<u>**DISSERTATION REPORT**</u>

AT

<u>**SAKSHI-NGO**</u>

(DISTRICT- CHHATARPUR, MADHYA-PRADESH)

STUDY/PROJECT TITLE -

TITLE - <u>**DIGITAL SOLUTION FOR WOMEN EMPOWERMENT IN RURAL DEVELOPMENT: ENHANCING HEALTH THROUGH INTEGRATED SCHEMES**</u>

(FEBRUARY 06 TO MAY 28 ,2024)

REPORT BY – Dr ARTIKA KHARE

ENROLL NO - PG/22/016

<u>**Under Guidance of**</u>

Dr. ANANDHI RAMACHANDRAN

PGDM (HOSPITAL AND HEALTH MANAGEMENT)

2022-2024

INTERNATIONAL INSTITUTE OF HEALTH MANAGEMENT RESEARCH
NEW DELH

International Institute of Health Management & Research

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(Completion of Dissertation from respective organization)
The certificate is awarded to

Name – Dr. Artika Khare

in recognition of having successfully completed her Internship in the department of Training and Capacity building

Title– DIGITAL SOLUTION FOR WOMEN EMPOWERMENT IN RURAL DEVELOPMENT : ENHANCING HEALTH THROUGH INTEGRATED SCHEMES and has successfully completed her Project on

Date – 06/02/24 TO 28/05/24

Organisation – SAKSHI NGO

She comes across as a committed, sincere & diligent person who has a strong drive & zeal for learning.

We wish her all the best for future endeavors.
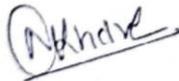
Training & Development

Zonal Head-Human Resources

Dissertation Writing

19

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Dr. Artika Khare** student of PGDM (Hospital & Health Management) from International Institute of Health Management Research, New Delhi has undergone internship training at **"SAKSHI NGO"** from **06 FEB 2024 to 28 MAY** 2024. The Candidate has successfully carried out the study designated to him during internship training and her approach to the study has been sincere, scientific and analytical.

The Internship is in fulfilment of the course requirements.

I wish him all success in all his/her future endeavors.

Dr. Sumesh Kumar
Associate Dean, Academic and Student Affairs
IIHMR, New Delhi

Dr Anandhi Ramachandran
Professor
IIHMR, New Delhi

Certificate of Approval

The following dissertation titled **"DIGITAL SOLUTION FOR WOMEN EMPOWERMENT IN RURAL DEVELOPMENT: ENHANCING HEALTH THROUGH INTEGRATED SCHEMES"** is hereby approved as a certified study in management carried out and presented in a manner satisfactorily to warrant its acceptance as a prerequisite for the award of **PGDM (Hospital & Health Management)** for which it has been submitted. It is understood that by this approval the undersigned do not necessarily endorse or approve any statement made, opinion expressed or conclusion drawn therein but approve the dissertation only for the purpose it is submitted.

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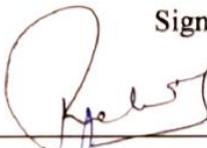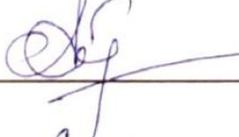
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This is to certify that **Dr. Artika Khare,** a graduate student of the **PGDM (Hospital & Health Management)** has worked under our guidance and supervision. She is submitting this dissertation titled " DIGITAL SOLUTION FOR WOMEN EMPOWERMENT IN RURAL DEVELOPMENT : ENHANCING HEALTH THROUGH INTEGRATED SCHEMES" at "SAKSHI NGO" in partial fulfillment of the requirements for the award of the **PGDM (Hospital & Health Management).**

This dissertation has the requisite standard and to the best of our knowledge no part of it has been reproduced from any other dissertation, monograph, report or book.

Institute Mentor Name, Dr. Anandhi Ramachandran

Designation,

Organization ICHMR - Delhi.

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Dissertation Writing

INTERNATIONAL INSTITUTE OF HEALTH MANAGEMENT RESEARCH,
NEW DELHI

CERTIFICATE BY SCHOLAR

This is to certify that the dissertation titled "**DIGITAL SOLUTION FOR WOMEN EMPOWERMENT IN RURAL DEVELOPMENT: ENHANCING HEALTH THROUGH INTEGRATED SCHEMES**". and submitted by Dr ARTIKA KHARE Enrolment No. - PG/22/016 under the supervision of DR ANANDHI RAMACHANDRAN for award of PGDM (Hospital & Health Management) of the Institute carried out during the period from 06 FEBRUARY to 28 MAY 2024

embodies my original work and has not formed the basis for the award of any degree, diploma associate ship, fellowship, titles in this or any other Institute or other similar institution of higher learning.

Dr. Artika Khare

Signature

20/07/2024

FEEDBACK FORM

Name of the Student: Dr. Artika Khare.

Name of the Organisation in Which Dissertation Has Been Completed: —
SAKSHI NGO

Area of Dissertation:

Training & Capacity Building.

Attendance: 100%

Objectives achieved: yes

Deliverables: yes

Strengths: Proactive in learning, hardworking

Suggestions for Improvement: Need to be more diligent

Suggestions for Institute (course curriculum, industry interaction, placement, alumni):

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Name of Student (in block letter)	Dr. Artika Khare		
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Course Specialization (Choose one)	Hospital Management	Health Management	**Healthcare IT**
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I would like to further show my gratitude towards the **IIHMR-Delhi** for equally illuminating my knowledge and helping me with completing my dissertation project. My fieldwork in Chhatarpur was a great fit for the theoretical knowledge and research techniques I picked up during my academic session. I was able to successfully complete my dissertation project thanks to the faculty's support and advice.

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Lastly, I would like to show my thankyou directly or indirectly to all who have contributed and helped me in completion of this project.

Sincerely,

Dr. Artika Khare

IIHMR-(2022-2024)

TABLE OF CONTENT

ABSTRACT

Swami Vivekananda highlighted that empowering the women in rural areas is essential for the wellbeing of society as a whole. With a focus on the Chhatarpur district, this study explores how digital technologies can be integrated with current government initiatives to improve women's health and empowerment in rural village of Madhya Pradesh. SAKSHI, a non-profit organisation that has been committed to rural development since 1989, is leading the research. SAKSHI seeks to improve rural women's quality of life, promote employability, and improve access to health services by utilising digital solutions.

Panchayati Raj and Grameen Vikas Yojana, Atal-Jal Yojana, MGNREGA, and National Grameen Aajeevika Yojana are the four main rural development initiatives that are the subject of this study. Every programme has distinct elements aimed at empowering women via work, education, and community-building initiatives.

The study focuses on understanding the awareness and perceptions of rural women regarding these schemes and the barriers they face in adopting digital technologies.

A cross-sectional study using qualitative research methods was conducted over three months in two villages within the Chhatarpur district.

The study aimed to:

1. Gain insight into the awareness of rural women regarding public health schemes.
2. Understand their perceptions of the barriers and challenges in adopting digital technologies.
3. Gather their suggestions for overcoming these barriers and integrating health interventions with ongoing rural development initiatives.

Results from the study revealed several key findings:

- Awareness of government schemes was relatively low among rural women, highlighting the need for improved information dissemination.
- Major barriers to adopting digital technologies included lack of digital literacy, limited access to technology, and societal norms restricting women's use of technology.
- Women suggested strategies such as enhanced digital literacy programs, community-based training sessions, and improved access to affordable technology to overcome these barriers.
- Successful integration of health programs with digital tools showed positive impacts on women's health awareness and access to services, indicating the potential for further integration.

ABBREVATIONS

- CIF – COMMUNITY INVESTMENT FUND

- DAY- NRLM – DEENDAYAL ANTYODAYA YOJANA – NATIONAL RURAL LIVELIHOODS MISSION

- GeoMGNREGA – GEOGRAPHICAL MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME

- MCP – MICRO CREDIT PLAN

- MGNREGA- MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME

- NGO – NON GOVERMENTAL ORGANIZATION

- PRI – PANCHAYTI RAJ INSTITUTIONS

- RF – REVOLVING FUND

- SHG – SELF – HELP GROUPS

- VO – VILLAGE ORGANIZATION

INTRODUCTION

Digital solutions have become a revolutionary instrument for tackling numerous societal concerns, such as women's empowerment in rural areas and healthcare access, in the modern period of rapid technology growth. The potential of digital technologies to improve women's health and empowerment in rural development through integrated programmes is examined in this project Through the use of digital technology, such as mobile health applications, and telemedicine services in rural communities may remove obstacles to healthcare access and empower women by providing them with digital literacy and skill training. Furthermore, partnerships with regional partners and the incorporation of digital health programmes into currently running government programmes can improve rural women's sustainable development outcomes

In rural areas Digital solutions not only provide access to healthcare but also provide knowledge about different government schemes running for development of women's and providing benefits and bringing confidence in them. By setting up digital training centres in remote areas, women can acquire the necessary digital skills to independently access online resources and services. Women's understanding of common health issues and the promotion of healthy behaviours. By giving them access and knowledge to use digital platforms that provide healthcare information, they may make educated decisions about their health as well for their family well-being, which will enhance and empower them in overall manner.

To ensure sustainable development outcomes, it is essential to integrate digital interventions with existing government schemes and collaborate with local providers and NGO's to full-fill the agenda. The successful management of women's health requirements, empowering their needs is the wider context of rural development.

The reach and make impact of our goal can be attained through public- partnerships with regional stakeholders, such as other working NGOs with same motive, community leaders, and healthcare professionals. This will guarantee that women in rural regions receive culturally appropriate care.
Through the provision of cutting-edge instruments for boosting digital-literacy and improving policy related knowledge, have the potential to completely transform rural development and women's empowerment.

SAKSHI NGO

Until women's conditions are better, there is little prospect for global welfare, A bird cannot sustain flight on just one wing. In keeping with this, in 1983-founded SAKSHI NGO has committed itself to improving the lot of rural Madhya Pradesh women through the promotion of traditional crafts, the encouragement of self-sufficiency, and the promotion of community involvement.

SAKSHI NGO works across several sectors to improve the socio-economic status of rural women. The goal of NGO is to raise rural women's by making them work in a variety of industries. Among them some are:

Education: Through the planning of workshops and educational programmes, NGO hopes to raise the literacy rates among women. These programmes help women become more employable and self-sufficient by offering them vocational training in addition to basic literacy enhancement.

Health: The NGO promotes access to healthcare services and runs various health awareness programmes. It informs women about a range of health-related topics, including as diet, hygiene, and prominently emphasizing on the health of mothers and children. The goal of SAKSHI's development projects is to enhance the general well-being of rural women by incorporating health interventions. It strives to improve the overall well-being of rural women.

Water and Agriculture: SAKSHI encourages effective water management and sustainable agricultural methods. Better resource management and food security are ensured by the NGO's education of women on sustainable agricultural practices and water conservation through programmes like the Atal-Jal Yojana.

Traditional Arts & Crafts: SAKSHI supports women in sustaining their livelihoods and protecting their cultural heritage by exhibiting traditional crafts and talents. The NGO promotes self-sufficiency and economic independence by arranging fairs and exhibitions where women can sell their goods.

<u>**RURAL- DEVELOPMNET SCHEMES TAKEN BY NGO** -</u>

1. <u>**PANCHAYTI RAJ & GRAMEEN VIKAS YOJANA**</u>

"Greater the Power of Panchayats, the better for the People – Mahatma Gandhi "
On November 1, 1956, regions of Mahakoshal, Chhattisgarh, Madhya Bharat, Bhopal, Vindhya Pradesh, and the sub-division of Sironj from Rajasthan were merged to form state MADHYA-PRADESH. various components were home to a variety of Panchayati Raj rules and systems. The Madhya Pradesh Panchayati Raj Act was passed in 1962 in an effort to standardise the state's Panchayati Raj system. In order to enhance the effectiveness of the Panchayati Raj system, appropriate modifications were periodically made.

Keeping in view the increasing activities and responsibilities of Panchayati Raj institutions, the state government decided to establish an independent Directorate of Panchayati Raj under the Department of Panchayat and Rural Development on December 6, 2007.

It is a pivotal initiative by the Government of India aimed at fostering rural development through the empowerment of local self-governments.

The plan is in line with the fundamental goals of inclusive development, strengthening grassroots democracy, and decentralisation. This programme, which has a particular emphasis on women's empowerment, has been crucial in promoting socioeconomic growth in the Madhya Pradesh district of Chhatarpur.
 The main Function of the scheme is –

- To Implement Integrated and Sustainable Rural Development Policy by 2023-28.

- To supervise the functioning of Panchayat Raj system.

- To Achieve progressively paperless offices and providing appropriate information technology tools to automate the departmental processes.

- Proactively communicating the initiatives taken by the department through various media.

- To implement major (flagship) programs in rural development as determined from time to time.

- Promoting conferences, workshops, online seminars and exhibitions for empowerment of women in rural areas under economic tree, under the Maharashtra Grameen Jeevan Jyoti Abhiyan of the Rural Development Department.

2. ATAL JAL YOJANA

Atal Bhujal Yojana, popularly known as Atal Jal Yojana, is an ambitious scheme launched by the Government of India aimed at sustainable groundwater management. This is the initiative taken in action by Government on 25 December 2019.

"To improve the management of groundwater resources in the water stressed areas of the selected States" is the main goal of this scheme. This will be accomplished by combining several current and upcoming central and state programmes that concentrate on demand side management with community-led investments and management initiatives.
The scheme's primary goal is to undertake various interventions with community participation in order to improve ground water management in specific regions of priority states that have been recognised as overexploited and ground water stressed areas.

The broad objectives of the Scheme are:
- Strengthening the institutional structure in the States and its district parts by collaboration of local NGOs to facilitate scientific and sustainable ground water management understanding to community
- Promoting increased participation of community members and stakeholders in sustainable groundwater management program implementation

- Promoting activities related to water harvesting, recharge of aquifers and water conservation during farming and various house-hold chores.
- Educating farmers and community peoples about efficient use of water through new and emerging technologies such as sensor-based irrigation, water efficient fodder cultivation, application of drones in agriculture, hydrogel and Internet of Things (IoT) enabled technologies apart from traditional practices like drip /sprinkler systems, crop diversification, mulching etc.

3. MGNREGA – MAHATA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME

The Mahatma Gandhi National Rural Employment Guarantee Scheme is notified on 7th September, 2005 and primarily focuses on providing employment, a 100 days of guaranteed wage employment in a financial year to every rural household adult members who volunteers to do unskilled manual work.

This scheme has been a landmark legislation, providing a right- based framework for livelihood, social security and economic upliftment of the country.
Every year around 30,00,000 opportunities of work were created under this MGNREGA scheme.

Opportunities or Assets created under this scheme includes Farming/Agriculture facilities like making man made canals, dams, irrigation and sanitation projects.

The objective of this scheme is divided into two fundamental components-

- Prospective Planning – to help in financial allocation i.e inventory management, or appropriate allocation of resources
- Accountability – by monitoring, managing nature of work allocated with removal of manual documentation process, duplicate data entry and to remove human errors by reducing the chances of error.

For the Geographical monitoring of the assets allocated at work, the concept of GeoMGNREGA was launched in February 2016, with a vision to make Geo-tagged assets data entry for transparent visibility under public domain.

The major Objective of this scheme is –
- Employment generation – guaranteed wage employment to rural house-hold
- Asset creation- to create durable opportunities that along with providing wage it will also help them in sustainable development ass well
- Empowerment of marginalized community- to ensure their involvement and participation in community or state development
- Promotion of social inclusion- promoting gender equity in providing and creating wage opportunities.

4. **NATIONAL GRAMEEN AAJEEVIKA YOJANA**

A major initiative to reduce poverty, Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) is run by the Indian government's Ministry of Rural Development. This is one of the world's largest initiatives to improve the livelihoods of the poor rural community peoples. The goal is to reduce poverty by providing poor households with opportunities for skilled wage jobs and profitable self-employment, ensuring they have more stable and diverse sources of income.

The Mission seeks to achieve its objective through its four core components –

(a) **social mobilization and promotion** and strengthening of self-managed and financially sustainable community institutions of the rural poor women- It is one of the major core components of DAY-NRLM. It provides a collective & collaborative platform to the rural poor women's to overcome poverty through access to financial, technical, and marketing resources. It focuses on forming Self-Help Groups (SHGs) and federations to empower rural communities.

This is done by two main steps –

Formation of SHGs and Village Organizations (VOs):

- **SHGs:** At the village level, the group of women come together to form Self Help Groups. The goal of these groups is to provide support to each other member financially and socially.

- **Village Organizations (VOs):** All the SHGs in a village unite to form a Village Organization (VO), which acts as a central coordinating body for all the SHGs in that village.

(b) **financial inclusion**- The funds provided to community institutes via DAY-NRLM schemes are given after careful planning and are distributed as loans to individual SHG members. These funds are considered grants to the community institutions.
- Funds allocated are distributed on the basis of detailed planning and are released in multiple stages, depending upon the achievements of the community institutions, not only on how long they have been established.
- Priority in fund distribution is given to the poorest members of the community or as decided collectively by the institution members.

From 1st Meeting → Internal Lending

2 Months → SB A/c opening

3-4 Months → RF

6-8 Months → Micro-Credit Plan prepared

6-8 Months → CIF

6 -12 Months → Bank Credit – 1st Loan

24 -30 Months → Bank Credit – 2nd Loan

36-40 Months → Bank Credit – 3rd Loan
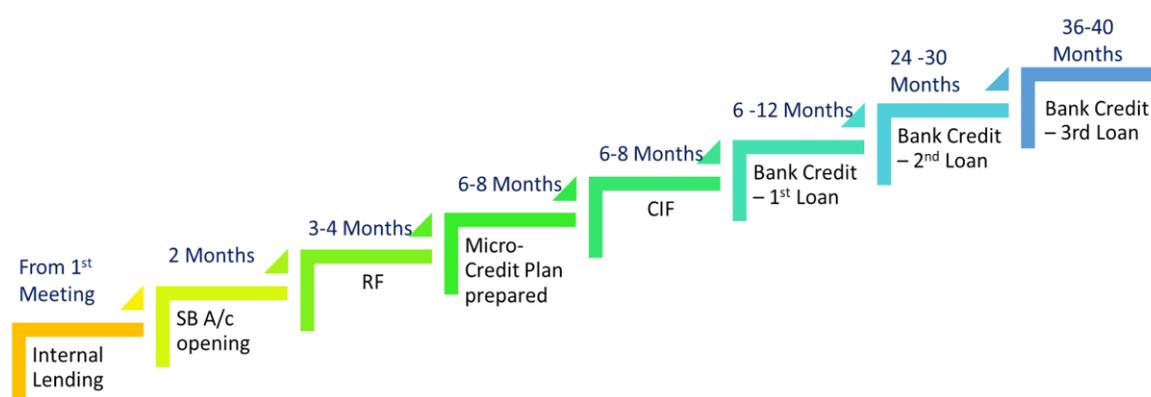
MCP: Micro Credit Plan
RF : Revolving Fund - Rs. 15000 per SHG
CIF: Community Investment Fund – Nearly Rs. 1.1 lakh per SHG
Bank Linkage: Repeat Linkages totaling to Rs. 500,000 per SHG over 5 years

(c) **sustainable livelihoods**- The goal is to support and improve the livelihoods of the poor in both sectors i.e Farming and Non- Farming. The way poor people spend their money affects their well-being, productivity, and ability to take risks, they have no knowledge about financial implementation, due to which they face many challenges, such as processing of their business risks, life cycle risks, and high costs for their daily needs and production, making them very vulnerable. To deal with these challenges, poor and vulnerable households often use a variety of options to make a living.

(d) social inclusion, social development and access to entitlements through convergence- Encouraging the impoverished & underprivileged to establish their "own institutions" is a crucial precondition and the primary funding source aimed at reduce poverty. DAY-NRLM gives voice, space, and resources to impoverished households especially (women) by organising them into aggregate institute of the poor. This was done to make it easier for the women's to receive social and economic services, these platforms "of the poor" and "for the poor" collaborate with public- partner with local self-governments, public service providers, banks, private sector, and other mainstream institutes to facilitate delivery of social and economic services to the poor.

RATIONALE

Known as the "Heart of the Nation," the state of Madhya Pradesh is located in the middle of the nation. The district of Chhatarpur is located in "Bundelkhand," the northern region of Madhya Pradesh. The entire population, as of the 2011 census, is 1,762,375. out of them 826,254 are female, while 936,121 of them are male. In urban regions, the average literacy rate is 78.7%, whilst in rural areas, it is 59.2%. The district of Chhatarpur has a 63.74% overall literacy rate, with 61.1% of men and 44.9% of women literate.

Founded in 1989, SAKSHI is a non-profit organisation that has consistently worked in a variety of fields, including education, health, water, agriculture, and the development of children and youth. Currently, it is planning to integrate digital solutions with various government initiatives to promote Digital India. With the help of several government initiatives, NGO is advancing women's empowerment and the role of women in rural village development.

With this initiative, the NGO has been operating constantly for many years. They have given women from many communities various chances to exhibit their talents, such as creating well-known PITHORA ART and stitching, and many other things. The community was inspired to exhibit their artwork at various venues and events and to figure out a means of making money. In order to assist and expand small enterprises, two fundamental methods were implemented and intended to be integrated with digital platforms: marketing and communication.

By utilising digital technology, SAKSHI seeks to improve the lives of rural women by expanding their employability, enhancing their access to health care, and improving their quality of life overall. It intends to accomplish this by using the digital platform to combine health interventions with their ongoing rural development projects. The purpose of the current study is to ascertain how rural women see the use of digital technology and how informed they are of current initiatives.

OBJECTIVE OF STUDY

1. **Understand rural women's awareness regarding public schemes**

   The first objective of this study is to understand how much rural women know about available public schemes to them. This includes identifying their awareness levels about various government initiatives aimed at improving public health. We will explore:

   - How they know about the available schemes
   - Their understanding about the benefits and services provided by these schemes.

2. **Identify challenges and perception of rural women's regarding adoption of digital technology.**

   The second objective is to understand how and what difficulties and obstacles rural women's faces when they were introduced about adopting digital technologies. This involves:

   - Identifying specific barriers such as lack of digital literacy, limited access to devices and internet, cultural and social norms, and financial insufficiency.
   - Because of this how they are lacking behind in gaining opportunities available to them.
   - Investigating their comfort and familiarity with digital tools and platforms.

3. **Develop effective strategies to overcome barriers and challenges faced by rural women's.**

   The third objective is to gather recommendations and suggestions from rural women themselves to how to overcome the identified barriers and challenges. This will help in:

   - Collecting practical and culturally appropriate solutions proposed by the women that will accessible and easy to them to understand and adopt
   - Understanding their preferences like- training programs, community support, improved infrastructure, and financial support.
   - Evaluating the feasibility and sustainability of these suggestions in the refrence of their daily lives and community dynamics.

4. **Integration of health schemes**

   The fourth objective aims to identify and implement strategic solution available or can be implemented to provide streamline of services available and by adopting above three how it will help in holistic approach growth.

METHODOLOGY

STUDY TYPE	CROSS- SECTIONAL (QUALITATIVE METHOD)
STUDY DURATION	06-FEBRUARY – 28 MAY
STUDY AREA	RURAL AREA OF CHHATARUR DISTRICT COVERED UNDER SAKSHI NGO (2 VILLAGES DECIDED BY NGO)
SAMPLE SIZE	15-20 (SATURATION OF DATA) (RANDOM SAMPLING)
STUDY PARTICIPANT (INCLUSION) (ENLISTED BY NGO)	• WOMEN'S FROM THE COMMUNITY • PRI MEMBERS • SHG
DATA COLLECTION METHOD	IN DEPTH INTERVIEW
ETHICAL CONSIDERATION	CONSENT WILL BE OBTAINED

<center>**RESULT**</center>

- ## <u>AWARENESS REGARDING AVAILABLE SCHEMES</u>

PANCHAYTI RAJ & GRAMEEN VIKAS YOJANA	ATAL JAL YOJANA	MGNREGA	NATIONAL GRAMEEN AJEEVIKA YOJANA
LIMITED KNOWLEDGE ABOUTS ITS ROLE & RESPONSIBILTIES FOR WOMENS TRADITIONAL GENDER ROLE DISCRIMINATION	LOW AWARENESS ABOUT SCHEME OBJECTIVES & BENEFITS LACK OF AWARENESS ABOUT THIS NEW WATER MANAGEMENT CONCEPT LACK OF COMMUNITY ENGAGEMENT INNITIATIVES	LIMITED UNDERSTANDING OF MGNREGA OPPORTUNITIES TO WOMENS NO KNOWLEDGE ABOUT PROCESS TO APPLY AND ENROLL FINANCIAL BARRIERS	INSUFFICIENT INFORMATION ABOUT SHG & MICRO – ENTERPRISE OPPORTUNITIES DISCOURAGEMENT DUE TO SOCIAL NORMS LACK OF ADEQUATE TRAINING PROGRAMS

1. LIMITED KNOWLEDGE ABOUT ITS ROLE AND RESPONSIBILTIES FOR WOMEN'S-

Many rural women lack awareness about their roles and responsibilities beyond traditional household duties. This impacts their ability to engage with community as well give their input inn decision-making processes, community leadership roles, and economic activities promoted by schemes like MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) and SHGs (Self-Help Groups).

2. GENDER ROLE DISCRIMINATION –

Deep-rooted Gender based thinking predefine women to do domestic roles, which hinders their participation in public schemes available and aimed at economic empowerment and social inclusion. Gender discrimination make women's face resistance or lack of support to participate in training programs, micro-enterprises, or leadership roles, which make them miss out on opportunities for personal growth and community development.

3. LOW AWARENESS ABOUT SCHEMES OBJECTIVE & BENEFITS

Rural women have limited understanding of the objectives and benefits of government schemes available which aimed at improving water management concept, accessible-affordable healthcare services, education, and livelihood opportunities. This lack of awareness caused from inadequate communication channels, literacy rate, and limited educational outreach programs in rural areas. As a result, women of the rural area does not actively seek or apply for benefits under these schemes, miss out the opportunities present to improve their quality of life and their socio-economic status. This underutilization of resources contributes to persistent poverty and inequality within rural communities

4. LACK OF AWARENESS ABOUT WATER MANAGEMENT CONCEPT

Introduction of innovative water management concepts is crucial for sustainable resource use and climate adaptation in rural areas, which often fails to reach women due to insufficient educational campaigns availability and community engagement initiatives. As a result, women continue to follow traditional water management practices, which may be inefficient or unsustainable in the current changing environmental conditions. This perpetuates vulnerabilities to water scarcity and limits opportunities for rural development and resilience building.

5. LIMITED UNDERSTANDING OF MGNREGA

In-spite of provision of MGNREGA scheme which guarantee rural employment and promote inclusive growth, women in rural area lack comprehensive understanding of the scope and benefits of participating in infrastructure building projects, skill development programs, and community-driven initiatives, which leads to sustainable development. This lack of awareness prevents women from accessing income-generating opportunities and skills training, increasing their economic dependence on male household members and inhibiting their socio-economic mobility.

6. NO KNOWLEDGE ABOUT PROCESS TO ENROLL IN SERVICES

If they are aware about the scheme the other challenge they face is accessing the benefit under various government schemes due to insufficient information about application procedures, eligibility criteria, and enrolment processes. This lack of knowledge stems from limited outreach efforts, un-defined complexities, and inadequate support structures in remote areas. Consequently, eligible women may be deterred from applying for essential services such as healthcare subsidies, education grants, or financial assistance, thereby exacerbating disparities in access to basic rights and opportunities.

7. FINANCIAL CONSTRAINTS

Dependency on male member of the family and limited or lack of literacy is reason for this. Women of the rural area were not motivated to take any decision or put their views, this traditional ongoing thinking brigs in them thought they are not capable or sufficient enough to handle financial amount.
This leads that availability of socio- economic improvement programs and facilities their self will power does not allows them to take a initiative

8. INSUFFICIENT INFORMATION ABOUT SHGs & MICRO- ENTERPRISE OPPORTUNITIES

Self-Help Groups (SHGs) and micro-enterprises offer pathways to develop economic empowerment and collective decision-making thinking for rural women. However, many women remain unaware of the benefits of joining SHGs or participating in micro-enterprises due to limited awareness campaigns, literacy barriers, and cultural stigmas associated with women's economic independence. This lack of information prevents women from leveraging group savings, accessing credit facilities, and participating in income-generating activities which could enhance their financial security and socio-economic status.

9. DISCOURAGEMENT DUE TO SOCIAL NORMS

Traditional deep rooted social norms in rural communities discourage women from participating in community engagement initiatives, public meetings, or leadership roles outside the household.
These norms reinforce traditional gender roles and restrict women's mobility, voice, and agency in decision-making processes. As a result, women face social and familial pressure to conform to gendered expectations, limiting their opportunities for personal growth, community leadership, and advocacy for their rights within the framework of public schemes and development initiatives.

10. LACK OF ADEQUATE TRAINING PROGRAM

Inadequate availability of professionally formed training programs which emphasizes on specific needs and capacities of rural women, focuses on identifying their ability to acquire essential skills for economic empowerment, community development, and participation in public schemes. The scarcity of training opportunities is compounded by geographic isolation, resource constraints, and insufficient investment in women's education and skill development. Consequently, women miss out on opportunities to enhance their capabili

- ## **BARRIERS IN ADOPTING ICT**

1. Infrastructure and Accessibility

- Poor Electricity supply & Limited Internet Access**:** Many rural areas, villages lack continuous supply of electricity, reliable internet connectivity, which is crucial for accessing digital tools and platforms.

- Inadequate Infrastructure**:** Lack of physical infrastructure such as roads and telecommunication networks limits access to ICT.

2. Economic Barrier

- Limited Financial Resources**:** Rural women often have lower incomes and less access to financial resources to invest in digital tools

3. Educational and Skill Barriers

- Low Literacy Rates**:** High rates of illiteracy and unavailability of elderly schools leads low levels of education which make it challenging to use ICT effectively.

- Lack of Digital Literacy**:** Even among literate women, there is often a lack of knowledge and skills to use digital tools, because of limited availability of devices and their knowledge to use it.

4. Social and Cultural Barriers

- Gender Norms and Stereotypes**:** Deep rooted thinking & Cultural norms like women should only stay in house discourage them from using technology or pursuing education and employment in ICT fields.

- Family Responsibilities**:** Daliy house-hold chores responsibility limits their time for learning and using digital tools.

- Social Isolation**:** Women in rural areas have limited social networks which causes limited knowledge about opportunities available and to learn about and adopt new technologies.

5. Awareness and Perception

- Lack of Awareness**:** Rural women are not much aware about the potential benefits of ICT which leads to their personal and economic development

6. Policy and Support Systems

- Insufficient Government Support and Training programs **:** Lack of supportive policies and educational programs which promote and support ICT adoption among rural women.

- **EFFECTIVE STRATEGIES WITH INTEGRATION OF SCHEMES**

❖ **Community Workshops and Seminars**: Conducting regular workshops time to time in local languages to educate women about the schemes, their benefits, and how to participate will help them to understand and also bring out the change in thinking pattern of the society, also conducting play in which women itself participate will help them to understand the scenarios better.

❖ **Information Campaigns**: Utilize local media, such as radio, posters, and banners, to radiate information about these schemes, benefits of it, using coloured pictures.

❖ **Educational Programs**: Developing easy-to-understand educational materials, which can be read and also making material which can be heard so the women who are illiterate can also participate.

❖ Establishing **ICT Training Centres**: Establishing ICT training centres in rural areas especially for women to teach them how to use computers, smartphones, and internet applications relevant to these schemes.

❖ **Skill Development Workshops**: Offering training sessions which focuses specifically on skills needed for participation in the schemes, such as governance for Panchayati Raj, water management for Atal Jal Yojana, job application processes for MGNREGA, and entrepreneurship for National Grameen Ajeevika Yojana.

❖ **Policy Advocacy**: Mobilize local and state governments to create policies objective in a manner that support women's participation in these schemes, such as flexible work hours for MGNREGA or specific quotas for women in Panchayati Raj. Engaging or giving target to community members of a area to increase enrolment of women's of area and provide support to them.

- ❖ **Social Support Networks**: Developing easily accessible and available community support networks, such as self-help groups (SHGs), where women can share information, resources, and encouragement

- ❖ **Mentorship Programs**: Creating mentorship programs, motivating women to connect with successful role models and experts who can provide guidance and support. Encouraging them to be role model for next generation.

- ❖ **Regular Assessments**: Conducting regular assessments to evaluate the effectiveness of the programs and initiatives, to understand the perception of women's about training conducted their understanding about objectives and rectifying errors identified

- ❖ **Impact of Studies**: Assessment of studies to measure the impact of the strategies on women's empowerment and rural development.

DISCUSSION

Since its formation in 1983, the SAKSHI NGO has played a significant role in advancing rural women's self-reliance and advancing the village development. The NGO gives a platform for rural women to demonstrate their traditional skills and talents, such as creating the famous PITHORA art, different forms of clay art and sculptures, stitching, and making different variety of pickles and Indian wafers. Through the small-scale exhibitions, SAKSHI NGO promotes these skills, and output, which gives rural women a platform to sell their crafts and earn money to be financially independent.

Even with these initiatives, there are still some big obstacles faced by rural women, to make them more aware about the government programmes and understand them. The limited awareness of these activities are result of poor community outreach activity, inadequate tactics or plans, and low literacy rates is one of the main challenges found.
It was seen that due to low literacy rate and deeply ingrained cultural beliefs, social stigma & norms many women are unable to leave their homes and participate in new activities or programmes.

The gender-based allocation of responsibilities is another key obstacle that severely restricts women's of the rural community to show involvement in community programmes. Women are frequently restricted to fulfil domestic responsibilities in rural areas due to the strongly embedded traditional gender roles, which makes it challenging for them to engage in community involvement activities. Their capacity to take advantage of options available to improve their socioeconomic standing and health-care understanding is restricted by this cultural norm.

SAKSHI NGO has been collaborating with the government on four major programmes in order to address these problems. The objective of this is to create more efficient ways to increase community involvement, raise literacy rates, and use more effective communication strategies for better understanding and increasing involvement of rural women. Developing adult education programmes especially for rural women is one strategy for raising their literacy rates. These courses emphasise fundamental writing and reading abilities as well as useful knowledge that might aid women in comprehending government programmes and health information. Furthermore, educational materials and classes are made in manner that it will be delivered by mobile literacy units that visit isolated locations as well, guaranteeing that even women who are unable to leave their homes because of family obligations can obtain an education.

Increasing community involvement is yet another essential element of this cooperative endeavour. It has been successful to set up community learning centres where women may come together to exchange knowledge, relate stories, and offer support to one another. These facilities also act as information hubs for government and health initiatives. In addition, it has been essential to involve local influencers and leaders to promote women's participation. With the help of well-known community members, SAKSHI NGO can improve the atmosphere that encourages women to participate in community events.

Using effective communication strategies is crucial to getting past the obstacles that low literacy rates provide. Information can be effectively communicated through the use of visual aids and vocal communication techniques. To make knowledge easier to obtain and comprehend, these techniques include role-playing, narrative, and pictorial representations. Furthermore, using community announcements and local radio stations to spread information has been beneficial in reaching a larger audience, including people who might not be literate or not have access to printed materials

The government and SAKSHI NGO's partnership has demonstrated encouraging outcomes in handling the obstacles encountered by rural women.Women now feel more supported and united in the community, which motivates them to take on more roles and get involved in community development. This is a result of increased community participation. Effective communication strategies have also helped close the comprehension gap between the intended message and the rural women. In addition to radio and public announcements, oral and visual communication techniques have increased information accessibility, which has improved awareness and involvement.

CONCLUSION

In conclusion, the government and SAKSHI NGO's joint efforts have greatly advanced rural women's empowerment and raised their awareness of healthcare and government initiatives. This collaboration has shown to be a potent force in tackling the various issues that rural women confront. SAKSHI NGO has created a strong basis for promoting an inclusive and informed community via its tenacious and committed work.

SAKSHI NGO has brought about creative and successful solutions by tackling pressing problems like poor literacy rates, the continuation of old gender conventions, and the flaws in earlier communication tactics. With the advent of mobile literacy units and customised adult education programmes, rural women now have the resources they need to enhance their literacy and comprehend government programmes and health information. The obstacles that have long prevented women from advancing have been significantly reduced thanks to these educational programmes.

For rural women to experience long-term progress and better socioeconomic circumstances, persistent efforts in these areas are essential. To expand on the achievement thus far, inventive ideas and ongoing assistance will be required. To sustain momentum and bring about long-lasting change, the government and SAKSHI NGO must continue their collaborative efforts. Through resolutely tackling the underlying causes of inequality and enabling women via education and active participation in the community, we can create a more optimistic and inclusive future for rural communities.

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