

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



NALLAMUTHU GOUNDER MAHALINGAM COLLEGE (AUTONOMOUS)

Accredited with A++ by NAAC | NIRF Rank Band 101-150 & ISO 9001:2015 Certified
Affiliated to Bharathiar University, Coimbatore, Tamil Nadu
POLLACHI-642 001



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39	Unlocking Potential: The Interplay of Financial Inclusion and Economic Empowerment Author Name	188
40	A Study on Women Empowerment Issues and Challenges Dr. K. Ganeshkumar	195
41	Challenges and Opportunities of Rural Women towards Empowering Startup Businesses in Tamil Nadu: An Investigative Study Dr. P. Gurusamy & Mrs. V. Poornima	203
42	AI-Powered Approaches for High-Resolution Environmental Analysis: Opportunities and Challenges Dr.P.Thangavel	215
43	AI-Enhanced Parking Systems: Revolutionizing Urban Parking Challenges Mr. N. Senthil Kumar & Ms. E. Indhumathi	220
44	Bridging Agriculture and Innovation: The Role of Digital Entrepreneurship in Transforming Banana Farming Vishnu Prabhakar. V & Dr. N. Sudha	225
45	Challenges And Opportunities for Empowering Rural Women Ms. S. Pratheepa & Ms. A. Bhavadharaniiii	231
46	Digital Entrepreneurship and Innovation: The Catalyst for Transforming the Global Business Landscape Dr. M. Uma Maheswari	239
47	Digital Opportunities for Rural Women Entrepreneurship Dr. G. Vignesh & Mr. B. Bala Rupesh Kumar	243
48	E- Commerce and Rural Women Empowerment a Chariot for Enormous Growth Dr. G. Vignesh & Ms. T. Gokul Prasanth	248
49	Innovative AI and ML Models for Breast Cancer Risk Assessment and Prognosis Mr. N. Senthil Kumar	252
50	Women Entrepreneurship: Tribal Women Empowerment Through Entrepreneurship Mr. M. Prem	255
51	The Effectiveness of Mindfulness Practices in Enhancing Student Focus and Resilience Dr. R. Nandhakumar	259
52	Financial Inclusion for Empowering Rural Households Mr. R. Amarnath & Ms. K. Mehala	269
53	SFURTI: Catalyzing Traditional Industrialization and Empowering Artisanal Clusters in Tamil Nadu Mr. V. Stalin	274
54	Transforming Digital Payments: The Growth and Future of Unified Payments Interface (UPI) in India Mr. K. Boopathiraj & Dr. M. Nagedran	278

DIGITAL OPPORTUNITIES FOR RURAL WOMEN ENTREPRENEURSHIP

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Abstract

Rural women in India has an important role in the process of economic development, but are frequently stopped from their participation due to a lack of access to markets, financial services, and the skill development programs. To bring innovative solutions to empower the rural women entrepreneur, digital opportunities available for women are e-commerce platforms, social media, fintech solutions, and online training programs. By using Platforms like Meesho and Amazon enables women to sell products throughout the country, while social media tools like WhatsApp and Instagram facilitate low cost marketing. Digital wallets and microfinance platforms enhance financial inclusion, and online training initiatives provide entrepreneurial skills and digital literacy. Using case studies and policy analysis, such as Digital India and Stand-Up India, this paper identifies key enablers and barriers to digital empowerment. The results will reflect the changes that digital technologies can bring about in rural women's entrepreneurship towards inclusive economic growth and sustainable development. To conclude that empowering the rural women in India brings a huge change in villages as well as promoting economic activities that contribute economy of our country.

Keywords: Rural women Entrepreneurship , E-commerce platforms, Social media marketing, Digital literacy, Digital India, Stand-Up India

Introduction

The numbers of women in the rural economy working as farmers, small scale producers, in plantations and agro-industries is significant. However, women in the rural economy are employed in other sectors, such as education, tourism, and domestic work. Because of disparities and barriers they experience in the rural economy, women are unable to find suitable jobs or boost their productivity. Entrepreneurship plays a vital role in generating employment opportunities for rural societies, providing self-employment for those who started up their own business and improving the rural area's economic status. Now women's are also interested in starting their businesses in both the rural and urban areas due to overcoming poverty, generating family income and developing Standard of living. Thus, women's are participating in agriculture, business, and trade without any social and other boundaries. The study aims to answer the question on **How digital inclusion necessitates empowerment of rural women and facilitates women entrepreneurship?** Furthermore, it focuses on examining the contribution of public programs. After this introductory section, the second section explains Digital Opportunities available for Rural Women Entrepreneurs.

The third section is about the barriers to digital adoption. The fourth section presents Policy analysis and case studies. The fifth section is about recommendations and the sixth session discusses the conclusion of the study.

Digital Opportunities for Rural Women Entrepreneurs

Government Initiatives

AROGYASAKHI assists rural women in forming their own identities so they can offer healthcare services to the rural community. A mobile application assists female rural entrepreneurs in providing preventative healthcare directly to rural residents. Women visit homes with tablets and portable medical equipment, such as blood pressure monitors and glucometers, to gather information from the village women. Physicians can access this data from anywhere in the world and treat patients remotely. In a similar vein, a number of apps have been released to help farmers obtain precise and fast information about crops, market pricing, and analytics to increase their output and financial success.

Pradhan Mantri Gramin Digital Saksharta Abhiyaan (PMGDISHA): In order to promote digital literacy in rural India, the government has approved a new program called Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)," which will benefit 6 crore rural families (one person per home). Out of the 6.63 crore candidates who have enrolled, 5.69 crore have received training, and 4.22 crore have received certification

Common Services Centres (CSC) – In rural locations, CSCs use Village Level Entrepreneurs (VLEs) to provide digital government and business services. These CSCs provide more than four hundred digital services. At the Gram Panchayat level, 4.14 lakh of the 5.21 lakh CSCs that are currently operational nationwide—including in urban and rural areas—are CSCs. There are 23,035 CSCs operating in the state of Rajasthan, with 18823 of them operating at the Gram Panchayat level.

Digital Village: Additionally, MeitY launched the "Digital Village Pilot Project" in October 2018. The initiative covers 700 Gram Panchayats (GPs)/Villages, with at least one GP/Village per District in each State/UT. The digital services being provided include business-to-business (B2C) and government-to-citizen (G2C) services, as well as digital health, education, finance, skill development, and solar-powered street lights.

W2E2 Wireless Women for Entrepreneurship and Empowerment: W2E2 provides internet access, e-learning opportunities, and digital tools to rural women. An initiative to teach rural Indian women how to utilize computers and the Internet to their full potential is encouraging them to start their own enterprises. The goal of Wireless Women for Entrepreneurship & empowerment (W2E2) is to support women-driven ICT micro-enterprises and entrepreneurs in underdeveloped areas of India by providing wireless internet access. Additionally, the program aims to foster an internet environment that is supportive of gender inclusion and women's empowerment. The initiative supports Internet Society's objective, which is to encourage the free development, evolution, and usage of the Internet for the benefit of all individuals living in remote locations. The initiative is in line with internet society's objective, which is to support free and open Internet growth, evolution, and use for the benefit of all people, including those living in distant locations

Udyogini Scheme: The Udyogini Scheme offers substantial benefits to women entrepreneurs by providing financial assistance for setting up micro-enterprises and small-scale industries. With loans ranging from ₹1 lakh to ₹3 lakhs and subsidies of 30% for general categories and 50% for SC/ST categories, the scheme ensures accessible funding. It prioritizes economically weaker women, including widows, physically challenged women, and those from special categories, empowering them through self-employment opportunities. By fostering economic independence and enhancing livelihoods, the Udyogini Scheme contributes significantly to women's empowerment and rural development.

TN-RISE Women Start Up Council: The TN-RISE Women Start Up Council provides comprehensive support services to rural women entrepreneurs, including advisory, mentorship, market linkages, financing, and operational guidance. The initiative aims to create a nurturing ecosystem by collaborating with industry, corporates, academia, and government organizations. The council also offers a physical space with necessary infrastructure and professional expertise to help women entrepreneurs overcome challenges and access government schemes, incentives, and subsidies.

Stree Shakti Package For Women Entrepreneurs: The majority of SBI branches provide this program to women who have participated in state-run Entrepreneurship Development Programs (EDP) and control 50% of a company or business. In the event that the loan amount exceeds ₹2 lakhs, the scheme additionally provides a lower rate of interest by 0.50%

Dena Shakti Scheme: Women entrepreneurs who work in retail, manufacturing, microcredit, agriculture, or small business and require financial support can apply for this program offered by Dena Bank. With a maximum loan amount of ₹20 lakhs for retail trade, education, and housing, and ₹50,000 for microcredit, the interest rate has also been lowered by 0.25%.

Barriers to Digital Adoption

The barriers to digital adoption faced by rural women entrepreneurs are multi-faceted and often interconnected, limiting their ability to harness the full potential of digital technologies. Key challenges include:

1. **Limited Digital Literacy:** Many rural women lack basic knowledge of using smartphones, internet navigation, and digital tools, making it difficult to adopt technology effectively.
2. **Poor Infrastructure:** Inadequate access to reliable internet connectivity, electricity, and technological devices hinders seamless digital engagement.
3. **Financial Constraints:** The high cost of smartphones, data plans, and other digital tools remains a significant barrier for women with limited financial resources.
4. **Cultural and Social Norms:** Gender biases and societal restrictions often discourage women from using technology, limiting their exposure to digital solutions.
5. **Language Barriers:** Most digital platforms and resources are in English or urban-centric languages, making them inaccessible to women who speak only regional languages.
6. **Lack of Training and Support:** Absence of localized training programs and support networks prevents women from gaining confidence in using digital tools.

7. **Cybersecurity Concerns:** Fear of online fraud, scams, and data breaches makes women hesitant to adopt digital solutions for their businesses.
8. **Time Constraints:** Women in rural areas often juggle multiple roles, leaving little time for learning and integrating digital tools into their entrepreneurial activities.
9. **Awareness Gap:** Limited knowledge about the benefits of digital adoption and available government or private initiatives further widens the gap.

Addressing these barriers requires a holistic approach involving affordable access to technology, localized training programs, and supportive community networks to foster digital inclusion among rural women entrepreneurs.

Case Studies

1. SEVA's Digital Inclusion Program

The Self-Employed Women's Association (SEWA) in India has successfully empowered rural women through its Digital Inclusion Program, which leverages technology to enhance their entrepreneurial opportunities. The program provides training in digital literacy, including smartphone usage, online banking, and e-commerce, while ensuring access to affordable devices and internet connectivity. Women engaged in handicrafts, textiles, and organic farming were taught to market their products on platforms like Amazon and local digital marketplaces, significantly boosting their incomes. Beyond economic benefits, the program enhanced women's financial independence, decision-making, and social status. Despite challenges like poor connectivity and cultural resistance, SEWA addressed these through localized content and community-driven training. The program has become a model for leveraging technology to bridge the gender and digital divide in rural areas.

2. Kiva and Microfinance for Digital Empowerment

Kiva, a global non-profit organization, has effectively leveraged microfinance to empower rural women entrepreneurs by enabling access to digital tools and skills. Through small, crowd-funded loans, women in underserved regions can purchase smartphones, tablets, or computers and receive training in using digital platforms such as WhatsApp for marketing, e-commerce for sales, and mobile wallets for secure transactions. For instance, in Kenya, rural women farmers used Kiva loans to adopt agricultural apps, gaining real-time updates on weather, crop management, and market prices, leading to increased productivity and incomes. By combining financial support with digital empowerment, Kiva has transformed the entrepreneurial landscape for rural women, bridging the digital divide and fostering community development.

Recommendations

1. More women need to be given the opportunity to expand their enterprises, thus having access to more and better educational opportunities, including classes on managing a business.
2. More equitable access to a consistent flow of finance outside of short-term microloans, which are usually used for personal consumption rather than business development;

3. With the goal of educating women about the various business sectors, a widespread awareness programs should be implemented.
4. To support the growth of entrepreneurship, educational institutions should collaborate with numerous government and non-government organizations, especially to build commercial ventures.
5. Women's polytechnics and industrial training facilities will increase students' skills. Workshops for training and production put skills to use. By embracing the benefits of the most recent technologies, women should aim to improve themselves in the ever-changing world.

Conclusion

Women entrepreneur are one of the main pillars for the economic development. There are numerous schemes provided to assist women entrepreneurs by the government, scheduled and non-scheduled banks in our country. But the government should focus to act as facilitator and create a awareness programme on various schemes imposed by them for empowerment of rural women effectively and efficiently to implement them. Development of rural women entrepreneurs does not mean development of women in rural areas but it mean development of entire society with economic growth. Present scenario is rapidly changing with technological development, modernization, digitalization, digital transformation, industrialization, urbanization, education and development. In such conditions, employment opportunity increased drastically for rural women entrepreneurs. Digital transformation leads to improved entrepreneurial skills among rural women, which in turn improves the wealth of the nation in general and of the family in particular. Women need encouragement and support from the family members, government, society, male counterparts etc., with the right assistance from varied groups mentioned above, they can join the main stream of national economy and thereby contribute to the economic development. Government initiatives have drawn plans for digitally advancement an empowerment of Rural women entrepreneurs through training and capacity building programs. Empowering women could reduce poverty for everyone in the society. In order to achieve it, we need to first fix the current broken economic model which is undermining gender equality and causing extreme economic inequality.

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