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Hyderabad

ICSSR - SRC Sponsored One Day National Seminar on “Women - Led Startups as Catalyst for Innovation, Employment and Economic Growth”

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Department of Commerce



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Women-Led Enterprises: Challenges and Opportunities

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Abstract--- Women-led enterprises are vital contributors to innovation and inclusive growth, yet they continue to face structural and socio-cultural barriers. This paper examines the challenges and opportunities for women entrepreneurs, based on a primary survey of 124 women entrepreneurs in Coimbatore District. The study reveals that majority of the women entrepreneurs are under graduate and doing micro level business. It is found that financial constraints, limited access to networks, and societal perceptions remain critical barriers, while digital platforms, government initiatives, and collaborative ecosystems present significant growth opportunities. It is also found that age, educational qualification, operation sector and size of enterprise are found to be significant with the level of challenges faced by women entrepreneurs. The suggestions are provided to improve the ecosystem in line with the vision of Rise of Entrepreneurship: Exploring Innovation, Inclusion, and Partnership.

Keywords--- Women Entrepreneurs – Entrepreneurship–Digital– Opportunities–Challenges

I INTRODUCTION

ENTREPRENEURSHIP has long been considered a way for economic development, employment creation and social progress. In digital era, women entrepreneurs have emerged as vital contributors to these processes, challenging gender norms and leading enterprises that range from micro businesses to high-growth startups. Business owned by women account for approximately 30–35% of all enterprises in Global level, yet their contribution to GDP and employment could be substantially higher if systemic barriers were removed. In the Indian context, women entrepreneurs represent around 20% of the total entrepreneurial ecosystem, primarily operating in Micro, Small, And Medium-Sized Enterprises (MSMEs). Their enterprises span diverse sectors, including retail, education, healthcare, manufacturing, and technology. Despite remarkable progress, women-led ventures face challenges in scaling due to structural inequities, financial constraints, and cultural expectations. This study aims to discover the challenges that hinder the growth of women-led enterprises and to identify opportunities that can drive their success in the era of digital innovation and inclusive economic policies.

II REVIEW OF LITERATURE

A. Women-Led Enterprises and Digital Entrepreneurship

In recent years, digital technologies have reshaped entrepreneurial activities by reducing entry barriers, enabling access to global markets, and facilitating new business models (Nambisan, 2017). Digital entrepreneurship refers to entrepreneurial activities that rely on digital technologies such as e-commerce platforms, social media, mobile applications, and digital financial services (Autio et al., 2018). For women entrepreneurs, digitalization presents both transformative opportunities and persistent structural challenges.

B. Opportunities for Women-Led Enterprises in the Digital Economy

The literature widely acknowledges that digital technologies enhance market accessibility and scalability for women-owned businesses. Online platforms allow women entrepreneurs to overcome geographical and mobility constraints by reaching customers beyond local markets (OECD, 2020). Social media and e-commerce platforms, in particular, have been found to be cost-effective tools for marketing, branding, and customer engagement, which are especially beneficial for small and micro enterprises led by women (UN Women, 2019). Another major opportunity lies in financial inclusion. Digital financial services, such as mobile banking, digital payments, and fintech solutions, have improved women's access to credit and reduced dependency on traditional financial institutions, which often exhibit gender bias (World Bank, 2020). Studies show that digital finance enhances women's control over business revenues and supports business continuity (Suri & Jack, 2016). Furthermore, digital entrepreneurship contributes to women's empowerment and autonomy. Access to digital tools enables flexible work arrangements, which helps women balance entrepreneurial activities with household responsibilities (Ahl & Nelson, 2015). Digital networks and online communities also provide opportunities for mentorship, knowledge sharing, and peer support, strengthening entrepreneurial resilience.

C. Challenges Faced by Women-Led Digital Enterprises

Despite these opportunities, the literature consistently highlights the persistence of the digital gender divide. Women

entrepreneurs, particularly in developing economies, face limited access to digital infrastructure, devices, and reliable internet connectivity (ITU, 2021). This technological gap restricts their ability to fully participate in digital markets. Another significant barrier is the lack of digital skills and technological literacy. Several studies indicate that women entrepreneurs often have limited exposure to advanced digital skills such as data analytics, digital marketing, cybersecurity, and platform management, which negatively affects business growth and competitiveness (OECD, 2018). Training programs are often not gender-responsive, further widening the skills gap. Socio-cultural and institutional constraints also continue to affect women-led enterprises. Gender norms, unpaid care responsibilities, and limited decision-making power reduce women's capacity to invest time and resources in digital ventures (Brush et al., 2019). Additionally, women entrepreneurs face systemic bias in access to finance, including venture capital and digital credit, due to limited collateral and discriminatory lending practices (World Bank, 2019). Concerns related to online safety and cyber security have also emerged as critical challenges. Women entrepreneurs are disproportionately affected by online harassment, fraud, and data privacy risks, which can discourage active participation in digital platforms (UN Women, 2021).

D. Statement of the Problem

Women-led enterprises have emerged as a key driver of inclusive economic growth, employment generation, and innovation. However, despite increasing participation in entrepreneurial activities, women entrepreneurs continue to face significant challenges such as restricted access to finance, lack of mentorship, socio-cultural constraints, and limited exposure to emerging markets and digital tools. In India, women constitute nearly 20% of the total entrepreneurial base, but a large proportion operates in micro and small enterprises with limited scalability. Barriers combined with the lack of strong policy implementation and networking opportunities, hinder their potential contribution to GDP and job creation. Therefore, it is a need to conduct an empirical study to identify the challenges and opportunities experienced by women entrepreneurs and suggest strategies to foster innovation, inclusion, and partnership for sustainable growth.

E. Objectives of the Study

- To know the socio-economic profile of women entrepreneurs.
- To identify the opportunities available for women entrepreneurs through digital platforms and Government initiatives.
- To ascertain the challenges faced by women entrepreneurs in their enterprise
- To examine the variables associated with level of challenges faced by women entrepreneurs

III RESEARCH METHODOLOGY

The study is based on primary data which have been collected through issue of structured questionnaire. It contains questions relating to the socio-economic profile, opportunities and challenges faced by women entrepreneurs. The data for the study have been collected from 124 women entrepreneurs residing in Coimbatore District. Convenience sampling method has been adopted to collect the data. Simple Percentage, weighted Average ranking, Henry Garrett Ranking and Chi-Square test have been used to analyze the data.

IV FINDINGS

The finding of the study are divided in to four sections namely, socio-economic profile, Opportunities, Challenges faced by women entrepreneurs and variables associated with level of challenges faced by women entrepreneurs are explicated in the following paragraphs

(i). Socio - Economic Profile of the Women Entrepreneurs

- Most of the women entrepreneurs, 50(40.3%) belong to the age group of 31-40 years.
- Majority 78(62.9%) of women entrepreneurs are married.
- Most 58(46.8%) of the women are undergraduate.
- Majority 81(65.3%) of the women entrepreneurs enterprise are micro level.
- Majority 84(67.7%) of the women entrepreneurs are doing retail and services operation.
- Most 54(43.5%) of the women entrepreneurs monthly income is up to Rs. 50,000.

(ii). Opportunities for Women Entrepreneurs

To identify the opportunities for women led enterprises, the Henry Garrett Ranking method has been used.

TABLE: 1
OPPORTUNITIES FOR WOMEN ENTREPRENEURS

Opportunities	Total Garrett Score	Mean Score	Rank
Access to Digital Platforms (E-commerce, Fintech)	8950	72.18	I
Networking & Mentorship Programs	8400	67.74	II
Government Schemes & Subsidies	7960	64.19	III
Growing Demand for Local/Sustainable Products	7300	58.87	IV
Access to Global Markets through Online Trade	6900	55.64	V

From the table it is identified that, digital platforms emerged as the most promising opportunity for women entrepreneurs, followed by mentorship programs and Government schemes whereas opportunities related to sustainability and global trade are also significant but require further policy and infrastructural support.

(iii). Challenges Faced by Women Entrepreneurs

To find out the challenges faced by women entrepreneurs in their enterprises, the Weighted Average Ranking method has been used.

TABLE: 2
CHALLENGES FACED BY WOMEN ENTREPRENEURS

Challenges	Weighted Average Rank
Access to Finance & Credit	I
Balancing Family & Business Roles	II
Limited Market Access	III
Lack of Mentorship & Networking	IV
Technological Gaps & Digital Literacy	V
Gender Bias in Business Ecosystem	VI

From the table it is observed that access to finance & credit is difficult for women entrepreneurs, followed by balancing family and Business, limited market access and lack of mentorship programs whereas technological gaps & digital literacy and gender bias is still remains as barrier, limiting the adoption of e-commerce.

(iv). Variables Associated with Level of Challenges Faced by Women Entrepreneurs

To identify the association between the select variables and challenges faced by women entrepreneurs in their enterprise, the Chi-square test has been employed.

TABLE: 3
VARIABLES ASSOCIATED WITH LEVEL OF CHALLENGES FACED BY WOMEN ENTREPRENEURS

Variables	d.f	Calculated χ^2 Value	Table Value 5% Level
Age	4	9.859*	9.488
Marital Status	2	5.323	5.991
Educational Qualification	6	16.222*	12.592
Operation Sector	4	9.943*	9.488
Size of Enterprise	4	10.488*	9.488
Monthly Income	6	11.298	12.592

Six variables have been taken to examine the level of challenges faced by women entrepreneurs. Out of six variables the following variables have significant association with level of challenges. (viz.) age, educational qualification, operation sector and size of enterprise while the other two variables does not have a significant association with level of challenges faced by women entrepreneurs

V SUGGESTIONS

Based upon the study conducted, the following suggestions are made:

- ❖ Training programs may be provided on e-commerce operations, digital payments, and online branding.

- ❖ Encourage corporate mentorship programs for women-owned startups
- ❖ Women Centric incubators and accelerators can be strengthened
- ❖ Gender responsive credit scoring models and collateral-free lending frameworks may be developed

VI CONCLUSION

Women-led enterprises are a powerful force for economic growth, social inclusion, and innovation. Addressing barriers financial, cultural, and technological - while leveraging emerging opportunities in digitalization, policy support, and collaborative ecosystems can unlock their full potential. The future of entrepreneurship will be more inclusive and dynamic when women are not just participants but leaders in shaping the business landscape. A holistic ecosystem, driven by innovation, inclusion, and partnership, can enable women-led enterprises to scale sustainably and contribute more substantially to economic growth.

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