rise of the social commerce economy. *Industry Insights*.
14. PayNearby. (2024). *PayNearby Women Financial Index (PWFII) report*. <https://www.paynearby.in>
15. Sixth Economic Census. (2014). *All India report on women-owned enterprises*. Ministry of Statistics and Programme Implementation, Government of India.
16. Times of India. (2024, November). 80% of rural women entrepreneurs have leveraged social commerce despite literacy gaps. <https://timesofindia.indiatimes.com>
17. United Nations Development Programme. (2024). *Leveraging digital technologies to foster growth-oriented women entrepreneurship in India*. UNDP India. <https://www.undp.org/india>
18. World Bank. (2022). *Digital development and women entrepreneurship in emerging economies*. World Bank Publications.
19. World Economic Forum. (2021). *Global gender gap report 2021*. <https://www.weforum.org>