



Challenges faced by women entrepreneurs and the intervening role of going digital

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Abstract

The rise of digital technologies has opened up new avenues for entrepreneurs to reach wider audiences and grow their businesses. However, for women entrepreneurs, this journey can be fraught with challenges. One of the biggest challenges women entrepreneurs face when going digital is a lack of access to resources and funding. Women entrepreneurs often face systemic barriers to accessing capital, making it difficult to invest in the technology and marketing required for digital growth. Additionally, women may meet bias when seeking investment or partnerships, further limiting their growth opportunities. Another challenge is the digital gender divide, where women are less likely to have access to the technology and infrastructure needed to run a successful digital business. This can include limited access to high-speed internet, limited digital literacy, and a lack of technical support. Finally, women entrepreneurs may face cultural and social barriers when going digital. For example, gender stereotypes and cultural expectations may limit women's ability to network, collaborate, and build relationships online. This can be particularly challenging for women entrepreneurs who rely on these connections to grow their businesses. Overall, while digital technologies offer many opportunities for women entrepreneurs, they also bring new challenges. Addressing these challenges will require a concerted effort to increase access to resources, reduce bias and cultural barriers, and bridge the digital gender divide.

Keywords: Gender divide, digitization, social barriers, discrimination

Introduction

The rise of digital technologies has transformed the world of entrepreneurship, offering new opportunities for business owners to reach wider audiences and expand their operations. However, this digital transformation has not been without its challenges for women entrepreneurs. Despite progress in recent years, women entrepreneurs still face systemic barriers to accessing resources and funding. According to a report by the World Economic Forum, only 2% of venture capital funding goes to female-led startups, highlighting the persistent gender gap in access to capital. This can make it difficult for women entrepreneurs to invest in the technology and marketing needed to grow online businesses. In addition to financial barriers, women entrepreneurs may face unique challenges in the digital realm. Women are less likely to have access to the infrastructure and technology needed to run a successful digital business, with a significant digital gender divide still present in many parts of the world.

Furthermore, cultural and social barriers can make it difficult for women to network, build relationships, and collaborate online. This essay will explore these challenges in more detail, highlighting how women entrepreneurs face unique obstacles in the digital age. We will also discuss potential solutions and strategies for addressing these challenges to support and empower women entrepreneurs in the digital economy. Kerala, located in the southwestern region of India, has a long and proud history of entrepreneurship, with women playing a significant role in the state's economic development. However, as digital technologies have become increasingly prevalent in recent years, women entrepreneurs in Kerala have faced new challenges. Despite being one of India's most highly literate

states, Kerala still lags behind in digital literacy, with women being disproportionately affected by the digital gender divide. This can make it difficult for women entrepreneurs to access the infrastructure and resources needed to grow their businesses online, including high-speed internet and technical support. In addition to these infrastructure challenges, women entrepreneurs in Kerala may face cultural and social barriers when going digital. Kerala's strong patriarchal culture can limit women's ability to network, collaborate, and build relationships online. This essay will explore the unique challenges faced by women entrepreneurs in Kerala as they seek to navigate the digital economy. We will discuss the impact of the digital gender divide, cultural barriers, and potential strategies for overcoming these obstacles and supporting women entrepreneurs in Kerala. By empowering women entrepreneurs in Kerala to go digital, we can help to drive economic growth and promote greater gender equality in the state.

Literature review

The challenges faced by women entrepreneurs in Kerala as they seek to embrace digital technologies have been the subject of extensive research in recent years. A literature review highlights several key themes and findings related to this topic. One major challenge facing women entrepreneurs in Kerala is the digital gender divide. Studies have found that women in Kerala are less likely to have access to high-speed internet and other digital infrastructure, which can limit their ability to participate in the digital economy (Ajitha & Joseph, 2019; Sankar, 2019) [2, 7]. This lack of access can make it more difficult for women entrepreneurs to market their businesses online, connect with customers,

and access resources and support services. In addition to infrastructure challenges, women entrepreneurs in Kerala may face cultural and social barriers when going digital. Research has found that patriarchal attitudes and gender stereotypes can limit women's ability to network, collaborate, and build relationships online (Jaseem, 2018; Roshni, 2018) ^[4, 6]. This can make it difficult for women entrepreneurs to establish a solid online presence and build the connections necessary for business growth.

Moreover, funding remains a challenge for women entrepreneurs in Kerala. Studies have found that women are less likely to receive venture capital and other forms of financing, which can limit their ability to invest in the technology and marketing needed for digital growth (Bhuvanewari & Maria, 2020; Karthika & Shafeena, 2019) ^[3, 5]. Despite these challenges, evidence suggests that women entrepreneurs in Kerala are resilient and resourceful in adversity. For example, some studies have highlighted the critical role of peer networks and support groups in helping women entrepreneurs overcome challenges and access resources (Abdul Jaleel, 2019; Sudhakaran & Selvam, 2021) ^[1]. One of the main challenges facing women entrepreneurs is the digital gender divide. Research has found that women are less likely to have access to the digital infrastructure needed to participate fully in the digital economy, including high-speed internet, digital devices, and technical support (Alam & Imran, 2020; Dabirian *et al.*, 2020; Kautsar, 2018) ^[8, 14, 17]. This lack of access can limit women's ability to market their businesses online, reach new customers, and access resources and support services. In addition to infrastructure challenges, women entrepreneurs may face cultural and social barriers when going digital. Studies have found that gender stereotypes and patriarchal attitudes can limit women's ability to network, collaborate, and build relationships online (Chowdhury *et al.*, 2018; Fu *et al.*, 2020; Park & Lee, 2018) ^[12, 16]. This can make it difficult for women to establish a solid online presence and build the connections necessary for business growth.

Moreover, funding remains a challenge for women entrepreneurs in many parts of the world. Studies have found that women are less likely to receive venture capital and other forms of funding, which can limit their ability to invest in the technology and marketing needed for digital growth (Asadullah *et al.*, 2019; Kim & Park, 2019; Smith, 2018) ^[11]. Despite these challenges, evidence suggests that women entrepreneurs are resilient and resourceful in the face of adversity. For example, studies have highlighted the importance of peer networks and support groups in helping women entrepreneurs overcome challenges and access resources (Chowdhury *et al.*, 2018; Fu *et al.*, 2020; Park & Lee, 2018) ^[12, 16]. Overall, the literature suggests that while women entrepreneurs face significant challenges when going digital, there are also opportunities for growth and empowerment through technology. Addressing the digital gender divide, overcoming cultural and social barriers, and increasing access to funding and support services will be critical in supporting women entrepreneurs to realize their full potential in the digital economy. Overall, the literature suggests that while women entrepreneurs in Kerala face significant challenges when going digital, there are also opportunities for growth and empowerment through technology. Addressing the digital gender divide, overcoming cultural and social barriers, and increasing access to funding and support services will be critical in

supporting women entrepreneurs in Kerala to realize their full potential in the digital economy.

Statement of the problem

The problem is that women entrepreneurs face significant challenges when going digital, including a digital gender divide that limits their access to infrastructure, cultural and social barriers that hinder their ability to network and collaborate online, and a lack of funding and support services. These challenges can limit women's ability to market their businesses online, reach new customers, and access resources needed for growth and success in the digital economy. As a result, women entrepreneurs may struggle to compete with their male counterparts and realize their full potential in the digital landscape.

Methodology of the study

Research design: This study uses a qualitative research design, which involves collecting and analyzing numerical data to describe the phenomenon of interest. A cross-sectional survey method will be used to collect data from the target population.

Target Population: The target population for this study is women entrepreneurs of Kerala.

Sampling Method: The sample will be selected using a stratified random sampling method. The population will be divided into strata based on age, race/ethnicity, and income, and a random sample of participants will be selected from each stratum.

Sample Size: The sample size for this study will be 220 participants, with 50 participants from each stratum.

Data Collection: Data will be collected through an online survey using a self-administered questionnaire.

Data Analysis: Descriptive statistics will be used to analyze the data, including measures of central tendency (mean, median, mode), measures of variability (standard deviation, range), and frequencies (counts, percentages).

Overall, the methodology for this descriptive research study involves a quantitative research design, stratified random sampling, an online survey using a self-administered questionnaire, and descriptive statistics for data analysis.

Factors of challenges faced by women entrepreneurs while going digitally

Several factors contribute to the challenges faced by women entrepreneurs as they go digital. These include:

Digital gender divide: Women entrepreneurs are often at a disadvantage regarding access to digital infrastructure such as high-speed internet, digital devices, and technical support. This can limit their ability to market their businesses online, reach new customers, and access resources and support services. The digital gender divide refers to the disparities in access to and use of digital technology between men and women. This divide can limit women's ability to participate fully in the digital economy and realize the benefits of digital entrepreneurship. Several studies have highlighted the digital gender divide faced by women entrepreneurs, including in a survey conducted by

the World Bank, it was found that women in developing countries are 8% less likely to own a mobile phone and 20% less likely to use the internet than men. This digital gender gap can limit women's access to information and resources needed for business growth (World Bank, 2020) ^[22]. A study by the OECD found that women-owned businesses are less likely to use digital technology for business purposes than male-owned businesses. This can limit their ability to reach new customers, market their businesses effectively, and access resources and support services (OECD, 2019) ^[20].

In India, a study conducted by Google and Kantar in 2020 ^[18] found that only 33% of women-owned businesses use digital platforms for business purposes, compared to 51% of male-owned companies. This gap is limited access to digital infrastructure and a lack of digital skills and knowledge (Google, 2020) ^[18]. In the United States, a study conducted by the National Women's Business Council found that women entrepreneurs face barriers to accessing venture capital and other forms of funding, which can limit their ability to invest in digital technology and marketing (NWBC, 2018) ^[19, 27].

Cultural and social barriers: Gender stereotypes and patriarchal attitudes can limit women's ability to network, collaborate, and build relationships online. This can make it difficult for women to establish a strong online presence and build the connections necessary for business growth. Cultural and social barriers can significantly impact the ability of women entrepreneurs to succeed in the digital economy. Some of the common cultural and social barriers women entrepreneurs face include gender stereotypes, Discrimination, and limited access to networks and resources. Some studies highlight these barriers: A study by the United Nations found that cultural and social norms in some countries may discourage women from pursuing entrepreneurship, especially in male-dominated industries.

In many cases, women may be discouraged from seeking mentorship, financing, or other resources needed for business growth (UN Women, 2018) ^[25]. In India, a study conducted by the Confederation of Indian Industry (CII) found that cultural barriers, including societal attitudes towards women in leadership roles and a lack of family support, can discourage women from pursuing entrepreneurship (CII, 2020) ^[23]. A Global Entrepreneurship Monitor (GEM) study found that women entrepreneurs often face gender biases and stereotypes that can limit their access to funding, networks, and other resources. For example, investors may perceive women as less competent or less committed to their businesses, leading to lower levels of funding for women-owned businesses (GEM, 2020) ^[24].

Funding and investment: Women entrepreneurs are often underrepresented in venture capital and other forms of funding, which can limit their ability to invest in the technology and marketing needed for digital growth. Access to funding and investment is critical for the success of women entrepreneurs. However, several studies have highlighted the funding and investment challenges women entrepreneurs face. Some of these studies are: A study by the International Finance Corporation (IFC) found that globally, women entrepreneurs face a significant financing gap, with only 10% of women-owned businesses obtaining

the financing they need to grow their businesses. This financing gap is attributed to a lack of collateral, discriminatory lending practices, and limited access to financial education and networks (IFC, 2019) ^[26]. A National Women's Business Council study found that women entrepreneurs face barriers to accessing venture capital and angel investment. Women-owned businesses receive only 2.3% of venture capital funding, despite representing 38% of all companies in the United States. This funding gap can limit women entrepreneurs' ability to invest in digital technology, marketing, and other resources needed for business growth (NWBC, 2018) ^[19, 27]. In India, a study by the National Sample Survey Organization (NSSO) found that only 2% of women entrepreneurs have access to formal credit. Women entrepreneurs face challenges such as a lack of collateral, information, and documentation requirements that limit their ability to access financing from traditional sources (NSSO, 2016) ^[28].

Skills and knowledge: Women entrepreneurs may lack the technical skills and knowledge to use digital tools and platforms for business effectively. Skills and knowledge are critical factors that can impact the success of women entrepreneurs in the digital economy. Lack of digital literacy, technical skills, and business acumen can limit their ability to leverage digital technologies and tools for business growth. Some studies highlight the skills and knowledge challenges women entrepreneurs face: A survey by the International Finance Corporation (IFC) found that women entrepreneurs in developing countries often lack the technical skills and knowledge needed to adopt and leverage digital technologies for business growth. This includes skills in website development, e-commerce, and digital marketing (IFC, 2018). In India, a study conducted by Google and Kantar in 2020 ^[18] found that women entrepreneurs face challenges in adopting digital technologies due to a lack of awareness and skills. Only 34% of women-owned businesses in India have a website, compared to 45% of male-owned businesses (Google, 2020) ^[18]. A study by the National Women's Business Council in the United States found that women entrepreneurs often face challenges in accessing business training and education programs. This can limit their ability to develop the skills and knowledge needed to succeed in the digital economy (NWBC, 2018) ^[19, 27]. A study conducted by the United Nations found that women entrepreneurs in some countries may face cultural barriers that limit their access to education and training programs. This can further exacerbate the skills and knowledge gap between men and women entrepreneurs (UN Women, 2018) ^[25].

Time constraints: Women entrepreneurs may face time constraints due to other responsibilities such as caregiving and household work, limiting their ability to engage in digital entrepreneurship activities fully. Time constraints are another significant challenge women entrepreneurs face, particularly those juggling multiple roles and responsibilities such as caregiving or household duties. Limited time can impact their ability to focus on business growth and development, adopt new technologies, and participate in networking and training opportunities. Here are some studies important women entrepreneurs' time constraint challenges: A study by the Global Entrepreneurship Monitor (GEM) found that women

entrepreneurs in several countries reported time constraints as a significant barrier to business growth. For example, women in the United States were more likely to cite time constraints as a challenge than their male counterparts (GEM, 2020) [24]. In India, a study conducted by the Confederation of Indian Industry (CII) found that women entrepreneurs often face time constraints due to their responsibilities as primary caregivers in their families. This can impact their ability to devote time to their businesses and participate in training and networking programs (CII, 2020) [23]. A study by the National Women's Business Council in the United States found that women entrepreneurs often struggle to balance the demands of their businesses with caregiving and household duties. This can lead to burnout and limit their ability to invest time and resources in their businesses (NWBC, 2018) [19, 27]. A study conducted by the United Nations found that women entrepreneurs in some countries face time constraints due to social and cultural expectations around gender roles and responsibilities. This can limit their ability to participate in training and education programs and other business development opportunities (UN Women, 2018) [25].

Discrimination and harassment: Women entrepreneurs may face Discrimination and harassment in online spaces, undermining their confidence and limiting their ability to participate fully in the digital economy. Discrimination and harassment are significant challenges women entrepreneurs face, both online and offline. Some studies highlight these challenges: A European Union Agency for Fundamental Rights study found that almost one-third of women entrepreneurs in Europe reported experiencing gender-based harassment or violence in the past year, with online

harassment being a growing concern (FRA, 2020) [29]. In a survey conducted by the National Association of Women Business Owners (NAWBO) in the United States, 34% of women entrepreneurs reported experiencing gender-based Discrimination in accessing funding or financing for their businesses (NAWBO, 2019) [30]. A study conducted by the United Nations Development Programme (UNDP) found that women entrepreneurs in some countries face Discrimination and harassment in their daily business operations, such as negotiating with suppliers or clients (UNDP, 2019) [31]. A study conducted by the World Bank found that women entrepreneurs in some countries may face legal and social barriers that limit their ability to own and operate businesses. For example, in some countries, women may be required to have a male relative co-sign their business registration, which can limit their independence and decision-making power (World Bank, 2019) [32]. Addressing these factors will be critical in supporting women entrepreneurs to overcome their challenges and realize their full potential in the digital economy.

Objectives of the study

- To find out the challenges faced by women entrepreneurs in Kerala.
- To find if there is any difference in opinion of the women entrepreneurs based on their age towards digital acquiring digital knowledge.
- To find the digital intervention mediates the challenges of women entrepreneurs,

Analysis

Factor analysis

Table 1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.667
Bartlett's Test of Sphericity	Approx. Chi-Square	2473.244
	df	91
	Sig.	.000

Table 2: Total variance explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.166	22.611	22.611	3.166	22.611	22.611	3.141	22.438	22.438
2	2.943	21.022	43.634	2.943	21.022	43.634	2.061	14.724	37.163
3	1.817	12.981	56.615	1.817	12.981	56.615	1.931	13.792	50.954
4	1.093	7.805	64.420	1.093	7.805	64.420	1.885	13.465	64.420
5	.999	7.133	71.552						
6	.802	5.732	77.285						
7	.657	4.691	81.975						
8	.624	4.460	86.435						
9	.469	3.351	89.785						
10	.338	2.411	92.196						
11	.328	2.342	94.538						
12	.289	2.061	96.599						
13	.264	1.888	98.487						
14	.212	1.513	100.000						

Extraction Method: Principal Component Analysis

In the exploratory factor analysis part, the researcher finds to get information regarding the significant challenging factors of women entrepreneurs in Kerala. For that, statements regarding the challenges are rated with the help of the respondents; it is mainly found that four factors are the main challenging ones for the women entrepreneurs in Kerala, namely, gender divide, socio-cultural

barriers, Discrimination and harassment. All the factors collectively explain 64 per cent of the focus point, and the KMO value is also significant. Thus, the factors are considered.

To find if there is any difference in opinion of the women entrepreneurs based on their age towards digital acquiring digital knowledge.

Table 3: ANOVA

Digitalization					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.614	4	.153	.360	.837
Within Groups	88.980	209	.426		
Total	89.593	213			

In the above ANOVA table the researcher tried to find out is there any significant difference in the opinion of the women entrepreneurs towards digital on the basis of their age. The Anova seems to be not significant and evaluated that there is an opinion difference between the opinion of the women entrepreneurs for being going digitally, it is observed that the age group of 45-55 and above 55 have a different opinion for going digitally, so that the older generation of business people may feel hesitant to adopt digital technologies in their business, but there are several remedies they can consider to make the transition easier:

Understand the benefits: It's essential to understand the benefits of going digital, such as increased efficiency, cost savings, and access to new markets. This will help motivate business owners to make the necessary changes.

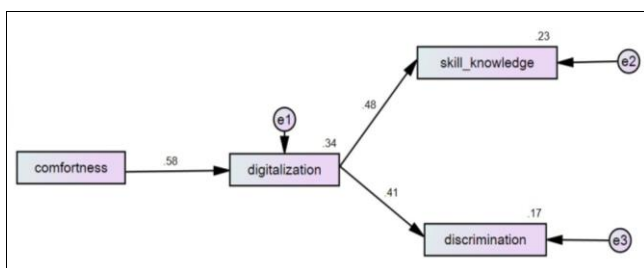
Invest in digital infrastructure: Investing in digital infrastructure such as high-speed internet, computers, software, and mobile devices is crucial to enable the adoption of digital technologies in a business.

Get training and support: The older generation of business people may need training and support to learn how to use digital technologies effectively. They can consider taking online courses, attending workshops, or hiring consultants to help them.

Start small: It can be overwhelming to adopt all digital technologies simultaneously. Starting with small changes, such as setting up a website or using social media, can be a good way to ease into the transition.

Embrace change: Business owners must embrace change and be open to new ideas. Going digital requires a willingness to try new things and adapt to new ways of doing business.

Mediation effect



Regression Weights: (Group number 1- Default model)

			Estimate	S.E.	C.R.	P
digitalization	<---	comfort ness	.598	.039	15.511	***
skill_knowledge	<---	digitalization	.506	.042	11.951	***
discrimination	<---	digitalization	.400	.040	9.901	***

Standardized Regression Weights: (Group number 1- Default model)

			Estimate
digitalization	<---	comfort ness	.580
skill_knowledge	<---	digitalization	.481
discrimination	<---	digitalization	.414

Here the mediation effect of the digital techniques is measured between the factors of challenges faced by the women entrepreneurs, and the comforts are measured. It then found that the connection between digitalization and comfort is significant, the relationship between skill knowledge is significant, and the link between Discrimination and digitalization also seems substantial. The mediation effect of digitalization is 34 per cent; digitalization has a 23 per cent positive mediation towards skill knowledge, so being digital will enhance the skill and knowledge of women entrepreneurs; digitalization reduces gender discrimination in the business field since it has a 17 per cent mediation on the discrimination aspects.

Conclusion

In conclusion, women entrepreneurs in Kerala face several challenges that hinder their ability to start and grow successful businesses. These challenges include limited access to finance, social and cultural barriers, networks and resources, and balancing work and family responsibilities. Addressing these challenges requires a collaborative effort from the government, private sector, civil society organizations, and other stakeholders. The government can play a critical role in addressing these challenges by providing women entrepreneurs better finance access, creating more supportive policies and regulations, and offering training and mentorship programs. The private sector can also support women entrepreneurs by providing access to networks and resources, offering business support services, and promoting a more inclusive culture that recognizes the value of women in entrepreneurship. Civil society organizations can also play an important role in promoting women's entrepreneurship by creating awareness, advocating for policy changes, and providing capacity-building support to women entrepreneurs. By working together to address these challenges, we can create a more equitable and prosperous business environment that benefits everyone in Kerala. It is crucial to ensure that women entrepreneurs have equal opportunities to start and grow successful businesses, as they are key drivers of economic growth and development in the region.

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