

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

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

**Vol – 2**

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# EMPOWERING RURAL WOMEN: A COMPARATIVE STUDY

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## Abstract

*The paper explores key policy areas, including economic initiatives (microfinance and rural entrepreneurship programs), social policies (education and healthcare access), and legal frameworks (land rights and gender equality laws). It identifies common challenges, including cultural barriers, policy gaps, and resource constraints, which have impacted the success of these policies. The study concludes with recommendations for improving the design and implementation of policies to better address the needs of rural women, including increased stakeholder involvement and the adaptation of successful models across contexts. Ultimately, this paper highlights the crucial role of effective and inclusive policies in enhancing the social, economic, and political empowerment of rural women, offering insights into the potential for positive change through strategic policy reform adjustments.*

**Keywords:** Rural Women, Empowering, Governmental Policies.

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## Introduction

The empowerment of rural women is an essential component of achieving broader development goals, as it contributes not only to gender equality but also to economic and social progress. Rural women, often constrained by geographical isolation, cultural norms, and limited access to education, healthcare, and economic opportunities, face unique challenges compared to their urban counterparts. Despite these challenges, rural women play a crucial role in agricultural production, family welfare, and community development. However, their contributions are frequently undervalued, and they remain largely excluded from decision-making processes at local, national, and global levels.

Governments around the world have recognized the importance of empowering rural women and have initiated various policies aimed at improving their social, economic, and political status. These policies can take different forms, including economic empowerment programs such as microfinance and rural entrepreneurship initiatives, social policies that focus on education and healthcare, and legal frameworks that seek to guarantee women's rights, including land ownership and protection from gender-based violence. The effectiveness of these policies, however, often varies depending on the political, economic, and social contexts in which they are implemented.

It aims to analyze and compare governmental policies that have been designed to empower rural women, focusing on their impact in different countries or regions. By examining case studies from India, Kenya, and Sweden, the paper provides a comparative analysis of how these policies have succeeded or failed in addressing the unique needs of rural women. India, with its focus on rural livelihood programs and women's self-help groups (SHGs), presents an example of economic empowerment strategies. Kenya offers insights into the impact of women-centered funding initiatives like the Women Enterprise Fund. Sweden, with its comprehensive gender equality laws and social welfare policies, presents a model of social protection and legal rights.

The objective of this comparative study is to identify the strengths and weaknesses of these policies, understand the factors that contribute to their success or failure, and recommend Action able policy improvements. Additionally, the paper will explore the role of cultural norms, gender biases, and resource constraints in shaping the effectiveness of policies aimed at empowering rural women. By drawing lessons from different contexts, the study aims to provide a road map for designing more inclusive, sustainable, and impactful policies that can better support rural women in their pursuit of equality and empowerment.

This introduction sets the stage for the paper by outlining the importance of rural women's empowerment, the challenges they face, and the role of government policies in addressing these challenges. It also introduces the comparative approach and the countries or regions to be studied, providing a clear purpose and direction for the paper.

## **Challenges Faced by Rural Women**

Rural women across the world face numerous challenges that impede their social, economic, and political empowerment. These barriers are multifaceted and are often deeply entrenched in cultural, social, and economic systems. Below, we outline the key challenges rural women encounter:

### **1. Economic Exclusion**

#### **Limited Access to Financial Services**

One of the most significant barriers to economic empowerment for rural women is their limited access to financial services. In many rural areas, women lack access to formal banking systems, credit facilities, or insurance. This financial exclusion makes it difficult for women to start or grow businesses, invest in education, or improve their livelihoods. Rural women often rely on informal savings and loan systems, which are inefficient and can impose high interest rates.

#### **Limited Market Access**

Rural women often face difficulties in accessing local, regional, or international markets to sell their products or services. Due to poor infrastructure, lack of transportation, and limited market information, women are frequently unable to tap into profitable market opportunities. This limitation restricts their economic growth and ability to earn a stable income.

## **Land Ownership and Property Rights**

Land ownership is a key factor in economic independence. However, in many rural areas, women face barriers to owning or inheriting land. Cultural norms, legal constraints, and patriarchal structures often mean that land and property are predominantly owned by men. Without access to land, rural women are limited in their ability to engage in agriculture (their primary source of livelihood), and they lack collateral to secure loans for starting businesses or improving their economic situation.

## **2. Limited Education Opportunities**

### **High Illiteracy Rates**

Rural women often have lower literacy rates compared to their urban counterparts. Educational opportunities are limited due to factors such as early marriage, childbearing, and household responsibilities. In many rural areas, schools are often far from villages, and the cost of education (whether for school fees, uniforms, or books) can be prohibitively expensive. Furthermore, gender biases in education can result in families prioritizing the education of boys over girls, further exacerbating the gender gap in literacy and skills.

### **Lack of Vocational Training**

Many rural women have limited access to vocational training programs that could provide them with practical skills for employment or entrepreneurship. The absence of such training programs, combined with traditional gender roles that limit women's employment to domestic or agricultural labor, restricts women's ability to enter other fields that could offer better economic opportunities. Vocational training in areas such as healthcare, technology, or artisan crafts could provide rural women with the tools they need to enhance their economic status.

### **Barriers to Higher Education**

Even when rural women complete primary or secondary school, many face significant barriers in pursuing higher education. These include financial constraints, the distance to educational institutions, and societal pressures that encourage women to marry early or prioritize family responsibilities over further education. As a result, many rural women are denied opportunities for higher education, which limits their career prospects and personal development.

## **3. Health care Access**

### **• Poor Maternal and Reproductive Health Services**

Rural women often have limited access to quality maternal and reproductive healthcare services. Inadequate healthcare infrastructure, shortages of skilled healthcare professionals, and long travel distances to health facilities all contribute to high maternal and infant mortality rates. Rural women frequently lack access to prenatal care, safe childbirth practices, and postnatal care, leading to preventable health complications. Furthermore, the cultural taboo surrounding issues like menstruation, reproductive rights, and family planning means that rural women often do not have access to the necessary information or resources to manage their reproductive health.

- **Limited Access to Family Planning**

Family planning services are often unavailable or underutilized in rural areas, due to limited access to contraception, lack of awareness, and socio-cultural resistance. In many rural communities, women have little control over family size due to limited access to family planning methods or the lack of support from their spouses or communities. This can result in high fertility rates and a greater burden of unpaid care work, affecting women's health and economic opportunities.

- **Inadequate Health care Facilities**

Rural areas typically have fewer healthcare facilities and medical professionals than urban centers. Hospitals or clinics that are available may be underfunded, understaffed, or lack essential medical supplies. This limited access to quality health care means that rural women often face long wait times for treatment, reduced access to specialized care, and difficulty accessing preventive health services. Consequently, rural women may experience poor health outcomes, which can affect their ability to work, care for their families, and participate in social activities.

#### **4. Cultural and Social Barriers**

##### **Deep-rooted Gender Roles and Patriarchy**

Cultural norms and patriarchal structures are pervasive in many rural communities. These norms dictate specific gender roles, such as women's primary responsibility being confined to domestic work and child-rearing, while men are expected to participate in informal labor markets and decision-making. These social expectations restrict rural women's freedom and opportunities, reinforcing their subordination and limiting their potential to engage in economic, social, and political life outside the home.

##### **Mobility Restrictions**

In many rural areas, women's mobility is restricted due to cultural norms, safety concerns, and economic limitations. Social expectations around women's roles as care givers often keep them in the home, limiting their ability to attend educational programs, participate in economic activities, or engage in political or social spheres. The lack of transportation infrastructure in rural areas further compounds these challenges, as women may be unable to travel to work, markets, or healthcare centers.

##### **Societal Norms Restricting Education and Decision-Making**

Societal beliefs in rural areas often place less value on educating girls or empowering women in decision-making roles. In many communities, women are expected to defer to male relatives or husbands when it comes to financial, educational, or household decisions. This limits their autonomy and participation in community and family life. Social norms also often prioritize family care over women's personal ambitions, causing many to abandon careers or education after marriage.

These challenges paint a clear picture of the complex and interconnected obstacles rural women face. Addressing these barriers requires holistic solutions that not only focus on



economic or educational opportunities but also involve cultural shifts and improvements in healthcare infrastructure. The following sections of your paper can explore how policies in different regions are addressing these challenges and what additional steps are necessary to support rural women's empowerment.

## **Challenges**

### **Barriers to Effective Implementation**

While policies in all three countries have made progress, several challenges persist in their implementation. For instance, India's SHG model faces resistance in more traditional rural areas, where patriarchal norms discourage women from stepping outside the home for economic activities. Despite the success in some regions, many rural women continue to face barriers in accessing the benefits of microfinance schemes due to these deeply rooted cultural norms.

### **In adequate Funding and Infrastructure**

A common challenge across all three countries is the lack of adequate funding and infrastructure to support rural women's empowerment programs. In India and Kenya, limited financial resources and inadequate infrastructure (e.g., road access, healthcare facilities, and educational institutions) in rural areas make it difficult for women to access essential services. Similarly, while Sweden's welfare system is robust, rural areas may face logistical challenges in accessing services, especially in remote regions.

### **Political Will and Commitment**

The political will to implement and sustain policies aimed at rural women's empowerment can vary significantly. In India and Kenya, political commitment to rural women's issues has fluctuated, often influenced by broader political dynamics. In some cases, policies targeting rural women are not prioritized, leading to poor execution and lack of sustained impact. In Sweden, while policies are generally well-funded and supported, there is a need for continuous adaptation to ensure that rural women continue to benefit equally from national welfare policies.

## **Cultural and Social Barriers**

### **Traditional Gender Roles**

In all three countries, cultural norms and gender biases play a significant role in shaping the effectiveness of policies. In India, traditional gender roles often limit women's mobility and participation in economic activities. Societal expectations about women's primary roles as caregivers and homemakers restrict their ability to benefit from economic empowerment programs like microfinance or vocational training. Similarly, in Kenya, patriarchal customs often prevent women from accessing land and participating equally in community decision-making.

In Sweden, while gender equality is more advanced, rural areas may still have entrenched cultural attitudes that limit women's freedom and choices, particularly when it

comes to leadership roles or high-level decision-making positions. However, Sweden's societal commitment to gender equality helps counteract some of these barriers.

### **Socio-Cultural Resistance to Women's Empowerment**

Cultural resistance to women's economic independence and leadership is particularly strong in rural areas of developing countries like India and Kenya. This resistance manifests in social exclusion, violence, and even legal obstacles. In rural India, women's involvement in local governance and the workforce often faces opposition from male-dominated power structures. In Kenya, while land laws may support women's land rights, customary laws and practices still often override these legal frameworks.

### **Conclusion**

The persistence of cultural practices, such as patriarchal inheritance laws and gender roles, remains a significant barrier to full empowerment. To ensure that policies effectively empower rural women, it is essential for governments to not only address legal and economic barriers but also challenge the societal norms that limit women's participation in decision-making. Additionally, policies should be context-specific, developed in consultation with rural women themselves, and supported by robust monitoring and enforcement mechanisms. Ultimately, empowering rural women is a complex, multifaceted issue that requires continued commitment, targeted policy interventions, and greater social awareness.

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