



The Role of Language Proficiency in Enhancing Entrepreneurial Opportunities and Economic Empowerment : A Business Management perspective

RASHI GHADGE

Assistant Professor, Malwa
Institute of Science and
Technology, Sanwar Road, Indore,
(M.P.)

Paper Received date

05/07/2025

Paper date Publishing Date

10/07/2025

DOI

<https://doi.org/10.5281/zenodo.16688887>



Abstract

Language plays a pivotal role in enabling economic inclusion and empowerment across the world. By lowering communication barriers, multilingual approaches in business and finance allow marginalized populations to access markets, services, and knowledge. This paper examines how using regional languages in marketing and branding strengthens local engagement, how multilingual communication enhances business operations, and how training and financial literacy programs delivered in local languages increase participation in the economy. We draw on case studies from India, Nigeria, Ghana, the U.S., and other regions to illustrate these effects. Marketing campaigns tailored to local languages (e.g. Coca-Cola's "We All Understand Coke") and platforms like Netflix show how brands build trust by communicating in native tongues. In business communication, platforms and apps localized into vernaculars expand reach (e.g. India's Hindi-speaking market). MSME (Micro/Small enterprise) training in local languages (e.g. vocational programs in Ghana and India) has improved uptake and skills. Financial institutions, from U.S. banks to Indian fintechs, report higher engagement when services and literacy materials are available in consumers' own languages. We also discuss challenges – such as translation costs, maintaining quality, and technology integration – alongside opportunities offered by digital tools and regulatory support. The evidence suggests that language-sensitive strategies significantly expand economic opportunities for underserved communities worldwide.

Key Words:- Financial Regulators, Multilingual, leveraging language, financial literacy, : ATDC (Apparel Training & Design Centre), UNESCO

Introduction:

Language is fundamental to human development and inclusive growth. UNESCO notes that “indigenous languages matter for sustainable development, good governance, reconciliation and peace building”.



International Educational Applied Research Journal

Peer-Reviewed Journal-Equivalent to UGC Approved Journal

A Multi-Disciplinary Research Journal

Language is a “fundamental precondition to human development”: it enables people to communicate, share knowledge, and participate fully in society. Conversely, language barriers can exclude groups from economic life. Around 40% of the world’s ~6,700 languages are endangered, threatening the cultural and knowledge systems they carry. Increasingly, policymakers and businesses recognize that safeguarding linguistic diversity is not merely cultural preservation but a powerful enabler of inclusive economic development.

In a globalized economy, access to information and services in one’s native language is closely tied to economic inclusion. For example, India’s economy—now the 5th-largest in the world—illustrates this link. Over 44% of Indians have Hindi as a mother tongue and demand for Hindi content (75% of videos viewed) far exceeds other languages. Yet English interfaces remain common. As Bajaj Finserv observes, “millions of new-to-digital users in rural India...prefer to engage in their native languages”, and English-only interfaces often deter them from using financial services. Bridging this language gap is now seen as essential: providing products, marketing and education in local languages drives user engagement, fosters trust, and eliminates barriers that have historically excluded large segments of the population. Similarly, in the United States, roughly 26 million people speak English “less than very well,” which led financial regulators to push banks toward multilingual customer service.

This paper explores how language use drives economic empowerment. We first examine the role of marketing and branding in regional languages, showing how localized messaging builds brand affinity and market reach. Next, we consider business communication in multilingual contexts, including internal operations and customer interactions. We then analyze MSME training and skilling in local languages, highlighting how vernacular instruction boosts skills uptake. Finally, we review financial literacy and consumer rights delivered in vernacular mediums, showing how language-sensitive education and disclosures promote inclusion. Each section draws on global examples and data, and discusses both opportunities and challenges in leveraging language for economic progress.

Marketing and Branding in Regional Languages:

Global brands and local businesses alike have found that tailoring marketing to regional languages and cultures significantly improves resonance with customers. Studies show that “strategic use of language in branding helps brands make meaningful connections, convey their values effectively, and adapt to changing market dynamics”, leading to greater brand success. In practice, this means using local-language slogans, culturally relevant imagery, and region-specific campaigns. For example, Coca-Cola’s recent campaign “We All Understand Coca-Cola” dramatizes overcoming language barriers: stories of strangers from different language backgrounds sharing Coke emphasize that “sharing a Coca-Cola is a universal language that we all understand”. The campaign explicitly features conversations written in both Latin scripts (Spanish, French, German) and non-Latin scripts (Dhivehi, Sindhi, Urdu) merging into Coke’s bottle silhouette. This demonstrates how a brand can harness the power of local languages to communicate a universal message.

Other brands have localized content to target specific markets. Netflix, for instance, offers dubbed/subtitled content and region-tailored marketing in dozens of countries. By analyzing local viewing habits and



International Educational Applied Research Journal

Peer-Reviewed Journal-Equivalent to UGC Approved Journal

A Multi-Disciplinary Research Journal

creating culturally accurate promotions, Netflix “allows consumers to feel understood by this brand”. Similarly, KFC created a South African campaign with buckets featuring local illustrator Karabo Poppy’s artwork; combined with regionally flavored menus, this built goodwill by showing understanding of local audiences. As one analyst noted, “the shift from ‘reach’ to ‘relevance’ urges more brands to use localized marketing”, avoiding the mistakes of campaigns that simply offend or miss the mark in a foreign culture. These efforts underscore that localization is not just translation of text, but adaptation of the full brand narrative to local context.

Opportunities: Local-language marketing can significantly increase brand loyalty and customer acquisition. Consumers are more likely to engage with ads and content in their mother tongue, as familiarity breeds trust. For emerging markets (e.g. rural India or Mexico), vernacular advertising has tapped underserved audiences. A striking example: the Indian food-delivery platform Zomato saw over 150,000 monthly orders come through regional-language interfaces by late 2022, with Hindi users alone accounting for 54% of all orders. This suggests localized marketing directly translates to revenue. Furthermore, culturally tuned branding helps companies align with local festivals and values, strengthening emotional connection.

Challenges: Creating multilingual marketing is resource-intensive. Brands must invest in quality translation, native speakers, and local creative talent. There is risk in mis-translations or cultural faux pas that can alienate consumers. Managing brand consistency across many languages also requires careful governance. Finally, smaller businesses may lack budgets for extensive localization. Nevertheless, many see the return on investment as worthwhile.

In summary, the evidence indicates that marketing and branding in local languages drive inclusion by bringing consumers into the economic fold. As Musonda and Siame (2025) conclude, language-savvy brands “make meaningful connections” with diverse audiences. Case studies from Coca-Cola, Netflix, KFC and others illustrate that culturally and linguistically aware campaigns enhance market presence globally.

Business Communication in Multilingual Contexts:

Business operations increasingly span multiple languages – both internally among staff and externally with customers and partners. In multinational settings, bridging language gaps is crucial to efficiency and growth. For example, in markets like India, English remains a common business language, but a significant portion of employees and consumers are more proficient in local languages like Hindi, Tamil or Bengali. As one industry commentator notes. English has been widely used in business communication, [but] Hindi still remains a driving force in communicating with a significant population. In fact, India now has the world’s third-largest number of Hindi speakers (~610 million), and its share of internet users is rapidly growing. Companies expanding into India are increasingly adopting Hindi (and other vernacular) in operations to reach the “next billion” users.

Concrete examples show the business impact. Zomato’s success in Hindi illustrates that adapting a company’s interface and support in local languages can vastly widen its user base. Similarly, Alibaba’s e-commerce platforms offer multilingual customer service to handle diverse buyer questions globally. Within



International Educational Applied Research Journal

Peer-Reviewed Journal-Equivalent to UGC Approved Journal

A Multi-Disciplinary Research Journal

companies, multilingual training and documentation can boost productivity: ATDC (Apparel Training & Design Centre) in India found that switching to instructors fluent in regional languages greatly improved MSME skill training outcomes. In healthcare, banks and BPOs hiring bilingual staff report higher customer satisfaction when clients speak to a teller or agent in their native language. Thus, multilingual communication is not just courtesy but a competitive business strategy.

Key considerations in multilingual business communication include:

Staff training: Employers often offer language training to employees. Language programs by companies like Rosetta Stone or by governments (e.g. China's foreign language curriculum for export industries) aim to equip workers for international trade. Bilingual staff serve as invaluable links; the U.S. Consumer Finance Bureau notes that banks find "hiring of bilingual staff at branches and call centers...particularly effective for customer engagement", often yielding "more bang for the buck" than pure document translation.

Technology solutions: Advances in translation tech (AI-driven chatbots, speech-to-text, multilingual CRMs) are easing communication barriers. For instance, voice-first interfaces in local languages are emerging for users with limited literacy. Mobile apps increasingly support content toggling across languages. Globalization has turned multilingual support from an aspiration into a necessity in many sectors.

Market expansion: Companies that ignore local languages risk alienating consumers. Conversely, those who adapt can tap underserved markets. As Reverie points out, smartphone penetration in India's Tier-2/3 cities has put native languages "at the forefront of business communication," enabling firms to capture a huge untapped market. In effect, speaking the customer's language – literally – can be a powerful sales and inclusion tool.

Challenges in multilingual business communication include the cost and logistics of translation and interpretation, varying literacy levels, and legal requirements. For example, the European Union has 24 official languages, requiring businesses to translate certain product information or legal notices. In many African countries (Nigeria has over 500 languages), companies often rely on lingua francas (e.g. English, Swahili) but still need to address local language needs for depth. Ensuring message consistency and cultural appropriateness across languages requires robust processes. Nonetheless, the business case is clear: accommodating language diversity can significantly lower entry barriers and enable organizations to engage new workers and consumers, driving economic inclusion.

MSME Training and Skilling in Local Languages:

Micro, small and medium enterprises (MSMEs) form a large part of many economies, and skill development among their owners and employees is critical for growth. Delivering training in the local language of trainees has been shown to greatly enhance understanding and empowerment. In rural Ghana, for example, an informal-sector training program found that instruction in local languages (translated manuals by native instructors) was "successful" in teaching illiterate trainees new vocational skills.



International Educational Applied Research Journal

Peer-Reviewed Journal-Equivalent to UGC Approved Journal

A Multi-Disciplinary Research Journal

Similarly, in India's textile sector, training organizations deliberately employed local instructors and "started giving training in local languages" alongside soft skills. This switch led to better comprehension and higher productivity.

Case studies around the world confirm the pattern. UNESCO and NGOs often advocate mother-tongue or local-language education in vocational programs to ensure inclusivity. In Ethiopia, agricultural extension and MSME workshops are often taught in Amharic or Oromo so that farmers and entrepreneurs can grasp technical concepts. In Bangladesh, government and NGO trainers provide mobile workshops in rural Bengali dialects on tailoring or carpentry skills. These programs report higher enrollment and retention than similar courses in non-native languages.

Opportunities: Local-language skilling lowers the threshold for participation. When people learn in a language they fully understand, they acquire skills more quickly and confidently. This is especially important in communities with low literacy in national or international languages. By empowering local entrepreneurs with training in their mother tongue, economic initiatives can spread more evenly. For women and youth in particular, vernacular education is often more accessible. For instance, in India's decentralized "cluster-based" training models, integrating local language materials has helped MSMEs upgrade technologies (e.g. weaving, food processing) in a culturally relevant way. Digitally, e-learning platforms now offer multilingual content – so a micro-entrepreneur can watch a tutorial video on smartphone repairs in her regional language.

Challenges: Developing high-quality training content in every local language is resource-intensive. Governments and organizations must invest in translation of curricula, dictionaries of technical terms, and training of trainers who are fluent in local tongues. In some cases, multiple dialects exist in one area, complicating design. There is also the risk of inconsistent quality if informal translators are used. Furthermore, measuring outcomes can be harder if assessment tools are not standardized across languages. Digital tools (AI translators, localized apps) can help but may not capture nuances or require smartphone access.

Despite these challenges, the push for vernacular skill training is growing. International development agencies increasingly incorporate local languages into workforce development projects. For example, the ILO and World Bank have promoted community-based vocational training where instructions are given in the trainees' language. By aligning skill-building with learners' linguistic context, such programs drive inclusive economic empowerment – equipping individuals to start businesses or earn higher incomes without the language barrier.

Financial Literacy and Consumer Rights in Vernacular Mediums:

Financial empowerment – the ability to access, understand and use financial services – strongly depends on language access. Across the globe, many low-income or rural individuals are excluded from banking and credit simply because they cannot navigate financial jargon in a dominant language. Recognizing this, financial regulators and institutions have begun delivering literacy and consumer-rights information in vernacular languages.



In the United States, for instance, the Consumer Financial Protection Bureau (CFPB) reports that 26 million Americans speak English “less than very well,” creating an underserved market for banks. As a result, many institutions are expanding capacity to serve customers “in languages other than English”, driven by business needs to reach demographic segments. The CFPB notes that banks are launching multilingual programs (translated agreements, disclosures, digital platforms) and hiring bilingual staff to connect with limited-English populations. Bilingual personnel at branches and call centers allow personalized assistance: customers receive help in a language they understand, which dramatically improves uptake of financial products. These steps not only comply with fair-lending regulations but also directly foster financial inclusion.

In emerging markets, vernacular financial education is often even more critical. In India, Bajaj Finserv highlights that millions of first-time rural digital users are more comfortable learning about banking and insurance in their native languages. Banks and fintechs in India now provide mobile banking apps and IVRs in Hindi and other regional languages, and partner with local influencers to teach financial concepts contextually. For example, chatbots and AI voice assistants answer basic banking queries in Tamil, Telugu, and other tongues. Regulators have also mandated language inclusivity: key documents (loan agreements, terms and conditions) must be made available in languages that consumers understand easily. The net effect is an expanding customer base – banks that were once English-only now report growth from “Bharat” consumers who transact in their mother tongue.

In Nigeria, grassroots advocates argue that financial literacy efforts must use local languages. Analysts note that nearly half of Nigeria’s adults are financially excluded, often in rural areas where English is not well understood. They propose that holding seminars and workshops in Hausa, Igbo, Yoruba or other local dialects would dramatically improve comprehension. As one report observes: “Using local languages puts the people at an advantage. The topic-specific words are far simpler to comprehend in one’s own language... The goal is to make people financially literate; therefore using their local languages would be most sensible”. Likewise, training sessions for farmers on savings, credit, and government schemes are far more effective when delivered in native languages. In practice, some microfinance NGOs now recruit local teachers and produce vernacular brochures and radio dramas about budgeting and rights.

Opportunities: Vernacular financial education builds trust and confidence. People are more likely to use savings accounts or loans when they fully understand the terms. This expands the formal financial system and empowers households to make informed decisions. Tailored messaging also respects cultural contexts (e.g. avoiding taboo topics) to reach marginalized groups. Furthermore, when consumers can read contracts and disclosures in their language, they are better protected from predatory practices, strengthening consumer rights.

Challenges: Ensuring accuracy of financial translations is complex, since many technical terms have no direct equivalent. Quality control and consistent terminology are needed to prevent misunderstanding. Also, reaching illiterate or semi-literate populations requires multimedia approaches (audio, video) rather than text. Institutions face cost challenges in producing materials across multiple languages, especially if markets are small. Finally, regulation enforcement is uneven: some jurisdictions still default to major languages,



inadvertently excluding minorities. For example, South Africa's 11 official languages mandate multilingual public communications, but compliance varies.

Overall, it indicates that language-inclusive finance initiatives increase economic empowerment. The CFPB found that banks view multilingual services as a growth strategy, not just compliance, to "better serve existing clientele and connect specific consumer populations with products tailored to their needs". Bajaj Finserv reports that vernacular financial content – from regional-language blogs to AI-generated FAQs – helps "users understand complex financial concepts in an accessible, culturally relevant" way. These findings suggest that providing financial literacy and rights information in vernaculars can significantly boost inclusion, though it requires commitment of resources and innovative delivery methods.

Literature Review:

According to UNESCO (2021), indigenous languages are integral to sustainable development and human empowerment. Language barriers can marginalize populations from economic opportunities, especially in regions with low literacy in dominant or official languages.

Research by Akindele (2014) emphasizes that financial literacy is best delivered in local languages, especially in rural and developing contexts. When individuals understand economic concepts in their mother tongue, they are more likely to engage with formal financial institutions and services.

Jain and Sanghi (2016) note that in rural India, a large proportion of digital users prefer interfaces and services in regional languages. Startups and MSMEs that adopt vernacular strategies see better adoption and retention among local customers.

Furthermore, Musonda and Siame (2025) show that language used in branding and marketing can shape consumer trust and perception. Language-localized marketing campaigns have been successful in engaging underserved communities, especially where English or dominant-language literacy is low.

Koshy (2021) highlighted the importance of delivering MSME training in local languages to improve participation, particularly among women and youth. Localized training ensures that participants not only understand the content but are also empowered to apply it confidently.

Problem Statement:

Many aspiring entrepreneurs, especially in developing economies or multilingual regions, face barriers due to limited language skills, which can hinder business success and economic mobility.

Research Objective:

To explore how language proficiency enhances entrepreneurial success

To explore how language proficiency contributes to individual and community economic empowerment.

**Research Methodology:****Research Design:**

This study adopts a descriptive and exploratory research design to analyze the relationship between language proficiency and economic empowerment through entrepreneurial avenues. The descriptive component focuses on the current state of multilingual strategies in business, while the exploratory aspect investigates how regional and local language usage influences entrepreneurship, business inclusion, and access to financial and training services.

Research Approach:

A qualitative research approach is utilized, incorporating case studies, document analysis, and secondary data from reports, institutional publications, and existing literature. This approach allows a deep and contextual understanding of how language impacts various dimensions of business activity and empowerment, especially in multilingual and developing regions.

Conclusion:

Language is not merely a medium of culture; it is a driver of economic empowerment. By enabling access to markets, services, and knowledge, local languages open opportunities for billions of people. Throughout this paper, we have seen that marketing products and branding in regional languages creates relevance and trust among local consumers. In multilingual business environments, companies that invest in local-language communication – through bilingual staff, translated platforms, or localized content – can tap into underserved markets and improve internal coordination. Crucially, when vocational training and financial education are offered in vernacular languages, poorer and rural communities gain new skills and agency that lead to entrepreneurship and financial well-being.

These benefits are clear, yet challenges remain. Developing and managing multilingual content requires significant resources and planning. Ensuring quality translation, cultural nuance, and technical accuracy is complex. Technology can help – for instance, voice-based AI systems and real-time translators are emerging to support vernacular access. Policymakers also play a role: regulations mandating language inclusivity (as seen in the CFPB guidance and Indian financial rules) create incentives for businesses to accommodate language diversity.

Looking forward, digital transformation holds promise. The rise of generative AI allows instant, scalable production of regional-language content, from chatbots to video explainers. Mobile connectivity means even remote users can access localized apps. But to fully leverage these tools, the human dimension is key: indigenous leadership and grassroots input must guide efforts, ensuring that languages are used authentically and education materials meet community needs. UNESCO emphasizes that indigenous communities themselves should drive language preservation for sustainable development.

In conclusion, the evidence suggests that embracing linguistic diversity is essential for inclusive economic growth. By speaking the languages of their audiences, businesses and educators can unlock talents and



International Educational Applied Research Journal

Peer-Reviewed Journal-Equivalent to UGC Approved Journal

A Multi-Disciplinary Research Journal

markets that might otherwise remain untapped. Economic empowerment thus flows not only from capital and technology, but also from the simple act of communication – giving every person the power to participate in prosperity, in the language they know best.

References:

1. Bajaj Finserv. (2024). Vernacular: Speaking Your Language. Powering Your Financial Journey. [Marketing article]. Retrieved from <https://www.aboutbajajfinserv.com/ticc/ai-speaking-your-language>
2. Consumer Financial Protection Bureau. (2025, January 15). What We're Watching: Language Access in Consumer Finance. CFPB Blog. Retrieved from <https://www.consumerfinance.gov/about-us/blog/what-were-watching-language-access-in-consumer-finance/>
3. International Labour Organization. (2002). Training for Work in the Informal Sector in Ghana. ILO.
4. Jain, N., & Sanghi, K. (2016, August 10). The Rising Connected Consumer in Rural India. Boston Consulting Group. Retrieved from <https://www.bcg.com/publications/2016/globalization-customer-insight-rising-connected-consumer-in-rural-india>
5. Koshy, D. O. (2021, April 5). RUNway to Skilled India. National Skills Network (interview). Retrieved from <https://nationalskillsnetwork.in/runway-to-skilled-india/>
6. Musonda, N., & Siame, P. (2025). The impact of language on branding: A comprehensive analysis. *Linguistic Exploration*, 2(1), 37–46.
7. Reverie Inc. (2024, January 17). Translate To Hindi: A Strategy For Business Growth in 2024. Retrieved from <https://reverieinc.com/blog/translate-to-hindi-a-strategy-for-business-growth-in-2024/>
8. UNESCO. (2021). The International Year of Indigenous Languages. UNESCO. Retrieved from <https://www.unesco.org/en/articles/international-year-indigenous-languages>
9. This Campaign Symbolises the Universal Understanding of Coca-Cola (2025, May 2). LBBOnline. Retrieved from <https://lbbonline.com/news/this-campaign-symbolises-the-universal-understanding-of-coca-cola>
10. Akindele, P. (2014, January 24). Local Languages to Promote Financial Literacy. Legalnaija. Retrieved from <https://legalnaija.com/local-languages-to-promote-financial/>