

**National Conference on
Tribal Women Leading Change Grassroots, Initiatives Social Transformation towards
VIKSIT BHARAT 2047**

<https://doi.org/10.5281/zenodo.18402800>

S.No	Index	Page No
1	Digital financial literacy and skill development among young entrepreneurs. <i>S.Kokilavizhi</i>	1
2	Tribal Women, Local Governance And School Education: Pathways Towards Viksit Bharat 2047 <i>Manoj Kumar M</i>	2
3	Fashion as a Catalyst for Social Transformation and Inclusive Growth: Tribal Communities in the Indian Context <i>A.Sudha, Dr.S.Kavitha</i>	3
4	The Health, Nutrition and Well-Being of Tribal Women in Kalrayan Hills, Kallakurichi District, Tamil Nadu. <i>R. Kalanivani, Dr. S. Poongavanam</i>	4
5	Government Welfare Schemes as a Tool for Economic Empowerment and Sustainable Livelihood Development of Rural Women: Evidence from Coimbatore District <i>Dr.R.Amsaveni</i>	5
6	A Study On The Productivity Of Work From Home Of It Company Employees In Chennai <i>V.T. Vidhya Poorani</i>	6
7	Educational Skill Development And Digital Empowerment <i>Sree Gayathri K.B</i>	7

DIGITAL FINANCIAL LITERACY AND SKILL DEVELOPMENT AMONG YOUNG ENTREPRENEURS.

S.Kokilavizhi

Assistant Professor, Department of Commerce (Finance), NGM College, Pollachi.

ABSTRACT

Digital financial literacy has emerged as a critical determinant of entrepreneurial success in the rapidly evolving digital economy. Young entrepreneurs increasingly rely on digital financial tools such as mobile banking, digital payments, online credit platforms, and financial management applications to operate and scale their ventures. However, the effective utilization of these tools depends largely on their level of digital financial literacy and related skill development. Financial literacy plays a pivotal role in the success of young entrepreneurs, as it equips them with the essential skills needed to manage their businesses effectively. In the digital age, where financial transactions are increasingly done online and global markets are more accessible, financial literacy has become even more important. For young entrepreneurs, understanding basic financial principles, such as budgeting, cash flow management, investment, and debt management, is essential for making informed decisions that directly affect the sustainability and growth of their businesses.

Digital financial literacy can promote broader financial inclusion, particularly for young entrepreneurs in underrepresented or marginalized communities. By providing access to digital financial services previously unavailable to them, these entrepreneurs are empowered to build and grow their businesses on their own terms. Over time, this contributes to the creation of a more resilient entrepreneurial ecosystem, with entrepreneurs who are equipped to adapt to economic changes and contribute to a dynamic economy. Digital financial literacy becomes more widespread, it could influence policy and educational reforms, encouraging the inclusion of financial literacy and entrepreneurship courses in curricula, and helping to create an environment where young entrepreneurs can thrive.

Key words: *Financial literacy, Financial inclusion, Young Entrepreneurs, Credit Platforms*