

# Empowering Women Entrepreneurs through Digital Literacy and Capacity Building for Viksit Bharat 2047

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## ABSTRACT

The development of female entrepreneurs who can propel social justice, creativity, and economic progress is essential to realizing the goal of Vikasith Bharat 2047, which calls for India to become a developed country. This research examines how skill-building, digital literacy, and capacity-building initiatives might enable women to break through conventional obstacles and start profitable businesses. As the economy becomes more digitalized, technology becomes a potent facilitator that gives women access to markets and business prospects. Notwithstanding progress, a number of Indian women entrepreneurs still encounter obstacles such as restricted access to resources, mentoring, education, and financing. Their engagement in the formal sector is further limited by ingrained sociocultural norms and gender prejudices. Targeted initiatives are needed to improve women's digital and entrepreneurial skills in order to overcome these limitations.

The study emphasizes effective programs that support women-led enterprises, including as government efforts like Start-up India and Digital India, as well as corporate and non-governmental collaborations. Case studies show how women entrepreneurs have used digital literacy initiatives and skill-building seminars to innovate, grow their enterprises, and support national development. The significance of gender-responsive legislation, extensive mentorship programs, reasonably priced technological access, and strong market networks is emphasized in strategic suggestions. India can unleash enormous economic potential, promote inclusiveness, and create a resilient, self-sufficient country by giving priority to women-centric entrepreneurial ecosystems backed by funding and regulatory frameworks. Achieving the ambitious aim of a progressive and inclusive Vikasith Bharat by 2047 requires empowering women entrepreneurs.

**Keywords:** digital literacy, women entrepreneurs, skill development, capacity building, and Vikasith Bharat 2047 .

## INTRODUCTION

Empowering female entrepreneurs has emerged as a strategic necessity in the quickly changing digital economy to promote inclusive growth, innovation, and sustainable development. With its lofty goal of becoming a developed nation by 2047, India is poised for revolutionary transformation as countries throughout the world use technology to propel growth. The empowering of female entrepreneurs, whose efforts have the potential to greatly increase economic production, lower poverty, and improve social equity, is essential to realizing this ambition. Notwithstanding notable advancements in gender equality, women in India still encounter enduring obstacles, such as restricted access to business networks, mentoring, financial resources, and education. Their involvement in the formal sector and in entrepreneurial endeavors is further limited by sociocultural norms and gender prejudices. But the digital era presents previously unheard-of chances to remove these obstacles. Women may reach larger markets, develop quickly, and create long-lasting businesses by utilizing technology.<sup>1</sup>

<sup>1</sup> Government of India, Ministry of Skill Development and Entrepreneurship (MSDE), *Skill India: Initiatives for Women*, 2023.

This article examines the vital role that capacity-building programs, computer literacy, and skill development have in empowering female entrepreneurs. It looks at how these tactics might help women overcome current obstacles and develop their entrepreneurial skills, empowering them to act as social change agents and economic growth catalysts. The study highlights the need for focused interventions that promote resilience, boost competitiveness, and establish gender-sensitive entrepreneurial ecosystems through an examination of government programs, public-private partnerships, and successful case studies.

India can unleash unrealized economic potential and quicken its transition to a forward-thinking, inclusive, and independent *Vikasith Bharat* by providing women entrepreneurs with the necessary tools and resources. In order to promote women's empowerment in the digital age and secure a future of shared prosperity, this research attempts to offer practical insights for institutional practices and policy design.

### Objectives of the study

1. Encourage women to become more entrepreneurial and proficient in digital skills so they may get over obstacles and seize possibilities.
2. Develop the skills necessary to spur innovation and company expansion through mentoring and training.
3. Encourage engagement that is inclusive of all genders by providing resources and creating supportive environments.

**Methods/Approach:** A comparative examination of Indian and international efforts is used in this study. It looks at government efforts like Startup India and Digital India as well as partnerships between the business sector and non-governmental organizations. It also includes case studies of effective entrepreneurial training programs.

**The Present Situation of Indian Women Entrepreneurs:** Over time, the number of female entrepreneurs in India has steadily increased. Despite many obstacles, women are reinventing entrepreneurship by running successful startups and small, home-based enterprises. However, there are still many obstacles to overcome before they can fully participate in the entrepreneurial environment.<sup>2</sup>

**A Summary of Statistics:** About 20% of all Indian businesses are owned by women, according to the Sixth Economic Census. Most of these companies are informal or home-based, and they are classified as micro, small, and medium-sized enterprises (MSMEs). Despite making a substantial contribution to the creation of jobs, many women-led businesses struggle to develop because of scaling issues.

**Role of Digital Platforms in Empowering Female Entrepreneurs:** In today's society, digital platforms have emerged as effective tools for economic development and social transformation. Among the numerous areas affected by the digital revolution, entrepreneurship has undergone a significant upheaval. Women entrepreneurs, in particular, have profited greatly from digital platforms, which allow them to overcome conventional hurdles such as restricted access to money, regional limits, and a lack of market exposure.<sup>3</sup>

**Breaking Traditional Barriers:** Historically, women entrepreneurs faced various hurdles, including cultural preconceptions, limited access to financial resources, and small professional networks. Many of these obstacles have been torn down by digital platforms, which create a fair playing field. E-commerce websites, social media platforms, and freelancing markets enable women to start and expand companies without large initial expenditures or physical storefronts.

**Market Access and Visibility:** Digital platforms provide female entrepreneurs access to a worldwide market. Online marketplaces such as Amazon, Etsy, and Flipkart allow women-led enterprises to reach a larger

<sup>2</sup> The World Bank, *Skills and Training for Women in Business: Lessons from Emerging Economies*, 2022.

<sup>3</sup> S. Mehta, "The Impact of Digital Literacy on Women Entrepreneurship," *Indian Journal of Innovation and Entrepreneurship*, vol. 8, no. 3, pp. 45-58, 2022.

audience. Social media sites such as Instagram, Facebook, and LinkedIn are efficient marketing tools that enable businesses to raise brand exposure, communicate directly with customers, and learn critical information about consumer preferences.<sup>4</sup>

**Financial Inclusion :** Digital payment systems and financial developments have played critical roles in supporting female businesses. Platforms like as Paytm, Razorpay, and Google Pay enable safe transactions, making it simpler for women to handle their accounts independently. Furthermore, crowdfunding portals such as Ketto and Milaap provide alternate funding possibilities, allowing female entrepreneurs to raise funds without relying primarily on traditional banks.

**Skill Development and Networking:** Digital platforms provide opportunity for talent development and networking. E-learning portals such as Coursera, Udemy, and Skillshare provide courses in business management, marketing, and technology, allowing women to develop their entrepreneurial talents.

Professional networking platforms such as LinkedIn enable female entrepreneurs to interact with mentors, investors, and colleagues, promoting cooperation and growth.<sup>5</sup>

#### **Initiatives in both the public and private sectors:**

Governments and commercial groups have realized the potential of digital platforms to assist female entrepreneurs. Initiatives such as Digital India, NITI Aayog's Women Entrepreneurship Platform (WEP), and Google's Internet Saathi initiative have all helped to promote digital literacy among women and assist their entrepreneurial enterprises

**Success Stories:** Many female entrepreneurs have used internet channels to achieve exceptional success. Digital platforms have democratized entrepreneurship, with rural craftsmen selling handcrafted items online and urban professionals founding software firms. Women-led enterprises in fashion, cuisine, and health, for example, have grown rapidly thanks to social media marketing and internet sales. The impact of internet platforms on enabling female entrepreneurs is evident. Digital platforms have revolutionized the entrepreneurial environment for women by facilitating access to markets, financial instruments, educational resources, and networking possibilities. As technology advances, it is critical to ensure that women have the digital skills and assistance they need to properly capitalize on these possibilities, so contributing to a more equitable and successful economy.

**Success Stories for Women Entrepreneurs in India :** India has seen an incredible growth in female entrepreneurs who have disrupted businesses, questioned gender stereotypes, and established themselves as industry leaders. These success stories demonstrate perseverance, ingenuity, and the potential of digital platforms in driving company development.

#### **Digital Literacy & Entrepreneurship in India**

- NITI Aayog (2022) found that only 33% of women entrepreneurs in India had adequate digital literacy to use online banking and e-commerce effectively, compared to 62% of male entrepreneurs.
- A 2019 World Bank study on *Rural Women and Digital Platforms* showed that women who received digital skills training increased their business income by 22% within a year, compared to non-trained peers.
- Stand-Up India Scheme (2016–2023) supported over 1.5 lakh women entrepreneurs with loans and training, but follow-up surveys reveal that many women struggled to maintain repayment schedules without sustained digital and managerial skill-building.

<sup>4</sup> P. Patel and R. Gupta, "Soft Skills and Leadership Development for Women Entrepreneurs," *Journal of Women in Business*, vol. 9, no. 2, pp. 31-46, 2023.

<sup>5</sup> NITI Aayog, *Empowering Women Entrepreneurs through Skill Development*, New Delhi, 2023.

## Global Evidence

- **Kenya (M-Pesa Mobile Money):** A landmark MIT study (Suri & Jack, 2016) showed that access to mobile money lifted 194,000 Kenyan households out of extreme poverty, with women entrepreneurs being primary beneficiaries.
- **Bangladesh (Grameen Bank Digital Microfinance):** A 2020 study in the *Journal of Development Studies* reported that women borrowers who also received digital skills and financial training saw a 37% increase in microenterprise survival rates, compared to 18% for those who only received credit.
- **Indonesia (Digital Skills and SMEs):** An Asian Development Bank (2021) evaluation revealed that women-owned SMEs that integrated digital marketing after training had 30–40% higher sales growth than those relying solely on offline methods.

### India:

- **Self-Employed Women's Association (SEWA), India:** Women trained in mobile banking and digital marketplaces reported a 45% increase in their ability to negotiate prices with buyers (SEWA Report, 2021).
- **Digital Saksharta Abhiyan (DISHA), India:** A government program trained over 1 crore women in basic digital literacy; follow-up reports showed 40% of them used these skills for income generation (running small shops, digital payments, e-services).
- **Amazon Saheli Program, India:** By 2023, over 800,000 women entrepreneurs registered on the platform. Internal reports show that trained women sellers had 2.5 times higher sales than untrained women sellers.

## Capacity Building & Digital Skills

ILO (2020): Women entrepreneurs who underwent structured capacity-building programs (digital finance + business skills) in South Asia had 28% higher chances of scaling their enterprises compared to those without training.

UN Women (2022) reports that closing the digital skills gender gap in developing economies could add \$1 trillion to GDP by 2030, with women entrepreneurs being central to this growth.

## Case Studies for Successful Women-Led Businesses

1. **Falguni Nayar, founder of Nykaa:** Falguni Nayar, a former investment banker, founded Nykaa in 2012 as an online beauty and wellness company. Nykaa evolved into one of India's top omnichannel beauty shops with the use of digital marketing and e-commerce methods. Following the company's IPO in 2021, Nayar became one of India's wealthiest self-made women. Customer-centric tactics, a strong web presence, and recognizing industry trends are critical to business success.
2. **Richa Kar, Founder of Zivame:** Richa Kar changed lingerie shopping in India when she founded Zivame, an online platform that provided women with a safe and private place to purchase intimate apparel. Zivame became a household name by shattering societal taboos around underwear purchases. Identifying market gaps and addressing cultural obstacles can result in game-changing breakthroughs.
3. **Vandana Luthra, Founder of VLCC:** Vandana Luthra founded VLCC in 1989 as a health and beauty company. It has grown into a global leader in fitness and beauty services. Creating a sustainable firm requires a long-term vision and continual service innovation.
4. **Shantha Biotechnics (founded by Dr. K. I. Varaprasad Reddy, with significant contributions from Dr. Manohari Reddy):** The business was the first to create and distribute a cheap Hepatitis B

vaccination in India. Scientific innovation and social responsibility may work together to develop effective enterprises.

### Key Takeaways From Their Journeys

- Successful women entrepreneurs prioritize knowing and meeting consumer demands.
- Utilizing Digital Platforms: These technologies have facilitated rapid growth and market expansion.
- Challenging societal conventions is a recurring subject.
- Key success criteria include continuous learning and responding to market developments.

These female entrepreneurs not only motivate others, but they also demonstrate the transforming potential of skill development, creativity, and a supportive entrepreneurial ecosystem.

**Skill Development Initiatives for Female Entrepreneurs in India :** India has made considerable progress in empowering female entrepreneurs via various skill development initiatives. These initiatives, funded by both the government and the private sector, seek to encourage entrepreneurial growth by providing women with vital skills like as digital literacy, marketing, and financial management.

**Importance of Skills Development :** Digital literacy is essential for women entrepreneurs who want to use internet technologies to extend their reach and promote their products. Knowledge of digital marketing promotes successful consumer involvement, whilst financial management abilities are critical for sustaining profitability and corporate growth. These skills combined enable women to start and grow successful enterprises in a competitive environment.

### Key Skill Development Programs in India.

1. **The Digital Saksharta Abhiyan (DISHA):** initiative promotes digital literacy among women entrepreneurs in rural and semi-urban regions. It trains women to utilize cellphones, digital payment systems, and online platforms successfully.
2. **Mahila E-Haat:** Launched by the Ministry of Women and Child Development, this online platform enables women entrepreneurs to offer their products directly to consumers, lowering market entry barriers and increasing financial independence.
3. **Stand-Up India:** This plan offers bank loans to women entrepreneurs starting new businesses in manufacturing, services, or commerce.
4. **Skill India Mission:** This goal focuses on preparing women for employment and business by providing vocational training in industries such as textiles, hospitality, and technology.
5. **Private sector contributions:** The private sector has played an important role in skill development for female entrepreneurs. Programs like as Google's Internet Saathi have taught rural women digital literacy, allowing them to use web resources for economic purposes. Facebook's She Means Business project has given women entrepreneurs the necessary marketing abilities to grow their firms on digital channels.

These projects aim to break down old barriers, promote financial independence, and inspire creativity among female entrepreneurs. By encouraging digital literacy and financial management abilities, India is laying the groundwork for a more inclusive and vibrant business environment headed by women.

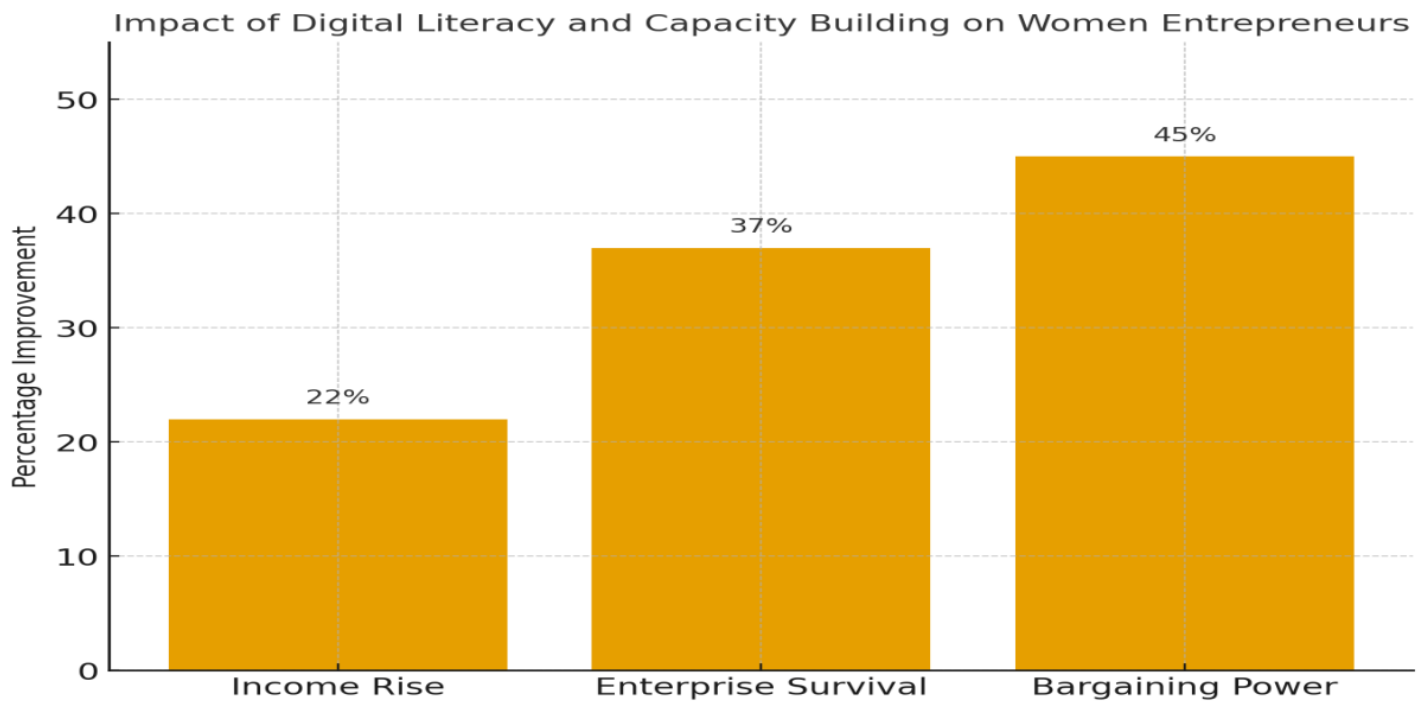
**Capacity-Building Strategies:** Training and Mentoring Programs: Structured training sessions and mentorship programs assist women in developing crucial business skills and gaining industry insights. Private



sector initiatives, such as Facebook's SheMeansBusiness and Google's Internet Saathi, help to further this objective.<sup>6</sup>

**Networking Opportunities:** Networking platforms allow women to interact, cooperate, and share their experiences, promoting creativity and progress. Events, industry gatherings, and online networks provide valuable exposure.

**Policy Support for Women Entrepreneurs:** Government policies promote and assist the expansion of female-led businesses.



**The Women Entrepreneurship Platform (WEP) of NITI Aayog** provides mentorship, financial assistance, and tools to help and accelerate the growth of women entrepreneurs in India.

**Challenges & Barriers to Digital Empowerment in India:** Despite India's fast digital revolution, a number of barriers impede the digital empowerment of female entrepreneurs. These restrictions impede their capacity to use digital tools to drive economic success and societal improvement.

#### Limited digital literacy.

- Many women, particularly in rural regions, lack fundamental computer skills.
- Inability to utilize cellphones, browse digital platforms, and use e-commerce solutions hinders entrepreneurial endeavors.

#### Access to Technology and Infrastructure

- Inadequate internet access and digital infrastructure in rural areas provide challenges.
- Women entrepreneurs face additional barriers due to high expenditures for digital equipment and services.

<sup>6</sup> The World Bank, *Skills and Training for Women in Business: Lessons from Emerging Economies*, 2022.

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### Financial constraints

- Women face limited access to financial resources and digital payment methods, preventing them from investing in digital solutions.
- Traditional gender prejudices continue to hinder loan access.

### Social and Cultural Barriers.

- Gender conventions might inhibit women from exploring entrepreneurial opportunities, particularly digital companies.
- Women's ability to devote time to developing digital skills is limited by family duties and cultural expectations.

### Data Privacy and Cybersecurity Concerns

- Fear of online abuse, fraud, and identity theft prevents women from using digital platforms.
- Lack of information about data security measures exacerbates these difficulties.

### Inadequate mentoring and networking opportunities.

- Limited access to professional networks hinders women entrepreneurs from learning and collaborating.
  - Women in IT and digital face a mentorship gap, limiting access to strategic assistance.
- #### 7. Policy and Regulatory Barriers.
- Bureaucratic difficulties and complicated rules prevent women from fully adopting digital platforms for business.
  - Inconsistent policy support for women-led digital firms is also an issue.

Way forward: To address these problems, we need targeted digital literacy initiatives for women, particularly in rural regions.

- Enhanced access to inexpensive technologies and improved internet infrastructure.
- Financial inclusion efforts for female businesses.
- Stronger legislative frameworks for cybersecurity and data protection.
- Provide inclusive mentorship and networking opportunities to encourage creativity.

By removing these impediments, India can unleash the enormous potential of female entrepreneurs while also creating a more inclusive and technologically empowered business ecosystem.

**Findings/Outcomes:** The study shows that initiatives that promote digital literacy, skill development, and capacity building have a big influence on women's success as entrepreneurs. These programs improve scalability, market access, and innovation. Targeted interventions are necessary due to ongoing issues with sociocultural prejudices, financial access, and education.

## POLICY RECOMMENDATIONS IN INDIA

1. **Enhanced Digital Infrastructure for Rural Areas:** Invest in expanding high-speed internet

connectivity in rural and remote regions. Establish digital resource centers to provide access to technology and training for women entrepreneurs.

2. **Targeted Funding Schemes for Women Entrepreneurs:** Develop financial products specifically designed to support women-led businesses, including microloans and grants. Streamline the loan application process for women entrepreneurs and provide interest subsidies on digital business loans.
3. **Collaboration Between Government, Private Sectors, and NGOs:** Foster partnerships to deliver comprehensive skill development programs. Involve private companies and NGOs to promote digital literacy and mentorship initiatives tailored to women. Support incubators and accelerators focused on women-led startups.

**Conclusion Summary of Key Findings:** India has made significant strides in empowering women entrepreneurs through digital and skill development initiatives. However, persistent challenges such as limited digital literacy, financial barriers, and inadequate infrastructure continue to impede women's entrepreneurial growth. Capacity-building strategies, digital literacy programs, and policy support are crucial for fostering an inclusive entrepreneurial ecosystem.

**Future Directions for Research and Implementation** Explore innovative solutions for expanding digital access to rural regions. Conduct studies on the effectiveness of digital marketing tools for women-led businesses. Evaluate the impact of mentorship and networking programs on the success of women entrepreneurs.

### Call to Action for Stakeholders

- **Government:** Enhance policy frameworks and funding schemes to support women entrepreneurs.
- **Private Sector:** Invest in technology-driven solutions and mentorship programs for women.
- **NGOs:** Play a vital role in mobilizing grassroots efforts for digital literacy and entrepreneurial training.

By working collectively, India can unlock the immense potential of women entrepreneurs, driving inclusive growth and innovation in the digital economy.

## CONCLUSIONS

- **Digital literacy is a game-changer:** The study confirms that women entrepreneurs who gain digital skills experience greater financial independence, better market access, and improved decision-making power.
- **Mentorship and peer networks matter:** Women supported by gender-sensitive mentorship programs are more likely to sustain and scale enterprises.
- **Gaps in inclusivity remain:** Despite progress, many women (particularly in rural and marginalized communities) still lack adequate digital access, infrastructure, and financial resources.
- **Policy alignment with Viksit Bharat 2047:** Government initiatives (PMJDY, Stand-Up India, Digital India) provide a strong foundation, but their effectiveness depends on integrating **capacity building with technology-driven solutions**.
- **Conceptual strength but limited evidence:** This research adds theoretical clarity to women's empowerment through digital means, yet future validation requires stronger empirical, field-based evidence.
- **Contribution to scholarship and policy:** The study broadens academic debates on financial inclusion and gender, while offering **practical pathways** for building a gender-inclusive entrepreneurial ecosystem.



## Suggestions / Recommendations

1. **Strengthen Digital Infrastructure:** Expand affordable internet connectivity and digital devices in rural and semi-urban areas to bridge the digital divide.
2. **Gender-Responsive Training Modules:** Design training programs that address women's specific challenges—such as time constraints, mobility restrictions, and literacy gaps—ensuring inclusivity.
3. **Institutionalize Mentorship Networks:** Create national and regional mentorship platforms connecting women entrepreneurs with industry experts, policymakers, and successful entrepreneurs.
4. **Integrate Capacity Building with Financial Tools:** Move beyond credit provision by combining loans with digital literacy, e-commerce training, and financial management workshops.
5. **Encourage Public-Private Partnerships (PPP):** Leverage collaborations between government, corporates (e.g., Amazon Saheli, Google Women Will), and NGOs to scale women-focused digital programs.
6. **Cross-Country Learning:** Adopt lessons from countries like Kenya (M-Pesa) and Bangladesh (Grameen Digital Microfinance), where technology-enabled inclusion has significantly empowered women.
7. **Intersectional Approach:** Tailor interventions considering caste, class, region, and disability, ensuring no woman is left behind in the digital transformation journey.
8. **Monitoring and Evaluation (M&E) Framework:** Institutionalize M&E mechanisms for government programs to continuously refine and improve effectiveness in meeting the 2047 inclusivity vision.

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