

SOCIAL MEDIA AS A CATALYST FOR ECONOMIC EMPOWERMENT AMONG INDIAN WOMEN: A LITERATURE BASED ANALYSIS

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Abstract

Despite significant advances in economic growth, India still grapples with persistent gender disparities in economic participation. Women contribute only 18% to the national GDP despite making up nearly half of the population. This study explores the role of social media platforms in enhancing women's economic empowerment, focusing on two key areas: access to financial resources and involvement in financial decision-making. Through a thorough literature review, this research examines how platforms like Instagram, YouTube, LinkedIn, and Facebook facilitate entrepreneurial activities, freelancing, content creation, and the sharing of financial knowledge among Indian women. It emphasizes that social media is a cost-effective and scalable tool for promoting employment and financial literacy, enabling women to engage more actively in the economy. However, the study also identifies significant challenges, including digital illiteracy, limited access to digital infrastructure, cyber harassment, and privacy concerns, which hinder women's effective use of these platforms. The findings highlight the transformative potential of information and communication technology (ICT), particularly social media, in closing gender gaps in economic participation while calling for activities to

mitigate associated risks and enhance digital inclusion.

Keywords: Women empowerment, social media, Economic empowerment, financial decision-making, financial knowledge.

Introduction

Gender disparity in economic participation raises global concern about women's economic empowerment due to its crucial role in accelerating the nation's growth and development (Hussain & Amin, 2018; Gupta, 2020; I. Gupta & Roy, 2023). The 5th goal of the Sustainable Development Agenda highlights gender disparity in different contexts, specifically among developing countries like India. India is currently strengthening its position as the world's fastest-growing economy, with a projected 6.7% growth rate. Women account for nearly half (48.4%) of the population but contribute only 18% to the GDP, falling below global average (The Economic Times, 2023). Key factor behind this challenge would be lack of access to financial resources due to low levels of women's employment participation and lack of participation in financial decision-making. In India women's labour force participation is only 21.7%, almost one-third compared to male participation. In fact, majority of employed women are working in the unorganised sectors or low-paying work (Indian Employment Report 2024 Team, 2024; I. Gupta & Roy, 2023) and lack independent decision-making capability, especially in financial matters (Banerjee et al., 2022). This gender gap in employment and decision-making participation has remained a challenge over the two decades, highlighting that women's status in India is worse. Hence, the country needs to empower women to ensure their economic contribution and achieve gender equality (Chandra Debnath et al., 2020; Gupta, 2020).

Empowerment is an active process that enables people to realise their power in multidimensional spheres of life, such as social, political and economic (Malhotra & Schuler, 2002). It ensures decision-making rights among women equal to men in the context of almost all the fields of life such as health, education, marriage, mobility, social interactions, employment, and so on which raise their status in society. The economic dimension is the key to achieving empowerment in other domains, measured based on multiple sub-dimensions specific to the concern under study. Access to financial resources and participation in financial decision-making are key dimensions of economic empowerment (I. Gupta & Roy, 2023; Showkat et al., 2025). According to the Bill & Melinda Gates Foundation (2021), women are

said to be economically empowered when they have access to and control over financial resources to participate in economic decisions effectively.

Recognizing the importance of economic empowerment of women in the nation's growth. The Indian government, NGOs, and other institutions have introduced various initiatives to promote employment opportunities for women in society. However, these efforts are insufficient to achieve its targeted objective effectively some key reasons behind this failure are as follows: lack of confidence, illiteracy, lack of knowledge and awareness towards available opportunities, etc. (M. Gupta, 2020; Chandra Debnath et al., 2020). Women's studies suggest that these factors can be addressed using Information & Communication Technology (ICT) enabled services such as social media platforms (Hussain & Amin, 2018; Nord et al., 2016).

Social media platforms stand out as a highly effective and fastest medium to disseminate information and raise awareness with minimal efforts to the broader population (Melissa et al., 2015; Ju et al., 2023). In the digitalization era, social media is widely adopted in India, with 462 million active social media users, of whom 31.4% are women (Simon Kemp, 2024).

Social media platforms such as Instagram, YouTube, LinkedIn, and Facebook were initially limited to communication and social interaction among users to build social capital. However, these platforms have also emerged as powerful tools for engaging in economic activities and generating income through content creation, expanding existing businesses in online space, entrepreneurship, and freelancing. These platforms facilitate knowledge sharing, enabling individuals to develop entrepreneurial skills. Additionally, the widespread reach of social networks allows businesses to connect with a diverse customer base, enhancing market accessibility and business growth. Beyond income generation sources, social media platforms play a crucial role in enhancing financial and digital, equipping individuals with the knowledge and skills necessary to ensure their participation in household financial decisions and autonomy in personal financial decisions. While existing research explores the role of social media in women's empowerment through employment opportunities, current studies adopt a broader perspective by examining its influence on employment and decision-making ability considering fundamental indicators of economic empowerment.

Roadmap: Current research is structured into seven sections. Section I, introduces the study. Section II, outlines the research objectives. Section III, presents a literature review includes various headings and subheadings ensuring the fulfilment of the first two objectives of the study. Section IV, represents research methodology. Section V, involves key challenges

associated with social media. Section VI, explains discussion and conclusions. Section VII covers limitations and future scope. Finally, the research is authenticated with the references section.

Research Objectives

The following are the objectives of the Study:

- To access the status of women empowerment in India.
- To review the existing literature to get insight into the effectiveness of social media platforms in accelerating women's economic empowerment.
- To evaluate the challenges of using social media platforms for women's economic empowerment.

Literature Review

Status of women empowerment in India.

During the Vedic period, women enjoyed empowerment in almost every domain (Ghosh, 1996). However, their status declined over time, and reached its worse during the Mughal period. This deterioration drew the attention of various leaders and social reformers who recognized the significance of women's empowerment in achieving economic growth. After Independence, gender equality was introduced in the constitution, and the government introduced various policies and programs to enhance empowerment among several domains such as economic participation, raising their voice against domestic and social violence, freedom of mobility, healthcare decisions, political participation, financial literacy, right to vote etc. These domains can comprise three significant dimensions of women's empowerment: social, political, and economic. Most of the existing literatures measured economic empowered status of women based on two key indicators: Access to financial resources which is possible through their active participation in labour force and ability to make financial decisions. Indian women generally restricted access to financial resources due to low level of economic participation, in fact decline in paid activities (Singh & Pattanaik, 2019) and their involvement in decision-making processes has been minimal. Historical evidence shows that women have faced significant barriers in achieving financial independence and empowerment, with inadequate financial literacy further worsening their economic condition over time (Patkar, 1995).

Although the situation is gradually improving, the current status of women's labour-force participation is 41.7% during 2023-24, which is 30% in 2019-20, which highlights an upliftment in labour-force participation of women in both rural and urban areas, the same for males is 78.8% in 2023-24 which clearly indicates there is still existence of gender disparity of economic participation. A low level of women's labour force participation leads to a lack of access to financial resources among women, hampers not only the financial well-being but also their economic participation.

Discussion

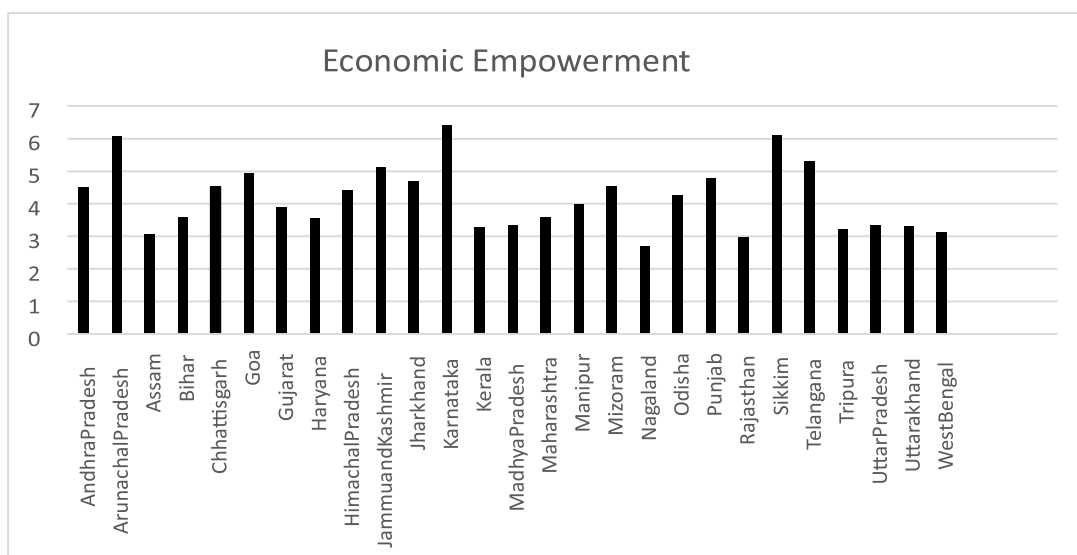
Table 1 *Gender-wise Labour Force Participation*

Labour Force Participation Rate (LFPR) in usual status (ps+ss) for persons of age 15 years and above						
survey period	Rural		Urban		Rural + Urban	
	Male	Female	Male	Female	Male	Female
2019-20	77.9	33	74.6	23.3	76.8	30
2020-21	78.1	36.5	74.6	23.2	77	32.5
2021-22	78.2	36.6	74.7	23.8	77.2	32.8
2022-23	80.2	41.5	74.5	25.4	78.5	37
2023-24	80.2	47.6	75.6	28	78.8	41.7

Source: PIB. (2024a)

Further, Vignitha et al., (2024) provides a detailed analysis of women's empowerment in India using data from the National Family Health Survey-5 (2019–2021). It focuses on assessing and comparing economic empowerment scores across states, in the context of employment status of women, access to money, credit, and freedom of movement and ownership of economic assets by women in India showed the lowest in Nagaland with 2.68 followed by Rajasthan and Assam and the highest in Karnataka with 6.41.

Figure 1 *State wise status of Economic Empowerment in India*



Source: Vignitha et al., (2024)

Social Media Platforms and women's economic empowerment

Empowerment is a process that contributes to the growth and development of individuals in multiple dimensions, such as social, political and economics (Hussain & Amin, 2018; AlAmmay, 2022; Malhotra & Schuler, 2002). Economic empowerment is defined as a process which involves creating opportunities for women to enhance their involvement in entrepreneur activities and ensuring their participation in economic decision-making (Golzard, 2020; Showkat et al., 2025; Besnier et al., 2024; C S Mohapatra & Depannita Ghosh, 2024). It is also defined as the process by which women increase their right to economic resources and power to make decisions that benefit themselves, their families and communities (Hordofa & Badore, 2023).

Economic empowerment has complexity and multidimensional nature, make it challenging to cover all indicators within a single study. Therefore, only those indicators that are most relevant to the specific context under consideration should be selected. In the current study access to financial resources and participation in financial decision-making are two significant indicators of the economic empowerment index.

Women involved in economic activities to earn income or significantly contribute to family earnings and get greater control over their earning and saving decisions are more likely to be empowered than other women. A study revealed that income and education are among the several factors such as age, property ownership, education, training social networks and so on that significantly influence women's economic empowerment in the agriculture sector (Hordofa & Badore, 2023).

India's rapid economic growth has significantly influenced employment, with a 36% increase (170 million jobs) in the employment rate over the past three years PIB. (2024b). However, India continues to face the highest gender gaps in economic participation, ranking 142nd out of 146 countries in the world (Eliza Jo Varghese, 2025). Even status of working women is more shameful as most of them are engaged in the agricultural sector or low-paid jobs and low literacy levels. Furthermore, India's patriarchal society structure perpetuates male dominance not only over access and control of economic resources but also over financial decision-making, negatively impacting the country's economic growth.

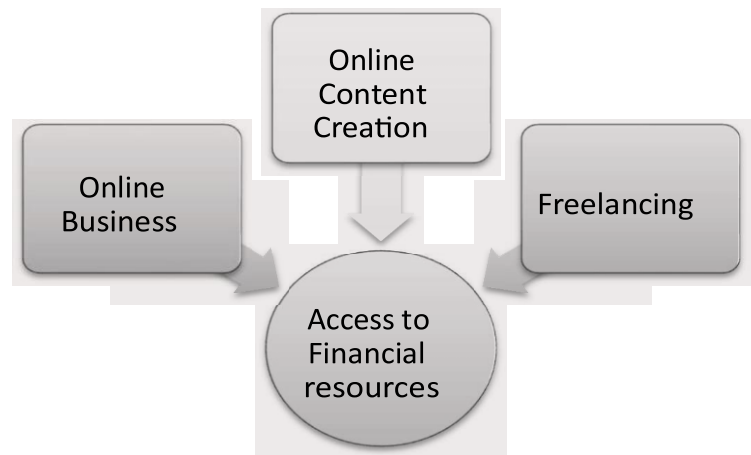
Recognizing the importance of gender equality in economic participation the Government of India has introduced various initiatives to provide access to financial resources such as subsidies to start their businesses and Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA) one of the largest employment generation schemes. However, these efforts have had limited success in achieving their intended goals. Indian women's labour force participation remains among the lowest globally. Research indicates that despite women's aspirations to start their businesses lack of awareness, social barriers, low levels of literacy, limited access to funding, and lack of entrepreneurial skills restricted them from effective participation in economic activities (Lavilles et al., 2023; Chandra Debnath et al., 2020; Gupta, 2020, p.02). These challenges could be eliminated by using information and communication technology (ICT) effectively.

ICTs has brought new hopes to women's entrepreneurs by enabling reach to online market, access to information, online marketing etc in cost-effectively manner (Melissa et al., 2015; Nord et al., 2016; Akhter & Al-Zaman, 2024). ICT provides a wide range of technologies from which social media is widely used especially among youth. Social media has been adopted for real-time information access, information dissemination, and social support seeking across social groups. Social media tools such as Instagram, Snapchat, LinkedIn, YouTube, etc., are primarily utilized for social interactions and knowledge sharing. However, in the present era they have evolved to empower users through transition from being job seekers to job owners (AlAmmary, 2022).

Social-Media and Earning opportunities

Social media platforms is cost-effective and influential communication medium critical to women's empowerment (Nord et al., 2016). It facilitates women's engagement in internet-based activities such as online business, freelancing, and content creation (Akhter & Al-Zaman, 2024). These activities raise opportunities to earn income via social media platforms.

Figure 2 *Social-Media based source of access to financial resources*



Source: Akhter & Al-Zaman, 2024

Social media platforms make it possible to start online businesses with a nominal investment, as there is no need for physical infrastructure (AlAmmary, 2022; Melissa et al., 2015). Starting an online business has numerous benefits such as low cost, broad reach, immediate feedback, customer interaction, convenience, etc. (Beninger et al., 2016; Lavilles et al., 2023). A study stated that online environment offers new opportunities for women to expand their economic participation by marketing their products and services, connecting with peers and establishing business contacts through interaction with the global community and all these significantly contribute to their business growth (Golzard, 2020). 24/7 availability to manage their business conveniently allow them to balance household responsibilities and professional goals simultaneously. Therefore, social media platforms provide the flexibility needed for economic independence and work-life- balance. In India, women generally engage in manufacturing home-made products often face limited market reach, which hampers their earning potential. However, social media platforms have emerged as powerful tool to expand their business reach to wider online market. Furthermore, increased social interactions through digital platforms strengthen business relationships, leading to greater customer loyalty (Hajli, 2015; Chandra Debnath et al., 2020).

Freelancing involves short-term contract-based jobs that rely on an individual's skills and expertise. Freelancers are considered self-employed professionals who often manage multiple

projects with different clients simultaneously (Salamon, 2020). They enjoy freedom to choose their work and have flexibility in setting their service rates. However, finding clients through traditional methods can be challenging. With the rise of social media platforms freelancing has become a cornerstone of the gig economy, as it now makes it easier for freelancers to connect with clients globally including major brands and also enhance the sphere of opportunities across various domains such as video editing, graphic design, web design, photography, videography, and more (Upwork team, 2025)

Some social media users engage in content-creating activities to earn income from social media platforms (Hajli, 2015; Akhter & Al-Zaman, 2024). Monetisation is a prominent feature of social media platforms that allow content creators to earn revenue through advertisements placed alongside their content. This is especially common on platform where short ads often appear before videos begin. To access monetisation benefits, creators must meet certain eligibility criteria such as achieving a specific number of subscribers, total watching hours, and maintaining an active presence on these platforms. These conditions vary from platform to platform, as each has its own monetisation policies. In addition to ad revenue, creators can further expand their income by collaborating with brands for sponsored content, turning their channels into profitable business ventures.

Social media and Financial decision-making ability

Providing employment opportunity is not sufficient to promote their economic empowerment until they participate in the decision-making at both household and individual levels (Showkat et al., 2025). Mere access to financial resources is only one indicator of economic empowerment; women also need to poses ability to participate in financial decision-making independently to achieve true empowerment. Hence, decision-making ability is another key domain of economic empowerment. However, Indian women generally lack confident to involved in decision regarding financial matters and lead to dependency on male members for the same.

According to the UN Women report, even working women depend on spouses and parents for their financial decisions including investments and those who have their personal bank account use it in a limited manner (Nandi et al., 2020). Gender disparity in decision-making particularly in financial matters has become a crucial challenge for decades (Banerjee et al., 2022). This dependency needs to be resolved because it can lead to financial anxiety, hamper financial well-being and a low level of standard of living. There could be several factors contribute to this

dependency persistence of patriarchal culture in India, including limited access to resources, limited technical knowledge, illiteracy level, and other social-economic barriers. However, among all financial knowledge emerges as a central and critical factor (Singh & Kumar, 2017). Limited financial knowledge and awareness prevent women from making informed financial choices, reinforcing their dependence and further widening the gender inequality in financial decision-making and negatively influencing women's economic empowerment.

The existing literature emphasizes the importance of financial knowledge in boosting confidence to make independent decisions. However, traditional financial literacy programs have limited outreach especially among women of remote or underserved areas. In contrast, social media platforms offer an accessible and interactive medium through which financial institutions, influencers, and users share valuable information about budgeting, saving, investment, and cyber security behaviour (Yanto et al., 2021; Olajide et al., 2024). The perceived credibility and accuracy of social media financial advertisement play a vital role in shaping their investment intentions (Dogra et al., 2024). Hence, Social media advertisements have emerged as a key source of financial information. This tends to critically assess the financial content available on these platforms, which significantly influences their financial decision-making ability.

Social Media Platforms: Key highlights of Instagram, LinkedIn, YouTube, and Facebook

Instagram- One of the social networking platforms that enables users to share information and entertain themselves through posting and sharing photos, videos, and reels. Instagram is among the most popular platforms in India, especially among youth. Instagram provides businesses valuable opportunities to promote their products and services through celebrities and influencers in a cost and time-effective manner. Nearly 90% of users follow at least one business profile and often visit the platform before purchase of goods and services for seeking information, customers reviews, trends and other market and product information (Kate Bojkov, 2024). Due to its wider audience businesses are also increasingly adopting social media advertising techniques for marketing product and services on online mode but also creates income-generating opportunities for content creators through monetization, brand collaborations, and paid promotions.

Instagram is not limited to advertising it is also widely used to conduct online businesses. The platform facilitates to create business pages, showcase of their products and services, and

ensures effective customer engagement through interactive stories, new content posts, comments, and reviews (Agrawal, 2022; Kiely Kuligowski, 2024).

Its broad reach and networking capabilities help users find new clients and collaborate with other freelancers and service providers, thereby enhancing skills and advancing careers as freelancers.

LinkedIn- It is a professional social networking platform widely recognized for business networking and career development. It facilitates job seekers to upload their curriculum vitae (CVs) and self-presentations in a manner that creates their profile for a favourable impression on potential recruiters and companies looking for capable employees (Ahuja, 2024; Knight, 2019). LinkedIn is also known for offering freelance project opportunities to gig workers. Users can showcase their skills and experience through posts, thereby attracting clients for project-based work (Salamon, 2020). LinkedIn is known for its feature of building professional relationships to promote career opportunities. It is also used for marketing purposes through banner-based advertisement (Natarajan et al., 2014).

This platform is also well-known for sharing valuable information. Social media users frequently disseminate insights, opinions, and concerns about various financial topics. Such content can significantly contribute to raising awareness and enhancing the financial literacy levels of other users. By engaging in these discussions and shared experiences, users can stay informed about financial trends, practices, and decision-making strategies.

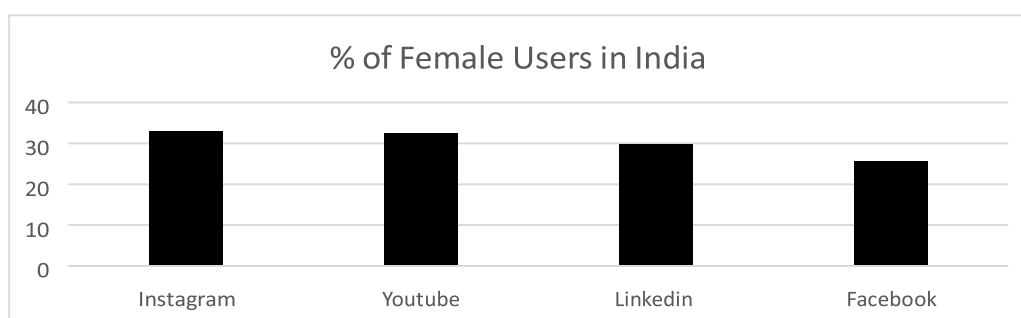
However, studies have shown that women often face disadvantages compared to men in securing specific job opportunities on LinkedIn (Ahuja, 2024). This disparity is primarily due to a lack of essential skills such as professional self-promotion, effective communication, and entrepreneurial abilities. These skill gaps hinder women from fully benefiting from LinkedIn's opportunities.

YouTube- A online video-sharing platform owned by Google, YouTube one of the most visited websites in the world. In India, there has been a significant rise in the number of women YouTubers in recent years (Shriyesh Sonekar, 2025), with many gaining substantial subscriber bases. It facilitates a vast learning content and entertainment database through shorts, music, movies, etc. However, it widely serves as a powerful medium for accessing educational content across various domains including entrepreneurial skills, refining freelancing skills and financial knowledge. The study concluded that among social media platforms, banks

significantly utilised YouTube to generate awareness regarding the effective use of financial products (Kuchciak & Wiktorowicz, 2021).

Facebook - According to Dasgupta, (2021) Facebook offers a wide range of powerful free and paid tools that businesses can leverage to market their products and services. Financial institutions primarily utilize Facebook's paid advertising services to disseminate information on how to use various financial products (Kuchciak & Wiktorowicz, 2021). Additionally, Facebook supports the growth of internet-based businesses through features like Facebook Shops and Marketplace enabling users to directly list and sell their products and services (Agrawal, 2022). The platform also provides a Content Monetization (beta) feature that allows content creators to earn revenue through integrated ads. Moreover, Facebook facilitates social interactions that helps freelancers to connect with potential clients and expand their professional networks.

Figure 3 Social- Media adoption by female in India



Source: T. R. Behera, 2024

Table 2 Comprehensive summary of literature reviewed

Social Media Platforms/ Opportunities	Instagram	YouTube	LinkedIn	Facebook
% of female users in India	32.8	32.4	29.7	25.5

Online Business	The business Page feature offers a list of product details available for direct purchase from the platform and immediate feedback via review. Platforms also help to reach wider potential consumers through influencer marketing	Individuals can develop entrepreneurial skills by watching video content. Also utilized as a marketing tool by business	Widely used for marketing products and services through paid advertisement.	Business page and marketplace features on Facebook enable online business by offering products and services for purchase to the broader audience of the platform, which is also used to gain attention through advertisements.
Freelancing	freelancers attract more clients by showcasing their work through social media posts and targeted advertisement	Enable freelancers to enhance their skills and knowledge by accessing a wide range of learning content available on the platform.	Supports professional relationship building, offering opportunities to connect with companies and networks in their field of expertise.	Connecting with potential clients, building strong employer employee relationships, and using advertisements to increase visibility and engagement are helpful.

Content Creation	It provides a versatile platform to showcase their creativity to a broader audience. This Platform offers a wide range of content creation opportunities, such as vlogging, blogging, reels and shorts.	It allows creators to share video content for both entertainment and information dissemination purposes. Sharing video content in the context of entertainment and information.	Includes professional content such as text posts, images and documentation. It helps content creators establish credibility and build professional links.	It allows users to share diverse content formats, such as photos, videos, text, reels, shorts, etc., in different domains to interact with followers and create social connections.
Financial Knowledge	Advertisements and user-generated content on financial aspects available on platforms that contribute towards financial knowledge of content consumers	Renowned for its vast educational content repository, it is a significant platform for learning about different terminologies regarding financial decisions such as savings, investments, budgeting, etc.	Often, users share personal experiences and professional insights that influence the financial knowledge of their networks.	Widely used by banks and other financial institutions to advertise financial products. Additionally, the platform offers a variety of content sources that collectively support the financial knowledge of its users.

Source: (Agrawal, 2022; Kate Bojkov, 2024; Kiely Kuligowski, 2024; Kuchciak & Wiktorowicz, 2021; Natarajan et al., 2014; Salamon, 2020; Shriyesh Sonekar, 2025; T. R. Behera, 2024)

Research Methodology

A literature-review-based research design was adopted to gain insights into the current aspect, which includes collecting information from various secondary sources such as scholarly literature, statistical data from government websites, articles, books and latest reports (Odine, 2013). To ensure the effectiveness of the collected data, literature was selected only from peer reviewed and reputable journals such as Elsevier, Springer, Taylor and Francis and Emerald. Additionally, citation frequency was considered to filter high-quality literature for inclusion in the study.

Since the study was conducted on a broader scale rather than being limited to a specific region of India, going for empirical research or collecting primary data for the current study is merely not possible at this instance because the majority of women in India may not be able to respond effectively to survey questions due to possessing a lower level of financial literacy, decision-making ability, and empowerment. Therefore, conducting a literature review survey method is assumed to be highly significant for the study. This method allows researchers to use multiple databases to compile, summarise, and analyse data rather than rely on a single database. This approach ensures a comprehensive and well-rounded understanding of the role of social media platforms in facilitating economic empowerment opportunities among Indian women. The current study discussed the role of some of the most popular social media platforms, such as Instagram, YouTube, LinkedIn, and Facebook, in boosting women's empowerment. These platforms have been selected as the percentage of women users is higher on these four platforms in India. Each platform has features- LinkedIn is used for professional networking and blogging, YouTube is popular for disseminating information through vlogging, and Facebook and Instagram are mainly used for entertainment and creating social groups. However, each platform has the potential to provide opportunities to have access to financial resources and financial knowledge to a diversified women population.

Challenges of Using Social Media Platforms

As every coin has two sides, technology also comes with both benefits and challenges. No doubt, social media platforms bring numerous benefits and opportunities in the form of creating social and professional networks, communication and marketing of a product and services to the internet population, easy reach to a job advertisement, earnings through creating own content and raising knowledge and awareness through informative, creative and entertaining content, etc. but it also has some challenges or limitations that restrict users to benefit in an

effective manner. This section highlighted challenges faced by social media women users in achieving the goal of economic empowerment. Based on the literature, some significant challenges have been identified, including Limited access to the internet or other digital infrastructure, Low level of Digital literacy, Cyberbullying and harassment, and Privacy Security risks (Akhter & Al-Zaman, 2024; Boruah, 2024).

Figure 4 *Challenges for women using social media platforms*



Source: Authors own creation

- **Limited access** – India is a country where ICT adoption is increasing drastically due to sizable disparity based on socio-economic and geographical factors (Asrani, 2022). ICT enabled techniques such as Social Media Platforms facilitate communication, access to information, a platform to raise voices, create social networks and avail various services rendered by suppliers beyond boundaries with just a few clicks, but to avail of these benefits, one must need digital infrastructure such as Internet, Mobile phone, Laptop and so on. Unequal access to digital infrastructure limits access to technology, a significant barrier to women's participation in online platforms, restricting their engagement and opportunities (Jafar et al., 2023; Laskar, 2023)

The Digital India program (DIP) is an initiative of the government of India aimed to transform the country into a digitally empowered and knowledge-based society by expanding digital access, especially in rural areas (Sindakis & Showkat, 2024). DIP has played a vital role in providing access to digital infrastructure, especially in digitally

empowering women in rural areas. However, there is evidence of significant disparity in the context of access to digital infrastructure nationwide. ICT-enabled technology, specifically social media usage, is tremendously growing in India. However, access to these technologies in rural areas continues to lag mainly due to limited internet access and inadequate digital assets compared to urban areas. This substantially shows the disparity in social media usage based on geographic factors. According to Statista Report 2024, the rate of social media usage was 59% in urban areas whereas it was only 35% in rural areas (Manya Rathore, 2025).

- **Low level of Digital literacy** – Social media platforms are a crucial component of Information and Communication Technology (ICT) that requires essential skills and knowledge for the effective utilization of the services and to grow in the digital era. However, Indian people especially women continue to face the challenge of digital literacy, with a significant portion of the population lacking the necessary skills to navigate the digital landscape. Generally, people live in rural and under-resourced urban areas have either low levels of digital literacy or lack basic knowledge of digital tools (Laskar, 2023). In the journey of economic empowerment through social media platforms, one must require digital knowledge to navigate digital platforms effectively. The concern of digital literacy has become even more critical after demonetization, as financial services have transitioned mainly to online platforms. Raise the need to possess not only basic digital literacy but also digital literacy in a financial manner. To address this issue, the Government of India has launched various initiatives such as the National Digital Literacy Mission (NDLM), Digital Saksharta Abhiyan (DISHA), and Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA). These programs aim to enhance knowledge about practical usage and Awareness of threats or risks associated with digital tools, particularly among rural women. Equipped people with the necessary digital skills, these initiatives empower individuals to make informed decisions, contributing to overall socio-economic progress (Asrani, 2022). Despite these efforts, Indian women remain hesitant or unconfident about using digital tools.
- **Cyberbullying and harassment** - Social media platforms undoubtedly provide women with opportunities for economic growth by enabling their participation in economic activities, thereby contributing to their economic empowerment. However, these platforms remain ineffective in protecting women from online harassment. Online harassment includes repeated misbehaviour by individuals posting and sending

unethical messages, sharing or false content against the victims and threatening to share the patient's personal information publicly (Abarna et al., 2022; Kaur & Saini, 2023). Researchers highlighted that among major cybercrimes; online harassment ranks as the most prevalent issue (Abarna et al., 2022).

A Study identified various factors responsible for cyber victimization, including gender, area of residence, qualification, number of hours of social media usage and parent's talk and among these, the number of hours of social media usage emerged as the most significant factor according to the study findings individual with higher social media usage are more likely to experience bullying compared to others (Kaur & Saini, 2023). Cyberbullying and harassment not only cause emotional distress, anxiety, and depression but can also lead to severe mental health issues, including suicidal thoughts.

- **Privacy risks** - Social networking platforms are primarily used for sharing photos, videos, and other information to enhance social capital without geographical and economic limitations, which increases vulnerability to cyber threats such as hacking, phishing, spam and other manipulation by third parties generally to cause financial harm (Xie & Karan, 2019). Knowing the perceived organizational and social threats, individuals tend to control the information they share while using online social networks (Krasnova et al., 2009). However, many users, particularly online shoppers, unknowingly disclose some crucial information due to a lack of Awareness, knowledge, and concern about technological ubiquity (Xie & Karan, 2019). Sometimes, job seekers are attracted to fake job advertisements and share their personal information with unknown parties.

A study suggests several easy-to-implement precautions to mitigate privacy risks, such as avoiding personal email IDs for social media logins, being cautious of unknown links and third-party applications, and using strong passwords (Rathore et al., 2017). These measures can help users protect their privacy to some extent, as with time, malicious users and third-party organizations update themselves and introduce unique tricks to make frauds. Therefore, only those with the knowledge and skill to stay informed and aware of emerging threats can effectively safeguard their privacy.

Discussion and Conclusion

The findings of this study reinforce the growing importance of digital platforms—particularly social media—in supporting women's economic empowerment in India. The economic

dimension of empowerment, defined as access to financial resources and decision-making autonomy, has historically remained out of reach for many Indian women due to systemic issues, including low literacy levels, limited labour force participation, and socio-cultural constraints (Chattopadhyay et al., 2023).

Social media platforms such as Instagram, YouTube, LinkedIn, and Facebook are no longer limited to social networking but have evolved into powerful tools for economic engagement. These platforms enable women to engage in entrepreneurial ventures, freelancing, content creation, and learning opportunities with minimal (Sachdeva et al., 2024). This flexibility is especially crucial in a patriarchal society where many women juggle domestic responsibilities alongside professional ambitions (Gandhavalla Ganiger, 2024).

Furthermore, the study highlights that social media also improves women's financial literacy—a critical yet often overlooked aspect of economic empowerment. Through access to content on budgeting, savings, investments, and financial products, women can build confidence in making independent financial decisions (Showkat et al., 2025). This ability is vital in combating the traditional male-dominated decision-making landscape in Indian households (Banerjee et al., 2022).

However, the potential for empowerment of social media is not without limitations. Digital literacy remains significantly lower among women, particularly in rural areas, where only 21% of females above age 15 possess basic digital knowledge (Anjali Ram, 2024). Coupled with limited internet access and infrastructure, especially in non-urban settings, the digital divide hinders equitable participation (Aiswarya, 2025). Additionally, cyberbullying, harassment, and privacy threats pose serious risks that can discourage women from fully engaging on these platforms (Sambasivan et al., 2019).

Given these insights, the study concludes that while social media offers immense potential to foster women's economic empowerment, realizing this potential requires an enabling digital ecosystem. This includes targeted digital literacy programs, stricter cyber safety regulations, and inclusive policy frameworks to bridge the digital gender divide. Government initiatives such as Digital India and PMGDISHA are steps in the right direction, but their implementation needs to be strengthened, particularly in rural and underprivileged communities (Anita Gurumurthy & Nandhini Chami, 2018; Showkat et al., 2025).

In sum, integrating social media into India's women empowerment strategies can catalyse broader socio-economic transformation, but it must be supported by structural changes to ensure equitable access, digital safety, and financial inclusivity.

Limitations and Future Scope

The study is subject to several limitations. Firstly, due to time and resource constraints, as well as other factors outlined in the methodology section, the research design is purely based on a literature review rather than an empirical investigation. Future researchers and academicians are encouraged to undertake primary data- based studies to provide deeper insights into the topic. Secondly, most of studies were carried out outside India, therefore, this study contributes to the existing body of knowledge and serves as a foundational reference for future research in Indian Scenario. Further, current study covers one demographic variable; women only, future research could expand the scope by examining factors such as income, age, gender disparity and regional differences for a more comprehensive understanding. Lastly, the study considered only a limited set of latent variables related to economic empowerment. Future researchers can incorporate a broader range of indicators such as access to credit, ownership of assets, health care, mobility, etc. to gain a more comprehensive understanding of economic empowerment.

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