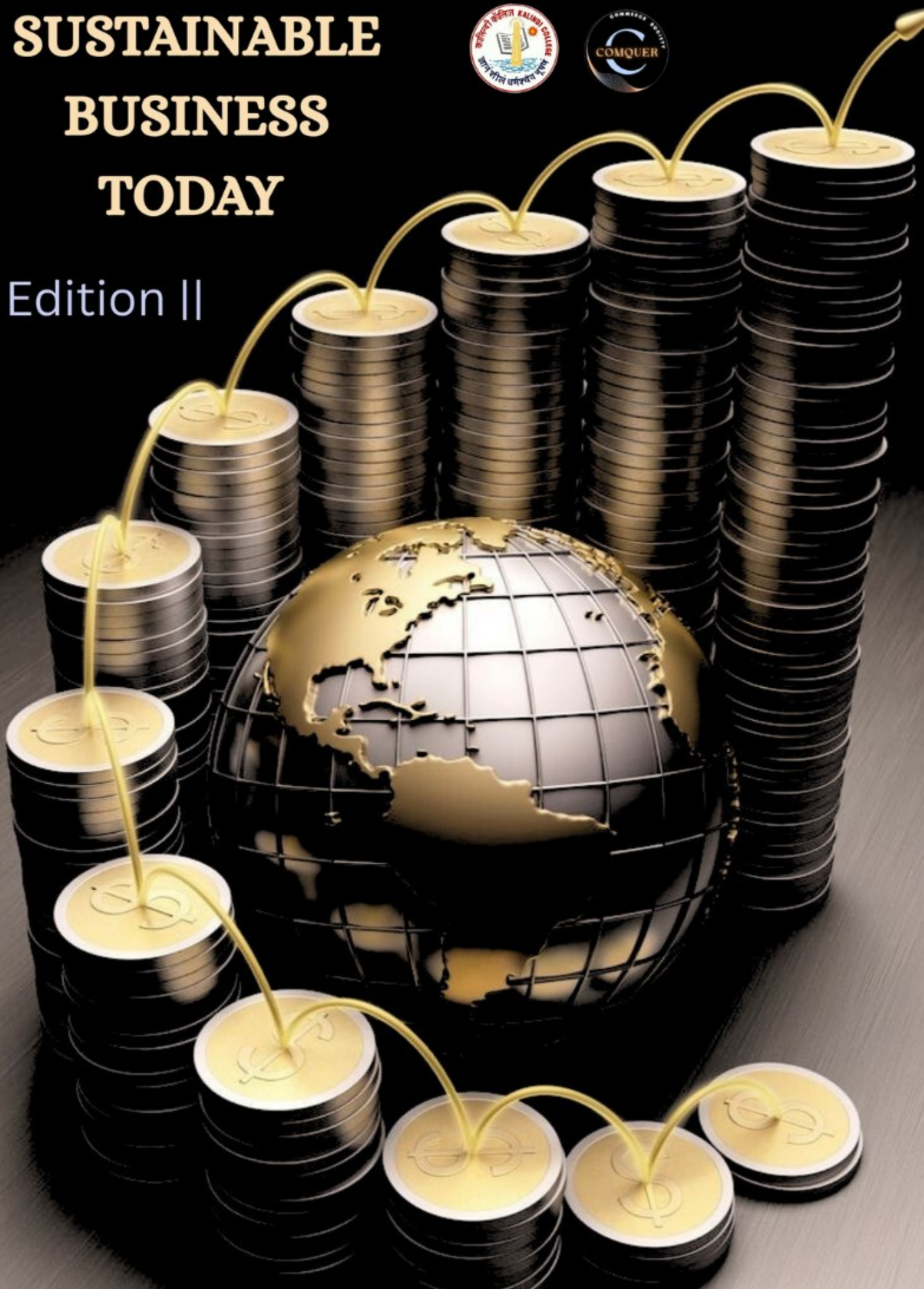


SUSTAINABLE BUSINESS TODAY

Edition II





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 Monday, 03/11/2025 12:56 PM GMT +0



core team 2025-26

*Conquer The Commerce
 Society*



EDITORIAL NEWSLETTER – Ms ALKA RANI



It gives me immense pleasure to pen down a few words for this edition of the Department of Commerce newsletter. Under the mission and vision of Kalindi College, the Department of Commerce has always strived to blend academic excellence with holistic development, and this newsletter stands as a reflection of achievements of our students and Faculty throughout the academic year 2025-26.

Throughout the academic year, our students have shown commendable enthusiasm and dedication, participating in various seminars, extracurricular events, and social outreach programs. These experiences have not only enhanced their academic knowledge but also shaped their leadership and teamwork skills—qualities essential in the dynamic world of commerce and business.

I congratulate the editorial team and all contributors for their hard work and creativity in bringing this edition to life. I encourage our readers to delve into these pages with interest and pride, as they showcase the spirit, achievements, and aspirations of our department.

*With warm regards,
Ms. Alka Rani
Convenor, Comquer society
Department of Commerce*

EDITORIAL NEWSLETTER – PROF. ANITA VERMA



Dear Readers,

As the Co-Convener of the Commerce Society, I am thrilled and excited to share this latest edition of the newsletter, which showcases the exceptional accomplishments of the Commerce Department in this academic year, 2025-2026. Each page you turn is the result of countless hours of creativity from our dedicated team of the editorial board of the COMQUER society of the Department of Commerce and our valuable contributors. From thought-provoking descriptions to light-hearted readings, our goal endures and persists to be consistent — to craft a place where notions can flourish and the power of speech can be heard. I extend my heartfelt thanks to our loyal readers for your continued support, and to our contributors for their passion and commitment. Your engagement fuels our mission to keep evolving and delivering content that truly matters. As you explore this edition, I hope you find something that resonates with you, sparks a new perspective, or simply brings a smile to your day.

I am delighted to release this issue of the newsletter, which is envisioned to keep students and readers abreast of the modern advancements in the Commerce and Digital Business arenas. The Department of Commerce at Kalindi College is not only continuing its efforts to strive for excellence but is also committed to its outstanding achievements in both academics and extracurricular activities. Under the guidance of knowledgeable professors, students put in extensive efforts to organize a range of activities, including seminars, inter-college competitions, and lectures by prominent speakers from the renowned fields of academia and industry. In addition to improving students' knowledge and abilities, these initiatives cultivate ethical principles, dedication to creativity, and a passion for innovation. The commerce department's emphasis on holistic development has given our students the tools they need to be competitive in the modern global market while cultivating a sense of social and environmental responsibility. Seeing our students progress into seasoned individuals with the aptitudes and morals indispensable for success is a great delight.

My sincere gratitude is extended to the Principal, Madam, Prof. Dr. Meena Charanda, for her leadership, encouragement, and support; TIC Dr. Alka Chaturvedi, Commerce Department; and Convenor of the Commerce Society, COMQUER Dr. Alka Rani, for their unrelenting efforts and dedication, which have resulted in the effective publication of this newsletter. I also applaud the contributions of the student office bearers of the Commerce Society, especially the editorial team, for their tireless efforts, and working with full enthusiasm by contributing with their striking and creative inputs for this newsletter. I also acknowledge with gratitude the invaluable support and cooperation extended by all stakeholders, without which this publication of the newsletter would not have been possible. Best wishes for future endeavours, and heartiest congratulations to the Commerce Department for reaching yet another milestone.

Happy reading!

Warm regards,

Prof. Anita Verma

Professor, Department of Commerce

Co-Convener, Commerce Society, Department of Commerce

Inauguration



Lamp Lighting

The Oath Taking Ceremony and Miss Commerce event, jointly organized by Conquer – The Commerce Society and Dhanverse – The Finance Cell of Kalindi College, was successfully held on 14th October 2025. The event beautifully blended learning, leadership, and celebration, providing students with a platform to grow, express, and connect. From the insightful guest lecture and the dignified oath-taking ceremony to the electrifying live performances and the vibrant Miss Freshers contest, every segment reflected the enthusiasm, creativity, and unity of the student community. The event not only welcomed the new batch with warmth but also strengthened the spirit of teamwork and excellence within the department, leaving behind memorable experiences and setting a positive tone for future initiatives.



Seminar 1

Research Methodology and Academic Integrity



The Department of Commerce, Kalindi College, through Comquer – The Commerce Society, successfully organized a seminar on “Basics of Research Methodology and Issues in Plagiarism” on 30th October 2025 in the Seminar Room. The session was conducted by Prof. (Dr.) Ritu Sapra from the Department of Commerce, Delhi School of Economics, University of Delhi. The seminar aimed to enhance students’ understanding of research processes, including framing research problems, data collection methods, and the ethical dimensions of academic work. Dr. Sapra elaborated on the importance of originality, proper referencing, and avoiding plagiarism, while also addressing common challenges faced by students in research. The interactive nature of the session encouraged student participation and helped foster awareness about responsible research practices and academic integrity, making the event both informative and enriching for the participants.



New Delhi, Delhi, India
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Thursday, 30/10/2025 9:30:44 AM GMT +05:30

Seminar 2

Financial Freedom Through Investment

The Department of Commerce, Kalindi College, through Comquer – The Commerce Society, successfully organized a seminar on “Financial Freedom Through Investment” on 30th October 2025. The session was conducted by Mr. Tushant Aggarwal, who shared practical insights into the fundamentals of investing, stock market functioning, and the importance of long-term financial discipline. The seminar effectively bridged theoretical concepts with real-world financial understanding, motivating students to make informed and responsible investment decisions and promoting financial literacy among the participants.



Field Trip 1

National Stock Exchange (NSE)



The Commerce Society of Kalindi College, University of Delhi, successfully organized an educational field trip to the National Stock Exchange (NSE) on 14th January 2026. The visit aimed to enhance financial literacy and provide students with real-world exposure to stock market operations. An informative and interactive session was conducted by Mr. Mohammad Izhar, Deputy Manager at NSE, who covered essential topics such as financial planning, investment strategies, stock market fundamentals, market frauds, and regulatory frameworks. This session effectively bridged the gap between theoretical classroom learning and practical financial knowledge, enabling students to gain deeper insights into capital market functioning and investor awareness. The visit concluded with the presentation of a planter to the guest speaker as a token of appreciation. Overall, the initiative proved to be an enriching and impactful experience, reflecting COMQUER's continuous efforts to promote academic and professional growth beyond the classroom.



Seminar 3

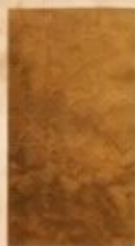
India AI Impact Summit 2026 Under India AI MISSION

The Seminar on India AI Impact Summit 2026, organized by Comquer—the Commerce Society—and Dhanverse—the finance cell of Kalindi College—was successfully held on 5th February, 2025, and explored AI's transformative role in India's economy under the India AI Mission. The seminar highlighted AI applications in fintech, e-commerce, market research, and financial planning, while addressing ethical considerations. Through interactive presentations and case studies, participants learned about emerging opportunities and the importance of AI literacy in commerce education. Students engaged enthusiastically, expressing interest in upskilling for the AI era. The event successfully bridged academic learning with technological advancement, inspiring attendees to leverage AI for sustainable economic growth while maintaining core commerce principles.

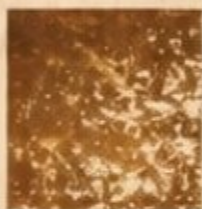


CREATIVE CORNER

*Exploring Creativity Through
Commerce*



В. ПЕТРОВ,
МОНТАЖЕР И РЕДАКТОР,
АВТОГРАФЫ ИЛИСТРАЦИЙ,
ВЕРСТКА И РЕДАКЦИЯ.



Connecting Students with the World of Business:

Where the Future Workforce Meets Startup Culture

The business world is changing faster than any textbook can capture. Today's students stand at the crossroads of innovation and opportunity. With each advance in technology, sustainability, and global trade, the next generation is not just trying to keep up; they are getting ready to take charge.

Students as Innovators, Not Just Learners

Today's students aren't confined to classroom theories or case studies. With access to online markets, digital tools, and global communities, they are already engaging with the real world of business. From starting small ventures to joining fast-paced internships, students are entering arenas that require creativity, critical thinking, and flexibility.

This early exposure changes them from passive learners into active innovators. They understand not only how businesses work but also how they change.

Where Startup Culture Meets Future Workforce Readiness

Startup culture has become a training ground for tomorrow's workforce. It promotes a mindset where trying new things is normal, failure provides lessons, and innovation is part of daily life. Students gain practical insights into problem-solving, leadership, and teamwork long before they start formal jobs.

Whether they pitch ideas, build prototypes, lead college projects, or design business solutions, these experiences connect academic knowledge to real-world expectations. They develop the qualities that modern employers want: adaptability, initiative, and the confidence to create value.

Commerce: The Backbone of Emerging Possibilities

No matter how advanced the world becomes, commerce remains the foundation of every industry. From finance and marketing to technology and sustainability, commerce influences decisions that shape economies, communities, and careers. As students explore these ties, they learn how business can be both profitable and meaningful.

This mix of business insight and entrepreneurial spirit prepares them to succeed—not just as employees but as leaders and changemakers.

A Future Shaped by Students

"Connecting Students with the World of Business" isn't just a theme; it reflects a significant shift already taking place. The modern student is informed, ambitious, and willing to innovate. They are transforming business culture with new ideas, thoughtful insights, and a desire to create what doesn't exist yet.

As classrooms change into launchpads and ideas become ventures, students are not just following the future of commerce—they are leading it!

By: Manvi Biswas

Connecting Students with the World of Business

Shaping Tomorrow's Commerce, Today

Commerce currently finds itself at a pivotal juncture. No longer confined to transactions and profits, it has transformed into a significant force that impacts societies, economies, and the environment. In this evolving environment, sustainable development has emerged as the cornerstone of responsible enterprise, where achievement is assessed not just by expansion, but by influence.

For commerce students, the path into the business realm starts with grasping this change. Linking students to the business realm involves providing them with more than just technical skills—it entails fostering ethical sensitivity, social accountability, and a forward-thinking perspective. The contemporary business expert needs to harmonize ambition with responsibility and creativity with honesty.

Sustainable development highlights that companies are intricately linked with their surrounding environment. Choices made in boardrooms impact communities, environments, and generations to come. With the rise of concepts such as green finance, corporate social responsibility, and sustainable entrepreneurship, students are urged to reconsider conventional business models and embrace strategies that emphasize the well-being of individuals and the environment, in addition to profit.

Artistic expression is crucial to this relationship. By means of writing, art, posters, and articles, students can express concepts that question traditional perspectives and motivate transformation. Creativity enables commerce to transcend figures and statistics, turning it into a story of leadership, accountability, and intent.

Commerce, frequently regarded as a skill-based game, requires both insight and tactics. Those who excel at it know that real success comes from generating value that is ethical, inclusive, and lasting. As students enter the business realm,

they bear the duty to design a future where development is sustainable and advancement is significant.

By embracing sustainable development today, students become the architects of tomorrow's commerce—one that aligns ambition with responsibility and profit with purpose.

By: Riya Kumari

Connecting students with the sector of business

In today's unexpectedly evolving worldwide economy, the gap between educational studying and sensible commercial enterprise publicity is turning into increasingly more massive. Even as lecture rooms offer the theoretical foundation, it's far real-world commercial enterprise interplay that equips students with the competencies, self-belief, and adaptableness required to succeed. Bridging this gap isn't simply useful, it's far essential for nurturing future leaders, innovators, and entrepreneurs.

One of the simplest approaches to connect college students with the arena of enterprise is through experiential getting to know. Internships, live initiatives, case studies, and commercial visits allow students to step beyond textbooks and apprehend how principles characteristic in real situations. Those reviews disclose students to administrative center dynamics, choice-making approaches, and problem-solving strategies. They also assist college students pick out their strengths and pastimes, guiding them in the direction of suitable profession paths.

Another essential thing is enterprise-academia collaboration. Guest lectures, workshops, and seminars performed with the aid of professionals provide treasured insights into present day marketplace trends, emerging technology, and business demanding situations. Such interactions not simplest decorate students' expertise but additionally encourage them via sharing real achievement stories and profession trips. Networking opportunities created through those platforms can open doorways to mentorships and destiny activity prospects.

Similarly, pupil-led tasks like trade societies, entrepreneurship cells, and enterprise golf equipment play a essential position. These platforms inspire college students to organize events, manipulate teams, and execute ideas, mirroring real commercial enterprise environments. Sports including business quizzes, advertising competitions, and startup simulations foster creativity, management, and teamwork, all of which can be vital inside the corporate world.

Virtual systems have in addition revolutionized the manner students have interaction with commercial enterprise. Online courses, webinars, and social media content permit inexperienced persons to stay up to date with global commercial enterprise traits. College students can follow enterprise leaders, analyze marketplace trends, and even begin their personal ventures with minimum sources. This accessibility has made commercial enterprise knowledge greater inclusive and dynamic than ever earlier than.

But, the duty does not lie completely with institutions. Students ought to take initiative with the aid of actively searching for possibilities, staying curious, and continuously upgrading their abilities. Developing abilities together with communicate, essential questioning, and flexibility is just as important as academic excellence. A proactive technique can transform learning right into a meaningful and profession-orientated enjoy.

In end, connecting students with the arena of business is a collaborative attempt that requires the involvement of tutorial institutions, enterprise professionals, and college students themselves. Through integrating practical exposure with academic mastering, we are able to create a technology that is not most effective informed but also enterprise-equipped. Any such connection empowers students to show thoughts into motion and aspirations into achievements, in the end contributing to an extra innovative and resilient economy

By: VANSHIKA SHARMA

Core Team





Kalindi College
University of Delhi
(NAAC ACCREDITED GRADE 'A+')
Department of Commerce
Comquer - The Commerce Society



Presents

वाणिज्य INSIGHTS

Edition II

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Empower Her, an initiative of the Department of Commerce, Kalindi College, University of Delhi, presents this special edition of the departmental magazine focused on Women Entrepreneurs in the Digital Era.



It highlights the success stories, challenges, and innovations of women leveraging digital platforms to build sustainable businesses.

From e-commerce to fintech and tech-enabled enterprises, this edition showcases how women are breaking barriers and redefining entrepreneurship. The magazine aims to inspire peers to explore women entrepreneurship and the digital economy, encouraging them to pursue innovative business ideas.

We hope 'Empower Her' continues to evolve with future editions, inspiring more women to follow their entrepreneurial aspirations.

**Regards,
TEAM COMQUER**

Department of Commerce
We are delighted to present this
edition of VaidijayInsights, the
magazine of Comquer Commerce
Society, themed "Empower Her:
Women Entrepreneurs in the Digital
Era." In today's ever-evolving digital
landscape, women entrepreneurs
stand as pillars of innovation and
resilience, turning challenges into
opportunities and reshaping the
business world with their vision and
determination.

Through compelling narratives and
insightful perspectives, this edition
seeks to ignite the entrepreneurial
spirit within our students and
celebrate the remarkable
contributions women make to the
entrepreneurial ecosystem. Crafted
with dedication and passion, we hope
it sparks meaningful conversations
and inspires many. We warmly
welcome your feedback and
suggestions.

VaidijayInsights
Comquer Commerce Society
Department of Commerce
Kalindi College
University of Delhi

Acknowledgement

We extend our heartfelt gratitude to our honorable Principal, *Prof. Meena Charanda Ma'am*, for her guidance and support in making this magazine possible. We are deeply thankful to our respected Teacher-in-Charge *Ms. Alka Chaturvedi Ma'am*, and our professors *Dr. Alka Rani Ma'am* and *Dr. Anita Verma Ma'am* for their constant encouragement and valuable insights throughout the journey.

We also sincerely thank all the women entrepreneurs who shared their inspiring stories, and everyone who contributed meaningful content to this magazine. Lastly, we appreciate the dedication and teamwork of our *office bearers 2025–2026*, whose enthusiasm played a vital role in bringing *Empower Her* to life.

Regards,
Team Comquer



PRINCIPAL'S DESK



It gives me immense pleasure to pen this note for Comquer, the Commerce society of the Department of Commerce (2025-26). I extend my heartfelt congratulations to the entire team on the successful release of the second edition of “VaṛṇjayInsights”.

The magazine aptly showcases well-researched and thought-provoking insights by the students on a wide array of theme: Empower Her: Women entrepreneurs in the DIGITAL ERA. This publication will undoubtedly help spread awareness and inspire innovation in these domains.

Our students have shown commendable dedication in bringing out this issue – from data collection to writing the articles. I am confident that this endeavor will serve as a valuable learning experience for them and play a significant role in shaping their futures.

Warms regards
Prof.Meena Charanda
 Principal
 Kalindi College, University of Delhi

Editorial Chief

Convenor



It gives me immense pleasure to pen down a few words for this edition of the Department of Commerce newsletter. Under the mission and vision of Kalindi College, the Department of Commerce has always strived to blend academic excellence with holistic development, and this newsletter stands as a reflection of achievements of our students and Faculty throughout the academic year 2025-26.

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*With warm regards,
Ms. Alka Rani
Convenor, Comquer society
Department of Commerce*



Editorial Chief

Co-Convener



Dear Readers and Authors,

I am thrilled to welcome you to the latest issue of the magazine of the Commerce Department, which showcases the exceptional accomplishments of the Commerce Department in this academic year, 2025-2026. I speak to you all with immense pride and enthusiasm to share that this magazine is more than just an assemblage of articles; it is a testament to the esteemed community's culture of teamwork and rational meticulousness. Each page you turn is the result of countless hours of creativity from a dedicated team of the editorial board of the COMQUER society of the Department of Commerce and our valuable contributors. It takes you on a journey from thought-provoking descriptions to light-hearted readings, our goal endures and persists to be consistent — to craft a place where notions can flourish and the power of speech can be heard. I extend my heartfelt thanks to our loyal readers for your continued support, and to our contributors for their passion and commitment. Your engagement fuels our mission to keep evolving and delivering content that truly matters. I am delighted to release this issue of the magazine, which is envisioned to keep students and readers abreast of the modern advancements in the Commerce and Digital Business arenas. The Department of Commerce at Kalindi College is not only continuing its efforts to strive for excellence but is also committed to its outstanding achievements in both academics and extracurricular activities. Under the guidance of knowledgeable professors, students put in extensive efforts to organize a range of activities, including seminars, inter-college competitions, and lectures by prominent speakers from the renowned fields of academia and industry.

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My sincere gratitude is extended to the Principal, Madam, Prof. Dr. Meena Charanda, for her leadership, encouragement, and support; TIC Dr. Alka Chaturvedi, Commerce Department; and Convenor of the Commerce Society, COMQUER Dr. Alka Rani, for their unrelenting efforts and dedication, which have resulted in the effective publication of this magazine. I also applaud the contributions of the student office bearers of the Commerce Society, especially the editorial committee, for their tireless efforts, and working with full enthusiasm by contributing with their striking and creative inputs for this magazine. I also acknowledge with gratitude the invaluable support and cooperation extended by all stakeholders, without which publication of this magazine would not have been possible. Best wishes for future endeavours, and heartiest congratulations to the Commerce Department for reaching yet another milestone.

Happy reading!

Warm regards,

Prof. Anita Verma

Professor, Department of Commerce

Co-Convenor, Commerce Society, Department of Commerce

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EDITORIAL HEAD



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EDITORIAL MEMBER



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*"Where modern femininity meets city strength
—wearing style, confidence, and power on
every urban street."*

Research Papers



EMPOWER HER: WOMEN ENTREPRENEURS IN THE DIGITAL ERA

By : Manvi Biswas
2nd Year

Summary

The digital era has redefined entrepreneurship by lowering entry barriers, enabling innovation, and creating unprecedented opportunities for women. This research paper explores how digital tools, online platforms, and evolving socio-economic environments have empowered women entrepreneurs in India and globally. It examines key drivers, ongoing challenges, and the transformative impact of digital ecosystems, while highlighting the way forward for inclusive and sustainable growth.

1. Introduction

The rise of digital technology has marked a turning point for women entrepreneurs. In earlier decades, women faced several structural limitations such as restricted mobility, limited access to capital, and deeply rooted gender biases. These constraints often limited their participation in business and leadership roles.

In the contemporary digital era, technology has not only expanded entrepreneurial opportunities for women but has also reshaped how businesses are conceptualized, created, and scaled. Digital platforms have enabled women to participate actively in economic activities while balancing personal and professional responsibilities. Thus, the digital era is not merely empowering women—it is redefining leadership, innovation, and economic participation.

2. Objectives of the Study

The objectives of this research paper are as follows:

- To examine the role of digital tools in empowering women entrepreneurs.
- To analyse the changing profile of women-led enterprises in the digital era.
- To identify key challenges faced by women entrepreneurs despite technological advancements.
- To understand the socio-economic impact of women entrepreneurship.
- To suggest measures for strengthening the digital entrepreneurial ecosystem for women.

3. Research Methodology

This study is based on secondary data collected from research articles, government reports, business journals, digital media sources, and published case studies. The research adopts a descriptive and analytical approach to understand trends, challenges, and impacts of women entrepreneurship in the digital era.

4. Digital Tools as Catalysts of Women-Led

Entrepreneurship

4.1 Social Media and E-Commerce Platforms

Digital platforms such as Instagram, WhatsApp Business, Etsy, Meesho, and Amazon Marketplace have enabled women to establish businesses with minimal physical infrastructure. These platforms provide:

- Cost-efficient marketing
- Direct access to consumers
- Real-time customer feedback
- Flexible working arrangements

Such inclusivity is particularly beneficial for women who balance domestic responsibilities alongside entrepreneurial ambitions.

4.2 FinTech and Digital Payments

Technologies like UPI, online banking, and digital wallets have simplified financial transactions and enhanced financial independence. Women entrepreneurs can now manage payments, track revenues, and access micro-financing without dependence on intermediaries.

4.3 Online Learning and Skill Development

Massive Open Online Courses (MOOCs), YouTube tutorials, and digital certification platforms have democratized access to knowledge. These tools allow women to acquire technical, creative, and business skills at their own pace, overcoming limitations of traditional education systems.

5. The Changing Profile of Women Entrepreneurs in the Digital Era

5.1 From Small Ventures to Scalable Startups

Women entrepreneurs are no longer confined to small-scale or home-based ventures. The digital ecosystem has enabled women-led startups to flourish in sectors such as:

- Ed-tech
- Health-tech
- Fin-tech
- E-commerce
- Sustainable fashion

Prominent leaders like Falguni Nayar (Nykaa), Vani Kola (Kalaari Capital), and Ghazal Alagh (MamaEarth) reflect this significant shift.

5.2 Rural Women Going Digital

Government initiatives and digital literacy programs have enabled rural women to participate in the digital economy. Self-Help Groups (SHGs) are now connected to online markets, increasing product visibility, income generation, and financial inclusion.

6. Challenges Faced by Women Entrepreneurs

Despite progress, women entrepreneurs continue to face several challenges.

6.1 Gender Bias and Stereotypes

Decision-making roles in technology and business remain male-dominated. Women entrepreneurs often encounter scepticism regarding leadership abilities, financial competence, and risk-taking capacity.

6.2 Limited Access to Funding

A relatively small percentage of venture capital funding is allocated to women-led startups due to factors such as limited networks, gender-biased credit assessments, and lack of investor confidence.

6.3 Digital Safety and Cyber Harassment

Women entrepreneurs active on digital platforms frequently face cyber harassment, trolling, and privacy risks, which may discourage business expansion.

6.4 Work-Life Balance Expectations

Societal norms continue to place disproportionate domestic responsibilities on women, reducing the time and energy available for entrepreneurial growth.

7. Transformative Impact of Women Entrepreneurship

7.1 Economic Growth and Employment

Women entrepreneurs contribute significantly to economic growth by generating employment opportunities and supporting community development, particularly for other women.

7.2 Social Empowerment

Entrepreneurship enhances women's decision-making autonomy, confidence, financial independence, and social status within families and communities.

7.3 Role Model Effect

Successful women entrepreneurs inspire younger generations, normalizing leadership, innovation, and entrepreneurship for girls.

8. Findings

- Digital platforms have significantly reduced entry barriers for women entrepreneurs.
- Access to digital finance has enhanced financial autonomy.
- Gender bias and funding gaps remain persistent challenges.

9. Suggestions and Recommendations

- Expansion of affordable digital literacy programs for women.
- Creation of women-focused funding mechanisms and mentorship networks.
- Stronger cyber safety regulations and reporting mechanisms.
- Development of incubators and accelerators dedicated to women-led enterprises.

10. Conclusion

The digital era has opened doors that were once unimaginable for women entrepreneurs. Technology has emerged as a powerful equalizer, enabling women to overcome historical limitations, establish business identities, and participate actively in the economic landscape. However, empowerment is a continuous process. With inclusive policies, supportive ecosystems, and societal change, women entrepreneurs will not only thrive in the digital era but also lead the future of entrepreneurship.

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EMPOWER HER: WOMEN ENTREPRENEURS IN THE DIGITAL ERA

By : Pragti Sethi
3rd Year

Summary

The virtual generation has transformed the worldwide entrepreneurial landscape, creating remarkable possibilities for ladies marketers. In India, digital structures along with Instagram, fb, WhatsApp, Amazon, and Meesho have reduced traditional barriers like confined mobility, lack of capital, and restrained marketplace get right of entry to. Girls are an increasing number of leveraging digital equipment, e-trade, fintech applications, and influencer advertising and marketing to set up and scale their organizations. This research paper explores how digitalization empowers ladies marketers through improving entrepreneurial abilities, improving economic independence, and promoting sustainable business fashions. Using secondary records assets, the observe examines the impact of digital systems, government tasks, and influencer-driven branding on girls's monetary and social empowerment. The findings recommend that digital entrepreneurship substantially improves women's participation within the financial system and helps inclusive and sustainable development.

1. Introduction

Women entrepreneurship performs a essential position in financial development, employment technology, and social transformation. But, women have historically faced structural and socio-cultural challenges which include restricted get admission to to finance, loss of networks, restricted mobility, and virtual illiteracy. The emergence of virtual technologies has modified this situation. With the increase of smartphones, inexpensive internet, and social commerce, ladies can now start and manipulate groups from their homes. virtual systems enable them to reach countrywide and international markets with out heavy investment in bodily infrastructure. Government projects like digital India, Startup India, and Stand-Up India similarly promote virtual inclusion and entrepreneurship among girls. This paper examines how the virtual generation has empowered ladies entrepreneurs and evaluates its impact on talent improvement, sustainability, and socio-economic increase.

2. Objectives of the study

The targets of this research paper are:

- To investigate the role of virtual platforms in selling women entrepreneurship.
- To look at how digital abilities decorate entrepreneurial competence among ladies.
- To assess the contribution of influencer advertising and social trade to ladies-led corporations.
- To evaluate the sustainability and social effect of digital girls entrepreneurship.
- To pick out demanding situations faced by way of girls marketers within the virtual generation.

3. Research methodology

This observe is primarily based on secondary research. Facts has been accumulated from:

- instructional journals on virtual entrepreneurship
- authorities reports and coverage files
- world financial institution and institutional publications
- reputable commercial enterprise information portals
- published case research

The research follows a descriptive and analytical method to recognize how digital transformation influences girls entrepreneurship.

4. Literature review

4.1 virtual Transformation and women Entrepreneurship

Research imply that digital systems extensively reduce entry barriers for girls entrepreneurs. Get right of entry to to e-trade and digital bills enhances financial inclusion and marketplace participation.

In line with the sector financial institution, digital inclusion performs a vital role in increasing ladies's monetary participation. Research additionally indicates that digital literacy improves enterprise performance and long-time period sustainability.

4.2 Social Media and Influencer Entrepreneurship

Influencer entrepreneurship is an rising business version wherein people leverage social media presence to construct manufacturers and generate sales. Structures such as YouTube and Shopify allow girls to integrate content advent with direct product income.

Research shows that influencer advertising will increase patron engagement, consider, and logo loyalty. Ladies entrepreneurs in particular gain from this model in sectors like style, beauty, health, schooling, and handicrafts.

4.3 digital capabilities and Entrepreneurial Competence

Virtual skills which include content advent, on line advertising, economic era usage, and data evaluation support entrepreneurial competence. Ladies with sturdy virtual abilities show greater adaptability, innovation, and resilience in competitive markets.

5. Position of digital structures in Empowering women marketers

Digital systems make contributions to women empowerment thru:

- marketplace accessibility
- economic inclusion
- trendy paintings fashions
- talent enhancement
- international publicity

Social trade platforms permit women in rural and semi-city regions to sell products immediately without intermediaries. Virtual payment systems ensure at ease transactions and enhance monetary independence.

Authorities initiatives also provide mentorship, schooling, and economic help to encourage digital adoption amongst ladies marketers.

6. Case studies

Case look at 1: Falguni Nayar

Falguni Nayar founded Nykaa, one in all India's main virtual splendor platforms. Her journey demonstrates how digital commerce can create massive-scale ladies-led companies. Nykaa not most effective promotes splendor merchandise however additionally helps ladies-led manufacturers and entrepreneurship.

Case look at 2: girls entrepreneurs on Meesho

Meesho allows thousands of girls, particularly homemakers, to begin reselling groups with minimum funding. The platform affords education, logistics help, and marketplace get right of entry to, helping ladies achieve financial independence.

7. Sustainability and Social impactVirtual entrepreneurship promotes sustainability in numerous ways:

- decreased bodily infrastructure lowers environmental impact
- promoting of f6ba901c5019ebe39975adc2eb223bef and moral manufacturers
- assist for nearby artisans and traditional crafts
- flexible paintings fashions assisting paintings-life balance

Many girls-led digital businesses attention on sustainable style, natural products, home made crafts, and community-driven companies.

8. demanding situations faced by way of girls entrepreneurs in the virtual generation

In spite of the possibilities, women marketers face demanding situations consisting of:

- virtual illiteracy and lack of advanced technical competencies
- restrained access to investment and project capital
- Cybersecurity threats and on line harassment
- Gender bias in enterprise ecosystems
- Infrastructure gaps in rural areas

Addressing these demanding situations is crucial for ensuring inclusive digital growth.

9. Findings of the study

- virtual structures extensively beautify girls's entrepreneurial participation.
- Social media and influencer advertising and marketing enhance brand visibility and patron agree with.
- virtual capabilities boom adaptability, innovation, and resilience.
- women-led virtual companies often prioritize sustainability and ethical practices.
- authorities guide strengthens virtual inclusion and monetary get entry to.

10. recommendations and tips

Growth of digital literacy and ability development packages for ladies.

Advanced get right of entry to to microfinance and mission capital for ladies-led startups.

Robust cybersecurity frameworks to protect girls entrepreneurs online.

Institutional aid for influencer entrepreneurship education. Encouragement of sustainable and socially accountable virtual companies.

11. conclusion

The virtual technology has opened transformative pathways for girls marketers. Thru virtual systems, social trade, and influencer marketing, ladies can triumph over conventional barriers and actively take part in financial development.

Empowering ladies in the virtual area now not handiest strengthens monetary independence but additionally promotes inclusive increase and sustainable improvement.

Bolstered virtual literacy, institutional support, and policy interventions are important for building a gender-inclusive virtual financial system.

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EMPOWER HER: WOMEN ENTREPRENEURS IN THE DIGITAL ERA

By : Bhumi
1st Year

Summary

The rise of digital technology has transformed entrepreneurship worldwide, and India has witnessed a major shift in women-led business growth through digital platforms. Earlier, women entrepreneurs faced multiple barriers such as limited financial access, lack of professional networks, societal restrictions, and low market exposure. However, the growth of e-commerce, social media platforms, digital payment systems, and online marketing tools has created new opportunities for women to start and expand businesses with flexibility.

Digital entrepreneurship has become a powerful means of economic empowerment for women, allowing them to work independently, access larger markets, and build strong personal brands. Social media platforms like Instagram, Facebook, and YouTube have also played a key role by helping women promote products, connect with customers, and grow businesses without heavy investment.

This research paper explores how the digital era has empowered women entrepreneurs in India by enhancing their skills, increasing their economic participation, and supporting sustainable growth. Through secondary research and real-life examples, the study highlights the impact of digital platforms in improving women's confidence, financial independence, and entrepreneurial success.

1. Introduction

Women entrepreneurship is increasingly becoming a significant part of India's economic development. Women-led businesses contribute not only to job creation and income generation but also to social progress and gender equality. Traditionally, women entrepreneurs in India have faced serious challenges such as limited mobility, lack of capital, social responsibilities, low technological exposure, and restricted market access.

The digital era has changed this scenario. With the rapid development of internet services, smartphones, digital payment systems, and online marketplaces, women are now able to run businesses from their homes and reach customers across cities and even globally. Digital platforms have reduced dependency on physical infrastructure, making entrepreneurship more accessible and cost-effective.

Furthermore, the growing trend of social commerce and digital marketing has enabled women entrepreneurs to build brand identity, communicate directly with customers, and create strong networks. Digital entrepreneurship has become a tool for empowerment, helping women break traditional limitations and participate actively in economic activities.

This research paper examines the role of digital technology in empowering women entrepreneurs, with a focus on skill enhancement, business growth, and sustainability in the modern era.

2. Objectives of the Study

The objectives of this research paper are:

1. To understand the role of digital platforms in empowering women entrepreneurs in India.
2. To analyze how the digital era enhances women's entrepreneurial skills and business growth.
3. To examine the contribution of social media and e-commerce in promoting women-led enterprises.
4. To evaluate the impact of digital entrepreneurship on women's financial independence and sustainability.

3. Research Methodology

This study is based on secondary research using information collected from:

- Academic journals
- Government reports and publications
- Articles from reputed news sources
- Case studies of successful women entrepreneurs
- Reports from institutions like World Bank and UN Women

The research follows a descriptive and analytical approach, focusing on existing studies and real-world examples to understand the growth of women entrepreneurs in the digital era.

4. Literature Review

4.1 Women Entrepreneurship in India

Studies show that women entrepreneurship in India has been growing steadily due to rising awareness, improved education, and government support. However, women still face limitations such as lack of funding, limited networks, family responsibilities, and restricted access to resources. Researchers highlight that entrepreneurial success for women often depends on skill development, digital literacy, and social support systems.

Many studies also suggest that women entrepreneurs contribute to inclusive growth by creating employment opportunities and encouraging community development. Women-led enterprises are also known to focus more on ethical and socially responsible practices.

4.2 Role of Digital Platforms

Digital platforms have become a major driver of women entrepreneurship. Social media and e-commerce have reduced the need for physical shops and large investments. Studies highlight that platforms like Instagram, Facebook Marketplace, Meesho, Amazon, and Flipkart allow women to promote and sell products easily.

Digital platforms also provide marketing tools, customer insights, and direct communication methods. Researchers indicate that women entrepreneurs using digital platforms have better chances of expanding their business and increasing profitability due to broader market reach.

4.3 Digital Skills and Business Competence

Digital skills such as content creation, digital marketing, online customer service, and use of digital payments are essential for business success. Research suggests that women entrepreneurs who adopt digital tools show higher innovation and adaptability. Digital training programs have improved women's confidence and decision-making abilities, making them more capable of competing in the modern market.

5. Role of Digital Era in Empowering Women Entrepreneurs

The digital era empowers women entrepreneurs in various ways by providing them with access to:

- Wider markets
- Digital payments and financial services
- Low-cost advertising and branding
- Online networking and mentorship
- Flexible work opportunities

Women entrepreneurs can now start businesses from home using smartphones and internet services. Platforms like WhatsApp Business and Instagram Shops allow women to directly communicate with customers, promote products, and manage orders efficiently.

Digital payment systems such as UPI, Paytm, Google Pay, and PhonePe have also improved financial inclusion. Women entrepreneurs can now accept payments easily and maintain digital transaction records, which also helps them in gaining trust and business credibility.

Government initiatives like Digital India, Startup India, and Mudra Yojana have further supported women entrepreneurs by providing training programs, funding opportunities, and online support systems.

6. Social Media as a Tool for Women Entrepreneurship

Social media has become one of the strongest tools for women entrepreneurs in the digital era. It allows women to create personal brands, showcase products, and build customer trust through regular engagement.

Many women entrepreneurs use:

- Instagram reels and stories
- Facebook pages and ads
- YouTube tutorials and product reviews
- LinkedIn networking
- WhatsApp business catalogs

This method of business growth is cost-effective and provides a strong customer connection. Social media also helps women entrepreneurs build credibility and gain recognition, which improves sales and business sustainability.

Case Study 1: Masoom Minawala (India) Masoom Minawala is one of India's well-known influencer entrepreneurs who has built a strong identity in the fashion and lifestyle industry. She has successfully used digital platforms to represent Indian fashion globally. Through social media branding, collaborations, and entrepreneurship, she has proven how women can create strong businesses using personal influence and digital marketing.

Her journey highlights that digital entrepreneurship not only provides income opportunities but also builds confidence and leadership among women.

7. E-Commerce and Online Business Growth

E-commerce platforms have made it easier for women entrepreneurs to sell products without large investments. Women can register on platforms like Amazon, Flipkart, Meesho, and Shopify to reach customers across India and even internationally.

E-commerce benefits women entrepreneurs by:

- Providing access to national and international markets
- Reducing dependence on physical stores
- Offering delivery and logistics support
- Enabling customer feedback and rating systems

The growth of online businesses has been particularly beneficial for women in rural and semi-urban areas, where traditional business opportunities are limited.

Case Study 2: Falguni Nayar (Nykaa)

Falguni Nayar is the founder of Nykaa, one of India's leading beauty and lifestyle e-commerce platforms. She started Nykaa as an online beauty store and expanded it into a successful business empire. Her journey is an example of how women can use digital business models to create large-scale success.

Nykaa has empowered many women by promoting women-focused products and also creating employment opportunities. This case shows that digital entrepreneurship can lead to long-term sustainable growth.

8. Sustainability and Social Impact of Women Entrepreneurship

Women entrepreneurs in the digital era often focus on sustainability and social responsibility. Digital entrepreneurship encourages sustainable growth by reducing physical resources and promoting eco-friendly business models.

Digital women-led businesses support sustainability through:

- Reduced environmental impact due to online operations
- Promotion of sustainable products like organic goods and handmade crafts
- Encouraging ethical production and fair trade
- Supporting rural artisans and small communities

Many women entrepreneurs also use their platforms to raise awareness about social issues like women empowerment, education, mental health, and eco-friendly lifestyles.

9. Challenges Faced by Women Entrepreneurs in the Digital Era

Despite the benefits, women entrepreneurs still face several challenges such as:

- Lack of digital literacy in rural areas
- Limited access to high-quality technology
- Cybersecurity risks and online fraud
- Social barriers and gender stereotypes
- Limited funding opportunities

Addressing these challenges is essential to ensure equal participation of women in the digital economy

10. Findings of the Study

- Digital platforms have significantly increased women's participation in entrepreneurship.
- Social media has become a cost-effective marketing tool for women-led businesses.
- Digital skills enhance women's decision-making, confidence, and business growth.
- Women entrepreneurs in the digital era contribute to sustainability through ethical business practices.
- Government programs and digital initiatives have supported women entrepreneurs by providing resources and training.

11. Recommendations and Suggestions

1. Increase digital literacy programs for women, especially in rural areas.
2. Provide affordable access to smartphones and internet services for women entrepreneurs.
3. Offer government-backed financial support and micro-loans for women-led digital businesses.
4. Conduct training programs in digital marketing and e-commerce management.
5. Strengthen cybersecurity awareness to protect women entrepreneurs from online risks.

12. Conclusion

The digital era has played a transformative role in empowering women entrepreneurs in India.

Digital platforms, e-commerce, and social media have opened new opportunities for women to start

and expand businesses with flexibility and minimal investment. Women entrepreneurs are gaining

confidence, financial independence, and market access through digital tools.

Although challenges such as digital illiteracy, limited funding, and cybersecurity threats still exist,

proper training, policy support, and technological inclusion can further strengthen

women entrepreneurship. Encouraging women to adopt digital skills and promoting digital entrepreneurship

will contribute to sustainable economic growth and social development in India

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EMPOWER HER: WOMEN ENTREPRENEURS IN THE DIGITAL ERA

By : Zoya Khan
1st Year

Abstract

The digital age has ushered in a transformative period for women entrepreneurs globally. Digital tools, platforms, and technologies now offer unprecedented opportunities for women to start, scale, and sustain businesses across sectors. Despite notable progress, women continue to face unique challenges linked to cultural norms, access to finance, and digital literacy gaps. This paper examines the role of digital technologies in empowering women entrepreneurs, analyzes key enablers and barriers, and proposes strategic measures to strengthen women's participation in the digital entrepreneurial ecosystem.

Keywords

Women entrepreneurs, digital era, digital empowerment, gender gap, e-commerce, innovation, policy strategies.

1. Introduction

Entrepreneurship is a vital engine of economic growth and innovation. In the digital era, technological advancements have lowered traditional barriers to business creation — enabling ideation, production, marketing, and global reach with minimal cost. Women, historically underrepresented in entrepreneurial ecosystems, increasingly leverage digital platforms to build enterprises, access markets, and challenge traditional gender norms. The theme "Empower Her" captures how digital transformation is reshaping opportunities for women entrepreneurs

2. Literature Review

Research illustrates both progress and persistent gender divides in digital entrepreneurship. According to the Global Entrepreneurship Monitor (GEM) report (2023), women's entrepreneurial activity has risen significantly due to lower entry costs and online platforms facilitating business access (Bosma & Kelley, 2023). However, studies also highlight continued barriers such as limited access to finance, digital skills gaps, and socio-cultural constraints (Brush et al., 2019; World Bank, 2021).

Key findings include:

- **Digital Platforms as Equalizers:** E-commerce marketplaces and social media reduce reliance on traditional distribution networks (Mungai & Slabbert, 2020).
- **Persistent Gender Digital Divide:** Women are less likely than men to have advanced digital skills (UN Women, 2022).
- **Impact of Digital Finance:** Mobile money and fintech bolster women's financial inclusion (Suri & Jack, 2016).

3. The Digital Era: Opportunities for Women Entrepreneurs

1. *Reduction in Entry Barriers:*

Digital technologies significantly lower cost and infrastructure requirements for business startups. Cloud computing, digital marketing, and mobile payment systems enable women to launch ventures from virtually anywhere.

2. *Digital Platforms and Market Access:*

Online marketplaces (e.g., Etsy, Amazon, Shopify) democratize market access by allowing women to reach global customers without traditional retail infrastructures.

3. *Flexible work models:*

Remote business operations and freelance platforms (e.g., Upwork, Fiverr) support women balancing entrepreneurship with caregiving responsibilities.

4. *Digital Learning and Skill Development:*

Massive Open Online Courses (MOOCs) and online tutorials empower women to acquire business and tech skills at low or no cost.

4. Challenges and Barriers

1. *Gender Digital Divide:*

Despite improved internet access, women are less likely to have advanced digital skills due to gender norms influencing education and professional opportunities.

2. *Limited Access to Capital:*

Women entrepreneurs often face difficulties in securing financing from traditional institutions and venture capital.

3. *Cultural and Social Norms:*

In many regions, cultural expectations limit women's mobility and engagement in public economic life.

4. *Cybersecurity and Digital Risks:*

Limited awareness about digital security exposes women entrepreneurs to online fraud and privacy threats.

5. Case Studies

1. *India — Digital Self-Employment:*

In India, women are increasingly using platforms like Instagram, WhatsApp, and YouTube to launch micro-enterprises. For example, women in rural Maharashtra use digital channels to sell handicrafts and organic products globally.

2. *Sub-Saharan Africa — Mobile Money Impact:*

In Kenya, mobile money platforms such as M-Pesa enable women to transact securely and access financial services, resulting in higher business participation rates.

6. Policies and Strategic Interventions

1. *Strengthening Digital Literacy:*

Governments should build inclusive digital literacy programs focused on women and girls from an early age.

2. *Facilitating Access to Finance:*

Promote gender-responsive financial instruments, venture funds, and microcredit schemes to support women-led startups.

3. *Supportive Legal Frameworks:*

Design policies that reduce regulatory burdens and protect women's property and intellectual rights.

4. *Mentorship and Networking Initiatives:*

Establish mentorship platforms that connect women entrepreneurs with industry leaders and investors.

7. Discussion

The digital era has fundamentally shifted the entrepreneurial landscape, enabling women to create value, innovate, and drive socio-economic change. However, digital access alone does not guarantee empowerment. Comprehensive strategies that combine technological infrastructure with gender-sensitive policies are crucial to fully realize women's entrepreneurial potential.

8. Conclusion

Empowering women in the digital era is not just a matter of equity — it is a strategic economic and social imperative. Digital transformation provides potent tools, but without addressing structural barriers such as unequal access to finance, education, and digital skills, disparities will persist. Coordinated action by governments, private sector, civil society, and education systems can help bridge gaps and enable women entrepreneurs to thrive in the digital economy.

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EMPOWER HER: WOMEN ENTREPRENEURS IN THE DIGITAL ERA

By : Roy Saumya Sachidanand
1st Year

Abstract

In today's digital world, women entrepreneurs are growing very fast and playing an important role in the economy. The use of mobile phones, internet, social media and online payment systems has made it easier for women to start and run their own businesses. Earlier, women faced many problems such as lack of money, limited freedom, and fewer business opportunities. The digital era has reduced many of these problems. This research paper explains how digital technology is helping women entrepreneurs, what opportunities they get, and what challenges they still face in the digital age.

1. Introduction

Entrepreneurship is very important for the growth of a country. It helps in creating jobs, increasing income, and improving living standards. Earlier, women were not encouraged much to start businesses because of social rules, family pressure, and lack of financial support. But with the growth of digital technology, the situation has changed. Now women can start businesses from home using online platforms. The digital era has given women confidence, independence, and new opportunities to become successful entrepreneurs.

2. Women Entrepreneurship in the Digital Era

Women entrepreneurship means when women start, manage, and run their own businesses. In the digital era, women are using online platforms to sell products and services. Many women run online boutiques, home bakeries, tuition classes, freelancing work, and small startups using social media and e-commerce websites. Digital tools have helped women turn their skills and hobbies into income-earning businesses. This has increased women's participation in economic activities.

3. Role of Digital Platforms

Digital platforms play a very important role in empowering women entrepreneurs. Social media platforms like Instagram, Facebook, and WhatsApp help women promote their businesses easily. Online marketplaces allow them to reach customers from different cities and states. Digital payment systems such as UPI, online banking, and mobile wallets make transactions simple and safe. These platforms reduce the need for physical shops and large investment, making business easier for women.

4. Challenges Faced by Women Entrepreneurs

Even though the digital era has created many opportunities, women entrepreneurs still face some challenges. Many women do not have proper digital knowledge and skills. Getting loans and financial support is still difficult for some women. Online fraud and cybersecurity issues are also a concern. In some cases, social pressure and family responsibilities create difficulties in managing businesses. These challenges need to be solved for better growth of women entrepreneurship.

5. Impact on Economy and Society

Women entrepreneurs contribute a lot to the economy and society. They create employment opportunities and help in increasing family income. When women become financially independent, their confidence and decision-making power also increase. Women-led businesses encourage other women to come forward and start their own ventures. Digital women entrepreneurship supports inclusive growth and helps in overall development of society.

6. Conclusion

The digital era has provided women entrepreneurs with many new opportunities to grow and succeed. Technology has reduced traditional barriers and made entrepreneurship more accessible for women. With proper digital education, financial support, and encouragement from society, women entrepreneurs can achieve great success. Empowering women in the digital era is not only important for gender equality but also for the economic development of the country.

7. References

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- Internet sources on women entrepreneurship

EMPOWER HER: WOMEN ENTREPRENEURS IN THE DIGITAL ERA

By : Tanisha Sharma
3rd Year

Abstract

The rapid expansion of digital technologies has significantly transformed the entrepreneurial landscape in India, particularly for women. Historically constrained by limited mobility, restricted access to finance, and societal barriers, women are increasingly leveraging digital platforms to establish and scale enterprises. This research paper examines the role of digital tools in enhancing women's entrepreneurial capabilities, promoting financial inclusion, and fostering sustainable business practices. Using secondary data from academic journals, government reports, and documented case studies, the study analyzes the impact of digital platforms on skill development, market access, and economic empowerment. The findings suggest that digital entrepreneurship strengthens financial independence, improves decision-making abilities, and contributes to inclusive and socially responsible growth. The paper concludes with policy recommendations aimed at increasing women's participation in India's digital economy.

1. Introduction

Women entrepreneurship plays a crucial role in economic development, employment generation, and social progress. In India, women-owned enterprises have gradually increased; however, structural challenges such as limited access to capital, inadequate business networks, technological gaps, and socio-cultural constraints have historically restricted their growth.

The emergence of digital technologies has redefined entrepreneurial opportunities. Social media platforms such as Instagram, Facebook, and messaging services like WhatsApp have enabled women to directly engage with customers. E-commerce platforms including Amazon, Flipkart, and Meesho provide low-cost entry into national and international markets. Digital payment systems such as National Payments Corporation of India's UPI ecosystem have further simplified financial transactions. The concept of "Empower Her" reflects the transformative role of digital inclusion in promoting gender equality, economic participation, and sustainable entrepreneurship.

2. Objectives of the Study

The primary objectives of this research are:

- To analyze the role of digital platforms in empowering women entrepreneurs in India.
- To evaluate how digital skills enhance women's entrepreneurial competencies.
- To examine real-life case studies of successful women-led digital enterprises.
- To assess the contribution of digital entrepreneurship to sustainability and social responsibility.

3. Research Methodology

This study is based on secondary research. Data has been collected from:

- Peer-reviewed academic journals
- Government and institutional reports
- Reputed news publications
- Published case studies

A descriptive and analytical research design has been adopted to evaluate the impact of digital tools on women's entrepreneurship. The study synthesizes existing literature to identify trends, opportunities, and challenges in the digital entrepreneurial ecosystem.

4. Literature Review

4.1 Digital Platforms and Women Entrepreneurship

Existing literature highlights that digital platforms reduce entry barriers by eliminating the need for heavy infrastructure investment. Online business models enable scalability, flexibility, and cost efficiency. Research indicates that women with digital literacy demonstrate improved confidence, better financial management, and stronger decision-making skills.

Digital entrepreneurship also facilitates work-life balance by offering flexible working arrangements, particularly benefiting women managing household responsibilities.

4.2 Role of Digital Skills

Digital skills—including social media marketing, data analytics, financial management software usage, and online customer engagement—are critical for entrepreneurial success. Women entrepreneurs who acquire these skills tend to exhibit greater innovation and adaptability in competitive markets.

4.3 Case Studies and Success Stories

Several women-led enterprises illustrate the transformative impact of digitalization: **Falguni Nayar**, founder of **Nykaa**, leveraged e-commerce and digital branding to build one of India's leading beauty platforms.

Richa Kar, founder of **Zivame**, used digital platforms to address social taboos surrounding lingerie shopping.

Women resellers on **Meesho** generate income by marketing products via social media channels without large capital investments.

Content creators utilize platforms like YouTube and virtual communication tools such as **Zoom** to monetize educational content and digital training programs.

These examples demonstrate how digital platforms facilitate market access, branding autonomy, and income generation.

5. Challenges Faced by Women Entrepreneurs

Despite digital advancements, women entrepreneurs encounter several challenges:

- Limited digital literacy and technological access
- Cybersecurity risks and online fraud
- Restricted access to venture capital and mentorship networks
- Societal expectations and work-life balance constraints

Addressing these issues is essential to ensure equitable participation in the digital economy.

6. Government and Institutional Support

The Government of India has launched various initiatives to promote women entrepreneurship:

Digital India: Encourages digital literacy and technology adoption.

Startup India and Stand-Up India: Provide financial assistance, incubation support, and mentorship.

Pradhan Mantri Mudra Yojana: Facilitates access to microfinance for small enterprises.

These programs strengthen institutional support, improve financial inclusion, and enhance business sustainability.

7. Sustainability and Social Impact

Digital entrepreneurship contributes to sustainability in multiple ways:

- Reduction in physical infrastructure requirements and carbon footprint
- Promotion of ethical sourcing and eco-friendly products
- Flexible employment models supporting work-life balance

Women-led digital businesses increasingly focus on sustainable fashion, organic goods, online education, and community-based enterprises, contributing to inclusive and responsible economic growth.

8. Findings

The study reveals that:

- Digital platforms significantly enhance women's entrepreneurial competencies.
- Digital literacy improves financial independence and business decision-making.
- Women-led digital enterprises frequently adopt socially responsible and sustainable practices.
- Government initiatives play a crucial role in enabling digital inclusion.

9. Recommendations

- Expand digital literacy and technical training programs targeting women.
- Strengthen mentorship networks and incubation centers for women entrepreneurs.
- Enhance cybersecurity awareness and legal protection mechanisms.
- Provide targeted funding and incentives for sustainable women-led startups.

10. Conclusion

The digital era has redefined women entrepreneurship in India by dismantling traditional barriers and fostering inclusive growth. Digital platforms empower women with access to markets, finance, knowledge, and networks, enabling them to operate independently and competitively. With continued policy support, skill development initiatives, and technological inclusion, women entrepreneurs can significantly contribute to national economic development and social transformation. Empowering women through digital entrepreneurship is not merely an economic necessity but a foundation for gender equality and sustainable development.

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EMPOWER HER: WOMEN ENTREPRENEURS IN THE DIGITAL ERA

By : Riya Parmar
2 Year

Summary

The digital revolution has greatly altered the entrepreneurial scene in India, opening up new chances for women business owners. Digital platforms like social media, e-commerce sites, and financial technology apps have helped women overcome traditional challenges such as limited mobility, lack of capital, and restricted market access. Furthermore, influencer entrepreneurship has become an essential tool for building brands, engaging customers, and achieving sustainable growth. This research paper explores how digital platforms and influencer entrepreneurship improve women's entrepreneurial skills and support sustainability in India. Through secondary data and selected case studies, the study looks at how digital skills, access to platforms, and influencer-led branding empower women economically and socially. The findings show that digital entrepreneurship boosts financial independence and encourages sustainable and socially responsible business models. The paper concludes with policy and practical suggestions to increase women's participation in the digital economy.

1.INTRODUCTION

Women entrepreneurship has drawn more attention in India because of its effects on economic growth, job creation, and social change. Traditionally, women entrepreneurs have faced many challenges, including limited access to finance, social norms, lack of business networks, and little exposure to the technology. However, the rapid growth of digital technologies has changed these limitations, offering women flexible and inclusive chances to engage in entrepreneurship. Digital platforms, including social media networks, e-commerce sites, and mobile applications, have lowered entry barriers, allowing women to run businesses from home and reach both national and international markets. Influencer entrepreneurship, which involves using social media influence to promote products, services, or personal brands, has further supported women's entrepreneurial journeys. Many women entrepreneurs today are also influencers, using storytelling, authenticity, and digital engagement to attract customers. This paper looks at how digital platforms and influencer entrepreneurship enhance women's entrepreneurial skills and contribute to sustainable business practices in India.

2. Objectives of the Study

The objectives of this research paper are:

1. To examine the role of digital platforms in empowering women entrepreneurs in India.
2. To assess the impact of influencer entrepreneurship on women-led businesses.
3. To understand how digital skills enhance women's entrepreneurial abilities.
4. To evaluate the contribution of digital entrepreneurship to sustainable and socially responsible organizations.

3. Research Methodology

This study is based on secondary research using data collected from:

- Academic journals
- Government and institutional report
- Reputable news portals
- Published case studies

The research takes a descriptive and analytical approach, reviewing existing literature and real-world examples to evaluate the role of digital platforms and influencer entrepreneurship in women's empowerment.

4. Literature Review

4.1 Digital Platforms and Women Entrepreneurship

Several studies indicate that digital platforms greatly enhance women's access to markets, customers, and financial services.

Digital entrepreneurship reduces reliance on physical infrastructure and middlemen, making business operation more cost-effective and scalable. Research on women entrepreneurs in India shows that digital literacy positively affects business sustainability and growth.

Digital platforms also foster confidence and independence among women by allowing them to manage branding, pricing, and customer interactions. Studies highlight that adopting digital tools improves decision-making skills and business performance among women entrepreneurs.

4.2 Influencer Entrepreneurship

Influencer entrepreneurship has emerged as a modern business model driven by social media engagement. Influencers use trust, credibility, and online reach to influence consumer behavior. For women entrepreneurs, influencer marketing offers a cost-effective alternative to traditional advertising while promoting authentic brand storytelling.

Research suggests that influencer-led businesses enjoy higher customer engagement and brand loyalty. Women entrepreneurs using influencer strategies can differentiate their brands, especially in sectors like fashion, beauty, wellness, education, and handicrafts.

4.3 Digital Skills and Entrepreneurial Competence

Digital skills, including content creation, digital marketing, financial technology use, and data analysis, are crucial for entrepreneurial competence. Research shows that women with digital skills demonstrate greater adaptability, innovation, and resilience. These skills allow women entrepreneurs to respond effectively to market changes and sustain their businesses in competitive environments.

5. Role of Digital Platforms in Improving Women's Entrepreneurial Skills

Digital platforms are essential for enhancing entrepreneurial skills among women by providing tools for:

- Market access
- Customer engagement
- Financial inclusion
- Skill development

Platforms like Instagram, Facebook, WhatsApp, Amazon, Meesho, and Shopify enable women to start and manage businesses with minimal capital. Social commerce allows women, particularly in rural and semi-urban areas, to sell products directly to customers without intermediaries.

Government initiatives such as Digital India, Startup India, and Stand-Up India further encourage digital adoption among women entrepreneurs by offering training, funding, and mentorship support.

6. Influencer Entrepreneurship as a Growth Strategy

Influencer entrepreneurship empowers women by converting personal influence into economic value. Many women entrepreneurs build personal brands through content creation, product reviews, tutorials, and storytelling. This strategy enhances customer trust and strengthens brand identity.

Case Study 1: Mrunal Panchal (India)

Mrunal Panchal is one of India's top influencer-entrepreneurs, with millions of followers on social media. She has effectively utilized her digital influence to collaborate with brands and create a strong entrepreneurial presence. Her journey shows how influencer entrepreneurship boosts visibility, credibility, and income opportunities for women.

7. Sustainability and Social Impact of Digital Women Entrepreneurship

Digital entrepreneurship promotes sustainability in several ways:

- Reduced environmental impact due to less physical infrastructure
- Promotion of ethical and socially responsible brands
- Flexible work models supporting work-life balance

Many women-led digital businesses focus on sustainable fashion, organic products, education, and community development. By using digital platforms, women entrepreneurs encourage inclusive growth while addressing social and environmental challenges.

Case Study 2: Women in Handloom and Sustainable Fashion

Many women entrepreneurs in India leverage Instagram and e-commerce platforms to promote handloom and sustainable fashion. These businesses help preserve traditional crafts, create rural jobs, and support sustainable consumption practices.

8. Challenges Faced by Women Entrepreneurs in the Digital Age

Despite the benefits, women entrepreneurs face several challenges:

- Digital illiteracy and skill gaps
- Limited access to advanced technology
- Online safety and cyber harassment
- Unequal access to funding and mentorship

Addressing these issues is crucial for ensuring inclusive digital entrepreneurship.

9. Findings of the Study

- Digital platforms greatly enhance women's entrepreneurial skills.
- Influencer entrepreneurship boosts brand visibility and customer trust.
- Digital skills improve business sustainability and adaptability.
- Women-led digital businesses often prioritize social and environmental responsibility.

10. Recommendations and Suggestions

1. Expansion of digital literacy programs for women.
2. Institutional support for influencer entrepreneurship training.
3. Improved cybersecurity policies for women entrepreneurs.
4. Financial incentives for women-led sustainable digital businesses.

10. Conclusion

The digital era has redefined women entrepreneurship in India by dismantling traditional barriers and fostering inclusive growth. Digital platforms empower women with access to markets, finance, knowledge, and networks, enabling them to operate independently and competitively. With continued policy support, skill development initiatives, and technological inclusion, women entrepreneurs can significantly contribute to national economic development and social transformation. Empowering women through digital entrepreneurship is not merely an economic necessity but a foundation for gender equality and sustainable development.

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EMPOWER HER: WOMEN ENTREPRENEURS IN THE DIGITAL ERA

BY : Sanchi Gulia
2st year

ABSTRACT

The digital age has changed the entrepreneurial world considerably and has opened up many windows of opportunity for women entrepreneurs across the world. The rapid advancement of digital technology, social media, digital financial services, and online shopping has helped many women entrepreneurs overcome traditional hurdles like lack of capital, geographical barriers, and issues of gender discrimination, among other factors. The current paper, among other things, discusses the role and importance of digitalization in empowering women entrepreneurs vis-à-vis issues like access, costs, and flexibility associated with digital technology and the role it plays in promoting innovation, networking, and skill development among women entrepreneurs. Despite the many positives associated with digital technology, women entrepreneurs have to overcome many hurdles like digital divide, lack of digital skills, cybersecurity threats, and issues like geographical barriers, among other things. However, it can be stated with confidence that digital revolution has the potential and power to act as an agent of empowerment, especially for women entrepreneurs, and hence, it can act as an agent for inclusive and sustainable growth.

INTRODUCTION

We stand at an unprecedented inflection point in history where digital technology is not merely a tool but a catalyst for fundamental transformation in women's entrepreneurship. The digital era has democratized access to markets, resources, and networks in ways that previous generations could only imagine. Women entrepreneurs worldwide are no longer adapting to technology—they are leading it, shaping new markets, redefining leadership paradigms, and building businesses that transcend geographical boundaries and traditional constraints. This is not simply a story of gradual progress; it is a narrative of radical transformation. From Silicon Valley to sub-Saharan Africa, from Southeast Asia to Latin America, women are harnessing digital platforms to create ventures that generate both economic value and social impact. Yet, this journey of empowerment is accompanied by persistent challenges that demand our attention, advocacy, and action. This paper seeks to evaluate the role of digitalization in supporting women entrepreneurship and determine the challenges faced by women entrepreneurs in the modern digital era.

EMERGING TRENDS IN WOMEN ENTREPRENEURSHIP

The economic potential of women's digital entrepreneurship is staggering and undeniable. Current statistics reveal both progress and persistent gaps:

- Women now comprise approximately 35% of the tech workforce, a significant improvement from just 9% in the early 2000s
- Female-only founding teams received merely 2.3% of global venture capital in 2024—just \$ 6.7 billion out of \$289 billion total investment
- 92% of women entrepreneurs in low- and middle-income countries own personal smartphones, yet 45% lack regular internet access due to high data costs and unreliable connectivity
- Jobs at women-owned businesses increased by 19.5% over five years, demonstrating robust growth trajectories

These numbers illuminate a paradox: women entrepreneurs possess unprecedented digital access yet face systematic barriers that prevent them from fully leveraging technological opportunities.

FUTURE PROSPECTS OF WOMEN ENTREPRENEURS IN THE DIGITAL ERA

The International council for small business has identified transformative trends shaping women's entrepreneurship in 2026, signaling a dramatic evolution in how women founders build, scale, and lead:

i) From "AI-Curious" to "AI-Agentive" :- Women entrepreneurs are transitioning from passive technology adopters to active technology architects. Those with regular internet access are 2.5 times more likely to use AI tools, which enhance productivity, automate operations, and enable data-driven decision-making. This shift represents a fundamental change in the relationship between women entrepreneurs and emerging technologies.

ii) Community Networks & Mentorship Ecosystems

Women are catalyzing growth through robust peer support systems, mentorship networks, and collaborative ecosystems. These connections accelerate success by providing not just business advice but emotional support, resource sharing, and collective problem-solving. The power of community has become a competitive advantage.

iii) Sustainability & Circular Innovation

Women entrepreneurs are leading the charge in sustainable business practices, from eco-friendly products to regenerative business models. They are proving that profit and planet can thrive together, building ventures that prioritize environmental stewardship alongside financial performance.

EXPERIENCES OF WOMEN ENTREPRENEURS IN THE DIGITAL ERA

The most compelling evidence of women's entrepreneurial power comes not from statistics but from lived experiences. Hilda Moraa, eTrade for Women advocate for English-speaking Africa, captures the essence of this movement. These women are operating in sectors as diverse as fintech, agri-tech, health-tech, and e-commerce. Though often running micro-enterprises with fewer than 10 employees, they generate an average annual turnover of \$140,000. More importantly, 62% of them predominantly hire women and develop solutions that benefit underserved communities—from digital payments for the unbanked to online health services for rural populations.

10. Conclusion

The digital era has redefined women entrepreneurship in India by dismantling traditional barriers and fostering inclusive growth. Digital platforms empower women with access to markets, finance, knowledge, and networks, enabling them to operate independently and competitively. With continued policy support, skill development initiatives, and technological inclusion, women entrepreneurs can significantly contribute to national economic development and social transformation. Empowering women through digital entrepreneurship is not merely an economic necessity but a foundation for gender equality and sustainable development.

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EMPOWER HER: WOMEN ENTREPRENEURS IN THE DIGITAL ERA

BY : Prachi

ABSTRACT

The excessive growth of digital technology has changed how entrepreneurship work in India, especially for women. Today, social media, digital payments, digital marketplace, encourages women to start and manage there own business with few physical and financial limitations. This research paper study how digital tools encourages women and shaping them in entrepreneurship in India, particularly 2017 and 2025. It highlights how digitally technologies has improved and helped women move beyond local markets build independent businesses and access to customers across different region. The government has started many programs like Digital India and startup India along with the increasing use of online payments have played an important role in supporting women led ventures especially small and home businesses. However, this study also shows that progress is not equal for everyone. Problems such as low digital awareness, unequal access to devices, social pressure and difficulties in getting financial support still create serious problems for Indian business women. The paper also shows that while digital tools made entrepreneurship more accessible, real empowerment will only be possible when social and structural barriers are addressed along with technological development.

INTRODUCTION

India's business environment has changed significantly with the spread of internet services, smartphones, and digital platforms. Entrepreneurship is no longer limited to big cities or large investments. In this changing environment, many women have started using digital tools to create and grow their own businesses. Online platforms, digital payment systems, and social media have made it easier for women to reach customers, promote their products, and manage their work from home or small workplaces. These changes have been especially important for women living in tier and tier-3 cities, where traditional business opportunities were earlier limited. Digital technology has helped reduce some of the gaps related to market access, information, and resources.

However, the journey of women entrepreneurs is still not easy. Many continue to face challenges such as lack of training, limited access to finance, family responsibilities and social restrictions. This paper studies how digital transformation is influencing women-led businesses in India. It focuses on their current situation, the main difficulties they face, the opportunities created by technology, and the future possibilities for women entrepreneurs in the digital economy.

Current State of Women's Digital Entrepreneurship in India

Statistical Overview

Recent data from 2024–2025 highlights the rapid and encouraging rise of women's digital entrepreneurship in India. Within just one year, 2024 saw a striking 282% increase in the number of women entrepreneurs adopting digital business tools, reflecting how quickly women are embracing technology to build and expand their enterprises.

This growth is not limited to metropolitan cities. In fact, nearly 96% of women entrepreneurs using digital platforms come from tier-2, tier-3, and tier-4 towns, signaling a clear shift away from metro-centric entrepreneurship and showing how digital access is empowering women across smaller cities and semi-urban regions.

The trend is also visible in employment data. Female self-employment rose to 67.4% in 2023–24, compared to 51.9% in 2017–18—an increase of almost 30% over six years—highlighting a steady move toward entrepreneurial independence among women.

Additionally, participation on digital business platforms has grown sharply, with over 86,226 women members recorded in 2025, up from just 22,584 in February 2024. This surge underscores the growing trust and reliance on digital ecosystems as key enablers of women-led businesses in India.

Digital government initiatives and support for Women Entrepreneurs

Over the past few years, the Indian government has made consistent efforts to promote entrepreneurship among women, with special attention to the use of digital tools and online platforms. These efforts aim to reduce long-standing problems such as shortage of capital, limited professional connections, and lack of proper training and guidance.

A major step in this direction is the Women Entrepreneurship Platform (WEP), which works as an integrated digital support system for women who want to start or expand their businesses. Instead of approaching different institutions separately, women can use this single platform to access guidance, training opportunities, and expert support. The platform also assists entrepreneurs in dealing with practical issues related to funding, incubation, legal compliance, taxation, and marketing. By bringing these services together in one place, WEP makes the process of starting a business simpler and less overwhelming, especially for first-time entrepreneurs.

In addition to WEP, several other government schemes have strengthened the overall support structure for women-led enterprises. For example, Mahila Samridhi Yojana focuses on improving access to financial resources, while the Prime Minister's Employment Generation Programme (PMEGP) helps women establish small businesses and generate employment. The Stand-Up India scheme has also contributed significantly by improving access to bank loans for women entrepreneurs, and its scope has been expanded further through additional financial support in recent years.

Another important area of focus is digital adoption. Programmes such as Digital Saksham, supported by Mastercard, encourage women-owned businesses to use digital tools and improve their working efficiency. In the same way, the Digital MSME Scheme motivates small enterprises to build an online presence and explore wider markets. This allows women entrepreneurs to move beyond local customers and compete at a larger scale.

Taken together, these initiatives show that women entrepreneurs are now being recognised as an important part of India's economic development. By combining financial support, training opportunities, and digital access, the

government is gradually building a more inclusive and encouraging environment for women in the business world Source:

Compiled from government policy documents and official programme portals..

Government schemes

1. Mahila samriddhi yojana – Financial support for women entrepreneurs
2. Prime minister's employment generation programme (PMEGP)
3. Stand-up India- Additional funding of ₹1,500 crore for women entrepreneurs in 2025
4. Digital Saksham- initiative by MasterCard supporting women-owned businesses
5. Digital MSME Scheme- global access and online presence support

Digital transformation opportunities for Indian women entrepreneurs

The spread of digital technology has changed the way women in India approach entrepreneurship. Today, starting and running a business no longer requires large physical spaces or heavy investments. With the help of digital tools, many women are now able to manage their work more efficiently, reduce operational risks, and expand their businesses beyond local boundaries.

One of the most visible changes is in the areas of online selling and promotion. A growing number of women entrepreneurs are using social media platforms such as Instagram, Facebook, and WhatsApp not only to advertise their products but also to communicate directly with customers and build trust-based relationships. The sharp increase in digital adoption during 2024 shows that these platforms are no longer optional tools, but have become an essential part of everyday business activities.

Online marketplaces such as Amazon, Flipkart, and other specialised platforms have further simplified the process of entering the business world. By supporting direct-to-customer sales, these platforms allow women to operate without the need for physical shops and still reach buyers across different regions. This model is particularly useful for women who need flexible working arrangements due to family or personal responsibilities.

Digital payment methods, especially UPI and mobile banking services, have also made business transactions smoother and more reliable. These systems help entrepreneurs receive payments quickly, keep clear financial records, and manage cash flows with greater transparency and security.

In addition, several online platforms created specifically to promote women-owned businesses are becoming increasingly popular. Beyond providing selling space, these platforms also offer opportunities for networking, visibility, and mutual support, which helps women overcome some of the traditional barriers related to market access.

Overall, digital transformation has emerged as one of the strongest support systems for women entrepreneurs in India. Through the use of online selling platforms, digital promotion, and modern payment systems, women are not only participating more actively in business but are also building enterprises that can grow and survive in the long term.

Challenges faced by digital women entrepreneurs

Even though digital technology has created many new opportunities, women entrepreneurs in India continue to face several serious challenges. One of the most common problems is limited digital knowledge, particularly in rural and semi-urban areas. Many women are not comfortable using basic applications, online platforms, or digital tools because proper training centres and learning facilities are often not available nearby. As a result, they find it difficult to fully use the benefits of digital business systems.

Infrastructure-related issues also create major difficulties. In many regions, internet connectivity is unreliable and slow, which interrupts online business activities. In addition, the cost of devices such as smartphones and laptops is still too high for many small business owners. The absence of local technical support services makes the situation worse, as even small technical problems can stop business operations. Many women also hesitate to use digital payment systems because they are unfamiliar with them or do not fully trust online transactions.

Financial barriers remain another major concern. Women entrepreneurs often struggle to obtain digital loans or investment funding. In some cases, they are offered loans at higher interest rates, and in many situations they have limited access to modern banking services. Short or non-existent credit histories also make it difficult for them to gain the trust of lenders. Furthermore, the lack of assets such as land or property means that many women are unable to provide collateral, which reduces their chances of securing financial support.

Apart from these economic and technical problems, social and cultural factors also affect women's entrepreneurial journeys. In many families and communities, traditional beliefs still restrict women's freedom to travel, attend business meetings, or build professional networks. Household responsibilities often compete with work commitments, leaving little time or energy for business growth. In some areas, even access to personal mobile phones is limited, and the idea of women running independent businesses is still not fully accepted.

CONCLUSION

This study shows that digital technology has become a powerful force in shaping the growth of women entrepreneurship in India. The increasing use of online platforms, social media, and e-commerce tools has made it possible for many women to move beyond traditional, small-scale business models and participate in wider markets. The sharp rise in the adoption of digital tools in recent years clearly reflects this transformation and highlights the growing confidence of women in using technology for business purposes.

At the same time, the findings also indicate that several challenges continue to limit the full potential of this change. Problems such as weak digital infrastructure in rural and semi-urban areas, limited technical skills, financial constraints, and social barriers still affect a large number of women entrepreneurs. These issues show that technological progress alone is not sufficient unless it is supported by social, educational, and institutional improvements.

Government initiatives and support platforms such as the Women Entrepreneurship Platform, Digital India, and other skill development programmes have played an important role in encouraging women to adopt digital methods and start their own enterprises. However, there is still a strong need to expand these efforts so that their benefits can reach a larger number of women, especially in less developed regions.

In conclusion, digital transformation offers a strong opportunity for women entrepreneurs in India to achieve economic independence and contribute more actively to national development. By improving internet access, strengthening digital training, and creating more supportive policies and financial systems, a more inclusive and sustainable entrepreneurial ecosystem can be built for women in the years to come.

EMPOWER HER: WOMEN ENTREPRENEURS IN THE DIGITAL ERA

BY : Manisha Sharma
3rd year

INTRODUCTION

Women entrepreneurship has gained increasing attention as a key driver of inclusive economic growth, innovation, and social development. Traditionally, women entrepreneurs have faced structural barriers such as limited access to finance, restricted mobility, lack of networks, and socio-cultural constraints. The emergence of the digital era, characterized by widespread internet connectivity, mobile technologies, digital platforms, and e-commerce, has altered this scenario significantly.

Digital technologies provide women entrepreneurs with new ways to start, operate, and scale businesses. Online platforms enable women to reach customers beyond local markets, digital payment systems improve financial inclusion, and social media facilitates low-cost marketing and networking. In developing economies especially, digitalization helps women bypass physical and cultural barriers that previously limited their participation in entrepreneurial activities.

Despite these opportunities, the benefits of digital entrepreneurship are not evenly distributed. Gender gaps in digital access, digital skills, and technological confidence remain substantial. Women are underrepresented in technology-intensive sectors and often confined to low-growth digital activities. Therefore, understanding the role of digitalization in empowering women entrepreneurs is essential for designing effective policies and interventions.

This paper aims to analyse women entrepreneurship in the digital era with a focus on empowerment, opportunities, and constraints. The study is conceptual in nature and relies on secondary sources to develop a structured understanding of the topic.

Objectives of the Study

The main objectives of the study are:

- 1) To examine the role of digital technologies in empowering women entrepreneurs.
- 2) To identify key opportunities created by the digital era for women-led enterprises.
- 3) To analyse the challenges faced by women entrepreneurs in adopting and benefiting from digital tools.
- 4) To develop a conceptual framework linking digitalization and women entrepreneurship.
- 5) To suggest policy and strategic measures to strengthen women entrepreneurship in the digital age.

3. Review of Literature

Existing literature suggests that digitalization has a positive impact on women's economic participation and entrepreneurial outcomes. Studies highlight that digital platforms reduce entry barriers and transaction costs, making entrepreneurship more accessible for women. Access to mobile internet and digital finance has been linked to higher rates of women-owned businesses, especially in emerging economies. Research also emphasizes the importance of digital skills and education. Women with higher digital literacy and technological competence are more likely to create scalable and sustainable enterprises. Social skills, often considered a strength among women, become more valuable when combined with digital and cognitive skills in the modern economy.

However, several studies point out persistent gender gaps. Women face limited access to advanced technologies, underrepresentation in STEM fields, and weaker professional networks. Financial constraints remain a major obstacle, as women entrepreneurs often lack collateral and face bias in traditional lending systems. While digital finance and crowdfunding offer alternatives, awareness and usage remain limited.

Overall, the literature indicates that digitalization can be a powerful enabler for women entrepreneurs, but its impact depends on supportive institutions, inclusive policies, and targeted capacity-building initiatives.

4. Conceptual Framework

1)The conceptual framework of this study is based on the interaction between digital enablers and women entrepreneurship outcomes.

- a.Digital Enablers:Access to digital infrastructure (internet, smartphones, platforms)
- b.Digital literacy and skills
- c.Digital financial services (mobile payments, online banking, crowdfunding)
- d.Online networks and platforms (e-commerce, social media, mentoring platforms)

2)Mediating Factors:

- a.Education and training
- b.Institutional and policy support
- c.Socio-cultural environment
- d.Access to finance

3)Entrepreneurial Outcomes:

- a.Business creation and survival
- b.Market expansion
- c.Income generation and financial independence
- d.Empowerment and decision-making capacity

The framework suggests that digital enablers directly influence women entrepreneurship, while mediating factors determine the extent to which women can effectively utilize digital opportunities. Strong institutional support and skill development enhance positive outcomes, whereas socio-cultural and financial constraints limit impact.

5. Research Methodology

5.1 Research Design

The study adopts a descriptive and analytical research design. It aims to synthesize existing knowledge on women entrepreneurship in the digital era rather than collect primary data.

5.2 Nature of Data

The research is based entirely on secondary data. No primary surveys or interviews were conducted.

5.3 Sources of Data

Secondary data were collected from:

- a. Academic journals and research papers
- b. Reports by international organizations
- c. Government and policy documents
- d. Published books and credible online sources

5.4 Scope of the Study

The study focuses on women entrepreneurs operating in the digital context, with relevance to developing and emerging economies. The analysis is conceptual and does not focus on any single country.

5.5 Limitations of the Study

- a. The study relies on secondary data, which may limit the depth of empirical insights.
- b. Rapid technological changes may make some findings time sensitive.
- c. The absence of primary data restricts direct measurement of entrepreneurial outcomes.

6. Role of Digitalization in Empowering Women Entrepreneurs

Digitalization empowers women entrepreneurs in multiple ways. First, it enables flexible work arrangements, allowing women to balance business activities with household responsibilities. Second, digital platforms reduce dependence on physical infrastructure and intermediaries, lowering start-up costs.

Third, digital finance enhances financial inclusion by providing access to payments, savings, and credit. Mobile wallets and online banking reduce reliance on cash and informal lending. Fourth, online platforms create opportunities for learning, mentoring, and networking, helping women overcome isolation and lack of role models.

However, empowerment is not automatic. Without adequate digital skills, affordable access, and supportive ecosystems, women may remain excluded from high-value digital opportunities.

7. Challenges Faced by Women Entrepreneurs in the Digital Era

Despite progress, women entrepreneurs face several challenges:

- a. Digital divide in access to technology and internet connectivity
- b. Low levels of advanced digital and technical skills
- c. Limited access to finance and digital credit
- d. Gender bias in technology and investment ecosystems
- e. Cybersecurity and online safety concerns

Addressing these challenges requires coordinated efforts from governments, private sector, and civil society.

8. Conclusion

The digital era presents unprecedented opportunities for empowering women entrepreneurs. Digital technologies can reduce traditional barriers, enhance market access, and promote financial independence. However, the potential of digital entrepreneurship for women remains underutilized due to persistent gender gaps in skills, access, and support systems. This study highlights that empowerment through digital entrepreneurship is a multidimensional process requiring more than technology alone. Investments in digital literacy, inclusive financial systems, supportive policies, and socio-cultural change are essential. By creating an enabling digital ecosystem, women entrepreneurs can become key contributors to sustainable and inclusive economic growth.

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EMPOWER HER: WOMEN ENTREPRENEURS IN THE DIGITAL ERA

BY : PAYAL MAHUR

1st year

ABSTRACT

Women entrepreneurship has emerged as a powerful force in economic development, especially in the digital era. The rapid growth of digital technology, internet connectivity, and online platforms has created new opportunities for women to start and manage businesses with limited resources.

The theme "Empower Her" highlights the importance of encouraging women entrepreneurs by providing them with access to digital tools, financial inclusion, and skill development.

This research paper aims to study the role of the digital era in empowering women entrepreneurs, analyze the opportunities available to them, and identify the challenges they face. The study is based on secondary data collected from various journals, government reports, and online sources.

The findings reveal that digital platforms such as social media, e-commerce websites, and digital payment systems have significantly reduced entry barriers for women entrepreneurs. However, challenges like lack of digital literacy, financial constraints, and social barriers still exist.

The paper concludes that with proper support, training, and policy implementation, women entrepreneurs can play a vital role in achieving inclusive and sustainable economic growth.

INTRODUCTION

Women entrepreneurs play a crucial role in the economic and social development of a country. Traditionally, women in India were limited to household responsibilities, but over time, their participation in business and entrepreneurship has increased.

The digital era has further accelerated this change by providing women with new ways to start and grow their businesses.

The digital era refers to the widespread use of technologies such as the internet, smartphones, social media platforms, e-commerce websites, and digital payment systems. These technologies have made it easier for women to overcome traditional barriers such as lack of mobility, limited capital, and social restrictions.

Today, many women entrepreneurs are running successful online businesses from their homes, including online boutiques, content creation, digital marketing, and service-based startups.

The theme "Empower Her" emphasizes the need to support and promote women entrepreneurs so that they can achieve financial independence and contribute to economic growth. In the digital era, empowerment is closely linked with access to technology, skills, and opportunities.

OBJECTIVES

The main objectives of this research paper are:

- To study the concept of women entrepreneurship in the digital era
- To analyze the role of digital platforms in empowering women entrepreneurs
- To identify the opportunities available to women entrepreneurs through digitalization
- To examine the challenges faced by women entrepreneurs
- To suggest measures for promoting women entrepreneurship in the digital era

RESEARCH METHODOLOGY

The present study is descriptive in nature and is based on secondary data. The data has been collected from various sources such as research journals, government reports, books, newspapers, and reliable websites.

The study focuses on understanding the impact of the digital era on women entrepreneurship.

Limitations of the Study

- The study is based only on secondary data
- The scope of the study is limited to general observations and trends
- Time constraints may limit detailed analysis

WOMEN ENTREPRENEURS IN DIGITAL ERA

The digital era has transformed the entrepreneurial landscape for women. Digital tools and platforms have enabled women to start businesses with minimal investment and risk.

E-commerce platforms allow women to sell products without the need for physical stores. Social media platforms like Instagram, Facebook, and YouTube have become powerful tools for marketing and brand building.

Digital payment systems such as UPI, mobile wallets, and online banking have improved financial inclusion and made transactions easier and safer.

Many women entrepreneurs are now running home-based businesses, freelancing services, and online startups while balancing work and family responsibilities effectively.

The digital era has also encouraged innovation and creativity among women entrepreneurs, allowing them to reach customers both locally and globally.

OPPORTUNITIES FOR WOMEN

The digital era offers several opportunities for women entrepreneurs:

- Low Capital Requirement – Online businesses require less initial investment
- Flexibility – Work from home and better work-life balance
- Global Reach – Access to national and international markets
- Skill Development – Online courses and training programs
- Government Support – Initiatives promoting digital literacy and entrepreneurship

These opportunities have made entrepreneurship more accessible and attractive for women.

CHALLENGES FACED BY WOMEN ENTREPRENEURS

Despite the opportunities, women entrepreneurs face several challenges:

- Lack of Digital Literacy
- Financial Constraints
- Social and Cultural Barriers
- Cyber Security Issues
- Work-Life Balance Challenges

Addressing these challenges is essential for sustainable growth.

FINDINGS / SUGGESTIONS

To further empower women entrepreneurs in the digital era:

- Provide digital literacy and skill development programs
- Improve access to finance through loans and subsidies
- Encourage mentorship and networking opportunities
- Strengthen government policies and implementation
- Promote awareness about cyber security and digital safety

CONCLUSION

The digital era has emerged as a game changer for women entrepreneurs by reducing barriers and creating new opportunities. Women entrepreneurs are increasingly contributing to economic growth, employment generation, and social development.

However, true empowerment requires continuous support, skill development, and policy intervention. By promoting digital inclusion and entrepreneurship, society can achieve the vision of “Empower Her” and ensure sustainable and inclusive development.

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EMPOWER HER: WOMEN ENTREPRENEURS IN THE DIGITAL ERA

BY : Arushi Awasthi

INTRODUCTION

The digital revolution has redefined entrepreneurship, dissolving traditional barriers of capital, geography, and social mobility. For women, especially in developing economies like India, the digital ecosystem has not merely created opportunities—it has rewritten the rules of participation. Today's women entrepreneurs are not just business owners; they are digital strategists, content creators, fintech innovators, and platform leaders. However, empowerment in the digital era must be understood not just as access to technology, but as control over digital resources, narratives, and decision-making power.

This paper explores how digital platforms have enabled women-led enterprises, the structural shifts they have triggered, and the challenges that still limit true digital equity.

From Survival Entrepreneurship to Scalable Innovation

Traditionally, women entrepreneurs in India were concentrated in micro and home-based enterprises—such as tailoring, handicrafts, and food processing—largely driven by necessity rather than choice.

The digital economy has altered this landscape. Platforms such as Instagram, Meesho, Shopify, and WhatsApp Business have allowed women to bypass intermediaries and directly access markets. A home-based entrepreneur today can build a pan-India brand with minimal capital. This transition marks a shift from subsistence entrepreneurship to scalable digital entrepreneurship, where growth is determined by innovation, branding, and consumer engagement rather than physical resources.

The Rise of the Hybrid Entrepreneur

A significant development in the digital era is the emergence of the hybrid woman entrepreneur—someone who balances traditional roles with tech-enabled ventures. Many women run businesses alongside caregiving responsibilities, using digital flexibility to redefine productivity itself.

This challenges the conventional capitalist model that equates success with physical expansion. Instead, women-led digital enterprises often prioritize sustainability, community engagement, and social impact, redefining what economic success means in the 21st century.

Policy Support vs. Ground Reality

Despite initiatives like Digital India, Stand-Up India, and Mudra Yojana, gaps persist between policy intent and on-ground impact. Access to credit remains gendered, with women receiving a disproportionately smaller share of formal business loans. Digital literacy programs often focus on access rather than strategic usage. True empowerment requires moving beyond symbolic inclusion toward structural transformation—where women are not just users of technology but co-creators of digital ecosystems.

Conclusion: Reimagining Empowerment

Women entrepreneurs in the digital era represent more than economic actors; they embody a shift in power relations. Empowerment, therefore, must be measured not by the number of women online, but by their ability to influence markets, narratives, and policy. To truly “Empower Her,” the digital economy must evolve from being accessible to being accountable—ensuring that technology serves as a tool for autonomy, not another layer of exclusion.

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EMPOWER HER: WOMEN ENTREPRENEURS IN THE DIGITAL ERA

BY : Riya Pal
3rd year

ABSTRACT

Women entrepreneurs have become a significant force in global economic development, particularly in the digital era. The rise of digital technologies such as the internet, e-commerce platforms, digital payments, and social media has created new opportunities for women to participate in entrepreneurial activities. This research paper explores the role of the digital ecosystem in empowering women entrepreneurs, examines the challenges they face, and highlights policy measures required to strengthen their participation. The study emphasizes that empowering women through entrepreneurship is essential for inclusive growth, innovation, and social transformation.

INTRODUCTION

Entrepreneurship is widely recognized as a key driver of economic growth, employment generation, and innovation. In recent years, women's participation in entrepreneurship has increased significantly across the world. However, women entrepreneurs have traditionally faced multiple barriers including limited access to finance, lack of mobility, societal norms, and restricted professional networks. The emergence of the digital era has transformed the entrepreneurial landscape, providing women with new tools and platforms to overcome these barriers.

The digital era refers to the widespread adoption of digital technologies such as mobile internet, cloud computing, artificial intelligence, and digital platforms. These technologies have reshaped how businesses are created, operated, and scaled. For women, digital entrepreneurship offers flexibility, autonomy, and access to global markets. This paper aims to analyze how digitalization has empowered women entrepreneurs while also addressing the persistent challenges that limit their full potential.

CONCEPT OF WOMEN ENTREPRENEURSHIP

Women entrepreneurship refers to the process in which women initiate, organize, and manage business enterprises. Women-led businesses contribute not only to economic growth but also to social development by generating employment and promoting gender equality. Women entrepreneurs often invest profits back into their families and communities, leading to broader developmental outcomes.

Despite their contributions, women entrepreneurs remain underrepresented, especially in formal and high-growth sectors. Structural inequalities, lack of property rights, and gender bias have historically restricted women's participation. The digital era has created new avenues that allow women to bypass traditional barriers and establish enterprises with limited resources.

ROLE OF DIGITAL TECHNOLOGIES IN EMPOWERING WOMEN ENTREPRENEURS

Digital technologies have played a transformative role in empowering women entrepreneurs. E-commerce platforms enable women to sell products and services without the need for physical stores. Social media platforms such as Instagram, Facebook, and WhatsApp allow women to market their businesses at low cost and reach a wide audience.

Digital payment systems and fintech solutions have improved financial inclusion by providing women with access to banking services, digital wallets, and microcredit. Online learning platforms offer opportunities for women to acquire entrepreneurial and technical skills. These tools collectively reduce entry barriers and increase business sustainability. In India, digital platforms have enabled women from semi-urban and rural areas to become entrepreneurs. Initiatives such as Digital India have further strengthened access to digital infrastructure, creating a supportive environment for women-led enterprises.

CHALLENGES FACED BY WOMEN ENTREPRENEURS IN THE DIGITAL ERA

Despite the benefits of digitalization, women entrepreneurs continue to face significant challenges. One major issue is the digital divide, where women have less access to digital devices and internet connectivity compared to men. Limited digital literacy further restricts effective use of technology. Access to finance remains a critical barrier. Although digital finance has improved inclusion, women still face difficulties in obtaining venture capital and large-scale funding. Social and cultural norms often limit women's decision-making power and restrict their participation in entrepreneurial networks.

Cybersecurity concerns, lack of mentorship, and work-life balance pressures also affect women entrepreneurs. These challenges highlight the need for targeted interventions to ensure that digital empowerment is inclusive and sustainable.

SUCCESS STORIES OF WOMEN ENTREPRENEURS IN THE DIGITAL ERA

Several women entrepreneurs have successfully leveraged digital technologies to build impactful businesses. In India, entrepreneurs like Richa Kar of Zivame used e-commerce to address unmet consumer needs and break social taboos. Platforms such as Meesho have empowered thousands of women to become resellers using social media.

Globally, women-led digital startups in sectors such as education technology, health technology, and fintech demonstrate how innovation and technology can drive success. These examples illustrate the potential of digital entrepreneurship to transform women's economic status.

POLICY IMPLICATIONS AND RECOMMENDATIONS

To strengthen women entrepreneurship in the digital era, governments and institutions must adopt gender-sensitive policies. Digital literacy programs should focus on women, especially in rural areas. Financial institutions should design products that meet the specific needs of women entrepreneurs. Creating mentorship networks, business incubators, and women-centric digital platforms can enhance access to markets and knowledge. Legal frameworks must ensure equal property rights and reduce regulatory barriers. Public-private partnerships can play a crucial role in building an inclusive digital ecosystem.

FUTURE PROSPECTS OF WOMEN ENTREPRENEURSHIP

The future of women entrepreneurship in the digital era is promising. Emerging technologies such as artificial intelligence, blockchain, and data analytics offer new opportunities for innovation. Women entrepreneurs can play a vital role in shaping the digital economy by adopting these technologies and creating sustainable business models. With continued investment in digital infrastructure and inclusive policies, women entrepreneurs can contribute significantly to economic growth and social progress.

CONCLUSION

The digital era has opened new pathways for women entrepreneurs by reducing traditional barriers and expanding access to resources. While challenges persist, the opportunities offered by digital technologies are transformative. Empowering women entrepreneurs is essential for achieving inclusive and sustainable development. By fostering digital inclusion, skill development, and supportive policies, societies can unlock the full potential of women in entrepreneurship.

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EMPOWER HER: WOMEN ENTREPRENEURS IN THE DIGITAL ERA

BY : Vaishali Rustagi
3rd Year

SUMMARY

The rise of digital technology has significantly transformed the entrepreneurial landscape for women in India. Digital platforms such as social media, e-commerce websites, online learning portals, and digital payment systems have enabled women to overcome traditional barriers like limited mobility, lack of capital, and restricted market access. These platforms not only help women start and expand businesses but also enhance their entrepreneurial skills, confidence, and financial independence. This research paper examines how digital platforms play a crucial role in transforming women entrepreneurs in India. Using secondary data and real-world examples, the study explores how digital access, online marketing, and virtual networking contribute to skill development and sustainable business practices. The findings reveal that digital entrepreneurship promotes financial inclusion, social empowerment, and environmentally responsible business models. The paper concludes with recommendations to strengthen digital support systems for women entrepreneurs.

1. Introduction

Women entrepreneurs are increasingly contributing to India's economic and social development. They generate employment, improve household incomes, and support community welfare. However, women in India have traditionally faced obstacles such as limited access to finance, lack of exposure to markets, societal restrictions, and low levels of technological literacy.

The rapid growth of digital technology has created new opportunities for women to engage in entrepreneurship. Today, with just a smartphone and internet connection, women can promote products, connect with customers, receive digital payments, and manage businesses from home.

Digital platforms have reduced entry barriers and provided women with flexible, inclusive, and scalable business opportunities. This paper focuses on how digital platforms are transforming women entrepreneurs by strengthening their skills and promoting sustainable development.

2. Objectives of the Study

The objectives of this research paper are:

- To analyze the role of digital platforms in promoting women entrepreneurship in India.
- To understand how digital tools enhance women's entrepreneurial skills.
- To examine the impact of online marketing and social media on women-led businesses.
- To evaluate how digital women entrepreneurs contribute to sustainable development.

3. Research Methodology

This study is based on secondary research using information collected from:

- Academic journals related to digital entrepreneurship and women empowerment
- Government reports on Digital India and women development schemes
- Reports from international organizations
- News articles and documented case examples of women entrepreneurs

The research follows a descriptive and analytical approach, reviewing existing studies and practical examples to understand how digital platforms empower women entrepreneurs.

4. Literature Review

4.1 Women Entrepreneurship in India

Previous studies show that women entrepreneurs play a vital role in economic development and poverty reduction. However, they often face challenges such as limited credit access, lack of training, and social constraints.

4.2 Digital Platforms and Business Growth

Research highlights that digital platforms reduce operational costs and provide access to wider markets. Online tools support marketing, sales, communication, and financial management, making businesses more efficient and scalable.

4.3 Digital Empowerment and Skill Development

Studies reveal that women with digital skills show greater confidence, innovation, and adaptability. Digital literacy enables women to make informed decisions and respond effectively to market changes.

5. Role of Digital Platforms in Strengthening Women's Entrepreneurial Skills

Digital platforms enhance women's entrepreneurial abilities in the following ways:

5.1 Market Expansion

Online marketplaces like Amazon, Meesho, Flipkart, and Etsy allow women to sell products beyond local markets and reach national and global customers.

5.2 Marketing and Branding

Social media platforms such as Instagram, Facebook, and YouTube help women promote their products through photos, videos, and customer reviews, building brand identity at low cost.

5.3 Financial Management

Digital payment systems, mobile banking, and accounting apps help women manage transactions securely and maintain financial records efficiently.

5.4 Learning and Skill Development

Online tutorials, courses, and webinars provide women training in digital marketing, product design, communication skills, and business management.

6. Social Media as a Business Tool

Social media has become a powerful tool for women entrepreneurs.

Women use social platforms to:

- Showcase products and services
- Communicate directly with customers
- Build trust through personal interaction
- Receive feedback and improve offerings

Case Example

Many women running home-based businesses such as baking, tailoring, jewelry making, and handicrafts use Instagram pages and WhatsApp Business to take orders and grow their customer base without opening physical stores.

7. Sustainability and Social Impact

Women-led digital businesses often promote sustainable and socially responsible practices.

7.1 Environment-Friendly Models

Online businesses reduce the need for physical shops and paper-based processes, lowering environmental impact.

7.2 Support to Local Communities

Many women entrepreneurs source materials locally and employ other women, helping generate rural employment.

7.3 Social Awareness

Some women entrepreneurs use digital platforms to spread awareness about education, health, and women's rights, combining profit with social impact.

8. Challenges Faced by Women Entrepreneurs in the Digital Space

Despite digital growth, women still face several challenges:

- Lack of digital literacy in rural areas
 - Limited access to quality internet and devices
 - Online safety concerns and cyber harassment
 - Difficulty in accessing formal funding
 - Managing household responsibilities alongside business
- Addressing these issues is necessary for inclusive digital empowerment.

9. Findings of the Study

- Digital platforms significantly enhance women's business skills and opportunities.
- Social media provides affordable marketing and customer engagement channels.
- Women entrepreneurs use digital tools to build sustainable and socially responsible businesses.
- Digital entrepreneurship promotes financial independence and social empowerment.

10. Recommendations and Suggestions

Expand digital literacy programs for women, especially in rural areas.
 Improve digital infrastructure and affordable internet access.
 Provide financial schemes and micro-credit support for women-led digital startups.
 Strengthen cybersecurity awareness and legal protection for women online.
 Encourage online mentorship and training programs for women entrepreneurs.

11. Conclusion

Digital platforms are playing a transformative role in empowering women entrepreneurs in India. By improving access to markets, financial services, and knowledge, digital technology enables women to build independent and sustainable businesses.

Empowering women through digital entrepreneurship not only promotes gender equality but also strengthens economic growth and social developments. With better digital access, training, and support, more women can become successful entrepreneurs in the digital era.

References

- Government of India reports on Digital India and women entrepreneurship
- Research papers on digital empowerment and women-led businesses
- Articles from reputed business newspapers and magazines
- Reports from international organizations on digital inclusion

EMPOWER HER: WOMEN ENTREPRENEURS IN THE DIGITAL ERA

BY : Prachi Bhardwaj

ABSTRACT

The growth of digital technology has reshaped the entrepreneurial environment by lowering barriers related to finance, location, and market access. This shift has opened new opportunities for women entrepreneurs to start, manage, and expand businesses using digital tools such as e-commerce platforms, social media, and online payment systems. Digital entrepreneurship allows women to overcome traditional constraints like mobility issues, lack of capital, and social restrictions. This study examines the role of digital platforms in supporting women entrepreneurs, highlights key challenges, discusses successful examples, and reviews government initiatives. It concludes that digital entrepreneurship is an important pathway for women's economic participation and inclusive development.

1. Introduction

Entrepreneurship contributes significantly to economic progress through innovation, job creation, and wealth generation. Historically, women have faced obstacles such as restricted financial access, limited education, and social norms that discouraged business participation. The digital revolution has changed this scenario by enabling women to operate businesses online and reach wider markets. The theme "Empower Her" reflects the importance of digital tools in strengthening women's entrepreneurial capacity and independence.

2. OBJECTIVES OF THE STUDY

- To understand women entrepreneurship in the digital age.
- To study the role of digital platforms in empowering women entrepreneurs.
- To identify major challenges faced by women in digital businesses.
- To examine successful digital women-led enterprises.
- To analyze government initiatives for women entrepreneurs.
- To suggest strategies for future development.

3. CONCEPT OF WOMEN ENTREPRENEURSHIP

Women entrepreneurship refers to business ventures owned and managed by women. According to Indian government guidelines, an enterprise is considered women-owned when women hold majority ownership and employment share. Women entrepreneurs contribute to employment generation, poverty reduction, and innovation. Despite this, they often experience discrimination, lack of guidance, and financial barriers. Digital technology has helped reduce these difficulties.

4. DIGITAL ERA AND ENTREPRENEURSHIP

The digital era is characterized by extensive use of internet services, smartphones, and online platforms. Businesses today rely on digital marketing, virtual operations, and online payments. These technologies have reduced startup costs and increased market reach. Women entrepreneurs benefit from flexible work options and the ability to manage enterprises from home.

5. ROLE OF DIGITAL PLATFORMS

5.1 E-Commerce

Online marketplaces such as Amazon, Flipkart, and Meesho allow women to sell products without physical stores, reaching national and global consumers.

5.2 Social Media Marketing

Platforms like Instagram, Facebook, and WhatsApp are used for promotion, customer interaction, and brand building at low cost.

5.3 Digital Payments and Fintech

Services such as UPI, Paytm, and online banking ensure secure and quick transactions while

5.4 Online Learning

Web-based courses and training programs help women develop skills in management marketing, and finance.

6. CHALLENGES

- Limited access to digital infrastructure in rural areas.
- Social and cultural barriers.
- Difficulty in obtaining finance.
- Cybersecurity and data privacy risks.

7. CASE STUDIES

Falguni Nayar (Nykaa) successfully built an online beauty retail company using digital tools.
Richa Kar (Zivame) transformed online lingerie retail by focusing on privacy and convenience.
Meesho enabled rural women to earn income as online resellers.

8. GOVERNMENT INITIATIVES

Key programs include Digital India, Startup India, Mudra Yojana, Stand-Up India, and Women Entrepreneurship Platform. These initiatives provide training, funding, and mentorship.

9. ROLE OF EDUCATION

Education and digital literacy strengthen women's confidence and ability to manage enterprises effectively.

10. SUGGESTIONS

- Expand digital literacy programs.
- Improve internet accessibility.
- Provide mentoring networks.
- Promote cybersecurity awareness.
- Support women-focused funding schemes.

11. CONCLUSION

Digital entrepreneurship has created new pathways for women to participate in business and economic growth. Technology has reduced traditional barriers and provided tools for innovation and independence. Encouraging women entrepreneurs in the digital era is essential for achieving inclusive and sustainable development.

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EMPOWER HER: WOMEN ENTREPRENEURS IN THE DIGITAL ERA

BY : Saniya

Abstract

In the modern digital age, entrepreneurship has undergone a major transformation due to rapid technological advancements. Digital tools, online platforms, and internet connectivity have changed the way businesses operate and grow. For women, this transformation has been especially significant, as it has opened new opportunities for economic independence and self-employment. Traditionally, women entrepreneurs faced several barriers such as limited access to education, financial dependence, social restrictions, and lack of confidence. These challenges often prevented women from entering the business world or expanding their ventures.

The digital era has helped reduce many of these barriers by providing flexible working options, low-cost business models, and easy access to markets. Women can now start businesses from their homes, promote products through social media, and manage transactions using digital payment systems. This research paper examines the role of the digital era in empowering women entrepreneurs. It discusses the concept of women entrepreneurship, opportunities created by digitalization, challenges faced by women, government initiatives supporting women entrepreneurs, and real-life examples of women-led digital businesses. The study highlights how digital entrepreneurship can act as a powerful tool for women empowerment and inclusive economic development.

1. Introduction

Entrepreneurship plays a crucial role in the economic development of any country. It promotes innovation, creates employment opportunities, and contributes to overall growth. In recent years, women entrepreneurship has gained attention as an important factor in achieving inclusive development. However, women's participation in entrepreneurship has historically been limited due to social, cultural, and economic constraints. In traditional societies, women were mainly expected to manage household responsibilities, while business and financial decisions were dominated by men. Even educated women often lacked opportunities to explore entrepreneurship due to lack of financial resources, family support, and market access. Fear of failure and social judgment further discouraged women from taking risks. The emergence of the digital era has gradually changed this scenario. Digital technologies such as smartphones, internet services, social media platforms, and online marketplaces have created a more inclusive and supportive environment for women entrepreneurs. Today, women are actively participating in various forms of digital entrepreneurship, including online retailing, freelancing, content creation, digital marketing, and service-based businesses.

This research paper aims to study how the digital era has empowered women entrepreneurs by reducing traditional barriers and providing new opportunities. It also focuses on the challenges that women still face and the steps required to strengthen women entrepreneurship in the digital age.

2. Objectives of the study:

- To understand the concept and significance of women entrepreneurship in the digital era.
- To examine the role of digital technologies and platforms in empowering women entrepreneurs.
- To identify the opportunities created by digitalization for women-led businesses.
- To analyze the challenges faced by women entrepreneurs in adopting digital entrepreneurship.
- To study the impact of government initiatives and digital entrepreneurship on women empowerment and inclusive economic development.

3. Concept and Meaning of Women Entrepreneurship

Women entrepreneurship refers to business activities that are owned, managed, and controlled by women. A woman entrepreneur is someone who initiates a business venture, organizes resources, takes financial risks, and manages operations to achieve economic and personal goals. Women entrepreneurship is not only about earning income but also about gaining independence, confidence, and decision-making power. Earlier, women entrepreneurship was largely limited to small-scale and home-based activities such as tailoring, handicrafts, and food processing. These businesses were often informal and lacked growth opportunities. However, with the advancement of technology, the scope of women entrepreneurship has expanded significantly. In the digital era, women entrepreneurs are involved in a wide range of activities such as e-commerce businesses, online teaching, freelance services, digital content creation, blogging, social media marketing, and app-based services. These activities allow women to use their skills and creativity to build sustainable businesses. Women entrepreneurship also contributes to social development by promoting gender equality and improving the economic status of women.

4. Understanding the Digital Era

The digital era refers to a period where digital technology plays a dominant role in communication, business, and daily life. It is characterized by the widespread use of the internet, mobile devices, digital platforms, and online services. Digitalization has transformed traditional business models by making processes faster, cheaper, and more efficient.

In the context of entrepreneurship, the digital era has reduced entry barriers and created new business opportunities. Entrepreneurs can now reach customers directly through online platforms without relying on physical infrastructure. Information related to markets, customers, and competitors is easily available, enabling better decision-making. For women entrepreneurs, the digital era has been especially beneficial. It has provided a flexible and supportive environment that allows women to balance work and personal responsibilities. Digital tools have made it possible for women to participate in business activities even from remote areas.

5. Role of Digital Platforms in Empowering Women Entrepreneurs

Digital platforms play a central role in empowering women entrepreneurs. Social media platforms such as Instagram, Facebook, and WhatsApp have become powerful marketing tools. Women can promote their products and services through posts, stories, and reels without spending heavily on advertising.

E-commerce platforms such as Amazon, Flipkart, Meesho, and Shopify provide ready-made marketplaces where women entrepreneurs can sell products to a large customer base. These platforms handle logistics, payments, and customer support, making it easier for women to focus on production and marketing.

Digital payment systems such as UPI, Paytm, Google Pay, and online banking have simplified financial transactions. These systems reduce dependence on cash and improve transparency. Women entrepreneurs can track payments easily and manage finances more efficiently. Thus, digital platforms have made entrepreneurship more accessible, affordable, and scalable for women.

6. Opportunities for Women Entrepreneurs in the Digital Era

The digital era has created several opportunities for women entrepreneurs, which are discussed below in detail:

a) Low Capital Requirement

Digital businesses often require less initial investment compared to traditional businesses. Women can start online ventures using basic resources such as smartphones and internet connections. This reduces financial risk and encourages more women to enter entrepreneurship.

b) Flexible Work Environment

Digital entrepreneurship allows women to work according to their own schedules. This flexibility is especially beneficial for women who manage household responsibilities along with professional work.

c) Access to Wider Markets

Through digital platforms, women entrepreneurs can reach customers across cities, states, and even countries. This wider market access helps in increasing sales and brand visibility.

d) Skill-Based Entrepreneurship

Women can use their skills such as designing, writing, teaching, cooking, and digital marketing to create income-generating opportunities. This promotes self-employment and personal growth.

e) Networking and Learning Opportunities

Digital platforms provide access to online communities, webinars, and training programs. Women entrepreneurs can learn new skills, share experiences, and build professional networks.

7. Challenges Faced by Women Entrepreneurs in the Digital Era

Despite the opportunities, women entrepreneurs continue to face several challenges:

a) Digital Literacy Gap

Many women, particularly in rural and semi-urban areas, lack adequate knowledge of digital tools and technologies. This limits their ability to use online platforms effectively.

b) Financial Barriers

Access to credit remains a major challenge. Women often face difficulties in obtaining loans due to lack of collateral, credit history, and financial awareness.

c) Social and Cultural Constraints

Social expectations and family responsibilities continue to affect women's participation in entrepreneurship. In some cases, women lack family support for business activities.

d) Cyber Security Risks

Online businesses are exposed to risks such as fraud, hacking, and data theft. Lack of awareness about cyber security measures creates fear and hesitation among women entrepreneurs.

8. Government Initiatives Supporting Women Entrepreneurs

The Indian government has introduced various initiatives to promote women entrepreneurship in the digital era. The Stand-Up India Scheme encourages women entrepreneurs by providing financial support for starting new ventures. The Pradhan Mantri Mudra Yojana offers loans to micro and small enterprises.

The Digital India Initiative aims to improve digital infrastructure and digital literacy among citizens, including women. The Skill India Mission provides training programs to enhance entrepreneurial and technical skills. These initiatives help women gain access to resources, training, and opportunities required for business growth.

9. Case Studies of Women Entrepreneurs in the Digital Space

Many women have successfully established businesses using digital platforms. One common example is women running online clothing and accessory stores through Instagram and WhatsApp. They promote products through creative content and interact directly with customers, building strong relationships.

Another example is women freelancers offering services such as online tutoring, graphic designing, and content writing. These women use digital platforms to connect with clients and earn income without physical offices. Such examples highlight how digital tools enable women to overcome traditional barriers and achieve success.

10. Impact of Digital Women Entrepreneurship on Society

Women entrepreneurship in the digital era has a positive impact on society. It contributes to employment generation, economic growth, and poverty reduction. Women entrepreneurs serve as role models and inspire other women to pursue entrepreneurship. Digital women entrepreneurship also promotes gender equality by increasing women's participation in economic activities. It improves women's confidence, decision-making power, and social status. Overall, it contributes to inclusive and sustainable development.

11. Suggestions for Strengthening Women Entrepreneurship

To further empower women entrepreneurs, the following measures are suggested

- Improve digital literacy and technical training for women
- Enhance access to financial resources and credit facilities
- Promote mentorship and networking programs
- Increase awareness about cyber security and online safety
- Encourage family and social support for women entrepreneurs

These steps can help create a supportive ecosystem for women entrepreneurship in the

12. Conclusion

The digital era has created new opportunities for women entrepreneurs by reducing traditional barriers and providing flexible business models. Digital tools and platforms have empowered women to start and manage businesses independently. Although challenges such as digital illiteracy and financial constraints still exist, continuous efforts by the government, society, and educational institutions can help overcome them.

Empowering women entrepreneurs through digital means not only benefits women individually but also contributes to the economic and social development of the nation. The digital era has truly become a powerful medium for empowering women and shaping a more inclusive future.

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EMPOWER HER: WOMEN ENTREPRENEURS IN THE DIGITAL ERA

BY : Krisha Gain

Abstract

The rise of digital technology has changed how businesses operate and created new opportunities for women entrepreneurs. Tools like online marketplaces, social media platforms, digital payment systems, and virtual learning resources have made it easier for women to tackle traditional barriers such as lack of capital, limited mobility, and restricted market access. This research paper examines how the digital era empowers women entrepreneurs by looking at the opportunities technology creates and the challenges that remain. Using secondary data, the study shows how including women in the digital economy can strengthen their businesses and support balanced economic development.

Keywords: Women Entrepreneurship, Digital Technology, Online Business, Financial Inclusion, Digital Economy

1. Introduction

Entrepreneurship is a key driver of economic growth, job creation, and social development. In recent years, more women have joined the business world and made important contributions to innovation and community welfare. However, women entrepreneurs still face challenges, including limited access to financing, lack of business training, cultural barriers, and restricted mobility.

The digital era has significantly changed the business landscape. With digital technologies, businesses can now be launched flexibly and independently. Digital platforms enable women to run businesses from home while managing both professional and personal responsibilities. This paper analyzes how digital tools help support women entrepreneurs and encourage their involvement in today's economy.

2. Objectives of the Study

The objectives of this study are to:

1. Understand the concept of women entrepreneurship in the digital age.
2. Examine how digital technologies empower women entrepreneurs.
3. Identify the advantages digital platforms offer to women-owned businesses.
4. Analyze the challenges women entrepreneurs face in the digital landscape.
5. Suggest ways to strengthen digital empowerment among women entrepreneurs.

3. Research Methodology

This research relies on secondary data collected from:

- Academic journals and research articles
- Government reports and official publications
- Books on entrepreneurship and commerce
- Reports from national and international organizations
- Trusted online sources

A descriptive research design was used to explore existing trends and issues related to women entrepreneurship in the digital age.

4. Concept of Women Entrepreneurship

Women entrepreneurship refers to businesses that women start, own, and run. Women entrepreneurs play a significant role in economic and social development by:

- Increasing household and personal income
- Creating job opportunities for others
- Fostering innovation and creativity
- Promoting inclusive and sustainable growth

With greater access to digital technologies, women are entering various sectors such as e-commerce, digital services, online education, content creation, home-based food businesses, and freelance work.

5. Digital Era as an Enabler of Women Empowerment

The digital age has introduced new business models and provided women entrepreneurs with valuable tools to grow their enterprises.

5.1 Digital Platforms and Market Expansion

Online platforms allow women entrepreneurs to sell their products and services beyond local markets. By eliminating the need for physical stores, digital platforms lower startup costs and expand customer reach.

5.2 Social Media and Business Promotion

Social media platforms have proven to be effective marketing tools for women entrepreneurs. These platforms enable direct interaction with customers, promote products, and develop brand identity at a low cost, which is especially beneficial for small businesses.

5.3 Digital Payments and Financial Independence

Digital payment systems like UPI, internet banking, and mobile wallets have improved access to financial services. These systems facilitate secure transactions, allowing women entrepreneurs to manage their business finances independently and effectively.

5.4 Digital Learning and Skill Development

Online learning platforms provide access to training programs, webinars, and skill-development courses. These resources help women entrepreneurs improve their managerial, technical, and entrepreneurial skills, leading to better business performance.

6. Benefits of Digital Empowerment for Women Entrepreneurs

The digital era presents many benefits for women entrepreneurs, including:

- Lower barriers to starting businesses
- Flexibility in balancing business and family duties
- Access to broader national and international markets
- Enhanced financial independence and confidence
- Improved decision-making through digital information

These benefits improve economic empowerment and personal growth for women entrepreneurs.

7. Challenges Faced by Women Entrepreneurs in the Digital Era

Despite the advantages of digital technology, women entrepreneurs still face several challenges:

- Limited digital skills, especially in rural and semi-urban areas
- Insufficient access to reliable internet and devices
- Risks of cybercrime and online fraud
- Gender bias in obtaining funding and joining professional networks
- Lack of awareness about digital tools and government support programs

These challenges highlight the need for targeted support and policy intervention.

8. Role of Government and Supporting Institutions

Government agencies and institutions play a crucial role in promoting women entrepreneurship by offering:

- Digital skills training and development programs
- Financial assistance and credit options
- Online mentoring and networking opportunities
- Policies that encourage digital participation and inclusion

Such initiatives support women entrepreneurs in adopting digital technologies and growing their businesses sustainably.

9. Findings of the Study

The study reveals several key findings:

- Digital technologies have greatly expanded entrepreneurial opportunities for women.
- Women entrepreneurs actively use social media and e-commerce platforms.
- Digital payment systems have improved their financial independence.
- A lack of digital skills and awareness of cybersecurity remains a major issue.
- Ongoing institutional and policy support is vital for long-term empowerment.

10. Suggestions

Based on the study, the following recommendations are made:

- Introduce targeted digital training programs for women entrepreneurs.
- Improve internet and digital infrastructure in rural and semi-urban areas.
- Raise awareness about cybersecurity and safe online practices.
- Encourage mentorship programs and networks focused on women.
- Enhance access to digital finance and funding opportunities.

11. Conclusion

The digital era has become a powerful force for women entrepreneurship by lowering traditional barriers and providing flexible business options. Digital tools allow women to engage actively in economic activities, gain financial independence, and contribute to inclusive economic growth. However, issues related to digital literacy, infrastructure, and online security must be tackled for sustained success. With the right policy support and institutional help, women entrepreneurs can play a crucial role in shaping the future digital economy.

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CURRENT AFFAIRS

Insights into the world we live in

RBI's Rate Cut Cycle Begins: A New Economic Chapter

In a landmark move, the Reserve Bank of India's Monetary Policy Committee (MPC) cut the repo rate by 25 basis points to 6.25% in February 2025 — marking the first rate reduction in nearly five years. This was followed by a second cut in April 2025, bringing it to 6%, signalling a decisive pivot toward growth support as CPI inflation cooled to around 3.6%, well within the 4% target band.

A lower repo rate reduces borrowing costs for businesses and consumers — it is the most direct lever the RBI pulls to stimulate economic activity and credit growth.

For commerce students, this rate cycle is a live case study in monetary policy transmission — how central bank decisions ripple through bond yields, EMIs, corporate capex, and ultimately GDP. The RBI also shifted its policy stance from 'withdrawal of accommodation' to 'accommodative', signalling further cuts ahead in 2025–26.

Union Budget 2025–26: Middle Class Relief & Capex Push

The Union Budget 2025–26, presented by Finance Minister Nirmala Sitharaman, made headlines with a sweeping income tax overhaul — individuals earning up to ₹12 lakh annually will pay zero income tax under the new regime, a move benefiting an estimated 1 crore taxpayers. The revised tax slabs under the new regime were restructured to be more progressive, aiming to boost consumption by leaving more money in the hands of the middle class.

Capital expenditure was maintained at ₹11.21 lakh crore — around 3.1% of GDP — with a strong focus on infrastructure: railways, roads, urban housing, and green energy. The fiscal deficit target was set at 4.4% of GDP for 2025–26, continuing the consolidation path toward 4.5% by 2025–26 and 4% by 2026–27. The Budget also introduced key reforms for MSMEs, startups, and the maritime sector — making it one of the most reform-dense Budgets in recent memory.

Markets in 2025: Volatility, FII Exodus & the Resilient DII

India's equity markets navigated a turbulent phase in early 2025, with Nifty 50 correcting nearly 15% from its September 2024 peak of 26,277, touching lows around 21,964 by March 2025. The correction was driven by a combination of global factors — a strengthening US dollar, elevated US Treasury yields, and aggressive FII (Foreign Institutional Investor) selling that saw outflows of over ₹1.1 lakh crore in just five months.

Domestic Institutional Investors (DIIs) deployed over ₹5 lakh crore into Indian equities in FY2025 — a historic record — acting as a crucial buffer against FII selling pressure.

Despite the volatility, India's IPO market remained one of the most active globally, with Hyundai India's ₹27,870 crore IPO in October 2024 becoming the largest in Indian history. SEBI's tightened F&O regulations — including higher lot sizes and upfront margin requirements — began showing impact, with retail derivatives volumes moderating. Demat accounts crossed 17 crore by early 2025, reflecting deep retail market penetration.

Trump Tariffs & the Global Trade Realignment

The return of Donald Trump to the US presidency triggered a seismic shift in global trade dynamics in 2025. The Trump administration imposed sweeping 'reciprocal tariffs' on imports from over 60 countries in April 2025 — including a 26% tariff on Indian goods. India, along with most nations, received a 90-day pause shortly after, but the episode exposed the fragility of rules-based multilateral trade under the WTO framework.

For India, the tariffs present both a challenge and an opportunity. While sectors like pharmaceuticals, gems & jewellery, and IT services faced uncertainty, India's positioning as an alternative manufacturing hub to China — particularly in electronics, textiles, and chemicals — gained momentum. The government fast-tracked trade negotiations with the US for a Bilateral Trade Agreement (BTA), targeting \$500 billion in bilateral trade by 2030. This episode is a live classroom example of trade policy, comparative advantage, and the economics of protectionism.

UPI Crosses 18 Billion: India's Fintech Juggernaut

India's Unified Payments Interface (UPI) set a new monthly record of 18.08 billion transactions in December 2024, processing over ₹23.25 lakh crore in value — a number that rivals the GDP of several nations. NPCI International expanded UPI acceptance to over 10 countries including France, UAE, Singapore, Bhutan, Nepal, and most recently, Trinidad & Tobago, making Indian tourists and diaspora less reliant on international cards.

On the regulatory front, the Digital Personal Data Protection Rules 2025 were released for public consultation, laying out detailed compliance obligations for 'data fiduciaries' — companies that collect and process personal data. This has significant implications for e-commerce platforms, edtech firms, and fintech startups, making data governance a new frontier in business compliance. India also emerged as the world's third-largest startup ecosystem, with 140+ unicorns and a growing focus on profitable, sustainable business models over growth-at-all-costs strategies.

DID YOU KNOW?

Commerce Fun Facts Worth Knowing

01. The word 'salary' comes from the Latin word 'salarium', meaning payment in salt. Roman soldiers were partly paid in salt — making salt one of history's earliest forms of currency.

02. The New York Stock Exchange (NYSE) was founded under a Buttonwood tree in 1792, when 24 stockbrokers signed the Buttonwood Agreement — one of the world's most consequential informal contracts.

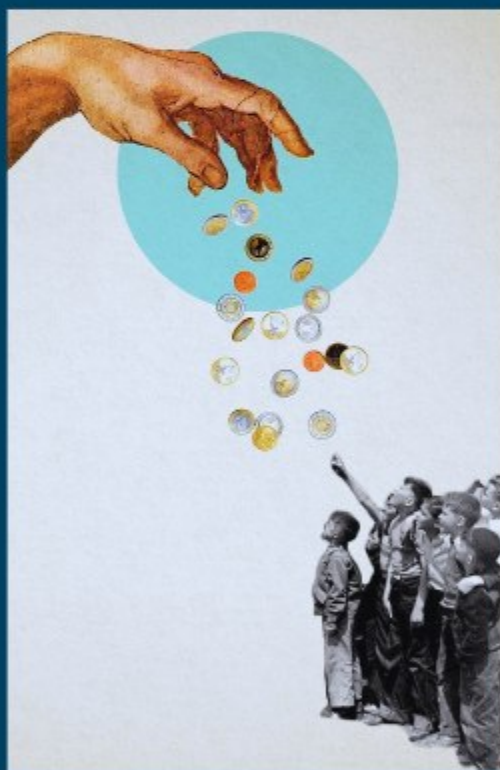
03. Coca-Cola's brand value is estimated at over \$106 billion — meaning its intangible assets (brand equity) are worth more than the GDP of many countries.

04. Double-entry bookkeeping, the foundation of modern accounting, was codified by Italian mathematician Luca Pacioli in 1494 — over 500 years before Tally software.

05. India's Bombay Stock Exchange (BSE), established in 1875, is Asia's oldest stock exchange and among the fastest in the world, with a median trade speed of 6 microseconds.

06. Amazon's Jeff Bezos originally wanted to name his company 'Cadabra' — as in 'abracadabra'. His lawyer misheard it as 'cadaver' and convinced him to change it.

07. A single Tulip bulb in 17th-century Holland cost as much as a luxury canal house in Amsterdam — this period is now studied as 'Tulip Mania', the world's first recorded speculative bubble.



How Commerce-Savvy Are You?

Think you know your commerce? Put your knowledge to the test with these quick-fire questions – spanning accounting, economics, business, and current events.

Question	Answer
What is the full form of SEBI?	Securities & Exchange Board of India
Which article of the Indian Constitution governs the Comptroller and Auditor General?	Article 148
Who is called the 'Father of Economics'?	Adam Smith
What does 'LLC' stand for in business?	Limited Liability Company
In accounting, what does the 'Golden Rule' for personal accounts state?	Debit the receiver, Credit the giver
What is India's fiscal year period?	April 1 – March 31
Which market structure has only one seller?	Monopoly
What does 'IPO' stand for?	Initial Public Offering
Who publishes the Human Development Index (HDI)?	UNDP
Which tax replaced the 'Octroi' and 'Entry Tax' in India?	GST (IGST)

Commerce: The Language of the World

Every transaction tells a story. Every balance sheet holds a truth. Commerce is not merely a subject – it is the architecture of human civilisation.

Editorial Team





KALINDI COLLEGE
UNIVERSITY OF DELHI
NAAC ACCREDITED 'A+' GRADE



धन-verse

धन-दर्पण EDITION - 4

FINANCE CELL

FINANCE CELL



FINLEAGUE

FINLEAGUE '25

FinLeague is the flagship academic annual Fest in Dhanverse, turning classrooms into bustling centers of market planning and financial analysis. It is more than a competition, as it is a celebration of ideas in the form of quizzes, stock simulations, and case studies. Students test their theoretical knowledge in a practical setting, honing their analytical skills and decision-making capabilities. The special atmosphere of the event brings together students from different backgrounds, promoting networking that goes beyond textbooks. Finally, FinLeague combines finance and fun in a dynamic setting that boosts confidence, strategic awareness, and expertise.



INAUGURATION

INAUGURATION & DEPARTMENT FRESHERS



On October 14, 2025, the Department of Commerce at Kalindi College was proud to have another tenure of DHAN-VERSE, the Finance Cell. Going beyond the pages of textbooks, this initiative provides students with hands-on experience. At the oath-taking ceremony of the newly appointed badge holders, the students took an oath to remain committed to integrity and leadership. The function was followed by an enlightening guest lecture by Ms. Gagandeep Kaur on stress management, where she highlighted the importance of emotional stability along with financial acumen.



COMMUNITY OUTREACH 1

INVESTING IN A GREENER TOMORROW

The community program, “Investing in a Greener Tomorrow,” encouraged sustainable living by engaging in discussions and activities. The session was held in SD Public Senior Secondary Girls School, East Patel Nagar, and emphasized the importance of small deeds in the present, having a long-lasting positive effect in the future. The participants were introduced to sustainable practices such as cutting down plastic use, saving water, and using renewable energy. The program was successful in motivating students and members of the community to make responsible decisions. In the end, the program encouraged a profound understanding of sustainability, enabling everyone to make conscious efforts to create a cleaner planet.



SEMINAR 1 AND INTER-COLLEGE COMPETITION

AI & PERSONAL FINANCE



This event explored how AI is revolutionizing individual wealth management through tools for budgeting, investment planning, and fraud detection. Industry experts shared practical strategies for leveraging technology to simplify complex decisions and foster smarter financial habits. The inter-college competition highlighted student innovation, featuring analytical presentations on the evolving synergy between finance and technology. It was a successful day of meaningful discussion and creative problem-solving, equipping the next generation with the insights needed for the digital economy.



SEMINAR 2 & PANEL DISCUSSION

A ROADMAP TO SUSTAINABLE FINANCIAL SOLUTIONS

Dhanverse Society organized Seminar 2, “A Roadmap to Sustainable Financial Solutions,” successfully. The theme of the seminar was the integration of sustainability into financial solutions. The importance of the seminar was that it showcased how finance has evolved beyond making profits. Today, finance is all about the convergence of growth and sustainability. The seminar covered topics such as ESG, Green Finance, and Impact Investing. The seminar provided valuable information on how to create profitable yet sustainable solutions.



SEMINAR 3

LEADERSHIP IN THE ARTIFICIAL INTELLIGENCE ERA



This seminar discussed how AI changes the concept of leadership by shifting attention from management to a combination of technical understanding and moral accountability. Although AI technology is used for optimizing data analysis and efficiency, it was made clear in the seminar that technology cannot substitute for empathy and vision. Effective leadership in a digital age demands a combination of technological accuracy with intuitive insight.

This seminar also covered the importance of transparency and learning. The key to success lies in emotional intelligence, using innovation effectively while staying grounded.





धन-verse
2025-26

Newsletter धन-दर्पण

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2025-26



Newsletter धन-दर्पण

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Team 2025-26





KALINDI COLLEGE University of Delhi NAAC Accredited 'A+' Grade



NIVESH FINANCE CELL

4th Edition

FINANCE MAGAZINE
FOR THE YEAR

FOR THOSE OF YOU WHO LIKE FINANCE

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INTRODUCTION

धन-Verse



This magazine intends to highlight recent happenings in the finance world and how our college is creating a dedicated forum for students interested in finance.

Finance Cell

**धन-Verse, Finance Cell,
Department of
Commerce
Kalindi College,
University of Delhi
presents the fourth
Edition of its magazine-
Nivesh**

Nivesh will serve as a student's corner, consisting of all the contributions of the many talented students in our college. धन-Verse, Finance Cell was introduced in the year 2022 with the resolution of enhancing the financial knowledge of students through various events, activities, seminars and workshops, which would also discuss the different financial ideologies all around the world.

PREFACE

It gives us immense pleasure to present the fourth edition of Nivesh magazine of Dhan-Verse, Finance Cell, Department of Commerce.

Nivesh aims to encourage students to enter the financial world. The magazine provides updates on the financial and economic environment.

We encourage involvement by conducting various seminars and workshops.

A Lot of toil and diligence have gone into preparation of this magazine.

We sincerely hope this magazine helps build a more profound interest in the Financial environment.

We would appreciate your feedback and suggestions.

धन-Verse

Finance Cell

Department of Commerce

Kalindi College

University of Delhi

ACKNOWLEDGEMENT

This magazine has been running an initiative for a long time, and the combined efforts of various creative minds have made it possible. We extend our gratitude to our hon'ble patron/Principal, Prof. Meena Charanda, for making this possible and for always being a constant source of encouragement. We would like to thank our Teacher-In-Charge/Convenor.

Ms Alka chaturvedi our Co-Convenor Ms. Shweta Raj, and for their constant support and guidance. Their mentorship has been extremely valuable for us throughout this journey. We appreciate the entire Finance Cell for their constant dedication towards this magazine. Their initiative has resulted in stellar results.

Last but not least, we treasure the insightful entries that we received for our magazine.



NIVESH

DEPARTMENT OF COMMERCE
KALINDI COLLEGE, UNIVERSITY OF
DELHI



PRINCIPAL'S DESK



PROF. MEENA CHARANDA

It gives me immense pleasure to pen this note for Dhan-verse, the Finance Cell of the Department of Commerce. I extend my heartfelt congratulations to the entire team on the successful release of the fourth edition of NIVESH.

The magazine aptly showcases well-researched and thought-provoking insights by students on a wide array of topics spanning business, finance, and economics. This publication will undoubtedly help spread awareness and inspire innovation in these domains.

Our students have shown commendable dedication in bringing out this issue, from data collection to writing the articles. I am confident that this endeavour will serve as a valuable learning experience for them and play a significant role in shaping their futures.

EDITORIAL BOARD



DR.ALKA CHATURVEDI
CONVENOR
(TEACHER IN CHARGE)

It is a matter of immense pride and satisfaction to present the Finance Cell(Dhanverse) Magazine - Nivesh- a wonderful initiative that reflects the enthusiasm, creativity, and financial awareness of our students. In today's dynamic economic environment, financial knowledge has become an essential skill for responsible decision-making and future success.

This magazine provides a meaningful platform for students to share their perspectives on finance, business trends, investments, and economic developments. Such academic initiatives promote practical learning, critical thinking, and innovation beyond the classroom.

I highly appreciate the sincere efforts of the Finance Cell core team ,members, faculty mentors, and all contributors whose dedication has made this publication possible. Their commitment towards promoting financial literacy and excellence truly deserves recognition.

I am confident that this magazine will continue to motivate students to explore new ideas and achieve greater heights in the field of commerce and finance.

“Empowering minds through financial knowledge for a stronger tomorrow.”

Best Wishes

Dr.Alka Chaturvedi
TIC & Convenor(Dhanverse)
Department of Commerce
Kalindi College
University of Delhi

EDITORIAL BOARD



EDITOR IN CHIEF
MS.SHWETA RAJ
CO-CONVENOR

It gives me great pleasure to present the fourth edition of Nivesh, the finance magazine of Dhanverse. This edition reflects the hard work, creativity, and dedication of our team in bringing out an informative and engaging publication.

In this issue, we cover various topics along with important academic and outreach initiatives, showing our commitment to current challenges, innovation, and sustainability.

Nivesh continues to provide a platform for students to learn, think, and share their ideas. Guiding the students throughout this process has been a rewarding experience.

I sincerely appreciate the efforts of the editorial team and all contributors who have made this edition successful.

Editorial team

2025-26



PARUL
EDITORIAL HEAD

KHAYATI SHARMA
EDITORIAL HEAD



ANUSHA GUPTA
DEPUTY EDITORIAL HEAD



KUVIRA TANEJA
(GRAPHIC TEAM MEMBER)



AVIKA KAKKAR
(GRAPHIC TEAM MEMBER)



HIYA
(GRAPHIC TEAM MEMBER)



JEEVIKA PHOGAAT
(GRAPHIC TEAM MEMBER)

BHAVYA
(GRAPHIC TEAM MEMBER)



BHUMI
(CONTENT TEAM MEMBER)

JANHAVI
(CONTENT TEAM MEMBER)



NIHARIKA JAIN
(CONTENT TEAM MEMBER)

GAURVEE BHARDWAJ
(CONTENT TEAM MEMBER)





ARTICLES

The Rise of Green Finance: Investing in a Sustainable Future

In recent years, the concept of Green Finance has gained significant importance in the global financial landscape. As climate change, environmental degradation, and resource depletion become pressing concerns, the financial sector has started aligning capital with sustainability goals. Green Finance refers to financial investments that support environmentally friendly projects, promote sustainable development, and encourage responsible business practices. It aims to balance economic growth with environmental protection.

Green Finance includes instruments such as green bonds, sustainable mutual funds, climate funds, and ESG (Environmental, Social, and Governance) investments. These tools help channel funds into projects like renewable energy, clean transportation, waste management, sustainable agriculture, and energy-efficient infrastructure. By directing money toward such initiatives, investors contribute to reducing carbon emissions and building a greener economy.

In India, Green Finance is steadily evolving. Government initiatives like renewable energy targets, electric vehicle promotion, and sustainable infrastructure development have created opportunities for green investments. The issuance of green bonds by Indian companies and financial institutions reflects a growing commitment toward sustainability. Moreover, regulatory bodies are encouraging transparency and sustainability reporting, making it easier for investors to assess the environmental impact of their investments.

Businesses are increasingly integrating sustainability into their core strategies. Companies adopting environmentally responsible practices often enjoy improved brand reputation, better risk management, and long-term cost savings. Investors, on the other hand, are becoming more conscious of where their money is invested. Many prefer companies that follow strong ESG standards, recognizing that sustainable practices can lead to stable and resilient returns over time.

However, Green Finance also faces certain challenges. Issues such as greenwashing, lack of standardized reporting, and limited awareness can create confusion among investors. Ensuring transparency and accountability is essential for maintaining trust in sustainable financial markets. Strong regulatory frameworks and accurate disclosure norms are necessary to prevent misuse of the green label.

With increasing environmental awareness and global commitments toward net-zero emissions, Green Finance is expected to expand further. Financial institutions are likely to develop innovative green financial products, while governments may introduce supportive policies and incentives. As sustainability becomes central to economic planning, Green Finance will play a crucial role in shaping responsible growth.

Green Finance is not merely a trend; it represents a shift in the way financial decisions are made. By encouraging investments that protect the planet while generating economic returns, it connects profitability with responsibility. In a world where environmental concerns can no longer be ignored, Green Finance stands as a pathway toward a more sustainable and inclusive future.

BY: BHUMI
(B.COM 1ST YEAR)



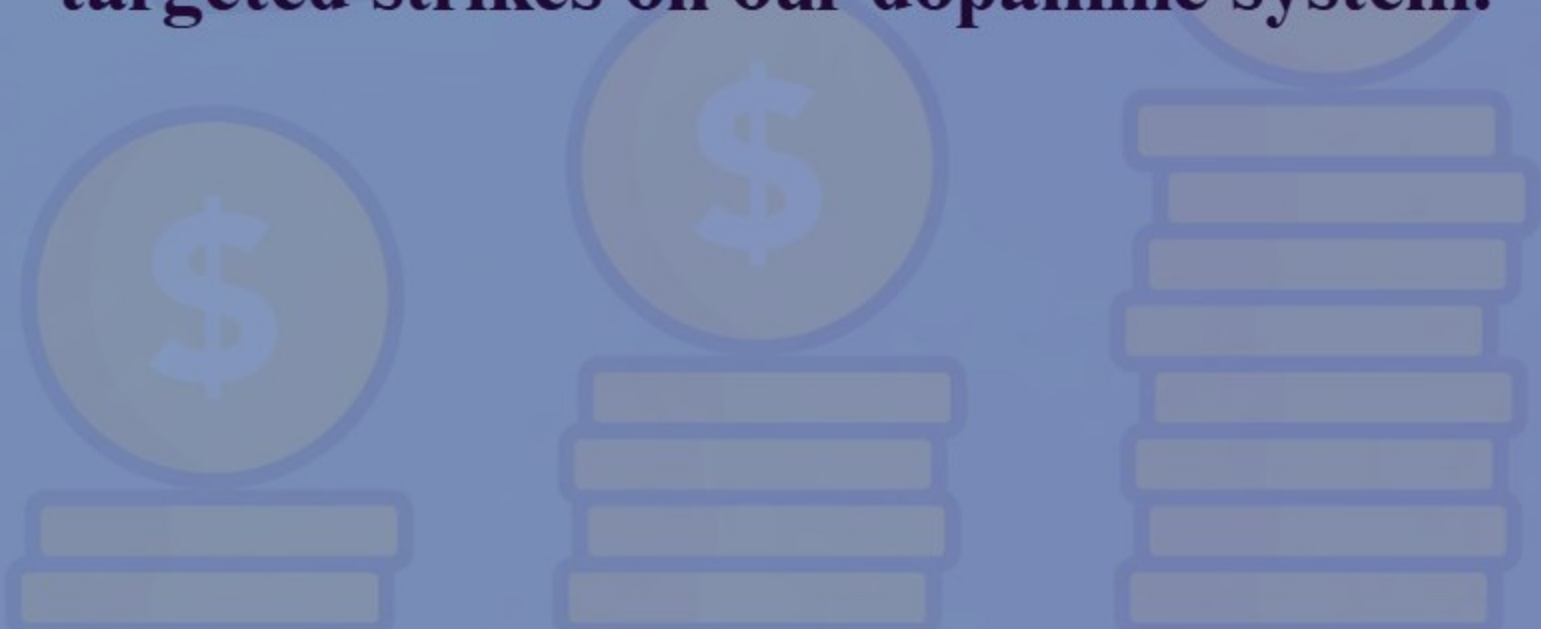
Mind Over Market

)The basis of traditional economics is ‘Homo Economicus,’ commonly called ‘Economic Man.’ The idea behind it is that humans are perfectly rational beings who consistently make decisions to maximize satisfaction and profit with the precision of a calculator. Neurofinance counters just that. It argues that instead of a calculator, our brain is more like a tug-of-war.

On one side is our logic, and on the other are reflexes that prioritize safety and reward over our long-term profit. When the market becomes unpredictable, those reflexes usually win. For a student investor today, a 15% surge in a stock isn’t just a number on a screen but a rush of dopamine that can temporarily mute logic, proving our greatest market risk isn’t a bad algorithm but our own internal default settings.

The problem is that our logic isn’t always turned on. Thinking about it, our ability to make financial decisions resembles a laptop battery. It’s strongest in the morning, but it drains after every lecture, assignment, and social event. By the time we’re browsing a trading app late at night, our brain is already in ‘low power mode.’ In this condition, the logical side of our brain is too tired to do the math, and so the emotional side takes control. This is why a high-risk investment that looks like a ‘genius move’ at midnight seems like a catastrophe at 8:00 AM. We aren’t just fighting market unpredictability. We are fighting the fact that our ability to think rationally is a daily battery that runs out of power. When we are exhausted or stressed, our internal ‘Economic Man’ goes offline, leaving our impulses to take over.

This biological weakness is exactly what modern finance apps are engineered to take advantage of. If our brain is a battery, then these are the high-consumption apps that are designed to keep us in a state of perpetual excitement. They are not just apps to provide data regarding your online investments. They are gamification tools that turn wealth building into a high-stakes video game. Whether it’s a flash of neon green on a price alert or any form of celebration popping up after a trade, these ‘rewards’ are targeted strikes on our dopamine system.



For a student like us, it means a serious investment becomes an addictive habit. We find ourselves checking notifications or these apps during lectures or a night out with friends, all because of the same scrolling habit that keeps us on Instagram. By making invisible money feel like a video game score, these apps deceive us into making bets we'd never make or taking risks we'd never take if we were using actual cash.

Ultimately, the key to successful investing in 2026 isn't finding some secret algorithm but rather optimizing your own 'Neuro-Hygiene.' Since we know our rational battery can run out, we can set up systems to protect it. The first step to reclaiming our autonomy is a '24-hour cooling-off period' before making any major trade, allowing our cortisol and dopamine cycles to rebalance.

This means turning off those price notifications that trigger our primitive background instincts and instead choosing to interact with the market only when our own 'Economic Man' is fully energized. By recognizing that we are humans operating within a virtual casino, we can stop being reactive gamblers and start being proactive investors. The goal is to ensure that when we finally hit the 'buy' button, it's because of a well-thought-out strategy, not a chemical reaction.

BY:-ANUSHA GUPTA
(1BCOM 1SE YEAR)



Financial Inclusion: An Essential Step Towards Balanced Economic Growth

When we talk about India's economic progress, we often focus on rising GDP, increasing foreign investments, or the growth of big industries. These indicators surely show that the country is developing. However, economic growth becomes meaningful only when its benefits reach every section of the society. If the large population can still be excluded from basic financial services, then the development is not complete. This is where the importance of financial inclusion comes into play.

Financial inclusion simply means ensuring that all individuals, especially people belonging to the weaker sections of society, have access to affordable and useful financial services. The range of services offered include savings accounts, credit facilities, insurance, pension fund schemes, and digital payment systems. The aim is not mere access, but actually getting people to make the best use of these financial services to enhance their financial status.

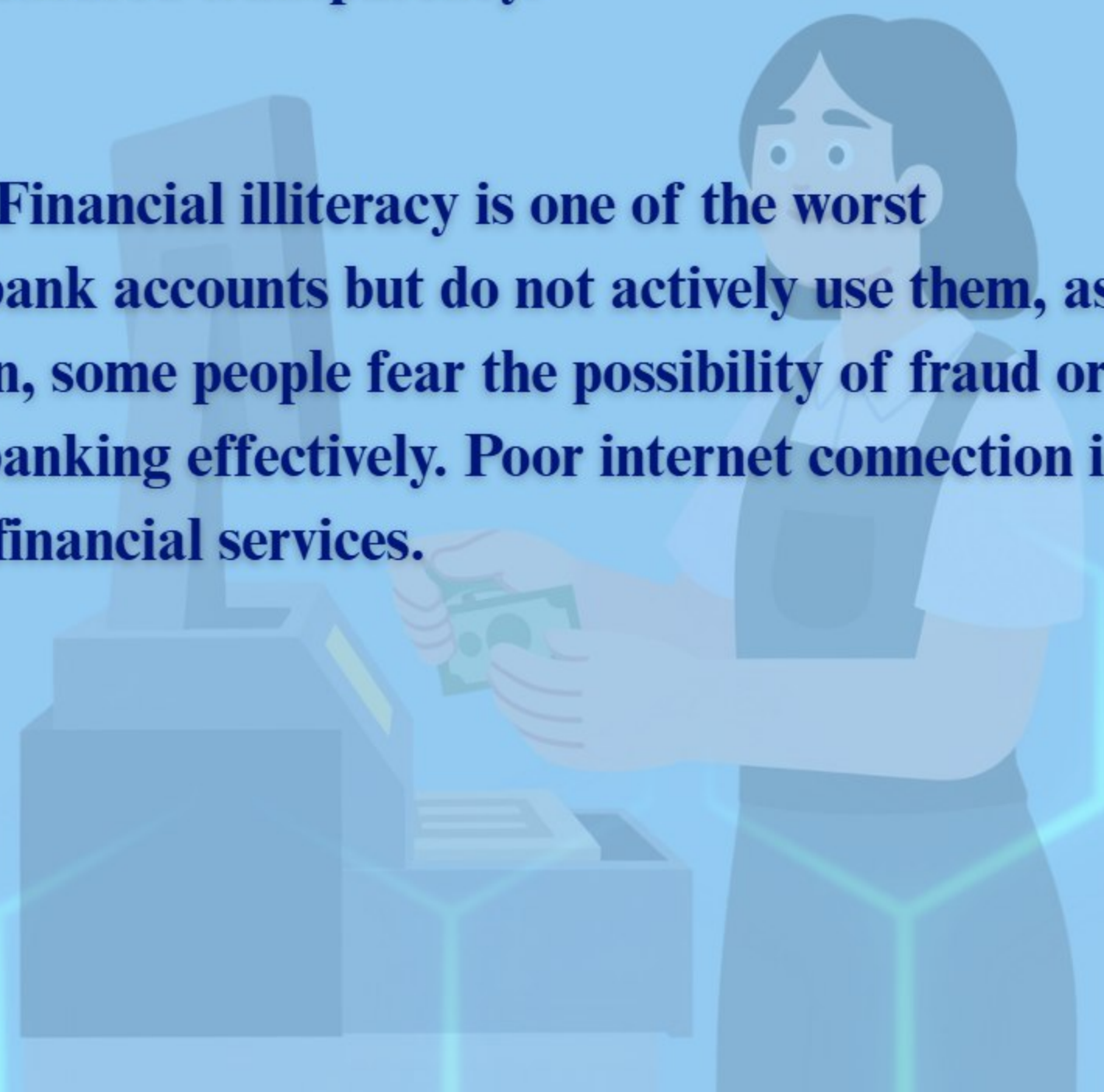
In India, a large population lives in rural areas. For many years, people in villages could hardly access banks. Even when banks were there, many individuals lacked the right documents to open bank accounts, had low incomes, and were unaware of procedures. This made them rely on informal sources like local moneylenders for loans. These lenders would charge very high interests that would be difficult to repay and trap families into debts. The goal of financial inclusion is to bring people into formal banking infrastructure and reduce dependence on informal financial systems.

One small step of bank account opens up many opportunities. It enables secure saving of money, instead of keeping it at home. The savings also earn interest which creates wealth over a period of time. A bank account, therefore, helps in creating a financial identity for an individual. Such an identity comes in handy when seeking loans, scholarships, or government aid.

Financial inclusion also has an important role in poverty reduction. Financial inclusion is also critical in enabling poverty reduction. If the small farmer gets a loan from the bank, he can buy better farm seeds or equipment, which will improve productivity and income. By the same token, a small shopkeeper can double the operations with the help of institutional credit. Financial inclusion, thus, helps in poverty reduction through institutional credit. Women empowerment is another key aspect of financial inclusion. Women in many households traditionally did not have control over financial decisions. When women have their bank accounts, they become financially independent. Government schemes transferring benefits directly into women's accounts have strengthened their stance in families. There is increased confidence because of financial independence and there is more participation in economic activities. This leads to social and economic development.

Digitalization has in recent years greatly aided financial inclusion. Mobile banking and digital payments systems have made transactions not only faster but also more convenient. Even small vendors and hawkers now accept digital payments for their services. This shift not only makes transactions easier but also it reduces risks associated with keeping large amounts of cash. This data can later be harnessed to create a credit history for individuals, which can help with borrowing in the future. The government and banking institutions have taken several initiatives that promote financial inclusion. Zero-balance bank accounts were introduced, which led to millions of people getting into the banking system. Transfers of subsidies directly into bank accounts have also reduced corruption and ensured transparency.

Nonetheless, there are still some challenges. Financial illiteracy is one of the worst problems. There are many people who open bank accounts but do not actively use them, as they are not aware of the benefits. In addition, some people fear the possibility of fraud or lack the necessary knowledge to use digital banking effectively. Poor internet connection in rural areas also becomes a barrier to digital financial services.





Another issue is that financial inclusion should not only be measured by the number of accounts opened. True inclusion happens when people regularly use banking services for savings, investments and payments. Therefore, awareness programs and financial education hold equal importance. Educational institutions and even local institutions can help with financial awareness.

It is also necessary to reinforce the digital security system to create trust among the users. If people feel their money is secured, then there is a high chance that they will embrace online banking services. Banks also must ensure that their services are simple and accessible enough for even the first time users to operate without difficulty.

To conclude, financial inclusion is not only a financial policy but also a foundation for inclusive growth. It also connects the society to formal economy, reduces poverty and inequality, and supports inclusive growth and long-term development. Sustainable growth cannot be realized in a country when a majority of the population is financially excluded. Therefore, more efforts need to be done by the government, financial institutions and society to ensure every citizen has equal access to financial opportunities. Only then can economic growth be truly inclusive and meaningful.

BY KUVIRA TANEJA
(B.COM HONS 1ST YEAR)



Behavioural Finance: Understanding Human Decision-Making in Financial Markets

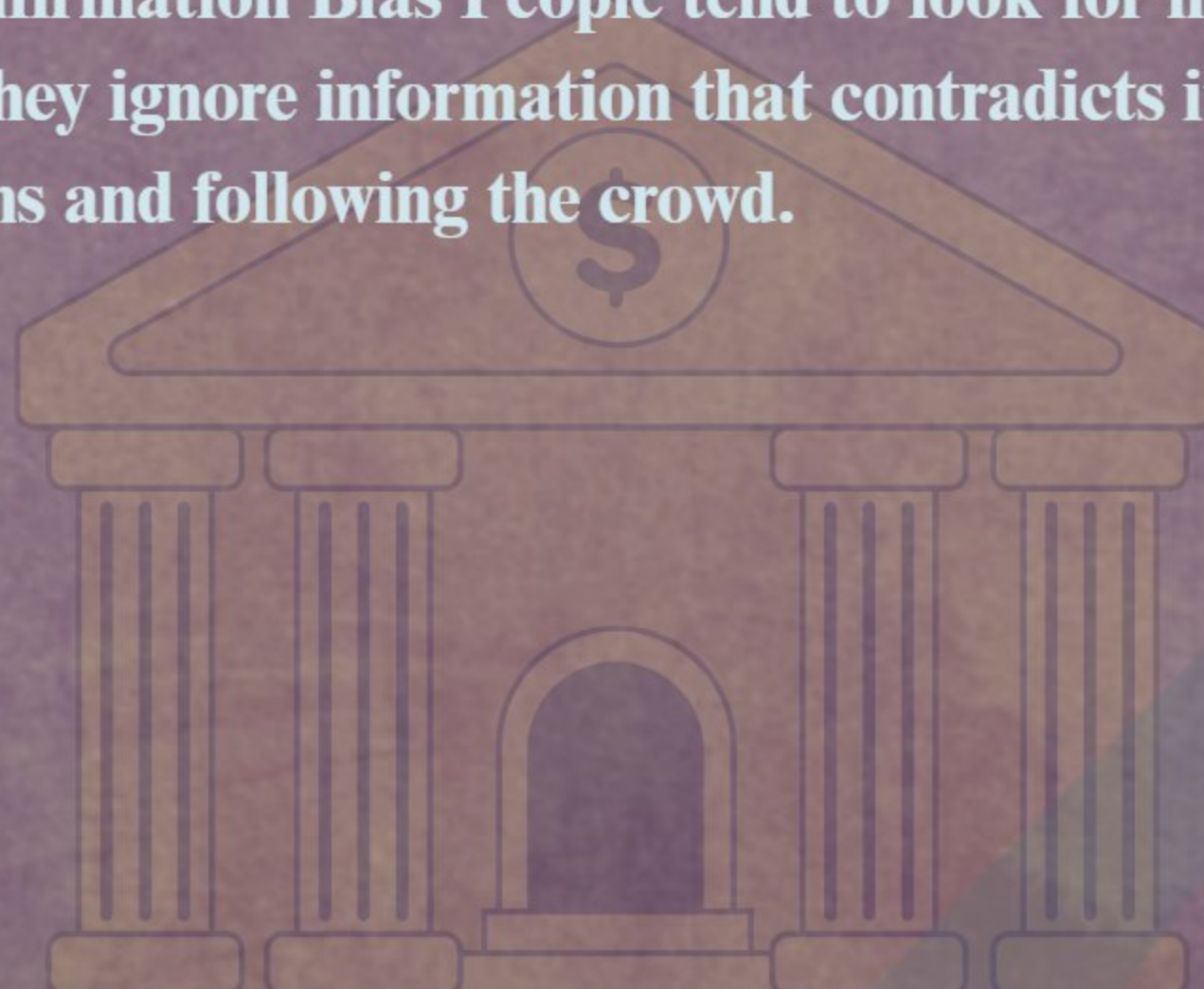
Behavioural finance is a field that combines psychology with finance and economics to understand how real people make decisions. Traditional finance theory assumes that people are always rational and make decisions based on risk and return. However research has shown that people often make decisions that're not rational because of how they think and feel. Behavioural finance says that people use shortcuts and are biased in their thinking. These biases can lead to financial decisions and even affect the whole market.

This article will look at the biases that shape how people make financial decisions and it will use real-life examples to show how these biases work.

Key Biases in Behavioural Finance Finance researchers says that there are two main types of biases: cognitive biases and emotional biases.

Cognitive biases happen when people make mistakes in how they process information and think logically. Emotional biases happen when peoples feelings affect their decisions. Bias People often think they know more than they really do. This leads to them trading much not understanding risk and making mistakes in how they price things. Studies have shown that people who are overconfident think they can "beat the market" which means they trade more and get returns because of it. Anchoring and Adjustment Bias People tend to rely much on the first piece of information they get when making decisions.

For example people may use the price they bought a stock at as a reference point of looking at the latest information. Confirmation Bias People tend to look for information that confirms what they already think. They ignore information that contradicts it. This leads to people making investment decisions and following the crowd.



Case Study 1: Momentum and Irrational Belief

Research by Avanidhar Subrahmanyam shows that psychological biases can affect how markets work. His work shows that people's psychology can lead to momentum in the market where past winners keep winning because people are overconfident and follow trends. This finding shows that what people think and feel can affect the market. Of just looking at technical factors we should also consider how people think and feel.

Case Study 2: Investor Biases in Portfolio Decisions (UAE Evidence)

A study in the United Arab Emirates found that behavioral biases affect how people make investment decisions. The study found that people's biases, like herding and loss aversion led to them making investment decisions.

This research shows that behavioral finance is not just theory it has real-world implications for planning and risk management.

Broader Market Implications
Behavioural finance is not about individual mistakes. It can also help us understand market anomalies, like bubbles and crashes. For example cognitive and emotional biases can lead to optimism and fear which can cause prices to become too high or too low.

Understanding biases can also help financial advisors communicate better with their clients and make more effective plans.

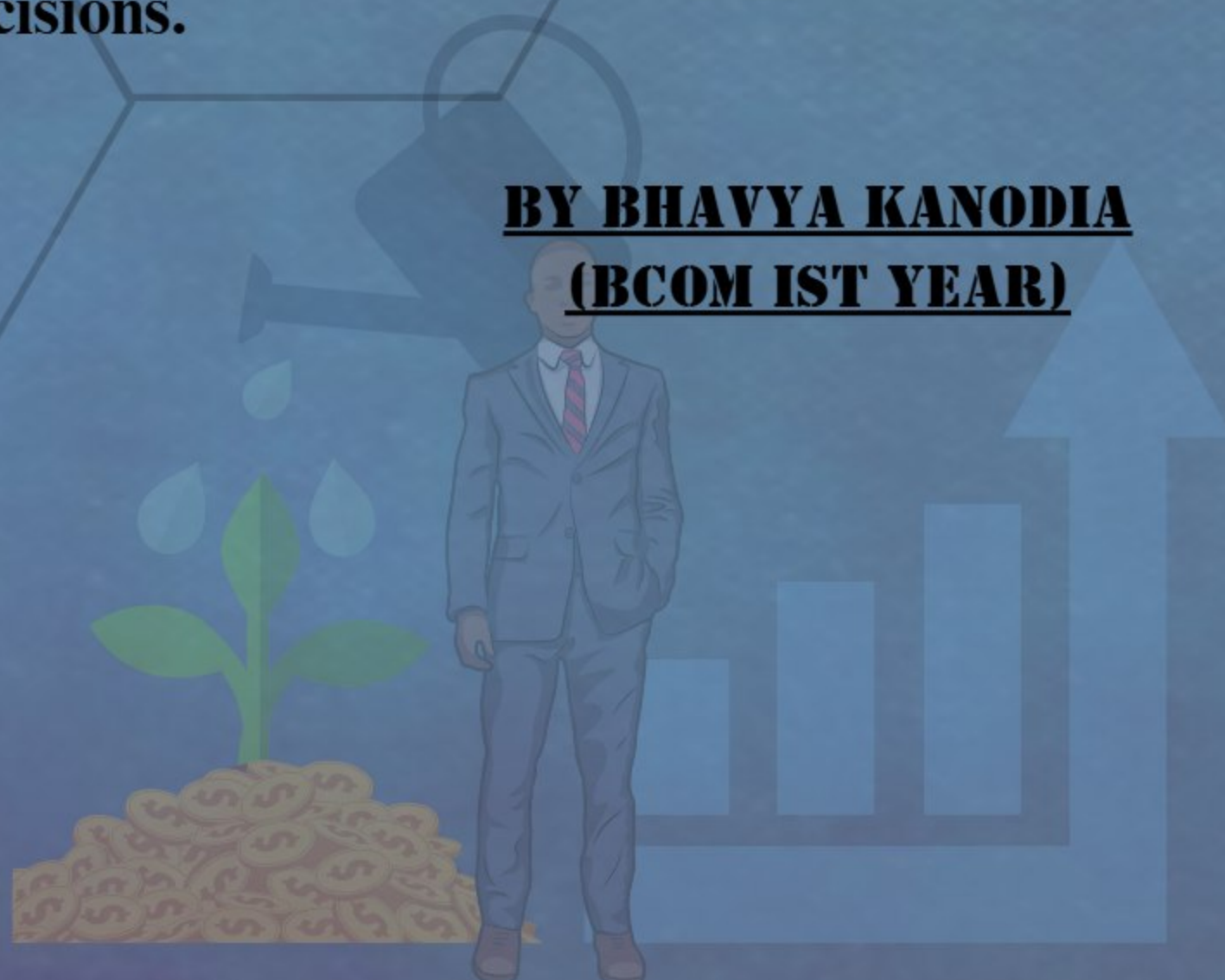
Integrating Insights into Practice
Understanding behavioral biases can help people make better financial decisions.

1. Self-Education: If people understand their biases they can avoid making mistakes based on emotions.

2. Advisory and Communication: Financial advisors can use insights to give better advice to their clients.

3. Policy and Regulation: Behavioural research can also inform policy and regulation like improving literacy and disclosure. Behavioral finance has changed how we understand decision-making. It shows that people are not always rational and that cognitive and emotional biases can affect how they make decisions.

BY BHAVYA KANODIA
(BCOM 1ST YEAR)



Impact of Financial Literacy on Personal Financial Management

Financial literacy is global concern and is unexplored territory which plays important role at every stage of life as it is required at all levels. Financial literacy gives an extra edge through which day to day decisions can be taken easily. India ranks high in population so it becomes very urgent to give importance to it to have dynamic economic system. Financial literacy is gaining importance in today's era as government has lined up many things for increasing it. Government has taken even digital initiatives to increase financial literacy in India.

Recently common service Centres under Ministry of finance and IT created awareness under DIKSHA i.e. Digital Shiksha Abhiyan hosting awareness sessions on government policies and digital finance options - Business standard in November, 2016. Financial literacy is backed up by financial education. Financial literacy gives competency to an individual to make informed choices among various investment options and gives financial security.

Financial literacy makes individuals connected with the global market making an individual's future fast developing and vitalising. Financial literacy acts as a yardstick for creative personal growth. An individual financial need is increasing day by day and for that one needs to develop skills for protective decision making. As comparing to previous time the choices available to them has gone larger and larger leaving an individual in confounding state. Required to make sophisticated choices one needs to self-reckon.

Financial literacy is required at all age, income and occupation levels as it acts a saviour against deadly investments. Financial literacy helps an individual to not get trapped with high charges for financial transactions by non-financial institutions. Financial literacy significantly affects quality of life as it changes your attitude towards money and investment. When an individual is financially literate then he can plan his investments well according to the need and will be financially balanced throughout his life.

Financial literacy is much more than knowledge of financial information and advice. It is basically not only knowledge but proper application of knowledge in practical sense. It is ability to know or how to procure and effective utilization of financial resources for individual well-being. It is combination of knowledge attitude and skill possessed by an individual for sound financial decision making. Financial knowledge is basically knowledge of various investment plans , financial attitude is behaviour of an individual and skill is how tactfully that knowledge has been used. Financial literacy is linked with better wealth accumulation and sound decision making.

Personal financial management is knowledge and planning of various factors that influence your personal financial situation, either positively or negatively at present time or in near future. It is bounded by financial planning which helps in safeguarding individual from financial crisis. It involves budgeting, debt extinguishment, retirement planning, taxation planning, house planning, real estate planning etc. The work life and income of individuals has become very instable these days. At the same time it becomes important for an individual to plan his investments properly when one is earning. There are variety of complex products available in the market and proper personal financial. management equips them to dispose of their income in proper channels.

Personal financial planning can be factored on the basis of their demographics like age, gender, occupation, income and education. Individuals select investments on the basis of their investment motive like capital gains, dividends, tax shields etc. overall it can be said that rational decision making demands technical knowledge and practical experience. There are various personal financial management tools through which financial planning can be made effective are:

- Insurance
- Mutual funds
- Stock market
- Bank deposits
- PPFs
- Gold
- Real estate
- Post office savings

Thus, it can be said that financial literacy has direct impact on personal financial management of an individual may be positive or may be negative. As if a person is financially educated then there is possibility of good financial management. Sound financial literacy can help them to plan safe and secure investmen

BY :-VAISHALI RUSTAGI
(BCOM (P) 3RD YEAR)



Mind over Money: Understanding the Psychology of Investing

In the world of finance, there is a very old theory, the Efficient Market Hypothesis (EMH). This theory states that investors are always rational in the market, and all information is already reflected in stock prices. But is this true? If we are really that rational, then stock market bubbles and crashes would never have happened. Here enters Behavioural Finance.

What is Behavioural Finance?

In simple words, Behavioural Finance is the intersection of psychology and finance. This field tells us that humans are not robots; our emotions, biases, and old patterns play a crucial role in financial decision-making. Research has shown that the market can never be 100% efficient as it takes time to take the prices to the fair value, and humans usually make “mental errors” (Gupta & Saxena, 2019).

Several biases affect our investment decisions:

Overconfidence: It has a huge impact on the investors. We often think that our knowledge and skills are better than the market, and that is why we take riskier trades and forget about diversification (Madaan & Singh, 2019).

Herding behaviour: Have you ever invested in any stock because your friend invests in it or news channels are talking about it? It is known as herding. Individual investors on the NSE (National Stock Exchange) are often victims of herding. When the market goes up, everyone starts investing, and when the market falls, they start selling in panic.

Anchoring bias: Anchoring means being stuck with old information or a price. If someone has seen a stock at ₹500 and today it is at ₹300, then the investor thinks that it is cheap without checking the condition of the company.

Disposition effect: Investors usually sell their profitable stocks soon, but keep holding onto the stocks facing a loss in the hope that someday the price will rise. It is also known as Loss Aversion. Psychology says that the pain of losing ₹1000 is higher than the happiness of earning ₹1000.

Rationality vs Reality

Traditional finance assumes that the only goal of the investor is to maximise wealth. But Behavioural Finance states that usually our goal is “peace of mind” or “regret avoidance”. We do not want the stock price to go up after selling it, so we make decisions because of that fear. It is important for us students, who are the future investors and managers, to understand that:

Self-awareness is key: Identify your biases. When you take any investment decision, ask yourself, “Am I doing this because everyone else is doing?”

Data over emotions: Do not only believe in tips or news. Look into the company's fundamentals and data.

Long-term perspective: The market can be rational in the short term, but in the long run, only fundamentals work.

Conclusion

Behavioural Finance does not say that we will never make mistakes. It only teaches us that we are human and our minds can deceive us in making financial decisions. Biases are everywhere, whether you are a trained professional or a new investor. Only by understanding these biases can we become better and more disciplined investors. Next time, before investing, remember that before analysing the market, it is important to analyse your own mind.

BY: VIBHUTI
(BCOM 4TH YEAR)



Green Finance: Building a Sustainable Future Through Responsible Investment

In recent years, the concept of green finance has emerged as a significant approach to balancing economic growth with environmental protection. As the world faces rising climate challenges, pollution, and resource depletion, financial systems are gradually shifting towards practices that support sustainability. Green finance refers to financial investments, policies, and initiatives that promote environmentally friendly projects and sustainable development while ensuring long-term economic stability.

At its core, green finance focuses on directing funds towards activities that reduce environmental harm and encourage the efficient use of natural resources. These activities may include renewable energy projects, sustainable agriculture, clean transportation, waste management, and energy-efficient infrastructure. Unlike traditional financing, which primarily emphasizes profit, green finance integrates environmental and social considerations into financial decision-making.

One of the key reasons for the growing importance of green finance is the urgent need to address climate change. Rising global temperatures, extreme weather conditions, and environmental degradation have made it necessary for governments, businesses, and financial institutions to invest in eco-friendly solutions. By supporting green projects, financial institutions not only contribute to environmental protection but also reduce long-term economic risks associated with climate-related disasters.

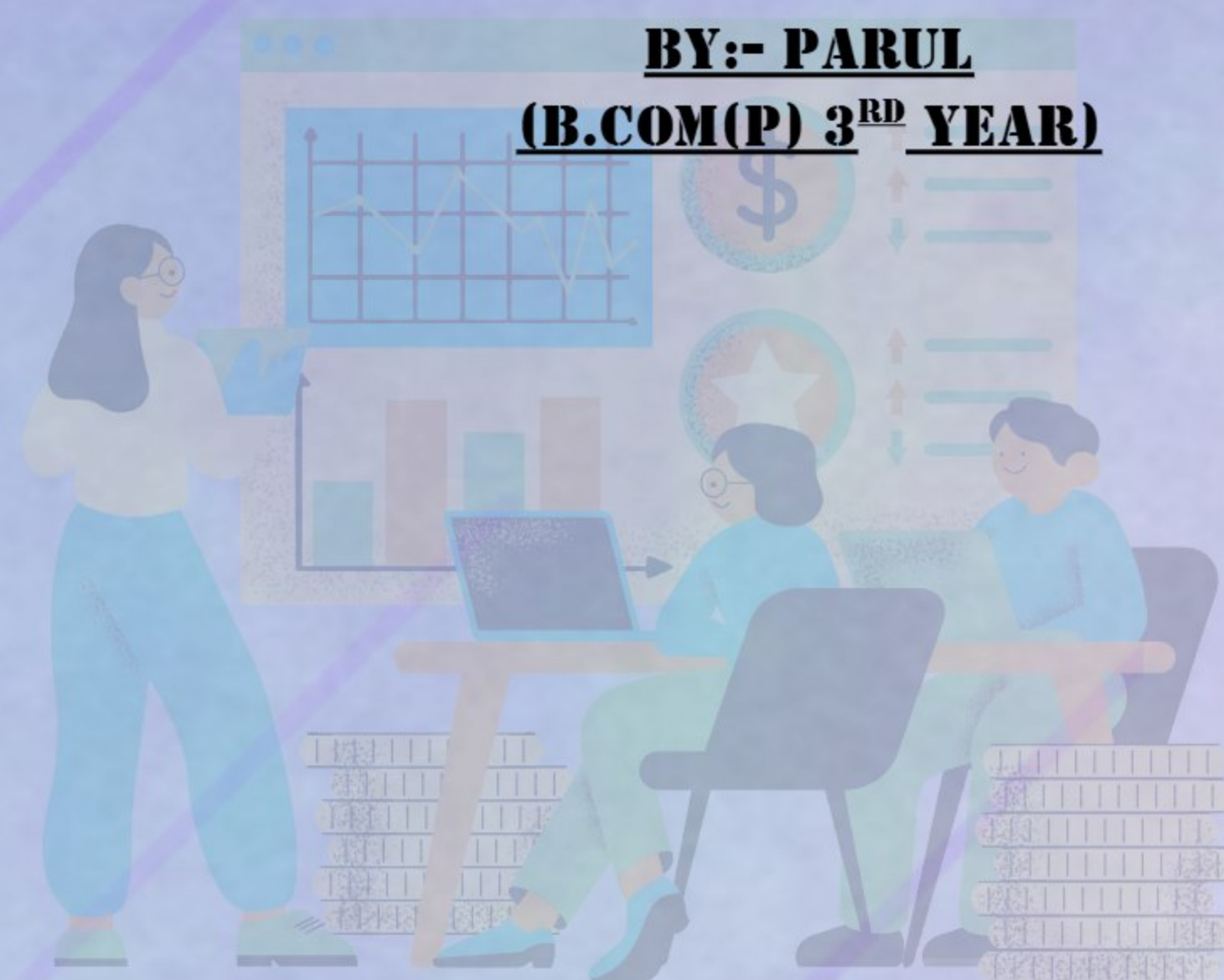
Another important aspect of green finance is the promotion of sustainable business practices. Companies are increasingly adopting environmentally responsible strategies, such as reducing carbon emissions, using renewable energy, and implementing sustainable production methods. Financial institutions play a crucial role in encouraging such practices by offering green bonds, green loans, and sustainable investment funds. These financial tools help organizations secure funding for projects that benefit both the economy and the environment.

Moreover, green finance also enhances social responsibility. It creates opportunities for innovation, employment, and inclusive growth while ensuring that development does not come at the cost of environmental damage. Sustainable financial investments often support community welfare projects, clean energy access, and environmentally safe infrastructure, thereby improving the quality of life for present and future generations.

Despite its advantages, green finance also faces certain challenges. Lack of awareness, limited regulatory frameworks, and higher initial investment costs can sometimes slow down its adoption. However, with increasing global cooperation, supportive government policies, and technological advancements, these challenges can be gradually overcome. Financial literacy and environmental awareness are equally important in encouraging individuals and institutions to participate in green financial initiatives.

In conclusion, green finance is not merely a financial trend but a necessary step towards a sustainable and resilient future. It connects economic progress with environmental responsibility and promotes long-term development that benefits both society and nature. By prioritizing green investments and sustainable financial practices, nations and organizations can move towards a future where growth and sustainability go hand in hand.

BY:- PARUL
(B.COM(P) 3RD YEAR)

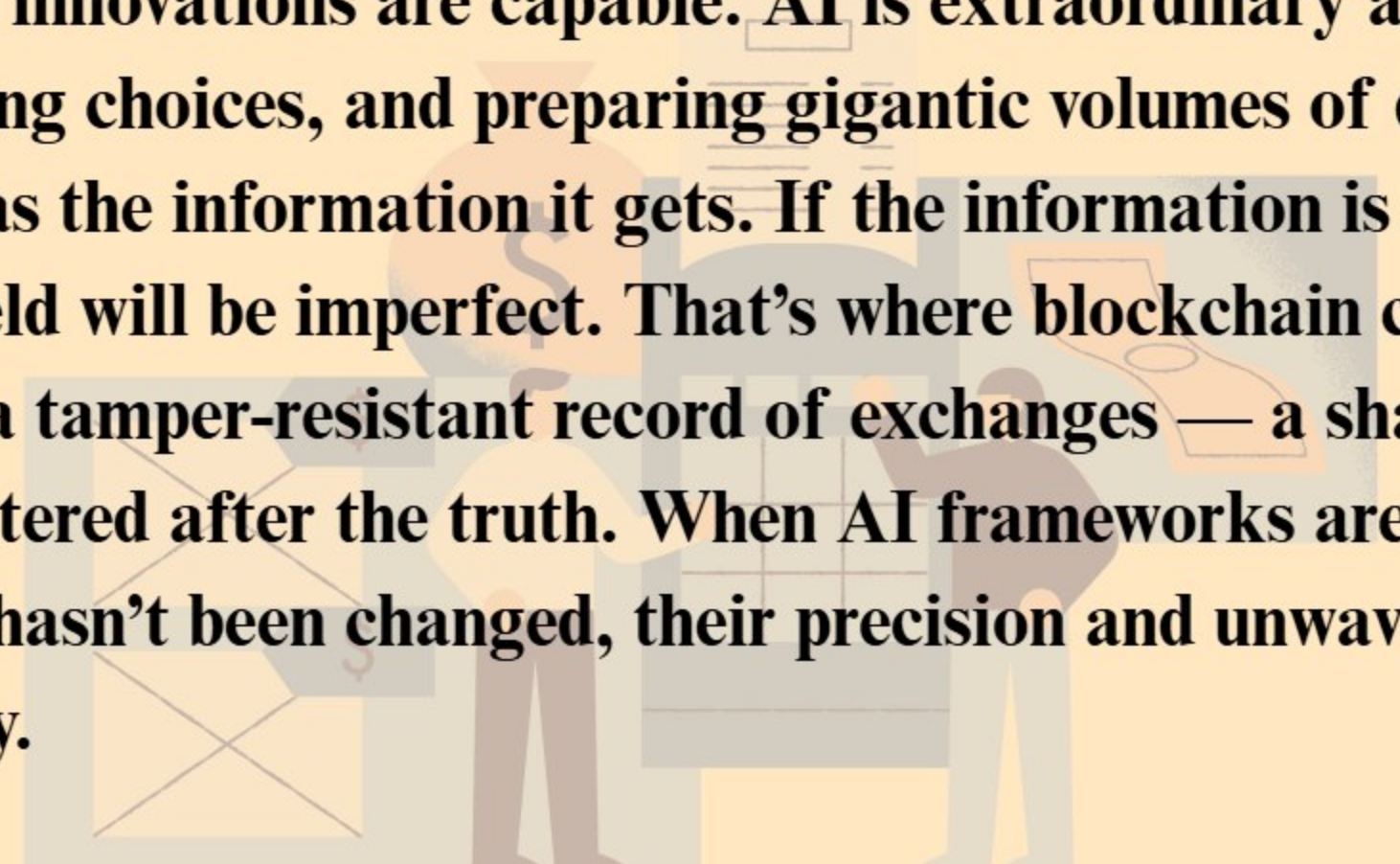




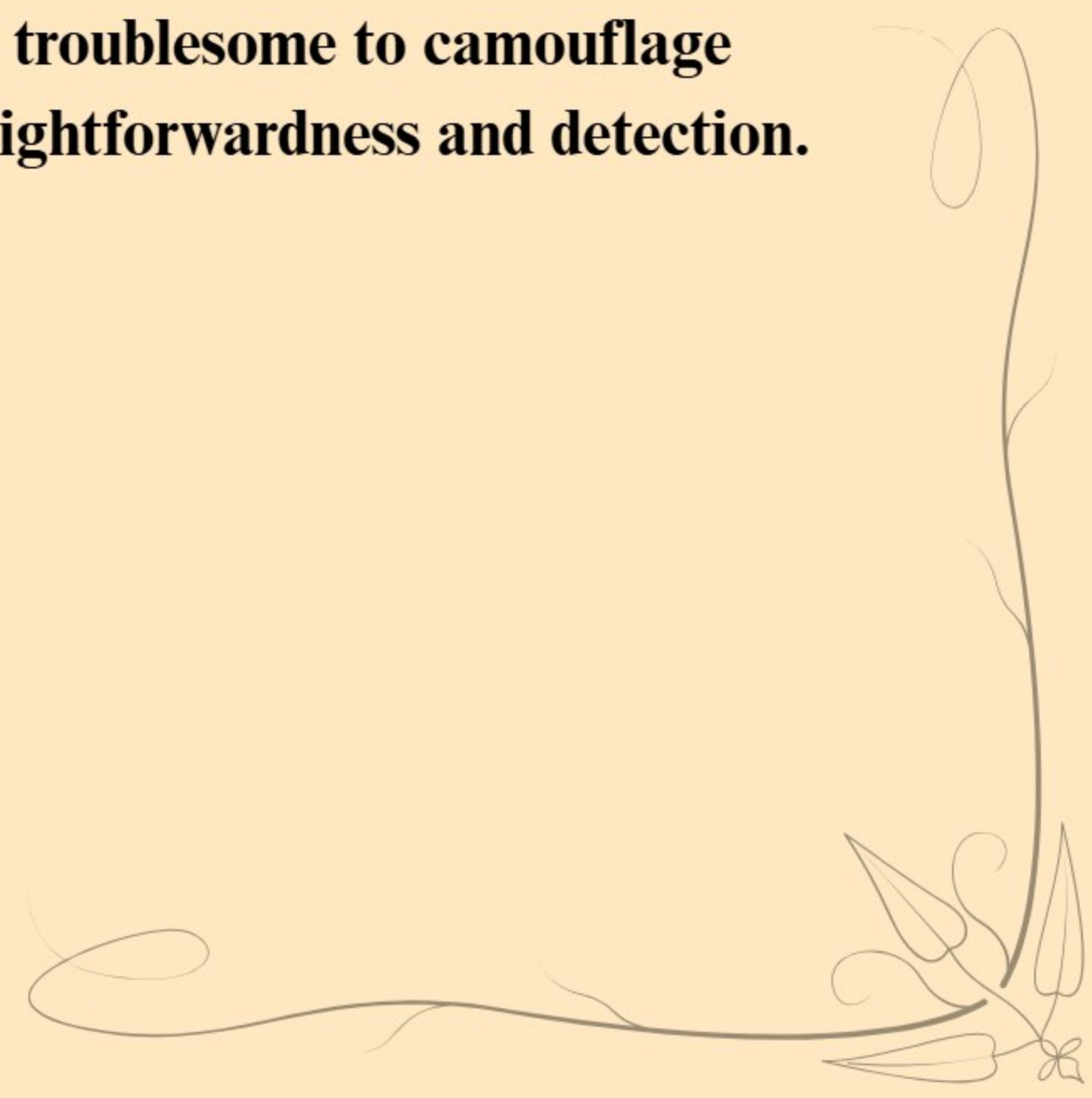
“Rebuilding Financial Trust: The Strategic Fusion of AI and Blockchain”

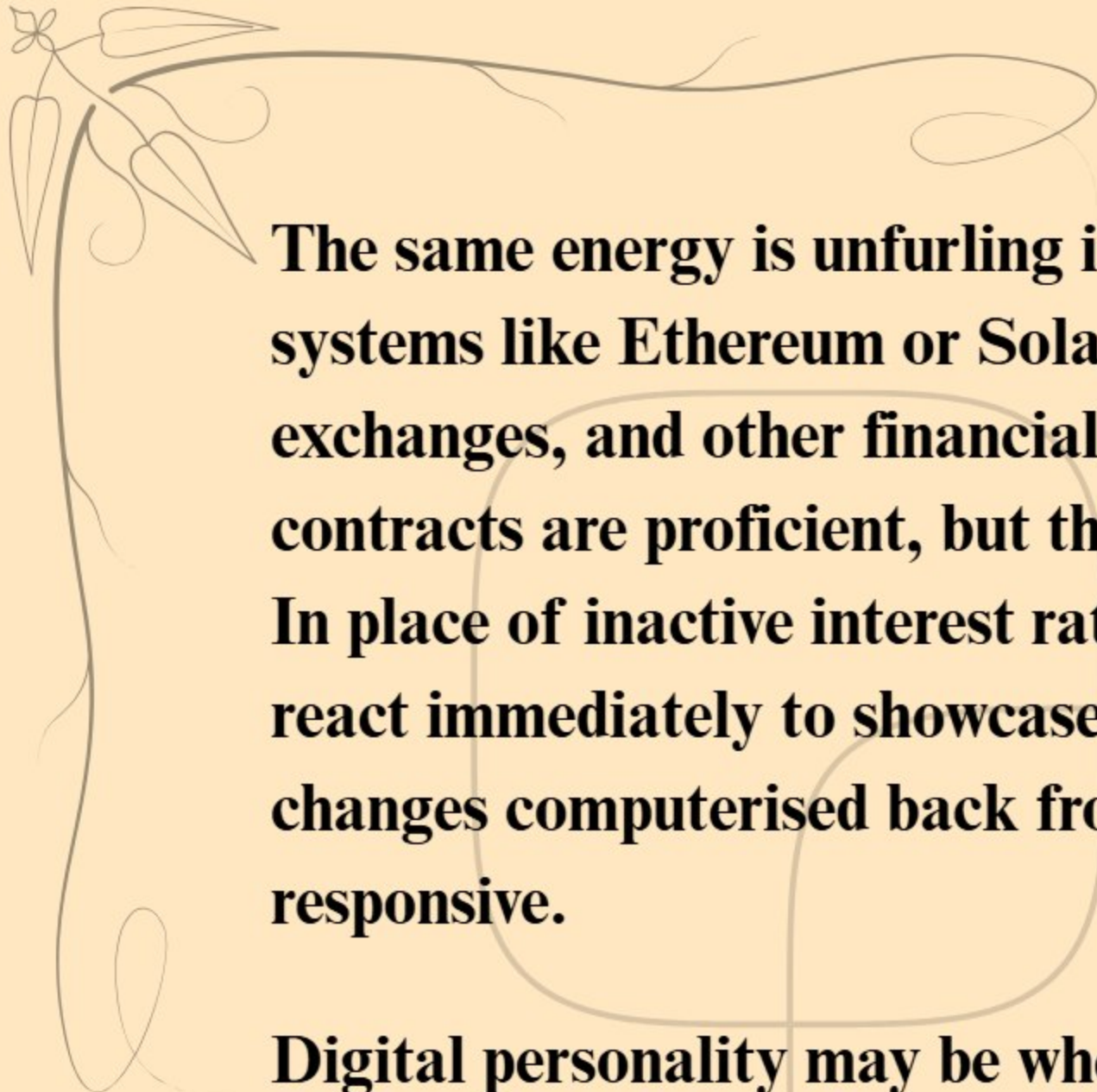
If you see past the clean money apps and the truth that most of us scarcely carry cash any longer, the genuine move in fund is happening behind the scenes. It's in the framework — the frameworks most individuals never see. And right presently, that move is being formed by the cover between blockchain and AI.

On their claim, both innovations are capable. AI is extraordinary at recognising designs, computerizing choices, and preparing gigantic volumes of data. But it's as it were as dependable as the information it gets. If the information is deficient, one-sided, or controlled, the yield will be imperfect. That's where blockchain changes the condition. It makes a tamper-resistant record of exchanges — a shared record that can't be discreetly altered after the truth. When AI frameworks are prepared or work on information that hasn't been changed, their precision and unwavering quality progress significantly.



Fraud discovery is a clear case. Monetary wrongdoing has gotten to be more complex and facilitated, and conventional rule-based frameworks essentially don't keep up. AI can screen exchange designs in real time and detect suspicious behaviour more successfully. When those exchanges are recorded on a blockchain — where each section is traceable and lasting — it gets to be distant more troublesome to camouflage unlawful action. The combination fortifies both straightforwardness and detection.





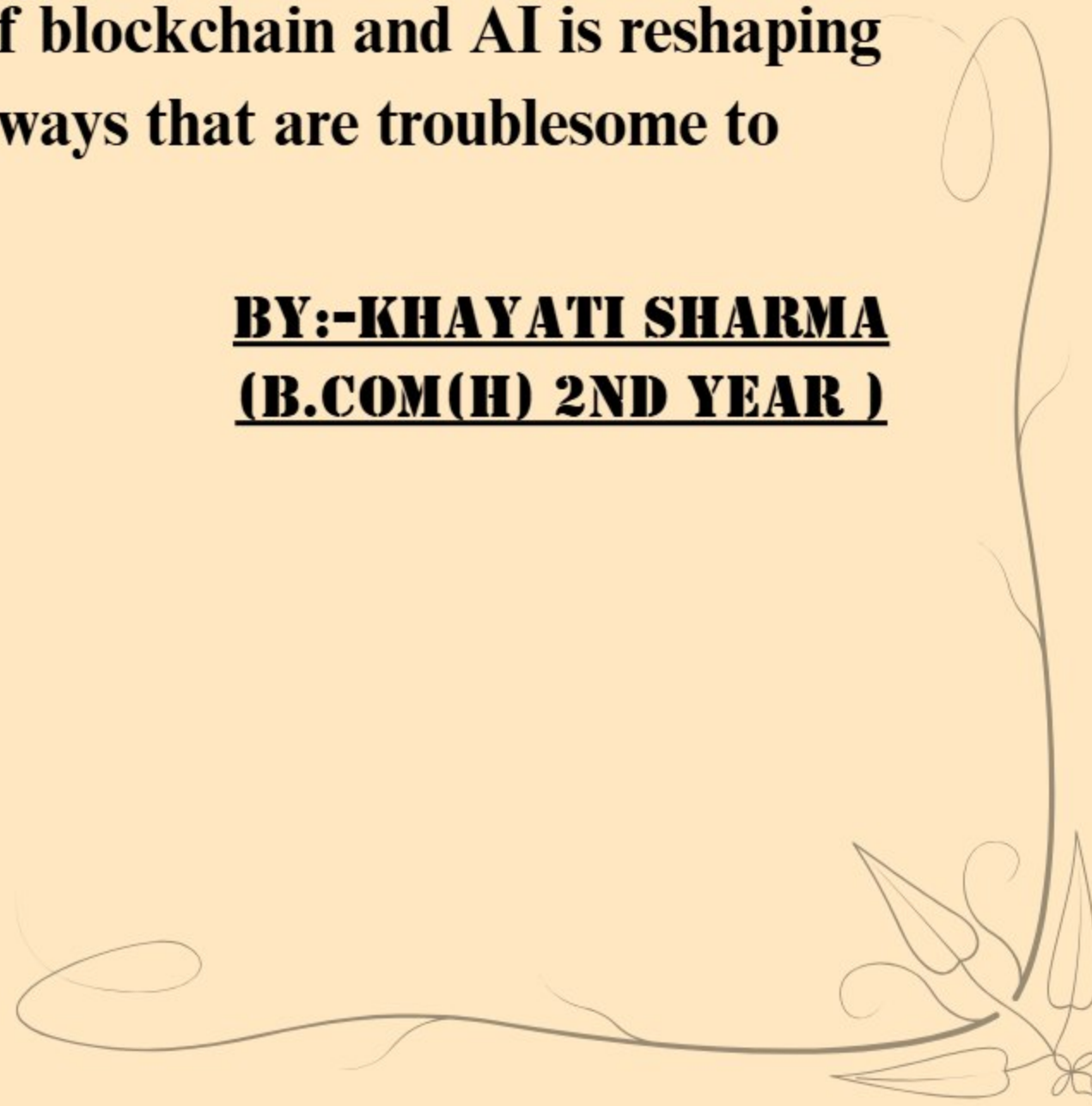
The same energy is unfurling in decentralized back (DeFi). Stages built on systems like Ethereum or Solana utilize shrewd contracts to execute advances, exchanges, and other financial transactions without intermediaries. These contracts are proficient, but they work on settled rules. AI presents flexibility. In place of inactive interest rates or inflexible loaning criteria, frameworks can react immediately to showcase conditions, liquidity levels, and hazard signals. It changes computerised back from something mechanical into something responsive.

Digital personality may be where the effect gets to be most significant. Nowadays, budgetary education to a great extent controls client information, and people depend on centralised databases to remain secure. Blockchain-based personality frameworks offer an elective: self-sovereign character, where clients control their qualifications and share as it were what's essential. AI can at that point assess financial soundness utilising broader, behaviour-based information rather than depending exclusively on conventional scoring models. That has genuine suggestions for budgetary consideration, especially for individuals without broad credit histories.

None of this is without challenges. Adaptability remains an issue for a few blockchain systems, administrative systems are still advancing, and concerns around vitality utilisation and administration are substantial. The innovation is creating speedier than the approach environment around it.

Even so, the heading is clear. Back is continuously moving toward frameworks that prioritise straightforwardness, automation, and conveyed believe or maybe than dependence on centralised education alone. It's still early, and the way forward will likely be uneven. But the meeting of blockchain and AI is reshaping the establishments of budgetary frameworks in ways that are troublesome to expel.

BY:-KHAYATI SHARMA
(B.COM(H) 2ND YEAR)





Activities

Budget building challenge

This activity invites readers to test their budgeting skills through a realistic financial scenario. Participants must allocate their monthly income, manage fixed expenses, and respond to unexpected financial situations while maintaining financial balance.

Scenario

A 22-year-old graduate has just started their first job in a metropolitan city with a monthly salary of ₹35,000. Certain expenses are fixed each month. After paying these, the individual must decide how to allocate the remaining money across different categories while preparing for emergencies.

Step 1: Fixed Monthly Expenses

Expense

Amount (₹)

Rent / Accommodation

12,000

Transportation

2,500

Utilities (Electricity + Water)

1,500

Mobile & Internet

1,000

Total Fixed Expenses: ₹17,000

Remaining Amount for Planning: ₹18,000

Step 2: Plan Your Initial Budget

Category

Your Budget (₹)

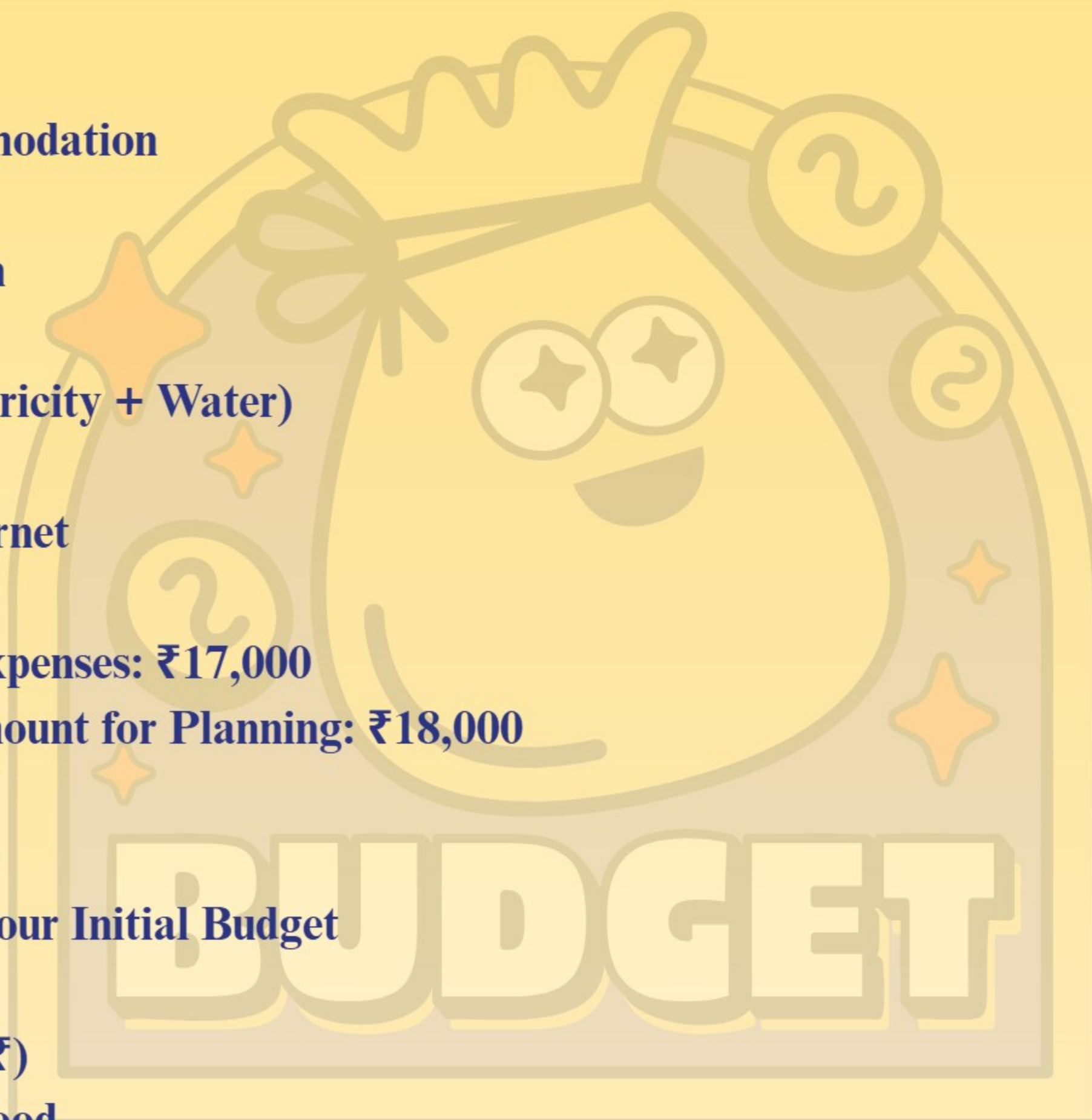
Groceries & Food

Personal Expenses

Entertainment

Savings

Emergency Fund



Level 1 – Minor Emergencies

Situation
Expense (₹)
Laptop repair
5,000
Phone screen repair
2,000
Unexpected short travel
2,500
Re-plan your budget after this emergency:
Category
Revised Budget (₹)
Groceries & Food

Personal Expenses

Entertainment

Savings

Emergency Fund

Level 2 – Moderate Emergencies

Situation
Expense (₹)
Health expense not covered by insurance
4,000
Urgent family travel
4,500
Important device repair
3,500
Re-plan your budget after this emergency:
Category
Revised Budget (₹)
Groceries & Food

Personal Expenses

Entertainment

Savings

Emergency Fund

Level 3 – Social & Lifestyle

Situations

Situation
Expense (₹)
Friend's birthday gift expense
1,500
Wedding gift for a relative
2,000
Festival celebration expense
2,500
Re-plan your budget after this emergency:
Category
Revised Budget (₹)
Groceries & Food

Personal Expenses

Entertainment

Saving

Emergency Fund

Reflection Questions

- Were you able to manage the emergency within your available budget?
- Which expense category did you reduce first?
- Were you still able to keep some savings?
- What would you change in your budget next month?

Guess the CEO

1) Who leads Apple today?

Hint (Question):

This CEO took over one of the world's most valuable companies after the legendary founder stepped down. Known for his calm leadership style, he helped expand products like the iPhone, Apple Watch, and services business.

2) Who transformed Microsoft?

Hint (Question):

This Indian-born tech leader shifted a struggling software giant toward cloud computing and AI, helping revive the company's global dominance. Who is he?

3) Who leads Google's parent company:

Hint (Question):

Born in India, this CEO once worked on Chrome and Android before becoming the leader of the company behind Google Search, YouTube, and Gmail.

4) Who founded Amazon?

Hint (Question):

This entrepreneur started an online bookstore in his garage that later became the world's largest e-commerce company. Who is this visionary founder?

5) Which CEO is known for Tesla and rockets?

Hint (Question):

This billionaire entrepreneur is famous for electric cars, reusable rockets, and ambitious ideas like colonising Mars. Who is he?

6) Who leads the world's largest social media platform?

Hint (Question):

This tech entrepreneur created a social networking site while studying at Harvard that later grew into a global platform connecting billions of people.

7) Who is the powerful Wall Street banker?

Hint (Question):

Often called one of the most influential bankers in the world, this CEO leads the largest bank in the United States.

8) Which Indian billionaire leads Reliance?

Hint (Question):

This business magnate heads a conglomerate involved in telecom, retail, energy, and digital services in India.

9) Who was PepsiCo's famous Indian-origin CEO?

Hint (Question):

This inspiring global leader became known for her "Performance with Purpose" strategy while leading one of the world's biggest beverage companies.

10) Which investor is called the "Oracle of Omaha"?

Hint (Question):

This legendary investor built one of the most successful investment companies and is famous for long-term value investing.

1. Tim Cook – CEO of Apple
2. Satya Nadella – CEO of Microsoft
3. Sundar Pichai – CEO of Alphabet Inc
4. Jeff Bezos – Founder of Amazon
5. Elon Musk – CEO of Tesla and SpaceX
6. Mark Zuckerberg – CEO of Meta Platform
7. Jamie Dimon – CEO of JPMorgan Chase
8. Mukesh Ambani – Chairman of Reliance
9. Indra Nooyi – Former CEO of PepsiCo
10. Warren Buffett – CEO of Berkshire Hathaway

Answer:–

Beginner investing steps

Have you ever wondered how investors decide where to invest their money?

Welcome to the “Build Your First Investment Strategy” Challenge — a fun and interactive activity designed to help you think like an investor.

You don’t need any real money and you don’t need prior investment knowledge. All you need is a curious mind and a willingness to explore how money can grow.

Through this challenge, you will learn about:

Goal-based investing

- Understanding your risk tolerance
- Smart allocation of money
- Different types of investment options

It’s time to start your journey toward financial awareness and smarter investing decisions.

How the Game Works?

To complete this challenge, you will:

- 1) Choose a financial goal
- 2) Understand your risk personality
- 3) Allocate ₹10,000 of virtual money across different investment options
- 4) Reflect on your decisions

⚠ Important Rule:

You must distribute exactly ₹10,000 — not more, not less.

There are no right or wrong answers. This activity simply helps you develop an investment mindset.

Define Your Financial Goal

What are you investing for?

- ☐ Higher Education
- ☐ Travel
- ☐ Buying a Gadget
- ☐ Emergency Fund
- ☐ Wealth Creation
- ☐ Other: _____

What is your investment time period?

- ☐ Less than 2 years
- ☐ 3–5 years
- ☐ More than 5 years

Know Your Risk Personality

Which statement describes you best as an investor?

- ☐ I prefer safe and stable returns.
- ☐ I can take moderate risk for better growth.
- ☐ I am comfortable with high risk for high returns.

Your Risk Type:

Mostly first option → Conservative Investor

Mostly second option → Moderate Investor

Mostly third option → Aggressive Investor

Allocate ₹10,000 (Virtual Investment)

Imagine you have ₹10,000 to invest. Distribute it among the following options according to your risk preference.

Investment Option
Amount allocation

1) Fixed Deposit

₹ _____

2) Mutual Funds (SIP)

₹ _____

3) Index Funds

₹ _____

4) Stocks

₹ _____

5) Savings Account

₹ _____

Rule: The total amount must equal ₹10,000.

Reflection

- ☆ Why did you choose this distribution of money?
- ☆ Which investment option feels the safest to you?
- ☆ Which investment option feels the most exciting or interesting? Why?
- After learning more about investing, would you change your strategy? If yes, how?
- Bonus Challenge
- Research one real mutual fund or company stock.
- Name of the Mutual Fund / Company:
- What does this company or fund do?
- Would you invest in it? Why or why not?

Finance Memes

Meme 1

Dialogue Style

“Utha le re baba... mere portfolio ko utha le.”

Finance Context:
When the stock market crashes right after you invested all your savings.

Meme 2

Dialogue Style

“25 din mein paisa double... par portfolio half.”

Finance Context:
Expectation when investing in “guaranteed return” schemes vs reality.

Meme 3

Dialogue Style

“Yeh baburao ka style hai... pehle loss, phir aur loss.”

Finance Context:
When a trader refuses to exit a losing stock and keeps averaging.

—

Meme 4

Dialogue Style

“Risk hai toh ishq hai... aur leverage hai toh barbaadi.”

Finance Context:

When someone trades futures & options without understanding risk.

Meme 5

Dialogue Style

“Paisa hi paisa hoga... bas mera nahi.”

Finance Context:

Watching everyone else make profits in the bull market while your stocks stay red.

Meme 6

Dialogue Style

“Yeh market mujhe de de thakur!”

Finance Context:

When beginners think they can easily beat the stock market.

Finance word search

Instructions

**Find the finance-related words hidden in the grid.
Words may appear horizontally, vertically, or diagonally.**

K	T	M	Q	L	R	I	S	K	Z	P	A
A	O	E	V	N	B	H	G	T	Y	L	S
S	R	Q	U	I	D	I	T	Y	M	O	D
D	P	F	T	A	W	J	C	B	R	F	I
L	O	G	R	A	C	A	P	I	T	A	L
M	R	B	A	V	X	U	N	T	S	D	V
A	T	M	D	R	E	K	E	O	F	N	I
R	F	E	I	N	V	E	S	T	M	E	N
K	O	E	Q	U	I	T	Y	L	M	W	D
E	L	T	P	O	R	T	F	O	L	I	O
T	I	B	O	N	D	S	R	H	P	K	W
A	O	F	P	R	O	F	I	T	D	L	E

Clues

1. A collection of investments owned by a person.
2. Resources owned by a company that have economic value.
3. Money used to start or grow a business.
4. Payment given to shareholders from company profits.
5. Buying and selling financial securities.
6. Possibility of financial loss in an investment.
7. Ease with which assets can be converted into cash quickly.
8. Ownership value held by shareholders in a company.
9. Fixed-income instrument where investors lend money.
10. Putting money into financial assets expecting returns.
11. Financial gain after expenses are deducted.

PORTFOLIO
ASSETS
CAPITAL
DIVIDEND
TRADING
RISK
LIQUIDITY
EQUITY
BONDS
INVESTMENT
PROFIT

Sudoku

Sudoku is a popular number puzzle that challenges your logical thinking and concentration. It is played on a 9×9 grid divided into smaller 3×3 boxes. The goal is to fill the grid with numbers from 1 to 9 without repeating any number in the same row, column, or box. This activity is fun, engaging, and helps improve problem-solving skills.

How to Play:

1. Look at the partially filled Sudoku grid.
2. Fill in the missing numbers from 1 to 9.
3. Make sure each number appears only once in every row, column, and 3×3 box.
4. Use logical thinking to find the correct placement of numbers.

Rules:

- Each row must contain numbers 1–9 without repetition.
- Each column must contain numbers 1–9 without repetition.
- Each 3×3 box must also contain numbers 1–9 without repetition.

	4	7	1		
7	2	8	6	5	
			5	7	
1		6	9	2	
3	9		5		
				8	5
	1	2	3	8	4
	3	5		4	2
2	4	9			

1	9	7	8	6	3	5	4	2
4	3	6	5	2	9	1	8	7
8	2	5	7	1	4	3	6	9
5	6	1	4	7	2	9	3	8
7	4	3	1	9	8	2	5	6
2	8	9	3	5	6	7	1	4
3	1	8	2	4	7	6	9	5
6	5	2	9	8	1	4	7	3
9	7	4	6	3	5	8	2	1

Spot the scam

Financial scams have caused some of the biggest losses in the history of the economy. From stock market manipulations to massive bank frauds, these scams have impacted investors, banks, and entire financial systems.

The “Spot the Scam” Challenge is a fun and educational activity that tests how well you can recognize famous financial scandals through clues and hints.

Each round will describe a real-life scam without directly revealing the name. Your task is to identify the scam or the person involved based on the hints provided.

This game helps you learn about:

- Famous financial scams in history
- How frauds affect economies and investors
- The importance of financial awareness and regulation

Put on your detective hat and see if you can spot the scam!

How the Game Works?

You will be given clues about a well-known financial scam.

Your task is to:

- Read the clues carefully
- Identify the scam or the person involved
- Write your answer in the space provided

You can also use the hint if you get stuck.

Scam 1

Clues

- >This scam took place in India in the early 1990s.
- >It involved manipulation of the stock market using banking system loopholes.
- >The scam caused the stock market to crash dramatically.
- >The person involved became famous as the “Big Bull of Dalal Street.”
- >This scam later inspired the popular web series “Scam 1992.”

Hint

The scamster was a stockbroker who manipulated bank receipts and inflated share prices.

Who is this person?

Scam 2

Clues

- >This scam involved huge unpaid bank loans worth thousands of crores.
- >The businessman owned a major airline in India that eventually shut down.
- >He later left India and was declared a fugitive economic offender.
- >His lifestyle and business empire were often associated with luxury and glamour.

Hint

The airline owned by this person was Kingfisher Airlines.

Who is this person?

Scam 3

Clues

- >Th is scam involved fraud in the banking sector worth around ₹13,000 crore.
- >The fraud happened through fake Letters of Undertaking (LoUs) issued by a bank.
- >The scam came to light in 2018 and shocked the financial system.
- >The main accused was a famous diamond jeweler with international stores.

Hint

>The fraud was linked to Punjab National Bank.

Scam 4

Clues

- >This corporate scandal was revealed in 2009.
- >The company's founder confessed to manipulating financial statements for years.
- >It was considered one of India's biggest accounting frauds.
- >The company was a major IT firm before the scandal broke out.

Hint

The company name ironically means "truth."
What is the name of the company involved?

Scam 5

Clues

- >This global financial fraud happened in the United States.
- >It involved a massive Ponzi scheme worth billions of dollars.
- >Investors believed they were earning steady returns for years.
- >Eventually, it became one of the largest investment frauds in history.

Hint

The scam was run by a famous Wall Street figure named Bernie.
What is the name of the scamster?

FUN **FACTS**



1. Credit Card = Forgot Wallet

One guy forgot his wallet at dinner in 1949. Boom—credit cards. Procrastination invented debt.

2. \$100 Trillion Bill (No, Really)

Zimbabwe printed one. You could be a trillionaire and still not afford a sandwich.

3. Cows Were Cash

Ancient people literally said, “I’ll buy that goat for two cows.” Moo-ney talks!

4. Stocks Are Ancient Stress

The first stock market? 1602. That means people have been panicking about their portfolios since before America existed.

5. Monopoly Man Has a Name

It’s Rich Uncle Pennybags. Basically the original crypto bro—with a monocle.

6. Apple's Richer Than Countries

If Apple were a country, Siri would be president and you'd pay taxes in iPhones.

7. Shells as Money

Cowrie shells used to buy stuff. Beachcombing was basically treasure hunting.

8. Piggy Bank = Clay Pun

Medieval folks saved coins in pygg jars. Potters got cheeky and made them pig-shaped. Voila: piggy bank.

9. Paper Money: Ancient Swipe

China invented it 1,000+ years ago. Even back then, people hated carrying change.

10. Compound Interest = Money Baby Machine

Einstein (allegedly) said it's the 8th wonder. It's just your money... making little money babies.

Editorial Team

2025-26

