



# THE STUDY ON THE IMPACT OF DIGITALISATION ON THE WOMEN (RURAL WOMEN) IN INDIA

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## ABSTRACT

Digitalisation is the use of electronic or online method of transactions in many ways like financial transactions, education and in service and the social sectors like in social administration, digitalisation has made various job opportunities and empowerment of women in Indian states, Rural Education through mobile technology will allow rural women to stay updated with the latest developments encouraging literacy, improve skill capacity, establish and enhance financial independence and also prove to be a driving force in rising up to take part in societal activities that can help establish their dominance in the respective fields. What is Women Empowerment?

Women's empowerment refers to the process of enabling women to have greater control over their lives and to be able to make their own decisions. This can include empowering women to participate fully in the economy and in the political process, as well as empowering them to make decisions about their own health and well-being. Women's empowerment is important because it can lead to a range of positive outcomes, including increased economic growth and development, improved health and well-being, and greater gender equality. The research article explains the benefits of the women empowerment, especially rural women in India.

**KEY WORDS:** Digitalisation, Rural Women and women empowerment

## INTRODUCTION

The convenience offered by mobile and digital technology has ensured that women can more readily balance their homes as well as their careers all from the privacy of their homes. Digital fluency has a major role to play in achieving gender equality, enabling catalyzed communication and networking on a global scale. With the ubiquitous nature of digital technology, bridging gaps and access to resources as well as know-how especially to rural women is easily ensured.

## OBJECTIVES OF THE STUDY

### ➤ Balancing Work and Life

Striking a balance between work and personal life can be challenging. Set boundaries, prioritize self-care and communicate your needs to your manager. Remember that taking breaks and maintaining a healthy work-life balance can improve your overall well-being and productivity.

### ➤ Developing a Growth Mindset

Embrace the idea that dedication and hard work can improve your abilities and knowledge. Continuously invest in your professional development by attending workshops, webinars and conferences, and stay up-to-date with industry trends, positioning yourself as a valuable and adaptable asset in the tech world.

## RESEARCH METHODOLOGY

The research methodology uses secondary data, uses various internet sources and materials for the article.

## BENEFITS OF FINANCIAL INCLUSION FOR WOMEN

- The progress made in digital financial services has been heralded as one of the most important means to accelerate access to financial services for women.
- In particular, in areas where a large proportion of women were previously unbanked, access to financial services has significantly benefited women,[9] for example by enabling them to save and manage household expenditure and to improve food security, health care and the overall welfare of their families, thereby reducing poverty.
- In contrast to male earnings, female controlled finances are more likely to be spent on household expenses, such as utilities and food, as well as on child welfare including school tuition and medical care. Financial security has in turn empowered women and given them a role in the decision-making process in their households.
- Numerous studies have demonstrated that access to bank accounts and payments services are key to addressing today's pressing global issues of poverty, inequality and migration and have a measurable



impact on the reduction of poverty levels and promoting higher economic growth at a macro level. For individuals, greater financial inclusion can improve the economic and social aspects of life.

## BARRIERS TO WOMEN'S FINANCIAL INCLUSION

- There are various factors stifling progress in woman's financial inclusion, the most critical being the impact of social norms, which are prevalent mainly in Africa, Asia, the Middle East and parts of Eastern Europe.
- Social norms influence nearly every aspect of daily life, including financial services. They have an adverse impact on financial inclusion for women because they can limit women's ability to work outside the home, engage with male agents, or even own a phone. Cultural norms around what is acceptable for a woman to do, where she can go alone, or with whom she can interact can all serve to limit women's access to formal financial services.

Some common social norms and beliefs include:

- Women are primarily viewed as caregivers hence are confined to the home which also limits the scope of financial products they can access.
- Beliefs that women are not as financially savvy as men and must rely on their husbands/male relatives to make financial decisions and must therefore use joint bank accounts or their husband's account. For example, in many Middle Eastern countries, opening an account requires approval from a male guardian.
- Societal beliefs that women should not own property or be involved in financial decisions. Some countries have enacted inheritance laws which favour men over women, reducing women's access to family assets.
- Women are not expected to run businesses because doing so interferes with their primary responsibility of managing the household and looking after the family.
- Women cannot work in certain environments such as bars or restaurants, or in jobs which are typically held by men, and therefore have limited options for earning and saving money outside the house, which in turn makes it difficult for them to use formal financial services.

## RESULTS AND DISCUSSION

The rhetorical use of 'empowerment' in the development discourse started taking shape in the mid 20th century, as a means to challenge power structures for the public good. Since the mid 1990s it has been used profusely across all sectors (including corporations), giving it the nuance of a cliché. In the same rhetoric, the debate on women empowerment has intensified as a fundamental approach for transforming power relations in favour of women. However, while the term 'women empowerment' has been used frequently by policy makers, professionals, and academics; there is little clarity as to how it can be achieved.

## FINDINGS

- Additionally, access to useful and secure financial services has the potential to reduce hunger by empowering women and enabling them to improve their food security. As farmers, agricultural entrepreneurs and household caretakers, women are at the forefront of household food security and are essential to fighting hunger. Mobile money and other digital financial services have the potential to help women overcome the challenges they face when accessing and using financial services, particularly those related to mobility, time, safety and privacy.
- Women in tech may face biases and stereotypes that can hinder their progress. Educate yourself on recognizing and addressing these issues, and seek allies who can support you. Promote diversity and inclusion initiatives in your workplace, and be an advocate for other underrepresented groups, fostering a more equitable environment for everyone.
- Importance Of Mentorship

Having a mentor can offer priceless advice, assistance and networking opportunities. I encourage you to look for mentors who can guide you through your career, either inside or outside your organization, and remain open to getting constructive feedback and absorbing their knowledge and suggestions. The key is to stay open to learning from their experiences and advice, applying their wisdom to your own journey

## CONCLUSION

The age of internet and e-commerce has the potential to create opportunities for rural women like never before. The proliferation of digital technology, especially through smart phones has begun to provide a myriad of avenues to rural women in setting up their own e-commerce and unique businesses paving the way to financial independence, which ultimately is instrumental to their empowerment. The IT sector, making use of the proliferation of digital network connectivity to the most remote rural locations in India, has hence helped create large scale employment opportunities for rural women, more specifically the post-COVID scenario. With more and more people preferring to work from home, the location no longer holds a problem; it is the skill and expertise that matters.

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