

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

**Vol – 2**

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# CONTENTS

S. No.	Title	Page No.
1	E-Commerce and Rural Women Empowerment a Pathway to Inclusive Growth <b>K. Abinaya</b>	1
2	Studying AI, and the Workforce, the Role of Analytics in Shaping Future Employment Trends <b>Dr. A. Akila</b>	3
3	E-Commerce and Rural Women Empowerment <b>Dr.G.Akilandeswari</b>	13
4	E-Commerce for Economic Empowerment of Women: Challenges and Strategic Interventions <b>Mr. R. Amarnath &amp; Mr. T. Baskaran</b>	17
5	Empowering Rural Women: Government Initiatives for a Digital Future in Education <b>Dr. D. Divya</b>	22
6	Impact of Social Media on Girl Students: Pros and Cons <b>Dr. R. Vennila</b>	28
7	Implications of Government Schemes on Women Empowerment <b>Dr. R. Gayathri</b>	35
8	Skills Development Programs for Rural Women: A Path to Financial Independence <b>Dr. Simi. V &amp; Dr. C. Santhoshkumar</b>	40
9	Challenges And Opportunities For Empowering Rural Women <b>Geetha. K</b>	46
10	A Study on Consumer Perception Towards Digital Banking Services <b>Dr. M. Gokila</b>	53
11	Rural Women and Panchayati Raj: Empowerment and Challenges <b>Gokul Prasath M &amp; Rithesh R</b>	60
12	Healthcare And Education In The Digital Age <b>Dr. K. Haridas &amp; L. Shriya</b>	65
13	Digital Education Initiatives for Empowering Rural Women <b>Dr. K. Haridas &amp; K. P. Pavithra</b>	69
14	Empowering Rural Women Entrepreneurs Through Yoga: A Pathway to Holistic Growth and Self-Reliance <b>Dr. S Jagadambal</b>	72
15	Result Driven Strategies to Women Entrepreneurs for Better Performance of Business Through Advanced Digital Literacy <b>Dr. P. Jayanthi &amp; Mr. A. R. Sanjay</b>	79

# IMPLICATIONS OF GOVERNMENT SCHEMES ON WOMEN EMPOWERMENT

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## Abstract

*Women empowerment is a critical aspect of societal development, particularly in countries like India, where gender inequality persists despite considerable progress. This academic paper provides a comprehensive review of women empowerment initiatives in India, analysing their objectives, implementation strategies, and impact on the lives of women. This study explores the impact of Government schemes on women empowerment. The paper also identifies the challenges faced in achieving gender equality and offers recommendations to enhance the effectiveness of women empowerment initiatives in India.*

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## Introduction

Women Empowerment is the progression of women accepting and including them in the decision-making process. It also means providing them with equal opportunities for growth and development in society, and disapproving gender bias.

Article 15(3) mentions the welfare of women and children and can be stated as “Nothing in this article shall prevent the State from making any special provision for women and children.”

Women and children are a vital part of Indian society. Also, these are the most vulnerable sections of India.

The Ministry of Women and Child Development is implementing various schemes/programmes for empowerment of women and development of children across the country. The details of those schemes are as follows: For Women empowerment:

**Pradhan Mantri Matru Vandana Yojana (PMMVY)**, {erstwhile Maternity Benefit Programme} has been contributing towards better enabling environment by providing cash incentives for improved health and nutrition to pregnant and nursing mothers

**Scheme for Adolescent Girls** aims at girls in the age group 11-18, to empower and improve their social status through nutrition, life skills, home skills and vocational training

**Pradhan Mantri Mahila Shakti Kendra scheme**, promote community participation through involvement of Student Volunteers for empowerment of rural women.

**National Creche Scheme** to provide day care facilities to children of age group of 6 months to 6 years of working women who are employed.

**Rastriya MahilaKosh (RMK)** to provide micro-credit to poor women for various livelihood support and income generating activities at concessional terms in a client-friendly procedure to bring about their socio-economic development.

SwadharGreh to provide relief and rehabilitation to destitute women and women in distress. Ujjawala, a Comprehensive Scheme for prevention of trafficking and for rescue, rehabilitation, re-integration and repatriation of victims of trafficking for commercial sexual exploitation.

Working Women Hostels for ensuring safe accommodation for women working away from their place of residence. Under this scheme, 2 new proposals have been received and 2 sanctioned in Himachal Pradesh during last three years.

Schemes of One Stop Centre (OSC) and Women Helpline (WH) are being implemented to facilitate access to an integrated range of services including medical aid, police assistance, legal aid/ case management, psychosocial counseling and temporary support services to women affected by violence.

Gender Budgeting Scheme is being implemented as a tool for mainstreaming gender perspective at various stages of planning, budgeting, implementation, impact assessment and revisiting of policy/programme objectives and allocations. The Scheme helps in strengthening of institutional mechanisms and training of various stakeholders so as to mainstream gender concerns in Central and State Governments.

In spite of Government schemes, still there is gap between the Policy makers and stakeholders who receive the benefits. To bridge the gap this study was undertaken to find the impact of Government schemes on women empowerment

## **Review of Literature**

The recognition of the role of business within society has become increasingly explicit. Markets are intricately intertwined with the social context in which they operate, and this social context is a fundamental component of their functioning. Business leaders are now acknowledging this social context and responding to its complex and expanding demands (Sultana et al., 1970). Various factors, such as concerns for environmental sustainability, ethical issues arising from business scandals, economic crises, and the growing interconnections between business and government, have spurred these responses (Alkire et al., 2013). Scholars have extensively examined the relationship between business and society, presenting diverse perspectives on the matter. These perspectives include the stakeholder perspective, which emphasizes the importance of considering the interests of all stakeholders; the corporate citizenship perspective, which underscores the obligations of businesses to contribute positively to society; the perspective of capital owners, who seek to maximize financial returns while considering social and environmental impacts; and the shared value perspective, which focuses on creating economic value while simultaneously addressing societal challenges (Khan, 2009). The role of business in society encompasses the innovation and delivery of products and services that generate value in a responsible manner (Nikkhah et al., 2010). Moreover, businesses are expected to conduct their operations in a socially acceptable and profitable way. Over time, the role of business has evolved to encompass the development of the economy and society, harmonizing economic, legal, ethical, and social responsibilities. By adopting sustainable practices and

assuming social responsibility, companies can gain a competitive edge, increase their market share, and enhance shareholder value (Morduch, 1999). A society consists of individuals, their territorial rights, their occupations, and, most importantly, the ideology that shapes their collective identity. Numerous scholars have demonstrated that businesses can significantly impact society through responsible business practices (Nazneen et al., 2011). The World Business Council for Sustainable Development (2006) stated in their paper "From Challenge to Opportunity – The Role of Business in Tomorrow's Society" those sustainable businesses must pursue a purpose beyond short-term shareholder value generation. Growing business entities are increasingly recognizing their role in society and incorporating the concept of social responsibility through various social initiatives (Hossain, 2012)

### **Methodology**

Digital India Entrepreneurs dealing with the above scheme were selected through cluster sampling. At the village level, entrepreneurs' women beneficiaries were approached, and data were collected either through a questionnaire or interview schedule, according to the availability of the respondents. A sample size of 500 was collected from women beneficiaries of Digital financial inclusion schemes such as the Jan Dhan Yojana scheme, Pradhan Mantri Shram Yogi Maan Dhan and Atal Pension Yojana to study the implications of their economic empowerment. Village-level entrepreneurs who have CSC centres in nine districts from Western Tamil Nadu were contacted to collect the list of beneficiaries using the cluster sampling method.

### **Objective of the Study**

1. To Study the impact of Government Schemes on Women Empowerment
2. To find out the avenues of earning to rural women through government schemes

### **Impact of Government Schemes on Women Empowerment**

The Impact of Government schemes on women Empowerment is measured in five-point scaling technique. The effectiveness was measured with the help of weighted average mean score technique

### **Impact of Government Schemes**

<b>Impact of Government Schemes on Women Empowerment</b>	<b>Total Score</b>	<b>Mean Score</b>	<b>Rank</b>
Provide the rural women, various avenues to earn	2130	4.26	1
Encourage women entrepreneurial abilities	1985	3.97	2
Enhance the financial literacy of women	1881	3.76	3
Impact of overall economic well being	1783	3.57	4
Impact on small business and entrepreneurs	1781	3.56	5
Improved convenience of transactions	1779	3.56	6

Increase the confidence level of women to use banking services	1769	3.54	7
Access to credit facilities	1772	3.54	7
Enhanced savings and investment opportunities	1767	3.53	8

The data provided presents a comprehensive analysis of the impact of technology on women's empowerment, specifically focusing on different aspects and their respective rankings. The most significant finding is that **Provide the rural women for various avenues to earn** with the highest mean score of 4.26 as first rank. These results highlight the wide spread understanding of how technology can contribute to creating diverse earning avenues for women in rural areas, potentially addressing economic disparities.

**Encourage women entrepreneurial abilities**, which secured the second position with the mean score of 3.97. These findings indicate a strong acknowledgment of the role of technology in fostering entrepreneurship among women, demonstrating belief in its potential to empower women economically through business ventures.

The statement with the mean score of 3.76 is ranked as 3<sup>rd</sup>, emphasizes the significance of **enhancing the financial literacy of women**. The same result stated that the findings revealed that, the financial literacy has significant impact on women's economic empowerment among the rural poor.

Moving further down the rankings, the data reveals a range of priorities. The fourth-ranked statement is "Impact on overall economic well-being," indicates the perceived influence of technology on women's economic prosperity in a broader context. Following closely in the fifth position is the statement "Impact on small business and entrepreneurs," which highlights the role of technology in supporting and enhancing the endeavours of women in small businesses and entrepreneurial ventures.

Subsequent statements, such as "Improved convenience of transactions," "Access to credit facilities," and "Enhanced savings and investment opportunities," hold positions six, seven, and eight, respectively. These statements emphasize the importance of financial access and convenience in the realm of women's empowerment and increasing the confidence level of women to use banking services. These findings further reinforce the belief that technology can facilitate easier and more inclusive financial participation for women. Ninth positions in the data highlight the importance of and providing enhanced savings and investment opportunities. Although these aspects rank lower, they still demonstrate an understanding of empower women by boosting their confidence in using banking services and expanding their options for savings and investment.

## Conclusion

In conclusion, women empowerment initiatives in India play a pivotal role in addressing gender inequalities, promoting equal rights, and fostering inclusive development. These initiatives tackle various aspects of empowerment, including social, economic, political, and educational dimensions, aiming to create an environment where

women can fully realize their potential and participate in all spheres of life. While progress has been made, challenges such as deep-rooted socio-cultural norms, gender biases, and limited resources persist, requiring sustained efforts and strategic actions. To enhance women empowerment initiatives, it is crucial to strengthen legal frameworks, ensuring the effective implementation of gender-sensitive legislation and providing support services for survivors of violence. Additionally, increasing access to education and skill development is vital, ensuring equal opportunities for girls and women to acquire knowledge, skills, and expertise necessary for economic and social advancement. Promoting financial inclusion and entrepreneurship is another key recommendation, enabling women to access financial services, start their businesses, and become economically self-reliant.

Overall, the data interpretation shows a collective recognition of the transformative impact of technology on women's empowerment, with an emphasis on creating earning avenues, fostering entrepreneurship, improving financial literacy, and enhancing overall economic well-being. This reflects a nuanced understanding of the various ways in which technology can contribute to empowering women across different domains.

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