

ABOUT THE INSTITUTION

The growth and development of a Nation largely depends on the spread of education and intelligence of the people. There were two great philanthropists for achieving this idealistic vision namely, Late. S.P. Nallamuthu Gounder and Late. Arutchelver Padmabhushan Dr.N.Mahalingam formed an organization called as Pollachi Kalvi Kazhagam, which started NGM College in 1957, to impart holistic education with an objective to cater to the higher educational needs of those who wish to aspire for excellence in knowledge and values. The College has achieved greater academic distinctions with the introduction of Autonomous System from the academic year 1987-88. The college has been Accredited with A++ by NAAC and also as ISO 9001:2015 Certified Institution. The total student strength is around 6000 +. Having celebrated its Diamond Jubilee in 2017, the college has blossomed into a premier Post-Graduate and Research Institution, offering 26 UG, 12 PG, 13 M.Phil and 10 Ph.D Programmes, in addition to that Diploma and Certificate Courses. The college has been ranked within Top 101-150 in India by NIRF 2024 and ranked 18 th as best Commerce institution in India by Outlook-ICARE Ranking 2024.

ABOUT THE DEPARTMENT

The Department of Commerce (Professional Accounting) was established on June, 2012 with a unique vision to cater to the needs of Students pursuing the Professional Courses such as CA, CMA, and CS. The Curriculum is designed to support the students to pursue their Professional courses simultaneously with B.Com (Professional Accounting). There is internship training for Two Years for 2nd and 3rd Year students which is stipulated in curriculum. The regular classes commence from 9.00 a.m to 2.00 p.m and Internship Training from 3.00 p.m to 6.00 p.m. in Auditor's firm. The Strength of the Department is its Qualified faculty team which always focus on the achieving the goals of students and college as well.

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VISION VIKSIT BHARAT 2047: CONTRIBUTION AND INITIATIVES OF DIGITAL INDIA FOR EMPOWERING RURAL WOMEN

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Dr.S.B.Gayathri | Dr.N.Sumathi | Ms.J.Madhubala | Dr.D.Padma

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Editor-in-Chief

Dr.R.Senthilkumar

Assistant Professor, Department of B.Com (Professional Accounting)
Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi, Tamil Nadu – 642 001.

Editorial Board Members

Dr.S.B.Gayathri

Associate Professor and HOD, Department of B.Com (Professional Accounting)
Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi, Tamil Nadu – 642 001.

Dr.N.Sumathi

Assistant Professor, Department of B.Com (Professional Accounting)
Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi, Tamil Nadu – 642 001.

Ms.J.Madhubala

Assistant Professor, Department of B.Com (Professional Accounting)
Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi, Tamil Nadu – 642 001.

Dr.D.Padma

Associate Professor, Department of B.Com (Professional Accounting)
Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi, Tamil Nadu – 642 001.

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Nallamuthu Gounder Mahalingam College (Autonomous),
Pollachi-642 001

Editors: Dr.R.Senthilkumar, Dr.S.B.Gayathri, Dr.N.Sumathi
Ms.J.Madhubala & Dr.D.Padma

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EMPOWERMENT OF WOMEN: CHALLENGES AND OPPORTUNITIES IN RURAL AREAS

Ms. M. Gayathri

Research Scholar, PG and Research Department of Commerce
NGM College
gayathri.m0012@gmail.com

Dr. T. Vijaya Chithra

Assistant Professor, UG Department of Commerce CA
NGM College
drvijayachithra@gmail.com

Abstract

The empowerment of women in rural areas is a critical factor for achieving inclusive socio-economic development. Rural women often face challenges such as limited access to education, healthcare, financial resources, and decision-making power. These challenges are further compounded by traditional societal norms, gender discrimination, and inadequate infrastructure. However, numerous opportunities exist to address these barriers, including women-centric government policies, self-help groups (SHGs), skill development programs, microfinance initiatives, and the integration of digital technologies. This paper explores the intersection of challenges and opportunities in empowering rural women, emphasizing the role of education, entrepreneurship, and social awareness in fostering self-reliance. It highlights how collaboration between governments, NGOs, and local communities can create sustainable solutions to enable rural women to contribute significantly to economic and social progress. Ultimately, empowering rural women is not only a matter of equity but also a strategic imperative for achieving sustainable development goals (SDGs).

Keywords: Women Empowerment, Rural Development, Gender Equality, Socio-economic Development, Digital Inclusion

Introduction

The empowerment of women is a cornerstone of inclusive development and social progress. In rural areas, where women play a crucial role in agriculture, household management, and community well-being, their empowerment becomes even more vital for sustainable growth. Despite their significant contributions, rural women often face persistent challenges that hinder their personal, economic, and social advancement. These challenges include limited access to education, healthcare, financial resources, and decision-making power, coupled with deeply entrenched patriarchal norms and gender discrimination. In recent years, there has been growing recognition of the need to empower women in rural areas to bridge the gender gap and achieve equitable socio-economic development. Governments,

non-governmental organizations (NGOs), and international agencies have implemented various initiatives to improve rural women's access to education, healthcare, and economic opportunities. Programs such as self-help groups (SHGs), microfinance initiatives, and digital literacy campaigns have opened new avenues for rural women to enhance their skills, achieve financial independence, and participate actively in decision-making processes.

This paper seeks to explore the dual dimensions of empowerment—challenges and opportunities—in rural areas. It examines the structural, cultural, and institutional barriers that limit women's potential while highlighting the transformative role of education, technology, and community-based initiatives in addressing these barriers. By understanding the unique context of rural women's lives and the intersection of challenges and opportunities, this study emphasizes the need for a multidimensional and collaborative approach to empowerment. Empowering women in rural areas is not only a matter of social justice but also a strategic imperative for achieving sustainable development goals (SDGs) and fostering inclusive growth at both local and national levels.

Objective of the Study

- Examine the socio-economic, cultural, and institutional barriers that hinder the empowerment of women in rural communities.
- Analyze success stories and best practices from rural areas to identify replicable models of empowerment.
- Investigate the role of education, skill development, and digital inclusion in enhancing women's participation in economic and social activities.

Review of Literature

Ghose, M. et al (2014) surveyed in his study has found out the discoveries of their analysis study which tracked down 56 rural women learners after 15 years where they took part in an empowerment and education project which took place in Northern India. The study tries to explain, from the point of view of women from derided sections, the methods in which they take part in the programme which has resulted in empowering them or not. Most of the rural women were in fact able to change several aspects of their lives, this research exemplifies that empowering results cannot be presumed in unconditional terms and conveying the alterations need the negotiation of power at various levels. With this paper the authors debate the demand to examine the difficulties around the relationship among women's education and empowerment. Research has consistently identified poverty, lack of access to education, and limited economic opportunities as

significant barriers to women's empowerment in rural areas. Studies by Kabeer (1999) emphasize the importance of financial independence in empowering women, highlighting how access to microfinance and income-generating activities can lead to greater decision-making power within households and communities

Challenges

Socio-Economic Challenges

- **Limited Education:** Rural women often lack access to quality education due to inadequate infrastructure, financial constraints, and societal bias prioritizing male education.
- **Economic Dependency:** Limited job opportunities and restricted access to credit, land, and resources make rural women economically dependent on male family members.
- **Healthcare Disparities:** Poor healthcare facilities, high maternal mortality rates, and lack of awareness about health and hygiene disproportionately affect rural women.

Cultural and Social Barriers

- **Patriarchal Norms:** Deeply rooted patriarchal practices restrict women's mobility, decision-making, and access to opportunities.
- **Early Marriage and Childbearing:** Early marriages often curtail education and employment opportunities, trapping women in cycles of poverty.
- **Gender-Based Violence:** Rural women face higher risks of domestic violence, harassment, and discrimination, often with limited legal recourse.

Institutional Challenges

- **Inadequate Representation:** Women have limited representation in local governance and decision-making bodies.
- **Policy Implementation Gaps:** Although policies and schemes exist for women's empowerment, their implementation often falls short in rural areas due to corruption and inefficiency.
- **Infrastructure Deficits:** Lack of transport, electricity, clean water, and digital connectivity disproportionately impacts rural women.

Opportunities

Education and Skill Development

- Programs promoting literacy and vocational training enable rural women to acquire skills necessary for employment and entrepreneurship.

- Digital literacy initiatives, such as online learning platforms, are bridging educational gaps in remote areas.

Economic Empowerment

- **Self-Help Groups (SHGs):** These provide women access to credit, encourage savings, and foster entrepreneurship, helping them gain financial independence.
- **Microfinance and Livelihood Programs:** Microcredit schemes and livelihood training are enabling women to start small businesses and participate in income-generating activities.

Government Policies and Initiatives

- Policies like Beti Bachao Beti Padhao and Mahila E-Haat aim to promote education, entrepreneurship, and safety for women.
- Rural development programs under schemes such as MGNREGA create employment opportunities for women.

Technology and Digital Inclusion

- Mobile phones and internet access have enabled rural women to access markets, banking, and government services, breaking traditional barriers.
- E-commerce platforms are creating opportunities for women artisans and entrepreneurs to sell their products globally.

Social and Political Empowerment

- Reservation of seats for women in local governance has encouraged their participation in decision-making and leadership roles.
- Awareness campaigns and women-led community organizations are breaking cultural taboos and fostering gender equality.

Collaborative Efforts

- Partnerships between governments, NGOs, and private organizations are creating sustainable solutions for women's empowerment in rural areas.
- Grassroots movements are mobilizing women to advocate for their rights and challenge systemic discrimination.

Conclusion

Empowering women in rural areas is essential for achieving equitable socio-economic development and sustainable progress. Rural women play a crucial role in agriculture, household management, and community welfare, yet they face numerous challenges, including socio-economic barriers, cultural constraints, and

institutional inefficiencies. Despite these challenges, rural areas present immense opportunities for women's empowerment. Education, skill development, and digital inclusion have proven to be transformative tools, enabling women to participate actively in economic, social, and political activities. Initiatives like self-help groups (SHGs), microfinance programs, and government policies aimed at fostering entrepreneurship and financial independence have demonstrated tangible success. Sustainable Development Goals (SDGs). By recognizing rural women as agents of change, we can build resilient communities and a more equitable society for future generations.

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