

TWO DAY NATIONAL SEMINAR ON

Empowering Rural India

Women-Led MSMEs as catalysts of Digital Transformation
and Economic Resilience



Sponsored by
INDIAN COUNCIL OF SOCIAL SCIENCE RESEARCH
SOUTHERN REGIONAL CENTRE
MINISTRY OF EDUCATION, GOVERNMENT OF INDIA
HYDERABAD, TELANGANA-500007



03 & 04.12.2026



Prof. M. Alkondan Hall



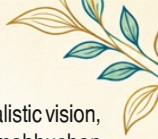
Organized by

UG DEPARTMENT OF COMMERCE (CA)
NGM COLLEGE (AUTONOMOUS)

Pollachi, Tamilnadu.

Accredited with A++ by NAAC,
NIRF Ranking 101-150 & ISO 9001:2015 Certified
Affiliated to Bharathiar University, Coimbatore.





About the College

Any Nation's growth is in proportion, to spread the education and intelligence among the rural masses. Having this idealistic vision, two great philanthropists of Pollachi, Late. Shri. S.P. Nallamuthu Gounder and Late. Arutchelvar Padmabhushan Dr.N.Mahalingam formed an organization called Pollachi KalviKazhagam, which started Nallamuthu Gounder Mahalingam College in 1957, to impart holistic education with an objective to cater to the higher educational needs of those who wish to aspire for excellence in knowledge and values. The College has achieved greater academic distinctions with the introduction of Autonomous System from the Academic year 1987-88. The college has been Accredited with A++ by NAAC and it is an ISO 9001: 2015 Certified Institution. The total Students' strength is around 5000. Having celebrated its Diamond Jubilee in 2017, the college has blossomed into a premier Post-Graduate and Research Institution, offering 25 UG, 11 PG and 12 Ph.D Programmes, apart from Diploma and Certificate Courses. The college has been ranked within Top 100 (95th Rank) in India by NIRF 2022 and Ranked within top 101-150 in NIRF 2023 & 2024 and ranked as 18th among best Commerce institution in India by Outlook ICARE Ranking 2024 & 2025.

About the Department

The UG Department of Commerce (CA) was introduced in NGM College during the academic year 2000–2001 with the motto of providing quality education in commerce with the immense computer background. The students' strength has considerably increased and due to amplified demand for the course, an additional section was introduced in the academic year 2007–2008. This course blends core commerce courses with courses in computer application. Every semester includes core commerce courses and a computer course with practical exposure. The curriculum is updated based on the updates in the field of commerce and computer arena and the recommendation of the experts. The course curriculum enables the students to undergo for institutional training in specific fields to make the students industry ready. This programme facilitates the students to develop in all dimensions inclusive of curricular and co-curricular aspects. The department has qualified and committed faculty with rich teaching and research experience. The Department has organized several National Seminars, FDP and Workshops on a number of emerging issues.

About the ICSSR-SRC

Indian Council of Social Science Research (ICSSR) was established in the year of 1969 by the Government of India to promote research in social sciences in the country. To assist the Council in the organization of its programmes within the Southern Region and to develop documentation and bibliographical services in some of the South Indian languages the Southern Regional Centre was established on 1st February 1973. The founder Director of the Southern Regional Centre was Late Prof. G. Ram Reddy. The main aim of the Southern Regional Centre are : to collect and stock the social science research material. Represent the ICSSR within the Region and to work for extension of its programme to social scientists in the region; Bring the ideas and problems of the social scientists of the region to the notice of the ICSSR, New Delhi; Serve as a link between the social scientists of the region and national and international communities of the social scientists.

About the Seminar

Rural India today stands at a pivotal moment in its socio-economic trajectory. With the rapid penetration of digital infrastructure, expanding financial inclusion, government impetus through schemes like PMEGP, MUDRA, PMFME, Stand-Up India, and the Digital India Mission, the entrepreneurial landscape in rural regions is undergoing significant transformation. Among the most dynamic drivers of this change are women-led Micro, Small and Medium Enterprises (MSMEs) that have emerged as engines of livelihood generation, innovation, and inclusive growth. Women entrepreneurs are enabling rural households and communities to transition from subsistence-based livelihoods to sustainable enterprise models while simultaneously integrating local economies into broader digital ecosystems.

Despite their potential, women-led rural MSMEs confront persistent challenges in access to finance, technology adoption, market linkages, supply chain integration, digital skills, and socio-cultural barriers. COVID-19 further highlighted both the vulnerabilities and resilience of rural women entrepreneurs—many adopted digital payments, online marketing, and home-based production models to sustain their enterprises. The seminar, therefore, seeks to examine the multi-dimensional role of women-led MSMEs in accelerating digital transformation and enhancing economic resilience in rural India.

In the context of India's vision for Viksit Bharat @ 2047, women-led MSMEs occupy strategic significance. Their contribution is not only economic but also social—empowering women financially enhances household welfare, education outcomes, health decisions, and community leadership. Strengthening this sector thus aligns with national priorities of gender equality, inclusive development, digital India, and rural transformation.

This seminar aims to bring together researchers, policymakers, practitioners, NGOs, financial institutions, and entrepreneurs to deliberate on the evolving ecosystem, identify gaps, share best practices, and propose evidence-based policy recommendations that can foster a more vibrant and digitally empowered women-led MSME sector in rural India.



Objectives of the Seminar

1. To analyse the role of women-led MSMEs in driving digital transformation in rural India.
2. To assess the economic, social, and technological challenges faced by rural women entrepreneurs.
3. To examine the impact of digital platforms, fintech, and e-commerce on business growth and resilience of women-led enterprises.
4. To identify best practices, innovative business models, and successful interventions supporting women-led rural MSMEs.
5. To propose policy recommendations that strengthen digital empowerment, financial inclusion, and market integration for women entrepreneurs.
6. To facilitate dialogue among stakeholders to promote collaborative solutions for sustainable rural entrepreneurship.

Main Themes of the Seminar

- Digital Transformation of Rural Enterprises
- Women's Entrepreneurship and Economic Empowerment
- Financial Inclusion and Access to Credit for Women-Led MSMEs
- Technology Adoption, Innovation, and Digital Skills
- Market Linkages, E-commerce, and Social Commerce
- Sustainable Development, Livelihood Generation, and Community Impact
- Policy Ecosystem, Institutional Support, and Capacity-Building

Sub-Themes of the Seminar

- Digital literacy programs and capacity-building for rural women entrepreneurs.
- Role of fintech, digital payments, and UPI in supporting women-led MSMEs.
- Impact of e-commerce platforms, ONDC, and digital marketplaces on rural product visibility.
- Challenges in accessing formal credit: banks, NBFCs, SHGs, and microfinance perspectives.
- Gendered barriers—social norms, mobility restrictions, and caregiving responsibilities.
- Innovations in supply chain management and logistics for rural enterprises.
- Case studies on successful women-led MSMEs and grassroots entrepreneurship models.
- Role of NGOs, SHGs, and community-based organisations in strengthening entrepreneurship.
- Sustainable business models, green entrepreneurship, and climate-resilient MSMEs.
- Digital branding, online marketing strategies, and social media-based entrepreneurship.
- Skill development, vocational training, and entrepreneurship education.
- Post-COVID resilience strategies adopted by rural women entrepreneurs.

Guidelines for Paper Presentation

- Maximum of two authors are permitted for each paper.
- Each author must register separately and pay the applicable registration fee individually.
- The paper should be original and unpublished.
- The abstract should be 200–300 words with 3–5 keywords.
- The full paper should preferably be 2,500 to 3500 words.
- The paper should be submitted in MS Word format with proper formatting.
- APA 7th Edition should be followed for citations and references.
- Papers should be relevant to the seminar theme or sub-themes.
- Submitted papers will be subjected to plagiarism/similarity checking and academic review.
- Selected papers may be considered for publication in the ISBN-edited book, subject to the editorial committee's decision.
- Full Paper Submission Google Form : <https://forms.gle/vo3yPoxHEDj5vfDj8>

Important Dates

Last date for Full Paper Submission and Registration : 25.11.2026
Date of Seminar : 03 & 04.12.2026

Registration Fees – Participation and Presentation

Students : Rs.150 | Research Scholars : Rs. 250
Academicians / Delegates from Industry : Rs. 350

Mode of Payments : IMPS, NEFT, RTGS

Account Holder : Indira Priyadarshini B
Account No. : 170101000003217
IFSC No. : IOBA0001701
Name of the Branch : NGM College Branch, Pollachi

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Mr. S. Gopi – III Year

Mr. T. Hariharan – III Year

Ms. M. Monika Karthikeyani – II Year

Mr. D. Shobhin – III Year

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