SOCIAL SCIENCE AND HUMANITIES

Digital India Serves as a Cornerstone of Viksit Bharat@2047 by Empowering Female Entrepreneurs to Advance Inclusive Development

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Abstract

The Indian government established VIKSIT BHARAT as a national effort in May 2020. India's Prime Minister, Shri Narendra Damodardas Modi, launched the initiative to help the nation become economically independent, robust, and competitive on a global scale. Strengthening indigenous industries, encouraging innovation, helping small firms, and lowering reliance on imports while maintaining access to international markets are the major goals of the vision. While continuing to actively participate in international markets, the program places a strong emphasis on self-sufficiency in several important areas, including industry, agriculture, technology, infrastructure, and entrepreneurship. Its main objectives are to empower micro, small, and medium-sized businesses (MSMEs), encourage innovation, make doing business easier, and build more physical and digital infrastructure. By enabling citizens, Digital India serves as the technological foundation of Viksit Bharat. In addition to improving women's literacy, Digital India increases economic involvement, productivity, and transparency, especially in rural and disadvantaged areas. To realize the goals of Viksit Bharat and Digital India, women's roles are essential. It offers a solid foundation for their economic engagement and empowerment. Women's economic independence is improved by technological empowerment, which also supports inclusive, long-term national development. Women are a vital component of Viksit Bharat and the engine behind Digital India's success. The vision focuses on strengthening domestic industries, promoting innovation, supporting small businesses, and reducing dependence on imports while remaining connected to global markets. The program emphasizes self-sufficiency across key sectors, including manufacturing, agriculture, technology, infrastructure, and entrepreneurship, while maintaining active participation in global markets. It focuses on empowering micro, small, and medium enterprises (MSMEs), promoting innovation, improving ease of doing business, and expanding digital and physical infrastructure. Digital India plays a crucial role as the technological backbone of Viksit Bharat by empowering citizens. Digital India enhances productivity, transparency, and economic participation, particularly in rural and underserved areas, and improves women's literacy. The role of women is vital in achieving the vision of Viksit Bharat and Digital India. It provides a strong platform for their empowerment and economic participation. Technological empowerment enhances women's economic independence and contributes to inclusive, sustainable national development. Women are the driving force behind Digital India's success and a key pillar of Viksit Bharat.

Keywords: Digital India; innovation; Viksit Bharat; women entrepreneurs

1 Introduction

Viksit Bharat translates to Developed India and embodies Narendra Modi's vision as Prime Minister. The goal is to transform India into a developed nation with a $30 trillion economy by 2047, marking 100 years of independence. The vision focuses on creating a prosperous India that lives in harmony with nature, providing modern infrastructure and equal opportunities for all. This initiative is rooted

in Sabka Prayas, meaning collective effort, and emphasizes each person's role in achieving the national objective.

- "Sabka "Saath"—Together with everyone
- "Sabka "Vikas"—Development for all
- "Sabka "Vishwas"—Gaining everyone's trust

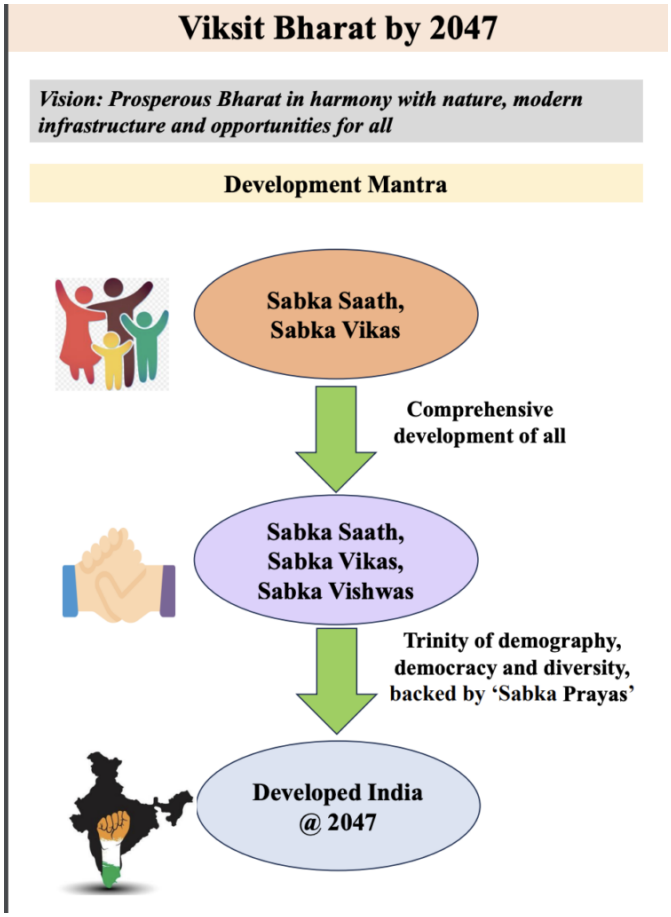


Figure 1. Viksit Bharat by 2047 (source: Google).

From an economic point of view, this pillar focuses on boosting the economy by supporting various sectors, improving infrastructure, and streamlining business operations. These reforms aim to make India more competitive and resilient. From an infrastructural perspective, this pillar focuses on developing infrastructure nationwide to improve connectivity, logistics, and industrial growth. Infrastructure investments aim to drive economic activity and create jobs. It aims to improve overall governance systems, including taxation reforms, labor laws, and regulatory frameworks, to make them more efficient and more business-friendly. According to Vibrant Demography, we can take advantage of demographic dividends by investing in skills, education, and employment opportunities so that our large population becomes a powerhouse—as per Demand Enhancing, people's purchasing power and igniting domestic consumption by creating robust demand. These pillars establish a strong foundation for inclusive growth, self-sufficiency, and sustainable development in India.

- **Women (Mahilayen):** A surge in education enrollment and support for businesswomen through Mudra loans marks significant strides in women's empowerment.

- The government tackles multidimensional poverty through schemes like Direct Benefit Transfer (DBT) and PM-SANNidhi, while also providing credit facilities for street vendors to enhance their livelihoods.
- **The youth (Yuva):** Training 1.4 crore individuals under Skill India and sanctioning 43 crore loans via PM Mudra Yojana underscores a commitment to skill and entrepreneurship.
- **Farmers (Annadata):** PM-KISAN ensures direct financial support, while crop insurance and eNAM integration safeguard and streamline agriculture.

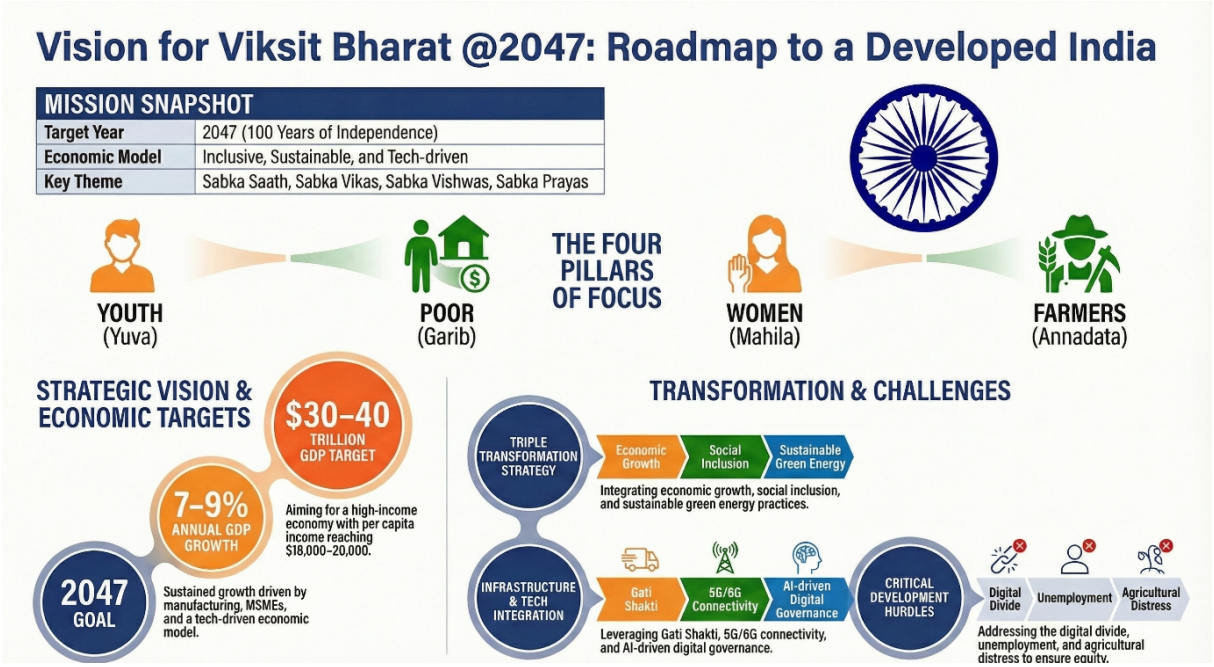


Figure 2. Vision for Viksit Bharat @2047: Roadmap to a developed India (source: Google).

Central to this mission is digital transformation, which leverages technology to enhance efficiency, innovation, and public service delivery. Initiatives like Digital India, Startup India, the National Digital Health Mission, and PM Gati Shakti have been introduced to support this shift (Ministry of Electronics and Information Technology, 2022). Talking about the self-reliant campaign, this nation has faced such a campaign or Abhiyan in history, such as during the pre-independence period. One of the most successful self-reliant movements during the pre-independence period was the Swadeshi Movement of 1903. This movement brought a sense of national consciousness. The main aim behind the Swadeshi movement was swaraj (self-rule). It is the anti-partition campaign. Its main step towards self-rule is to reduce its dependence on India's colonial power and make India self-reliant. Nationalists started the boycott campaign, where the masses did not use foreign goods, and instead, Indian products were used. They began to boycott schools, universities, jobs, titles, goods, and other services. As a result, various Swadeshi schools and universities, such as Shantiniketan, were formed in Bengal. Bengal Institute of Technology was set up. Gandhi introduced the concept of khadi and explained how it would improve the nation's economy. Various artists, writers, and poets took part in this movement. Students played an active role in this movement; women also took part, as did some Muslims. The growth of the Swadeshi textile mill, bank, and insurance company was seen. And it also revived the Indian cottage industry. Self-reliance schemes in India were seen in the five-year plans (1951-2014). The government has launched 12 five-year plans to date to initiate growth in different sectors. These plans had the motto of self-sufficiency and self-reliance. The objectives of the first 5-

year plan and the second 5-year plan are agricultural development to achieve food self-sufficiency, industrialization to expand the economy, and infrastructure development. Through import substitution, the first two strategies reinforce the idea of self-sufficiency and autonomy in governmental policy.

Digital India is a national initiative focused on developing digital infrastructure, delivering government services electronically, and enhancing digital literacy to empower citizens and promote inclusive development. The Digital India program—launched by the Government of India in July 2015—is a flagship initiative aimed at transforming India into a digitally empowered society and knowledge economy. It focuses on enhancing connectivity, digital infrastructure, digital literacy, and digital delivery of services. In the broader national development agenda, Digital India serves as a strategic enabler of the Viksit Bharat (Self-Reliant India) mission, launched in May 2020. Digital India has significantly contributed to economic self-reliance by enabling businesses, particularly micro, small, and medium enterprises (MSMEs), to adopt digital tools for operations, marketing, and financial transactions. Digital payment systems, online marketplaces, and cloud-based services have reduced operational barriers and enhanced market access for entrepreneurs. These advancements support domestic production, encourage innovation, and strengthen India's internal economic capacity, aligning closely with the economic objectives of Viksit Bharat.

As said by Indira Gandhi,

"To be liberated, a woman must feel free to be herself, not in rivalry to man but in the context of her own capacity and her personality."

Being a woman in India has always been fraught with many adjustments throughout ancient Indian history. In historic Indian society, women were always considered inferior to men. But in the modern era, women, being the most powerful and assertive yet kind, have never stopped setting examples for all other women in the nation and empowering them through their remarkable contributions to society. Mother Teresa, Indira Gandhi, Kalpana Chawla, Gopal Joshi, Justice Anna Candy, Sania Mirza, Jhulan Goswami, and countless other women figures have brought about revolutionary change across sectors such as politics, culture, sports, medicine, and religion. Women have always stood and left their footprints while succeeding in every sphere of life, and so they have come forward as entrepreneurs. The rise of women entrepreneurs is the beginning of a new age. Compared to the history of women's entrepreneurship, it is distinct in power now. Women entrepreneurs play a crucial role in Viksit Bharat by fostering innovation, generating employment, and promoting inclusive economic growth. Supported by digital platforms and government initiatives, women-led enterprises strengthen MSMEs and local production systems. Their participation enhances financial independence, social empowerment, and national self-reliance, making women entrepreneurship a key driver of sustainable development in India.

2 Literature review

Yadav and Kapoor's (2020) study is a case study of the Atmanirbhar Bharat Abhiyan, promoting innovation through digital education. This case study examines how digital education promotes innovation and creativity under the Atmanirbhar Bharat Abhiyan. It highlights how digital learning supports a self-reliant and economically empowered society. This study is grounded in a comprehensive review of prior research, which guides the method and connects the work to broader academic discussions. This ensures the study is relevant, informed, and adds value to ongoing

conversations about digital progress. The literature review forms a strong base for exploring the topic in depth.

A study by Dua and Singh (2021) found that the Atmanirbhar Bharat policy has the potential to transform India's defense industry by promoting the indigenous design and development of defense systems and technologies. The study noted that the policy can help reduce the reliance on foreign suppliers and improve the quality and affordability of defense systems.

Sinku (2021). A study was conducted on digital transformation in the education sector. This paper presents the COVID-19 pandemic as causing major disruption to India's education system, with over 95% of schools and colleges closing by March 2020. Researchers found that the sudden move to online learning showed how dependent the system was on traditional methods and how unprepared it was for digital education. However, it also accelerated the adoption of technology, as teachers began using online tools to continue teaching. While some schools were already using digital methods, the pandemic showed that many more, especially in rural areas, need to catch up. Secondary data shows both problems and new chances in this shift. If used well, digital learning can improve both access and quality, making it a strong part of India's education system.

Apeh (2023) examined the impact of digital entrepreneurship on empowerment and revealed that the introduction of innovative ways for entrepreneurs to digitize their businesses significantly contributes to youth empowerment and national development through job creation. People are utilizing different digital platforms to generate income, being engaged in activities like "content creation, web development, digital marketing, cryptocurrency trading, and app development." These businesses empower youth by fostering self-employment, increasing income, expanding business networks, and improving access to markets and knowledge. In addition, these practices make a significant contribution to national growth through tax and employment. Along with the benefits, digital entrepreneurship also faces challenges such as "limited access to capital, unreliable internet connectivity, lack of interest, inadequate electricity supply, insufficient technical skills, and lack of information." Constructive support and promotion of digital platforms can help develop career skills and overall well-being among youth. It is important to raise awareness among young people about the opportunities offered by digital platforms and the benefits of adopting them effectively.

Patil's (2025) study examined India's goals and initiatives under Atmanirbhar Bharat and Viksit Bharat, highlighting the significant impact of research and innovation on the economy. Researchers have found that translating academic research into successful businesses requires teamwork among universities, industry, and government. Projects such as Startup India, Make in India, and Atal New India challenge help by offering funding, resources, and guidance. The researcher argued that the rise of small businesses (MSMEs) and patent-based industries in areas such as healthcare, energy, and farming demonstrates how research-based entrepreneurship can strengthen India's status as a global leader in innovation and self-reliance.

3 Objectives

This paper explores how digital platforms influence women entrepreneurs. It emphasizes how these platforms help local businesses reach global markets and reinforce the concept of "Viksit Bharat." Most existing research relies on descriptive analysis, surveys, and secondary data, revealing a gap in

longitudinal studies and statistical evaluations that compare learning achievements and digital usage patterns, which significantly affect Viksit Bharat.

1. To examine how women entrepreneurs contribute to inclusive growth, this involves scaling businesses from local to global levels as a step toward Viksit Bharat.
2. To examine how digital initiatives support the goal of a self-reliant India.

4 Research design

The present study adopts a descriptive and analytical research design to examine the role of Digital India as the backbone of Viksit Bharat in empowering women entrepreneurship and promoting inclusive growth. This study uses a mixed-method approach, combining quantitative surveys with qualitative analysis of secondary data. The descriptive approach is used to present sector-wise digital transformation trends in finance, education, and entrepreneurship through statistical data, tabulation, and graphical representation. The analytical approach is employed to interpret the impact of digital initiatives on economic self-reliance and on women-led business growth.

5 Research methodology

This study uses a qualitative approach to examine how digital transformation advances Viksit Bharat, particularly in education, finance, and healthcare. It assesses how digital initiatives in these areas foster self-reliance, inclusivity, and sustainable growth. Data are drawn from secondary sources, including government reports, the PIB, ministries, the RBI, CBSE, and industry research agencies. Although digital initiatives are widely discussed, their role in enhancing self-reliance and inclusivity has not been examined in depth. The primary goal is to address this gap by analyzing the impact of digital transformation across these sectors and proposing strategies to increase adoption, thereby supporting India's goals of self-reliance and inclusive development.

5.1 Data collection

- Secondary data from SME platforms and digital adoption surveys.
- Published research articles on digital entrepreneurship.
- Government Surveys.
- Published magazines
- Government & Regulatory Sources
- Industry & Market Research Reports.

5.2 Analysis method

Descriptive statistics to summarize digital adoption rates through secondary data from many government sources.

- Tabulation of key indicators.
- Column chart visualization of adoption trends.
- Qualitative interpretation of case study narrative

6 Data analysis and interpretation

6.1 Digital transformation in the finance sector

The finance sector plays a key role in India's digital transformation towards self-reliance. Key initiatives include promoting mobile wallets like PhonePe and Google Pay, expanding 3G and 4G connectivity, and the rise of online trading platforms such as Zerodha and Upstox. Additionally, innovations like robo-advisors, digital KYC, open banking, and a focus on cybersecurity and data privacy are driving this transformation.

Table 1. Number of digital payment transactions.

YEAR	Approx. Digital Payment Volume (Transactions)	KEY NOTES
2000–2009	Not systematically reported	Digital payments (cards, net banking) existed but were not measured comprehensively.
2010–2013	Partial data only	Some debit/credit card and net banking volumes were recorded, but no consolidated RBI digital payments metric was available.
2014	3,248 crore total payment transactions	RBI reported digital + traditional volumes.
2018	2,057 crore total UPI volume baseline	UPI existed as an early, smaller system.
2019	3,248 crore total payment transactions	Digital payments account for 96.7% of volumes (including UPI, NEFT, IMPS, and cards).
2020	1,079 crore UPI volume	UPI was still in an early stage in the ecosystem.
2022	74 billion UPI transactions	UPI 60% growth year-over-year
2023	118 billion UPI transactions	Transactions crossed the 100 billion mark.
2024	17,221 crore UPI transactions (172 billion)	Based on RBI data for UPI volume
2025	228.3 billion UPI transactions	NPCI trend data for 2025 annual UPI volumes
2026	300+ billion total digital payment transactions	2025 performance suggests further growth, with UPI volumes near or above 300B by 2026.

Source: RBI, NPCI and banks.

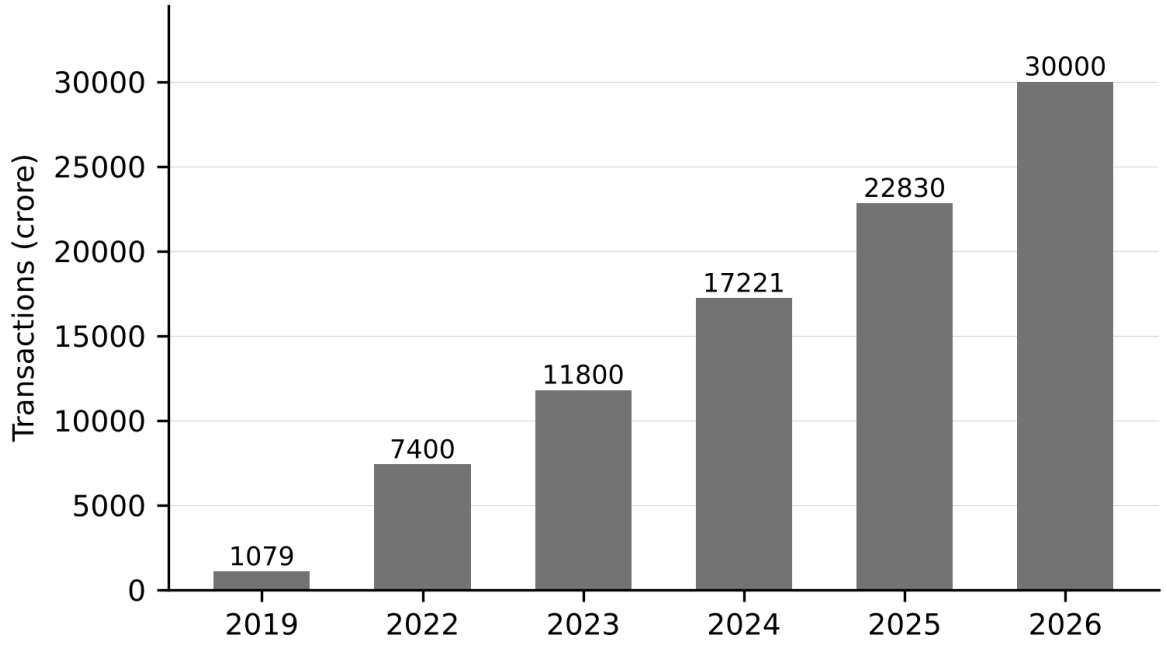


Figure 3. Number of digital payment transactions (crore).

These charts show that the total number of digital payment transactions in India grew from 1079 crore in FY 2019 to 30,000 billion in FY 2026, reflecting a strong CAGR of 44% (Ministry of Finance). This consistent growth highlights the success of government-led digital initiatives under the Viksit Bharat mission, demonstrating how improved digital infrastructure and rising public trust in digital financial services are driving the country toward greater economic self-reliance and financial inclusion.

6.2 Digital transformation in the educational sector

The educational sector also plays a major role in making Bharat self-reliant. With the adoption of cutting-edge technologies like Artificial Intelligence (AI), Machine Learning (ML), the Internet of Things (IoT), and blockchain, India's education sector is poised for a significant transformation in the coming years.

Table 2. Digital education sector indicators.

INDICATORS	PRE-COVID (BEFORE 2020)	POST COVID (2023-2026)
Online learners (India)	45 MILLION	90 MILLION
Internet penetration (students)	50%+	65% +
EdTech investment	500 MILLION	4.7 BILLION
EdTech startups (India)	4500+	6500+
Institutions using LMS	-	73%
Teachers using digital tools	-	92%
Institutions integrating digital tools	-	70%
Courses offered fully online	-	45%
Students accessing content via mobile	-	65%

INDICATORS	PRE-COVID (BEFORE 2020)	POST COVID (2023-2026)
Institutions planning to expand their digital budget	-	40%

Source: surveys and reports.

The table above shows the growth of the education sector from pre-COVID to post-COVID, a period that significantly shaped the implementation of Atma Nirbhar Bharat. Before COVID-19, India's education system functioned primarily through traditional classroom teaching with limited digital integration. The COVID-19 disruption (March 2020–2021) led to the abrupt worldwide closure of schools and colleges, affecting over 1 billion learners and forcing a shift to remote learning, which in turn led to a widespread shift to online learning. At that time, many ed-tech platforms emerged, such as BYJU'S, PHYSICS WALLAH, and UNACADEMY. As a result, Ed-tech investments rose from 50 crore to 470 crore.

The NEP 2020 supports Viksit Bharat by emphasizing skill development, digital inclusion, and innovation. It introduces vocational training beginning in middle school to improve employability. PM eVIDYA consolidates digital learning platforms, and NIPUN Bharat focuses on early literacy and numeracy. Initiatives like IIT Hyderabad's BUILD and platforms such as NDEAR and NETF incorporate technology into education to expand access and improve quality.

6.3 Growth in the education sector

India's education industry was valued at US$ 117 billion in FY20 and is expected to double to US$ 225 billion by FY25.

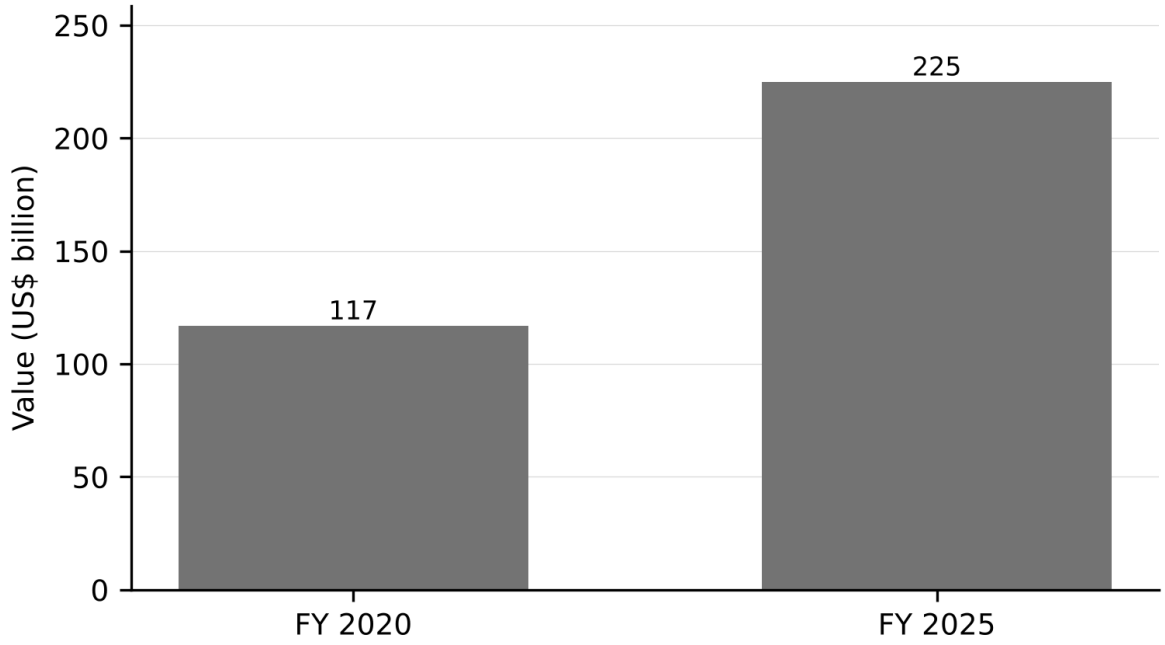


Figure 4. Education sector in India (US$ billion; source: IBEF Education & Training Report, 2024).

India's online education market is growing by US$2.28 billion from 2021 to 2025, at a CAGR of nearly 20% (Technavio Market Research Report on Online Education in India). The edtech market is currently worth Rs. 64,875 crore.

7 Role of women's entrepreneurship in Viksit Bharat

The vision of Viksit Bharat @ 2047—a developed India by the 100th year of its independence—places women-led development at its core. Within the GYAN framework (Garib, Yuva, Annadata, and Naari), women entrepreneurs are not just beneficiaries but the primary "propellers" of economic transformation. Women's entrepreneurship is vital for realizing Viksit Bharat's goals of economic self-reliance, innovation, and inclusive development. As more women start businesses, they boost household incomes and contribute to national progress by creating jobs, supporting local industries, and strengthening the MSME sector. The Government of India has acknowledged women as essential for economic resilience, especially post-COVID-19, and has launched various schemes to promote women-led enterprises. Digital connectivity significantly empowers women entrepreneurs—a key focus in linking Viksit Bharat to inclusive growth. Women are increasingly leveraging digital platforms for marketing, digital payments, and networking, thereby enhancing their economic independence. The "Digital Nari" program, which trains rural women in digital financial services, demonstrates how digital empowerment can foster economic self-reliance among women in underserved regions.

Indian women entrepreneurs play a significant role in Viksit Bharat. In the roadmap to 2047, women's entrepreneurship is the "silent revolution." By fostering an environment where Nari Shakti (Women's Power) can lead in manufacturing, services, and technology, India is moving toward an inclusive prosperity that is both sustainable and resilient.

8 Emerging findings

8.1 Digital Infrastructure Became the Core Driver of Self-Reliance

The exponential growth in digital payments (with UPI transactions exceeding 300 billion by 2026) confirms that financial digitization has transformed economic participation, improved transparency, and strengthened domestic economic resilience—a key objective of Viksit Bharat.

8.2 Education Sector Emerged as a Digital Growth Engine Post-COVID

The increase in online learners, significant growth in EdTech investments, and the broad adoption of digital tools by institutions show that digital education has shifted from being a temporary pandemic response to a permanent growth model, fostering skill development and self-reliant human capital.

8.3 Digital Platforms Significantly Empowered Women Entrepreneurs

Women entrepreneurs increasingly leveraged e-commerce, digital payments, and social media marketing to scale their businesses beyond geographic boundaries, enhancing financial independence and job creation—contributing directly to inclusive growth.

9 Conclusion

Viksit Bharat aims to steer India toward becoming a developed nation by 2047. This vision intends to transform India's international image by emphasizing comprehensive economic growth, social inclusion, environmental sustainability, and technological advancement, positioning the country as a symbol of prosperity and inclusivity.

India is undergoing a comprehensive digital transformation across sectors, including finance, ed-tech startups, and women entrepreneurs. By focusing on infrastructure development, digital literacy, and enhanced security, India can harness the full potential of its digital revolution, ensuring a more inclusive, self-reliant economy that empowers all sectors of society and secures India's position as a global digital leader. The study concludes that digital transformation is not merely a technological change but a crucial enabler of India's journey toward self-reliance and global competitiveness. Moving forward, smart policies, stronger institutions, and public participation are essential to maximize the benefits of digital tools for inclusive and sustainable development. Women's entrepreneurship is a powerful driver of Viksit Bharat. By fostering innovation, creating jobs, and promoting local enterprises, women strengthen India's economic foundation. With support from digital empowerment and government initiatives, women-led businesses are transforming India's development landscape. Empowering women entrepreneurs is not only a social responsibility but also a strategic economic necessity for building a self-reliant and resilient nation.

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