

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

**Vol - 1**

**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.

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

**Copy Right:** © Department of Commerce -Professional Accounting  
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

**First Edition:** January 2025

**Book Size:** B5 Size

**ISBN:** 978-93-94004-84-1

### **Copyright**

All rights reserved. No part of this book may be reproduced, stored in a retrieval system or transmitted, in any form or by any means, mechanical, photocopying, recording, recording or otherwise, without prior written permission of the author.

## PREFACE

Economic development of any developing countries like India is largely depends on the contribution of rural women. Rural women are the key agents for achieving the transformational economic, environmental and social changes required for sustainable development. The rural women are facing a number of challenges in terms of adaptation of technologies, limited access to credit, health care, education and so on. These problems can be solved by the efforts as well as supports of the government through providing different types of digital services. Empowering rural women is the key not only to the well-being of individuals, families and rural communities, but also to overall economic productivity, given women's large presence in the agricultural workforce worldwide. The Government of India's digital literacy efforts are pivotal in enabling women to have a sustainable future, promoting socio-economic inclusion, and mitigating gender gaps in digital technology access. To encourage digital inclusion and empowerment, these solutions include community-based strategies, the integration of mobile technologies, customized training courses, and focused awareness campaigns.

The Seminar on "**Vision Viksit Bharat 2047: Contribution and Initiatives of Digital India for Empowering Rural Women.**" is mainly aims at bring together experts, policymakers, and stakeholders to discuss the transformative impact of Digital India initiatives and contribution on the lives of rural women. The seminar focuses on empowering rural women to claim their rights to land, leadership, opportunities and choices, and to participate in shaping laws, policies and programmes. The government initiatives help to develop and implement laws and policies that promote equal rights, opportunities and participation so that rural women can benefit from trade and finance, markets their goods and make a strong contribution to inclusive economic growth. The increased presence of rural women in education, entrepreneurship, and the workforce has enhanced household incomes and national productivity. This seminar proceeding aims to highlights various supports as well as efforts of the government of India for empowering rural women through digital technologies to the learners, policymakers, practitioners, and stakeholders about digital projects that empower rural women and promote a

sustainable future.. To bridge the digital gender gap and promote inclusive development, this edited volume highlights the significance of digital literacy as a driver for women's socioeconomic empowerment and betterment of the rural society. We express our gratitude to the Indian Council of Social Science Research, Southern Regional Centre, Hyderabad for their sponsorship to organize the National Level Seminar. We also thank the Authors who whole heartedly contributed chapters to the book.

## CONTENTS

S. No.	Title	Page No.
1	Women Entrepreneurship-A Literature Review <b>D. Shakila &amp; Dr. A. M. Tony Melwyn</b>	1
2	Impact on Initiatives of Digital India for Empowering Rural Women <b>Mr.M.Mohammed ShanshaSunfar, Dr.M.V.Sathiyabama &amp; Ms.S.Midunarakavi</b>	6
3	Digital India and Women Empowerment <b>Dr.B.IndiraPriyadharshini, Ms.S.Nagalakshmi &amp; Ms.G.Maheswari</b>	11
4	Challenges Faced by Rural Women Entrepreneurs in E-Business <b>Dr. S. Poongodi</b>	14
5	Digital Education Initiatives for Empowering Rural Women <b>Dr. S. Sathiyapriya</b>	19
6	Digital Initiatives for Empowering Rural Women Towards a Sustainable Future <b>Ms. S. Pavithra &amp; Dr. S. Shanmugapriya</b>	23
7	Digital Literacy in India – A Thematic Analysis <b>Rajeswari Burela</b>	29
8	Digital Opportunities for Rural Women Entrepreneurship <b>Dr. P. Anitha, J. Pavitra &amp; S. Gomathi</b>	34
9	Digital Opportunities for Rural Women Entrepreneurship <b>Dr. P. Jayanthi</b>	40
10	Digital Opportunities for Rural Women Entrepreneurship <b>Dr. E. Renuga &amp; Dr. G. Akilandeswari</b>	45
11	Empowering Women Through Digital India: Bridging the Gap <b>Dr. A. Kalaivani, Dr. C. Keerthana &amp; Dr. A. Sangeetha Devi</b>	49
12	An Empirical Study on Emotional Impact of the Marketing Mix with Offline and Online Buying Behavior - Special Referenceto Coimbatore City <b>Dr. N. Ponsabariraj</b>	53
13	Empowering Rural Women: Challenges and Opportunities <b>Ms. M. Shanmugapriya &amp; Dr. S. B. Gayathri</b>	60
14	Empowering Rural Women Through Digital India <b>Dr. A. Anandhiprabha</b>	64
15	Rural Women Empowerment and Digital Literacy Initiatives <b>C. Ponkumar &amp; S. Kathirvel</b>	70
16	Financial Inclusion and Economic Empowerment <b>Dr. S. Poongodi, M. Mathan Prabhu &amp; S. Kavin Kumar</b>	73
17	Financial Inclusion and Economic Empowerment <b>M. Mathan Prabhu &amp; S. Kavin Kumar</b>	78

# EMPOWERING RURAL WOMEN: CHALLENGES AND OPPORTUNITIES

**Ms. M. Shanmugapriya**

Assistant Professor in Commerce- BPS  
Nallamuthu Gounder Mahalingam College, Pollachi

**Dr. S. B. Gayathri**

Head & Associate Professor in Commerce - PA  
Nallamuthu Gounder Mahalingam College, Pollachi

---

## Abstract

Rural women are essential contributors to the economic, social, and cultural fabric of their communities, yet they face persistent challenges that hinder their empowerment. These challenges include limited access to education, healthcare, technology, economic resources, and decision-making processes, compounded by deep-rooted cultural and gender norms. Despite these barriers, numerous opportunities exist to empower rural women through targeted initiatives such as microfinance programs, vocational training, digital inclusion, and gender-responsive policies. This paper explores the interplay between these challenges and opportunities, emphasizing the need for holistic and collaborative approaches to foster rural women's empowerment. It highlights the transformative potential of education, technology, and community engagement in creating an inclusive and sustainable future for rural women.

**Keywords :** persistent, technology, numerous, emphasizing, sustainable.

---

## Introduction

Rural women play a critical role in the development and sustainability of their families, communities, and economies. They are often at the forefront of agricultural production, natural resource management, and household care, contributing significantly to global food security and poverty reduction. Despite their invaluable contributions, rural women remain among the most marginalized and disadvantaged groups worldwide. Structural barriers such as gender inequality, limited access to resources, and socio cultural norms continue to restrict their opportunities for growth and participation in decision-making processes.

Empowering rural women is not just a matter of equity but also a prerequisite for achieving sustainable development goals (SDGs), particularly those related to gender equality, poverty alleviation, and inclusive economic growth. However, rural women face unique challenges that require tailored interventions. These include limited access to quality education, healthcare, and technology, as well as systemic exclusion from financial resources and markets. At the same time, opportunities for their empowerment are growing, fueled by advancements in technology, the rise of gender-sensitive policies, and global awareness of the need to bridge gender gaps.

This paper seeks to explore the multifaceted challenges faced by rural women and the opportunities available to empower them. It underscores the importance of holistic and

collaborative approaches involving governments, non-governmental organizations (NGOs), the private sector, and local communities. By addressing these challenges and leveraging existing opportunities, rural women can be empowered to drive positive change in their lives and contribute to broader societal development.

## **Challenges for Empowering Rural Women**

### **1. Economic Challenges**

- **Limited Access to Resources:** Women often lack access to land, capital, and credit facilities, which restricts their ability to start businesses or engage in productive activities.
- **Unpaid Labor:** Rural women frequently perform unpaid domestic and agricultural work, which is undervalued and unrecognized in economic systems.
- **Wage Disparities:** Women in rural areas are often paid less than men for the same work, perpetuating economic inequality.

### **2. Educational Barriers**

- **Low Literacy Rates:** Many rural women have little or no formal education due to societal norms or lack of educational infrastructure.
- **Limited Vocational Training:** The absence of skill development programs hinders their ability to pursue better employment opportunities.

### **3. Social and Cultural Constraints**

- **Patriarchal Norms:** Deep-rooted cultural practices often limit women's mobility, decision-making, and autonomy.
- **Early Marriages:** Many rural women marry young, curbing their opportunities for education and career development.
- **Gender-Based Violence:** Women face threats of physical and emotional abuse, which impede their empowerment.

### **4. Healthcare Challenges**

- **Inadequate Services:** Limited access to healthcare facilities affects maternal health and overall well-being.
- **High Mortality Rates:** Poor access to prenatal and postnatal care increases risks during childbirth.
- **Lack of Awareness:** Many rural women lack knowledge about nutrition, hygiene, and reproductive health.

### **5. Technological Exclusion**

- **Digital Divide:** Limited access to internet and mobile devices prevents women from leveraging technology for education, business, and social connection.
- **Skill Gaps:** Many rural women lack training in digital tools and platforms, leaving them excluded from digital economies.

### **6. Political and Legal Marginalization**

- **Underrepresentation:** Women are often excluded from leadership roles in community decision-making.

- **Lack of Legal Awareness:** Rural women may not be aware of their legal rights, such as land ownership or protections against violence.
- **Weak Policy Enforcement:** Even where supportive policies exist, they are often poorly implemented or inaccessible in rural areas.

## **Opportunities for Empowering Rural Women**

### **1. Economic Empowerment**

- **Microfinance Programs:** Access to small loans can enable women to start or expand businesses.
- **Cooperatives:** Women-led cooperatives can increase access to markets and strengthen bargaining power.
- **Fair Trade Opportunities:** Participation in fair trade ensures better pay and working conditions.

### **2. Education and Skill Development**

- **Community Learning Centers:** Establishing local education hubs can bridge literacy gaps.
- **Vocational Training:** Providing practical skills such as tailoring, farming techniques or digital skills can increase employability.
- **Scholarship Programs:** Targeted scholarships for rural girls can encourage higher education.

### **3. Technological Access**

- **Digital Inclusion:** Affordable internet and devices can empower women to access knowledge, services, and markets.
- **E-Learning Platforms:** Online courses can bring education and skills training to remote areas.
- **Mobile Banking:** Financial inclusion via mobile banking allows women to save, borrow, and manage money effectively.

### **4. Healthcare Improvements**

- **Mobile Health Clinics:** Outreach programs can provide essential healthcare services in remote areas.
- **Health Awareness Campaigns:** Programs focusing on nutrition, hygiene, and family planning can improve overall well-being.
- **Affordable Insurance:** Community-based health insurance schemes can provide financial security.

### **5. Policy and Legal Support**

- **Gender-Responsive Policies:** Ensuring rural development plans address women's needs and challenges.
- **Legal Education:** Workshops to inform women about their rights, including land ownership and protection from violence.
- **Quota Systems:** Mandating female representation in local governance and decision-making bodies.

## 6. Community Empowerment

- **Self-Help Groups (SHGs):** Women's groups can foster collective problem-solving and mutual support.
- **Cultural Shifts:** Awareness campaigns to challenge stereotypes and encourage equality.
- **Leadership Training:** Programs to prepare rural women for leadership roles at the community and national levels.

## Conclusion

Empowering rural women is both a moral imperative and a strategic necessity for achieving sustainable development. Rural women hold immense potential to drive economic growth, enhance social cohesion, and promote environmental sustainability. However, systemic challenges such as gender inequality, lack of access to resources, and socio cultural barriers continue to constrain their capabilities and opportunities. Addressing these issues requires a holistic approach that integrates economic, social, educational, and technological interventions tailored to the specific needs of rural women.

The opportunities for empowerment are vast, ranging from microfinance initiatives and vocational training to digital inclusion and policy reforms that prioritize gender equality. Collaborative efforts between governments, NGOs, private sectors, and communities are crucial in creating an enabling environment where rural women can thrive. By investing in education, healthcare, and leadership development, societies can unlock the potential of rural women, thereby fostering inclusive and equitable development.

Ultimately, empowering rural women is not just about improving their individual lives; it is about transforming families, communities, and entire nations. When rural women are empowered, the ripple effects extend across generations, creating a foundation for a more equitable and prosperous world. It is, therefore, imperative to act decisively and collectively to ensure that rural women are not left behind in the journey toward sustainable development.

## References

1. [https://www.researchgate.net/publication/387353159\\_Empowering\\_Women\\_through\\_Artificial\\_Intelligence\\_Opportunities\\_and\\_Challenges?\\_tp=eyJjb250ZXh0Ijp7ImZpcnN0UGFnZSI6InB1YmxpY2F0aW9uIiwicGFnZSI6InB1YmxpY2F0aW9uIn19](https://www.researchgate.net/publication/387353159_Empowering_Women_through_Artificial_Intelligence_Opportunities_and_Challenges?_tp=eyJjb250ZXh0Ijp7ImZpcnN0UGFnZSI6InB1YmxpY2F0aW9uIiwicGFnZSI6InB1YmxpY2F0aW9uIn19)
2. A.R. Desai and A. Mohiuddin, Involving women in agriculture – Issues and strategies, *India Journal of Rural Development*, 11(5) (1992), 506-648.
3. G.T. Govindappa, Rural women entrepreneurship- Constraints and strategies, *Kurukshetra*, 48(2) (1999), 11-14
4. <https://www.linkedin.com/pulse/empowering-rural-women-girls-challenges-opportunities-gender>
5. <https://www.thehindu.com/opinion/open-page/empowering-rural-women/article68860562.ece>