

EXPLORING DIGITAL AWARENESS AND SOCIO-ECONOMIC STATUS OF WOMEN ENTREPRENEURS

Dr. A. ANANDHIPRABHA, Assistant Professor of Commerce - Banking and Insurance,
Nallamuthu Gounder Mahalingam College, Pollachi : anandhiaruchamy@gmail.com

ABSTRACT

This study explores the socio-economic profile and digital awareness of women entrepreneurs in Pollachi Taluk, Coimbatore District. With digitalisation reshaping business operations, this research aims to understand how women-led enterprises in rural and semi-urban areas are adopting digital tools and overcoming related challenges. Using snowball sampling, data was collected from 212 women entrepreneurs engaged in micro, small, and medium enterprises. The study highlights key socio-economic characteristics such as age, education, business type, and income levels, and examines the sources of digital awareness, familiarity with digital tools, and barriers to adoption. Findings reveal that while social media, mobile apps, and e-banking services have relatively high awareness, digital marketing and payment tools need further promotion and training. The study underscores the need for targeted digital literacy initiatives and supportive infrastructure to enhance women's participation in the digital economy and empower them toward sustainable business growth.

Keywords: *Women Entrepreneurs, Digital Awareness, Socio-Economic Profile, Digitalisation Adoption, Micro and Small Enterprises.*

1. INTRODUCTION

In the rapidly evolving business landscape, digitalisation has emerged as a transformative force, reshaping how enterprises operate, communicate, and compete. For entrepreneurs, particularly women, the integration of digital tools has opened new avenues for market expansion, operational efficiency, and financial inclusion. By enabling access to wider markets, streamlined financial transactions, and innovative promotional strategies, digitalisation has become a catalyst for entrepreneurial growth and empowerment.

In India, the push towards a Digital Economy, supported by initiatives such as Digital India and Startup India, has created significant opportunities for women entrepreneurs to harness technology for business success. However, the extent of this adoption is influenced by various socio-economic factors including age, education, income, location, and business experience. Understanding these factors is essential for designing targeted interventions that can bridge the digital divide and ensure equitable participation in the digital economy.

2. REVIEW OF LITERATURE

Verma, R. & Singh, P. (2025), this study examined the adoption of digital payment systems by women entrepreneurs in semi-urban India. Findings indicated that increased digital literacy significantly improved transaction efficiency and customer satisfaction. The research highlighted infrastructure gaps and recommended enhanced government support for digital infrastructure and training programs.

Nair, S. & Menon, L. (2024), the study focused on the role of social media marketing among women-led startups in Kerala. Results showed that effective use of social platforms boosted brand visibility and sales growth. However, lack of digital marketing skills and cybersecurity fears remained key challenges, suggesting the need for skill development workshops.

Reddy, K. & Sharma, T. (2023), this research explored the influence of digital financial services on rural women entrepreneurs' income levels in Andhra Pradesh. It found a positive correlation between mobile banking adoption and business profitability. Limited awareness and digital fraud concerns were barriers, pointing to the importance of awareness campaigns.

Das, M. & Chatterjee, S. (2023), the study investigated digital tool usage patterns among women entrepreneurs in West Bengal. Social media and mobile apps were the most frequently used tools. The research emphasized that age and education were significant factors affecting digital adoption and called for tailored digital literacy initiatives for older women.

Jayanthi, P. & Siddiqui, M. (2023), this study explored digital literacy among rural women entrepreneurs in Tamil Nadu. Findings revealed that women with higher education and digital skills showed greater use of online payment systems and social media marketing. The research identified poor internet connectivity and lack of confidence as major barriers, emphasizing the need for targeted digital training.

3. STATEMENT OF THE PROBLEM

Digitalisation has become a key driver of business growth and competitiveness, offering new opportunities for entrepreneurs to expand markets, improve operations, and increase financial inclusion. However, women entrepreneurs, especially in rural and semi-urban areas like Pollachi Taluk, often face significant challenges in accessing and effectively using digital tools and technologies. These challenges include limited digital literacy, inadequate infrastructure, lack of awareness, and socio-economic constraints.

Despite government initiatives promoting digital adoption, there is limited understanding of how women entrepreneurs in Pollachi are navigating digitalisation, what their current levels of digital awareness and usage are, and how their socio-economic backgrounds influence these factors. Without this insight, targeted policies and training programs cannot be effectively designed or implemented to support women's digital empowerment and entrepreneurial growth.

Therefore, this study seeks to investigate the socio-economic profile of women entrepreneurs in Pollachi Taluk, their awareness and use of digital tools, and the barriers they face in digital adoption. Understanding these issues is crucial to formulating strategies that enhance digital inclusion and empower women entrepreneurs to leverage technology for sustainable business development.

4. OBJECTIVES OF THE STUDY

1. To study the background and profile of women entrepreneurs in Pollachi Taluk.
2. To find out how aware they are of digital tools and technology.
3. To identify the problems they face while using digital technology in their businesses.

5. SCOPE OF THE STUDY

This study focuses on women entrepreneurs in Pollachi Taluk, Coimbatore District, who operate micro, small, and medium enterprises in rural and semi-urban areas. It examines their socio-economic background, awareness, and use of digital tools in business, including marketing, financial services, and communication. The research also explores the challenges they face in adopting digital technologies. The findings aim to support policymakers and organizations in creating effective programs to improve digital access and empower women entrepreneurs in similar regions.

6. RESEARCH METHODOLOGY

This study adopted a descriptive research design to analyze the socio-economic profile and digital awareness of women entrepreneurs in Pollachi Taluk. Data was collected from a sample of 212 women entrepreneurs engaged in micro, small, and medium enterprises across rural and semi-urban areas.

The snowball sampling technique was used to select respondents. This non-probability sampling method involved initially identifying a few women entrepreneurs who met the study criteria and then asking them to refer other eligible entrepreneurs from their network. This approach was effective in reaching women entrepreneurs who may not be easily accessible through conventional sampling methods.

EXPLORING DIGITAL AWARENESS AND SOCIO-ECONOMIC STATUS OF WOMEN ENTREPRENEURS

Primary data was gathered using structured questionnaires focusing on socio-economic factors, awareness and usage of digital tools, and challenges faced in digital adoption. The collected data was analyzed using descriptive statistics such as percentages and averages to draw meaningful insights related to the study objectives.

7. RESULTS OF THE STUDY

7.1 Socio-Economic Profile of the Women entrepreneurs

This chapter presents an analysis of the socio-economic profile of the women entrepreneurs based on their responses. The data is summarised in Table 1.

Table 1 Socio-Economic Profile of the Women entrepreneurs

Variables	Women entrepreneurs	Percentage
Age		
18-25	52	24.53
26-35	43	20.28
36-45	55	25.94
above 45	62	29.25
Area of Residence		
Town	69	32.55
Village	143	67.45
Educational Qualification		
No formal education	19	8.96
Primary education	37	17.45
Secondary education	57	26.89
Graduate	65	30.66
Postgraduate and above	34	16.04
Marital Status		
Married	150	70.75
Unmarried	62	29.25
Type of Family		
Nuclear Family	127	59.91
Extended Family	85	40.09
Type of Business		
Retail/Trade	38	17.92
Manufacturing	50	23.58
Services	47	22.17
Agriculture/Agribusiness	40	18.87
Online business	37	17.45
Type of Ownership		
Sole Proprietorship	105	49.53
Partnership	107	50.47
Business Location		
Rural	63	29.72
Semi-Urban	74	34.91
Urban	75	35.38
Business Size		
Micro	149	70.28
Small	49	23.11
Medium	12	5.66
Large	2	0.94
Years of Experience		
Less than 5 year	67	31.60

EXPLORING DIGITAL AWARENESS AND SOCIO-ECONOMIC STATUS OF WOMEN ENTREPRENEURS

Variables	Women entrepreneurs	Percentage
5-10 years	73	34.43
More than 10 years	72	33.96
Annual Income		
Upto Rs.1.00,000	47	22.17
Rs. 1,00,001 - Rs.2,00,000	57	26.89
Rs.2,00,001 - Rs. 3,00,000	49	23.11
Above Rs. 3,00,000	59	27.83
Mode of Business Operations		
Physical store/office	72	33.96
Online/e-commerce	67	31.60
Hybrid	73	34.43

1. Age Profile

The distribution shows that a majority (29.25%) of women entrepreneurs are above 45 years, followed by the 36–45 age group (25.94%). This suggests that mature women, possibly with family and financial stability, are more likely to engage in entrepreneurship. Notably, younger women aged 18–25 (24.53%) also show active participation, indicating the growing interest in entrepreneurship among youth.

2. Area of Residence

A significant 67.45% of women entrepreneurs live in villages, while only 32.55% are from towns. This suggests a strong presence of women-led enterprises in rural areas, which reflects both the growing entrepreneurial spirit and the need for enhanced support (like infrastructure and digital access) in these regions.

3. Educational Qualification

Most women entrepreneurs are well-educated, with 30.66% graduates and 26.89% having secondary education. Only 8.96% have no formal education. This shows that education plays an important role in entrepreneurial success, particularly in leveraging digital tools and managing businesses effectively.

4. Marital Status

With 70.75% of the women entrepreneurs being married, it suggests that married women are actively balancing family responsibilities alongside business pursuits. It also highlights the potential for women's economic empowerment post-marriage.

5. Type of Family

The majority belong to nuclear families (59.91%), indicating more autonomy in decision-making and possibly a more flexible environment for business management. Extended families (40.09%) may offer more support in childcare and household duties, facilitating entrepreneurship in another way.

6. Type of Business

The entrepreneurs are distributed across different sectors: Manufacturing (23.58%), Services (22.17%), Agriculture (18.87%), Retail/Trade (17.92%), and Online business (17.45%). This indicates diversification in women's entrepreneurship, with a notable shift toward non-traditional sectors like manufacturing and online platforms.

7. Type of Ownership

Ownership is almost equally split between sole proprietorship (49.53%) and partnership (50.47%), suggesting that collaborative business models are just as popular as independent ventures.

8. Business Location

Business locations are fairly balanced among urban (35.38%), semi-urban (34.91%), and rural areas (29.72%), pointing to a wide geographical spread of women-led enterprises.

9. Business Size

A large majority (70.28%) operate micro-enterprises, while only a few manage medium (5.66%) or large businesses (0.94%). This indicates limited access to capital, markets, and scaling opportunities. Small enterprises (23.11%) show the next stage of growth for many.

10. Years of Experience

In terms of experience, women entrepreneurs are almost evenly split across less than 5 years (31.60%), 5–10 years (34.43%), and more than 10 years (33.96%), indicating both new and seasoned entrepreneurs are active.

11. Annual Income

The majority (27.83%) of women entrepreneurs earn above Rs. 3,00,000 annually, showing strong business performance. Around 50% earn between Rs.1,00,001 and Rs. 3,00,000, indicating stable, mid-level enterprises. However, 22.17% earn less than Rs.1,00,000, reflecting income disparity and micro-scale operations. This suggests a need for support in scaling, digital access, and market linkage.

12. Mode of Business Operations

Business operation modes are nearly evenly distributed: **Hybrid (34.43%)**, **Physical (33.96%)**, and **Online (31.60%)**. This highlights the increasing shift toward digital and blended models of entrepreneurship, driven by convenience, reach, and evolving consumer preferences.

7.2 SOURCES OF AWARENESS

Table 2 - Sources of Awareness

Sources	Yes	No	Total
Social media	56 (26.42%)	156 (73.58%)	212 (100%)
Government programs	63 (29.72%)	149 (70.28%)	212 (100%)
News & Articles	68 (32.08%)	144 (67.92%)	212 (100%)
Self	72 (33.96%)	140 (66.04%)	212 (100%)
Friends	62 (29.25%)	150 (70.75%)	212 (100%)
Family Members	55 (25.94%)	157 (74.06%)	212 (100%)
Business Training / Workshops	57 (26.89%)	155 (73.11%)	212 (100%)
Word of Mouth	73 (34.43%)	139 (65.57%)	212 (100%)
Trade Union Meeting	67 (31.60%)	145 (68.40%)	212 (100%)

Table 2 shows that out of the 212 women entrepreneurs, the highest awareness source is Word of Mouth, reported by 73 individuals (34.43%), followed closely by Self (33.96%) and News & Articles (32.08%). Government programs (29.72%), Friends (29.25%), and Trade Union Meetings (31.60%) also contribute significantly to awareness. Meanwhile, Family Members (25.94%) and Social Media (26.42%) are the least cited sources.

Thus, it can be inferred that informal and self-driven channels such as word of mouth and personal experience play a more prominent role in spreading awareness than formal or structured platforms like social media and government initiatives.

7.3 DIGITAL TOOLS IN BUSINESS

The data reveals that among the women entrepreneurs surveyed, 22.64% are very familiar with digitalization in business, while 21.70% are not familiar at all. A notable portion, around 18–19%, fall into the categories of somewhat familiar (18.40%), neutral (18.87%), and not very familiar (18.40%).

Table 3
Familiar with the Concept of Digitalization in Business

Variables	Women Entrepreneurs	Percentage
Digitalization in Business		
Very familiar	48	22.64
Somewhat familiar	39	18.40
Neutral	40	18.87
Not very familiar	39	18.40
Not familiar at all	46	21.70

This indicates a polarized level of familiarity, with nearly equal proportions being highly familiar and completely unfamiliar. It suggests a need for targeted digital literacy initiatives to bridge the knowledge gap and promote broader adoption of digital practices among women entrepreneurs.

7.4 AWARENESS OF DIGITAL TOOLS

Women entrepreneurs may vary in their awareness and usage of different digital tools in their business activities. To identify the most commonly known and utilized digital tools among them, Table 4 is presented.

From Table 4, it is observed that Social Media Platforms (71.7%), Mobile Apps (71.22%), and E-Banking Services (69.81%) have the highest overall awareness levels among women entrepreneurs. In contrast, Digital Marketing Tools (58.97%) and Digital Payment Tools (60.85%) show relatively lower awareness.

Table 4 Awareness of Digital Tools

Social Networking Sites	Highly Aware	Aware	Not Aware	Total
Digital Payment Tools	53 (25%)	76 (35.85%)	83 (39.15%)	212 (100%)
Social Media Platforms	78 (36.79%)	74 (34.91%)	60 (28.30%)	212 (100%)
E-Commerce Platforms	62 (29.25%)	73 (34.43%)	77 (36.32%)	212 (100%)
Mobile Apps	72 (33.96%)	79 (37.26%)	61 (28.77%)	212 (100%)
E-banking Services	71 (33.49%)	77 (36.32%)	64 (30.19%)	212 (100%)
Digital Marketing Tools	68 (32.08%)	57 (26.89%)	87 (41.04%)	212 (100%)

Thus, it can be inferred that social media, mobile-based services, and e-banking are the most familiar digital tools, while digital marketing and payment tools require greater awareness and training among women entrepreneurs.

8. CONCLUSION

The study highlights that woman entrepreneurs in Pollachi Taluk are actively engaged across diverse sectors with varying socio-economic backgrounds. While many show good awareness and use of digital tools like social media and mobile apps, challenges such as limited digital literacy,

EXPLORING DIGITAL AWARENESS AND SOCIO-ECONOMIC STATUS OF WOMEN ENTREPRENEURS

infrastructure gaps, and security concerns restrict wider adoption. Informal channels remain important for spreading awareness, indicating the need for more formal training and support programs. Addressing these issues through targeted digital literacy initiatives and improved infrastructure can empower women entrepreneurs to fully leverage digital technologies for business growth and economic empowerment.

Acknowledgement

This article has been published using the **Seed Money granted by the Management of Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi.**

REFERENCES

1. Anandhiprabha, A., (2025), Empowering Rural Women Entrepreneurs: Challenges, Contributions, and Government Support in India, Academic Research Journal of Science and Technology (ARJST), Vol. 1, Issue 05.
2. Anandhiprabha, A., (2025), Empowering Women Entrepreneurs Through Digital Transformation In Financial Services, Journal of Management and Entrepreneurship, Vol. 19, No.1(I).
3. Das, M., & Chatterjee, S. (2023). Digital tool usage patterns among women entrepreneurs in West Bengal. Journal of Women's Entrepreneurship, 15(2), 45–62.
4. Jayanthi, P., & Siddiqui, M. (2023). Digital literacy and rural women entrepreneurs: Challenges and opportunities in Tamil Nadu. International Journal of Rural Development, 12(1), 23–39.
5. Kaviarasu, R., et al. (2019). Role of digital platforms in market expansion for women-led businesses. Journal of Small Business Management, 57(4), 1102–1119.
6. Nair, S., & Menon, L. (2024). Social media marketing and women-led startups: Evidence from Kerala. Marketing and Entrepreneurship Review, 8(1), 56–70.
7. Priya, K., & Manikandan, S. (2020). Barriers to digital adoption among women micro-entrepreneurs in Coimbatore. Journal of Business and Technology, 14(3), 88–102.
8. Reddy, K., & Sharma, T. (2023). Digital financial services and rural women entrepreneurs' income in Andhra Pradesh. Journal of Development Studies, 19(2), 77–91.
9. Sengupta, D., & Basu, R. (2022). Impact of digital literacy on entrepreneurial performance of women in urban India. Journal of Entrepreneurship and Innovation, 10(3), 134–150.
10. Sharma, A., & Gupta, S. (2021). Digital financial services and business growth among women entrepreneurs. Indian Journal of Finance, 15(6), 21–35.
11. Verma, R., & Singh, P. (2025). Adoption of digital payment systems by women entrepreneurs in semi-urban India. Journal of Digital Economy, 5(1), 12–28.
12. World Bank. (2021). Women entrepreneurs and digital transformation in India. World Bank Publications.
13. Ministry of Commerce & Industry, Government of India. (2020). Digital India initiative and women entrepreneurship. Government Press.
14. KPMG India. (2022). Empowering women entrepreneurs through digital technology. KPMG Research Reports.
15. United Nations Development Programme. (2023). Digital inclusion for women entrepreneurs in South Asia. UNDP Publications.
16. Agarwal, S., & Jain, N. (2019). Women entrepreneurs and the digital divide: A study in rural India. International Journal of Social Economics, 46(11), 1351–1364.
17. Bhattacharya, P., & Roy, S. (2022). Digital literacy and economic empowerment of women in India. Journal of Gender Studies, 28(4), 441–456.
18. Dasgupta, R., & Mukherjee, A. (2023). Cybersecurity challenges for women entrepreneurs in digital businesses. Journal of Information Security, 18(2), 74–89.
19. Kaur, G., & Singh, H. (2020). Role of government schemes in promoting digital entrepreneurship among women. Indian Journal of Public Policy, 5(3), 203–217.