

DIGITAL DIVIDENDS

Understanding the Use of
Social Commerce by Women
Entrepreneurs in Rural India



ACKNOWLEDGEMENT

This study was undertaken by nasscom foundation in collaboration with LEAD at Krea University (IFMR). The study was undertaken as part of, and supported by, LEAD's Udyogini initiative, which seeks to generate data and evidence on solutions to advance women's entrepreneurship in India.

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FOREWORD

Empower a Woman, Empower a Community

Women are the cornerstone of not only every family but also the community and society at large. It is said that educating a woman is equivalent to educating the whole family.

So, imagine what will happen if a woman is empowered not just financially but digitally too!

Empowering women as entrepreneurs, especially in rural India, can have a huge ripple effect. As change makers, these women can create employment opportunities in the community they operate in, creating economically independent and sustainable ecosystems.

To empower Rural Women Entrepreneurs (RWEs) in adopting digital solutions and overcoming obstacles, it was crucial to identify the reasons behind the limited integration of digital tools into their business operations. With the focus firmly on the philosophy of 'TechForGood', we initiated a research study six months ago to understand how the enterprises of (RWEs) can be scaled through the use of technology.

As a woman leader in the tech industry, I am committed to empowering marginal sections of society, and that includes women. I resonate with the insights of the report from Bain and Co. and Google that women entrepreneurs have the potential to generate 150 to 170 million jobs by 2030. Therefore, our goal is to facilitate a more accessible path to entrepreneurship and digital inclusion for women by offering the essential support they need.

Through this study, we have discovered some significant insights that can play a critical role in supporting the digital ecosystem for women entrepreneurs by blending financial inclusion, and public-private partnerships through technology. Quantitative data collected



suggests promising levels of agency (more than 90% of enterprises of the sample were operating under sole proprietorships) and financial inclusion (slightly over 95% of the women handled their personal bank account). It also shows that while women access several Social Media Platforms (SMPs) for personal reasons, usage of social commerce platforms (SCPs) is limited. It however is preferred over E-Commerce platforms which could be more complicated. Qualitative data confirms the under-utilisation of SMPs but highlights the willingness of RWEs to learn and opt for such digital tools to boost their enterprise. Industry experts also confirm that it is relatively easy to onboard women on SMPs and will allow integration of technology and micro-enterprises in a transformative manner.

The data collected, analysis and recommendations you will find in this document will be crucial in planning any intervention with RWEs on digital adoption to bridge the digital gender divide in India.

Nidhi Bhasin
CEO
Nasscom Foundation

CATALYST OF CHANGE

The Potential of Social Commerce for Women-Led Businesses in Rural India

Social Commerce, at the intersection of Social Media and E-Commerce, has emerged as a catalysing force for democratising access to markets and amplifying the voices of women entrepreneurs. We are seeing nano and micro-entrepreneurs in rural India navigate traditional norms and systemic challenges to embrace this digital revolution and build businesses, create networks, and redefine the contours of economic participation. One of the compelling facets of social commerce lies in its ability to bridge the gap between these enterprises and a global audience.

Today, a woman operating a crafts business from her home in rural India can showcase products to a vast and diverse clientele, transcending geographical barriers and minimising the role of intermediaries. These social platforms can be game-changers in enabling women to compete on an equal footing and reach consumers far beyond their immediate communities, and tapping into their innate networking abilities.

As we explore the potential applications of social commerce, we find that technology access is rarely neutral. While the digital realm offers unprecedented opportunities, it can also amplify existing disparities. For instance, we find that rural women entrepreneurs exhibit varying degrees of technological literacy, particularly in smartphone usage and participation in Social Media Platforms (SMPs). While many entrepreneurs can operate smartphones, there is scope for facilitating learning and enabling them to utilise relevant features and tools for streamlining business operations. Understanding these challenges is crucial



for crafting strategies that empower and support women entrepreneurs in the world of digital and social commerce.

This collaboration between Leveraging Evidence for Access and Development (LEAD) and nasscom foundation aims to address some of the gaps and challenges by providing crucial insights to inform investments and interventions by policymakers, industry stakeholders, and the broader community. We hope that the insights presented in the report will foster a more nuanced and informed dialogue on the role of technology and social platforms, and feed into shaping effective policies.

Sharon Buteau
Executive Director
LEAD at Krea University

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ABBREVIATIONS

ADP	Aspirational Districts Programme	MSE	Micro & Small Enterprises
CAGR	Compound Annual Growth Rate	MSME	Micro, Small & Medium Enterprises
CLF	Cluster Level Federation	MSDE	Ministry of Skill Development and Entrepreneurship
DCP	Digital Communication Platform	NABARD	National Bank for Agriculture and Rural Development
DoT	Department of Telecommunications	NBFC-MFI	Nonbanking Financial Company-Micro Finance Institutions
ECP	E-commerce Platform	NGO	Non-Governmental Organisation
EMI	Equated Monthly Instalment	NRLM	National Rural Livelihood Mission
FGD	Focus Group Discussion	OBC	Other Backward Castes
FPO	Farmer Producer Organisation	PPP	Purchasing Power Parity
GDP	Gross Domestic Product	RWE	Rural Women Entrepreneur
GEM	Global Entrepreneurship Monitor	SC	Scheduled Caste
GSM	Global System for Mobile Communications	SCP	Social Commerce Platform
GSMA	GSM Association	SD	Standard Deviation
GST	Goods and Services Tax	SHG	Self Help Group
ICT	Information & Communication Technology	SHG-BLP	Self Help Group-Bank Linkage Programme
IFMR	Institute for Financial Management and Research	SMP	Social Media Platform
ILO	International Labour Organisation	SSECP	Sector Specific E-commerce Platform
INR	Indian National Rupee	ST	Scheduled Tribe
KII	Key Informant Interview	TEA	Total Early-Stage Entrepreneurial Activity
LEAD	Leveraging Evidence for Access and Development	UNCTAD	United Nations Conference on Trade and Development
MFI	Micro Finance Institution	UPI	Unified Payment Interface
MoSPI	Ministry of Statistics and Program Implementation	WEP	Women Entrepreneurship Program
MPR	Manufacturing, Processing & Retail		

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EXECUTIVE SUMMARY

1. STUDY BACKGROUND

India's entrepreneurial landscape is witnessing notable shifts in recent years, prominently marked by the rise of women-led businesses across various industries. These businesses are predominantly found in manufacturing (42.0%), trading (25.3%), education (7.9%), other services (7.7%), and accommodation and food services (4.9%). A notable 65.0% of these enterprises are based in rural areas, illustrating the essential role of Information and Communication Technology (ICT) in granting these businesses access to information, markets, and financial resources (Sixth Economic Census, MoSPI, 2016).

Recent data underscores the transformative impact of Information and Communication Technology (ICT) on rural entrepreneurship. As of 2023, smartphone penetration in rural India has reached 44.0%, rising up from 27.0% in 2019. This growth is driven by the proliferation of affordable smartphones and improvements in internet connectivity. This increased connectivity and accessibility position ICT as a pivotal tool for development in social commerce, e-commerce, and linking enterprises with government schemes and financial institutions. Consequently, ICT facilitates greater integration and support for rural businesses (TRAJ, 2023).

Despite these advancements, the gender gap in mobile ownership and usage remains a concern. Women in low and middle-income countries (LMICs) are 7% less likely to own any type of mobile phone and 17% less likely to own a smartphone. Additionally, women are 19% less likely than men to use mobile internet (The Mobile Gender Gap Report 2023 by GSMA).

In 2022, Oxfam revealed that India accounted for half of the global gender digital divide, highlighting a significant challenge for the country's digitalisation efforts. This gap underscores the barriers women face in accessing mobile technology, despite increasing attention from Big Tech.

Bridging this divide is crucial for India's push towards a more inclusive digital future.

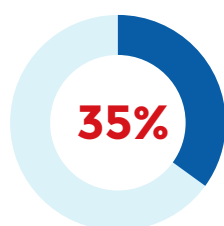
Moreover, there is limited literature on how enterprises in rural India currently leverage these technologies, indicating a need for further research to understand and address the challenges and opportunities faced by women entrepreneurs in this evolving digital landscape.

Against this backdrop, LEAD at Krea University and nasscom foundation conducted a study to provide a comprehensive overview of women entrepreneurs' enterprise attributes, financial readiness, digital readiness, and usage of social commerce platforms.

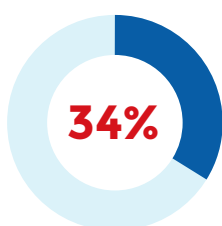
2. DEMOGRAPHICS AND SOCIOECONOMIC PROFILE

- **Overview of Participants:** The study encompasses 792 women entrepreneurs across 24 districts, exploring their socioeconomic backgrounds, business operations, and motivational factors, providing a comprehensive view of their entrepreneurial journey.
- **Age and Educational Levels:** The age of these entrepreneurs ranges broadly from 15 to 64 years, with an average age of 34. Educational attainment varies significantly; 29.3% have completed Secondary education, yet a striking 57.7% have not received any vocational training, highlighting a critical skills gap.
- **Impact of Vocational Training:** Among the entrepreneurs, those with vocational training engage in social commerce at a substantially higher rate (90.0%) compared to their counterparts without such training (77.8%). This emphasises the value of vocational education in boosting business skills and digital proficiency.
- **Educational Disparities:** There are notable educational disparities among different social categories. For instance, 41.3% of entrepreneurs in the General category have completed Secondary education, while the OBC category shows a range from 14% with

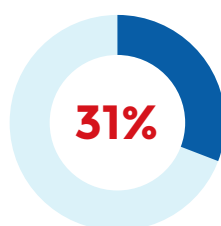
Distribution of enterprises across sectors



Agriculture and Allied Services

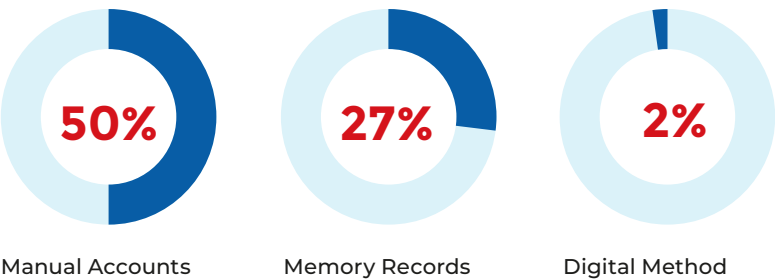


Handlooms and Handicrafts



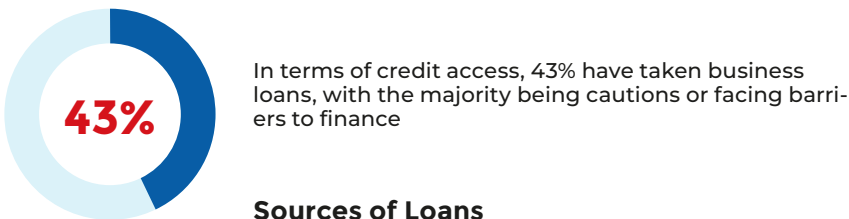
Manufacturing, Processing and Retailing

Record-keeping Practices (Sales and Inventory)

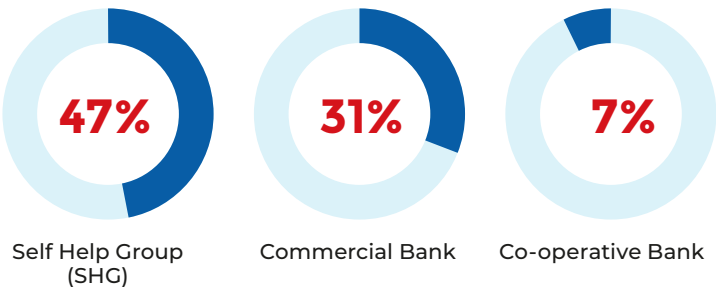


There is a stark gap in digital record-keeping practices (sales and inventory): 50% continue to use manual methods, and 27% rely on memory, with only a mere 2% adopting digital solutions. The lack of formal record-keeping is more pronounced among non-registered businesses, indicating a correlation between business formalisation and systematic financial management

Credit Access

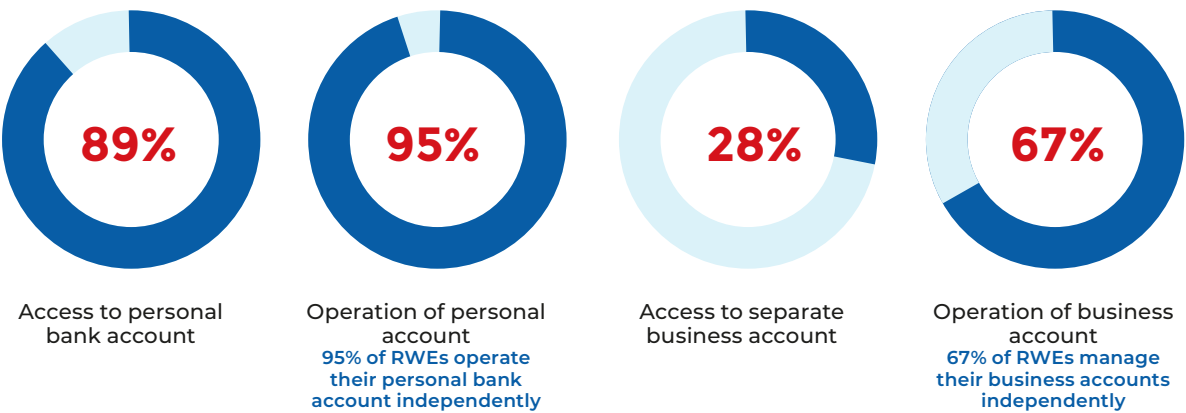


Sources of Loans



The primary reason for their borrowing is business expansion (65%). This demonstrator a strong entrepreneurial spirit and the importance of financial support for business operations and growth.

Banking access and account operations



There is a stark gap in digital record-keeping practices (sales and inventory): 50% continue to use manual methods, and 27% rely on memory, with only a mere 2% adopting digital solutions. The lack of formal record-keeping is more pronounced among non-registered businesses, indicating a correlation between business formalisation and systematic financial management

graduate-level education to 6.8% who remain illiterate, underscoring the need for targeted educational interventions.

- **Income and Property Ownership:** The majority of these entrepreneurs come from lower socioeconomic backgrounds, with over half (52.3%) reporting family incomes below ₹1 lakh per year. Land ownership is scarce, with 72.7% lacking property, which could restrict their financial opportunities and access to credit. However, 27.3% do own property, providing them with some financial stability.

3. BUSINESS CHARACTERISTICS

- **Sector Distribution:** Entrepreneurs are predominantly engaged in Agriculture & Allied Services (35%), Handlooms & Handicrafts (34%), and Manufacturing, Processing & Retailing (31%), showing a diverse spread of sectors.
- **Business Operation and Registration:** The majority (91.8%) of these businesses operate as sole proprietorships. Around 40.0% are formally registered, mostly through the Udyam platform, highlighting a significant potential for improving business formalisation and support services access.
- **Revenue and Profit Analysis:** The ventures are primarily micro-sized, with two-thirds generating an annual turnover of less than ₹1 lakh. Profit analysis shows that 74.5% of these enterprises earn less than ₹1 lakh per year, with a steep drop-off in the number of businesses earning higher profits, specifically in the ₹2 lakh to ₹5 lakh range.
- **Record-keeping Practices:** Half of the enterprises use manual accounting methods, and 26.6% depend on memory for financial management, while only a scant 2.0% utilised digital methods. The lack of formal record-keeping is more pronounced among non-registered businesses, suggesting that formalisation could enhance systematic financial management.

4. FINANCIAL ACCESS:

- **Banking Access and Account Operations:** 88.5% of rural women entrepreneurs (RWEs) have personal bank accounts, yet only 28% maintain separate business accounts. While most (95.0%) manage their personal accounts independently, fewer (67.0%) do so with their business accounts.
- **Credit Access and Utilisation:** Around 43.7% of RWEs have secured business loans, with the majority being cautious or facing barriers to finance. Loans predominantly come from Self-Help Groups (46.7%) and Commercial Banks (30.8%), with the primary reason for borrowing being business expansion (65.4%).

5. DIGITAL READINESS AND ACCESS

- **Smartphone Accessibility and Internet Connectivity:** Despite high smartphone ownership (79.5%), the transition to digital tools for business operations is slow, hindered by inadequate internet connectivity, particularly Wi-Fi and broadband.
- **Digital Practices and Adoption:** Adoption of digital record-keeping and e-commerce is limited, with only

17.6% using digital methods for customer relationship management — highlighting a significant gap in digital integration.

- **Barriers to Digital Adoption:** Major obstacles include time constraints (16.9%), poor internet coverage (15.7%), and privacy concerns (14.1%). Issues with digital literacy and affordability also impede optimal digital utilisation.

6. SOCIAL COMMERCE ENGAGEMENT AND CHALLENGES

- **Engagement:** A notable 83.2% of entrepreneurs have engaged in some kind of business activities via social media platforms, yet 82.3% still predominantly prefer offline sales, driven by familiarity with customers and understanding of traditional sales dynamics.
- **Adoption Enablers and Barriers:** Key enablers include access to smartphones and enhanced customer relationships through social media. However, barriers like network unavailability (23.6%) and technological unfamiliarity (23.0%) significantly hinder optimal social commerce utilisation.

7. MOTIVATIONAL FACTORS AND CHALLENGES

- **Decision-making and Autonomy:** Autonomy serves as a primary motivator, with 67.8% of entrepreneurs acting as the chief decision-makers in their businesses.
- **Risk and Innovation:** There is a diverse attitude towards risk and innovation among entrepreneurs, with 38.6% willing to take risks and 37.0% open to adopting innovative approaches, suggesting a foundation for potential growth.
- **Business Nature and Systemic Barriers:** The predominantly micro and small scale of these businesses, coupled with systemic barriers like limited access to training and financial resources, illustrates a complex entrepreneurship landscape influenced by both 'push' and 'pull' factors.

8. STAKEHOLDER INVOLVEMENT AND AWARENESS

- A significant portion of rural women entrepreneurs (RWEs) lack awareness of available government schemes and digital integration initiatives. Only 34.5% are aware of government schemes, and 36.2% know of other relevant initiatives, highlighting a considerable gap in information dissemination and outreach.

In Conclusion, while RWEs show remarkable drive and autonomy in initiating and running their enterprises, they face significant challenges in terms of skills development, business formalisation, and economic constraints. The report emphasises the need for a comprehensive approach to bridge the digital divide faced by rural women entrepreneurs. It calls for enhancing digital literacy, improving infrastructure, and ensuring greater financial inclusivity. Addressing these areas through targeted support could unlock the potential of rural women entrepreneurs, fostering business growth and contributing to broader economic development.

CHAPTER 1

INTRODUCTION

1.2 BACKGROUND

The entrepreneurial landscape is witnessing a significant rise in the presence and influence of women. Despite historical challenges, the spirit of women's entrepreneurship is reshaping economic landscapes globally. In India's economic tapestry, rural women entrepreneurs stand out for their resilience and dynamism. Women now make up approximately 20.0% of the Micro, Small, and Medium Enterprises (MSMEs) in India, a notable increase from previous years (MSME Annual Report 2022-23). These enterprising women lead 8.05 million enterprises, with 65.0% thriving in rural areas. Additionally, 83.0% of these women-led businesses operate without hired workers, and this percentage rises to 87.0% in rural regions (Sixth Economic Census, MoSPI, 2016).

A closer look at their economic contributions reveals a diverse array of activities. Approximately 42.0% are engaged in manufacturing, 25.3% in trading, 7.9% in education, 7.7% in other services, and 4.9% in accommodation and food services. Notably, non-agricultural establishments play a pivotal role, showcasing the versatility and resourcefulness of these women entrepreneurs. (Sixth Economic Census, MoSPI, 2016).

Information and Communication Technology (ICT) play a crucial role in empowering rural Indian women entrepreneurs. Recent developments highlight how ICT has significantly transformed their access to information, markets, and financial resources. With the widespread availability of affordable smartphones and increased internet connectivity, rural women can now overcome geographical barriers, enabling them to participate actively in the global marketplace (World Economic Forum, 2023).

The proliferation of mobile internet in rural areas has been a game-changer. Rural India now has more internet users than urban areas, with women being the fastest-growing segment of the new users. This access allows them to compare prices,

learn about market trends, and make informed business decisions. Digital platforms facilitate the showcasing and selling of their products on a much larger scale than before (Small Enterprise India, 2022).

ICT tools are being utilised to provide skill development and training for rural women. Programs like the Start-up Village Entrepreneurship Programme (SVEP) offer technical support and training, which help women develop entrepreneurial skills. Online marketplaces and e-commerce platforms enable them to reach wider audiences, increasing their sales and business growth (IBEF, 2022).

The impact of ICT on rural women entrepreneurs extends beyond business. It enhances their social status and decision-making power within their families and communities. The economic empowerment resulting from entrepreneurship leads to better living standards, reduced poverty, and overall community development (Small Enterprise India, 2022).

The current decade started with an outbreak of the COVID-19 pandemic, which prompted a shift towards online marketplaces. The OECD report titled "The Role of Online Platforms in Weathering the COVID-19 Shock," published in January 2021, highlighted a marked increase in online platform use during the pandemic, sustaining economic interactions despite physical restrictions.

As of 2023, smartphone penetration in rural India has reached 44.0%, up from 27.0% in 2019. This growth is driven by the proliferation of affordable smartphones and improvements in internet connectivity. The increased connectivity and accessibility position ICT as a pivotal tool for development in social commerce, e-commerce, and linking enterprises with government schemes and financial institutions. Consequently, ICT facilitates greater integration and support for rural businesses. (*TRAI Report, 2023: "The Indian Telecom Services Performance Indicators"*).



Despite these advancements, the gender gap in mobile ownership and usage remains a concern. Women are 18.0% less likely than men to own a mobile phone and there is a 37.0% gender gap in mobile internet usage. This persistent divide underscores the importance of focused efforts to ensure equitable access to mobile technology and internet services for women. Bridging this divide is crucial to ensuring equitable access to mobile technology and internet services for women (GSMA Mobile Gender Gap Report 2023).

In this changing context, LEAD at Krea University and nasscom foundation collaborated to explore the impact of technology integration on rural business enterprises led by women in the overarching sectors of Agriculture & Allied Services, Handlooms & Handicrafts, and Manufacturing, Processing & Retailing (MPR¹). Focusing on social commerce and market linkages, this collaborative effort aims to understand existing gaps, identify opportunities, and current trends. The study seeks to empower and uplift rural women entrepreneurs in India's evolving economic landscape.

¹Entities that are involved in production, manufacturing and processing of goods and commodities other than artisanal and agri-related products. Definition crafted based on the organisational framework of nasscom foundation's interventions.

1.2 OBJECTIVES

The primary aim of this study is to understand the contemporary patterns impacting women entrepreneurs, evaluate how technology, especially social media influences their business activities, and explore the relationship between embracing digital tools and engaging in social commerce. Furthermore, it seeks to delve into strengths and challenges within the realm of social commerce adoption, with a view to offering actionable suggestions for enhancement. This research endeavour was crafted to fulfill the subsequent study objectives:

- Investigate the role of technology in overall business operations, including digital marketing through various platforms, digital payments, and market linkages to promote upscaling and sustainability.
- Understand the current trends in social commerce/e-commerce, technology adoption, and the impact of social commerce on the growth and empowerment of women entrepreneurs in rural India.
- Identify the correlation between various digital adoptions and the ability of women entrepreneurs to leverage social

media platforms for market linkages.

- Conduct a comparative analysis of social commerce vs. e-commerce to discern the most effective strategies for women entrepreneurs in rural India.
- Identify the existing roles of stakeholders and potential collaborations, involving decision-makers from social media giants, hyper-local platforms, government, private sector, and non-profit organisations.
- Explore enabling factors and challenges faced by women entrepreneurs in adopting social commerce and market linkages.
- Provide recommendations for models or interventions to enhance the impact of social commerce on the enterprises of rural women entrepreneurs



business ownership compared to men. However, in 2021, India achieved a remarkable Total Early-Stage Entrepreneurial Activity (TEA) ratio of 0.98, indicating nearly equal participation between women and men aged 18 to 64 in starting or managing new ventures. This statistic suggests a promising trend towards gender equality in entrepreneurship, indicating that women entrepreneurs are swiftly approaching parity with their male counterparts in launching and managing businesses (GEM, 2022).

As reported by MoSPI in 2016, Tamil Nadu (13.5%), Kerala (11.3%), Andhra Pradesh (10.5%), West Bengal (10.3%), and Maharashtra (8.3%) emerge as the leading states in India for women-led enterprises. According to the MSME Annual

Report of 2023, the states with the most concentrated presence of women-owned MSMEs include West Bengal, Tamil Nadu, Telangana, Karnataka, and Uttar Pradesh.

Women entrepreneurs play a significant role across various sectors of the economy. In agricultural establishments, they account for a substantial portion, totaling 2.76 million. Additionally, they are prominently engaged in manufacturing enterprises (29.8%), trade (18.2%), other services (5.4%), and accommodation & food services (2.7%) (MoSPI, 2016). Notably, 89.0% of women-led enterprises are perennial ventures, 9.0% operate seasonally, and the remaining 2.0% are casual (MoSPI, 2016). The importance of women in entrepreneurship extends to rural areas, particularly in handloom industries.

1.3. CONTEXT: OVERVIEW OF WOMEN ENTREPRENEURSHIP

1.3.1 Status of Women's Participation in the Entrepreneurship Space

Women entrepreneurs are diversifying and evolving themselves in emerging sectors. As per the Sixth Economic Census (2016), women-led enterprises constitute nearly 14.0% of all establishments in India, summing up to almost eight million units. Despite a global increase in women-led entrepreneurial ventures, a significant gender disparity remains, with women less represented in established

The Fourth Economic Census (MoT, 2020) reveals that 72.0% of handloom weavers are women, highlighting their vital contribution to rural entrepreneurship development. This data illustrates not only the numerical growth but also the expanding diversification of women across various economic sectors, showcasing the dynamic nature of women entrepreneurship.

In terms of financing, 79.0% of women-owned establishments are self-financed, according to the Sixth Economic Census (2016). The second-most significant source of funding comes from donations or transfers from other agencies, contributing

¹Entities that are involved in production, manufacturing and processing of goods and commodities other than artisanal and agri related products. Definition developed from the way Nasscom Foundation organises its interventions.

14.6%. This is followed by government assistance and borrowing from financial institutions, which account for 3.4% and 1.1% respectively (Sixth Economic Census, MoSPI, 2016).

1.3.2 Challenges and Barriers faced by Women Entrepreneurs

A persistent notion prevails that entrepreneurship predominantly caters to men, undercutting women's endeavours and rendering it challenging for them to garner recognition and navigate various forms of discrimination, both overt and subtle (Panda, Santosh Kumar, 2018: *"Gender and Entrepreneurship: Exploring the Barriers and Strategies for Women Entrepreneurs."*). This deeply entrenched perception that entrepreneurship belongs exclusively to men, serves only to perpetuate stereotypes and relegate women to the fringes of the entrepreneurial domain. For women, venturing into entrepreneurship proves to be an arduous journey. They encounter obstacles such as restricted access to education, experience, and training, compounded by societal and cultural pressures. Domestic responsibilities, limited mobility, and unequal resource allocation further compound these challenges (Raghuvanshi, Juhi, 2017: *"Gender and Entrepreneurship: Exploring the Barriers and Strategies for Women Entrepreneurs"*). Shockingly, statistics indicate that women entrepreneurs are "six times more likely to lack secondary education compared to men" (GEM, 2022), shedding light on the educational disparities they confront.

Additionally, constrained entry to financial institutions, alongside domestic obligations, acts as a barrier to women's advancement. Insufficient business management skills and funding exacerbate their predicament. The absence of essential small business management skills and inadequate access to seed funding, whether from venture capitalists or angel investors, further impedes their progress. Traditional engagement in survivalist activities, particularly prevalent in regions like India, poses additional hurdles (Jiménez-Zarco, 2019).

Rajan, Charla, & Sahni (2019) underscore the pervasive issue of disparate access to finance among rural women entrepreneurs, citing disparities in investor representation and challenges in navigating complex banking mechanisms.

Digital privacy has become a significant concern for many women, especially as engagement with social networks becomes increasingly vital for e-business success. Despite the potential benefits, reluctance to embrace technology and apprehensions about e-security significantly hinder women's full participation in the digital economy. These barriers are exacerbated by limited digital skills and a lack of confidence in the benefits of social media, making it challenging for women to leverage digital tools effectively (World Economic Forum, 2023; Emerald Insight, 2023). Additionally, issues related to access to resources and infrastructure continue to impede women's ability to fully capitalise on e-commerce opportunities (ERIA, 2021; UNCTAD, 2023).

Addressing these multi-faceted challenges is imperative to cultivating a more inclusive entrepreneurial landscape for women.

1.4. WOMEN AND TECHNOLOGY

1.4.1. Why is Technology Important for Women Entrepreneurs?

Digital media platforms have eased the work of women entrepreneurs due to advantages like enhancing their visibility, global reach of customers, enabling networking and mentoring, collaborating and cost-effective marketing. Participation of women entrepreneurs in e-commerce and the digital economy has essentially reduced the digital gender divide. Notably since the pandemic, there has been a rise among women entrepreneurs accessing digital platforms. In the last five years, 83.0% of small businesses in India have shifted their operations online, with 65.0% generating up to half of their revenue from online sales. UN Women Asia-Pacific (2023) states that approximately 71.0% of women entrepreneurs found social media platforms instrumental in the growth of their ventures and 65.0% of women entrepreneurs discovered their mentors using social media platforms (Keni, 2023). Social media and e-commerce platforms serve as crucial equalisers for market access. Initiatives in financial inclusion hold promise, encompassing digital banking and technology for diverse economic activities (Alexandra Tyers, 2021).

The advantages of engaging in e-commerce are better when compared to offline commerce particularly for women entrepreneurs. However, a critical question arises: if the benefits are clear, why isn't every entrepreneur adopting this approach? What traits segregate early adopters from reluctant entrepreneurs? Oly Ndubisi and Kahraman (2005) established a causal relationship by identifying the traits of an entrepreneur most likely to be an independent adopter of technology. Their examination of prior empirical research yielded a list of attributes like innovativeness, risk-taking propensity, flexibility and perseverance. Amongst these traits, innovativeness and risk-taking propensity were robust determinants of the usage of ICT tools, albeit the strength of the co-efficients was greater for innovativeness than for risk-taking propensity (Kahraman, 2005); implying that innovative entrepreneurs are the most likely to use ICT tools to further their business objectives.

1.4.2. How Difficult is it for Women to Access Technology?

The gender gap in mobile ownership remains a significant concern despite widespread internet access across India (DoT, 2020). Particularly alarming is the widening disparity in smartphone ownership, indicating that women are less likely to possess smartphones compared to men.

The Mobile Gender Gap Report 2023 indicates that women in low- and middle-income countries (LMICs) are 19.0% less likely to use mobile internet than men. Additionally, women are 7.0% less likely to own any type of mobile phone and 17.0% less likely to own a smartphone.

In 2022, Oxfam revealed that India accounted for half of the global gender digital divide, highlighting a significant challenge for the country's digitalisation efforts. This gap

underscores the barriers women face in accessing mobile technology, despite increasing attention from Big Tech. Bridging this divide is crucial for India's push towards a more inclusive digital future.

The Harvard report (2018) underscores the widespread prevalence of the mobile gap across Indian society, highlighting how women's mobile phone usage challenges traditional gender norms.

Addressing these multi-faceted barriers is crucial for achieving greater digital inclusion and gender equality in India.

1.5. TECHNOLOGY FOR MARKET LINKAGE

1.5.1. Role of ICT and Online Commerce in Women Entrepreneurship

Information and communications technology (ICT) has emerged as a pivotal factor in fostering and supporting small-scale women entrepreneurs. ICT facilitates reaching out to customers, building and maintaining networks with convenience, and enhancing overall business efficiency. Recent reports highlight that access to reliable internet and digital tools significantly impacts women's ability to participate in the digital economy (UNCTAD, 2023).

Online commerce platforms offer women entrepreneurs lower barriers to entry compared to traditional businesses, enabling them to start and scale their ventures with relatively low initial investment (World Economic Forum, 2023). For example, e-commerce can provide flexibility in terms of work hours and location, which is particularly beneficial for women who may have caregiving responsibilities (UNCTAD, 2023). Moreover, these platforms offer global reach, allowing women to expand their customer base beyond local markets and increase their business potential.

However, challenges remain. Women often face barriers such as limited access to digital skills training and resources, and persistent gender stereotypes that hinder their participation in the digital economy (World Economic Forum, 2023).

1.5.2. Social Commerce

Social commerce broadly refers to the use of social media for promoting and selling products and services online. In contemporary India, it plays a crucial role in empowering women entrepreneurs and bridging the gender gap in the digital landscape. By leveraging social commerce, women entrepreneurs can connect more efficiently with markets through technology, achieving broader reach and enhanced business efficiency (UNCTAD, 2023).

Despite the promising growth of social commerce, a pronounced digital divide hampers women entrepreneurs, especially in rural areas. Factors such as low technological adoption, affordability, and literacy contribute to this challenge (World Economic Forum, 2023). Indian women are increasingly entering diverse sectors, including agriculture, manufacturing, trade, and services. However, disparities in digital access and the use of advanced tools like smartphones and the internet limit their access to emerging markets and essential digital platforms (Emerald Insight, 2023).

The intersection of technology and entrepreneurship presents both opportunities and challenges for women. Information and Communication Technology (ICT) is a pivotal enabler, helping women overcome market barriers, improve business efficiency, and engage in e-commerce (UNCTAD, 2023). The pandemic has notably accelerated the digital shift among women-led enterprises, highlighting the need for inclusive policies to support women's adoption of digital tools and mitigate the digital divide (World Economic Forum, 2023).

Furthermore, the role of various stakeholders, including government bodies, NGOs, and financial institutions, is crucial in fostering a supportive environment for women entrepreneurs. Policies targeting women's entrepreneurship aim at addressing their unique needs, offering financial assistance, skill development, and market access. Despite these efforts, women still confront significant challenges such as societal norms, limited financial access, and digital illiteracy, which are compounded by patriarchal structures (ERIA, 2021).

As businesses continue to recognise the potential of social commerce, it is poised to become a dominant force in the retail landscape. By understanding and leveraging this trend, women entrepreneurs can enhance their reach, build stronger customer relationships, and drive sales in an increasingly competitive market (UNCTAD, 2023). A holistic approach encompassing technology integration, policy support, and societal change is critical to empower women entrepreneurs and ensure their inclusive participation in economic development. The evolving role of ICT and online commerce is central to this advancement, offering new pathways for growth and market access for women-led businesses (World Economic Forum, 2023).

In conclusion, while the landscape of women's entrepreneurship in India shows signs of growth and potential, significant hurdles remain. By embracing social commerce and its benefits, women entrepreneurs can overcome these challenges and thrive in the modern digital economy (Emerald Insight, 2023).

CHAPTER 2

METHODOLOGY

This study explores the technological experiences of small-scale rural women entrepreneurs throughout mainland India, particularly focusing on their utilisation of smartphones and social media platforms for business activities. Employing an exploratory mixed-methods approach blending quantitative and qualitative research methodologies, the study delves deeply into the experiences of these entrepreneurs.

To ensure a targeted and purposive selection of participants, a deliberate sampling technique was employed. Specifically, the study targeted rural women entrepreneurs operating in India, with emphasis placed on 24 districts identified by nasscom foundation, including 18 designated as Aspirational Districts, underscoring the rural-centric nature of the research. Their enterprises are classified into three primary sectors: Agriculture and Allied Services, Handlooms and Handicrafts, and Manufacturing, Processing, and Retailing (MPR).

To ensure that potential participants were aligned with the study's objectives, they were screened based on six criteria:

- **Business location:** Rural area-based.
- **Primary income source:** Business-derived.
- **Enterprise type:** Falling under Agriculture & Allied Services, Handlooms & Handicrafts, or Manufacturing, Processing & Retailing.
- **Business decision control:** Independent operation or in collaboration with the husband or primary male family member.
- **Annual turnover:** Not exceeding ₹10 lakhs.
- **Smartphone access:** Personal possession or family member's access.

These criteria ensured the selection of small-scale rural women entrepreneurs with smartphone access and substantial decision-making authority over their businesses.

Quantitative data collection involved structured interviews with multiple-choice questions, targeting 1,199 rural women entrepreneurs. Ultimately, 1,071 interviews were completed, with 792 meeting the screening qualifications and included in the final analysis. The questionnaire explored various dimensions such as awareness, challenges, preferences, and digital practices. Before primary data collection, a pilot test refined the interview schedule and guide.

Qualitative methods included focus group discussions and in-depth interviews with stakeholders at various levels. A total of 21 focus group discussions and 10 Key Informant Interviews were conducted to capture diverse perspectives. Thematic analysis of qualitative data enriched the understanding of rural women entrepreneurs' economic activities and challenges.

This comprehensive approach facilitated a robust framework for understanding digital adoption and social commerce among rural women entrepreneurs in India, adhering to ethical guidelines. However, it's acknowledged that the purposive sampling method might limit the generalisability of findings and could introduce selection bias. Additionally, replicating the study with a similar group might pose challenges, potentially impacting the validation of conclusions by subsequent researchers.

CHAPTER 3

FINDINGS & DISCUSSIONS

3.1 OVERVIEW OF THE WOMEN ENTREPRENEURS AND BUSINESSES

On average, these women entrepreneurs are approximately 34 years old (Standard Deviation = 7.734), indicating a youthful cohort with significant energy and likely at a stage where embarking on entrepreneurial endeavours is both attractive and feasible. The age spectrum, ranging from 15 to 64 years, illustrates a broad array of individuals at various life stages, encompassing young adults to those nearing retirement.

Around two-thirds (67.0%) of the rural women entrepreneurs

(RWEs) sampled, belong to either the General or Other Backward Classes (OBC) category (refer to Fig. 3.1: Social Category). Nationally, nearly 80.0% of women entrepreneurs fall within these two categories, as per the Ministry of Statistics and Programme Implementation (MoSPI, 2016). This diversity underscores the inclusive nature of entrepreneurship across various social segments.

There is a broad spectrum of qualifications among these women, from women illiterate and with no formal education

Figure 3.1: Social Category

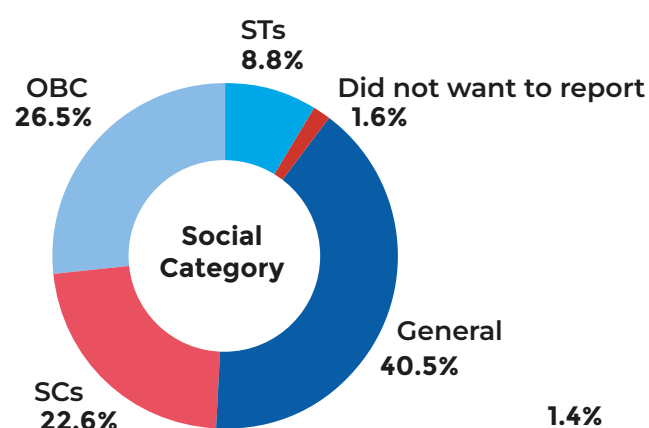


Figure 3.2: Highest Educational Qualification

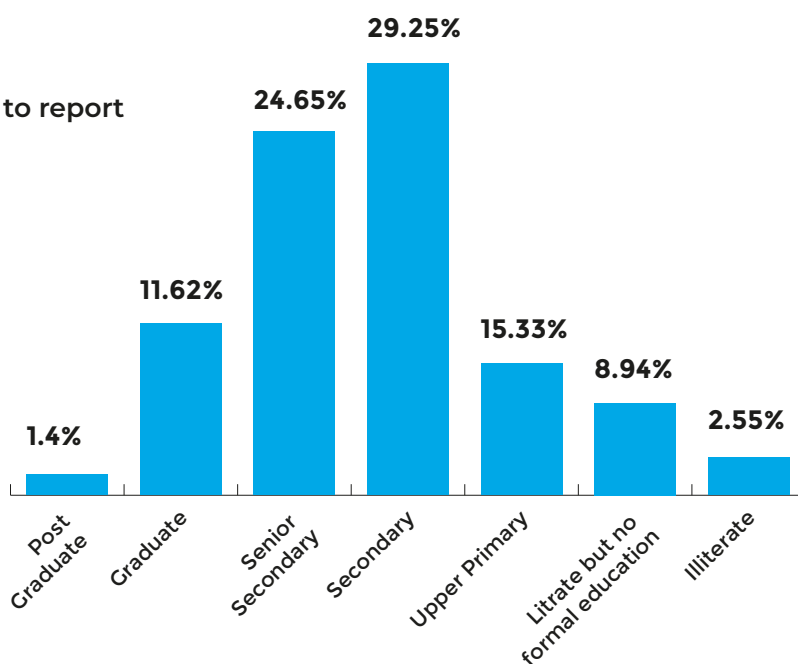
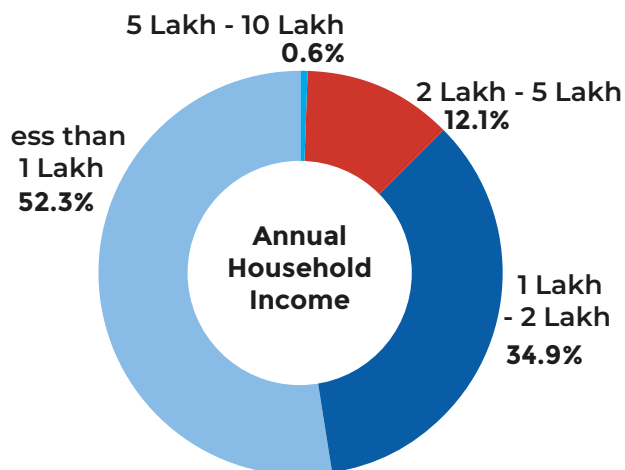


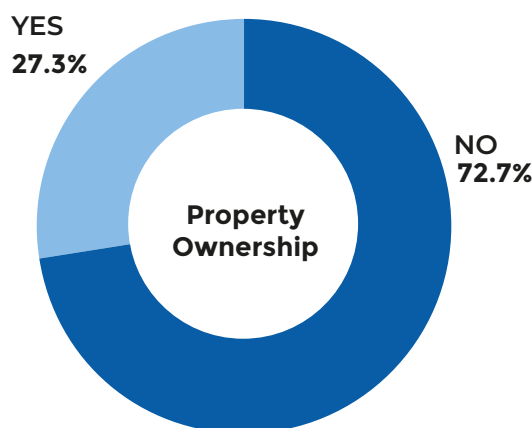
Figure 3.3: Annual Household Income



(8.8%) to those with postgraduate degrees (1.4%). The most common educational status is secondary completion (29.3%), followed by senior secondary (24.6%) (Fig. 3.2: Highest Educational Qualification), suggesting that while a significant portion of these entrepreneurs have basic to moderate education, there is a smaller segment that has attained higher education, potentially equipping them with different skills and knowledge for their businesses.

A notable majority of women entrepreneurs, 57.7%, reported not having undergone any vocational training, compared to 42.3% who have, highlighting a vocational education gap and an area for enhancement. Access to such training could boost their skills and business success.

Figure 3.4: Land/House Registered in the Woman Entrepreneurs' Name



Over half (52.3%) of these entrepreneurs have household incomes below ₹1 lakh, placing them in lower-income brackets (Fig. 3.3). Additionally, a substantial majority (72.7%) do not have land or houses registered in their name (Fig. 3.4), which could impact their access to credit and other resources. Despite this, some of these women (27.3%) do own land, providing them with a modicum of financial security.

During the Focus Group Discussion (FGD), a common theme emerged: many women started their businesses driven by financial needs and the desire to support their families. Entrepreneurship not only offered them a path to financial independence but also significantly improved their living conditions, enabling them to achieve a better quality of life.

3.2. CHARACTERISTICS OF ENTERPRISES

3.2.1 Overview of enterprises

The enterprises span three main sectors: Agriculture & Allied Services (34.8%), Handlooms & Handicrafts (33.7%), and Manufacturing, Processing & Retailing (MPR) (31.4%) (Fig. 3.5). This diversity shows that women entrepreneurs are active in a range of industries, contributing significantly to local economies and community development. More than 90.0% of enterprises of the sample operate under sole proprietorships, showcasing the independent nature of these women-led enterprises. A smaller portion of the enterprises are partnerships (8.2%), highlighting collaboration and shared

business ventures. Regarding registration, only one-third of the enterprises in the sample are registered entities. Amongst the registered enterprises, the majority of the enterprises are registered under the Udyam platform, accounting for 67.2% of the entities (Fig. 3.6).

The distribution of sampled enterprises across various states reveals diverse sectoral preferences. In Andhra Pradesh, enterprises engaged in agriculture dominate (66.2%), contrasting with its lesser representation in manufacturing (20.8%) and handicrafts (13.0%). A balanced distribution

Figure 3.5: Distribution of Enterprises across Sectors within registered enterprises

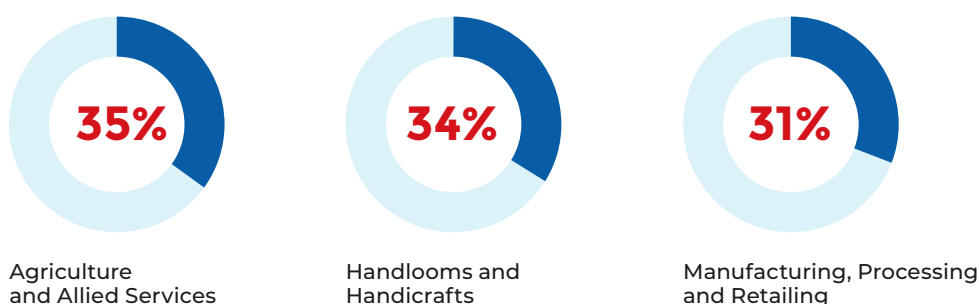
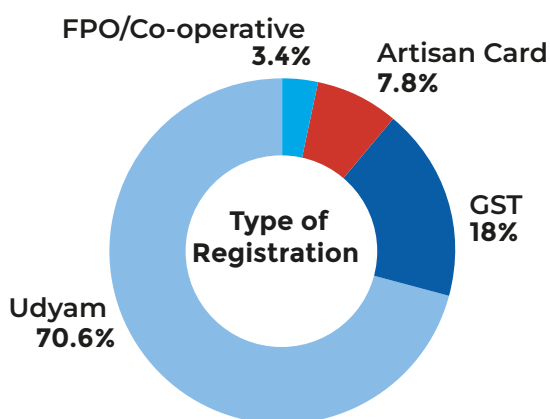


Figure 3.6: Type of Registration within registered enterprises



among agriculture (48.5%) and handicrafts (42.5%) is observed in Assam. Bihar shows a strong presence in handicrafts (52.4%), alongside contributions from agriculture (27.8%) and manufacturing (19.8%). Haryana exhibits a high concentration in handicrafts (80.4%), minimal involvement in agriculture (4.3%), and some in manufacturing (15.3%). Maharashtra showcases a diversified economic structure, led by manufacturing (42.2%), followed by agriculture (38.7%), and handicrafts (19.1%). Madhya Pradesh emphasises handicrafts, dominating with 72.9%, while participating marginally in manufacturing (16.7%) and agriculture (10.4%). These disparities underscore the diverse nature of India's economic ecosystem, shaped by local conditions, resources, and historical evolution (Fig. 3.7).

Educationally, these entrepreneurs span a spectrum from primary to post-graduate qualifications, with over 90.0% falling within this range. Moreover, a considerable majority have access to essential modern business tools like smartphones and the internet. However, the fact that approximately 70.0% of businesses have operated for less than four years suggests they are in the nascent stage of their entrepreneurial journey.

A significant portion, 53.0%, has been operational between one and four years. This is followed by businesses operational between four and eight years and the ones less than one year old, comprising 21.5% and 16.1% of the sample respectively. This distribution suggests a favourable environment for new business initiatives.

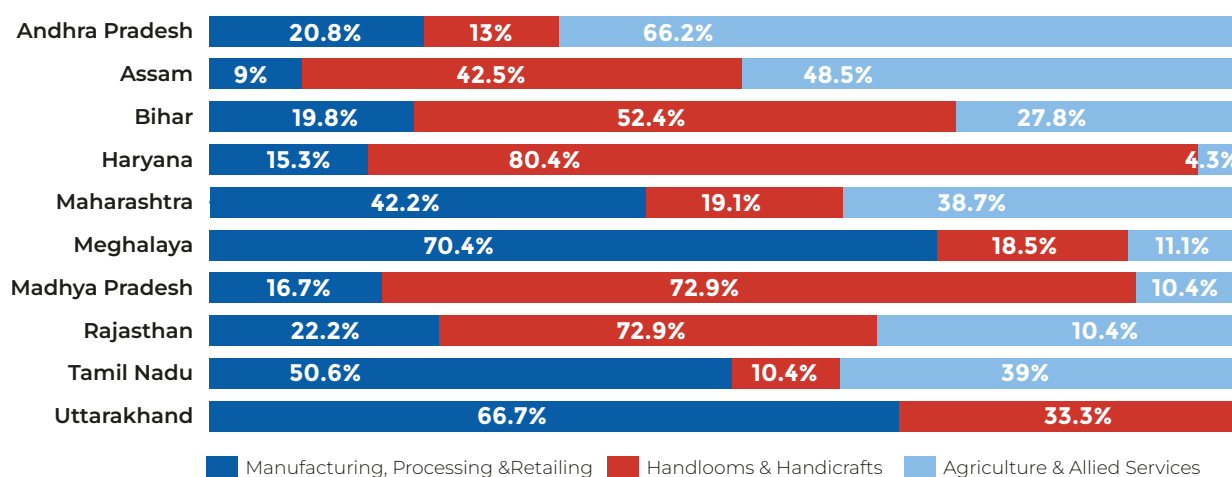
The overwhelming majority (91.8%), adopt the dominant sole proprietorship model, reflecting a strong preference for autonomy and independent operation. This inclination aligns with the relatively youthful age of the entrepreneurs, averaging around 34 years old, indicating a demographic likely more inclined toward risk-taking and innovation. Notably, 67.8% of these women hold sole decision-making power, showcasing significant autonomy and leadership, while the remaining 32.2% engage in joint decision-making, often influenced by family dynamics.

3.2.2 Business Economics and Record-keeping

Approximately two-thirds of ventures operate within a turnover bracket of less than ₹1 lakh annually, signaling their predominantly small-scale nature. However, a notable 25.3% display a slightly higher turnover, hinting at the latent potential for expansion and growth. A pivotal measure of entrepreneurial acumen lies in record-keeping practices. Here, a conspicuous gap in digital adoption emerges, with a substantial portion of entrepreneurs relying on traditional methods. In the account-keeping practices for "Sales and Inventory," manual accounts constitute 49.5%, while memory-based tracking stands at 26.6%. Alarming, only a mere 1.9% utilise digital tools for record-keeping, underscoring a critical need for enhanced digital literacy and tool adoption to bolster efficiency and data accuracy.

The analysis of record-keeping practices for "Profit and Loss" in relation to "Annual Profit" provides significant insights into the financial management behaviors of the sampled women

Figure 3.7: Distribution of Enterprises Across States by Sectors



entrepreneurs. Among the 570 ventures with an annual profit of less than ₹1 lakh, 46.7% use manual accounts for keeping records of profit and loss. This is followed by memory records (29.8%) and those not keeping regular records (22.3%). Digital record-keeping practices are maintained by just 1.2% of the enterprises in this profit bracket. This suggests that smaller profit enterprises tend to rely more on traditional and less systematic methods of record-keeping.

In the profit range of “₹1 lakh to ₹2 lakh,” 60.0% use manual accounts to keep records. The reliance on memory records drops significantly to 20.6%, and those not keeping regular records also decrease to 17.5%. Digital record-keeping remains low at only 2.0%. This indicates a slight shift towards better record-keeping practices as profits increase.

In the highest profit category of “₹2 lakh to ₹5 lakh,” 81.8% enterprises maintain their records through manual accounts, 12.1% rely on memory records, and those not keeping regular records drop to just 6.0%.

Thus, the analysis of record-keeping practices for “Profit and Loss” in relation to “Annual Profit” shows that most of the higher profitable ventures (81.8% in the “₹2 lakh to ₹5 lakh” profit bracket and 60.0% in the “₹1 lakh to ₹2 lakh” profit bracket) maintain regular records of their profit and loss accounts through traditional manual methods. Memory record-keeping practices are more prevalent among ventures with the lowest profit range (less than ₹1 lakh). Additionally, enterprises that do not maintain regular records predominantly feature in the same profit bracket (Table 3.1 and 3.2).

This analysis highlights a critical area for improvement: the

adoption of digital record-keeping. Despite its potential for accuracy and efficiency, it remains vastly underused. Encouraging enterprises to transition to digital record-keeping could enhance their financial management and potentially contribute to higher profitability. Educational programs and support systems might be necessary to facilitate this transition, especially for enterprises in the lower profit brackets.

Moreover, a correlation between business registration and record-keeping practices also surfaces. Registered entities exhibit a propensity towards more formal record-keeping methods, with fewer instances of irregularities compared to non-registered counterparts. Notably, manual account usage is prevalent among 54.0% of registered businesses, contrasting with 45.8% of non-registered ones. Similarly, memory-based record-keeping is more prevalent among non-registered entities, suggesting a potential influence of business registration on systematic record-keeping standards.

Delving into sector-specific profitability, Agriculture and Allied Services emerge as a promising domain. Despite the majority of enterprises reporting profits below ₹1 lakh, Agriculture and Allied Services boast the highest proportion of enterprises within the most profitable bracket of “₹2 to ₹5 lakh,” constituting 5.6% of the total. Conversely, Manufacturing, Processing, and Retail witness a dominance of enterprises in the least profitable bracket, with a staggering 80.2% housed therein.

While entrepreneurial activity among rural women

TABLE 3.1: RECORD-KEEPING PRACTICES (PROFIT AND LOSS AND ANNUAL PROFIT)

Annual profit range	Manual account	Memory record	Do not keep regular record	Digital record-keeping
Less than ₹1 lakh	46.7%	29.8%	22.3%	1.2%
₹1 lakh - ₹2 lakh	60.0%	20.6%	17.5%	2.0%
₹2 lakh - ₹5 lakh	81.8%	12.1%	6.0%	0.0%

TABLE 3.2: RECORD-KEEPING PRACTICES ACROSS SECTORS

Characteristics	Agriculture & Allied Services	Handlooms & Handicrafts	Manufacturing, Processing & Retailing (MPR)	Average (%)
1. Record-keeping practices (Profit & Loss)				
a. Manual accounts	52.6%	45.5%	55.4%	51.0%
b. Memory records	16.0%	38.3%	27.5%	27.2%
c. Don't maintain regular accounts	29.1%	14.8%	17.0%	20.5%
d. Digital record-keeping	2.3%	1.5%	0.0%	1.3%
2. Record-keeping practices (Sales & Inventory)				
a. Manual accounts	50.2%	45.0%	53.5%	49.5%
b. Memory records	16.2%	38.3%	25.3%	26.6%
c. Don't maintain regular accounts	30.2%	15.2%	20.3%	22.0%
d. Digital record-keeping	3.4%	1.5%	0.8%	1.9%

entrepreneurs thrive across sectors, scaling up presents formidable challenges. The sharp decline in the number of enterprises as profit brackets ascend, underscores potential growth barriers, necessitating concerted efforts towards sustainable development.

These insights not only shed light on the current state of micro-entrepreneurship in India but also provide a roadmap for fostering sustainable growth. Addressing the digital

divide and enhancing business registration processes are imperative steps towards realising the full potential of micro-entrepreneurship, thereby fueling inclusive economic development. In essence, these enterprises represent a blend of emerging, autonomous, and diverse ventures led by women in rural areas. Their autonomy in decision-making and their contribution to the economy are commendable. However, there is a clear need for increased support and resources to nurture their growth and profitability.

3.3. FINANCIAL STATUS AND READINESS



3.3.1. Banking Access and Operations

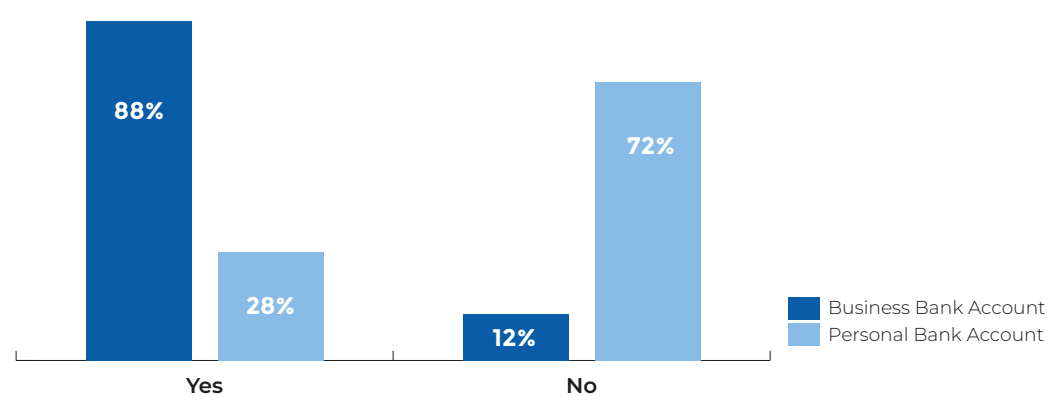
Access to Bank Accounts

The survey indicates that approximately 88.0% of Rural Women Entrepreneurs (RWEs) have active personal bank

accounts, reflecting positive strides in financial inclusion and access to essential business resources. However, the remaining 12.0% still lack such access, representing a substantial barrier to their economic empowerment and business expansion. Addressing this disparity is crucial to enable all women entrepreneurs to effectively manage their finances, access loans, and scale their businesses. Regarding separate business accounts, the survey reveals a challenging landscape for RWEs. Only 28.0% of personal account holders report owning separate business accounts, indicating a significant gap in adoption regardless of personal banking status (Fig. 3.8).

Analysis of bank account operations indicates that a substantial majority, approximately 95.1%, of Rural Women Entrepreneurs (RWEs) independently manage their personal bank accounts. In contrast, only 4.5% have their accounts overseen by husbands or other male family members. However, concerning business bank accounts, there's a noticeable gap, with only 67.0% managing the accounts themselves. This disparity between personal and business financial autonomy among women entrepreneurs underscores a potential area for enhanced support and empowerment initiatives.

Figure 3.8: Access to Bank Accounts



3.3.2. Access to Credit

Loan Characteristics

The financial landscape of women entrepreneurs, as depicted by the data, provides comprehensive insights into their engagement with business loans. The survey reveals that 43.7% of women entrepreneurs have availed themselves of loans for their businesses, while a significant 56.3% have not pursued external funding, indicating a cautious approach or potential barriers to access finance. Loan amounts vary widely, ranging from ₹1,000 to ₹10,00,000, with an average loan amount of approximately ₹1,00,323, which reflects the diverse needs and scales of these women-owned businesses. However, the median loan amount is ₹50,000, indicating that half of the entrepreneurs received loans of less than ₹50,000.

Among those who have taken loans, the data highlights variability in engagement, with an average of 1.6 loans per entrepreneur, suggesting differing levels of borrowing activity. Repayment statuses vary, with approximately one-third significantly progressing towards full repayment, while others have repaid varying portions of their loans.

The analysis of loan distribution across enterprise sectors underscores notable disparities in financial access. The Agriculture and Allied Services sector leads with 49.8% of its enterprises securing loans, followed closely by the Manufacturing, Processing, and Retailing (MPR) sector with a 45.6% loan uptake. These statistics suggest a relatively strong engagement with financial institutions, likely driven by these sectors' perceived stability and profitability. However, there is room to improve interactions with loan facilities. In contrast, only 35.7% of Handlooms and Handicrafts enterprises access loans, reflecting challenges such as lower profitability or limited awareness about financial services. This sector needs targeted financial inclusion strategies to support growth (Table 3.3).

Overall, the varying loan uptake rates across sectors point to the necessity for sector-specific financial products and educational programs to enhance enterprise financing and equalise growth opportunities.

The act of applying for loans signifies optimism about the future of their businesses, with loan approvals indicating a degree of market confidence. Self-Help Groups (SHGs) emerge as a significant source of financing, utilised by 45.7% of entrepreneurs, followed by commercial banks at 31.8%. Other sources include cooperative banks, friends or relatives, local money lenders, and microfinance institutions, illustrating a varied landscape of loan procurement.

The analysis of loan purposes reveals a strong trend towards business development and expansion, with 65.4% of women entrepreneurs seeking financial assistance for this purpose. Inventory management, working capital, and cash flow issues are also critical areas, reflecting operational challenges that necessitate financial support. Additionally, there is notable interest in starting new businesses, indicating the emergence of a healthy entrepreneurial ecosystem in rural areas.

In Manjari village, Latur, women entrepreneurs, during a Focus Group Discussion (FGD), shared their struggles with banking officials, who often led them on a bureaucratic runaround to have their loans approved. As a result, these women have turned to local "Gats" (committees) for financial assistance. By contributing ₹200 each month to the committees, they qualify to receive loans between ₹20,000 and ₹30,000 as needed.

A smaller yet significant proportion of women seek loans for specific needs such as purchasing fixed assets, vehicles, or equipment, showcasing the diverse range of investment needs within the entrepreneurial community. Overall, the data presents a dynamic portrayal of women entrepreneurs actively seeking financial solutions to drive growth, manage operational demands, and capitalise on new business opportunities.

TABLE 3.3: LOAN DISTRIBUTION ACROSS SECTORS

Enterprise Sector	No. of Enterprises	No. of Enterprises Receiving Loans	Percentage of Enterprises Receiving Loans
Agriculture and Allied Services	267	133	49.8%
Handlooms and Handicrafts	260	93	35.7%
Manufacturing, Processing and Retailing (MPR)	241	110	45.6%
Total	768	336	43.7%

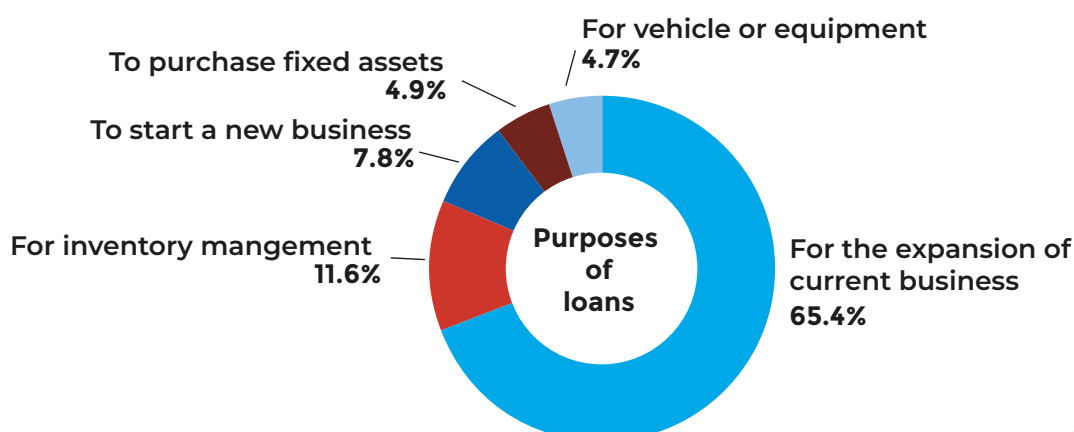


TABLE 3.4: LOAN CHARACTERISTICS ACROSS SECTORS OF ENTERPRISES

#	Characteristics	Agriculture & Allied Services	Handlooms & Handicrafts	Manufacturing, Processing & Retailing (MPR)	Total Average
1	Loan penetration (%)	49.8%	35.7%	45.6%	43.7%
2	Median loan amount (in INR)	50,000	50,000	50,000	50,000
3	Loan amount range	1,000 – 6,00,000	2,000 – 10,00,000	10,000 – 10,00,000	1,000 – 10,00,000
4	Sources of loan				
a	SHGs	62.7%	41.7%	35.4%	46.7%
b	Commercial Bank	17.3%	33.9%	41.1%	30.8%
c	Co-operative Bank	7.5%	2.3%	8.8%	6.2%
d	Friends/ Relatives	5.8%	9.3%	3.9%	6.3%
e	Local Money Lenders	6.7%	8.1%	2.9%	5.9%
f	MFI	0.0%	2.3%	1.9%	1.4%
g	Others	0.0%	2.3%	5.9%	2.7%

3.3.3. Financial Readiness

The financial readiness of rural women entrepreneurs (RWEs) presents a multifaceted scenario. A considerable number (88.0%) of these entrepreneurs have personal bank accounts, showcasing substantial financial inclusion and autonomy in managing personal finances. However, only 28.0% possess separate business accounts, indicating a notable gap in business-specific financial management essential for sustainable growth. Most RWEs tend to blend personal and business finances, highlighting the need for awareness programmes to promote dedicated business accounts, thereby improving financial management in business endeavours.

The operation of these accounts reveals that while most RWEs confidently manage personal finances, there's a disparity in business account management, with just 67.0% operating these autonomously. This underscores the necessity for targeted financial education and support in business banking to enhance financial literacy and autonomy among RWEs in managing their business finances effectively.

The absence of separate business bank accounts, coupled with a reliance on traditional record-keeping practices, represents significant gaps in business-specific financial management. Without dedicated business accounts, personal and business finances often intermingle, complicating financial tracking and transparency. Traditional record-keeping methods, such as maintaining detailed ledgers and financial statements, are crucial for accurate financial management and securing loans. The lack of these practices can lead to poor financial planning, fund mismanagement, and difficulty in accessing credit. Addressing these gaps through financial literacy training and support can enhance business operations and sustainability for women entrepreneurs.

Regarding credit, 34.7% of Rural Women Entrepreneurs

(RWEs) have secured loans for their businesses, demonstrating a cautious borrowing approach. The variability in loan amounts and repayment statuses highlights differing capacity levels among these entrepreneurs, suggesting a need for tailored support in financial planning and management to better address their unique needs and challenges. Additionally, low credit-seeking behaviour coupled with low turnover emphasises their risk-averse attitude and cautious approach to finances.

Analysis of the data about financial readiness underscores the importance of continued efforts in financial education, broader banking services tailored to business needs, and more accessible credit options to enhance the financial readiness and growth potential of rural women entrepreneurs. It also highlights the significance of fostering a supportive ecosystem for these entrepreneurs to scale their businesses and contribute to economic development.

Although rural women entrepreneurs (RWEs) have made notable progress in improving their financial readiness, there are still areas that require attention to ensure sustained growth and empowerment within this demographic. The analysis highlights the importance of continued financial education, which can provide RWEs with the necessary knowledge and skills to make informed financial decisions. Tailored banking services are also crucial, as they can address the specific needs and challenges faced by RWEs in managing their finances and accessing financial products and services. Moreover, ensuring accessible credit options is essential for RWEs to invest in their businesses and seize growth opportunities. By addressing these challenges systematically, a supportive ecosystem can be created, enabling RWEs to scale their businesses effectively and contribute to economic development in rural areas. This holistic approach acknowledges the interconnected nature of financial readiness and its impact on the overall growth and empowerment of RWEs and their communities.

3.4. NAVIGATING THE DIGITAL LANDSCAPE

3.4.1. Digital Readiness and Access

An insightful finding reveals that smartphones have become widely accessible, with 79.5% of women owning a device and 20.5% gaining access through family members (Fig. 3.9). This extensive smartphone usage can serve as a cornerstone for their digital involvement in efficient and productive entrepreneurial endeavours.

Nearly 8 out of 10 respondents (79.1%) have been utilising their smartphones for communication for over a year. Moreover, approximately half of the respondents (52.0%) using smartphones for business purposes have been doing

so for at least a year (Fig. 3.10). Consequently, there is a noticeable trend towards embracing smartphones not only for communication but also progressively for business pursuits.

Rural women entrepreneurs often face limited data connectivity via Wi-Fi/Broadband, as illustrated in Figure 3.11. However, connectivity through mobile data networks shows a robust level of regular access, with 81.1% of respondents reporting consistent connectivity (Figure 3.12). Therefore, overall accessibility to smartphones and internet connectivity does not pose a concern for typical rural women entrepreneurs.

Figure 3.9: Smartphone Access

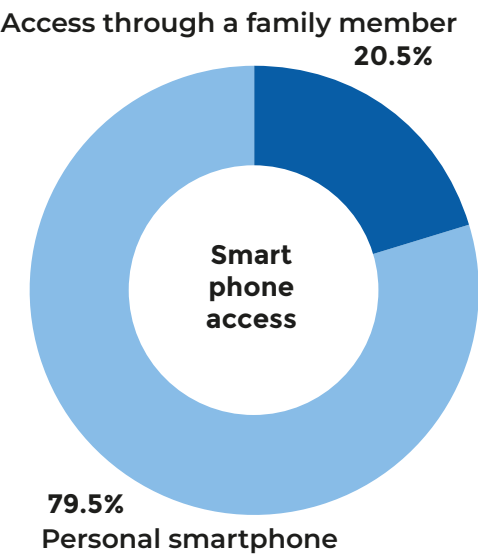


Figure 3.10: Duration of Smartphone Usage for Business

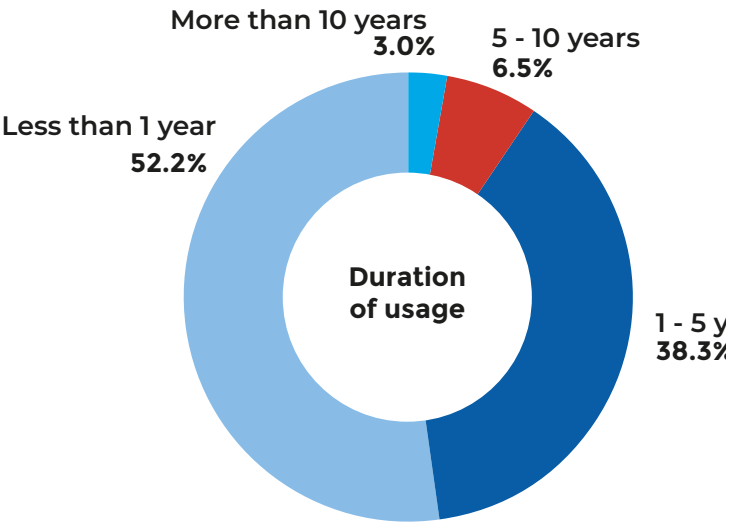


Figure 3.11: Status of Wi-Fi/ Broadband Connectivity

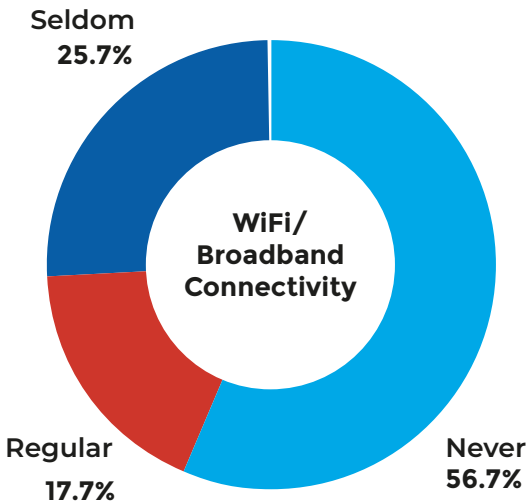
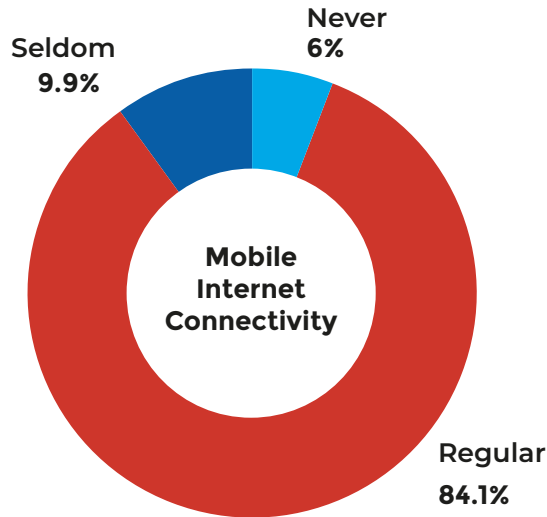


Figure 3.12: Status of Mobile Internet Connectivity



3.4.2. Offline vs. Online Business Practices

The analysis of women entrepreneurs' business practices reveals a notable preference for offline methods over online ones. Specifically, 82.3% favoured offline sales and marketing practices, while only 17.7% preferred online platforms. Direct selling to the consumer was the most utilised sales channel, chosen by 83.5% of the respondents (Table: 3.5). This data indicates a significant inclination towards traditional business methods among the surveyed women entrepreneurs, emphasising face-to-face interactions and physical sales channels. Despite the global shift towards digitalisation, a substantial segment of these entrepreneurs remains anchored in offline practices. This scenario highlights a clear divide in business operation models, with many showing reluctance to embrace online methods.

The limited digital adoption is evident, with only 17.7% incorporating digital practices for customer relationship and retention. The transition from offline to online business practices among these women entrepreneurs is slow. This low adoption rate signals significant barriers to digital transition, including a lack of familiarity, resources, or confidence in using online tools and platforms. The strong adherence to traditional business models further inhibits the shift towards digital methods. Despite the advantages of the growing digital landscape, an overwhelming majority of these entrepreneurs remain grounded in offline operations. The reluctance to transition suggests broader resistance or inability to adapt to digital advancements, indicating that efforts to facilitate this shift must address underlying barriers and provide tailored support. However, there is a growing inclination among some women entrepreneurs towards online business due to its distinct benefits.

For example: *In Maheshwari village, women describe traditional offline business as "Udhaar ka Sauda," noting that most transactions with local customers are credit-based. Consequently,*

they are starting to prefer the online commerce model, which ensures timely payment, illustrating a shift towards digital platforms.

During focus group discussions with women entrepreneurs in Kaaz and Bharondha, Gaya, it was revealed that they were not using social media or e-commerce platforms for business due to a lack of awareness about the processes involved. Despite this, they expressed a keen interest in learning. While some women used social media for communication and could conduct online money transactions, they were not leveraging these platforms for business purposes but recognised the potential benefits of doing so.

Key informants of the study highlighted the intersection of traditional and digital marketing practices, emphasising the benefits of digital platforms in terms of affordability, accessibility, and targeted advertising. The discussion underscored how integrating these approaches can

"While there is a clear gap in digital integration among the surveyed women entrepreneurs, there is also significant potential for transformation. By blending traditional marketing techniques with digital marketing, there is an opportunity to overcome some of the barriers to digital adoption."
Ms. Shailja and Ms. Diksha of 200 Million Artisans

TABLE 3.5: CHARACTERISTICS OF OFFLINE SALES ACROSS SECTORS

Characteristics	Total Average	Agriculture & Allied Services	Handlooms & Handicrafts	Manufacturing, Processing & Retailing (MPR)
Preference for offline sales (%)	82.3%	82.0%	79.4%	85.9%
Offline sales distribution (%)				
a. Direct to Customer	83.5%	83.0%	81.7%	85.9%
b. Through Middlemen	15.3%	15.0%	17.8%	12.7%
c. Direct to Institutions	1.3%	2.0%	0.4%	1.4%
Reasons for Preferring Offline Sales				
a. The customers are known to me	41.2%	39.3%	40.6%	43.6%
b. I understand how offline sales and marketing works	36.0%	38.0%	38.0%	32.2%
c. I have well established offline network	19.6%	19.4%	18.4%	20.9%
d. Not equipped digitally	3.2%	3.3%	3.0%	3.3%

enhance outreach and effectiveness, particularly for women entrepreneurs navigating the transition to digital commerce.

3.4.3. Digital Adoption among Women Entrepreneurs

In the realm of digital adoption and usage among women entrepreneurs, there's a notable trend unfolding. Thanks to the widespread accessibility of smartphones, 83.2% of women entrepreneurs actively participate in commerce through various social media platforms. This surge marks an auspicious commencement towards integrating social media into their business frameworks. These platforms are instrumental for marketing, sales, and engaging with customers, amplifying their business outreach and client interactions. However, despite this significant engagement in social commerce, a considerable 82.3% of these entrepreneurs have yet to embrace digital practices for maintaining customer relationships and retention. This signals a gap between using social media for commercial endeavours and incorporating digital tools to sustain fruitful customer connections. Moreover, there's a discernible disparity in digital adoption concerning record-keeping practices. Even among technologically-equipped demographics, such as women entrepreneurs with personal or family smartphones, there's a prevalent inclination towards traditional manual methods of record-keeping.

The utilisation of social media and e-commerce platforms presents a mixed scenario. While a modest 27.8% frequently use social media platforms for business, only 17.5% frequently engage with e-commerce platforms. Conversely, a significant portion either uses these platforms infrequently or not at all. Overall, the study illuminates the growing acceptance of technology among women entrepreneurs. However, it also underscores significant opportunities for enhancing digital literacy and infrastructure, particularly

“In order to alleviate the discomfort and uncertainty experienced by these women entrepreneurs, it is crucial to narrow the digital literacy gap through specialised educational initiatives.”

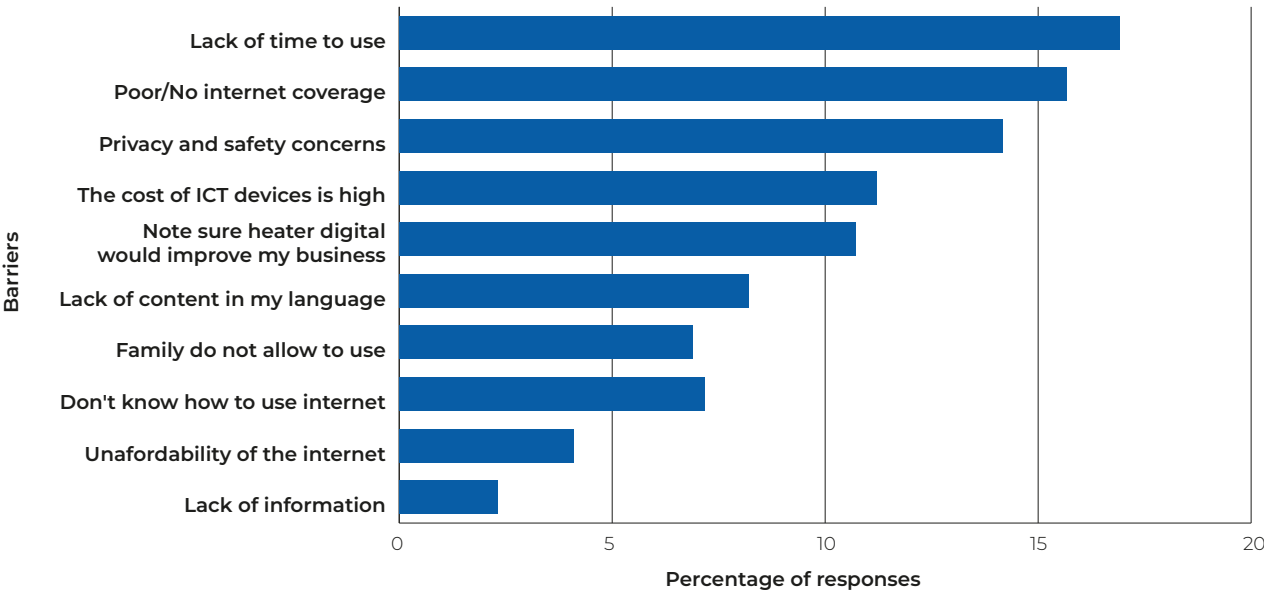
Ms. Jyotsna, COO of the Youth Foundation in Pune

in domains like social commerce, e-commerce, and digital record-keeping. Addressing these gaps could catalyse more efficient, scalable, and profitable business operations for rural women entrepreneurs.

Regarding smartphone usage for communication, there's a noticeable correlation with the operational age of businesses. Newer enterprises tend to swiftly adopt modern communication methods, with approximately 21.0% utilising smartphones within less than a year. However, when it comes to integrating smartphones into actual business operations, the transition appears slower, suggesting a slight delay in this aspect. The utilisation of social media for business exhibits varied frequency, with 'Rarely' being the predominant response. This implies limited use of social media for business purposes among women entrepreneurs, with factors beyond mere familiarity or duration of use influencing its adoption.

In terms of adopting digital practices for customer relationship and retention, there's a prevalent reluctance

Figure 3.13: Top 10 Barriers to Adopting Digital Platforms for Business



among women entrepreneurs. Only 17.7% have embraced digital practices, indicating a lag in digital customer relationship management despite widespread smartphone access. Among those who have adopted digital practices, strategies like digital money transfers, targeted advertising, customer complaint redressal, and active social media engagement are prevalent, signifying efforts towards enhancing customer satisfaction and retention in a rapidly evolving market landscape:

- **Digital Money Transfers (54.8%):** The most common practice mentioned is digital money transfers, which simplifies transactions for customers. This could have a lot to do with the deep penetration of Unified Payments Interface (UPI) enabled banking applications in the country.
- **Targeted Advertising (27.4%):** The other common practice mentioned is paying for targeted ads on social commerce platforms.
- **Customer Complaint Redressal (9.2%):** A smaller fraction of businesses have hired services of social commerce or e-commerce platforms for customer complaint redressal, highlighting a focus on customer service.
- **Social Media Activity (8.5%):** Regular activity and posting on social media platforms are also common practices, indicating an effort to maintain customer engagement.

The data underscores that there is a significant gap in the adoption of comprehensive digital practices for customer relationship management. Businesses that leverage digital strategies, such as efficient payment systems, targeted advertising, customer complaint redressal, and active social media engagement, can potentially improve customer retention and satisfaction in the evolving market landscape. Scaling a business often begins with integrating technology into its core operations. By utilising digital devices and platforms, female entrepreneurs in rural areas can transcend geographical barriers, tap into new markets, and streamline operations. However, the study reveals significant disparities in technology adoption within these enterprises:

- **Digital Practices for Customer Relationship and Retention:** A majority of women entrepreneurs are hesitant to adopt digital practices for customer relations and retention.
- **Record-keeping Practices:** There's a notable reliance on traditional methods, with nearly half using manual accounts and only one-fourth relying on memory for sales and inventory tracking. Merely 2% employ digital methods, highlighting a need for improved digital literacy and tool adoption.
- **Digital Marketing Management:** Roughly equal proportions of enterprises find digital marketing easy (35.4%), moderate (28.3%), or difficult (36.3%), indicating potential skill or resource gaps hindering growth.
- **Digital Payments Management:** While a majority find managing digital payments easy, a significant minority (21.3%) struggle, suggesting a lack of knowledge or trust in digital payment systems.
- **Customer Relationship Management (CRM):** While 35.7% of surveyed entrepreneurs find CRM systems easy to manage, a significant portion (38.1%) struggle, pointing

"There is a need for 'digital fraud awareness training,' specifically for women from economically disadvantaged backgrounds."
Mr. Dinesh, the President of Gurukul NGO from Nuh

to challenges such as unfamiliarity or inadequate training.

- **Online Sales Management:** Over half (52.3%) of women entrepreneurs find online sales management difficult, underscoring barriers or complexities in this area.

Enhancing rural women's enterprises through technology requires boosting digital literacy, ensuring access to affordable digital infrastructure, and promoting financial inclusivity. Collaboration among local communities, government agencies, and private sector partners is crucial. Investments in infrastructure and training programs can empower these entrepreneurs, facilitating business expansion, economic growth, and community development. Rural women entrepreneurs identified common barriers to digital adoption, including time constraints due to domestic responsibilities and poor internet coverage. Privacy concerns, smartphone costs, and uncertainty about digital benefits were also significant hurdles.

In an interview, *Krishnamoni Das Daimari (Village Organisation President in Udalguri) highlighted the challenges faced by women entrepreneurs in adopting technology. She pointed out difficulties with payment transactions, network issues, and limited knowledge of e-commerce as significant barriers.*

Key informants of the study emphasised the vital requirement for training in smartphone and social media usage tailored for business purposes. Their focus on this necessity resonates with the uncertainties voiced by women entrepreneurs.

Addressing these challenges necessitates measures such as improving digital literacy, infrastructure, affordability, and online safety. Overcoming these barriers can lead to a more inclusive and equitable integration of technology, fostering empowerment and growth in the entrepreneurial landscape.

3.4.4. Social Commerce and E-Commerce: An Overview

The analysis uncovers distinct digital engagement patterns across three key sectors. The Agriculture and Allied Services sector shows strong social commerce integration with an 87.3% participation rate. The Manufacturing, Processing, and Retailing (MPR) sector follows closely with 82.3%, and the Handlooms and Handicrafts sector, though slightly lower at 79.7%, still reflects significant digital engagement. However, there's a need for enhancing both the frequency and quality of engagement across all sectors. Vocational training significantly boosts social commerce participation, with

trained women entrepreneurs exhibiting higher engagement rates than those without training. Integrating digital skills development into vocational training programs could further enhance social commerce engagement, contributing to overall economic growth.

Moreover, there's a clear correlation between education levels and social commerce engagement, with higher-educated entrepreneurs showing greater participation. This highlights the pivotal role of education in facilitating the adoption of digital technologies and enhancing social commerce engagement.

In recent years, the digital commerce landscape has evolved significantly, offering businesses a variety of platforms for sales and marketing. A comparative analysis of rural women entrepreneurs' use of social commerce and e-commerce platforms reveals varying satisfaction levels. Notably, 44.0% of respondents express satisfaction with social commerce's contribution to their business growth, indicating that its integrated social interactions and marketing capabilities may better meet their needs.

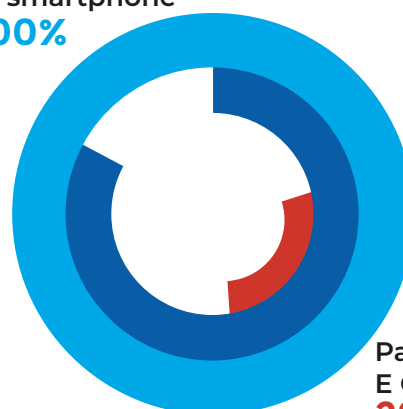
In contrast, e-commerce platforms have a lower satisfaction rate of 35.9%. Despite lower dissatisfaction rates, both platforms highlight areas needing improvement, with social commerce at 25.4% and e-commerce at 23.1%. This emphasises the need for training programs and ongoing platform development to meet diverse business requirements and enhance user satisfaction.

The study also identifies significant challenges associated with adopting digital commerce platforms. For social media, the predominant issues include network unavailability (23.6%) and familiarity with technology (22.9%), indicating widespread difficulty navigating these platforms.

Financial barriers such as data charges (12.8%) and device unavailability (9.9%) are also notable, alongside operational challenges like after-sales payment processing (7.9%) and platform registration charges (7.7%). E-commerce platforms share similar challenges, with technology familiarity (26.2%) and network availability (22.2%) being significant issues. Unique to e-commerce are concerns over platform registration (8.7%) and commission charges (5%), as well as after-sales payment processing (6.4%) and client outreach/marketing (4.9%). Businesses must navigate these multifaceted barriers, indicating a critical need for targeted support in digital literacy, connectivity, and financial planning.

Smartphone Access and its role in social commerce and E-commerce

Entrepreneurs' access to smartphone
100%



Participation rate:
Social Commerce
83%

Participation rate:
E Commerce
29%

TABLE 3.6: SOCIAL COMMERCE VS. E-COMMERCE

Characteristics	Social Commerce	E-Commerce
Participation Rate	83%	29%
Usage Frequency:		
a. Always	27.8%	17.5%
b. Occasionally	35.3%	33.5%
c. Rarely	36.9%	49%
Reasons for using Social and E-Commerce Platforms:		
a. Better customer relationship	20.5%	19.5%
b. Ease of onboarding	19%	27.5%
c. Easy interface of the platform	14%	8.8%
d. Better sales	13.3%	19.5%
e. Better customer retention	11.9%	4.5%
f. Has a clientele suitable for my product	8.3%	5.9%
g. Well-trained sales and branding guides	5.8%	4.9%
h. Offers targeted marketing	4.8%	4.9%
i. Others	2.4%	4.5%

TABLE 3.7: SOURCES OF INFORMATION ON SOCIAL COMMERCE AND REASONS BEHIND NOT ADOPTING IT BY SOME BUSINESSES

Characteristics	Percentage
Why Some Businesses Have Not Adopted Social Commerce Yet:	
a. Not interested	30.9%
b. My client base is very local	25.8%
c. Don't know much about social commerce	21.2%
d. I don't have the production capacity to upscale when the need arises	8.9%
e. Don't understand the algorithm of social media or how it works	4.2%
f. Don't know how to use a smartphone / digital device	3.4%
g. Managing finance for a bigger market penetration is very difficult for me	3.9%
h. Cannot afford it	0.4%
i. Others	1.3%
Sources of Information on Social Commerce Platforms:	
a. From peers	40.4%
b. Through social media	31.6%
c. NGO Outreach	25.3%
d. Through print/electronic media	2.2%
f. Government promotion	0.5%

TABLE 3.8: CHALLENGES FACED IN SOCIAL COMMERCE AND E-COMMERCE PLATFORMS

Challenges	Social Commerce	E-Commerce
Network unavailability	23.6%	22.2%
Lack of familiarity with the technology	22.9%	26.3%
Data charges	12.8%	12.6%
Device unavailability	10%	11.4%
After-sales payment-related processing	8%	6.4%
Platform registration charges	7.7%	8.7%
Algorithm of social media platforms	7.3%	0%
Client outreach/marketing	5.2%	5%
Platform commission charges	0%	5%
Others	2.5%	2.4%

3.4.5. Factors Influencing Preference for Social Commerce over E-commerce

Upon deep diving into the factors influencing women entrepreneurs' preference for social commerce over e-commerce platforms, the most influential factor reported was 'Familiarity' with the social media interface, with approximately 28.9% of responses highlighting its importance, underscoring the necessity for user-friendly platforms. Equally significant is the Easy Onboarding Process, cited by 23.4% of responses, emphasising the value of a straightforward setup and registration process. Ease of Operation over Mobile Devices is another critical factor, noted by 17.0% of respondents.

In district-level interviews, entrepreneurs expressed a

"I find social commerce more suitable for small businesses due to its simplicity and familiarity with social media".

Ms. Soniya Swargiary, Cluster Resource Person for Baksa

preference for social commerce over e-commerce due to the complexities associated with GST. They favoured social commerce for their small-scale, women-run enterprises because of its simplicity and their familiarity with social

media platform. In an FGD, women of Manjari village (Latur) identified the “WhatsApp Status” feature as the most popular tool for conducting online business and promotions.

Building Trust with Customers through existing social networks is also a compelling advantage of social commerce, highlighted by 11.4% of responses. This aspect underscores the importance of personal interactions and trust in online transactions. Additionally, Peer Recommendations and

Interactive Elements, leading to better conversion rates, were noted by 8.6% and 7.8% of respondents, respectively. At the concluding note, women entrepreneurs’ preference for social commerce over e-commerce is driven by factors emphasising ease of use, trust, and community engagement. These insights suggest that platforms aiming to attract this demographic should focus on user-friendly designs, mobile optimisation, and fostering a sense of community and trust among users.

“While digitalisation has introduced positive shifts, notable obstacles remain, particularly for rural women entrepreneurs. Limited internet access, insufficient photography skills, and logistical challenges significantly impede their effective utilisation of social commerce platforms. Therefore, we need a focused training strategy that emphasises storytelling and photography to improve online sales and social media marketing capabilities among rural artisans.”

Ms. Meenu Chopra, AIACA

Figure 3.14: Obstacles and Challenges of Using Social Commerce Platforms

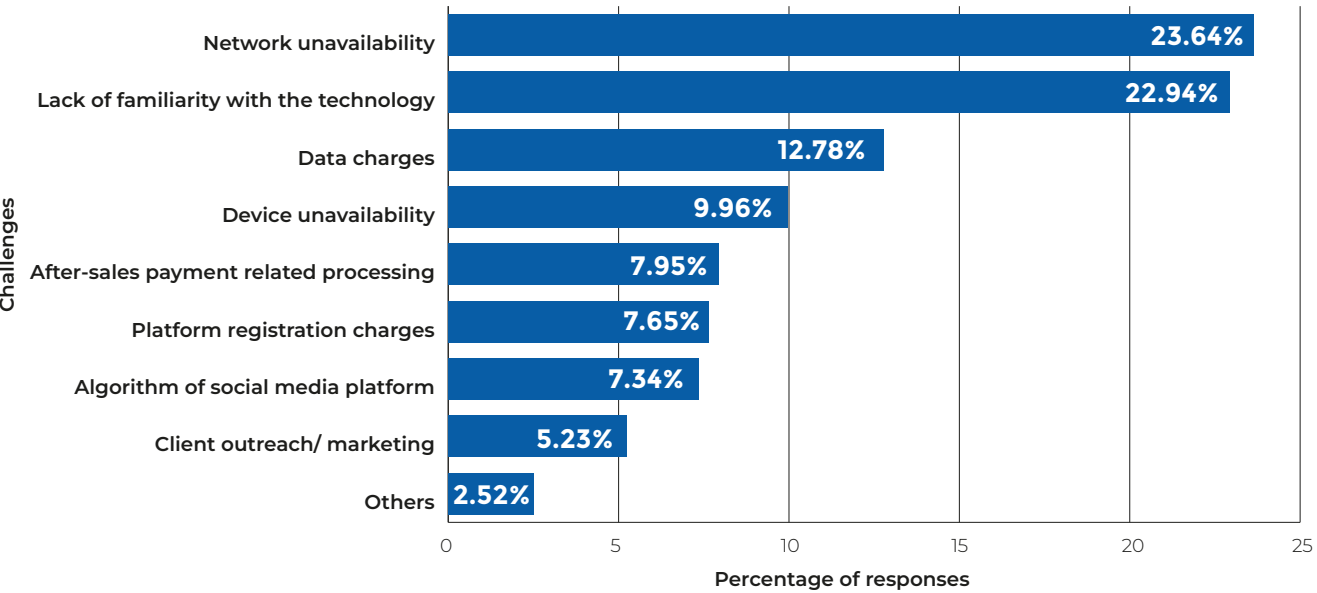
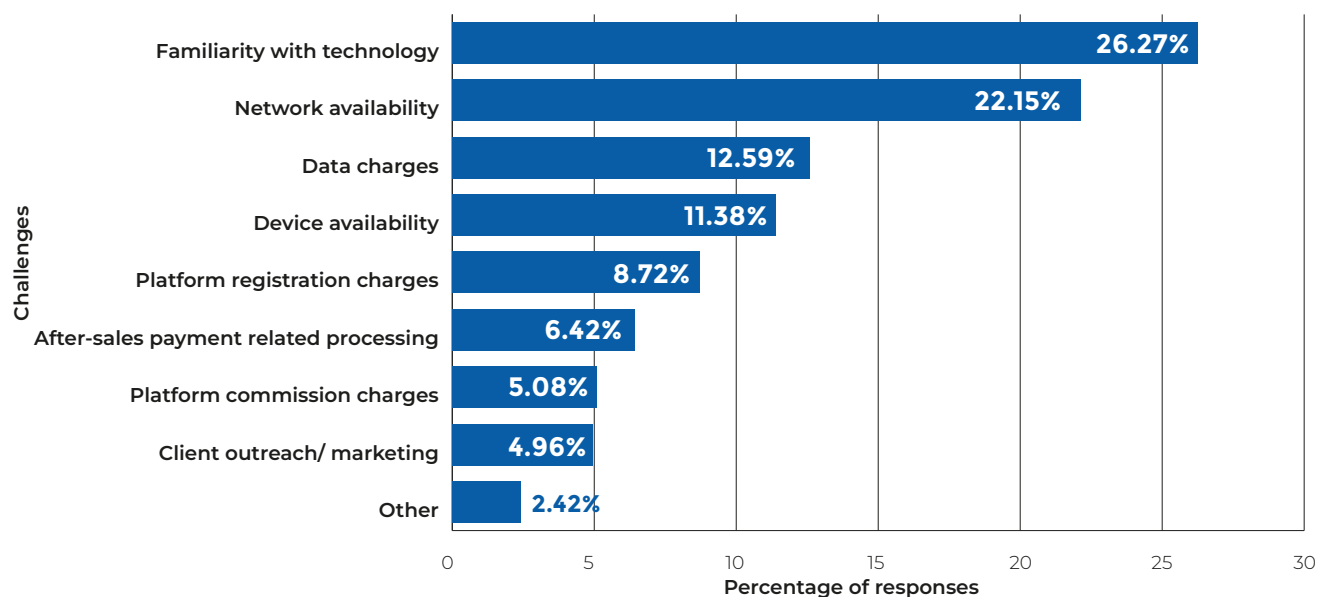


Figure 3.15: Obstacles and Challenges of Using E-Commerce Platforms



3.4.6. Enablers and Challenges in Adopting Social Commerce and Market Linkages

This section examines the factors that empower women entrepreneurs to utilise social media platforms for commercial activities and the challenges associated with such use. Analysis of data from various rural women entrepreneurs offers valuable insights into the enabling factors that support the use of social media platforms for business purposes.

- **Access to Technology:** Access to technology, particularly smartphones, is identified as a key enabler. 79.5% of women reported owning a personal device, while 20.5% have access through family members.
- **Better Customer Relationships:** The benefit of improved customer relationships was highlighted by 20.4% of responses, indicating a growing awareness of social media's role in fostering closer and more interactive customer relationships.
- **Ease of Onboarding:** The ease of onboarding, mentioned by 19.0% of responses, suggests that social media platforms are becoming more user-friendly, and accessible even to those with minimal technical skills. This is complemented by the platforms' straightforward interfaces, noted by 14.0% of responses, enabling easy navigation and interaction.
- **Precise Targeting:** The ability to reach suitable clientele was a significant factor for 8.3% of women entrepreneurs, underscoring the targeted approach made possible by social media marketing. The platforms facilitate precise targeting, simplifying the process for businesses to connect with their ideal customer groups.

The data also highlight various obstacles that hinder the effective use of social media for commerce. A total of 994 distinct mentions were recorded, pinpointing various obstacles that inhibit the optimal use of social media for business purposes.

- **Network Unavailability:** The paramount challenge

“There is a high level of technology illiteracy among women entrepreneurs. They can order online but not sell online”.

Mr. Moinuddin (Mamta, Nuh, Haryana)

identified was network unavailability, mentioned in about 23.6% of the responses. This indicates a critical infrastructure problem affecting businesses' online presence and operations.

- **Familiarity with Technology:** The challenge associated with familiarity with technology, mentioned by 22.9% of responses, underscores a notable gap in digital literacy. A considerable segment of women entrepreneurs find it challenging to navigate and effectively use social media

“The lack of knowledge on using mobile devices is a principal challenge. Establishing village-level training centers can play a crucial role in enhancing digital literacy among rural women.”

Soniya Swargiary, Cluster Resource Person for Baksa

“Network issues and limited understanding of e-commerce platforms pose severe challenges for rural women entrepreneurs. Government intervention is needed to address these problems. Social commerce platforms can play a crucial role in the development of small-scale enterprises.”

Krishnamoni Das Daimari, Village Organisation President in Udalguri

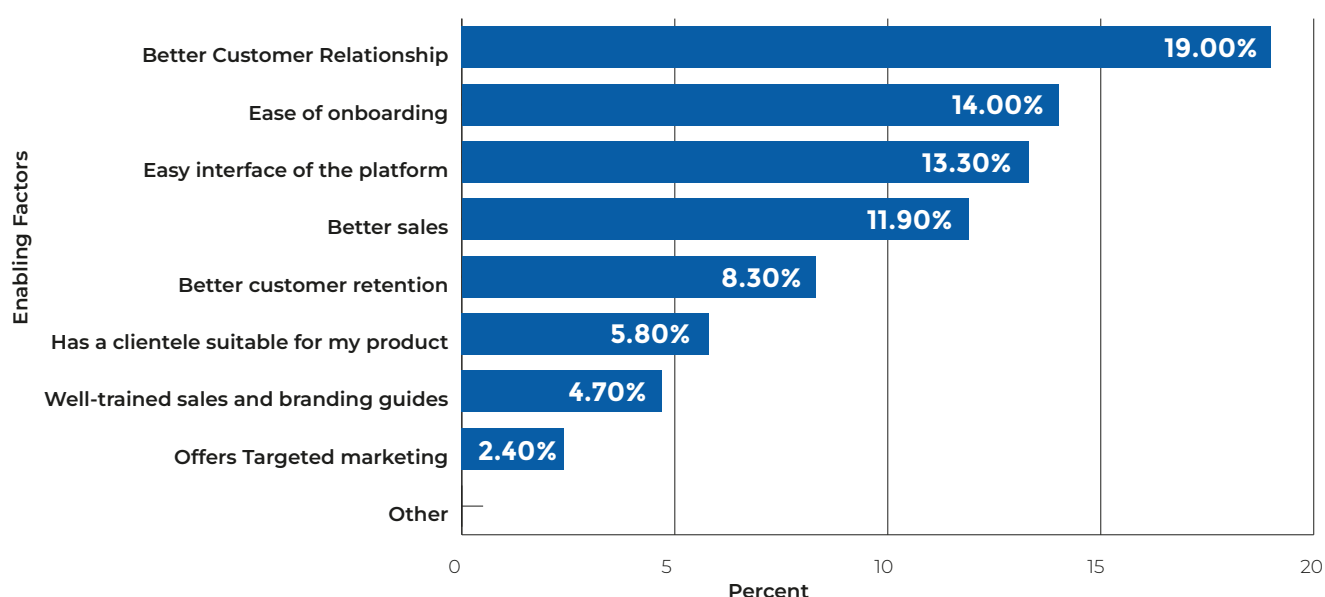
platforms.

- **Data Charges:** The third most cited issue was data charges, with 127 mentions (12.8%). The cost of internet access remains a considerable concern, affecting women's ability to interact online regularly and utilise digital platforms to their full potential.
- **Device Unavailability:** Device unavailability was highlighted by 99 responses (9.9%), indicating a hardware-related barrier to constant online presence.
- **Financial Transactions and Setup:** Issues related to after-sales payment processing (7.9%) and platform registration charges (7.6%) suggest difficulties in financial transactions and initial setup on social media platforms.
- **Other Challenges:** Client outreach/marketing (5.2%), adapting to social media algorithms, and other issues were also noted, suggesting a range of secondary barriers to leveraging social media for commerce.

In Nuh, women entrepreneurs disclosed that restricted smartphone use stems not only from patriarchal mindsets but also from the heightened risk of digital fraud in the region. This risk impacts both semi-educated and illiterate individuals, significantly limiting their access to smartphones.

Overall, social media offers significant opportunities for business growth and customer engagement, but several barriers need to be addressed. These include infrastructural issues like network availability and skill-based challenges in understanding and utilising technology effectively. Addressing these challenges could greatly enhance the effectiveness of social media as a business tool. The willingness to take risks and adopt innovative approaches also affects the utilisation of social media for commercial purposes. 38.6% of women entrepreneurs are willing to take calculated risks, 33.4% are moderately willing, and 28.0% are risk-averse. Similarly, 37.0% are willing to adopt innovation, 34.6% are moderately willing, and 28.4% prefer traditional methods. In conclusion, the factors enabling the use of social media for business include technological access, user-friendly interfaces, better customer relationships, and precise targeting. These factors make social media a crucial element of modern business strategy. The analysis shows a close link between risk-taking and innovation among women entrepreneurs. However, a significant segment remains hesitant, highlighting the need for education, mentoring, and resource access to create a supportive environment for risk-taking and innovation.

Figure 3.16: Factors Facilitating the Adoption of Social Commerce



3.5. IMPACT OF SOCIAL COMMERCE ON THE GROWTH OF WOMEN ENTREPRENEURS

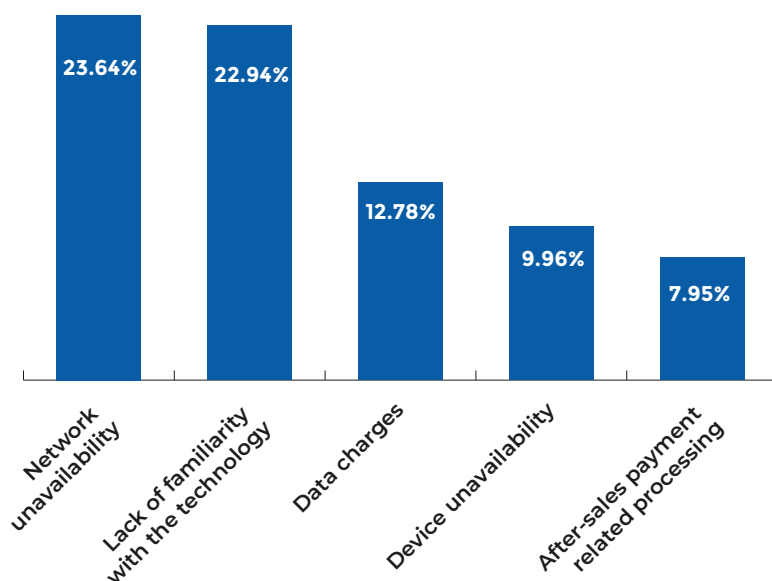
The impact of social commerce on the growth and empowerment of women entrepreneurs reveals a significant trend: an increasing use of social media platforms such as WhatsApp, Facebook, and Instagram by women entrepreneurs, with 83% engaging in commerce through these channels. This shift underscores the growing importance of digital platforms in the entrepreneurial ecosystem. WhatsApp is the most favored platform, used by 49% of entrepreneurs, showcasing its evolution from a communication tool to a crucial business asset for networking and relationship-building essential for business expansion. Instagram and Facebook follow, being utilised by 16.3% and 15.9% of the entrepreneurs, respectively.

The reasons behind adopting social commerce are varied, with many participants highlighting its benefits for customer

“Young women are more active in social commerce, likely due to their familiarity and proficiency with digital platforms. This observation highlights demographic shifts in social commerce, emphasising the importance of digital savviness in leveraging online business opportunities.”

Ms. Meenu Chopra, AIACAPerson for Baksa

Figure 3.17: Top 5 Challenges Faced by Women Entrepreneurs in Adopting Social Commerce



relationships and market access. Specifically, 20.4% of respondents cite improved customer relationships as a primary reason for using social media platforms for business, emphasising that social commerce is more than just a new sales channel; it is a vital tool for enhancing customer engagement and loyalty, crucial for any business's success and growth. Additionally, 8.3% of participants recognise that social media platforms provide access to a clientele suited for their products, while 4.7% highlight their usefulness in targeted marketing. This targeted reach is particularly beneficial for women entrepreneurs, empowering them to overcome traditional market access barriers and connect

more effectively with specific customer segments.

Financially, the impact of social commerce is promising but shows significant room for growth. Most businesses surveyed (67.0%) report an annual turnover within the lower income brackets (“up to ₹1 lakh”), with a similar percentage (74.4%) reporting an average profit of “less than ₹1 lakh” over the last year. This data suggests that while the adoption of digital and social media by women entrepreneurs is on the rise, translating this adoption into significantly higher earnings is still a work in progress. Nonetheless, the trend towards digital adoption, particularly the use of social media for business, is positive and can lead to increased market linkages, better customer engagement, and ultimately improved business outcomes for women entrepreneurs.

Key informants of the study highlighted the transformative potential of social commerce for rural women. They describe how social commerce offers a low-cost entry point for starting businesses, helping to overcome financial barriers.

In conclusion, social commerce is emerging as a crucial catalyst for the growth and empowerment of women entrepreneurs, providing them with tools for broader market access, improved customer relationships, and more targeted marketing strategies. Although the direct financial impacts are in the initial stages, strategic benefits like increased visibility, community engagement, and customer loyalty are tangible indicators of its potential.

3.6. ROLE OF STAKEHOLDERS IN IMPROVING DIGITAL ADOPTION

Varying levels of awareness have been analysed among women entrepreneurs about government schemes, programs, and other initiatives aimed at aiding the integration of digital technology into their businesses. Among the respondents, 34.5% are aware of government schemes for digital integration, while 65.5% are not. Similarly, 36.2% of RWEs know about other initiatives or programs, whereas 63.8% are not informed. These figures highlight a significant awareness gap that must be addressed. Many women entrepreneurs are unaware of these schemes, indicating a gap in communication or outreach efforts and a disconnect between available resources and their reach to the target demographic.

Figure 3.18: Awareness of government schemes assisting in the integration of digital technology into businesses

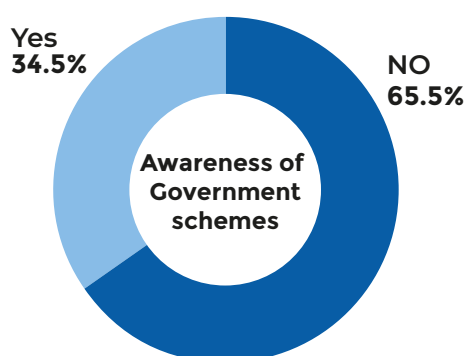
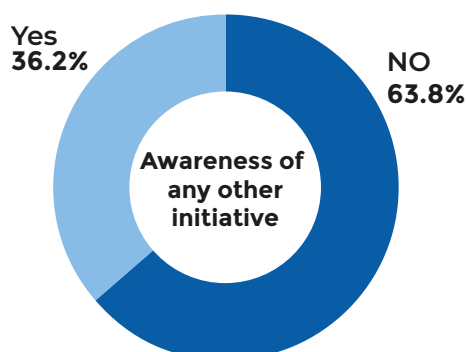


Figure 3.19: Awareness of any other initiative assisting in the integration of digital technology into businesses



In an interview, Krishnamoni Das Daimari (Village Organisation President of Udalguri) recommended government-sponsored computer courses and community-driven initiatives to promote digital adoption. He highlighted the lack of awareness about existing schemes, policies, and collaborations in the region. He also suggested training a few women within the Village Organisation to assist others. His recommendations align with the need for focused training programs to empower rural women entrepreneurs.

“There are motivating examples of women artisans effectively using social commerce platforms to leverage cultural narratives, showcase their product creation process, change consumer perceptions, and employ innovative marketing strategies, such as collaborations with influencers. However, these success stories also highlight broader challenges. The average artisan struggles to adopt social commerce due to marketing skill deficiencies, presentation limitations, time constraints, and limited access to technology. This presents a nuanced view of the social commerce landscape, juxtaposing its potential against the real challenges faced by artisans in leveraging these platforms effectively.”

Ms. Shailja and Ms. Diksha of 200 Million Artisans

There is an opportunity for increased collaboration between government bodies, NGOs, private sector entities, and other stakeholders to amplify the impact of their programs and ensure wider accessibility. Strengthening outreach efforts, simplifying access to information, and fostering partnerships between various stakeholders could significantly enhance the awareness and engagement levels of women entrepreneurs with these essential resources.

Inspired by the Pink City Rickshaw Co., Sameer Kapoor, Senior Advisor at Development Alternatives, proposed the formation of district enterprise coalitions to bolster rural women's entrepreneurship.

Perceptions vary regarding the influence of stakeholders in integrating technology into businesses, particularly among those aware of the initiatives. NGOs and financial institutions, including banks, are recognised for their contributions, though opinions differ on the extent of their influence and the nature of support provided, such as upskilling, training, and

“There is a critical need for technological literacy at the grassroots level, particularly within Farmer Producer Organisations (FPOs), to empower communities with tools for making informed agricultural decisions.”

Madhu Khetan, Integrator at PRADAN

financial assistance. This diversity in perceptions highlights the complex dynamics in technology integration efforts by different stakeholders.

Shaguna Gahilote, Program Analyst at UN Women, emphasised the importance of involving women in the design of technology. She proposed “assisted commerce” as a strategy to empower rural women in their business endeavours.

The key informants added another layer of understanding. They emphasised the advantages of cooperative models for digital management, suggesting that such collaborative approaches could amplify the effectiveness of technology integration efforts.

Stakeholders play a vital role in promoting the growth and sustainability of businesses owned by women entrepreneurs. An analysis of stakeholder involvement reveals that “Training” (24.5%) and “Awareness” (22.6%) are the predominant roles, underscoring a strong emphasis on education and information dissemination as foundational supports. These aspects are essential for empowering

women entrepreneurs with the knowledge and skills needed to navigate the competitive market landscape. Additionally, “Upskilling” (12.2%) and “Onboarding” (10.5%) are also significant, highlighting the importance of continuous learning and effective integration into business networks. Financial support, though critical, ranks slightly lower at 9.8%, indicating that while necessary, it may not be the primary focus of stakeholder support.

Lesser focus areas include “Generating market linkages” (4.6%), “Help with raw material supply” (3.4%), and “Help with labour supply” (3.0%). The lowest reported stakeholder roles are in “Help with quality testing” and “Help with branding,” both at 2.8%. These findings suggest a potential gap in addressing quality assurance and brand development, which are vital for business differentiation and long-term success.

“The cooperative model is a potentially underutilized strategy for fostering more uniform and widespread technology adoption among rural women entrepreneurs.”

Ms. Shailja and Ms. Diksha of 200 million Artisans

Overall, the data underscores a strong focus on capability development as a strategy for empowering women entrepreneurs, while suggesting that areas like quality and branding may need more attention to fully support women in achieving business success.

CHAPTER 4

LOOKING FORWARD: A VISION FOR THE FUTURE

ACTIONABLE RECOMMENDATIONS FOR ENHANCING WOMEN ENTREPRENEURIAL VENTURES:

1. Enhance Vocational Training:

- The significant gap in vocational training among women entrepreneurs necessitates targeted interventions. Develop and support programs focused on vocational training for women entrepreneurs to bridge the training gap identified. This should include business management, financial literacy, and digital skills, specifically designed for women in rural and semi-urban areas.
- Collaborate with local educational institutions and NGOs to facilitate access to such training, ensuring they are tailored to the varying levels of education among the women.

2. Establish Accessible Training Centres:

- Set up training centres in villages to eliminate commute and cost barriers.
- Encourage community-driven initiatives to foster a supportive environment for learning and growth.

3. Improve Access to Financial Resources:

- Advocate for financial institutions to simplify the process of obtaining business loans and provide targeted loan products for women entrepreneurs.
- Promote the establishment of separate business bank accounts to improve financial management and creditworthiness.
- Organise financial literacy workshops to educate women on the importance of credit, savings, and



investment for business growth.

- Partner with banks and microfinance institutions to create loan products suited to the needs of women-led businesses, with simplified application processes and lower interest rates.

4. Business Registration and Formalisation:

- Create awareness campaigns on the benefits of business registration and guide women through the registration process.
- Collaborate with local governments to streamline the

- registration process and reduce bureaucratic hurdles.
 - Link business registration with access to additional support services, such as training and credit.
- 5. Digital Literacy and Digital Adoption:**
- Initiate digital literacy programs that cater specifically to women entrepreneurs, emphasising the use of smartphones and digital tools for commerce.
 - Initiate government-sponsored computer and digital literacy courses tailored for women entrepreneurs.
 - Conduct digital fraud awareness and prevention training, particularly for women from socially and economically disadvantaged backgrounds.
 - Encourage the use of social commerce and e-commerce platforms through hands-on training sessions, demonstrating how to set up online stores, use social media for marketing, and manage online sales.
 - Develop partnerships with tech companies to provide affordable access to necessary digital infrastructure and services.
- 6. Networking and Mentorship:**
- Establish networking groups for women entrepreneurs to share experiences, challenges, and best practices.
 - Set up mentorship programs pairing new entrepreneurs with experienced business owners, focusing on sectors relevant to women's businesses.
 - Organise regular networking events, market fairs or expos where women can showcase their products and services to a broader audience.
- 7. Policy Advocacy and Community Engagement:**
- Advocate for policies that support women entrepreneurship, including subsidies, grants, and tax breaks for women-led startups.
 - Engage with community leaders to build supportive ecosystems for women entrepreneurs, emphasising the importance of their contribution to local development.
 - Address societal barriers and gender biases through community education and awareness programs. Highlight successful women-led businesses in the community to change societal perceptions and encourage family support for women entrepreneurs.
- Work with local governments to improve infrastructure in rural areas, such as reliable internet access and transportation, to reduce operational challenges for businesses.
- 8. Market Access and Business Development:**
- Provide training on market analysis, product development, and customer service to help women identify and exploit market opportunities.
 - Assist women in establishing supply chains and linkages to markets, both local and beyond.
 - Support branding and marketing efforts to help women entrepreneurs differentiate their products and services in the market.
- 9. Enhance Market Linkages and Awareness:**
- Organise small, localised exhibitions for women entrepreneurs.
 - Develop specialised websites to help them showcase their products and services.
- 10. Collaborative Framework:**
- Foster partnerships between government entities, NGOs, and local communities to create a cohesive support system.
 - Engage local leaders and successful entrepreneurs as mentors and trainers.
- 11. Monitoring and Evaluation:**
- Implement a robust monitoring and evaluation framework to track the progress of initiatives supporting women entrepreneurs.
 - Collect feedback from women on the challenges they face and the effectiveness of different support mechanisms.
 - Use data collected to continually refine and improve support programs.
 - In conclusion, addressing the multifaceted barriers faced by women entrepreneurs requires a comprehensive approach. By implementing these recommendations, stakeholders can significantly enhance the entrepreneurial landscape for women, leading to greater economic empowerment and community development.

CASE STORIES



1. Commitment is an Art...

Kala, who belongs to a typical rural set-up was restricted to her home and made her incapable of understanding the digital world. The lack of its familiarity has represented

obstacles to both her professional and financial success. The training has however, helped Kala to hone her skills in Bagh printing and has opened up avenues to expand her business digitally.

"I am Kala Dawar. I had never used a smartphone before and was unable to expand my Bagh printing business due to a lack of knowledge in digital marketing and could only take on local orders at low pay rates. I was fortunate enough to be a part of the training program as it has given me the wings to grow and expand my work. I can confidently manage my Instagram, WhatsApp, and Facebook profiles and have even started selling my designs online. I am now using UPI payments and have gained full knowledge of the profit margin which is required to maintain above-the-cost price. The best part about the training is my capability to use a smartphone and avail of its benefits. I have been using Pinterest on my phone to learn new techniques and skills in tailoring and designing that adds value to my business."



2. Imprinting a Successful Future...

As a result of the training, **Muskan** concluded that now she can run her own social media pages confidently and market her products on these platforms. She has opened a bank account and has learned about online banking facilities. She has also successfully applied for an Artisan Card. Here's hoping Muskan's love for Bagh printing and her entrepreneurial spirit makes her business a huge success.

"In Bagh, women are not allowed out of their houses beyond 4 pm. We have to work between 9-4 pm. During this period, I work at home and also do stitching so that I can sell my products in the market. I joined the training program because I had some aspirations. I wanted to learn more and wanted to build my own identity. I was informed by the trainers that the products we sell here are at a very marginal rate and we are capable to sell as per industry prices through online marketing. We were taught how to use Instagram and add images and details of the products on Facebook for better promotion. I also use WhatsApp business to reach a wider audience. Additionally, using Pinterest has been of great help as I use it to take inspiration and keep myself updated on trending designs."



3. Anuradha Kumari, 28 years: Gaya, Bihar

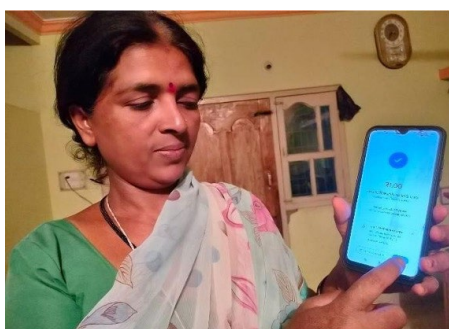
*"I had suffered some losses in my business before discovering about the training. Fortunately, a field officer informed me along with my peers about the training and I immediately enrolled for it. The training primarily assisted me to understand the benefits of **YouTube channel**, which greatly benefited my business. It also helped me in **planning my farming process at micro levels and understanding and implementing different social media platforms** to reach out to customers. This not only reduced losses in my business but also enabled me to establish a market within my own village. Furthermore, we were **trained on more uses of mobile phones** specially to market vegetables and **transfer money directly to bank account via UPI payments**. **WhatsApp** has greatly aided me in swiftly selling fresh harvest as well as increase my customers and **YouTube** on the other hand, has generated interest in me to enhance my farming skills through watching online videos."*



4. Vandana, 45 years: Mirzapur, Uttar Pradesh

Vandana is a tailor by profession. She lives with her daughter (10) and a son (4). Prior to joining the training, she used to stitch clothes for her family and for women in her local community.

"Before joining the training, I used to design and stitch very basic clothes, however, after getting introduced to social media platforms such as YouTube through the digital training, I have been able to get my hands on numerous designs and latest trends in stitching. It is only after the training that I have been able to expand my business as I have also created my own YouTube channel where I have recently uploaded my first video. Additionally, I am keen to market my products on Meesho. I have already started the application process and i am in the process of opening a bank account for the same. Once I register on the app, I will be able to showcase my products at a larger scale. I am thankful to have been a part of the digital training and skilling programme."



5. Shashikumari, an agriprenuer from Nanjangud, Karnataka

Shashikumari, an agriprenuer from Nanjangud, Karnataka, faces many challenges in her farming life. She grows crops like coconut, areca, tomato, and sugarcane for livelihood, but struggles to get good prices for them. Sometimes, natural disasters like heavy rain make things even harder.

Shashikumari, the youngest in her family, completed her 7th standard education in her village. However, she could not continue her studies further and had to leave school. Like many young girls in her community, Shashikumari's family decided to arrange her marriage after she discontinued her education. Despite her challenges, Shashikumari found happiness in her marital life with Mr. Suresh. They built a life together, deeply rooted in their agricultural background.

Navigating issues such as limited market access and inadequate storage facilities for her harvest, Shashikumari also contends with personal challenges including financial constraints and domestic matters. Before undergoing training, she lacked familiarity with government schemes and digital platforms like WhatsApp and Facebook. Similarly, she had minimal understanding of digital payment methods such as net banking, Google Pay, PhonePe, and Paytm.

After training Shashikumari now feels confident in using UPI payments for her business operations. During the sessions, she learned how to use these digital tools and manage her money online. The training has given Shashikumari new skills and confidence. Now she's strong and determined in her personality.

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APPENDICES

APPENDIX A1: SAMPLE DESCRIPTION					
State	District	District Type	Prospective Number of Rural Women Entrepreneurs who were to be Interviewed	Actual Number of Interviews Conducted	Total Valid Interviews
Maharashtra	Gadchiroli	Aspirational	65	55	26
	Pune	Non-aspirational	110	113	51
	Nashik	Non-aspirational	50	50	46
	Latur	Non-aspirational	80	117	98
	Osmanabad	Non-aspirational	83	43	35
Rajasthan	Dholpur	Aspirational	50	50	49
	Sirohi	Aspirational	50	52	50
Karnataka	Raichur	Aspirational	50	0	0
Andhra Pradesh	Vishakapatnam	Aspirational	81	65	61
	Vizianagaram	Aspirational	70	60	16
Tamil Nadu	Virudhnagar	Aspirational	49	52	37
	Ramanathapuram	Aspirational	56	49	40
Meghalaya	Ri Bhoi	Aspirational	37	36	27
Assam	Udalguri	Aspirational	19	18	17
	Baksha	Aspirational	3	16	16
Bihar	Gaya	Aspirational	29	76	61
	Muzzaffarpur	Aspirational	23	24	11
	Sitamarhi	Aspirational	19	58	54
MP	Damoh	Aspirational	50	9	8
	Rajgarh	Aspirational	50	26	17
	Neemuch	Non-aspirational	50	0	0
	Khargone	Non-aspirational	50	24	23
Haryana	Nuh	Aspirational	25	51	46
Uttarakhand	Haridwar	Aspirational	50	27	3
Total: 11 States	24 Districts		1199	1071	792

APPENDIX B1: COMMON THEMES ACROSS FGDS

S. N.	Common Themes	Details
1	Financial Independence and Motivation	<ul style="list-style-type: none"> Many women started their businesses due to financial needs and the desire to support their families. Entrepreneurship provided a means to achieve financial independence and better living conditions.
2	Smartphone Usage	<ul style="list-style-type: none"> Smartphone usage varied among participants, with some proficient and others requiring help from family members. Common apps included WhatsApp, Facebook, Instagram, and YouTube. Despite varying degrees of smartphone literacy, most women were eager to learn how to use smartphones for business operations.
3	Social Media and Business	<ul style="list-style-type: none"> While social media apps were present on many smartphones, their use for business purposes was minimal. Women expressed interest in using social media platforms for business growth and were hopeful about its potential benefits.
4	Challenges Faced	<ul style="list-style-type: none"> Common challenges included financial constraints, fear of failure, lack of family support, societal objections, and limited digital literacy. Technical challenges included unfamiliarity with e-commerce platforms and online monetary transactions.
5	Training and Support Needs	<ul style="list-style-type: none"> There was a strong desire for training on using social media and e-commerce platforms for business. Women expressed the need for user-friendly platforms and support in local languages to enhance their online business experience.
6	Impact of Social Commerce	<ul style="list-style-type: none"> Although not widely adopted, participants recognised the potential of social commerce to expand their customer base and increase profits. A few women used social media to showcase their products and communicate with customers, seeing moderate success.

APPENDIX B2: KEY TAKEAWAYS FROM DISTRICT LEVEL INTERVIEWS

S. N.	Theme	Interview Location/ Interviewee	Key Points
1	Importance of Community-Based Groups and Organisations	Pune PI1 (Ward Coordinator, Maharashtra State Gramin Jeevannonati Abhiyan)	Emphasised the formation of women farmer producer groups and their integration into self-help groups and federations, contributing to the Community Investment Fund (CIF).
		Pune PI2 (Jyotsna, COO, Youth Foundation)	Highlighted the significance of Farmer Producer Organisations (FPOs) and Community-Based Groups (CLFs) in uniting individuals from similar businesses and promoting equitable distribution of responsibilities.
2	Role of NGOs and Training	Pune PI2	Stressed the role of NGOs in breaking gender barriers and promoting women's financial independence. Training in smartphone and social media platform usage for business was recognised as crucial.
		Nuh (PI1, Mr. Dinesh-Gurukul NGO President)	Conducted 'Digital Fraud Awareness' training and ran a training campaign for Changeri Basket Weaving.
		Haridwar BLO Interview	Highlighted difficulties in motivating women to start their businesses, but acknowledged the positive impact of government-sponsored training.
3	Challenges Faced by Women Entrepreneurs	Haridwar BLO Interview	Difficulty in motivating women to leave their homes and start businesses.
		Nuh (PI2, Mr. Moinuddin)	High illiteracy among women and limited smartphone usage. Women could order online but not sell online.

		Baksa (PI1, Soniya Swargiary)	Main challenge was the lack of knowledge on using mobile devices. Suggested establishing village-level training centers for mobile and computer use.
		Udalguri (PI, Krishnamoni Das Daimari)	Cited challenges in payment transactions and technological adoption, including network issues and limited e-commerce knowledge.
4	Preference for Social Commerce	Pune PI2	Preferred social commerce over e-commerce due to GST-related complexities and suggested policy changes to boost women's confidence in online platforms.
		Baksa (PI1, Soniya Swargiary)	Found social commerce more suitable for small businesses due to its simplicity and familiarity with social media.
		Udalguri (PI, Krishnamoni Das Daimari)	Favored social commerce for small-scale women-run enterprises due to its simplicity and familiarity with social media.
		Baksa (PI1, Soniya Swargiary)	Found social commerce more suitable for small businesses due to its simplicity and familiarity with social media.
5	Need for Policy Support and Training Programs	Pune PI2	Suggested policy changes for cyber-security and boosting women's confidence in online platforms. Recommendations included raising awareness about market linkages and organising small exhibitions.
		Udalguri (PI, Krishnamoni Das Daimari)	Recommended government-sponsored computer courses and community-driven initiatives to promote digital adoption. Emphasised training a few women within the Village Organisation to help others.
		Pune PI1	Highlighted the need for sustained funding and policies to inspire and empower women entrepreneurs. The NGO employs an app for digital marketing and financial management, and supports women through e-commerce platforms and stalls during festivals.
6	Successful Business Ventures	Pune PI2	Cited successful business ventures facilitated by digital platforms and collaborative efforts between government agencies like MSSDS and STPI.
		Udalguri (PI, Krishnamoni Das Daimari)	Mentioned a successful business in Bongaon Panchayat where a woman uses social commerce to sell traditional dresses.
7	Limited Knowledge and Awareness	Nuh (PI1, Mr. Dinesh-Gurukul NGO President)	Noted that only a few women had smartphones and there was a general lack of digital literacy.
		Baksa (PI1, Soniya Swargiary)	Highlighted the need for more importance on the digital technological sector for local development, as the local government does not prioritise it.
8	Community Dynamics and Support	Haridwar BLO Interview	Emphasised the importance of family and community support in motivating women to start their own businesses.
		Nuh (PI2, Mr. Moinuddin)	Expressed willingness to support training programs for women in the village.
9	Community Dynamics and Support	Haridwar BLO Interview	Emphasised the importance of family and community support in motivating women to start their own businesses.
		Nuh (PI2, Mr. Moinuddin)	Expressed willingness to support training programs for women in the village.

APPENDIX B3: KEY INSIGHTS FROM THE ROUNDTABLE CONFERENCE ON RURAL WOMEN ENTREPRENEURSHIP

S. N.	Theme	Participant	Key Insights
1	Disparities and Localised Interventions	Suvendu Rout, VP at Access Development Services	Highlighted the significant disparities rural women face compared to their urban counterparts, advocating for interventions tailored to local needs.
2	Technological Literacy and Farmer Producer Organisations (FPOs)	Madhu Khetan, PRADAN	Addressed the specific challenges in Central Indian Tribal Regions, emphasising the critical need for technological literacy within FPOs to enhance their effectiveness.
3	Collective Ventures and District Enterprise Coalitions	Sameer Kapoor, Senior Advisor at Development Alternatives	Showcased successful collective ventures like the Pink City Rickshaw Co. and proposed the formation of district enterprise coalitions to bolster rural women entrepreneurship.
4	Intra-Household Discrimination and Business Costs	Saumya Omer, The Udaiti Foundation	Identified intra-household discrimination and high business costs as major hurdles, proposing solutions such as vernacular platforms and shared business support mechanisms.
5	Urban-Rural Divide and Mentorship	Meenu Chopra, CEO of AIACA	Emphasised the urban-rural divide, advocating for collaborative platforms that enable urban communities to mentor and support rural women entrepreneurs.
6	Women's Involvement in Technology and Assisted Commerce	Shaguna Gahilote, Program Analyst at UN Women	Stressed the importance of involving women in the design of technology and proposed "assisted commerce" as a means to empower rural women in their business endeavours.
7	Women-Centric FPOs	Shubhangi Jaiswal, USAID SARDI Tech MSME Fellow	Focused on increasing female representation in FPOs and advocated for the promotion of women-centric FPOs by NGOs to ensure greater participation and empowerment of rural women.



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