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THE ROLE OF DIGITAL PLATFORMS IN EMPOWERING RURAL WOMEN ENTREPRENEURS IN INDIA

Kalpita Naik* and Nikam Kishor Shankar

Department of Commerce, Dr. D. Y. Patil, Arts, Commerce & Science College Pimpri Pune, Maharashtra, India

Email: naikkalpita24@gmail.com; kishornikam21@gmail.com

Mobile No: 8767161272; 9822776407

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ABSTRACT

Digital social commerce has emerged as a powerful mechanism for advancing women's economic participation in rural India. Platforms such as Meesho, WhatsApp Business, Instagram Shops, Facebook Marketplace, and ONDC now enable women to launch micro-enterprises from their homes with low financial risk and minimal capital. By combining social networking, mobile technology, and digital financial tools, these platforms are reshaping traditional entrepreneurship through improved market access, income opportunities, and personal confidence.

This study synthesizes insights from secondary literature, government datasets (MeitY, DPIIT, NRLM), major platform reports (Meesho 2023; Meta 2024), and published qualitative case studies. A conceptual model is proposed to explain how digital participation enables economic, social, and psychological empowerment among rural women. Findings indicate that digital commerce reduces long-standing barriers such as mobility restrictions, market invisibility, and financial dependency. However, challenges persist in the form of limited digital literacy, cybersecurity risks, weak logistics, and restricted credit access.

The study concludes with evidence-based recommendations for skill development, cyber-awareness, logistics reforms, digital credit expansion, and stronger government support mechanisms. Together, these interventions can strengthen the ecosystem for rural women's digital entrepreneurship.

KEYWORDS: Social Commerce, Rural Women, Digital Empowerment, Micro-enterprise, Meesho, WhatsApp Business, Instagram Shops, SHG, Women Entrepreneurship

1. INTRODUCTION

Women in rural India have historically faced numerous barriers to entrepreneurship—limited mobility, insufficient education, patriarchal norms, lack of market access, and dependence on male



household members. Although women contribute significantly to agriculture, home-based production, and informal labour, these efforts often remain economically invisible.

India's digital transformation has begun altering this landscape. Affordable smartphones, widespread 4G/5G access, and user-friendly digital payment systems like UPI have created new pathways for rural women to engage in commerce. Social commerce platforms such as WhatsApp, Instagram, Facebook Marketplace, and Meesho enable women to sell products using trust-based networks, personal interactions, and social storytelling—elements deeply rooted in rural communities.

Recent platform reports illustrate the magnitude of this shift. According to Meesho (2023), a majority of its women sellers come from Tier-2 and rural regions, many of whom are first-time earners. Meta's 2024 Small Business Survey shows that a growing number of rural women rely on WhatsApp and Instagram for marketing, customer communication, and business management. These platforms support home-based micro-enterprises run from living rooms, courtyards, and community SHG spaces.

Despite these promising developments, digital entrepreneurship among rural women continues to be constrained by digital literacy gaps, intermittent network access, exposure to online fraud, logistical limitations, and persistent social norms. This study aims to explore these dynamics holistically—examining opportunities, obstacles, and the evolving ecosystem supporting rural women's entrepreneurship.

2. OBJECTIVES OF THE STUDY

- To analyze how digital social commerce enables entrepreneurship among rural women in India.
- To identify economic, social, and psychological factors contributing to women's empowerment via digital platforms.
- To document real-life cases of rural women using Meesho, WhatsApp Business, Instagram, and SHG digital tools as reported in published literature.
- To examine challenges and barriers faced by rural women in digital entrepreneurship.
- To propose a conceptual empowerment framework and practical recommendations.

3. PROBLEM STATEMENT

Digital social commerce holds significant potential for rural women in India, yet academic research in this area remains fragmented. Existing studies explore digital access, women's empowerment, or rural entrepreneurship independently, without specifically addressing how social commerce platforms



enable income generation for rural women.

Moreover, much of the available research focuses on urban or semi-urban women, overlooking the realities of rural contexts. There is limited analysis of platform-specific impacts—particularly on widely used apps such as Meesho, WhatsApp, and Instagram. Few studies incorporate real-life narratives that capture the lived experiences, struggles, and successes of rural women participating in digital commerce.

Furthermore, the literature lacks an integrated framework linking digital access, platform usage, income generation, and multidimensional empowerment. This gap restricts policymakers, NGOs, financial institutions, and platform developers from designing effective support systems. A focused, people-centred study is therefore essential.

4. REVIEW OF LITERATURE

4.1 Global Perspective: Globally, women’s entrepreneurship has been significantly supported by digital tools that lower barriers to entry. For example:

- In Southeast Digital Report, (2024).
- In Africa, rural traders widely use WhatsApp-based commerce due to its low cost and trust-driven sales.
- In Latin America, Instagram has become a primary platform for home-based women sellers.

These cases highlight how social trust and digital technologies make entrepreneurship accessible to low-income women.

4.2 Indian Perspective: India has seen rapid digital growth, especially among women in rural and semi-urban areas, driven by several national-level changes:

A. Digital Infrastructure Growth

- India has over 759 million active internet users, with rural users outnumbering urban ones (IAMAI–Kantar, 2024).
- The Aadhaar–UPI–Mobile (JAM) trinity has enabled digital payments even in remote villages.
- Smartphone use among rural women has surged due to affordable devices and shared household access.

B. Rise of Social Commerce

- India’s social commerce market was valued at USD 8.3 billion in 2023, expected to grow to USD 80 billion by 2030 (Bain & Company, 2024).



- Rural women are major contributors to this growth because social commerce requires low capital, supports home-based businesses, and leverages existing social networks like WhatsApp.

C. Platform-Specific Impacts

- Meesho (2023 Report): Over 70% of sellers are women, mostly from Tier-2, Tier-3, and rural areas; 43% are first-time earners in their families.
- Instagram Shops (Meta Small Business Survey, 2024): 34% of rural women selling handmade or boutique products use Instagram for marketing.
- WhatsApp Business (MeitY, 2024): More than 300 million Indians use WhatsApp Business, many engaging in home-based micro-entrepreneurship.

D. Socio-economic Empowerment: Studies consistently find digital selling improves:

- Income levels
- Confidence and self-esteem
- Freedom of mobility
- Decision-making power
- Social recognition within families

However, challenges such as fraud risks, inconsistent internet connectivity, and inadequate rural logistics persist.

4.3 Theoretical Frameworks: This study is guided by three core theories:

1. Social Empowerment Theory: Women's empowerment arises from economic resources, social mobility, autonomy, and decision-making authority. Digital commerce boosts empowerment across:
 - Economic (income, savings)
 - Social (recognition, networks)
 - Psychological (confidence, self-belief)
2. Diffusion of Innovation Theory: This explains how rural women adopt digital tools, driven by:
 - Relative advantage (increased income, flexibility)
 - Ease of use (familiarity with WhatsApp)

- Peer influence (community learning)
 - Observability (seeing peers succeed)
3. Digital Ecosystem Theory: Entrepreneurship thrives through an interconnected system of:
- Platforms (Meesho, WhatsApp, Instagram)
 - Payment systems (UPI, QR codes)
 - Logistics partners
 - Government policies
 - SHGs and local community networks

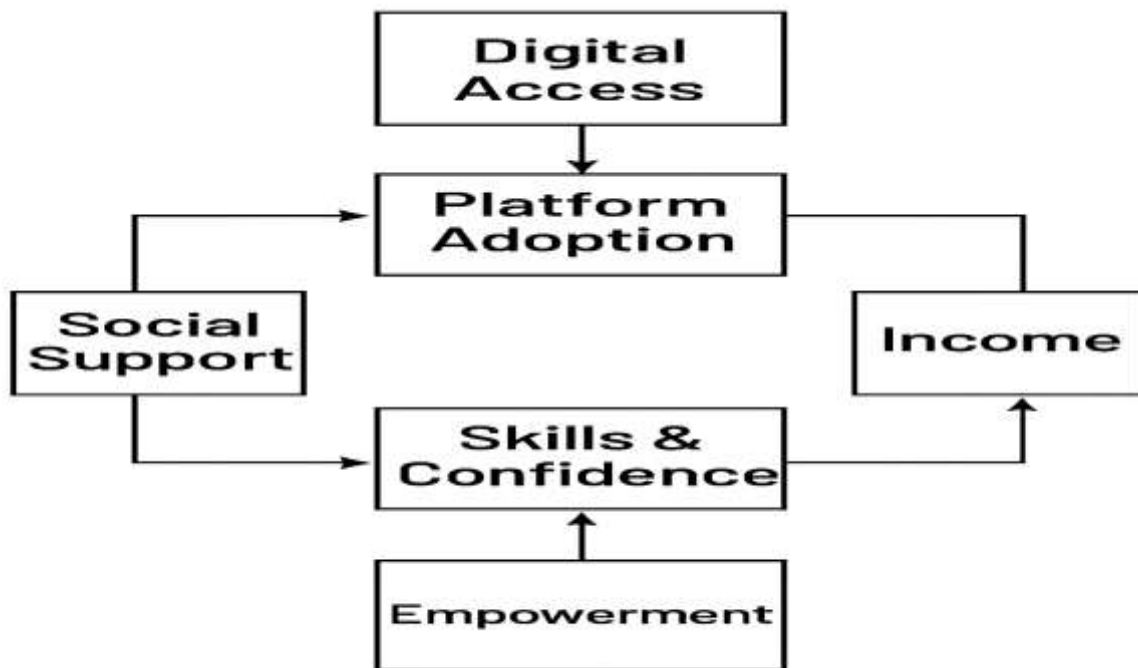


Figure 1: Theoretical Integration Model

4.4 Research Gap: The existing literature on digital social commerce and women’s empowerment has grown steadily over the years. However, several important gaps continue to limit our understanding, especially in the context of rural India.



- a. Limited attention to rural women: Most studies tend to focus on urban women or discuss digital adoption in a generalised manner. The unique barriers, social norms, and digital challenges faced by rural women are often overlooked.
- b. Lack of platform-specific analysis: Although platforms like Meesho, WhatsApp Business, and Instagram have become important gateways for rural women entrepreneurs, very few studies examine how these specific platforms shape their business participation, income opportunities, and empowerment outcomes.
- c. Scarcity of real-life narratives: Existing research rarely highlights the lived experiences of rural women. Ground stories, personal struggles, success journeys, and everyday realities are missing from most academic discussions, limiting our understanding of what truly happens on the ground.
- d. No unified empowerment framework: Current studies usually analyse digital usage, financial gains, mobility, self-confidence, and agency separately. There is a clear gap in creating an integrated framework that connects digital participation with economic, social, and psychological empowerment in a holistic manner.
- e. Limited evaluation of policy initiatives: Government programs such as NRLM digital skilling, Digital India, DAY-NRLM initiatives, and MSME digital credit schemes are designed to support women's digital entrepreneurship. However, there is very limited research assessing how effectively these initiatives reach rural women or contribute to their empowerment through digital social commerce.

Addressing these gaps is essential for designing meaningful policies and practical interventions. A deeper understanding of platform usage, supportive environments, lived experiences, and policy effectiveness can help rural women use digital social commerce more confidently and achieve sustained empowerment.

5. Scope of the Study: This study focuses on rural India, covering states like Karnataka, Uttar Pradesh, Rajasthan, Kerala, Tamil Nadu, and Goa. It explores themes of social commerce, digital empowerment, women entrepreneurship, and rural digital inclusion.

The research centres on platforms such as Meesho, WhatsApp Business, Instagram Shops, Facebook Marketplace, and the emerging ONDC. Data includes national and platform reports along with qualitative case studies.

The study excludes urban-focused entrepreneurship, non-commerce digital activities, and large enterprises, focusing instead on rural micro-businesses run by women.

6. Hypotheses of the Study

Hypothesis 1:



- Ho: Digital social commerce does not help rural women improve their economic status.
- H₁: Digital social commerce helps rural women improve their economic status.

Hypothesis 2:

- Ho: Features of the platforms (like ease of use, product catalog, delivery, digital payments) do not affect rural women's participation in business.
- H₁: These platform features encourage more rural women to participate in business.

Hypothesis 3:

- Ho: Support from family, friends, or groups does not influence rural women's use of digital social commerce.
- H₁: Support from family, friends, or groups encourages rural women to use digital social commerce.

Hypothesis 4:

- Ho: Problems like not knowing how to use digital tools, online fraud, or delivery issues don't affect the success of women's businesses.
- H₁: These problems do affect the success of women's businesses.

RESEARCH DESIGN

This study employs a descriptive and exploratory research design using secondary data analysis. It systematically synthesizes existing data and literature to understand the role and impact of digital social commerce platforms in empowering rural women entrepreneurs in India.

Data Sources: The study relies exclusively on secondary data collected from:

- Government reports and datasets (MeitY, DPIIT, NRLM)
- Published impact reports from digital platforms (Meesho 2023 Impact Report, Meta 2024 Small Business Survey)
- Academic journal articles, conference papers, and policy documents from 2005 to 2025
- Qualitative case studies documented in the literature across various Indian states

Research Framework: A conceptual empowerment framework is developed by integrating insights from Social Empowerment Theory, Diffusion of Innovation Theory, and Digital Ecosystem Theory; to analyze how digital participation leads to economic, social, and psychological empowerment.



Data Analysis Methods:

- **Content Analysis:** To extract and categorize key themes and findings related to empowerment, platform usage, social support, and challenges from literature and reports.
- **Comparative Analysis:** To examine variations across platforms, states, and intervention types reported in secondary sources.
- **Synthesis of Quantitative Data:** Aggregation and interpretation of statistics on adoption rates, income changes, empowerment indicators, and platform features from governmental and platform datasets.

Scope and Limitations:

- The study covers rural India with emphasis on states such as Karnataka, Uttar Pradesh, Rajasthan, Kerala, Tamil Nadu, and Goa.
- As secondary research, the study depends entirely on the accuracy, scope, and relevance of published data and reports.
- No primary data collection or field study is conducted.
- Findings represent aggregated trends and documented cases and do not provide new empirical data but offer comprehensive insights through triangulation of existing sources.

This research design outlines your systematic approach to leveraging secondary data, ensuring rigor and clarity for academic review. It suits your scope and constraints while providing meaningful analysis and conclusions.

7. RESEARCH METHODOLOGY

A systematic literature review and meta-analysis approach is used to integrate qualitative and quantitative findings from various secondary sources. This design facilitates the development of a conceptual framework linking digital platform usage with economic, social, and psychological empowerment indicators among rural women entrepreneurs.

Data Analysis:

- Content and thematic analysis to extract empowerment factors, barriers, and success stories documented in secondary literature.
- Statistical synthesis of adoption rates, income changes, and digital platform utilization from government and platform datasets.
- Comparative analysis across regions and platforms to identify patterns and divergences in rural women's digital entrepreneurship.

Limitations:

- Restricted to published and publicly available data; no primary data collection conducted.
- Dependent on the scope, validity, and reliability of secondary data sources.
- Limited ability to capture emerging trends post data publication dates.

7.1 Variables & Operationalisation

Variable Type	Variable Name	Description	Measurement/Indicators
Dependent Variable	Economic Empowerment	Improvement in economic status of rural women	Income increase, financial independence, business sustainability, decision-making power
Independent Variable	Digital Social Commerce Usage	Usage of digital social commerce platforms like Meesho, WhatsApp Business, Instagram Shops, Facebook Marketplace, ONDC	Frequency of usage, active platform engagement
Independent Variable	Platform Features	Features available on digital platforms supporting women	Ease of use, product catalogs, digital payments, logistics support
Independent Variable	Social Support	Support from family, friends, SHGs influencing adoption	Presence and degree of social encouragement and assistance
Independent Variable	Challenges/Barriers	Obstacles faced by rural women in digital entrepreneurship	Digital literacy rates, cybersecurity issues, internet connectivity, finance availability, logistics
Control Variable	Demographics	Age, education, marital status, household income, location	Categorical/numerical demographic data
Control Variable	Digital Infrastructure	Availability and quality of internet access and devices	Internet connectivity quality, smartphone ownership, digital literacy levels

8. Case Studies: How Rural Women Use Digital Social Commerce



Case 1: Saree Seller from Rural Karnataka: A homemaker from a village near Tumakuru began selling sarees on Meesho during the lockdown using her smartphone and prepaid data. Within five months, she earned ₹18,000–₹24,000 monthly, managed her daughter's tuition, and gained confidence engaging customers beyond her village.

Case 2: WhatsApp Business Pickle Unit from Goa (SHG-Based): In Dharbandora, a six-member women's Self-Help Group adopted WhatsApp Business after a district digital training. They digitally create catalogues, use QR code payments, take festival pre-orders, and deliver locally. Income increased by 60% within a year, providing stable supplementary earnings.

Case 3: Instagram Boutique Owner from Rural Tamil Nadu: A young tailor from Dindigul uses Instagram reels to showcase hand-embroidered blouses. With 40–50 monthly orders and earnings over ₹30,000, she employs two local women. Instagram connected her with customers appreciative of handmade products unavailable locally.

Case 4: Cosmetics Reseller from Uttar Pradesh: A woman entrepreneur from Barabanki operates a zero-inventory model by sharing Meesho catalogues in WhatsApp groups and earning commissions. Earnings range ₹10,000–₹14,000 monthly, peaking during wedding seasons, illustrating low-risk digital commerce benefits.

Case 5: SHG Digital Store from Jharkhand: A tribal women's SHG runs a digital service kiosk offering prepaid recharges, grocery ordering, and micro-sales of sanitary pads and handcrafted goods, becoming their area's first digitally enabled SHG and a vital community hub.

Case 6: Micro Bakery via WhatsApp in Kerala: A home baker from Palakkad uses WhatsApp Broadcast Lists and Google Forms for daily menus and orders, accepting UPI payments. Professionally presented digital menus helped her grow earnings to ₹20,000–₹35,000 monthly.

Case 7: Handicrafts Seller on Meesho and ONDC from Rajasthan: An artisan sells traditional embroidered blankets, expanding from Meesho to ONDC. Shipping to five states with Shiprocket support, she mentors other women and earns over ₹28,000 monthly, stabilizing her family's finances.

Case 8: Instagram Masala Seller from Goa: A homemaker markets homemade masala powders and spices via Instagram reels and WhatsApp, building trust and expanding her customer base.

Case 9: Facebook Marketplace Livestock Seller from Madhya Pradesh: A woman farmer uses Facebook Marketplace to sell goats, negotiating prices via Messenger and expanding market reach without intermediaries.



Case 10: Tribal Jewellery Seller from Odisha: A tribal artisan uploads videos of handmade jewellery, selling to students and urban buyers, preserving traditions while earning income.

Case 11: Beautician Using Instagram near Delhi NCR: A rural beautician schedules appointments and promotes offers through Instagram, earning ₹40,000–₹50,000 monthly, highlighting digital tool benefits for rural service businesses.

Case 12: Bakery & Snacks Seller from Bihar: A single mother runs a home-based snack business using WhatsApp to reach customers and local youths for deliveries, achieving household financial independence for the first time.

9. Data Analysis: After analysing the 12 case studies, platform reports, and systematic literature, four major themes emerged.

Theme 1: Digital Platforms Reduce Traditional Barriers

Digital tools like Meesho, WhatsApp, Instagram, and ONDC have played a transformative role in minimizing historical obstacles rural women face in entrepreneurship.

- a. Mobility barriers are significantly reduced, allowing women to operate from home or nearby communities without lengthy travel.
- b. Capital constraints are eased through low initial investment platforms and zero-inventory business models.
- c. Social restrictions lessen as digital platforms provide socially acceptable avenues for enterprise participation.
- d. Market access expands beyond villages to regional and national customer bases, widening business opportunities.

This can be visualized as a "Barrier Reduction Model," where offline barriers decrease as digital commerce participation increases, enhancing mobility, capital access, social acceptance, and market visibility.

Theme 2: Economic Empowerment Through Flexible Income

Women entrepreneurs earn diverse incomes—ranging roughly from ₹8,000 to ₹50,000 monthly—depending on their product categories and platform usage intensity.

Common uses of income include:

- a. Funding children's education,



- b. Meeting household expenses, and
- c. Building savings in SHG accounts, fostering longer-term financial security.

Such flexible incomes provide immediate relief and contribute to gradual economic independence.

Theme 3: Social and Psychological Empowerment

Beyond monetary benefits, digital entrepreneurship significantly boosts women's confidence, agency, and social status. Many participants reported:

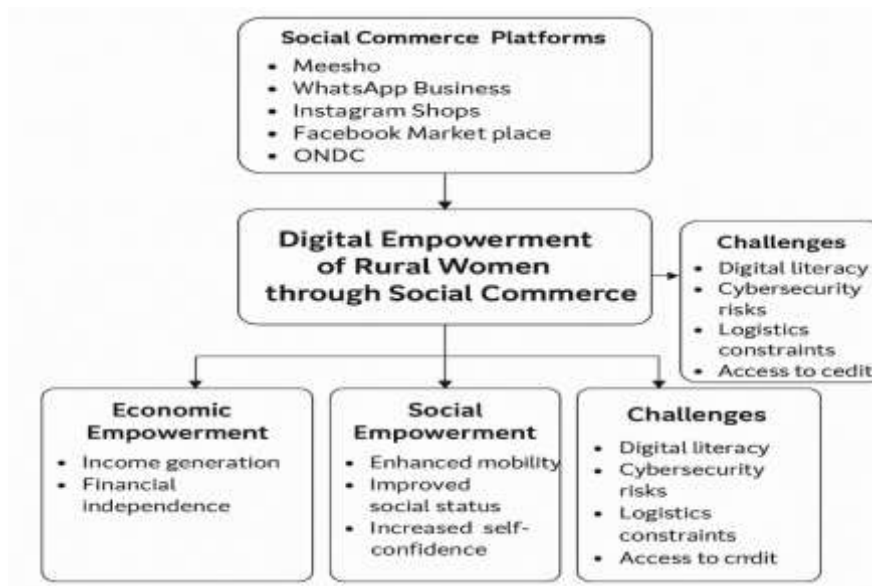
- a. Elevated self-esteem and personal confidence,
- b. Greater autonomy in financial decisions within families,
- c. Enhanced respect and recognition in their communities, and
- d. Strengthened social networks facilitating continued growth and resilience.

These social-psychological gains reinforce and sustain the economic progress achieved through digital commerce.

Theme 4: Persistent Challenges: Despite significant gains, multiple recurring obstacles still slow full digital inclusion:

- a. **Digital Challenges:** Unstable internet connectivity, gaps in digital literacy, and confusion with frequent app updates hinder seamless participation.
- b. **Safety Concerns:** Women face cyber fraud, fake buyers, and occasional harassment from unknown profiles—risk factors requiring vigilance and support.
- c. **Logistic Barriers:** Delivery delays and disproportionately high shipping costs for rural locations remain problematic.
- d. **Limited Credit Access:** Traditional banks often hesitate to lend to rural women entrepreneurs; reliance on SHG savings persists as an alternative.
- e. Addressing these multi-dimensional challenges is crucial to sustaining growth and equity in rural digital entrepreneurship.

10. Framework for Rural Women’s Empowerment



11. FINDINGS OF THE STUDY

- i. Digital social commerce platforms offer low-risk, home-based entrepreneurship opportunities, enabling rural women to generate income without significant upfront capital.
- ii. WhatsApp Business and Instagram emerge as the most preferred and accessible tools among rural women entrepreneurs due to ease of use and social network integration.
- iii. Meesho plays a pivotal role in onboarding first-generation digital women entrepreneurs, especially from Tier-2, Tier-3, and rural areas, acting as a gateway to digital markets.
- iv. Economic empowerment through digital commerce translates into increased social recognition, psychological independence, and improved household decision-making power for women.
- v. Persistent challenges remain, including cyber-safety risks, underdeveloped rural logistics, digital literacy gaps, and limited access to formal credit facilities.
- vi. Support structures such as family encouragement, thriving Self-Help Groups (SHGs), and peer networks significantly elevate the success and sustainability of rural women-led digital enterprises.

12. CONCLUSION

Digital social commerce is profoundly reshaping economic opportunities for rural women across



India. Platforms like Meesho, WhatsApp Business, Instagram Shops, and ONDC provide pathways to start small businesses with minimal capital investment, even in remote regions. For many women, this marks the first consistent and independent source of income.

The study concludes that the synergistic effect of digital access, social support, and platform-specific features leads to multidimensional empowerment—economic, psychological, and social. However, ensuring the long-term sustainability of these gains requires targeted interventions in digital safety, rural logistics enhancement, and expanded access to digital credit.

13. RECOMMENDATIONS OF THE STUDY

- i. Strengthen Digital Literacy Training: Implement district-level training programs covering app usage, UPI and digital payment safety, catalogue development, and content creation such as reels and short videos.
- ii. Enhance Cyber Safety Awareness: Educate rural women on identifying fraud, safe payment practices, and mechanisms to block or report suspicious users.
- iii. Improve Rural Logistics: Foster partnerships among India Post, ONDC sellers, and local delivery startups to build efficient, affordable rural delivery networks.
- iv. Expand Digital Credit Access: Encourage banks to develop micro-digital loan schemes with women-friendly interest rates and digitally trackable repayments.
- v. Support SHG-Based Digital Commerce: Promote resource sharing, bulk ordering, and peer mentorship within SHGs to strengthen grassroots entrepreneurship.
- vi. Increase Platform-Level Support: Platforms should provide local language interfaces, vernacular customer support, and tailored training modules for rural sellers.

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