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S.No	Title of the Papers	Page No
77	Digital Marketplaces and MSME Growth **M.Shruthi Sowdeshwar**	110-115
78	Eco Friendly Product Trends in E – Commerce **Varshan.Y**	116-118
79	Blockchain for Transparency in E-Commerce **Mouleeswaran.R and Dhikshana.G**	119-119
80	Digital Market Places and MSME Growth **R. Srisathya and S. Deepika**	120-128
81	Digital Marketplaces and MSME Growth **Deepika. S.L and Yashmin.K**	129-131
82	Fintech for Digital Commerce and Inclusion **Gopika.A and Mythra.S**	132-138
83	Emerging Trends of E-Commerce in India **Dr.C.Parimala**	139-144
84	Ext-Generation Digital Commerce: Trends Shaping the Future **R.Senthilkumar**	145-148
85	Digital Commerce for Industrial Innovation **V.Kaviya**	149-153
86	A Study on Eco-Friendly Products Trends in E-Commerce **R.Umamaheswari and S. Srileka**	154-163
87	Blockchain for Transparency in E-Commerce **Sarumathi. V, Savitha. M, Raveena.R andVimal Kumar. R**	164-168
88	Emerging Trends in Digital Commerce **P.Uma Maheswari and B.Dharshini**	169-174
89	The Transformative Power of Digital Commerce: Implications for Sustainable Development and the Future of Industry **Ms.C.S.Snekha and Mr.R.Dharmadhurai**	175-180
90	Digital Marketplaces and Msme Growth **T.K.Rithikashree and R.S.Sashmitha**	181-184
91	Eco- Friendly Product Trends in E- Commerce **R.Sowmiya and P.Durgasini**	185-188
92	The Role of Digital Commerce in Promoting Sustainable Innovation **Mr.R. Manikandan and N. Sonika**	189-194
93	Artifical Intelligence Digital Marketplaces and Msme Growth **Dr.Shanthy.R, Rithika.J and Pavithra.J**	195-204
94	AI and IOT for Sustainability Business **Mr. R. Manikandan and Ms. P. Manjulasree**	205-210
95	Mobile Technology and Sustainable Development: Empowering Rural Women's Lives in Pollachi Taluk **Dr.G.Akilandeswari**	211-214

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MOBILE TECHNOLOGY AND SUSTAINABLE DEVELOPMENT: EMPOWERING RURAL WOMEN'S LIVES IN POLLACHI TALUK

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ABSTRACT

Mobile technology has emerged as a powerful tool for empowering rural women by providing access to financial services, digital education, entrepreneurship opportunities, and improved livelihoods. In Pollachi Taluk, mobile usage has significantly contributed to sustainable development by bridging the digital divide and fostering economic inclusion. This paper explores the transformative role of mobile technology in enhancing rural women's lives through digital financial inclusion, mobile-based education, and entrepreneurial opportunities. The study examines the impact of mobile applications on e-commerce, mobile banking, and skill development, highlighting their role in achieving Sustainable Development Goals (SDGs), particularly SDG 5 (Gender Equality) and SDG 9 (Industry, Innovation, and Infrastructure). The paper also discusses the challenges rural women face in adopting mobile technology, including digital literacy, affordability, and internet connectivity. The study concludes by suggesting policy interventions, public-private collaborations, and innovative mobile solutions to further empower rural women and drive sustainable development in Pollachi Taluk.

Keywords Mobile Technology,Digital Inclusion, Sustainable Development.

INTRODUCTION

The rapid advancement of mobile technology has transformed various sectors, including commerce, education, and financial services. In rural areas like Pollachi Taluk, mobile phones are not just communication tools but enablers of economic and social empowerment. Women in rural regions face multiple barriers, such as limited access to education, financial exclusion, and restricted economic opportunities. However, mobile technology has created new pathways for these women to access resources, enhance financial independence, and improve their standard of living.This paper explores how mobile technology contributes to sustainable development by empowering rural women in Pollachi Taluk.

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ROLE OF MOBILE TECHNOLOGY IN WOMEN'S EMPOWERMENT

Digital Financial Inclusion

One of the most significant ways mobile technology has transformed rural women's lives is through financial inclusion. Mobile banking, digital wallets, and UPI transactions have enabled women to participate in the digital economy without relying on traditional banking infrastructure. Key benefits include:

Access to Banking Services Mobile banking apps such as Google Pay, PhonePe, and Paytm allow women to manage savings, make payments, and access credit.

Microfinance and Loans AI-powered mobile lending platforms help rural women secure microloans for small businesses.

Digital Payment Systems: Secure and convenient mobile payments reduce dependency on cash transactions, increasing financial independence.

Mobile Technology and Entrepreneurship

Mobile commerce has enabled rural women to become digital entrepreneurs by selling products and services online. Platforms like Meesho, Amazon and WhatsApp Business empower women to:

Launch and Manage Online Businesses Women can sell handicrafts, homemade food, and clothing through e-commerce platforms.

Utilize AI-Powered Marketing AI-based mobile tools provide insights into consumer preferences, helping women tailor their products and services.

Expand Market Reach Mobile platforms allow rural women to connect with customers beyond their immediate communities.

E-Learning and Skill Development

Mobile-based learning platforms offer rural women opportunities to gain new skills and improve their knowledge. Digital education is particularly crucial for enhancing entrepreneurship, financial literacy, and digital literacy. Popular platforms include:

Government Initiatives: Digital Saksharta Abhiyan (DISHA) and Skill India provide free online training programs.

AI-Powered Learning Apps: Personalized learning tools, such as Coursera and Udemy, offer self-paced courses in local languages.

YouTube and Social Media Learning: Many rural women use free video tutorials to learn business strategies, farming techniques, and financial management.

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MOBILE TECHNOLOGY AND SUSTAINABLE DEVELOPMENT GOALS (SDGS)

The integration of mobile technology in rural women's lives directly contributes to several SDGs, particularly:

SDG 5: Gender Equality

Mobile access empowers women by providing economic independence and decision-making power. Digital finance reduces gender disparities in access to credit and banking services. E-learning platforms help bridge the educational gap between rural men and women.

SDG 9: Industry, Innovation, and Infrastructure

Mobile connectivity improves digital infrastructure, enabling rural women to access global markets.AI-driven mobile applications enhance business productivity and innovation. Digital payment systems modernize economic transactions, promoting financial inclusion.

SDG 8: Decent Work and Economic Growth

Mobile-driven entrepreneurship creates employment opportunities for rural women. Digital platforms support sustainable economic growth by integrating rural businesses into the formal economy.

Challenges in Mobile Technology Adoption Among Rural Women

Digital Literacy and Awareness

Many rural women struggle with limited digital literacy, making it difficult to fully utilize mobile applications for business, finance, and education.

Affordability and Accessibility

The cost of smartphones and mobile data remains a barrier for many rural women. Limited access to high-speed internet in remote areas reduces the effectiveness of digital services.

Cybersecurity and Privacy Concerns

Many women are unaware of online fraud and data security risks. Lack of awareness about safe digital practices exposes them to cyber threats.

Government and Private Sector Collaboration

Subsidized Smartphones

Providing affordable smartphones to rural women through government schemes.

Public-Private Digital Literacy Programs

NGOs, banks, and mobile service providers should conduct training programs.

AI and Localized Mobile Solutions

Developing AI-powered applications in regional languages to enhance usability. Promoting AI-based voice assistants for illiterate women entrepreneurs.

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Strengthening Digital Infrastructure

Expanding mobile network coverage in remote areas. Reducing mobile data costs to make digital services more affordable.

Conclusion

Mobile technology plays a transformative role in empowering rural women in Pollachi Taluk, contributing to economic growth and sustainable development. By enhancing financial inclusion, digital entrepreneurship, and e-learning, mobile technology enables women to overcome traditional barriers and improve their quality of life. Despite challenges such as digital literacy, affordability, and cybersecurity concerns, strategic interventions by governments, private enterprises, and NGOs can maximize the benefits of mobile technology for rural women. Strengthening digital infrastructure, promoting AI-driven solutions, and increasing awareness will further bridge the gender digital divide and create a sustainable future for rural women in Pollachi Taluk.

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