

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

E-COMMERCE AND EMPOWERMENT OF RURAL WOMEN

Dr. M. Jeeva

Associate Professor and Head, Department of Commerce (Banking and Insurance)
NGM College, Pollachi

Abstract

E-commerce or "electronic commerce" is the trading of goods and services online. The internet allows individuals and businesses to buy and sell an increasing amount of physical goods, digital goods, and services electronically. Running an e-commerce store is a lot more cost-effective than running a physical store. You don't have to rent commercial real estate instead, you can pay an affordable fee for web hosting. With an e-commerce store, you can simply build your website and start selling your products online without worrying about setting up a physical storefront and spending as much money. With e-commerce, your website and store can grow as your business does, and you don't have to spend a fortune moving to a new physical space. Keeping track of logistics is an essential part of e-commerce and retail marketing, and it's significantly easier with e-commerce than it is with a physical storefront.

Rural women can sell locally produced goods like handicrafts, food products, or textiles directly to consumers across wider markets, bypassing traditional middlemen and increasing their profit margins. By becoming financially independent, women can gain more decision-making power within their families and communities, leading to improved social status and gender equality.

Self-Help Groups (SHGs) can be formed to collectively market products online, facilitating knowledge sharing, skill development, and collective bargaining power.

Keywords: E-commerce, goods and services, online, retail marketing.

E-Commerce

Ecommerce or "electronic commerce" is the trading of goods and services online. The internet allows individuals and businesses to buy and sell an increasing amount of physical goods, digital goods, and services electronically.

Advantages of E-Commerce

1. Reduced Overhead Costs

Running an e-commerce store is a lot more cost-effective than running a physical store. You don't have to rent commercial real estate instead, you can pay an affordable fee for web hosting. You don't have to invest in security for your commercial property, plus you don't have to worry about paying rent for a warehouse or hiring employees. With an e-commerce store, typical costs include your domain name, your web hosting, and the cost of building your website, as well as your inventory. That being said, most e-commerce websites spend some money on marketing as well.

2. No Need for a Physical Storefront

There are so many difficult aspects to running a physical storefront and using e-commerce means you don't have to face most of those obstacles. Renting a commercial property can be expensive, especially if you're in a big city. You also have to pay for electricity, water, and internet to ensure your space is up to code and can handle your business. There's also security to consider; if you want your physical storefront to be secure, you'll need to invest in cameras and other surveillance equipment. With an e-commerce store, you can simply build your website and start selling your products online without worrying about setting up a physical storefront and spending as much money.

3. Ability to Reach a Broader Audience

Perhaps the biggest advantage of e-commerce is the fact that it allows you to reach a massive audience. Your physical storefront can only get so many visitors in a day, especially if you live in a smaller town or a rural area. With an e-commerce store, you can reach potential customers all throughout the world and show them your products. Even if you're not selling your products overseas, you can still reach shoppers all the way across the United States to boost your sales. This expanded reach has even allowed a handful of smaller e-commerce stores to become massive brands over time.

4. Scalability

Of the advantages and disadvantages of a business using e-commerce, scalability is one of the most practical advantages for long-term growth. If you have a physical storefront, your business can only grow so much before you have to move to a larger storefront. You also have to move inventory and equipment from one location to another, which makes it even harder to scale your store with the growth of your business. With e-commerce, your website and store can grow as your business does, and you don't have to spend a fortune moving to a new physical space.

5. Track Logistics

Keeping track of logistics is an essential part of e-commerce and retail marketing, and it's significantly easier with e-commerce than it is with a physical storefront. You can outsource fulfillment logistics so your customers can enjoy benefits like 2-day shipping and easy returns processing. You also have an electronic record of everything, which makes it easy to track sales and look for trends that help you grow your business over time.

E-commerce and Empowerment of Rural Women

E-commerce plays a crucial role in empowering rural women by providing them with a platform to sell their products directly to a global market, offering flexibility to work from home, and enabling financial inclusion through digital payments, while key challenges include bridging the digital literacy gap, addressing logistics issues in remote areas, and overcoming social barriers; initiatives like government training programs, dedicated e-commerce platforms for rural women, and leveraging existing Self Help Groups (SHGs) can significantly support their participation in the digital economy.

Key Points about E-Commerce and Rural Women Empowerment

Economic Empowerment

Rural women can sell locally produced goods like handicrafts, food products, or textiles directly to consumers across wider markets, bypassing traditional middlemen and increasing their profit margins.

Overcoming Geographical Barriers

E-commerce eliminates the need for physical market access, allowing women in remote areas to reach a global customer base.

Social Impact

By becoming financially independent, women can gain more decision-making power within their families and communities, leading to improved social status and gender equality.

Community Building

Self-Help Groups (SHGs) can be formed to collectively market products online, facilitating knowledge sharing, skill development, and collective bargaining power.

Digital Literacy Training

Providing training in digital literacy, online selling platforms, product photography, and basic business management is crucial for rural women to effectively utilize e-commerce.

Market Access

E-commerce platforms allow rural women to bypass middlemen and sell their handmade goods, crafts, and agricultural produce directly to a wider customer base, potentially achieving better prices.

Flexibility

Working through e-commerce enables women to manage household responsibilities while running their own businesses from home.

Skill Development

Initiatives focused on digital literacy and e-commerce training can equip rural women with the necessary skills to operate online businesses effectively.

Financial Inclusion

Digital payment systems facilitated by e-commerce platforms allow rural women to receive payments directly and manage their finances more efficiently.

Community Building

Online platforms can foster a network of women entrepreneurs, enabling knowledge sharing and collaborative support.

Challenges to Consider

Digital Literacy Gap

Lack of internet access and digital literacy skills can significantly hinder rural women from participating in e-commerce.

Logistics and Infrastructure

Delivery logistics to remote areas can be challenging, impacting the reach of e-commerce initiatives.

Social Barriers

Societal norms and gender stereotypes can limit women's ability to engage in online business activities.

Examples of Supporting Initiatives

Government Programs

Providing training, funding, and infrastructure support to facilitate rural women's participation in e-commerce.

Dedicated E-commerce Platforms

Developing platforms specifically designed for rural women sellers, often with features like language support and simplified interfaces.

Self Help Groups (SHGs)

Utilizing existing SHG networks to organize and train women on e-commerce practices.

Overall, e-commerce has the potential to be a powerful tool for empowering rural women by providing them with economic opportunities and promoting their participation in the digital economy.

References

1. <https://mailchimp.com/resources/advantages-and-disadvantages-of-e-commerce/>
2. <https://debutify.com/blog/challenges-faced-by-women-in-ecommerce>
3. <https://www.undp.org/malaysia/blog/tackling-women-empowerment-and-inequality-through-rural-e-commerce-development-and-digitalisation>
4. <https://vsu.ac.in/facultyportal/uploads/publications/suneetha2019ecommercepaper.pdf>
5. <https://www.fundsforngos.org/proposals/digital-inclusion-empowering-women-in-rural-areas-through-technological-solutions/>
6. <https://www.soundnlight.in/empowering-rural-women-in-india-e-commerce-as-a-catalyst-for-holistic-growth/>