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RURAL – URBAN WOMEN AND DIGITIZATION: POINTERS FROM POLLACHI TALUK

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ABSTRACT

The digital world that stands today is due to the different advancements in automations and sciences, modernizations and latest innovations. At present, each and each country wishes to be totally digitized in order that the states are going to be legitimized during a superior way. The term Digital India depicts the priority of using the varied Information and Communication Technologies (ICT) like mobile phones, personal computers, tabs, televisions, etc. The Digital India Campaign are that the visionary venture of the Indian Government to revamp our country into smart, economy cautious and digitally legitimized nation. The Government of India wishes to rebuild India with an excellent and acceptable of administration for the citizens and by creating coordination and synchronization of responsibilities among the citizens. The Digital India Campaign aims in connecting the people of India digitally and to transfer the varied Government services and programs with the assistance of ICT.

The sample for this study has been taken from the economic capital of India, Coimbatore, where Information & Communication Technology (ICT) and digitization are easily accessible. Despite the simple accessibility of ICT and digitization, this paper suggests that girls during this

city appear to possess a limited purpose in using the online or ICT. ICT and digitization are largely used for the online social interaction and entertainment.

This study finds that ladies are hooked in to their family before and after marriage, for financial deciding .Online education doesn't depend upon age and employment status, but on educational qualification and marital status. Thus, the study suggests that social and economic inequality exists which they hinder capacity building among women. With the assistance of this study, one gains an understanding of the needs that women use available digital facilities. The findings suggest that governments got to design and implement more interactive awareness programmes and policies for ladies to empower them through the effective and efficient use of the digital platform.

Keywords: ICT; Agriculture; Digital India; Online National Agriculture Trading Market; Women Empowerment, Information &Communication technology, Digitalization, Social &Financial Inequality and Awareness

Introduction

This is the 21st Century India must struggle to meet the aspirations of its people where the services of the government can reach at door to door for the help of people and also contribute within the direction of a long-lasting positive impact."India lives in villages" said the daddy of the state, Gandhi. The former Prime Minister of India Shri AtalBihari Vajpayee said on a television on 22 March 1998 "The Government will strive hard to form India a worldwide Information Technology power – specifically, make India one of the largest generators and exporters of software in the world – within 10 years".

India lives concurrently in three ages namely agriculture, Industrial and knowledge with varying instance of overlaps and constant transition from one to a different. The Indian society, therefore, is transforming continuously. The challenge is to manage this transformation. India has the difference occurs between rich and poor, city and village, literate and illiterate. It is believed that ICTs are often mechanisms that enable developing countries to not only close the gap but 'leapfrog' stages of development.

Establishing a correlation between internet, mobile and growth of a rustic , a report by the Indian Council for Research on International Economic Relations (Icrier) said that a tenth increase in internet penetration in India can increase the gross domestic product (GDP) by 1.08 per cent while a ten per cent increase in mobile penetration can increase the GDP by 1.5 per cent.

Most of the poor population within the provincial areas of the country mainly depends upon the payment earned through unskilled employment. Agriculture is also termed as an unskilled employment. The livelihood and the labor opportunities and the livelihood of the rural people are negatively affected due to the poor labor demand, natural disasters such as famine, drought, flood, heavy rains, and unexpected rains, etc. or ill health. In this nationwide issue the utilization of varied ICT's (Information and Communication Technologies) will reduce the priority belonging to poverty mitigation, unemployment, guiding the inexperienced workers with interim employment, under employment, road constructions, conservation , reforestation, infrastructure construction, application of applicable intelligence for irrigation, etc. The progress of agriculture is characterized because the changeover from the old traditional techniques to the new modern techniques. But thanks to the lack to read and write and scarcity of data and Communication Technologies in outlying areas; the farmers tend to approach the normal techniques than leaning towards the modern techniques. Seeing the shortage of ICT within the provincial areas of the country, the farmers and other unskilled workers find it tough to use the newest technologies for the farming production. This leads to the increase in Digital Divide.

The Prime Minister also recommend professionals to affect the three national tasks during which enlarge the role of languages in computers, by using internet it improve the government citizen interface and wants to enhance facility of IT applications for rural development and agriculture. According to report 2015, in India by 2019 around 2.5 lakh villages will be have the phone connectivity and broadband connection also. With the assistance of Digital technique the country imports cost are going to be turn zero and India will have   4, 00,000 Public Internet Access Points. The educational institutions which include schools and universities also will have Wi-Fi facility which is extremely helpful in several activity.

Scope of study:

The digital India is a great plan to developed by India for a knowledge future. The overall scope of this programme is: On being transformative that is to realize IT (Indian Talent) + IT (Information Technology) = IT (India Tomorrow) Making technology central to enabling change.

- The study forms the basis of more in-depth research on the findings and look into the inhibitors in greater detail.
- Comparative studies can be taken over to gauge the difference that might exist in urban and rural spaces.
- The study can form the basis of comparative work based on the culture.

Objectives of study:

This study was undertaken with the following objectives:

- To understand how digital and communication technologies are utilized by women in the Indian context.
- To gauge whether the use of digital technologies among the sample respondents is related with the demographic factors of age, marital status, employment status and education.
- To analyze the economic, social, political and technological aspect of digital services of rural and urban women respondents.
- To identify the challenges faced by the women respondents and suggest measures to overcome the challenges.

Methodology

This study attempts to explain the Digitization on the development of Rural Urban Indian Women. PollachiTaluk in Coimbatore district is selected as the universe for the study. The present study is based on primary data. The data was collected with the help of interview schedule from 65 respondents. The field investigation and data collection for the study were carried out during the period from January 2021 to February 2021.

Analysis of Data

The information collected through the interview schedule is tabulated and analyzed with reference to the objective of the study. Simple percentages are used to analyze the data.

Literature Review

Kaul and Mathur (2017) analysed that "Impact of Digitalization on the Indian Economy and requirement of Financial Literacy," the finding of the study identified the obstacles in the implementation of various programmes to form India financial literate and methods to implement these policies effectively and efficiently. Impact of digitalization on a rustic are often accessed on the idea of its impact on the govt, on the economy and therefore the society. The digitalization has created by new job opportunities, have led to innovation in very sector and also led to the expansion of the economy. The government emphasized on the digitalization as it brings transparency, better control and better job opportunities.

Maiti and Kayal (2017) studied about that the impact of digitization on India's services and MSME sectors' development and growth. The performance of the services sector are improved that extensively since 2000 onwards. The study concluded that India's service sector and MSME segment have will be high potential for future growth with digitization. The inclusive growth of both India's services sector and MSME segment provides a boost to the quantity of trade and India's share with the assistance of digitization.

Priyadarsini and Vijayaratnam (2016) "Digitalization of India: Smart Villages towards Smart India," discussed by the components of Digital India and its nine pillars, adaption of 'look at Villages' policy and the smart villages driving towards smart India and therefore the prerequisites of a sensible villages cluster. Indian villages got to be more focused on basic items like health care, sanity and education.

Gulati (2016) "Digital India: Challenges & Opportunities," highlighted by the opportunities that have the way for achieving the program's aim of making India the preferred choice for digital activities by both global and domestic investors also how far the "Digital India" model can prove to be an attraction for the investors to invest in the sectors which are yet to achieve their full potential in India.

Tanuja R. Patil, Shamshuddin.K, RajashekharPatil and Sadanand P [2016] "KrishiSamriddhi: A Decision Support System for Farmers to get High Yield Crops" In this paper the authors have developed a software system based on the concept of database which by gives precise information about the different crops. The system also have gives information about which soil is suitable for a particular crop. The system gives systematic delivery of information through the website, SMS and mobile app in local language.

ThiteMonali A, JadhavPayal S, RasteKomal C, SaradePrachi P, BhosaleDipak V [2016] "Android Based Solution for Indian Agriculture Management A Design Paper" This project provides the farmers with a reliable and effective tool to carry out different agricultural services. This project provides by farmers with accurate agricultural information which helps the farmers to take quick decisions. It also helps farmers to trace and maintain various agricultural activities, access information, understand the various machinery procedures.

JinalJani and GirishTere [2015] "Digital India: A Need of Hours" the authors have developed a program which provides people with different government schemes so that the people can take benefit of the latest information and technological innovations. This will be save the users time, money and lengthy government processes. This paper also focuses on dissemination of various services in several Indian languages.

Dr. S. Y. Amdani and E. M. Choudhari [2014] "A Survey of eGovernment & MGovernment Projects in India for Agricultural Development" Agriculture is important from economic point of view in India. Various state government applied by Egoverment and MGovernment projects in different area. The authors discussed above that the productivity of agriculture will be increased with the support of IT solution, which will be collect all information related to land, crop, crop loans, subsidy, water and all resources required for the best agriculture practices.

According to an economic survey of India, conducted by Organization for Economic Cooperation and Development (OECD) as reported by The Hindu, on 20th November 2014, female entrepreneurship has increased in India, especially by manufacturing, where women accounted for 40 per cent of entrepreneurs. Though encouraging, the survey found that the increase in entrepreneurship is almost entirely accounted for by subsistence self-employed individuals who

work from home or as street vendors. Female economic participation in India also remains exceptionally low, and holding down incomes and resulting in severe gender inequalities, said the survey. With the emergence of IT on the national agenda as "Digital India", and therefore by the announcement ICT policies, and therefore the government, has recognized by the "Convergence of core technologies and E Governance" as a tool for the great governance, sustainable development, globalization of the economy, and social empowerment.

Analysis and Interpretation

This section comprises the analysis, presentation and interpretation of the findings of the research study.

1. To understand how digital and communication technologies are utilized by women in the Indian context.

A nation that wants to progress can't afford to ignore capacity building and empowerment of women. Gender sensitivity is that the prerequisite that has got to prevail and be strengthened in the least levels. Women's development must be linked with digitization. While globalization has been opening up the Indian economy rapidly over the past few years, advances in information technology have facilitated a global communications network that transcends national boundaries and has an impression on public policy, private attitudes and behavior. There exists potential for a far greater contribution towards the advancement of women through Digital India Initiative.

More women are involved in careers in the communications sector but, unfortunately, few have attained positions at the decision-making levels. Thus, the optimum use of digitization seems to be the privilege of a few, and the rest may be unable to fully utilize their potential capacity to empower themselves. In the background of this growth in the use of digital technology by women in India, this study was undertaken to explore the major purposes for which women use digital and ICT in India.

- Increased commitment to learn new things.
- Enhanced by enjoyment and interest in learning & accessing the technologies.
- Abundant availability of information.
- Learning computer skills.

- Enables to do more work by within the short time.
- Enables people to try to things using modern methods rather than using traditional method.
- Daily updates related to any field.
- Increase in self directed learning and independence.

2. Demographic Profile of the Respondents

Demographic profile is a study of population based on factors such as age, sex, social status level of education, and employment, of the respondents.

Table 1 Demographic Profile of the Respondents

Characteristics	No. of Respondents	Percentage
Sex		
Female	65	100
Age Group		
20 – 30	30	46.15
30 – 40	25	38.46
40 and above	10	15.39
Level of education		
Primary education	5	7.7
High School	10	15.39
Higher Secondary	10	15.39
Degree	25	38.46
Professional	15	23.08

Religion		
Hindu	40	61.54
Muslim	15	23.08
Christians	10	15.39
Occupation		
Student	11	16.92
Business Sector	15	23.08
Service Sector	19	29.23
Home Maker	10	15.39
Agriculturist	10	15.39
Nature of Family		
Nuclear	50	76.92
Joint	15	23.08
Monthly Income (in Rs.)		
Up to 10000	8	12.31
10000 – 20000	15	23.08
20000 – 30000	25	38.46
Above Rs.30000	17	26.15

Table 1 depicts that most of the (100 percent) respondents are female. The age distribution of the respondents reveals that majority (46.15 percent) are in the age group of 20 to 30 years. Table also reveals that most of the respondents (38.46 percent) are degree holders and 29.23

percent of them are service sector, 23.08 percent and 16.92 percent of them are business sector and student respectively. Majority of 38.46 percent of the respondents' monthly income ranges between Rs. 20000 – 30000.

Table 2 Area of the Respondents

Area	No. of Respondents	Percentage
Rural	22	33.85
Urban	43	66.15
Total	65	100

The above table explains that the areas of the respondents, majority of the 66.15 percent of the respondents are from the urban area and 33.85 percent of them the rural area.

3. To understand the digital services for rural and urban women respondents

Table 3 Digital services and Empowerment

S. No	Area	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I.	**ECONOMIC ASPECT**					
a)	Income generating information through online	20 (30.77)	20 (30.77)	13 (20)	12 (18.46)	-
b)	Availability of credit services from banks	20 (30.77)	20 (30.77)	-	13 (20)	12 (18.46)
c)	Information about support sectors	15 (23.08)	25(38.46)	13 (20)	12(18.46)	-
d)	Efficient Administration	17 (26.15)	19 (29.23)	12 (18.46)	9 (13.85)	8 (12.31)
e)	Micro credits	19 (29.23)	18 (27.69)	17 (26.15)	11(16.92)	-
f)	Online billing	35 (53.85)	15 (23.08)	15 (23.08)	-	-
g)	E – Banking	37(56.92)	18 (27.69)	10 (15.38)	-	-
h)	Availability benefits of cooperative societies	25 (38.46)	15 (23.08)	12(18.46)	13 (20)	-

II.	**SOCIAL ASPECT**					
a)	Participating in Socio-cultural activity	19 (29.23)	18 (27.69)	17 (26.15)	11(16.92)	-
b)	Participation in health and nutrition	35 (53.85)	15 (23.08)	15 (23.08)	-	-
c)	Opportunities through online	37(56.92)	18 (27.69)	10 (15.38)	-	-
d)	Social Recognition through new media	25 (38.46)	15 (23.08)	12 (18.46)	13 (20)	-
e)	Community relations through face book	15 (23.08)	25 (38.46)	13 (20)	12 (18.46)	-
f)	Religious activities	17 (26.15)	19 (29.23)	12 (18.46)	9 (13.85)	8 (12.31)
g)	Social Protest / Public strikes	15 (23.08)	25 (38.46)	13 (20)	12 (18.46)	-
h)	Matrimony	20 (30.77)	20 (30.77)	13 (20)	12 (18.46)	-
III.	**POLITICAL ASPECT**					
a)	Information of political activities – national, state & local	25 (38.46)	15 (23.08)	12 (18.46)	13 (20)	-
b)	Involvement in political activities through online	15 (23.08)	25 (38.46)	13 (20)	12 (18.46)	-
c)	Access of information about elections	25 (38.46)	15 (23.08)	12 (18.46)	13 (20)	-
d)	Policy and decision making	19 (29.23)	18 (27.69)	17 (26.15)	11(16.92)	-
e)	Becoming a member through online	35 (53.85)	15 (23.08)	15 (23.08)	-	-
f)	Face book is a tool for propaganda	37(56.92)	18 (27.69)	10 (15.38)	-	-

IV.	**TECHNOLOGICAL ASPECT**					
a)	Enable Business contacts and friends through online	19 (29.23)	18 (27.69)	17 (26.15)	11(16.92)	-
b)	Information about women employment	35 (53.85)	15 (23.08)	15 (23.08)	-	-
c)	Chance to exhibit products or information through online	37(56.92)	18 (27.69)	10 (15.38)	-	-
d)	Business interaction through face book	25 (38.46)	15 (23.08)	12 (18.46)	13 (20)	-
e)	Self confidence to work individually	30 (46.15)	22 (33.85)	9 (13.85)	4 (6.15)	-
V.	**EDUCATIONAL ASPECT**					
a)	Online educational training	37(56.92)	18 (27.69)	10 (15.38)	-	-
b)	E-learning	19 (29.23)	18 (27.69)	17 (26.15)	11(16.92)	-
c)	Online examination	35 (53.85)	15 (23.08)	15 (23.08)	-	-
d)	Use of Information & Communication technologies	20 (30.77)	20 (30.77)	13 (20)	12 (18.46)	-
e)	Audio-visual communication	35 (53.85)	15 (23.08)	15 (23.08)	-	-
f)	Virtual Class Room	25 (38.46)	15 (23.08)	12 (18.46)	13 (20)	-
g)	Updated Knowledge	30 (46.15)	22 (33.85)	9 (13.85)	4 (6.15)	-
h)	E - library facility	15 (23.08)	25 (38.46)	13 (20)	12 (18.46)	-
i)	Online news paper reading	20 (30.77)	20 (30.77)	13 (20)	12 (18.46)	-

Table 3 revels that the study that understood digital service for rural and urban women respondents. Majority of the 56.92 percent of the respondents are strongly agreed that the availability of online educational training and e – banking services is motivated them to use the

digital service. 23.08 percent of them agreed with the availability benefits of cooperative societies. 15.38 percent of the respondents reveled that they are neutral with opportunities through online facilities. Majority 18.46 percent of them strongly disagree with the availability of credit services from banks.

4. **To identify the challenges faced by the women respondents.**

Table 4 Challenges faced by the women respondents:

Factors	No. of Respondents	Percentage
Infrastructure Deficit	50	77.00
High Cost of Implication	49	75.00
Time Consuming	32	49.00
Beneficiaries may not have adequate knowledge of digitalization technology	44	68.00
Security of Transaction	24	37.00
No separate entity for consumer readdress under the program	15	23.00
Awareness of Digital Technology	52	80.00
Hacking the information	50	77.00
Easy Language Access	35	54.00
Extension Activities	45	69.00
Free Certificate Courses	25	38.00
Advertisement	30	46.00
Social Media, News Paper, Magazine, Pamphlets	49	75.00

The table 4 reveals that the challenges faced by the women respondents. Each 80 percent of the respondents felt that the awareness of digital technology is the great challenges. 77 percent of them revealed that infrastructure deficit and hacking the information. 75 percent of them felt the high cost of implication and social media, news paper, magazine and pamphlets.

Suggestions

1. The highest use of the internet by women is for the purpose of online entertainment, followed by online social interaction, payment of bills, and online health and fitness.

2. The use of digital technology in the form of internet usage is related with the age of women, when it comes to matters such as buying or selling online products, online social interaction, online funds transfer, and online education.

3. Evidently, these are purposes which are related with the level of maturity or social standing, if we accept the conventional logic that maturity and responsibility tend to increase with age, at least up to a certain age.

4. This supports the conventional view that women in the Indian context suffer financial inequality vis-à-vis their male counterparts.

5. Better educated women seem to be more inclined to use the internet for these purposes. But as mentioned earlier in this paper, overall, the percentage of women using digital technologies for financial decision making remain very low level of income.

6. Gender inequality with a clear bias against women, seems to persist even in the use of digital platforms.

Limitations

While this study brings up some interesting and potentially useful aspects related to the impact of digitalization on women and women empowerment in the Indian and local context, it admittedly suffers from some limitations. To begin with, the sample size was rather small for a topic like this. Second, although a municipal city like Pollachi Taluk would have sufficient features to suggest trends indicative of the country as a whole, the findings need to be seen in terms of the local context, and may not be generalizable to women across the country.

Conclusion

Technology oriented programs are being conducted in rural urban India for the advantage of women, but the projects aren't successful due to the shortage of kit provided to the ladies . However, the policies of ICT are focused by the bringing greater benefits to women. More online and offline jobs must be provided to women so that they grow stronger economically. It must be

understood that an exposure to the technology will in itself empower women. This has ensured that more programs linked to technology are required and will be organized. Familiarity with computers and other technical devices are not only makes by women technologically literate but also enables them to become economically stable. Digitalization makes by them economically stronger and stable; it helps them become a technically savvy individuals. Promoting digitization among women can also empower them. The arrival of digital payment modes allows women to form efficient payments without getting cheated by any kind of fraudulence. A comparative study could be undertaken with the help of different analysis algorithms to gauge the success of such digitalization initiatives based on their performance. Digital literacy helps into the rural women become digitally proficient and also helps them to become economically independent.

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