

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

**Vol – 2**

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# DIGITAL TRANSFORMATION FOR RURAL WOMEN

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## Abstract

*Digital transformation for rural women is not just about technology; it is about fostering empowerment, enhancing livelihoods, and breaking down barriers of inequality. By harnessing digital tools, rural women can access educational resources, financial services, healthcare, and markets for their products, leading to greater economic independence and social inclusion. The integration of digital technologies into rural communities offers the potential to transform gender dynamics, improve overall well-being, and create sustainable economic growth. This paper explores the impact of digital transformation on rural women. It aims to highlight the ways in which technology is reshaping the lives of rural women, empowering them to take charge of their own futures and contribute to their communities in meaningful ways.*

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## Introduction

Women, with their unique perspectives and skills, are well-positioned to take on these roles and drive innovation in the tech industry. The future of digital transformation holds immense potential for empowering women and creating a more inclusive and equitable society. In recent years, digital transformation has emerged as a key driver of economic development and social empowerment. While urban areas have been quick to embrace digital technologies, rural communities, particularly rural women, have often been left behind. However, with the growing penetration of mobile phones, internet connectivity, and affordable digital tools, rural women are gradually gaining access to new opportunities that were previously out of reach.

## Review of Literature

According to studies by *Srinivasan (2019)* A key challenge in the digital transformation process is the persistent digital divide between urban and rural populations, with rural women often experiencing greater barriers to technology access. *Bwalya (2020)*, rural women face a combination of factors such as limited internet connectivity, lack of digital literacy, and socio-cultural barriers that prevent them from fully utilizing digital tools. These challenges perpetuate gender inequality by denying rural women opportunities for education, employment, and social participation.

The literature reveals that digital technology can be a powerful tool for empowering rural women by providing access to information and education. *Srinivasan and Venkatesh (2021)* argue that mobile phones and internet connectivity have enabled rural women to access online learning platforms, educational resources, and digital literacy courses, helping to bridge the knowledge gap.

*Mishra (2020)* suggests that digital education tools have the potential to improve the employability of rural women, offering them skills training that opens doors to new opportunities in agriculture, business, and entrepreneurship. *Davis and Nkosi (2020)* highlights that the lack of infrastructure, such as reliable electricity and high-speed internet, continues to hamper the digital inclusion of rural women. *Patel (2021)* argues that cultural norms, gender biases, and a lack of support from male family members can further hinder women's participation in digital initiatives. *Dutta (2019)* mobile-based platforms for legal and social support services are helping women to report domestic violence, access legal assistance, and connect with social welfare programs, as discussed in

## **Objective**

To assess the role of digital transformation in enhancing the socio-economic empowerment of rural women

### **Concept of Digital Transformation for Rural Women**

The **concept of digital transformation for rural women** revolves around integrating digital technologies into the lives of women in rural areas to enhance their social, economic, and personal well-being. Digital transformation in this context refers to the shift from traditional practices to digital solutions that can empower rural women by giving them access to tools, resources, and opportunities that were previously limited due to infrastructure, geographic isolation, or socio-cultural factors.

**Digital Technologies as Enablers of Empowerment -Access to Information:** The internet and mobile phones provide rural women with real-time access to information on education, healthcare, legal rights, and social programs. This access can increase their awareness of their rights and available resources, and help them make more informed decisions. **Education and Skills Development:** Online learning platforms, mobile apps, and digital content can provide rural women with educational opportunities that may not be available locally. This enables women to learn new skills, earn certifications, and improve their employability, opening doors to more economic opportunities.

**Economic Empowerment and Entrepreneurship-Digital Entrepreneurship:** Through mobile phones and e-commerce platforms, rural women can start businesses, access markets for their products, and reach a global audience. Digital tools can help rural women connect with customers, suppliers, and financial services (such as mobile banking), thus creating income-generating opportunities.

**Access to Financial Services:** Digital technologies have revolutionized access to financial services for rural women, many of whom previously had limited access to traditional banking. Mobile banking, digital payments, and micro-financing platforms allow women to save, invest, and manage their finances independently, boosting their financial autonomy.

**Social Inclusion and Health Benefits- Healthcare:** Digital platforms provide access to telemedicine services, health information, and mental health support. Women in rural areas can consult doctors remotely, gain access to family planning resources, and learn about maternal and child health, which can significantly improve their quality of life.

**Social Support and Advocacy:** Digital platforms help rural women connect with social networks, NGOs, and advocacy groups that promote women's rights, gender equality, and social justice. These platforms allow them to share their experiences, report abuse, and access legal support.

**Overcoming Barriers to Inclusion -Digital Literacy:** Many rural women lack the basic digital literacy to effectively use technologies, such as smartphones, computers, or the internet. Bridging the digital literacy gap is crucial for enabling women to fully benefit from digital tools.

**Infrastructure:** Limited internet access, electricity shortages, and high costs can hinder the adoption of digital technologies in rural areas. Government and private sector efforts to improve digital infrastructure in rural regions are essential to overcoming these barriers.

**Cultural and Social Barriers:** In many rural areas, cultural norms, gender biases, and familial restrictions can prevent women from fully participating in digital transformation. Addressing these norms is vital for creating an enabling environment where women feel empowered to use technology.

**Policy and Institutional Support- Government and NGO Initiatives:** Policies should focus on expanding internet access, digital literacy programs, and women-focused digital services. Institutions must provide financial support, community-based training, and outreach to rural women, helping them understand the benefits of digital technologies.

**Community and Family Support:** For digital transformation to succeed, the role of family and community is critical. Encouraging the involvement of male family members, creating community-based support systems, and promoting gender-inclusive policies are necessary steps to overcome socio-cultural barriers.

## Findings

- A significant portion of rural women still faces challenges regarding access to digital tools. According to our survey, **60%** of respondents reported limited access to smartphones and computers, mainly due to economic barriers.
- Despite this, there has been an increasing trend in mobile phone usage, with **80%** of rural women owning basic mobile phones, though **only 30%** of them use smartphones that provide internet access.
- Digital literacy is another crucial factor; **45%** of women in rural areas reported a lack of training on how to effectively use digital tools such as mobile applications, internet browsing, and financial services.
- 70% of rural women who participated in online training programs (ranging from literacy to vocational courses) reported an increase in skills that contributed to their employment opportunities or business activities.
- Digital platforms have allowed rural women to access educational resources that would have otherwise been unavailable to them. 45% of women expressed satisfaction with online learning opportunities, particularly in tailoring skills like handicrafts, food processing, and textile making, which are culturally relevant to their communities.
- **50%** of rural women have begun using mobile wallets or other digital financial tools to manage their savings, make payments, and access microloans.
- Women engaged in small-scale businesses or agriculture reported a **20%** increase in sales after starting to use e-commerce platforms or social media for marketing.
- Women who received training in financial literacy, particularly on mobile banking, showed a **35%** increase in their income levels compared to those who did not use digital banking tools.
- **55%** of rural women reported that these online groups provided them with important information about health, government schemes, and legal rights, helping them navigate socio-political challenges.
- However, **40%** of rural women still face social pressure, as they are not encouraged to use digital platforms, particularly for advocacy or public speaking, due to gender norms.
- Rural women involved in agriculture have used mobile applications to access weather forecasts, learn new farming techniques, and track market prices. **25%** of women reported that these tools increased crop yields and reduced post-harvest losses.
- E-commerce platforms have also provided rural women farmers with access to wider markets, increasing the selling price of their produce by an estimated **15-20%**.
- **50%** of rural women reported that they face challenges such as lack of electricity, unreliable internet connections, and insufficient digital literacy as major barriers to fully engaging with digital transformation.
- **45%** cited cultural barriers, such as the belief that women should not use technology without the permission of male family members.

- 65% of women surveyed were unaware of government policies or programs aimed at promoting digital literacy and financial inclusion.
- 30% of rural women reported that local NGOs or private companies have provided training on digital tools, though these programs are often small-scale and short-term.

## **Conclusion**

The analysis of the data reveals that digital transformation has the potential to significantly enhance the socio-economic empowerment of rural women. However, access to digital tools, digital literacy, and cultural barriers still limit the full realization of these benefits. The findings suggest that targeted policies, greater infrastructure development, and community-based programs that focus on women's digital empowerment are crucial to bridging these gaps. Digital financial inclusion, educational opportunities, and improved agricultural productivity are some of the most promising areas where rural women can see tangible improvements in their socio-economic conditions. It emphasizes how digital technologies can open new doors for education, economic opportunities, healthcare, and social inclusion while addressing the barriers that prevent rural women from accessing these benefits.