
A STUDY ON CHALLENGES FACED BY WOMEN ENTREPRENEURS IN THE DIGITAL ERA: A SURVEY BASED APPROACH

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sayli.patil@vivacollege.com**ABSTRACT**

Women entrepreneurs in today's world venture in various industries and sectors working innovatively. The digital era has given numerous opportunities for entrepreneurship, still women entrepreneurs continue to face unique challenges that creates obstacles for their full participation and success. This paper explores the multifaceted obstacles encountered by women entrepreneurs in the digital age, including access to finance, digital literacy, cybersecurity concerns and payment issues. The study is conducted by collecting data through a questionnaire. By examining these challenges, the study aims to shed light on the digital barriers and propose actionable recommendations to foster a more inclusive entrepreneurial ecosystem.

Keywords: Women entrepreneurs, digital era, digital literacy, cybersecurity

INTRODUCTION

The digital era which is also known as the information age is characterized by the wide use of digital technologies, such as the internet, cloud computing, smartphones, and artificial intelligence. These technologies have made a revolution as to how businesses operate and communicate. This transformation has opened up many opportunities for entrepreneurs by enabling faster access to markets, digital marketing, streamlined operations and data-driven decision-making. However, despite these advancements, women entrepreneurs often face a lot of challenges in navigating the digital landscape. Challenges such as limited digital literacy, disrupted access to technology, concerns over cybersecurity and difficulty in leveraging online platforms for business growth continue to pose significant barriers. Additionally, sociocultural constraints and the digital gender divide exacerbate these issues, making it harder for women to compete in the fast-paced digital economy. Addressing these challenges is essential to ensuring that women entrepreneurs can

participate in to their full extent and thus benefit from the opportunities of the digital era. This study seeks to explore these challenges and contribute to the development of digital entrepreneurship especially among the women entrepreneurs.

SCOPE OF THE STUDY

The area under study is Vasai -Virar area in Palghar district of Maharashtra. This study was done by collecting primary data through a multiple-choice questionnaire. The sample included 42 women entrepreneurs from selected places in Vasai - Virar of Maharashtra. The study included different women entrepreneurs.

OBJECTIVES

This paper emphasizes on the following objectives:

- 1) To study the demographic details of women entrepreneurs in the digital environment.
- 2) To analyse the participation of women entrepreneurs in different categories of business sectors.
- 3) To assess internet access and challenges in using digital tools among women entrepreneurs.
- 4) To identify whether the women entrepreneurs face issues with digital payments and cybersecurity.

RESEARCH METHODOLOGY

Primary data collected from selected places in Vasai-Virar area in Palghar district. The sampling technique of judgemental sampling was used for collection of data from women entrepreneurs through a questionnaire designed for the research. 42 respondents responded to the questionnaire.

Significance of The Study

- 1) The research signifies the need for recommendations on the efficient and safe use of digital tools in the digital era by the women entrepreneurs.
- 2) The study can be useful to understand the challenges faced by women entrepreneurs in the digital era.
- 3) The level of development of digital literacy and skill development among women entrepreneurs can be assessed with the help of this study.

DATA ANALYSES AND INTERPRETATION

Objective wise analysis of all the data collected has been presented below.

Objective 1: To study the demographic details of women entrepreneurs.

Table 1: Demographic Profile

| Demographic Factor | Characteristics | No. of Respondents |
|---------------------------|--------------------|--------------------|
| Age | 18-25 years | 2 |
| | 26-35 years | 22 |
| | 36-45 years | 14 |
| | 45 and above years | 4 |
| Total | | 42 |
| Educational Qualification | HSC | 2 |
| | Graduate | 8 |
| | Ph.D. | 6 |
| | Post Graduate | 26 |
| Total | | 42 |
| Marital Status | Married | 32 |
| | Single | 10 |
| Total | | 42 |
| Monthly Income | Less than 5,000 | 2 |
| | 5,000 to 10,000 | 8 |
| | 10,000 to 20,000 | 23 |
| | More than 20,000 | 9 |
| Total | | 42 |

Source: Primary data

Table 1 represents the demographic profile of the women entrepreneurs. Only 5 percent of the women entrepreneurs lies in the age group of 18 to 25 years, whereas 52 percent of the women entrepreneurs lies in the age group of 26 to 35 years, 33 percent of the women entrepreneurs lies in the age group of 36 to 45 years and 10 percent of the women entrepreneurs lies in the age group of 45 years above.

2 women entrepreneurs are qualified with up-to HSC, 8 women entrepreneurs are qualified with Graduation. At the same time, 26 women entrepreneurs are qualified with Post Graduate Degree and 6 women entrepreneurs are qualified as Ph.D. holders.

32 women entrepreneurs (76 percent) are married and 10 women entrepreneurs (24 percent) are unmarried.

For the level of income, it was observed that only 2 respondents have income less than 5,000 (5 percent). 8 women entrepreneurs (19 percent) have monthly income level between 5,000 to 10,000. 23 women entrepreneurs (55 percent) have income level between 10,000 to 20,000. And 9 women entrepreneurs (21 percent) have income level more than 20,000.

Objective 2: Analysing the participation of women entrepreneurs in different categories of business sectors.

Table 2: Type of Business of Women Entrepreneurs

| Type of Business | No. of Respondents |
|-------------------|--------------------|
| E-commerce | 14 |
| Education | 2 |
| Retailing | 10 |
| Network Marketing | 2 |
| Service-Based | 14 |
| Total | 42 |

Source: Primary data

Table 2 depicts the number of respondents engaged in different categories of business. 14 respondents each are engaged in E-commerce and service-based business respectively. 10 respondents are engaged in retailing activity and 2 respondents each in education sector and network marketing respectively.

Objective 3: Assess the access and challenges in using digital tools among women entrepreneurs.**Table 3: Access to Internet**

| Reliable access to the internet for the business | No. of Respondents |
|--|--------------------|
| Yes | 42 |
| No | 0 |
| Total | 42 |

Source: Primary data

Table 3 shows that all the 42 respondents (100 percent) have reliable access to the internet for conducting their business.

Table 4: Challenges faced in using digital tools

| Challenges faced in using digital tools | No. of Respondents |
|---|--------------------|
| High cost of technology | 16 |
| Lack of digital skills | 13 |
| Limited access to reliable devices | 13 |
| Total | 42 |

Source: Primary data

Table 4 shows that 16 respondents (38 percent) face the challenge of high cost of technology followed by 13 respondents (31 percent) each facing the challenge of lack of digital skills and limited reliable access to devices respectively while conducting their business in the digital era.

Objective 4: Identify whether issues are faced with digital payments and cybersecurity.**Table 5: Issues with digital payment systems**

| Experienced challenges with digital payment systems | No. of Respondents |
|---|--------------------|
| Yes | 28 |
| No | 14 |
| Total | 42 |

Source: Primary data

In table 5, 28 respondents (67 percent) agree that they experienced challenges with the digital payment systems like UPI, Banking Cards and Internet Banking while 14 respondents (33 percent) state that they faced no challenge while using digital payment systems.

Table 6: Concern regarding data privacy and cybersecurity

| Concerned about data privacy and cybersecurity while conducting your business online. | No. of Respondents |
|---|--------------------|
| Yes | 36 |
| No | 6 |
| Total | 42 |

Source: Primary data

In table 6, 36 respondents (86 percent) are concerned about their personal information being compromised along with cyber threats while conducting their business and only 6 respondents (14 percent) showed no concern over data privacy protection and no threat from cybersecurity.

CONCLUSION

The results of the study conducted show that, although women entrepreneurs are increasingly turning to digital platforms to expand their businesses, but they continue to face a many challenges ranging from high technology cost, lacking the proper digital skills, having limited access to reliable devices, issues with the payment gateways and concerns over data privacy and cybersecurity. The specific needs and pain points of women entrepreneurs in the digital era are studied and the study suggests that proper steps from the policy makers are required to address the problems faced by the women entrepreneurs.

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