

Digital Literacy and Business Growth of Women Entrepreneurs

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Abstract: Nowadays, business activities are highly influenced by technology. Almost every small or large business depends on digital tools in some way. Because of this reason, digital literacy has become important for entrepreneurs. In the case of women entrepreneurs in India, digital literacy is not only related to technical knowledge. It is also connected with self-confidence, independence, and the ability to manage business work without depending on others. This paper tries to study the relationship between digital literacy and the growth of women-owned businesses. It explains how the use of basic digital skills helps women entrepreneurs in reaching customers, managing routine business activities, using banking and financial services, and taking suitable business decisions. The study is based on secondary sources such as research articles, government reports, and publications of different institutions. The discussion shows that women entrepreneurs who have digital knowledge are in a better position to handle problems like limited mobility, lack of business contacts, and difficulty in accessing finance. However, many women still face issues such as poor digital access, lack of training facilities, hesitation in using technology, and social restrictions. Therefore, the paper suggests that improving digital literacy among women entrepreneurs can help in business growth and can also support inclusive economic development.

Keywords: digital literacy, women entrepreneurs, business growth, digital inclusion, economic empowerment.

Introduction - Entrepreneurship is considered important for economic development and for creating employment opportunities. From the last few years, entrepreneurship has changed a lot because of digital technology. Today, businesses are started and managed in a different way compared to earlier times. Technology is now involved in almost every business activity. Digital tools have helped small businesses to reach customers outside their local areas. They have also helped in reducing business costs and improving competition. Because of these changes, digital literacy has become necessary for entrepreneurs.

In the case of women entrepreneurs, digital literacy is even more important. Women-owned businesses often face many problems related to society, family responsibilities, lack of resources, and limited mobility. Because of these reasons, it becomes difficult for many women to manage and expand their businesses. Digital tools such as mobile phones, social media, online selling platforms, and digital payment systems give women entrepreneurs some support in dealing with these problems. When women learn basic digital skills, they are able to manage their business work better, search for information on their own, and communicate directly with customers and suppliers.

Even though digital tools are available, all women entrepreneurs do not use them in the same way. Some

women have used digital platforms to grow their businesses, but many others still depend on traditional methods of doing business. This shows that the use of digital technology among women entrepreneurs is uneven. Therefore, it is important to study how digital literacy affects business growth and what problems women face while adopting digital tools. The present study focuses on these issues with special reference to women entrepreneurs.

Review of Literature

Many studies have already discussed the idea of digital literacy and business performance. These studies mainly focus on small and medium enterprises. According to them, digital skills are useful for running a business. When entrepreneurs know how to use digital tools, their work becomes easier. Productivity improves slowly and businesses are able to compete in the market. Entrepreneurs with digital knowledge usually accept new technology without much difficulty. They also manage changes in the market in a better way and stay in touch with customers.

Research related to women entrepreneurship also talks about digital access. It is observed that when women entrepreneurs use digital tools, their participation in business activities increases. Digital platforms allow flexible working. This is helpful for women who have to handle both business

work and family responsibilities. Some studies point out that women entrepreneurs who use social media or online platforms are able to reach more customers. Their businesses become more visible compared to those who depend only on offline methods.

At the same time, literature also shows that differences between men and women in digital use still exist. Many women, especially in rural and semi-urban areas, do not get regular access to digital devices and internet facilities. Training related to digital skills is also not easily available. In many cases, social pressure and low confidence prevent women from using digital tools properly. Because of these reasons, researchers suggest that special efforts are required to reduce the digital gap and provide support to women-owned enterprises

Research Objectives:

1. To examine the role of digital literacy in the business growth of women entrepreneurs.
2. To analyze how digital tools contribute to market expansion and operational efficiency.
3. To identify the challenges faced by women entrepreneurs in adopting digital technologies.
4. To suggest measures for strengthening digital literacy among women entrepreneurs.

Research Hypotheses:

1. Digital literacy has a significant positive impact on the business growth of women entrepreneurs.
2. Women entrepreneurs with higher levels of digital literacy demonstrate better market reach and business performance.

Methodology: The present study is descriptive in nature and is based on analysis of existing information. The study uses only secondary data collected from different sources such as research articles, books, government reports, policy documents, and publications of various organizations. Literature related to digital literacy, women entrepreneurship, and business growth was carefully read and reviewed to understand the subject in a better way. The available information was examined to identify common ideas, issues, and links relevant to the objectives of the study. As the study is based on already published material, no primary survey, interview, or fieldwork was carried out.

Digital Literacy and Business Growth: Digital literacy means knowing how to use digital tools in a simple way. It includes using mobile phones, internet, and basic applications for work. In business activities, digital literacy is useful for handling daily tasks. Entrepreneurs use digital tools for communication, record keeping, payments, and promotion of products. For women entrepreneurs, digital literacy becomes important because it helps them work independently and reduces dependence on other people.

Digital literacy also helps women entrepreneurs in reaching markets. By using social media and online platforms, women are able to show their products to more people. This does not need much money. Many women

entrepreneurs get new customers through online platforms. They are also able to talk directly to customers and understand their needs.

Another use of digital literacy is in managing business work. Women entrepreneurs use digital tools to keep records, manage stock, and contact suppliers. Online communication saves time. Digital payment systems make transactions simple and safe. Because of this, daily business work becomes easier.

Digital literacy also supports decision making. When women entrepreneurs use the internet, they get information about prices, markets, and government schemes. This information helps them in taking business decisions. Digital banking and payment services also help women in accessing financial facilities.

Rural-Urban Perspective: The effect of digital literacy on women entrepreneurs is not the same in rural and urban areas. In urban areas, women entrepreneurs usually have better facilities. Internet connection is easily available and digital devices are also more common. Training programmes and professional contacts are also easier to access. Because of these reasons, urban women entrepreneurs use digital tools more frequently in their business activities.

On the other hand, rural women entrepreneurs face more difficulties. In many rural areas, internet connectivity is weak or not available. Digital devices are limited and proper training is also lacking. Due to these problems, many rural women are not able to use digital tools effectively. Even then, digital literacy can bring positive change for rural women entrepreneurs. Through digital platforms, they are able to connect with markets outside their villages. This helps them in finding new customers and income opportunities.

Because of these differences, the gap between rural and urban women entrepreneurs still exists. To reduce this gap, it is necessary to focus on digital literacy at the local level. Training programmes should be planned according to the needs of rural women. Such efforts can help rural women entrepreneurs make better use of digital technology and support inclusive growth.

Challenges in Adopting Digital Literacy: Digital literacy is helpful for women entrepreneurs, but many problems are also linked with it. One problem is related to access. Many women do not have their own digital devices. Internet facility is also weak in many areas. This problem is more common in rural and remote places. Because of this, women are not able to use digital tools regularly.

Another problem is training. Many women entrepreneurs have not received proper training in digital skills. Due to this reason, they feel confused while using technology. Sometimes they avoid digital tools because they are not confident. Lack of practice also creates fear of making mistakes.

Social factors also affect the use of digital technology.

In some families, women are not allowed to use mobile phones or internet freely. Their activities are questioned. Fear of online fraud is also common. Many women are worried about misuse of personal information. Awareness about online safety is also low. These problems show that women entrepreneurs need guidance and support to use digital literacy in a better way.

Results and Discussion: From the available data, it can be said that digital literacy helps women entrepreneurs in growing their businesses. Women who know how to use digital tools often try different ways of working. They keep contact with customers and use online platforms for business work. Because of this, their sales and income show improvement. Digital platforms also give flexibility in work. This flexibility is helpful for women who have to manage business work along with family responsibilities.

At the same time, this benefit is not the same for all women entrepreneurs. Some women face more problems than others. Women from weaker sections often do not have proper access to digital devices and internet facilities. Training opportunities are also limited for them. Due to these reasons, they are not able to use digital tools properly. This shows that digital literacy programmes should be planned in a simple and practical way. Such programmes should be affordable and based on local needs so that more women entrepreneurs can benefit.

Conclusions:

1. On the basis of the study, it is clear that digital literacy is helpful for the growth of women-owned businesses.
2. The use of digital tools supports women entrepreneurs in market-related work, daily business management, and use of financial services.
3. Many women entrepreneurs are still not able to take full advantage of digital literacy because of digital gaps and social problems.
4. Increasing digital literacy among women entrepreneurs can improve their economic position and also support inclusive development.

Recommendations:

1. More efforts are needed to improve digital literacy among women entrepreneurs. Government and colleges can help by arranging simple training programmes for them.

2. Digital facilities should be easily available to women. Internet connection and digital devices should be low cost, especially in rural and semi-urban areas.
3. Women entrepreneurs need proper guidance so that they do not feel afraid of using digital technology. Awareness activities can help in building confidence.
4. Both government and private organizations should work together. Such cooperation can help women entrepreneurs get better digital support in the long run.

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