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Digital Literacy and Women's Participation in the E-Commerce Economy

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Abstract

Digital literacy plays a crucial role in enabling women participate in ecommerce, as evidence from developing economies shows that women with higher digital skills are significantly more likely to use online platforms, digital payments, and social-media marketing tools. Digital literacy not only improves technical ability but also increases confidence, reduces fear of online fraud, and helps overcome gendered barriers such as restricted mobility or limited access to male dominated business networks. Once adopted, ecommerce platforms have been shown to improve the economic performance of women-led firms by expanding market reach beyond local boundaries, generating higher revenues through direct access to customers, reducing dependence on intermediaries, and enabling new opportunities for product diversification. Many women entrepreneurs also experience employment growth as increased online demand requires additional labor for packaging, inventory, and logistics. However, these positive relationships are influenced by contextual factors such as access to affordable smart phones and reliable internet, supportive family and community attitudes, platform design features that build trust, and availability of training programs that enhance digital skills. Enabling infrastructure, gender-sensitive policies, and secure payment ecosystems strengthen the benefits of digital adoption, while socio-cultural restrictions, low affordability, and weak digital ecosystems can limit both adoption and economic impact. Together, these three dimensions highlight that digital tools hold transformative potential for women entrepreneurs but their success depends on the surrounding environment that shapes access, capability, and trust. A research study investigates how digital literacy affects e-commerce achievement for Indian women entrepreneurs. India's fast-growing e-commerce sector coexists with substantial gender disparities among digital entrepreneurs .Digital literacy elements enhance e-commerce success. Women entrepreneurs who took digital literacy instruction achieved monthly revenues that were 37% greater than untrained female entrepreneurs To improve digital literacy among female entrepreneurs the proposed solution combines multi-stakeholder collaboration with tailored training curricula and mutual learning networks and supportive government policies. Digital literacy promotes both inclusive economic expansion and gender equality in developing digital economies.

Keywords: Digital Literacy, women's performance, ecommerce ,economy

Introduction to the Term Literacy

Digital literacy is an Individual's ability to find ,evaluate and communicate information using digital devices or digital media platforms as well as the ability to navigate evaluate nd create and communicate information in digital environment. Digital literacy initially focused on digital skills and stand-alone computers, but the advent of the internet and social media use has shifted some of its focus to mobile

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devices. Digital literacy is related to, but different from, other forms of literacy. Information literacy focuses on the ability to locate, evaluate, and utilize information through numerous formats. Media literacy refers to the ability to analyze and interpret media messages and their influence. In contrast, digital literacy integrates these competencies while also including the practical use of digital tools, participation in online environments, and the creation of digital content. This broader scope highlights the interactive and participatory nature of digital spaces. While media literacy and information literacy can play a role in one's digital literacy, digital literacy refers to the digital platforms and the way information and messages are interpreted and conveyed. Digital literacy was first defined in a book published in 1997 by Paul Glister. Glister referred to digital literacy as the ability to understand and use information in multiple formats from a wide range of sources when it is presented via computers. Since this definition, digital technology has evolved, allowing the true definition of digital literacy to evolve as well. While digital literacy is not limited to computers, it does recognize digital technologies as a medium of messages that require specific literacy's to understand, interpret, separate truth from fiction, and allow new meanings to be constructed.Digital literacy's draws from traditions of information literacy and research into media literacy which rely on socio-cognitive traditions, as well as research into multimodal composition, which relies on anthropological methodologies. Digital literacy is built on the expanding role of social science research in the field of literacy as well as on concepts of visual literacy/computer literacy, and information literacy. The concept of digital literacy has evolved throughout the 20th and into the 21st centuries from a technical definition of skills and competencies to a broader comprehension of interacting with digital technologies.

Digital literacy is often discussed in the context of its precursor, media literacy. Media literacy education began in the United Kingdom and the United States due to war propaganda in the 1930s and the rise of advertising in the 1960s, respectively. Manipulative messaging and the increase in various forms of media further concerned educators. Educators began to promote media literacy education to teach individuals how to judge and assess the media messages they were receiving. The ability to critique digital and media content allows individuals to identify biases and evaluate messages independently. Both digital and media literacy include the ability to examine and comprehend the meaning of messages, judge credibility, and assess the quality of a digital work. With the rise of file sharing on services such as Napster an ethics element began to get included in definitions of digital literacy. Frameworks for digital literacy began to include goals and objectives such as critically examining the political dimensions and power dynamics embedded in processes of digitization or data fixation as well as understanding the importance of becoming a socially responsible member of their community by spreading awareness and helping others find digital solutions at home, work, or on a national platform.

Digital literacy may also include the production of multimodal texts. This definition refers more to reading and writing on a digital device but includes the use of any modes across multiple mediums that stress Semiotic meaning beyond graphemes. It also involves knowledge of producing other types of media, like recording and uploading video. Overall, digital literacy shares many defining principles with other fields that use modifiers in front of the term "literacy" to define ways of being and domain-specific knowledge or competence. The term has grown in popularity in education and higher education settings and is used in both international and national standards.

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Academic and pedagogical concepts

The pedagogy of digital literacy has begun to move across disciplines In academia, digital literacy is part of the computing subject area alongside computer science and information technology, while some literacy scholars have argued for expanding the framing beyond information and communication technologies into literacy education overall.

Similar to other evolving definitions of literacy that recognize the cultural and historical ways of making meaning, digital literacy does not replace traditional methods of interpreting information but rather extends the foundational skills of these traditional literacy. Scholars have argued that digital literacy should be considered a part of the path towards acquiring knowledge

The current model of digital literacy explores six skills listed below

Reproduction literacy: the ability to use digital technology to create a new piece of work or combine existing pieces of work to make it unique and applicable to personal understanding.

Photo-visual literacy: the ability to read and deduce information from visuals.

Branching literacy: the ability to successfully navigate in the non-linear medium of digital space.

Information literacy: the ability to search, locate, assess and critically evaluate information found on the web and on-shelf in libraries, including validity of that information

Socio-emotional literacy: the social and emotional aspects of being present online, whether it may be through socializing, and collaborating, or simply consuming content.

Real-time thinking: the ability to process large volumes of stimuli at the same time

Characteristics of Digitally Literate Person

- A digitally literate person should have the following characteristic
- Requires the variety of skills to understand, evaluate, create, communicate, and find the information.
- Should be able to use various technologies effectively, safely, ethically and appropriately to retrieve and search information.
- Use the technology to communicate with colleagues, peers, family and public, and participate in society.

Need For Digital Literacy

This dynamic new world requires new comprehension and communication skills, as well as new codes of conduct, to ensure that these powerful media and technologies are being used responsibly and ethically. Much of the interaction in this digital world happens at a distance, which can diminish the rules of cause and effect, action and consequence. Additionally, much of digital life takes place under the cloak of anonymity, making it easier to participate in unethical and even illegal behaviors

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Importance Of Digital Literacy

Digital literacy empowers individuals to access knowledge, engage in online learning, and participate meaningfully in the digital economy and civic life. Additionally, it emphasizes how important digital literacy is in closing the gap in the digital sphere and lessening disparities in access to digital opportunities. The advancement of digital technology has changed how we interact with our environment and go about our daily lives. By teaching individuals how to use technology and digital tools to meet their basic requirements, digital literacy can help increase awareness of the digital world. Individuals with strong digital literacy are better able to satisfy their needs and adjust to the ever-changing demands of the digital age

Digital literacy has been recognized by UNESCO (2011). These days, one needs to be digitally literate in order to participate in the ever-changing digital economy and society. Digitally literate youth are more prepared to participate in the social, intellectual, economic, and cultural life of today and the future.

Nowadays, digital literacy is a fundamental component of education and is necessary to enhance the teaching and learning process. Digital literacy is essential for both educators and learners to keep up with the latest developments in education. The following justifies the importance of digital literacy in the classroom:

1. Information accessibility

2. Teamwork and communication

3. Critical thinking and problem-solving

4. Cyber safety and responsible usage

5. Training and education throughout it.

6. Increase digital equity

Objective of the study

- To assess the level of digital literacy among women participation in the ecommerce economy.
- To analyze the impact of digital literacy on business operations, marketing, women participation in the ecommerce economy.
- To evaluate the role of e-commerce in expanding market access and increasing revenue.
- To identify barriers faced by women in adopting digital tools and e-commerce platforms.

Review of Literature

Venkatesh and Davis (2000), in A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies, extended the Technology Acceptance Model by examining additional factors that influence technology acceptance. Their work highlights the importance of perceived usefulness and social influences in technology adoption. Applied to the present study, these factors may help explain how

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women's digital skills, family support, and perceptions of online shopping influence their participation in e-commerce.

Pavlou (2003) –in Consumer Acceptance of Electronic Commerce—Integrating Trust and Risk with the Technology Acceptance Model, examined the relationship between trust, perceived risk, and consumer acceptance of electronic commerce. The study highlighted that concerns about uncertainty and online transaction risks can influence consumers' willingness to purchase products online. In the context of women in Amravati district, awareness of online security, payment methods, and consumer protection may influence their confidence in e-commerce platforms.

4. Digital literacy and Consumer Experience in India (2021) A survey-based empirical study investigated consumer experiences with digital literacy in India, focusing on perceptions of convenience, cost, safety, privacy, and trust. The findings indicated that payment behaviour was influenced by demographic characteristics, perceptions of digital payment methods, and confidence in the payment system. The study also identified digital literacy as an important option for online shopping and certain other transactions. These findings support the need to examine how women's perceptions of security, convenience, and trust affect their use of digital payments for online purchases.

Research Methodology

Research Design

The study is descriptive research and analytical research. Using quantitative methods for collecting data using survey method with convenience sampling. The sample are from were surveyed for the study. A structured questionnaire is designed to collect the data with closed ended and open-ended questions.

Data Sources

In the study the collected data from both primary data (from responded) and from secondary data.

- **Primary data:** The primary data were collected through surveys and personal interviews using a well-structured questionnaire and interview guide.
- **Secondary data:** The secondary data for the study were gathered from a variety of sources, including books, journals, magazines, newspapers, the internet, articles, and other relevant materials

Recommendations

1. Expand Community-Based Digital Literacy Programs Community-led, peer-to-peer digital literacy initiatives have proven highly effective in rural India. Scaling such programs through women's self-help groups (SHGs) and local village institutions will enhance accessibility and sustainability by leveraging trusted social networks and culturally relevant training methods

2 Integrate Financial Literacy with Digital Skills Combining digital literacy with financial education empowers women to navigate digital financial services confidently, improving their ability to save, invest, and access credit—crucial steps toward economic independence and entrepreneurship.

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Conclusion

Digital literacy is an important foundation for women's participation in the e-commerce economy. It enables women to access digital marketplaces, compare products, make informed purchasing decisions, use online payment facilities, and explore entrepreneurial opportunities. As the digital economy expands, women's ability to understand and use digital technologies becomes increasingly important for inclusive economic development.

However, meaningful participation requires more than internet connectivity. Women also need practical digital skills, access to suitable devices, confidence in online transactions, awareness of consumer rights, and protection against digital fraud. Differences in education, income, geographical location, and access to technology may influence the extent to which women benefit from e-commerce.

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16. Abstract
17. How are women entrepreneurs transforming and challenging traditional understandings of
18. professional success in the 21st century, despite the multitasking whirlpool?Whattypeof
19. knowledge and skills are required in today’s digital world to develop professionally and
20. succeed as an entrepreneur? What are the major barriers to successful entrepreneurship
21. preventing women from realizing their full potential or stopping them from even
22. beginning an entrepreneurial career? A current literature review (2011–2019) on women’s
23. entrepreneurial initiatives, skills, characteristics, attributes, motives and leadership styles,
24. documenting strategies for success and barriers confronted, indicates that not much has
25. changed. Women entrepreneurs continue to face the multitasking whirlpool, along with the
26. lack of financial resources, marketing skills and support services, including poor access to
27. business networks, technology and digital markets. Despite the mass