

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

Vol – 2

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.

50	Social Empowerment of Rural Women Through Digital Interventions Dr. G. Akilandeswari, Dr. E. Renuga, Dr. K. Priyatharshini & Ms. M. Kunthavi Nappinnai	257
51	Impact on Digital Opportunities for Rural Women Entrepreneurship A. Sivabalan	260
52	Digital Education Initiatives for Rural Women Empowerment Dr. E. Rama Devi, Ms.T Kavipriya & Ms. D Tamilmozhi	264
53	Digital Transformation for Rural Women Dr. V. Meera	269
54	Empowering Women Through Digital Literacy: A Sociological Perspective on Gender Dr.R.Amsaveni & Dr.S.Kokilavizhi	274
55	India's Digital Ecosystem: Building Blocks for a Digital Economy Through UPI –A Quantitative Study Dr. M. Chithirai Selvan, Mr. R. Saravanan & Mr. A. Ajay	279
56	Digital Literacy for Rural Women: Pathways to Empowerment and Socioeconomic Inclusion Dr. S. Kokilavizhi & Dr. R. Amsaveni	286
57	Women's Empowerment in India: Trends and Challenges Dr. E. Sumidha	291
58	Empowering Women Through Digital Entrepreneurship: A Study of Digital India, Startup India, and Standup India Initiatives Dr. M. Akilanayaki & Dr. R. Gopi	297
59	Impact of Personal Factors of Women Investors on Selection of Investment Avenues Dr. T. S. Kavitha	301
60	Empowering Rural Women Through Digital India Dr. R. Senthilkumar	311
61	Women Empowerment in India: A Critical Analysis Mrs. P. Jayalakshmi	318
62	Economic Empowerment of Rural Women P. Sindhu & Dr K.Hema Malini	322
63	Empowering Rural Women Through Digital Education Ms. M. Ishwarya & Mrs. P. Jayalakshmi	326
64	Rural Women - Health and Sustainable Development S. Aishwariya Priya & Mrs.P.Jayalakshmi	332
65	E-Commerce and Empowerment of Rural Women Dr. M. Jeeva	336
66	Women Empowerment Through Pradhan Mantri Jan Dhan Yojna Scheme Dr. P. Gomathi & Ms. C. Jissy	340

DIGITAL LITERACY FOR RURAL WOMEN: PATHWAYS TO EMPOWERMENT AND SOCIOECONOMIC INCLUSION

Dr. S. Kokilavizhi & Dr. R. Amsaveni

Assistant Professors of Commerce (Finance)

Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi

Abstract

This paper explores the line of how digital literacy can give rural women power, addressing the hurdles those women face and what innovations might be needed to bring inclusion and economic advancement. This paper aims to look at what has been done so far to promote digital literacy among rural women through existing literature on digital literacy initiatives for rural women and to determine the best way to enhance digital skills to meet their needed. It aims at circumventing some of the barriers rural women encounter in accessing digital resources, evaluating the effectiveness of the existing training models to propose scalable, culturally innovative methods of improving digital literacy.

Keywords: Digital literacy, empowerment, inclusion, rural women, training module.

Introduction

The 'digital divide' in India has led to a huge disparity in the opportunity to access technology; in particular rural areas where women are more affected than men. Although urban areas have seen progress in digital connectivity, many rural areas remain high on the number of the internet lacking disciplines and digital gadgets. Limited rural women's opportunity to take advantage of the socioeconomic opportunities from digital literacy and the ability to utilize online resources has also been due to this divide. For instance, "Digital India" seeks to bridge this gap but its implementation has been uneven especially since women in remote areas face structural and cultural barriers to access, and use of technology. What is limited also keeps rural women from digital access further marginalizing them so as to be unable to take part in economic participation and educational advancement.

Women's Empowerment

"Empowerment means that people—both women and men—can control their lives: set their agendas, gain skills (or have their skills and knowledge recognized), increase self confidence, solve problems, and develop self-reliance." (UN Women, Women's Empowerment Principles, 2011) Empowering women is essential to sustainable development and a human rights issue. Gender inequality still exists in many parts of the world, including access to healthcare, education, employment, and political representation.

The United Nations has set out the Sustainable Development Goals (SDGs), which depend on empowering women since they are crucial for advancing economic growth, social advancement, and environmental sustainability. This essay examines the relationship between women's empowerment and a sustainable future, stressing the obstacles to advancement and the many advantages of gender equality.

Women's Empowerment: A Catalyst for Sustainable Development

Environmental Sustainability: In the fields of agriculture, conservation, and resource management, women are indispensable. Providing women with resources, knowledge, and training enhances their capacity to tackle environmental problems and promote sustainable practices. **Adaptation and Mitigation of Climate Change:** Women are disproportionately impacted by climate change because they are typically the significant carers and resource managers in underdeveloped nations. Women can better adjust to the effects of climate change and reduce greenhouse gas emissions when policies and activities are gender-responsive. **Health and Well-being:** Attempts to attain universal health coverage and enhance the health of mothers and children are hampered by gender differences in healthcare outcomes and access. Sustainable development is aided by investments in women's health, especially their sexual and reproductive rights, which also encourage healthier families and communities. India presents opportunities and challenges for digital empowerment programs due to its large population and diverse socioeconomic landscape. Despite significant progress, gender disparities persist in access to and use of digital technologies, with women lagging behind men in internet usage, particularly in rural areas. Here are some aspects of life that have a direct influence on digital literacy, especially on women.

Empowering through Digital Literacy

For many women, such as Sneha and Aasha, the intervention of digital skilling opens a window to interact with a larger world. They represent the 1 lakh plus beneficiaries reached through the program in the last year, with a substantial 71.2 percent now actively adopting digital payment methods, which enhances their financial inclusion. The training encompasses various digital payment gateway, learning platforms (YouTube, Pinterest), social media platforms (WhatsApp, Facebook, Instagram) and video conferencing making customer interactions easier and helping these women generate more business online. A significant percentage of participants (76.8 %) have incorporated social commerce into their business strategies, demonstrating the notable impact of integrating these tools into business practices. The real transformation is more profound; these women, who had minimal exposure to the larger business ecosystem, now find themselves adept at navigating complex digital landscapes.

Impact of Digital Literacy on Rural Women's Empowerment

Digital literacy enables women to access a wealth of educational resources available online. They can explore diverse subjects, access e-books, academic journals, and

educational websites, fostering self-learning opportunities. With digital skills, women can engage with various e-learning platforms offering courses in different subjects, languages, and skill sets. These platforms provide flexible learning schedules, allowing women to balance their educational pursuits with other responsibilities. ICT training can focus on specific skills relevant to education, such as computer proficiency, software applications, online research, and digital communication tools. These skills are crucial for academic success and employment opportunities.

Digital literacy facilitates remote learning opportunities. Women in rural areas, who might have limited access to traditional educational institutions, can benefit from online courses, webinars, and virtual classrooms, thus overcoming geographical barriers to education. ICT enables women to utilise educational apps, software, and online tools designed to enhance learning experiences. These tools could include language learning apps, educational games, and interactive educational resources that make learning more engaging and effective. Digital literacy not only benefits learners but also empowers teachers. Educators can access online teaching resources, attend training sessions, and employ digital tools to enhance their teaching methodologies and improve student engagement.

With over 624 million internet users, India's digital landscape has grown significantly despite women making up only 34% of this population. This gender gap highlights the necessity of focused initiatives to give women digital empowerment, especially in rural areas where access and connectivity are still scarce. In India, women comprise a sizable share of the rural populace and are integral to the rural economy. These women work as vendors in cities and make a living by making handicrafts, sewing, rolling cigarettes, and weaving baskets and textiles.

Employment in the formal and informal sectors. Government support programmes that promote job progress while adhering to customs. • State laws that combat social inequality, domestic abuse, and sexual harassment. Up-to-date daycare centres. Even if internet penetration in rural areas has increased significantly, digital literacy is more critical for women's empowerment. NABANNA is a prime example of how Digital literacy can empower rural women. In Nabanna, India, a UNESCO project called "Networking Rural Women and Knowledge" investigates creative ways to help impoverished women by utilising databases and intranet portals. However, obstacles like social norms and educational gaps still exist, making it difficult for women to take full advantage of digital potential. In response, the Indian government has started several programmes to empower women through digital means, particularly granting them equal access to opportunities and resources. By addressing women's obstacles, such as restricted access to education and skill-building opportunities, these programmes hope to promote more gender equality in the digital arena and unleash the unrealized potential of women all around the nation.

Barriers and Challenges in Women Empowerment

In the Indian context, women have not benefited from the Digital revolution mainly because of social structures, values, and beliefs. The benefits of this transformation have

yet to reach rural India; urban India has been enjoying them. There is still a long way to go, despite the efforts to harness digital information as effectively as possible to empower our women. Encouraging women and girls to use digital literacy is fraught with difficulties. These are discussed as follows: **Poverty:** Poverty in India, affecting 37% of the population, is a barrier to Digital literacy empowerment in Women as many view it as a luxury they cannot afford, prioritizing basic needs over technology access. **Literacy:** In India, literacy challenges persist, particularly for women, with only 45% of females above 7 years old being literate and high dropout rates indicating limited access to education beyond primary levels, exacerbated by language barriers and systemic issues despite government initiatives for free education.

Computer literacy: Computer literacy in India faces disparities, with urban students having better access to primary education while rural students rely on limited government support, hindered by affordability issues and language barriers, especially as most resources are in English, impeding widespread internet access and education. **Socio-Cultural aspects:** Socio-cultural norms in India perpetuate gender disparities, favouring boys over girls in education and digital technology access, with women often confined to household roles, limiting their exposure to technology and opportunities for empowerment. **Early marriages:**

Early marriages in India, affecting over 50% of adolescent girls, contribute to high dropout rates and limited educational opportunities, perpetuating gender inequalities and hindering access to digital literacy as family responsibilities take precedence over personal development, leaving television as the primary source of information and entertainment. **Language barriers:** Language diversity in India poses a significant barrier to empowerment, with internet learning predominantly in English, inaccessible to many in rural areas, highlighting the challenge of imparting knowledge across numerous languages and hindering widespread digital access and communication.

Conclusion

Infrastructural, social, cultural, and linguistic hurdles preventing women from obtaining digital literacy must be addressed through coordinated initiatives at the regional, national, and international levels to close the gender gap in technology. By utilizing digital efforts, we can provide women with possibilities for holistic growth, information, and resources, promoting their independence and strength in all spheres of life. Information technology empowers women. Their position has shifted from before. Thus, women's empowerment has significantly benefited from digital literacy. Its capacity to transcend social, political, and economic boundaries gives women the leverage they need to create a new identity and a more respectable position for themselves in society.

References

1. Abilash, K. M. Digital Literacy Inclusion And E-Governance Initiatives Will Empower Tribals Personal Development.

2. Abilash, K. M. Digital Literacy Inclusion And E-Governance Initiatives Will Empower Tribals Personal Development.
3. Bera, T. (2020). Issues And Challenges Of Tribal Education In India (Tripura State). Developing The Next Generation Learners In This Digital Era (Vol. I), 63, 149.
4. Biswas, A., & Srikanth, B. V. ICTs and Empowerment of Indian Rural Women. Managing Editor, 112. [5]. De, A. Indian Women in Access To Information And Communication Technologies.
5. Guha, M. S. (2023). A Study on Culture and Media Information Literacy of High School Students of Tripura, India. Bayan College International Journal of Multidisciplinary Research, 3(1), 24-31.
6. Mahesh, K. M., Aithal, P. S., & Sharma, K. R. S. (2023). Impact of Digital Financial Inclusion (DFI) Initiatives on the Self-Help Group: For Sustainable Development. International Journal of Management, Technology and Social Sciences (IJMTS), 8(4), 20-39.