THE ROLE OF DIGITAL PLATFORMS IN EXPANDING MARKET ACCESS FOR WOMEN-OWNED SMALL BUSINESSES

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ABSTRACT

Digital platforms play a transformative role in helping women-owned small businesses (WSMEs) break through traditional economic, social, and physical barriers to reach larger markets. [1, 2]

How Digital Platforms Expand Market Access

- Overcoming Geographical and Mobility Constraints: E-commerce marketplaces, social media (WhatsApp, Instagram, Facebook), and open networks allow women—particularly those managing home-based or rural enterprises—to sell beyond their immediate neighborhoods and villages without lengthy travel. [1]
- Lowering Startup and Capital Barriers: Zero-inventory models, low-cost storefront setups, and digital payment systems reduce the heavy initial capital and infrastructure needed to open a physical shop. [1]
- Direct Access to Institutional and Public Procurement: Dedicated initiatives like the Womaniya initiative on the Government e-Marketplace (GeM) connect women-led micro and small enterprises directly with government and corporate buyers, bypassing middlemen and scaling transactional volume (women entrepreneurs on GeM have crossed ₹80,000 crore in turnover). [1]
- Flexibility and Work-Life Balance: Digital tools allow women to manage business operations alongside domestic and care responsibilities on a flexible schedule. [1]
- Global and National Reach: Platforms like Amazon, Etsy, and ONDC enable artisans, handloom weavers, and small producers to list and ship products to national and international clientele. [1, 2]

KEYWORDS- digital platforms, market-access, women-owned, small business

INTRODUCTION

- Digital and Financial Literacy Gaps: Many women entrepreneurs face hurdles with platform navigation, online safety, cybersecurity, and digital marketing skills. [1, 2]
- Infrastructure Deficits: Inconsistent internet connectivity and lack of affordable hardware in rural or semi-urban areas restrict continuous operations. [1, 2]
- Trust and Visibility Barriers: Building brand credibility from scratch on crowded digital marketplaces requires ongoing support in packaging, logistics, and customer management. [1, 2]

For years, the conversation around women's entrepreneurship in India has focused on a familiar set of solutions limited to the thoughts of providing women with skills, improving access to credit, offering financial literacy and encouraging them to start businesses. While all of these matter, there is another question that often receives less attention — Once a woman starts producing something and begins providing services, who will buy it?

A woman may have the skills to make clothes, process food, provide a service or run a small enterprise. She may even receive a loan to buy equipment and raw materials. But without customers, distribution networks and access to larger markets, that business can remain trapped at the level of a small supplementary income.

This is why market access to women entrepreneurs matters the most. Entrepreneurship is not simply about helping women start businesses, but it is about creating the conditions in which those businesses can survive, generate income and sustain.

Market Access to India's Large Base of Women Entrepreneurs

Women are already an important part of India's small-business economy. The Annual Survey of Unincorporated Sector Enterprises (ASUSE) 2023–24 found that women headed 26.2% of proprietary establishments in India's unincorporated non-agricultural sector, up from 22.9% in 2022–23. The share was particularly high in manufacturing, where women headed 58.4% of proprietary establishments.

These numbers are significant because they challenge the idea that women need to be persuaded to enter entrepreneurship. Many are already doing so, often from homes or very small establishments and with limited resources.

Further, the International Finance Corporation (IFC) estimates that India has around 15 million women-owned MSMEs, more than 70% of which are in the manufacturing sector. Its research also found that around 90% of these women entrepreneurs had not accessed finance from formal financial institutions.

The picture that emerges is therefore more complicated than simply saying women lack entrepreneurial ambition. Women are running businesses, but many remain small, informal and financially constrained.

Can a Loan alone Provide Market Access?

Access to finance is key to having their business grow and expand. A tailor may need a sewing machine, a food entrepreneur may need equipment and packaging, while a small retailer needs working capital. But the capital becomes useful only when there is sufficient demand for what a business produces. This is where market access becomes critical.

A woman selling products only within her neighbourhood is working within a very limited customer base. Reaching a larger market may require connections to wholesalers, organised retail, institutional buyers, online marketplaces or government procurement systems. It may also require knowledge of packaging, branding, pricing, logistics and digital payments.

The IFC's research on women-owned enterprises in India has specifically examined strategies for improving women's access to markets. The research highlights the role of corporate sourcing from women-owned businesses and the need to connect women entrepreneurs to larger buyers. This changes the way we think about entrepreneurship programmes. If a woman receives training to make a product but has nowhere reliable to sell it, the intervention has solved only half the problem.

The Barriers are Not only Financial
Market access is rarely an isolated challenge. It is closely connected to mobility, time, technology, information and social norms.

Women who run home-based businesses may have limited opportunities to travel to markets or meet potential buyers. Unpaid care work can reduce the time available for networking, training and business development. Limited access to smartphones, digital platforms and financial services can further restrict their ability to find customers beyond their immediate surroundings.

Further, multiple research around this have identified several interconnected barriers, including lack of collateral, time poverty and inadequate ecosystem support, alongside constraints within financial institutions. This matters because a business does not operate in isolation. A woman entrepreneur may be perfectly capable of producing a good or providing a service, but still struggle to scale because the systems around her do not make it easy to access customers, finance, information or business networks.
For many women entrepreneurs, the local market is an important starting point. It provides an accessible customer base and allows them to test products, build confidence and establish relationships. But the local market should not become the ceiling.

Government initiatives have increasingly tried to create pathways from local production to larger markets. The Ministry of Micro, Small and Medium Enterprises' MSME Sambandh dashboard records public procurement from women-owned micro and small enterprises by Central Public Sector Enterprises. Procurement from women-owned MSEs rose from INR 2,319 crore in 2022–23 to INR 6,018 crore in 2024–25, while the number of women-owned MSEs benefiting increased from 16,792 to 35,279.

Public procurement can be particularly significant because it provides something many small businesses struggle to obtain — a predictable buyer at a scale beyond individual consumers. Similarly, programmes supporting self-help groups and women-led collectives can help entrepreneurs pool resources, reach larger buyers and reduce some of the costs associated with operating individually.

What Market Access Looks like on the Ground?
Civil society organisations can help bridge this gap because they often work closely with communities where women are beginning their entrepreneurial journeys.

Smile Foundation is one such example, where our Swabhiman programme was initiated to combine entrepreneurship development with financial and digital literacy, business planning,

mentorship and market access. Its approach recognises that starting a business is only the beginning.

Swabhiman has reached more than 1.90 lakh women and girls through integrated health, nutrition and livelihood interventions. During 2025, 5,048 women were trained in entrepreneurship and financial literacy, with 116 micro-enterprises established, according to the organisation's own reporting.

The programme's focus on market access, such as branding, marketing, e-commerce opportunities, market linkages and exposure to potential customers, is particularly relevant to the wider entrepreneurship debate, besides supporting women in navigating financial and government support systems.

This is an important shift from the conventional idea of vocational training. Teaching a woman how to make something is useful; helping her understand how to price it, find customers, market it, manage finances and build repeat business is what can turn that skill into an enterprise.

Are Digital Markets the Ultimate Solution?
It is true that digital commerce has created new possibilities for small businesses. A woman who once depended entirely on customers in her immediate neighbourhood can potentially reach buyers across a city or even the country through social media, e-commerce platforms and digital payments. However, simply putting women-led businesses online does not automatically make markets accessible.

Digital entrepreneurship requires more than a smartphone. Women may need support with product photography, online catalogues, digital payments, packaging, customer service, logistics and online marketing. They also need time to manage these activities.

Smile Foundation's work on digital pathways for women entrepreneurs illustrates this broader approach. Its Swabhiman programme combines entrepreneurship and skill development with financial literacy and market-linkage support, including connections to digital buyers. This matters because technology works best when women have the knowledge, confidence and support to use it as a business tool.

Real Measure of Success Comes after Training
While there are ample training programmes organised for women entrepreneurs, they cannot tell us whether an enterprise has become sustainable.

Even if women are trained in abundance, a more meaningful assessment would ask: Are women making regular sales? Are their incomes increasing? Are they reaching new customers? Can they negotiate better prices? Are they reinvesting in their businesses? Are they able to hire other workers? These questions shift attention from activities to outcomes.

A training programme can count the number of participants who complete a course. A financial programme can count the number of loans disbursed. But neither necessarily tells us whether

women have gained lasting economic independence. Market access makes that difference visible.

When women can sell consistently, generate revenue and build relationships with buyers, other parts of the entrepreneurship ecosystem become more meaningful. Credit can be repaid and reinvested. Skills can be put to use. Digital tools can become productive assets rather than simply technologies women have been trained to use.

From Creating Entrepreneurs to Building Viable Enterprises through Market Access
The central challenge, then, is not simply getting more women to become entrepreneurs. India already has millions of women running businesses, many of them with limited capital and little formal support. But the challenge is to create an enabling environment in which those businesses can grow.

That means combining skills with finance, finance with business support, and business support with reliable markets. It means connecting women to procurement systems, value chains, digital platforms, networks and buyers.

For organisations working on women's economic empowerment, this suggests a broader understanding of what entrepreneurship support should look like. The goal should not end with a woman receiving training or starting a micro-enterprise. It should extend to the point where she has the confidence, resources, customers and networks to sustain it.

DISCUSSION

Digital transformation has significantly altered the business environment by enabling entrepreneurs to leverage digital technologies for business growth, innovation, and market expansion. Women entrepreneurs, in particular, have benefited from digital platforms, e-commerce, social media marketing, digital payments, and online financial services. The digital economy has created new opportunities for women by reducing geographical barriers, enhancing financial inclusion, and facilitating access to customers and business resources. However, women entrepreneurs continue to face challenges such as digital illiteracy, limited access to technology, cybersecurity concerns, inadequate financial resources, and socio-cultural constraints. This study is based on secondary data collected from government reports, research articles, policy documents, and international publications. The study examines the impact of digital transformation on women entrepreneurship, identifies emerging opportunities in the digital economy, and highlights the challenges affecting digital adoption. The findings reveal that digital technologies have empowered women entrepreneurs by improving business efficiency, customer reach, and financial accessibility. The study suggests strengthening digital literacy programs, improving access to digital infrastructure, and enhancing policy support to promote sustainable growth of women-owned enterprises in the digital era.

As part of South Africa's Women's Month celebrations and commemorations, UN Women South Africa is proud to announce a major milestone under the EntreprenHER programme: the promotion of access to digital markets through collaboration with Fempreneurs, designed to amplify visibility and connect women-owned micro-enterprises to buyers. EntreprenHER, funded by the De Beers Group and implemented across South Africa, Namibia, and Botswana,

addresses some of the most persistent challenges women entrepreneurs face, including limited access to markets, digital exclusion, and barriers to business visibility.

The programme supports women-led micro businesses in sectors such as climate-smart agriculture, textiles, manufacturing, beauty and wellness, crafts, and hospitality. Listing these businesses on a dedicated digital platform gives them greater visibility and market access, particularly in communities like Blouberg and Musina Municipalities, while also promoting digital inclusion and sustainable economic participation.

"This Women's Month, we're moving beyond celebration to transformation. By connecting our EntreprenHER participants to the Fempreneurs digital marketplace, we're not just opening doors, we're building bridges that will carry women entrepreneurs from local markets to limitless possibilities. When women have equal access to digital markets, entire communities thrive, and that's the kind of lasting change we're committed to creating", said Dr. Hazel Gooding, UN Women South Africa Deputy Representative.

This collaboration marks a key achievement in Phase III of the EntreprenHER programme, where mentorship, business development support, and access to markets intersect to accelerate women-owned micro-enterprises. This will allow buyers, including corporates, government, and development partners, to procure directly from women entrepreneurs.

One of the EntreprenHER participants, Makgabo Moremi, who is the founder of BCF Chemicals based in Blouberg, spoke about how the digital platform will benefit her business. "Being on the Fempreneur platform will open opportunities for me to expand my market reach. My products will no longer be limited to customers in the Blouberg area, since I can now sell to clients outside my community, which is a big change from our usual door-to-door sales approach," said Moremi.

This milestone significantly expands market opportunities for women entrepreneurs by providing them with digital visibility and direct access to buyers they could never reach before. The initiative demonstrates how targeted support can transform gender-inclusive economic participation while advancing Sustainable Development Goal 5: Gender Equality through practical digital access and economic empowerment in underserved communities.

The integration with the Fempreneurs platform complements other EntreprenHER efforts, including financial literacy training, digital inclusion, climate-smart enterprise coaching, and targeted business support for underserved women in rural and peri-urban areas.

About EntreprenHER

EntreprenHER is a UN Women programme that was originally launched as AWOME (Accelerating Women-Owned Micro-Enterprises) in 2017 and is supported by De Beers Group. Now in its third phase, the programme continues to support women micro-entrepreneurs in Botswana, Namibia, and South Africa, reaching over 3,442 women between 2017 and 2024, including 1,175 in South Africa. By providing training, mentorship, and access to markets, EntreprenHER empowers women to grow, formalise, and sustain their businesses. The programme contributes to long-term poverty eradication across the Southern Africa region.

RESULTS

Despite the notion that entrepreneurship is not new to Indians, using digital technology into a firm has proven difficult. In emerging countries like India, women entrepreneurs are incredibly significant and play a critical role. For any female entrepreneur, the digital business field was challenging. Today, digital technology is the lifeblood of any business, and it's practically difficult to function without it. The need of building a research programme to better understand these characteristics is demonstrated in the digital technology of innovation and entrepreneurship: Progress, Challenges, and Key Themes. They suggest that entrepreneurs must be aware of the consequences of digitalization. A qualitative literature review of women's entrepreneurial activities is conducted, as well as an examination of the impact of digital technology on the emergence of women's entrepreneurship. The impact and influence of digital technology on women's entrepreneurship would be thoroughly investigated. It would be good to do a conceptual research into how digital technology's potential can help to comprehend some of the problems that women face when it comes to entrepreneurship. This would highlight the key study stream that should emerge in future ongoing research on the issue. The term "digital transformation," according to the findings of the study, motivates female entrepreneurs to develop their firms. As a result of this research, female entrepreneurs are more focused on technology advancements in their businesses.

Digital solutions in agriculture (digital agriculture) can bridge these gaps by providing the necessary opportunities for women that give them benefits of agriculture and value addition. Experts point out that digital technologies can help to improve women's access to information, boost their business productivity, and facilitate outsourcing, resource sharing and networking opportunities. By using innovative digital strategies such as social media platforms, women in agriculture and agribusiness can reach new customers and grow their businesses. Even farmers in the most remote locations can access targeted agricultural information through a simple text or a voice message even without internet access.

Digital connectivity can also improve women's access to important agricultural information (e.g. market information, weather forecasts) that can help to increase their yields, income, and resilience against shocks. Digital connectivity can also provide women-owned MSMEs in agriculture access to trading opportunities provided by various trading platforms such as the

recently implemented African Continental Free Trade Area. Digital technologies enable these businesses to improve their product traceability with also critical information on logistics and transportation.

Yet women-owned agricultural enterprises in Africa – particularly those from rural areas and less privileged backgrounds – often lack access to the training or digital skills needed to take advantage of technology and the benefits it can offer.

Improving women's capacity in digital literacy can expose them to timely and relevant agricultural information. The Vodacom Foundation's Women Farmers Programme, for example, provides capacity-building initiatives in digital literacy to assist women farmers in South Africa to use technology. So far more than 1,300 women farmers have been trained to develop their digital skills since its pilot in 2018 in rural areas of Limpopo and KwaZulu-Natal.

Women farmers who are digitally connected offer real-time information on what their counterparts are producing across regions in Africa, as well as gaining access to new markets and digital financial services. With the new digital skills, women farmers can transform their businesses through technology, and help increase productivity and reduce poverty in Africa. The Women in Farming programme is a three-year incubator aimed at empowering women entrepreneurs in agriculture through enhanced skills, to create jobs and generate income for their families. The programme will enroll 60 female entrepreneurs first in Kwazulu-Natal who, after presenting their agricultural business ideas, will receive training and mentorship on how to transform their businesses.

Further afield, the Women of Uganda Network offers training to over 100 women in agriculture on business profiling, mapping of gardens and effective search for markets, while the m-Omulimisa initiative provides farmers with timely farming information and solutions in local languages through mobile phones. Rwanda's buy-from-women initiative has encouraged women farmers to adopt digital agriculture technologies for increased market access. The programme has been successful in providing digitally-enabled platforms that connect these women to agribusiness information, financial instruments and produce markets. Subsequently, this initiative has led to an improved agribusiness lifecycle (from planting to crop harvest, processing, packaging, delivery, and payment) for women farmers. In Kenya, women in agriculture and agribusiness have started to use their smartphones to obtain crucial weather-related information that can help them to plan properly for suitable planting, harvesting, and processing periods that would maximize productivity and output.

The ability of women to access and use digital technologies effectively is critical to solving women digital challenges. Evidence suggests that women gaining access to digital platforms can

also benefit their families, villages, communities, and countries. According to the Mastercard MEA SME Confidence Index, 79% of South African women-owned MSMEs have an online payment method in place, which is on par with their male counterparts. The significant transformation of digital solutions is reflected through improved resilience and adaptability of many women-owned small businesses. The Mastercard programme has committed to connect 25 million women entrepreneurs in Africa to the digital economy by 2025 through provision of tools, financial literacy, and training as well as solutions they require to survive and prosper. The programme has so far empowered over 3000 women entrepreneurs to improve their business skills, start their own enterprises and create new jobs.

Promoting gender equality in agriculture and agribusiness in Africa through digital agriculture remains important because it is an essential part of countries' economic, social, and political development. Thus, African economies need to adopt some of the existing best practices and strategies to remove the barriers that prevent women from leveraging the opportunities presented through digital transformation and consequently worsen the gender divide in agriculture and agribusiness.

CONCLUSION

Digital platforms empower women entrepreneurs by enhancing visibility, providing access to resources, lowering market entry barriers, and fostering networking. They offer tailored financial options, market insights, enable remote work, and scalability. Additionally, they support personal branding and help overcome social barriers, promoting gender equality in entrepreneurship.

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