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Digital Entrepreneurship Readiness and Challenges Faced by Women-Owned SMEs in Maros Regency

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Abstract

The rapid growth of digital technologies has created new opportunities for small and medium enterprises (SMEs) to expand their markets and improve operational efficiency. This study focuses on the digital entrepreneurship readiness and challenges faced by women-owned SMEs in Maros Regency, South Sulawesi, Indonesia. The study employed a quantitative research design, using a survey with 120 women SME owners to assess their digital literacy, access to technology, financial readiness, and perceived barriers to digital adoption. The results indicate that while 62% of respondents exhibit moderate digital readiness, only 38% have fully integrated digital tools such as e-commerce platforms, online marketing, and digital payments into their businesses. The main challenges identified include limited digital skills, financial constraints, poor internet access, and gender-related constraints. Despite these challenges, many women entrepreneurs recognize the potential of digital tools to enhance their income and independence. The findings suggest that training programs, affordable digital infrastructure, and financial inclusion initiatives are essential to empower women entrepreneurs in the digital era. This study contributes to understanding how gender-specific barriers impact digital adoption in rural and semi-urban contexts and offers recommendations for policy interventions. Future research could focus on evaluating the long-term effects of digital empowerment programs on women-owned SMEs.

INTRODUCTION

In recent years, digital entrepreneurship has emerged as a critical driver of economic development across the globe. According to Gomber et al. (2017), the rapid advancement of digital technologies, particularly in the fields of e-commerce, fintech, and social media platforms, has transformed the way businesses are created, managed, and scaled. For small and medium-sized enterprises (SMEs), digitalization offers unprecedented opportunities to access wider markets, improve operational efficiency, and strengthen competitiveness in an increasingly interconnected economy (Yuleva–Chuchulayna, 2021; Bargoni et al., 2024; Kallmuenzer et al., 2025; Gómez & López, 2024). In Indonesia, SMEs play a central role in economic growth, contributing significantly to employment and income generation. Women-owned SMEs, in particular, have become vital not only for household economies but also for fostering community resilience and inclusive development (Odoch et al., 2025). According to national statistics, women entrepreneurs account for a substantial proportion of SME ownership, often balancing business responsibilities with domestic roles. This dual contribution underscores their importance in the socio-economic fabric of the nation.

Maros Regency, located in South Sulawesi, represents a unique context for studying women-owned SMEs and their readiness to embrace digital entrepreneurship. Known for its agricultural products, fisheries, and local crafts, Maros has a vibrant SME sector driven by women entrepreneurs. However, like many regions in Indonesia, it faces challenges in fully integrating digital technologies into business practices due to infrastructural, social, and institutional factors. Digital entrepreneurship readiness among women-owned SMEs in Maros is influenced by various factors, including access to technology, digital literacy, financial resources, and institutional support. While some women entrepreneurs have successfully utilized online platforms for marketing and sales, others continue to rely on traditional business models. Rahman et al. (2025) and Mashapure et al. (2025) said that, the disparity in digital adoption highlights the need to investigate the extent of readiness and the obstacles that women entrepreneurs encounter.

The COVID-19 pandemic further accelerated the push toward digitalization, as mobility restrictions and shifts in consumer behavior forced businesses to adapt rapidly (Penco et al., 2023). For women-owned SMEs in Maros, this period revealed both opportunities and vulnerabilities. On one hand, online platforms provided an alternative to reach customers; on the other, limited digital skills and infrastructure posed significant barriers to adaptation. This situation illustrates the importance of resilience and innovation in navigating the digital economy. Sociocultural factors also play a key role in shaping women entrepreneurs' readiness for digital transformation (Salamzadeh et al., 2024). Traditional gender roles, limited decision-making power, and time constraints from balancing family responsibilities may restrict women's ability to engage fully with digital entrepreneurship. Yet, cultural networks and community solidarity can also provide support systems that encourage women to explore new business models and adopt digital tools.

Beyond socio-cultural dimensions, structural barriers such as uneven internet connectivity, lack of training programs, and limited financial support continue to constrain the digital transformation of women-owned SMEs (Hlatshwayo & Mamokhere, 2025; Ahmed et al., 2025). In rural and semi-urban areas of Maros, internet access is often unreliable, making it difficult for businesses to maintain a consistent online presence. Furthermore, financial institutions may perceive women-owned SMEs as higher-risk borrowers, thereby limiting their access to credit for digital investment. Government initiatives at the national and local levels have sought to address these challenges through digital literacy programs, financial inclusion schemes, and SME empowerment projects. However, the effectiveness of these initiatives in reaching women entrepreneurs in Maros remains uncertain. Understanding how such programs are perceived and utilized at the grassroots level is crucial for improving policy design and implementation.

The readiness of women-owned SMEs for digital entrepreneurship must also be assessed within the broader framework of sustainable development. By empowering women entrepreneurs with digital skills and resources, communities can benefit from increased income, job creation, and greater participation of women in economic decision-making. Digital transformation, therefore, has the potential not only to strengthen individual businesses but also to contribute to inclusive growth in Maros Regency. From a theoretical perspective, studies on digital entrepreneurship often highlight the interplay between technology adoption, entrepreneurial orientation, and institutional support. For women entrepreneurs, these dimensions intersect with gender-specific barriers and opportunities, creating a unique research space that bridges entrepreneurship studies with gender and development literature.

Existing research on digital entrepreneurship in Indonesia has largely focused on urban areas or national-level trends, leaving a gap in understanding the specific contexts of semi-urban and rural regions such as Maros. Investigating the readiness and challenges faced by women-owned SMEs in this region provides valuable insights into how localized conditions affect digital adoption. Against this backdrop, this study aims to explore the readiness of women-owned SMEs in Maros Regency to engage in digital entrepreneurship, while also identifying the key challenges they face. By examining both internal factors such as skills and resources, and external factors such as infrastructure and institutional support, the research seeks to provide a comprehensive understanding of the opportunities and barriers to digital transformation. Ultimately, the findings are expected to inform policy recommendations and practical strategies for empowering women entrepreneurs in the digital era.

Literature Review

The concept of digital entrepreneurship has gained increasing scholarly attention as digital technologies reshape traditional business practices. Scholars such as Steininger (2019) define digital entrepreneurship as the pursuit of new ventures and business models that rely heavily on digital platforms, tools, and networks. Digital entrepreneurship differs from conventional entrepreneurship in its reliance on the internet and information technologies to create value, reach customers, and optimize operations. In the context of small and medium-sized enterprises (SMEs), the adoption of digital tools such as e-commerce platforms, social media marketing, and mobile payment systems has been found to significantly enhance competitiveness and market access (Wijayanto et al., 2024).

Women entrepreneurs, however, face unique challenges in engaging with digital entrepreneurship. Literature highlights that gender-specific barriers, such as limited access to finance, lower digital literacy levels, and sociocultural constraints, often hinder women's ability to fully embrace digital transformation (Naima, 2024). At the same time, research has shown that women-owned SMEs can benefit significantly from digitalization, as online platforms allow them to balance domestic responsibilities with business operations and to reach markets beyond local boundaries. Studies conducted in Southeast Asia, including Indonesia, emphasize that women entrepreneurs are increasingly turning to digital channels for marketing and sales, yet their adoption levels vary depending on factors such as education, training, and social support (Setyaningrum & Muafi, 2021).

In Indonesia, SMEs are recognized as the backbone of the economy, contributing more than 60% to GDP and employing the majority of the workforce. Research on women-owned SMEs has highlighted both their economic importance and their persistent struggles in digital readiness. For instance, Roy & Shakya (2025), found that women entrepreneurs in rural and semi-urban areas often lack access to affordable internet and training, making it difficult to sustain an online business presence. Furthermore, cultural expectations surrounding gender roles can limit the time and mobility women have to explore digital business opportunities. Despite these challenges, case studies from regions such as Yogyakarta and West Java indicate that community networks and peer learning can play an essential role in encouraging digital adoption among women entrepreneurs (Thousani & Edy, 2023).

The literature also underscores the importance of institutional support in fostering women's readiness for digital entrepreneurship. Government programs, non-governmental organizations, and private sector initiatives have sought to bridge the digital divide through capacity-building, microfinance, and infrastructure development. However, empirical studies reveal that such programs often fall short of their goals when they fail to consider local contexts and gender-specific needs (Tambunan, 2019). This gap in implementation highlights the need for research that focuses on localized settings, such as Maros Regency, to better understand how women-owned SMEs are navigating the transition to digital entrepreneurship. By situating women's experiences within broader discussions on digital transformation, the literature points to both opportunities and persistent structural barriers that shape the trajectory of women entrepreneurs in Indonesia.

METHODS

This research utilizes a quantitative research design to examine the digital entrepreneurship readiness and challenges faced by women-owned SMEs in Maros Regency, South Sulawesi. A quantitative approach was selected because it allows for the collection of large-scale, measurable data, providing an overview of the factors influencing the digital entrepreneurship journey of women SME owners. This approach was chosen to explore digital literacy, technology usage, financial readiness, and perceived barriers to digital adoption in a structured manner, allowing for statistical analysis of relationships between key variables.

The study focuses on the readiness of women entrepreneurs to adopt digital tools and technologies, considering factors like business sector, age, education, and access to infrastructure. By using a survey methodology, the research aimed to collect data from a representative sample of women SME owners in Maros, allowing for generalization of the findings across the region. The main objective was to identify digital literacy levels, challenges in adopting digital tools, and the financial constraints limiting their full digital integration.

The sample for the study was drawn using a stratified random sampling technique, ensuring representation from various business sectors, including food, fashion, handicrafts, agriculture-based products, and services. This method was essential for obtaining a comprehensive understanding of sector-specific challenges and opportunities for digital entrepreneurship in Maros. A total of 120 women entrepreneurs participated in the study. The structured questionnaire used to gather data consisted of both closed-ended questions and Likert-scale items, addressing aspects such as digital readiness, technology usage, financial constraints, and the perceived barriers to digital adoption.

The data collection process was designed to be accessible to participants through both online and paper-based formats. This dual approach ensured that women from diverse educational and technological backgrounds were able to participate in the study. The questionnaire was structured into several sections: the first section focused on demographic information, such as age, education, business sector, and income level; the second section assessed the digital readiness of the respondents, including their skills in using digital tools, platforms, and online marketing methods; and the final section addressed perceived barriers to digital adoption, including challenges like financial limitations, lack of training, and cultural constraints.

To ensure the reliability and validity of the survey instrument, a pilot test was conducted with a smaller group of women entrepreneurs prior to the full survey distribution. This pilot test helped identify any ambiguities in the questions and allowed for adjustments to the instrument. Cronbach's alpha was calculated to assess the internal consistency of the Likert-scale items used in the survey. A Cronbach's alpha value above 0.80 indicated that the items were consistently measuring the same construct. Additionally, the content validity of the instrument was ensured by obtaining feedback from subject matter experts in the fields of digital entrepreneurship and women's empowerment.

The data were then analyzed using both descriptive statistics and inferential statistics. Descriptive statistics, including frequencies, percentages, and mean scores, were used to summarize the responses on various measures such as digital readiness, technology usage, and perceived barriers. This enabled the identification of trends, such as the proportion of women using social media for marketing or the frequency with which they utilized e-commerce platforms. Inferential statistics, including Chi-square tests and correlation analysis, were employed to explore relationships between demographic factors (such as business sector and education level) and digital readiness. For example, the Chi-square test helped determine if women in certain sectors, such as culinary, were more likely to adopt digital tools compared to those in other sectors like handicrafts or services. Correlation analysis assessed whether there were significant relationships between income level or education and digital readiness.

This study adhered to ethical guidelines to ensure the confidentiality and privacy of participants. Informed consent was obtained from all respondents before they participated in the survey. Participants were informed about the purpose of the research, the voluntary nature of their participation, and their right to withdraw from the study at any time without penalty. All data were anonymized to protect the identities of the respondents, ensuring that individual responses could not be traced back to them. Additionally, the study was reviewed and approved by an ethics committee to ensure compliance with research ethics standards.

The limitations of the study include the sample size of 120 respondents, which, while adequate for statistical analysis, may not fully represent the diversity of women entrepreneurs in Maros, particularly those in rural or remote areas with limited access to technology. The study also relies on self-reported data, which may introduce biases such as social desirability or recall bias. Furthermore, the cross-sectional nature of the survey means that the data represent the current state of digital readiness and challenges but do not capture changes over time or the long-term effects of digital adoption. Despite these limitations, the study provides valuable insights into the digital readiness and barriers faced by women entrepreneurs in Maros and offers recommendations for improving digital inclusion in the region.

RESULTS AND DISCUSSION

This section presents the findings of the study on digital entrepreneurship readiness and challenges faced by women-owned SMEs in Maros Regency. Data were collected from 120 respondents representing various sectors including culinary, fashion, handicrafts, agriculture-based products, and services. The analysis is structured into six dimensions: demographic profile, digital readiness, access to technology, financial readiness, perceived benefits, and challenges encountered.

Demographic Characteristics of Respondents

The demographic background of respondents provides a foundation for understanding women entrepreneurs in Maros Regency. Most participants are engaged in micro and small-scale businesses, reflecting the dominant SME profile in the region.

Table 1. Demographic Profile of Respondents (n=120)

Variable	Category	Frequency	Percentage (%)
Age	<30 years	22	18.3
	30–45 years	68	56.7
	>45 years	30	25.0
Education	Primary	14	11.7
	Secondary	54	45.0
	Higher Education	52	43.3

Business Sector	Culinary	46	38.3
	Fashion	28	23.3
	Handicrafts	16	13.3
	Agriculture-based	18	15.0
	Services	12	10.0

From this table, it is clear that the majority of women entrepreneurs in Maros have secondary education or higher, with 43.3% holding higher education. This indicates a solid foundation for digital literacy, with educational level potentially influencing digital readiness. The culinary sector (38.3%) emerged as the dominant sector, followed by fashion (23.3%), highlighting the sectors where digital tools could have the greatest impact on market access. This finding also suggests that women with higher education are more likely to engage in digital entrepreneurship, which aligns with the existing literature on the positive correlation between education level and digital literacy (Setyaningrum & Muafi, 2021).

Moreover, the findings highlight that the 30-45 years age group is the most prominent, which could reflect a period in life where women are more likely to balance business growth with family responsibilities. This age range also indicates that these entrepreneurs may have accumulated experience in their respective sectors, making them more receptive to digital solutions that can streamline operations and expand their market reach. The dominance of the culinary sector also underscores the growing reliance on digital marketing platforms in industries where consumer outreach is crucial, suggesting that food and beverage businesses are more likely to see the immediate benefits of online tools, such as e-commerce and social media platforms.

Digital Readiness Levels

Digital readiness was assessed based on self-reported skills, digital awareness, and willingness to adopt online platforms.

Table 2. Digital Readiness of Women-Owned SMEs

Readiness Level	Indicators	Frequency	Percentage (%)
High Readiness	Skilled in e-commerce, digital marketing	26	21.7
Moderate Readiness	Basic knowledge, uses social media only	62	51.7
Low Readiness	Limited or no digital skills	32	26.6

The findings indicate that only 21.7% of respondents exhibit high readiness for digital entrepreneurship, actively engaging in e-commerce and digital marketing. A larger proportion (51.7%) falls under moderate readiness, primarily using social media for marketing. However, 26.6% still report low readiness, indicating a significant digital divide that remains within the SME sector. This finding is in line with the broader challenges faced by women entrepreneurs globally, where a lack of digital skills can serve as a substantial barrier to adopting and integrating technology into business practices (Naima, 2024).

The moderate readiness category suggests that many women entrepreneurs are aware of the value of digital tools but may not yet fully utilize them. They often rely on social media platforms like Instagram or Facebook, which serve as effective tools for low-cost marketing and reaching a broad audience. However, the use of these platforms is often limited to basic promotions and does not extend to more sophisticated digital management tools such as e-commerce platforms, customer relationship management (CRM) systems, or integrated sales analytics. The gap between basic usage and full digital integration highlights the need for targeted training programs that focus on the practical application of digital tools in day-to-day business operations, rather than just introductory digital marketing skills.

Access to Technology and Internet Infrastructure

Technology access plays a crucial role in enabling digital entrepreneurship. Respondents were asked about device ownership and internet access quality.

Table 3. Access to Digital Technology

Variable	Category	Frequency	Percentage (%)
Device Ownership	Smartphone only	92	76.7
	Smartphone + Laptop	28	23.3
Internet Access Type	Mobile Data	94	78.3
	Broadband/Wi-Fi	26	21.7
Internet Reliability	Stable	38	31.7
	Unstable	82	68.3

The data show that a substantial portion of the women entrepreneurs (76.7%) rely on smartphones as their primary device for business operations. This finding reflects the accessibility and cost-effectiveness of smartphones, but it also highlights the limitations of relying on a single device for managing complex business functions. The mobile data reliance (78.3%) further emphasizes the connectivity challenges that entrepreneurs face, particularly in areas where broadband infrastructure is limited or unstable. As 68.3% of the respondents report unreliable internet connections, it is clear that infrastructure issues are a significant barrier to the consistent use of digital tools and platforms.

This situation reflects the broader digital divide observed in many rural and semi-urban areas in Indonesia, where technological access is often inconsistent and expensive. Without reliable internet connections, digital transformation cannot reach its full potential. For women entrepreneurs in Maros, the dependency on mobile data with intermittent reliability restricts their ability to engage in activities that require stable connections, such as real-time inventory management, online payment systems, or video conferencing with clients and suppliers. Hence, improving internet infrastructure and affordable digital tools must be a priority for ensuring the digital inclusion of women entrepreneurs in the region.

Financial Readiness for Digital Transformation

Capital and financial capacity determine the ability of SMEs to invest in digital tools and platforms.

Table 4. Financial Readiness

Variable	Category	Frequency	Percentage (%)
Monthly Business Income	< IDR 5 million	58	48.3
	IDR 5–10 million	44	36.7
	> IDR 10 million	18	15.0
Investment in Digital Tech	Yes	46	38.3
	No	74	61.7

These findings suggest that while 38.3% of entrepreneurs have made some investment in digital technology, the majority face barriers due to limited income and access to capital, preventing them from adopting more advanced digital tools. The investment made by those who did adopt technology was mostly in website creation, digital advertising, and e-commerce subscriptions. However, the 61.7% who have not invested in digital technologies highlight the financial constraints that restrict the ability of many entrepreneurs to move beyond basic marketing platforms.

This financial barrier is particularly pertinent in regions where access to credit is limited for women entrepreneurs. The low-income levels of most respondents suggest that these entrepreneurs are working within a constrained financial environment, which affects their ability to purchase devices, pay for reliable internet access, or invest in paid digital tools. Furthermore, the data suggest that financial institutions may perceive women entrepreneurs as high-risk borrowers, leading to limited access to formal financial services that could support digital investments. Addressing these financial barriers is essential to enabling women-owned SMEs to fully participate in the digital economy.

Perceived Benefits of Digital Entrepreneurship

Respondents shared their perceptions regarding the potential benefits of adopting digital tools.

Table 5. Perceived Benefits of Digital Platforms

Benefit Perceived	Frequency	Percentage (%)
Wider Market Reach	84	70.0
Increased Sales	76	63.3
Improved Customer Engagement	58	48.3
Efficiency in Operations	44	36.7
Transparency in Transactions	30	25.0

However, fewer respondents reported benefits in operational efficiency (36.7%) and transaction transparency (25%), suggesting that the awareness of digital tools is primarily focused on marketing rather than comprehensive digital integration. The high percentage of women recognizing the benefit of wider market reach aligns with previous studies that emphasize the role of digital tools in breaking geographical barriers for SMEs (Wijayanto et al., 2024). Despite these perceived benefits, the lower recognition of operational efficiency and transaction transparency reveals that many women entrepreneurs still associate digital tools primarily with marketing functions, rather than using them for business management.

This trend underscores the need for more holistic training programs that emphasize the strategic use of digital tools across various aspects of business management. While marketing is crucial, digital tools can provide significant benefits in areas such as inventory management, customer relationship management, and financial tracking. Expanding entrepreneurs' understanding of these capabilities will enable them to leverage digital platforms more effectively, moving beyond marketing to operational efficiency and long-term growth.

Challenges Faced in Digital Entrepreneurship

Challenges remain a significant barrier to full digital adoption among women-owned SMEs.

Table 6. Challenges Faced by Women Entrepreneurs

Challenge	Frequency	Percentage (%)
Limited Digital Skills	78	65.0
High Internet Costs	64	53.3
Lack of Training Access	52	43.3
Financial Constraints	68	56.7
Cultural/Family Limitations	36	30.0

The most pressing challenge is the lack of digital skills (65%), with many entrepreneurs not fully utilizing the potential of digital tools. Financial constraints (56.7%) and high internet costs (53.3%) also play significant roles in limiting the adoption of digital technologies. Cultural and family expectations (30%) further complicate the ability of women entrepreneurs to engage fully with digital business models, reflecting broader societal norms that restrict women's autonomy.

These findings suggest that digital literacy remains a substantial barrier for most women entrepreneurs. Training programs focused on practical digital skills beyond basic social media usage are critical. In addition to this, the significant financial constraints underscore the need for affordable access to digital tools and financial support for digital transformation. Finally, the cultural and family-related limitations highlight the need for more gender-sensitive policies that address the unique challenges women entrepreneurs face in balancing business operations with domestic responsibilities.

Readiness and Constraints in Women-Owned Digital SMEs

The findings of this study reveal that women entrepreneurs in Maros Regency demonstrate a moderate level of digital entrepreneurship readiness, reflecting a transitional phase between awareness and full adoption of digital technologies. While most respondents showed a willingness to adopt digital tools, their implementation remains partial and inconsistent. This pattern suggests that readiness is not only a function of knowledge or awareness but also of access, confidence, and institutional support. In line with the Technology Readiness and Acceptance Model Kadiyono & Pardosi (2023), readiness must be viewed as a multidimensional construct that involves technological optimism, perceived competence, and resource availability. The results show that while enthusiasm for digital tools exists, resource constraints and socio-cultural factors continue to inhibit women from moving beyond basic adoption toward strategic digital integration.

A critical interpretation of these findings highlights that the readiness gap among women entrepreneurs is primarily structural rather than attitudinal. Limited access to stable internet infrastructure, particularly in rural subdistricts of Maros, restricts the practical use of digital tools. This aligns with previous studies by Liao et al. (2025) and Rydzewski (2025), who argue that infrastructural inequality perpetuates the digital divide and restricts inclusive economic participation. The reliance on mobile-based platforms instead of integrated digital management systems indicates that digital entrepreneurship remains at a basic operational level rather than a transformative one. Women entrepreneurs often use social media for marketing but rarely for financial management, customer analytics, or supply chain coordination, revealing a gap between digital awareness and digital sophistication.

Another critical dimension involves financial barriers. The results indicate that most respondents face difficulties accessing capital to invest in digital infrastructure, such as devices, stable connectivity, and paid online tools. This reflects a broader trend identified in studies on women's entrepreneurship in Southeast Asia, where women-owned SMEs often operate with limited assets and restricted access to credit due to gendered lending practices (Tambunan, 2019). The data also suggest that women's financial decision-making autonomy is constrained by both household dynamics and the lack of institutional financing tailored to women entrepreneurs. As argued by Braun et al. (2022), women's entrepreneurial ecosystems often lack gender-responsive policies, which leads to persistent exclusion from formal financial support structures. In the context of Maros, such exclusion reinforces a cycle where limited financing prevents digital upgrading, which in turn restricts business growth and competitiveness.

The findings further demonstrate that digital literacy remains a significant barrier. Although a majority of participants reported moderate competence in using digital tools, few possessed the technical proficiency required to maximize digital platforms for marketing analytics, e-commerce management, or financial tracking. This aligns with the conclusions of Faeni & Wibisana (2024), who emphasize that in Indonesia, digital transformation among SMEs is hindered by a lack of training and mentorship rather than unwillingness to innovate. Women entrepreneurs in Maros often learn digital skills informally through peers or family, resulting in fragmented knowledge and inconsistent implementation. This suggests that digital literacy programs must move beyond basic operational training toward strategic digital management and entrepreneurial innovation.

Cultural and social expectations also play a central role in shaping digital entrepreneurship readiness. The findings reveal that women entrepreneurs experience social constraints rooted in traditional gender norms, which prioritize domestic responsibilities and limit their participation in digital business networks. This mirrors findings from Ahl & Nelson (2015), who note that entrepreneurship among women in developing economies is often mediated by gendered cultural expectations that define acceptable economic roles. In Maros, women entrepreneurs must balance business operations with family obligations, often without institutional or household support. This dual burden reduces their ability to engage consistently with online markets or participate in networking events that could enhance their digital competence. The persistence of these gender norms indicates that technological interventions alone are insufficient without broader social change that supports women's autonomy and visibility in entrepreneurial spaces.

Despite these barriers, the study also identifies significant opportunities. Women entrepreneurs in Maros express strong motivation to use digital tools as pathways to empowerment and independence. Many recognize digital entrepreneurship as a means of expanding market reach, improving efficiency, and achieving financial stability. This aligns with research by Hanifah & Lun (2021), who found that digital adoption among women entrepreneurs fosters not only economic gains but also social empowerment by increasing self-efficacy and confidence. However, for this potential to be realized, digital inclusion must be supported through coordinated policies involving local government, private sector actors, and community organizations. Programs such as subsidized internet access, gender-sensitive digital literacy training, and mentorship networks could accelerate women's digital transformation while addressing existing inequalities.

The broader implication of these findings is that digital readiness must be conceptualized as an ecosystemic process rather than an individual attribute. Women entrepreneurs in Maros operate within interdependent systems involving infrastructure, finance, policy, and culture. A fragmented policy response focusing solely on training or technology provision will not produce lasting impact unless complemented by measures that address financing barriers, cultural constraints, and institutional capacity. As observed by Dąbrowska et al. (2022), inclusive digital transformation requires a multi-level approach where empowerment is achieved through both technological and structural reforms. For Maros, this means integrating digital entrepreneurship initiatives into regional development strategies that explicitly target women's participation.

CONCLUSION

This study examines the digital entrepreneurship readiness and challenges faced by women-owned SMEs in Maros Regency. The findings reveal that while most women entrepreneurs have a moderate level of digital readiness, significant barriers, such as limited digital skills, financial constraints, and inadequate internet access, hinder their ability to fully embrace digital tools. The study highlights that while social media is widely used for marketing purposes, the adoption of more complex digital tools, such as e-commerce platforms and online payment systems, remains low. Additionally, cultural and family responsibilities act as constraints, affecting women's time and autonomy in pursuing digital business opportunities.

The research contributes to the body of knowledge by shedding light on the unique challenges faced by women entrepreneurs in semi-urban and rural areas, particularly in the context of digital entrepreneurship. It also emphasizes the importance of gender-responsive policies and support mechanisms tailored to women's specific needs. The findings suggest that digital literacy programs, affordable internet access, and financial support for digital investments are crucial for promoting digital transformation among women SMEs in the region. Further research could explore the long-term impact of digital inclusion programs on business growth and empowerment for women entrepreneurs, particularly in underserved regions.

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