

WOMEN ENTREPRENEURSHIP IN RURAL INDIA- ROLE OF DIGITAL PLATFORMS WITH REFERENCE TO VILLUPURAM DISTRICT

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Abstract:

In today's world the entrepreneurship plays a major role in economic growth, social transformation, and to reduce the poverty. In India, rural women entrepreneurs contribute significantly to local economies by engaging in diverse activities such as handicrafts, food processing, small-scale retailing, and agriculture. Despite their potential, rural women encounter many obstacles, such as limited mobility, weak market connections, social barriers on traditional standards, and lack of access to financial resources. However, the rise of digital platforms has started to change the entrepreneurial environment by giving rural women new chances to engage in commercial ventures and reach a larger audience. This study is to evaluate the degree of digital literacy and online tool awareness among rural women entrepreneurs, examine how digital platforms contribute to the expansion of entrepreneurial prospects, and highlight the obstacles to their adoption.

Key words: Entrepreneurship, Rural women, Digital platforms, Digital knowledge.

Introduction:

Women entrepreneurship has become a vital part of social and economic advancement. Women's entrepreneurship, especially in rural parts of developing nations like India, is strongly associated with empowerment, job creation, and poverty reduction. According to UN women and the World Bank rural women are essential to local trade, small-scale enterprises, and agriculture, However, because of socio cultural limitations, limited access to resources, and gender inequality, their efforts have historically been ignored. Rural India provides a wide range of economic activities, including farming, handicrafts, weaving, food processing, dairy, and micro trading. Many of these activities are traditionally performed by women, but mostly remain informal and

confined to local market places. Women's capacity to expand their businesses is constrained by a lack of appropriate market access, low literacy rates, poor infrastructure, and financial reliance on male members. But this situation is slowly shifting due to India's digital revolution, which is being fueled by programs like digital India, rising smartphone usage, and reasonably priced internet access. Technology-based systems known as digital platforms link producers, customers, and service providers in novel and effective ways. These include of social media sites like Facebook, Instagram, and whatsapp, e-commerce sites like UPI, Paytm, and PhonePe, and government-backed portals like Mahila E-Haat and GeM. These platforms give rural women business owners the ability to: Reach clients outside of their towns and villages, promote goods at a reduced price without using intermediaries, get microcredit and safe online payments, participate in online groups to expand your knowledge, abilities, and visibility, work from home to balance business and household duties. This change is especially important for rural India, where women's physical movement is frequently limited by domestic responsibilities, cultural standards, or a lack of secure infrastructure. Digital platforms facilitate direct contacts and lessen reliance on physical markets, which promotes empowerment and economic involvement. Some important significance of the women entrepreneurship is Policy relevance are women's entrepreneurship is central to India's inclusive growth agenda under Atmanirbhar Bharat, Startup India, and stand-up India. Social empowerment is giving women access to digital tools promotes financial independence, gender equality, and increased decision-making authority. Economic growth is women-led micro businesses boost rural income, lower poverty, and encourage sustainable means of subsistence. Digital transformation is also required to evaluating how rural use digital platforms aids in locating infrastructure and digital literacy shortages. Villupuram district in Tamil Nadu is selected as the study area because it represents a predominantly rural region where a large section of women are engaged in micro-enterprises such as tailoring, food processing, handicrafts, petty retailing, and agri-based activities. The district has witnessed gradual digital penetration through government programs like Digital India, PMEGP, and the rise of UPI-based transactions.

Objective of the study:

- To assess the level of digital literacy and awareness of online tools among rural women entrepreneurs.
- To identify the barriers faced by rural women in adopting digital platforms.
- To evaluate the impact of digital platforms on income generation and empowerment of rural women entrepreneurs.

Limitations:

- Digital illiteracy: a large number of rural women are novice smartphone users who know very little about internet resources and apps.
- Infrastructure gaps: inadequate gadgets, unstable electrical supplies, and poor internet connectivity restrict accessibility.

Review of Literature:

Anushree Srivastva (2023) highlights the importance of digital literacy, its degree, and how it supports women entrepreneurs. To find out how increasing levels of digital literacy help women in Uttar Pradesh cultivate an entrepreneurial mindset, a survey was given to women in the state. To ascertain the impact of demographic traits on digital literacy, women from a variety of socioeconomic backgrounds were selected using a random sampling technique. Furthermore, it was found that women's entrepreneurship was enhanced by digital literacy. By introducing customized goods and services, the government would presumably strengthen women by encouraging resilience, empowering them to be self-reliant and independent, and enhancing their confidence.

Hema Yadav et al. (2022) examined how rural entrepreneurship creates economic opportunities for women, contributing to poverty reduction and national growth. The study emphasized that women's entrepreneurship is vital for rural development in India. In the digital era, possessing technological skills is essential for success. However, the growing digital divide poses challenges to social and economic inclusion. The research reviewed initiatives promoting digital inclusion among rural women. Using literature analysis and case studies, it identified strategic interventions for women's empowerment. Findings revealed that digital entrepreneurship significantly enhances rural women's business growth and empowerment opportunities.

Saranya et al. (2021) emphasized that women need the essential knowledge and skills to overcome barriers in achieving successful entrepreneurship. The study highlighted the importance of entrepreneurial traits, leadership qualities, and innovative thinking for women entrepreneurs. It noted that digital skills are vital for sustainable development and socioeconomic progress. The Indian government aims to empower society through digital technology initiatives. However, awareness among rural women remains a key challenge. The study explored rural women entrepreneurs' understanding of digital technologies and their role in enhancing entrepreneurial opportunities.

Omar (2017) examined how the elements of digital inclusion and the support network relate to the empowerment of female internet entrepreneurs. The findings showed that 76% of the participants relied on whatsapp as their primary online tool for conducting business. Interacting with their suppliers and consumers online and enhancing their interpersonal or social ties. Through network connection and communication, the firms has grown successfully.

Methodology

The study employs a descriptive research design of quantitative approach. The primary focus is on understanding how digital platforms influence rural women entrepreneurs, their literacy levels, challenges, and outcomes such as income generation and empowerment in Villupuram district. Stratified convenience sampling was used to include women across different age groups, education levels, and occupational categories among 150 respondents. A structured questionnaire was framed and the demographic details, digital literacy, awareness of online tools, use of platforms, perceived usefulness, challenges, training status, income change, and empowerment details were collected.

Data Analysis and Interpretation:

Table 1: Demographic profile of Respondents

Demographic Variables	Categories	No of Respondents	Percentage
Age	Below 25	25	16.7
	26–35	55	36.7
	36–45	45	30

	Above 45	25	16.6
	Total	150	100
Education Qualification	School education	20	13.3
	Higher Secondary	45	30
	Graduate	40	26.7
	Post Graduate	45	30
	Total	150	100
Occupation	Handicraft/Weaving	35	23.3
	Food Processing	40	26.7
	Retail & Trading	45	30
	Agriculture/Allied	30	20
	Total	150	100
Monthly Income	Below 10,000	30	20
	10,001-20,000	60	40
	20,001-30,000	45	30
	Above 30,000	15	10
	Total	150	100

Source: Primary Data

Interpretation:

The above table shows that most respondents are between 26–45 years (66.7%), indicating that middle-aged women dominate the entrepreneurial space since they have a family and need for an income in Villupuram district. Around 60% of respondents have secondary or higher education, showing growing awareness and adaptability. Most women are involved in retail trading and food processing, and 40% earn between ₹10,000–₹20,000 per month, signifying that rural entrepreneurship remains in the micro-enterprise segment.

Hypothesis:

H₀: There is no significant association between the education level of rural women entrepreneurs and their usage of digital platforms in Villupuram district.

H₁: There is a significant association between the education level of rural women entrepreneurs and their usage of digital platforms in Villupuram district.

Table 2: Chi-Square Test – association between education level and use of digital platforms

Education level	High usage of digital platforms	Low usage of digital platforms	Total
School education	8	12	20

Higher Secondary	30	15	45
Graduate	32	8	40
Post Graduate	38	7	45
Total	108	42	150

Table 3: Chi-Square Test

Statistical Measure	Value
Pearson chi-square (X^2)	15.87
Degree of freedom (df)	3
Significance (p-value)	0.001*

(Significant at 0.05 level)

Interpretation:

The calculated Chi-Square value ($X^2 = 15.87$, $p = 0.001$) is less than the significance level of 0.05, so the null hypothesis is rejected so there is no association between education level and digital platform usage.

Hypothesis:

H_0 : Digital literacy has no significant impact on the income of rural women entrepreneurs.

H_1 : Digital literacy has a significant positive impact on the income of rural women entrepreneurs.

Table 4: Impact on income

Income change	Respondents	Percentage
Increased	51	34
No change	90	60
Decreased	9	6
Total	150	100

Table 5: Correlation between digital literacy and income

Variables	Digital literacy	Income
Digital literacy	1	0.812**
Income	0.812**	1

Result:

Correlation between digital literacy and income: $r = 0.812$, $p < 0.01$

Interpretation:

Since the p-value is < 0.01 , the null hypothesis is rejected. Therefore, the alternative hypothesis is accepted. Thus digital literacy has a significant positive impact on the income of rural women entrepreneurs.

Findings:

- The majority of the respondents fall within the 26-45 years age group, indicating that middle-aged women are more active in entrepreneurial ventures compared to younger or older age groups.
- Around 60% of the respondents possess secondary or higher education, showing a steady rise in literacy levels among rural women entrepreneurs. This education base supports faster digital adoption.
- Most of the respondents are engaged in retail trading 30% and food processing 26.6%, which are small-scale yet high-potential sector for digital marketing and online payments.
- Women with better digital awareness reported greater independence in running businesses, negotiating with suppliers/customers, and accessing government schemes.
- Many women are still first-generation smart phones users, they also have infrastructure gaps, affordability issues, cultural norms and cyber security concerns as their barriers.

- Lack of continuous handholding support after initial training is a major gap.

Suggestions:

- Conduct regular, hands-on digital training workshops for women entrepreneurs, especially targeting those with lower education levels. These sessions should cover mobile banking, e-commerce apps, and online marketing.
- Improve internet connectivity and ensure affordable data plans in rural areas to remove technological barriers to digital adoption.
- Promote UPI-based digital transactions, online savings, and access to microfinance through women self-help groups (SHGs) and cooperative banks.
- Increase awareness and ease of access to government portals like Mahila E-Haat, PMEGP, and GeM, which provide marketing and funding support for women entrepreneurs.
- Encourage collaborations between telecom companies, banks, and government departments to expand digital infrastructure and training in remote areas.
- Educational institutions and NGOs should include digital entrepreneurship modules in rural development programs.

Conclusion:

The research highlights that digital platforms, particularly WhatsApp and UPI-based payment systems, play a significant role in enhancing entrepreneurial opportunities for rural women. However, gaps in digital literacy, affordability, and training remain major obstacles. Although only one-third of respondents reported income growth due to digital adoption, the positive correlation between digital literacy and income indicates untapped potential. With targeted interventions such as affordable smart phones, skill development programs, and better rural internet infrastructure, digital platforms can become powerful tools for rural women's empowerment and sustainable economic growth.

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