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Beyond Connectivity: Can Digital Literacy Unlock Venture Growth for Rural Women?

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ABSTRACT

Digital technologies have transformed entrepreneurial processes by creating new opportunities for market participation, resource mobilization, and business growth. Despite increasing digital connectivity, rural women entrepreneurs continue to face significant barriers related to market access, financial inclusion, information asymmetry, and limited entrepreneurial networks. Existing research has extensively examined women entrepreneurship, rural entrepreneurship, and digital entrepreneurship; however, limited attention has been devoted to understanding how digital literacy enables rural women entrepreneurs to translate digital access into venture growth. Consequently, the mechanisms through which digital literacy contributes to entrepreneurial outcomes remain insufficiently theorized. Addressing this gap, this conceptual paper develops a theoretical framework that positions digital literacy as an entrepreneurial capability that facilitates venture growth among rural women entrepreneurs. Drawing on the Capability Approach, the Resource-Based View (RBV), and digital entrepreneurship literature, the paper argues that digital literacy extends beyond technical competence and functions as a strategic capability that enables entrepreneurs to access, evaluate, and leverage digital resources for business development. The proposed framework suggests that digital literacy contributes to venture growth through four interrelated mechanisms: market access, financial inclusion, entrepreneurial networking, and opportunity recognition. The paper advances entrepreneurship scholarship in three ways. First, it reconceptualizes digital literacy as an entrepreneurial capability rather than merely a technical skill. Second, it integrates insights from women entrepreneurship, rural entrepreneurship, capability theory, and digital entrepreneurship to explain how digital resources are transformed into entrepreneurial outcomes. Third, it proposes a set of theoretically grounded propositions and a conceptual framework that can guide future empirical research. The study also offers practical and policy implications for entrepreneurship support programs, digital inclusion initiatives, and capability-building interventions aimed at fostering sustainable venture growth among rural women entrepreneurs.

***Keywords**: Digital Literacy, Rural Women Entrepreneurship, Venture Growth, Capability Approach, Resource-Based View, Digital Entrepreneurship.*

Introduction

Digital technologies have emerged as a transformative force in contemporary entrepreneurship, reshaping how entrepreneurs identify opportunities, access resources, engage customers, and grow their

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ventures. The proliferation of digital platforms, mobile technologies, social media, and digital financial services has significantly reduced traditional barriers to market participation and business development, creating new opportunities for entrepreneurial activity across diverse contexts (Nambisan, 2017; Steininger, 2019). As digital technologies become increasingly embedded within entrepreneurial ecosystems, digital capabilities are gaining prominence as critical determinants of entrepreneurial success (Paul et al., 2023).

The potential of digital technologies is particularly relevant for women entrepreneurs, who continue to play an important role in fostering economic development, employment generation, and social inclusion. However, women entrepreneurs frequently encounter challenges related to access to finance, information, networks, and entrepreneurial support systems, which often constrain venture creation and growth (Jennings & Brush, 2013; Strawser et al., 2021). These challenges are further amplified in rural contexts, where entrepreneurs operate within environments characterized by limited infrastructure, institutional voids, geographical isolation, and restricted access to markets and resources (Fortunato, 2014; Muñoz & Kimmitt, 2019). Consequently, rural women entrepreneurs face a unique combination of gender-based and location-specific constraints that limit their entrepreneurial opportunities and business growth.

In recent years, governments and development agencies have increasingly promoted digital inclusion initiatives to address such constraints. Programs aimed at expanding internet connectivity, mobile penetration, digital payments, and digital financial services have improved access to digital technologies across rural regions. These developments have generated optimism regarding the potential of digital technologies to empower rural entrepreneurs and facilitate inclusive economic development. Nevertheless, evidence suggests that access to technology alone does not automatically translate into entrepreneurial success. Despite growing connectivity, many rural women entrepreneurs continue to experience difficulties in leveraging digital technologies for business development, market expansion, and venture growth.

This limitation highlights the importance of moving beyond digital access toward understanding the capabilities required to effectively utilize digital resources. Existing research has extensively examined women entrepreneurship, rural entrepreneurship, digital entrepreneurship, and digital inclusion. Prior studies have emphasized the role of entrepreneurial ecosystems, social capital, financial inclusion, and digital technologies in shaping entrepreneurial outcomes (Neumeyer et al., 2019; Elia et al., 2020). However, relatively limited attention has been devoted to explaining how digital literacy enables rural women entrepreneurs to transform digital connectivity into entrepreneurial growth. In particular, the mechanisms through which digital literacy facilitates access to markets, financial resources, entrepreneurial networks, and business opportunities remain insufficiently theorized.

Addressing this gap, the present paper develops a conceptual framework that positions digital literacy as an entrepreneurial capability that enables venture growth among rural women entrepreneurs. Drawing on the Capability Approach (Sen, 1999; Gries & Naudé, 2011), the Resource-Based View (Alvarez & Busenitz, 2001; Zahra, 2021), and digital entrepreneurship literature (Nambisan, 2017), the paper argues that digital literacy enables entrepreneurs to convert digital resources into productive entrepreneurial outcomes. Specifically, the framework proposes that digital literacy contributes to venture growth through four key mechanisms: market access, financial inclusion, entrepreneurial networking, and opportunity recognition.

By integrating insights from women entrepreneurship, rural entrepreneurship, capability theory, and digital entrepreneurship research, this study makes three contributions. First, it conceptualizes digital literacy as an entrepreneurial capability rather than merely a technical skill. Second, it provides a theoretically grounded explanation of how digital literacy contributes to venture growth among rural women entrepreneurs. Third, it advances understanding of the role of digital capabilities in promoting inclusive and sustainable entrepreneurship within resource-constrained rural environments.

Women Entrepreneurship

Women entrepreneurship has emerged as a significant field of inquiry over the past three decades, driven by the recognition of women's contributions to economic development, employment generation, and social inclusion (De Bruin et al., 2006; Jennings & Brush, 2013). Early research primarily focused on comparing women entrepreneurs with their male counterparts, often portraying women-owned businesses as smaller, less growth-oriented, and resource constrained. However, scholars have

increasingly criticized such comparisons for reinforcing male-centered assumptions about entrepreneurship and overlooking the unique contexts within which women operate (Ahl, 2006).

Contemporary research views entrepreneurship as a gendered phenomenon shaped by social, institutional, and cultural structures rather than merely individual characteristics (Jennings & Brush, 2013; Strawser et al., 2021). Women entrepreneurs frequently encounter barriers related to access to finance, professional networks, market opportunities, and entrepreneurial support systems, which constrain venture creation and growth (Jennings & Brush, 2013). These challenges are particularly pronounced in developing economies where patriarchal norms, institutional voids, and family responsibilities often limit women's entrepreneurial participation and business expansion (Ogundana et al., 2021).

Recent scholarship has therefore shifted from individual-level explanations toward contextual and ecosystem-based perspectives. Hughes et al. (2012) argue that understanding women entrepreneurship requires greater attention to institutional environments, social structures, and gendered power relations. Similarly, Neumeyer et al. (2019) demonstrate that access to entrepreneurial ecosystems and social capital significantly influences women's entrepreneurial outcomes, yet women often remain excluded from high-value networks and resource-rich entrepreneurial communities.

A growing consensus within the literature suggests that future research should move beyond documenting barriers and instead examine the capabilities that enable women entrepreneurs to navigate constrained environments and pursue growth opportunities (De Bruin et al., 2007; Yadav & Unni, 2016). In this regard, digital literacy represents a potentially important entrepreneurial capability. By facilitating access to information, digital markets, financial services, and entrepreneurial networks, digital literacy may help rural women entrepreneurs overcome traditional resource constraints and enhance venture growth. Thus, understanding digital literacy through a capability lens offers a promising avenue for advancing women entrepreneurship research and addressing calls for more theory-driven and context-sensitive scholarship.

Rural Entrepreneurship

Rural entrepreneurship has emerged as a distinct field within entrepreneurship research because rural ventures operate within unique social, economic, and spatial contexts that differ substantially from urban environments. Early work by Wortman (1990) established rural entrepreneurship as a separate domain, emphasizing its role in local economic development, employment generation, and community sustainability. Subsequent research argues that mainstream entrepreneurship theories, largely developed in urban and high-growth contexts, inadequately capture the realities of rural entrepreneurial activity (Fortunato, 2014).

Contemporary scholarship highlights the importance of context, place, and local resources in shaping entrepreneurial outcomes. Muñoz and Kimmitt (2019) argue that rural entrepreneurship is embedded within socio-spatial environments where community relationships, local institutions, and collaborative networks significantly influence entrepreneurial success. Similarly, Del Olmo-García et al. (2023) identify access to finance, innovation, and human capital as critical determinants of rural entrepreneurial development, while Romero-Castro et al. (2023) emphasize the combined importance of financial inclusion, technological resources, and locally embedded assets.

Collectively, this literature suggests that entrepreneurial success in rural areas depends not only on individual initiative but also on the ability to access and leverage contextual resources. However, limited attention has been given to the capabilities that enable entrepreneurs to effectively utilize these resources. This gap is particularly evident among rural women entrepreneurs, for whom digital literacy may serve as a critical capability for accessing markets, financial services, information, and entrepreneurial networks. Accordingly, this study positions digital literacy as an entrepreneurial capability that can facilitate venture growth within resource-constrained rural environments.

Resource-Based View and Entrepreneurial Capability

The Resource-Based View (RBV) argues that firms achieve superior performance through valuable, rare, inimitable, and non-substitutable resources and capabilities (Kraaijenbrink et al., 2010). While early RBV research primarily focused on firm-level resources, subsequent studies have emphasized the entrepreneurial processes through which resources are identified, assembled, and deployed (Alvarez & Busenitz, 2001). In particular, entrepreneurial cognition, opportunity recognition, and resource orchestration have been recognized as critical capabilities that enable firms to transform resources into competitive advantage (Foss et al., 2008).

Contemporary RBV scholarship further highlights that competitive advantage is not solely derived from resource possession but from the ability to manage and leverage resources effectively, particularly under conditions of scarcity (Zahra, 2021). Entrepreneurial knowledge, managerial capabilities, networks, and human capital have been identified as important strategic resources that facilitate firm growth and performance (Westhead et al., 2001). Moreover, differences in entrepreneurial outcomes arise because firms possess heterogeneous resource endowments and capabilities that evolve through path-dependent processes (Lockett & Thompson, 2001).

Collectively, this literature suggests that entrepreneurial growth depends not only on access to resources but also on the capabilities required to recognize opportunities, mobilize resources, and exploit them effectively. Building on this perspective, the present study conceptualizes digital literacy as an entrepreneurial capability that enables rural women entrepreneurs to access information, digital markets, financial services, and entrepreneurial networks, thereby facilitating venture growth (Alvarez & Busenitz, 2001; Foss et al., 2008; Zahra, 2021).

Capability Approach

The Capability Approach, developed by Amartya Sen, conceptualizes development as the expansion of individuals' freedoms and capabilities rather than merely the accumulation of resources or economic outcomes. Within this perspective, capabilities represent an individual's ability to achieve valued functioning, while functioning refer to the actual states of being and doing that contribute to well-being (Sen, 1999). Extending this perspective to entrepreneurship, Gries and Naudé (2011) argue that entrepreneurship should be viewed not only as a means to economic growth but also as a valued functioning and a mechanism for expanding human capabilities. They contend that access to resources alone does not guarantee entrepreneurial outcomes; rather, individuals require the capabilities to recognize opportunities, make choices, and transform available resources into meaningful achievements.

This capability-based perspective is particularly relevant in the context of rural women entrepreneurship, where access to digital technologies does not automatically translate into entrepreneurial success. The ability to effectively access, understand, and utilize digital technologies becomes a critical capability that enables women entrepreneurs to leverage digital resources for market access, financial inclusion, networking, and business development. Accordingly, this study conceptualizes digital literacy as an entrepreneurial capability that allows rural women entrepreneurs to convert digital connectivity into venture growth outcomes. In doing so, the Capability Approach provides a useful theoretical lens for explaining how digital resources are transformed into entrepreneurial achievements through the development and exercise of individual capabilities.

Digital Entrepreneurship

Digital entrepreneurship refers to entrepreneurial activities that are enabled, mediated, or transformed through digital technologies, platforms, and infrastructures (Nambisan, 2017; Paul et al., 2023). Unlike traditional entrepreneurship, digital entrepreneurship leverages digital tools to identify opportunities, access resources, develop innovative business models, engage customers, and scale ventures beyond geographical boundaries. Digital technologies have fundamentally altered entrepreneurial processes by making them more flexible, interconnected, and less constrained by physical and institutional limitations (Nambisan, 2017).

The literature emphasizes that digital platforms, digital infrastructures, and online ecosystems create new avenues for entrepreneurial value creation, collaboration, and market participation (Elia et al., 2020). These digital ecosystems facilitate access to information, networks, funding sources, and customers, thereby reducing traditional barriers to entrepreneurship. Moreover, information technology increasingly functions as a facilitator and enabler of entrepreneurial activity, supporting venture creation, innovation, and business growth (Steininger, 2019).

Recent scholarship further highlights the empowering role of digital technologies in expanding entrepreneurial opportunities and fostering participation in entrepreneurial ecosystems (Zhai et al., 2023). However, the benefits of digital entrepreneurship are not automatically realized through technology access alone. Entrepreneurs require digital skills and capabilities to effectively utilize digital resources and exploit emerging opportunities (Paul et al., 2023). Consequently, digital literacy becomes a critical entrepreneurial capability that enables individuals to translate digital connectivity into productive entrepreneurial outcomes. Building on this perspective, the present study argues that digital literacy

enables rural women entrepreneurs to leverage digital technologies, participate in digital ecosystems, and enhance venture growth.

Venture Growth

Venture growth is widely regarded as a critical indicator of entrepreneurial success, particularly for new ventures seeking to overcome liabilities of newness and resource constraints (Gilbert et al., 2006). The venture growth literature suggests that growth is not solely determined by external market conditions but is influenced by a combination of entrepreneurial characteristics, competencies, strategic choices, and resource availability (Baum et al., 2001). Growth-oriented entrepreneurs are more likely to pursue opportunities, mobilize resources, and implement strategies that enable business expansion (Cassar, 2006).

Research further highlights that venture growth depends on the acquisition and effective utilization of critical resources. In this regard, legitimacy plays a pivotal role by enabling ventures to access customers, networks, financial capital, and institutional support necessary for growth (Zimmerman & Zeitz, 2002). Existing studies commonly assess venture growth through indicators such as sales growth, market expansion, and employment growth (Gilbert et al., 2006).

Building on this literature, the present study conceptualizes venture growth as the expansion of a rural women's enterprise in terms of market reach, business performance, and access to entrepreneurial opportunities. It further argues that digital literacy can enhance venture growth by improving entrepreneurs' ability to access information, engage with digital markets, build legitimacy, and mobilize resources required for business development.

Digital Literacy as an Entrepreneurial Capability for Rural Women Entrepreneurs

Despite increasing investments in digital infrastructure and connectivity, entrepreneurial outcomes among rural women entrepreneurs remain uneven. Existing research suggests that access to digital technologies alone does not guarantee entrepreneurial success, as individuals differ in their ability to recognize, access, and exploit opportunities embedded within digital environments (Nambisan, 2017; Paul et al., 2023). This observation raises an important question: how can rural women entrepreneurs transform digital access into venture growth?

Drawing on the Capability Approach and the Resource-Based View (RBV), this paper argues that digital literacy functions as an entrepreneurial capability that enables rural women entrepreneurs to convert digital resources into productive entrepreneurial outcomes. The Capability Approach emphasizes that resources create value only when individuals possess the capabilities required to utilize them effectively (Sen, 1999; Gries & Naudé, 2011). Similarly, RBV suggests that entrepreneurial success depends not merely on resource possession but on the capabilities that enable entrepreneurs to identify opportunities, mobilize resources, and create value (Alvarez & Busenitz, 2001; Zahra, 2021). Consequently, digital literacy should be viewed not as a technical skill alone, but as a strategic capability that allows entrepreneurs to leverage digital technologies for business development.

For rural women entrepreneurs, digital literacy can reduce many of the constraints associated with gender, geography, and resource scarcity. Women entrepreneurs often face barriers related to limited market access, restricted mobility, inadequate financial resources, and weaker entrepreneurial networks (Jennings & Brush, 2013; Strawser et al., 2021). Digital technologies have the potential to alleviate these constraints; however, entrepreneurs must possess the capability to utilize such technologies effectively. Digital literacy enables entrepreneurs to access online marketplaces, engage customers through digital platforms, utilize digital financial services, and participate in entrepreneurial ecosystems that were previously inaccessible due to spatial and social barriers (Elia et al., 2020; Steininger, 2019).

The entrepreneurial value of digital literacy emerges through several interrelated mechanisms. First, digitally literate entrepreneurs can expand their market reach beyond local communities by leveraging social media, e-commerce platforms, and digital marketing tools. Second, digital literacy facilitates financial inclusion by enabling entrepreneurs to access digital payments, mobile banking, and fintech services, thereby improving financial transactions and resource mobilization. Third, digital literacy enhances participation in entrepreneurial networks and digital ecosystems, providing access to information, mentors, customers, and business opportunities. Finally, digital literacy strengthens opportunity recognition by improving entrepreneurs' ability to acquire, evaluate, and utilize market information in dynamic environments (Kor et al., 2007; Nambisan, 2017).

Taken together, these mechanisms suggest that digital literacy operates as a capability through which rural women entrepreneurs can overcome contextual constraints and leverage digital technologies to enhance business performance. Accordingly, this paper proposes that digital literacy contributes to venture growth by facilitating market access, financial inclusion, entrepreneurial networking, and opportunity recognition. In this way, digital literacy serves as the critical link between digital connectivity and venture growth among rural women entrepreneurs.

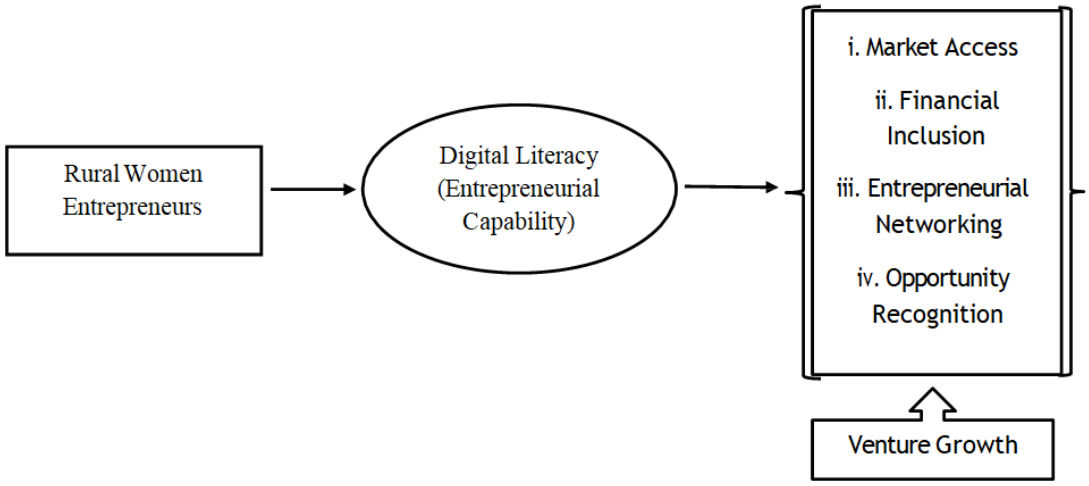


Figure 1: Conceptual model of venture growth through digital literacy

Digital Literacy and Market Access for Rural Women Entrepreneurs

Market access is a critical determinant of entrepreneurial growth, particularly for rural women entrepreneurs who often operate within geographically constrained and resource-limited environments. Digital technologies enable entrepreneurs to transcend local market boundaries by connecting with customers through social media, e-commerce platforms, and digital marketplaces (Nambisan, 2017; Elia et al., 2020). However, the benefits of these technologies depend on entrepreneurs' ability to effectively utilize them. Digital literacy equips rural women entrepreneurs with the skills necessary to identify online business opportunities, engage customers, promote products, and access broader markets. Consequently, digital literacy can expand market reach and enhance business visibility beyond local communities.

Proposition 1: Digital literacy positively influences market access among rural women entrepreneurs.

Digital Literacy and Financial Inclusion

Access to financial resources remains a persistent challenge for women entrepreneurs, particularly in rural areas (Jennings & Brush, 2013; Strawser et al., 2021). Digital financial technologies, including mobile banking, digital payments, and fintech services, provide alternative channels for financial participation. However, entrepreneurs require digital capabilities to effectively utilize these tools. Digital literacy facilitates financial inclusion by enabling rural women entrepreneurs to access, manage, and transact through digital financial systems, thereby improving financial accessibility and resource mobilization.

Proposition 2: Digital literacy positively influences financial inclusion among rural women entrepreneurs.

Digital Literacy and Entrepreneurial Networking

Entrepreneurial networks provide access to information, resources, mentorship, and business opportunities. Research suggests that women entrepreneurs often face disadvantages in accessing entrepreneurial ecosystems and high-value networks (Neumeyer et al., 2019). Digital technologies create opportunities for entrepreneurs to participate in online communities, professional networks, and digital ecosystems. Through digital literacy, rural women entrepreneurs can effectively engage with these networks, build relationships, and access resources that support venture development.

Proposition 3: Digital literacy positively influences entrepreneurial networking among rural women entrepreneurs.

Digital Literacy and Opportunity Recognition

Entrepreneurial growth depends significantly on the ability to identify and exploit opportunities. From a capability and resource-based perspective, opportunity recognition is influenced by access to information, knowledge, and entrepreneurial cognition (Alvarez & Busenitz, 2001; Kor et al., 2007). Digital literacy enhances entrepreneurs' ability to search, evaluate, and utilize market information, thereby improving their capacity to recognize emerging opportunities and respond to changing market conditions.

Proposition 4: Digital literacy positively influences opportunity recognition among rural women entrepreneurs.

Market Access and Venture Growth

Expanding market reach enables entrepreneurs to attract new customers, increase sales, and diversify revenue streams. Prior research identifies market expansion as a key driver of venture growth and business performance (Gilbert et al., 2006). By reaching customers beyond local markets, entrepreneurs can improve business sustainability and growth potential.

Proposition 5: Market access positively influences venture growth among rural women entrepreneurs.

Financial Inclusion and Venture Growth

Access to financial resources enables entrepreneurs to invest in business activities, manage operations, and pursue growth opportunities. Financial inclusion facilitates access to formal financial services and improves entrepreneurs' capacity to acquire and allocate resources effectively. Consequently, financially included entrepreneurs are better positioned to achieve business expansion and growth.

Proposition 6: Financial inclusion positively influences venture growth among rural women entrepreneurs.

Entrepreneurial Networking, Opportunity Recognition, and Venture Growth

Entrepreneurial networks provide access to information, support, and resources that facilitate opportunity exploitation and business development. Similarly, opportunity recognition enables entrepreneurs to identify and pursue profitable market opportunities. Together, these mechanisms enhance entrepreneurs' ability to acquire resources, innovate, and expand their ventures (Baum et al., 2001; Zimmerman & Zeitz, 2002).

Proposition 7: Entrepreneurial networking and opportunity recognition positively influence venture growth among rural women entrepreneurs.

Discussion and Contributions

The purpose of this paper was to develop a conceptual framework explaining how digital literacy contributes to venture growth among rural women entrepreneurs. Drawing on the Capability Approach, Resource-Based View (RBV), and digital entrepreneurship literature, the paper positions digital literacy as an entrepreneurial capability that enables rural women entrepreneurs to transform digital connectivity into meaningful entrepreneurial outcomes. Specifically, the framework proposes that digital literacy enhances venture growth through four interrelated mechanisms: market access, financial inclusion, entrepreneurial networking, and opportunity recognition.

Theoretical Contributions

This paper contributes to the women entrepreneurship literature by shifting attention from barriers and constraints toward capabilities that enable entrepreneurial growth. While prior studies have extensively documented the financial, social, and institutional challenges faced by women entrepreneurs (Ahl, 2006; Jennings & Brush, 2013; Strawser et al., 2021), limited attention has been given to understanding how rural women develop capabilities that help them overcome such constraints. By conceptualizing digital literacy as an entrepreneurial capability, this study responds to calls for more theory-driven and context-sensitive research in women entrepreneurship (De Bruin et al., 2007; Yadav & Unni, 2016).

The paper also contributes to the rural entrepreneurship literature by identifying digital literacy as a mechanism through which entrepreneurs can overcome geographical isolation, information asymmetry,

and resource scarcity. Existing studies emphasize the importance of context, local resources, and entrepreneurial ecosystems in shaping rural entrepreneurial outcomes (Fortunato, 2014; Muñoz & Kimmitt, 2019). The proposed framework extends this perspective by explaining how digital literacy enables rural women entrepreneurs to access resources and opportunities that extend beyond their immediate local environment.

Further, this study contributes to the Capability Approach by demonstrating how digital literacy functions as a capability that enables individuals to convert digital resources into entrepreneurial achievements (Sen, 1999; Gries & Naudé, 2011). Similarly, from an RBV perspective, the framework positions digital literacy as a valuable entrepreneurial capability that facilitates opportunity recognition, resource mobilization, and venture growth (Alvarez & Busenitz, 2001; Zahra, 2021). In doing so, the paper bridges capability-based and resource-based explanations of entrepreneurship within the context of digital transformation.

Practical and Policy Contributions

The proposed framework offers important implications for entrepreneurship support organizations, incubators, non-governmental organizations, and development agencies working with rural women entrepreneurs. Existing interventions often focus on improving digital access through infrastructure development and technology provision. However, the present framework suggests that access alone is insufficient. Greater emphasis should be placed on developing digital literacy capabilities that enable entrepreneurs to effectively utilize digital technologies for business growth.

The study also offers policy implications for initiatives promoting digital inclusion and women entrepreneurship, such as Digital India, NABARD-supported entrepreneurship programs, and rural livelihood missions. Policymakers should move beyond connectivity-focused interventions and invest in capability-building programs that strengthen digital skills, digital financial literacy, online networking, and digital business competencies. Such initiatives may enhance the ability of rural women entrepreneurs to participate in digital markets, access financial services, and achieve sustainable venture growth.

Overall, this paper advances the argument that the entrepreneurial value of digital technologies lies not merely in connectivity but in the capability to strategically leverage digital resources. Consequently, digital literacy emerges as a critical entrepreneurial capability through which rural women entrepreneurs can overcome contextual constraints and pursue venture growth.

Conclusion

Digital technologies are increasingly transforming entrepreneurial activities by creating new opportunities for market participation, resource mobilization, and business growth. However, for many rural women entrepreneurs, access to digital technologies alone is insufficient to generate meaningful entrepreneurial outcomes. Despite growing digital connectivity, significant disparities remain in the ability of entrepreneurs to effectively utilize digital resources for venture development and expansion.

Drawing on the Capability Approach, Resource-Based View (RBV), and digital entrepreneurship literature, this paper developed a conceptual framework that positions digital literacy as an entrepreneurial capability enabling rural women entrepreneurs to transform digital connectivity into venture growth. The framework proposes that digital literacy contributes to venture growth through four interrelated mechanisms: market access, financial inclusion, entrepreneurial networking, and opportunity recognition. By integrating insights from women entrepreneurship, rural entrepreneurship, capability theory, and digital entrepreneurship research, the paper provides a theoretically grounded explanation of how digital resources can be converted into entrepreneurial outcomes.

The central contribution of this study lies in reconceptualizing digital literacy as more than a technical skill or digital competency. Rather, digital literacy is presented as a strategic entrepreneurial capability that enables rural women entrepreneurs to overcome contextual constraints, access opportunities, and pursue business growth. In doing so, the paper responds to calls for more theory-driven and context-sensitive research within women entrepreneurship and rural entrepreneurship literature.

Future research may empirically examine the proposed relationships across different rural contexts and entrepreneurial settings. Such investigations would enhance our understanding of the role of digital capabilities in fostering inclusive entrepreneurship and sustainable venture growth. Ultimately, the study suggests that the entrepreneurial value of digital technologies lies not merely in connectivity but in the capability to strategically leverage digital resources for creating and growing entrepreneurial ventures.

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