

## A Study on the level of Digital Literacy on Women Entrepreneurs with in Kudumbashree Units with reference to Trivandrum District

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### ABSTRACT

The rise of e-commerce has transformed global economies, offering wide opportunities for entrepreneurship with minimal overhead and extensive market reach. Women entrepreneurs, especially within the Kudumbashree units in Kerala, are increasingly entering this digital arena, challenging traditional gender roles and contributing to economic growth. Understanding how digital literacy influences their success is crucial. Digital literacy, empowers entrepreneurs to reach broader audiences, optimise operations, innovate business models, and stay competitive. This study focuses on the current digital literacy levels among women entrepreneurs in Kudumbashree units and the obstacles they face. By addressing these challenges through targeted interventions-such as training programs, financial assistance, and technical support. This study aims to empower women entrepreneurs within Kudumbashree units, driving economic growth and promoting inclusivity in Kerala's digital economy.  
**Keywords:-** Digital Literacy, Women Entrepreneurs, Kudumbashree, E-commerce, Economic Growth.

### INTRODUCTION

The rise of E-commerce has revolutionized global economies, making digital transactions and online marketplaces a crucial part of commerce. This shift has democratized entrepreneurship, allowing individuals to launch businesses with minimal overheads and global reach. Notably, women entrepreneurs are increasingly entering this digital arena, challenging traditional gender roles and contributing significantly to economic growth.

Digital literacy is a key determinant of success in today's digital economy, enabling individuals and businesses to navigate and leverage digital technology and platforms effectively. With the proliferation of E-commerce, social media, and digital marketing channels, proficiency in digital literacy has become essential. It empowers entrepreneurs to reach broader audiences, optimize operations, and stay competitive in a rapidly evolving marketplace. Moreover, digital literacy enables individuals to adapt to technological advancements and capitalize on emerging opportunities.

Investing in digital literacy can enhance individual capabilities, contribute to economic empowerment, and drive sustainable growth in the digital age. This study focuses on women entrepreneurs from Kudumbashree units, highlighting the impact of digital literacy on women empowerment and the digital economy. Understanding this relationship can inform policies and support mechanisms, fostering innovation and promoting economic inclusivity in the digital age.

### **OBJECTIVES OF THE STUDY**

1. To evaluate the current level of digital literacy among women entrepreneur within Kudumbashree units in Kerala.
2. To understand the obstacles faced by women entrepreneurs in adopting digital technologies.

### **STATEMENT OF THE PROBLEM**

Women entrepreneurs in Kerala's Kudumbashree units suffer from low digital literacy, creating major barriers to their participation in the digital economy. This study therefore measures their present digital skills and maps the hurdles they face in adopting and using digital tools. Insights gained will guide targeted interventions that empower these women to exploit e-commerce platforms, boost business growth, raise incomes and widen market access, ultimately integrating them more fully into the digital marketplace and enhancing economic inclusion.

### **REVIEW OF LITERATURE**

1. Bhatt, D. (2023), Digital literacy training for women entrepreneurs is crucial, especially in rural areas. COVID-19 disproportionately affected women entrepreneurs, with many facing business declines. A training initiative for 15 rural women demonstrated successful business management and growth through digital tools.
2. Gokhru, N., &Kanchana, P. (2023), In this study on impact of SHGS on Women's Financial Inclusion. Since 2012, India has prioritized financial inclusion (access to affordable banking, credit and insurance) for all. This is essential for the poor. The government has launched programs like PradhanManthri Jan DhanYojana to expand financial access to the underserved, aiming to boost the nation's growth. This study examines how these programs impact saving habits in a Gujarat village.
3. Azeez N.P, A. Akhtar S.M &Banu M., (2022) examined the relationship between demographic factors and digital financial literacy in Aligarh, Uttar Pradesh. They found that age, gender, education level, and socioeconomic status significantly influence digital financial literacy. The study emphasizes the need for financial training programs to consider these factors to enhance digital financial literacy, especially in rural India.
4. Chen,J., Jiang,J., &Liu,Y. (2018). Gender differences in loan performance on a Chinese peer to peer lending platform were studied. Female investors had higher default rates and lower returns compared to male investors. However, this disparity disappeared among female investors with high education, income, or finance/IT jobs.
5. Agnew,J.R, Beteman, H., &Thorp,s.(2013). Financial literacy and numeracy are linked to financial behaviours. This study examined their relationship with retirement planning in Austeralia using a survey of 1024 people. Results show financial literacy levels similar to other countries, with lower levels similar to other countries, with lower levels among young, less educated, unemployed individuals. Importantly, financial literacy positively impacts retirement planning.

## RESEARCH METHODOLOGY

### Research Design:

The study employs a cross sectional research design to capture the digital literacy level, challenges in adopting digital technologies, and the impact of digital technologies, among women entrepreneurs in Kudumbashree units in Trivandrum District.

### Sampling:

The sample consists of 50 women entrepreneurs selected using a stratified random sampling technique. Stratification is based on factors such as age, education level, type of business, and geographic location within Trivandrum District. This ensures a representative sample across different demographics and business types.

### Data Collection:

Quantitative data were collected through a structured questionnaire focusing on digital literacy and obstacles to adopting digital technologies. The questionnaire includes sections on the use of digital tools, frequency of use and perceived challenges.

### Demographic Variables:

Demographic information collected includes age, education level, types of business, geographic location, and years of experience in entrepreneurship. This allows for a detailed analysis of the sample’s composition.

### Data Analysis:

Descriptive statistics such as percentages, rankings and means are used to analyse demographic variables and summarise the responses. This analysis helps to understand the current level of digital literacy among women entrepreneurs within Kudumbashree units and to understand the problems faced by them.

## DATA ANALYSIS AND INTERPRETATION

1. Social media usage is the most commonly possessed digital skill, with half of the valid respondents indicating proficiency in this area. This suggests that many women entrepreneurs are familiar with using social media platforms, likely for marketing and communication purposes.
2. Internet browsing is the second most common skill, with 30 per cent of valid respondents reporting proficiency. This indicates that a significant portion of women entrepreneurs are capable of using the internet for research, information gathering, and possibly online transactions.
3. Basic computer skills are possessed by 10 per cent of valid respondents. This relatively low percentage suggests that a smaller number of women entrepreneurs have foundational computer skills, which are essential for more advanced digital tasks.
4. Skills in e-commerce and digital marketing are also possessed by 10 per cent of valid respondents. This indicates that only a few women entrepreneurs are engaged in online sales and digital marketing activities, which are crucial for expanding market reach and business growth.

**Table 1**  
**Digital Skills Possess**

	Frequency	Percent	Valid Percent	Cumulative Percent
Social Media Usage	25	22.7	50.0	50.0

Valid	Internet Browsing	15	13.6	30.0	80.0
	Basic Computer Skills	5	4.5	10.0	90.0
	E-Commerce Digital Marketing	5	4.5	10.0	100.0
	Total	50	45.5	100.0	-
Total		110	100.0	-	-

**SUMMARY AND EVALUATION OF DIGITAL LITERACY LEVELS:**

The analysis of the digital skills possessed by women entrepreneurs within the Kudumbashree units in Kerala indicates the following:

- High Proficiency in Social Media Usage: 50 per cent of the respondents are proficient in using social media, highlighting a strong presence in this basic yet crucial area of digital literacy.
- Moderate Proficiency in Internet Browsing: 30 per cent of the respondents possess internet browsing skills, showing a reasonable level of ability to navigate the web and utilize online resources.
- Limited Proficiency in Basic Computer Skills: Only 10 per cent of the respondents have basic computer skills, indicating a gap in foundational digital literacy that could hinder more advanced digital activities.
- Limited Proficiency in E-commerce and Digital Marketing: Another 10 per cent has skills in e-commerce and digital marketing, suggesting that few women entrepreneurs are leveraging these advanced digital tools for business growth.

**OBSTACLES FACED BY WOMEN ENTREPRENEURS**

To understand the obstacles faced by women entrepreneurs in adopting digital technologies, frequency table detailing the reported challenges is analysed.

1. A significant proposition of respondents (24 per cent) indicates that cost is a barrier to adopting digital technologies. This suggests that financial constraints are common obstacles.
2. Cultural barriers are reported by 8 per cent of valid respondents indicating that while less common than other obstacles; cultural factors still play a role in hindering digital adoption for some entrepreneurs.
3. Lack of training is a major challenges reported by 0 per cent of valid respondents. This highlights a significant need for training programs to improve digital literacy and skills among women entrepreneurs.
4. Technical issues are the most frequently reported challenges, with 32 per cent of valid respondents identifying this as a barrier. This underscores the importance of addressing technical problems to facilitate the adoption of digital technologies.
5. Safety concern is reported by 6 per cent of valid respondents, making it least common challenge. Although less frequently mentioned, ensuring safety is critical to fostering trust and confidence in digital technologies.

**Table 2  
Challenges**

	Frequency	Percent	Valid	Cumulative
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				Percent	Percent
Valid	Cost	12	10.9	24.0	24.0
	Cultural Barriers	4	3.6	8.0	32.0
	Lack of Training	15	13.6	30.0	62.0
	Technical Issues	16	14.5	32.0	94.0
	Safety Concern	3	2.7	6.0	100.0
	Total	50	45.5	100.0	-
Total		110	100.0	-	-

**FINDINGS:**

1. The analysis shows that 50 per cent of respondents are proficient in social media usage, 30 per cent in internet browsing, 10 per cent in basic computer skills, and 10 per cent in e-commerce and digital marketing. This indicates a varied level of digital literacy, with strengths in social media usage but significant gaps in basic computer skills and more advanced digital literacy areas.
2. The analysis reveals that the primary challenges faced by women entrepreneurs in adopting digital technologies include cost (24 per cent), lacking of training (30 per cent), and technical issues (32 per cent), with cultural barriers (8 per cent) and safety concerns (6 per cent) also playing a role. Addressing these obstacles requires a multifaceted approach that includes financial support, comprehensive training programs, and reliable technical assistance. Ensuring safety and overcoming cultural barriers will further enhance the digital adoption and business growth among these entrepreneurs.

**SUGGESTIONS:**

1. Basic Computer Skills Training: Offer cost-effective training programs to enhance fundamental computer skills, laying the groundwork for more complex digital tasks and overall digital literacy.
2. Digital marketing& e-commerce Training: Provide specialized training in digital marketing and e-commerce to empower women entrepreneurs to expand their online presence and grow their businesses.
3. Social Media Professional Services: Build on existing social media proficiency by offering advanced courses on strategic social media use for business promotion and customer engagement.
4. Internet Browsing Skills Enhancement: Conduct workshops to improve internet browsing skills, including advanced research techniques, evaluating online information, and utilizing online tools for business productivity.
5. Technical Support & Infrastructure: Enhance technical support services to resolve issues promptly and invest in reliable, user-friendly digital infrastructure to minimize technical barriers.
6. Comprehensive Training Programs: Develop accessible, practical training programs for custom digital literacy, offering continuous learning opportunities to stay updated with evolving digital trends.
7. Financial Assistance: Explore subsidized or affordable solutions to reduce the cost barrier for digital technology adoption.
8. Cultural Sensitization & Awareness: Conduct awareness campaigns to address cultural barriers and promote the benefits of digital adoption.
9. Digital Safety Measures: Educate entrepreneurs on best practices for digital safety and security, ensuring they feel secure using digital platforms.

10. Continuous Assessment & Feedback: Establish a feedback mechanism to assess the effectiveness of digital literacy programs and adapt strategies accordingly.

By addressing these areas, we can enhance digital technology adoption and effective use among women entrepreneurs in Kudumbashree units.

## **CONCLUSION**

The analysis of digital literacy among women entrepreneurs within Kudumbashree units in Trivandrum reveals of skills and challenges. While there is notable proficiency in social media usage, which facilitates basic digital communication and marketing, other critical areas such as basic computer skills and e-commerce remain underdeveloped. This disparity highlights the need for comprehensive digital literacy programs that go beyond basics skills and encompass more advanced digital competencies.

The obstacles identified including financial constraints, cultural barriers, lack of training, technical issues, and safety concerns, underscore the multifaceted nature of challenges faced by these entrepreneurs. Addressing these barriers requires a holistic approach that combines financial support, cultural sensitivity, extensive training programs, reliable technical assistance, and secure digital environments.

In conclusion enhancing digital literacy among women entrepreneurs in Kudumbashree unit is vital for their business expansion and market reach. However, achieving significant business growth requires addressing the broader spectrum of challenges they face. Policymaker, educators, and support organisations should collaborate to create an enabling environment that combines skill development with robust support system, ensuring that these entrepreneurs can fully leverage digital technologies for sustainable growth and success.

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