ASSESSING DIGITAL KNOWLEDGE AND USAGE AMONG RURAL WOMEN ENTREPRENEURS

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Abstract*: This study explores the intricate connection between women's entrepreneurship and their proficiency in digital literacy, aiming to grasp the usage patterns among participants. The research focuses on individuals enrolled in the Program Inkubator Usahawan Komuniti Jeli, administered by Pusat Pembangunan Komuniti dan Usahawan (PPKU) UiTM Cawangan Kelantan. These participants, predominantly rural women entrepreneurs, predominantly engage in micro-trading and home-based businesses, notably in the food and beverage and tailoring sectors. Data collection involved disseminating questionnaires among program participants, subsequently analyzed descriptively. The findings indicate that most respondents possess a basic understanding of the internet, exhibiting moderate levels of digital literacy. They typically access the internet through smartphones and tablets, frequently utilizing platforms like Facebook and WhatsApp for browsing. Consequently, the study advocates for tailored digital training initiatives to bolster these entrepreneurs' internet utilization skills for business purposes.*

Keywords*: Digital Literacy, Women Entrepreneurs, Ability, Perceived Importance, Digital Inclusion*

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Introduction

The 1.15 million small and medium-sized businesses (SMEs) in Malaysia make up more than 97% of all businesses and 38% of the country's GDP. Small and medium-sized businesses (SMEs) are becoming more important in Southeast Asia, and Malaysia is committed to showing how they can gain from doing business around the world (Reuters, 2023). In Malaysia, women account for almost half of the population. Their roles as mothers, spouses, and income earners have been vital to the growth of the country. They are a significant economic resource in addition to having a major influence on how future generations will be shaped. In the year 2021, the difference in the participation of men and women in the entrepreneurial sector in Malaysia was apparent. Men made up 72.9% of the entire population of entrepreneurs, while women only accounted for 27.1% of the population (KPWKM, 2021). This large disparity highlights the ongoing difficulties women encounter when trying to seize entrepreneurial possibilities and reach their maximum potential in the business landscape. Several variables, including inadequate access to resources and capital, cultural and societal standards, and a lack of support networks, are all potential contributors to this gender disparity. Even though they receive support from the government, Malaysian women entrepreneurs encounter difficulties in reconciling the obligations of their families with those of their businesses, which may result in less attention being paid to their businesses (Isa et al., 2019).

One of the most important factors in achieving economic empowerment and sustainable development in Malaysia is the promotion of digital literacy and entrepreneurship among rural women. The attention has begun to focus on a group of rural women entrepreneurs who are sometimes disregarded. Although rural women entrepreneurs make major contributions to the growth of the national economy and the development of their communities, they face a particular set of hurdles that prevent them from fully participating in the digital era and achieving success. Understanding the specific challenges that rural women confront makes it abundantly clear that addressing the specific requirements that they have is essential for making meaningful progress. Rural women face obstacles that can impede their ability to achieve success in the area of entrepreneurship. These obstacles include limited access to resources, information, and opportunities in the digital era. To be competitive in the global economic environment and break into untapped sectors, women entrepreneurs must utilize technology competencies. They need to be able to take advantage of global value chains, which let industrial processes be dispersed geographically, cut transaction costs, and make use of increases in communications and data processing capacity (Gunarasa et al., 2021). Emphasizing digital literacy and entrepreneurship is critical to addressing these issues and fostering economic empowerment among rural women. By offering digital literacy training and support, rural women can acquire the knowledge and skills they need to use technology for their businesses successfully.

Literature Review

Digital Literacy

The abilities needed to successfully navigate, assess, and use digital technologies are referred to as digital literacy. It includes a variety of skills that allow people to interact critically and with confidence with digital tools, resources, and platforms. In the twenty-first century, with digital technology permeating every part of our lives including work, education, communication, and information access, digital literacy is crucial. Digital literacy extends beyond merely being technically adept with digital hardware and software (Negi, & Sanjiv, 2023). Likewise, digital literacy is commonly understood as the integration of technical-

procedural, cognitive, and emotional-social skills (Aviram and Eshet-Alkalai, 2006). Using computer programs exemplifies the involvement of procedural skills, such as managing files and editing visuals, and cognitive skills, such as intuitively deciphering or "reading" visual messages within graphic user interfaces. Likewise, engaging in data retrieval on the Internet requires a blend of procedural skills, such as working with search engines, and cognitive skills, including evaluating, sorting out false and biased data, and distinguishing between relevant and irrelevant information.

Engaging in a chat room necessitates the use of specific social and emotional skills. Digital literacy is an essential skill that enables individuals to proficiently do complex digital tasks as they get more used to the digital work world and participate in educational experiences. Eshet (2004) and Aviram et al. (2006) have identified six essential abilities required for achieving literacy in digital technology, including photo-visual literacy skills, reproduction literacy skills, branching literacy skills, information literacy skills, social-emotional literacy skills, and real-time thinking skills.

Ability and Digital Literacy

Digital literacy among women entrepreneurs is influenced by various factors, with one crucial element being ability. As per Noe (2002), ability encompasses both physical and mental capacities required to execute a task. Tamkin and Hillage (1997), in their case study research on employees, observed that individuals are motivated to participate in activities that enhance their job performance, potentially leading to better opportunities and increased employability. Moreover, such activities contribute to a more responsible and well-compensated job. Among women entrepreneurs, digital literacy refers to the capacity to use and navigate digital platforms and technology to improve communication, business operations, and overall entrepreneurial success. It requires knowledge of digital marketing, data management, digital communication, and using digital tools to expand a business. (Smith & Johnson, 2024).

Contrastingly, a study conducted by Huerta and Sandoval-Almazán (2007) discovered that telecenter users often exhibit digital illiteracy in three key skills. These include "branching ability," which involves navigating through nonlinear environments to locate desired information, "reproduction ability," focusing on analyzing and synthesizing retrieved information, and "information ability," which pertains to evaluating the quality of information. These findings align with the perspective of Eshet-Alkalai and Chajut (2010), who emphasized that the mere ability to find information or navigate digital environments does not guarantee educated or intelligent utilization of such environments.

Perceived Importance and Digital Literacy

Defining 'useful' as the capability of being employed advantageously (Davis, 1989), Mullen, Kroustalis, Meade, and Surface (2006) observed that employees who recognize the significance of specific activities are inclined to learn their functionalities, leading to the emergence of digital literacy as a response to demand. For instance, Hassan, Shaffril, Azril, and D'Silva (2009) identified a lack of awareness about the importance of ICT as a reason why entrepreneurs neglect its utilization in their business activities. In the context of Malaysia, factors such as low literacy levels and the perceived need for ICT play a role in shaping ICT usage patterns among women entrepreneurs. Additionally, Haque and Quader (2014) demonstrated the benefits of online platforms for women entrepreneurs who effectively leverage them to exchange information, promote products, and meet customer needs. According to Sharon et. al. (2020), it is anticipated that this ICT emphasize the significant role

adoption plays in women entrepreneurs, as well as make clear which behaviors and techniques are beneficial.

The literature on women in business, as highlighted by Diochon, Menzies et al. (2008), reveals a notable gap, with limited attention to interventions and evaluations of initiatives supporting women entrepreneurs, as noted by Mohamad et al. (2019) and De Bruin, Brush et al. (2007). Some authors argue that women business owners perceive business opportunities differently from men. Despite men introducing new management approaches and alternative solutions to professional challenges, women in business face distinct factors, including social, cultural, and family influences.

Digital Inclusion and Digital Literacy

Digital inclusion encompasses "the activities necessary to ensure that all individuals and communities, including the most disadvantaged, have access to and utilize Information and Communication Technologies" (National Digital Inclusion Alliance, 2017). This involves ensuring reliable internet access at sufficient speeds, providing access to digital devices tailored to users' needs, offering digital skills training, and technical support, and facilitating access to content, apps, and software specifically designed to promote self-sufficiency, participation, and collaboration. Meanwhile, Smith & Johnson (2023) described digital inclusion as the fair use of digital technology, including the internet and digital gadgets, to empower and enable everyone to fully engage in the digital society, regardless of their socioeconomic background, place of residence, or other circumstances. For everyone to gain from the improvements in technology, entails removing obstacles to technology adoption, guaranteeing digital literacy, and fostering equitable opportunities (Wahab et al., 2023).

Digital inclusion yields benefit in two significant ways. Firstly, it ensures that all communities have the opportunity to directly experience the advantages of digital technology through access, technology skills, motivation, and the confidence to enhance their quality of life. Secondly, it aims to maximize the indirect benefits by enhancing all aspects of planning and deploying services to be fully utilized by society (HM Government, 2008). Omar, Salman, and Rahim (2017) proposed three dimensions of digital inclusion hypothesized to impact the empowerment of women online entrepreneurs: 1) the internet as a source of information; 2) communication networks; and 3) e-transaction. Among these dimensions, the internet, functioning as a source of information and communication network, was empirically proven to have a relationship with online entrepreneurship among women in Malaysia. Recognizing the internet as a promising tool for women entrepreneurs, it becomes crucial to establish high-quality online training and mentoring platforms. These platforms are essential to eliminate barriers and challenges faced by women in becoming digitally literate and proficient in using digital technologies (Sorgney, Bode & Krieger-Boden, 2017).

Methodology

This study was conducted to comprehensively evaluate the digital knowledge and utilization patterns among women entrepreneurs. To achieve this objective, a descriptive research method was employed, coupled with quantitative research approaches. The study encompassed a total of 22 respondents, all of whom were actively engaged as participants in the Program Inkubator Usahawan Komuniti (PIUK) Jeli, an initiative orchestrated by Pusat Pembangunan Komuniti dan Usahawan (PPKU) UiTM Cawangan Kelantan. These participants were meticulously chosen from the demographic of women entrepreneurs hailing from rural areas, specifically within the district of Jeli. The research population targeted participants of Amanah Ikhtiar

Malaysia (AIM Jeli), colloquially known as Sahabat AIM. For data collection purposes, a questionnaire was employed as the primary research instrument. This questionnaire design was adapted from a preceding study conducted by Hashim in 2007.

The items were evaluated utilizing a five-point Likert scale, with responses ranging from strongly disagree to strongly agree. The questionnaire was structured into three distinct sections. The initial segment focuses on gathering demographic information from the respondents. The second section is dedicated to capturing data about usage trends of digital technologies among the participants. Lastly, the third section delves into assessing the perceived effectiveness and success of utilizing the Internet in their business operations. Following data collection, the acquired data underwent analysis utilizing the Statistical Package for Social Sciences (SPSS). Descriptive analysis approaches were employed to succinctly depict and summarize the findings, aligning with the overarching objectives of the study. This analytical method facilitated a clear and comprehensive presentation of the results, enabling insights into the digital knowledge and usage trends among women entrepreneurs. The table below provides an overview of the entire research process.

Table 1: Research Process

Research Process	Description
1. Initial Study	Conducted an initial review of existing literature on digital literacy and women entrepreneurship to identify gaps, relevant theories, and research questions. Explored the rationale and significance of investigating the intersection between digital literacy and women's entrepreneurship
2. Design Questionnaire	Developed a structured questionnaire comprising three sections: demographics, usage trends, and assessment of internet utilization in business. Carefully formulated questions to gather comprehensive data on respondents' digital knowledge, usage patterns, and perceived effectiveness of internet usage in their entrepreneurial endeavors.
3. Conduct Survey	Administered the questionnaire to the target sample of women entrepreneurs participating in the Program Inkubator Usahawan Komuniti (PIUK) Jeli, ensuring confidentiality and anonymity of responses. Collected data on respondents' demographics, digital technology usage, and perceptions of internet utilization in business operations.
4. Analyze Data	Utilized the Statistical Package for Social Sciences (SPSS) to analyze the collected data. Employed descriptive analysis approaches to summarize and interpret the findings, including frequency distributions, measures of central tendency, and graphical representations. Identified trends, patterns, and insights related to digital literacy and women entrepreneurship.
5. Reporting	Compiled and synthesized the research findings into a comprehensive report. Presented the results, interpretations, and implications of the study clearly and concisely. Discussed the relevance of the findings to theory, practice, and policy. Communicated recommendations for future research and initiatives aimed at enhancing women's entrepreneurship through digital literacy

Finding and Discussion

The study encompasses a cohort of 22 participants, carefully chosen from rural areas to represent the diverse landscape of women entrepreneurs. These individuals are not only part of the esteemed Program Inkubator Usahawan Komuniti (PIUK) Jeli but also active members of AIM Cawangan Jeli, highlighting their commitment to entrepreneurial growth and community development. Within this group, a substantial majority, exceeding 70%, fall within the dynamic age bracket of 20 to 40 years old. This demographic segment, as elucidated by Aziz and Razak (2012), is characterized by individuals fervently dedicated to enhancing their standard of living and advancing their professional pursuits. Their presence underscores a vibrant energy within the entrepreneurial ecosystem, with aspirations to leverage digital literacy for economic empowerment and social progress. Contrarily, 23% of the participants surpass the age of 40, bringing with them a wealth of experience and wisdom garnered through years of navigating the entrepreneurial landscape. Their inclusion enriches the study with nuanced perspectives and seasoned insights, contributing to a holistic understanding of women's entrepreneurship. Furthermore, while comprising a smaller fraction, 4% of the participants are below the age of 20, symbolizing the emergence of youthful ambition and innovation within the entrepreneurial realm. This diverse amalgamation of age groups within the participant cohort encapsulates a wide spectrum of experiences, aspirations, and challenges encountered by women entrepreneurs in rural contexts, laying a robust foundation for a comprehensive exploration of digital literacy's impact on their endeavors.
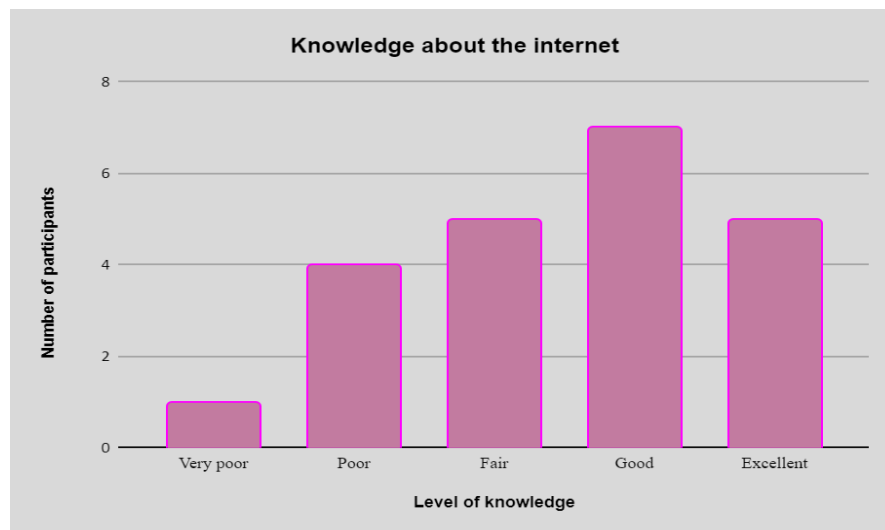

Figure 1: Knowledge About the Internet

According to the findings presented in Figure 1, it is evident that a majority of the respondents possess a commendable level of knowledge regarding the Internet. Notably, five of the participants demonstrated an excellent understanding, while seven respondents exhibited a good grasp of internet-related concepts and applications. Moreover, the data suggests that most respondents utilize the internet through various devices such as smartphones, tablets, or computers, indicating a diverse range of digital literacy skills among the participants. This observation is particularly significant as it aligns with the broader context of Malaysia's new economic plan, which emphasizes the importance of digital literacy and technological advancement. As noted by datareportal.com in January 2023, the country boasts a significant internet user base, totalling 33.03 million individuals, constituting approximately 96.8% of the Malaysian population. This statistic underscores the pervasive influence of digital technology

in Malaysian society and further underscores the relevance and significance of the study's focus on assessing digital knowledge and usage among women entrepreneurs.

In today's digital age, internet accessibility has become ubiquitous, enabling individuals to connect and engage online from virtually any location and at any time. Among the participants of the study, it was found that over 50% preferred using broadband services to access the Internet, while an additional 45% accessed the Internet primarily from the comfort of their homes. This trend indicates a shift towards personalized and convenient internet usage, with fewer individuals relying on public internet access facilities. Furthermore, the study revealed that the participants predominantly utilize the Internet for communication and social networking purposes. Specifically, 63% of participants reported using WhatsApp, 50% utilized Facebook, and 41% engaged with Google services. Additionally, a notable proportion, constituting 28% of the participants, utilized the internet for both communication purposes, such as email, and social networking platforms like Instagram. These findings underscore the integral role of the Internet in facilitating interpersonal connections and fostering social interactions among individuals, particularly within the context of entrepreneurship where networking and communication are essential components of success.

According to data from the Malaysian Communications and Multimedia Commission (MCMC) in 2022, the average daily internet usage in Malaysia was approximately 8 to 9 hours per day per person. The highest percentage of people in their 20s used the Internet within the range of 5-8 hours while older respondents (those in their 50s and 60s) were inclined to do so for only 1 to 4 hours. Similarly, among the participants of the Program Inkubator Usahawan Komuniti (PIUK), a significant proportion, accounting for 59%, reported using the internet for less than 2 hours daily. Furthermore, 14% of participants indicated spending between 3 to 5 hours per day online, while the remaining balance reported internet usage exceeding 5 hours daily. These statistics illustrate the varied patterns of internet usage among individuals, with a notable portion of the population dedicating a substantial amount of time to online activities.

Moreover, it was observed that the majority of participants expressed a positive perception regarding the potential benefits of internet usage for their businesses. Specifically, most participants agreed that leveraging the Internet could have a favorable impact on their entrepreneurial endeavors, potentially leading to increased earnings and business growth. This sentiment underscores the recognition among participants of the value proposition offered by digital technologies in enhancing business operations and facilitating economic opportunities. As such, the findings highlight the pivotal role of internet access and utilization in driving entrepreneurial success and fostering economic empowerment among women entrepreneurs.

Conclusion and Recommendation

The significance of digital literacy in preparing individuals for the workplace of the future is increasingly recognized across Asia, where rapid advancements in technology are reshaping industries and job roles. Governments and organizations across the region are acknowledging the transformative potential of digital skills and are actively collaborating with IT companies to promote computer science education and empower individuals to thrive in the digital economy. This concerted effort aims to bridge the digital divide and equip people with the knowledge and skills needed to navigate and succeed in an increasingly digitized world.

Within this context, the participants of the Program Inkubator Usahawan Komuniti (PIUK) are observed to possess a commendable level of digital literacy. However, despite their familiarity

with digital tools and platforms, there exists a notable gap in their training when it comes to leveraging these internet applications for business purposes. While they may be adept at basic internet usage, such as social networking and communication, they may lack the specialized knowledge required to harness the full potential of digital technologies for enhancing their businesses.

In response to this identified need, it becomes imperative to organize and implement additional training programs tailored specifically to address the digital skills gap among these entrepreneurs. These programs should not only focus on basic Internet literacy but also provide comprehensive guidance on utilizing Internet applications and digital tools to optimize business processes, improve efficiency, and drive innovation. By enhancing their digital capabilities, entrepreneurs can better adapt to the evolving demands of the digital economy, thereby positioning themselves for sustainable growth and success. Furthermore, investing in digital literacy initiatives for entrepreneurs yields broader socioeconomic benefits by fostering inclusive economic development and reducing inequalities. By empowering individuals with the skills and knowledge needed to thrive in the digital landscape, these programs contribute to job creation, entrepreneurship, and economic resilience within communities. They also enable individuals to access new markets, connect with customers, and unlock opportunities for business expansion and diversification.

In conclusion, while the participants of PIUK demonstrate a foundational level of digital literacy, there is a pressing need for targeted training programs to enhance their proficiency in leveraging digital technologies for business growth. By bridging this skills gap and empowering entrepreneurs with the tools they need to succeed in the digital economy, we can catalyze inclusive economic development and drive positive change across Asia and beyond.

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