

## COMMERCE EDUCATION FOR RURAL WOMEN IN MANDYA TALUK- CHALLENGES AND OPPORTUNITIES

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### ABSTRACTS:

Commerce education has emerged as a vital tool for empowering women, especially in rural regions where economic participation remains limited. In district like Mandya, access to structured commerce education can significantly influence women's financial literacy, entrepreneurial capacity, and career aspirations. However, rural women continue to face persistent challenges including socio-cultural constraints, inadequate infrastructure, limited digital access, and a curriculum that often lacks contextual relevance.

This paper explores both the barriers and the emerging opportunities in promoting commerce education among rural women. Drawing insights from field observations, institutional data, and policy reviews, it highlights how targeted interventions-such as vocational modules, digital platforms, and community-based learning-can bridge the educational gap.

The study also emphasizes the role of government schemes, local institutions, and curriculum reform in enhancing participation and outcomes. By identifying actionable strategies, the paper aims to contribute to the discourse on inclusive education and gender-responsive development in semi-urban India.

**Key words:** Commerce Education, Women Empowerment, Rural Development, Government Schemes, Digital Literacy.

### INTRODUCTION:

Commerce education plays a pivotal role in shaping economic awareness, financial literacy, and entrepreneurial skills among individuals. For women in rural India, especially in regions like Mandya Taluk, access to commerce education can be a transformative force-enabling them to participate meaningfully in local economies, pursue self-employment, and contribute to household financial stability. Despite its potential, commerce education remains underutilized among rural women due to a range of socio-cultural, infrastructural, and institutional barriers.

Mandya Taluk, with its blend of agrarian economy and emerging educational institutions, presents a unique case for examining the intersection of gender and commerce education. While government initiatives and local colleges have made strides in expanding access, challenges such as limited digital infrastructure, traditional gender roles, and curriculum gaps continue to hinder progress. At the same time, opportunities are emerging through vocational training, digital platforms, and community-based learning models that can bridge these gaps.

This paper aims to explore the current state of commerce education for rural women in Mandya Taluk, identify key challenges, and highlight actionable opportunities for reform and innovation. By analysing field data, institutional practices, and policy frameworks, the study

seeks to contribute to the broader discourse on inclusive education and gender-responsive development in semi-urban India.

## LITERATURE REVIEW:

Commerce education is increasingly recognized as a strategic tool for empowering women, especially in rural regions where economic participation and access to formal education remain limited. In the context of Mandya Taluk, the intersection of gender, geography, and curriculum relevance presents unique challenges and opportunities.

1. **Dr. Mukesh (2017)** Examines the Gender Roles and Women's Empowerment in Rural Indian Communities, Examines the socio-cultural and economic factors shaping gender roles in rural India. It discusses historical legacies, government programs, and the need for integrated strategies including education and healthcare.
2. **Pallavi G (2021)** Summarised Impacted Rural Women Empowerment: A Case Study of Mandya District. Summary: This paper explores how MGNREGA has improved the socio-economic and psychological status of rural women in Mandya. It emphasizes the role of wage employment in promoting gender equality and livelihood security.
3. **Muniswamy B.K.(2024)**, Women's Education and Empowerment in Rural India, highlight that education is a key driver of women's empowerment, improving financial literacy, decision-making, and social mobility. However, rural women often face barriers such as early marriage, household responsibilities, and limited institutional support.
4. **Chandani Sharma (2024)** Empowering Women through Education: A Study on Inclusive Development in India, Focuses on enrolment trends in primary, secondary, and higher education among women. It highlights disparities and suggests gender-inclusive policies to promote empowerment through education.
5. **Chandrasekhar (2025)**, Commerce Education as a Pathway to Economic Inclusion, Commerce education equips learners with skills in accounting, entrepreneurship, marketing, and business management. Research by shows that women with commerce backgrounds are more likely to engage in self-employment and micro-enterprise activities, especially when supported by local institutions and digital platforms.

## STATEMENT OF PROBLEM:

Despite various national and state-level initiatives aimed at promoting women's education, the participation of rural women in commerce education in Mandya district remains significantly low. While commerce as a stream offers vast opportunities in banking, finance, entrepreneurship and government services, rural women often face multiple barriers such as limited access to quality institutions, socio-cultural restrictions, financial constraints and lack of awareness about career prospects. Many colleges in rural areas are under-equipped, with inadequate faculty, poor infrastructure and minimal exposure to practical commerce applications. Additionally, traditional gender roles and early marriage continue to hinder the educational aspirations of young women. These challenges not only limit their academic growth but also restrict their potential to contribute meaningfully to the local and national economy. Therefore, it becomes essential to investigate the current status, challenges, and untapped opportunities in commerce education for rural women in Mandya district, so that targeted interventions can be designed to bridge the gap and promote inclusive development.

## **NEED FOR THE STUDY:**

Commerce education serves as a powerful instrument for empowering women by equipping them with essential knowledge in finance, entrepreneurship and business management. In rural regions like Mandya district, where traditional gender roles, economic limitations and limited access to quality education persist, the need to study commerce education for women becomes particularly significant. Despite various government initiatives and the presence of educational institutions, the participation of rural women in commerce streams remains relatively low. This study is essential to understand the underlying socio-cultural and economic barriers that hinder their educational progress. It also aims to evaluate the availability and effectiveness of institutional infrastructure, faculty support and career guidance in rural colleges. By identifying these gaps, the study can inform targeted interventions, policy reforms and community-based strategies to enhance access, retention and outcomes for rural women in commerce education. Furthermore, the research will contribute to the broader goal of bridging the urban-rural divide in higher education and promoting economic self-reliance among women through skill-based learning and employment opportunities in sectors like banking, accounting and entrepreneurship.

## **OBJECTIVES OF THE STUDY:**

1. To Study the commerce education for rural Women in Mandya.
2. To evaluate institutional and governmental initiatives aimed at promoting women's commerce Education.
3. To recommend strategies for inclusive and effective commerce education systems.

## **Scope of the study:**

The scope of this study encompasses a detailed examination of the accessibility, quality and impact of commerce education among rural women in Mandya district. It focuses on government and aided colleges offering commerce streams, analysing enrolment patterns, institutional infrastructure, faculty availability and curriculum relevance. The study includes perspectives from students, educators and community stakeholders across taluk such. It also evaluates the role of government schemes, NGO interventions and digital learning platforms in enhancing educational outcomes. By exploring both challenges and opportunities, the study aims to provide actionable insights for policymakers, educators and social organizations working to improve commerce education for women in rural areas. The findings are intended to support inclusive educational planning, promote gender equity and strengthen pathways to employment and entrepreneurship for rural female learners.

## **Research Methodology:**

The Researcher Selected Descriptive Research Methods to conduct research, a structured open ended and close ended questionnaire distributed to 100 rural women in Mandya Taluk, including students, homemakers, and entrepreneurs. Data was collected through Google Forms and in-person interviews. The study also includes two case studies and a review of government reports and academic articles.

## Data Analysis and Interpretation:

**Table: 01**  
**Enrolment Trends (2018–2024) in Mandya Taluk:**

Year	Total Female Enrolments	% Growth	Urban College Enrolments	Rural Colleges Enrolment
2018	1,250	-	800	450
2019	1,380	+10.4%	880	500
2020	1,520	+10.1%	950	570
2021	1,680	+10.5%	1,020	660
2022	1,850	+10.1%	1,100	750
2023	2,050	+10.8%	1,200	850
2024	2,300	+12.2%	1,350	950

(Sources: Academic Reports 2018-2024)

### Interpretation:

There is a consistent annual growth of over 10% in female enrolment in commerce courses across Mandya Taluk. Urban colleges' show higher absolute numbers, but rural colleges are catching up with faster growth rates. The increase reflects successful outreach programs, improved infrastructure, and rising awareness among rural families.

**Table: 02,**  
**Course Preference Breakdown (2024):**

Course	% of Female Students	Remarks
B.Com General	65%	Most preferred due to job scope
BBA	20%	Popular in urban Colleges
M.Com	10%	Limited access in rural areas
Diploma (Tally, GST)	5%	NGO- supported short term courses

(Sources: Academic Reports 2018-2024)

**Interpretation:** B.Com remains the dominant choice due to its broad applicability in banking, accounting, and government jobs. BBA is gaining traction among urban students with aspirations in management. Short-term diploma courses are helping bridge skill gaps, especially for rural women.

**Table: 03**  
**Infrastructure and Faculty availability:**

Parameter	Urban Colleges	Rural Colleges
Female Faculty (Commerce)	60%	40%
Digital Labs	80%	20%
Career Counselling	70%	30%
Hostel Facilities	90%	10%

(Sources: Primary Data)

### Interpretation:

Urban colleges are better equipped with female faculty and digital infrastructure. Lack of career counselling and hostel facilities in rural areas may hinder retention and progression. Improving rural infrastructure is key to equitable access.

**Table: 04**

#### Employment Outcomes:

Sectors	%of Female Graduates	Common Roles
Banking and Finance	35%	Clerks, Assistants, Tellers
Government Jobs	25%	Account Assistants, Auditor
Private Sector	20%	Sales, Admin, HR
Entrepreneurship	10%	Small Business, Cooperatives
Further Studies	10%	M.com, MBA, CA, CS

(Sources: Primary Data)

### Interpretation:

Commerce education is translating into tangible employment, especially in banking and government sectors. Entrepreneurship is emerging slowly, supported by NGO training and cooperative models. A small but growing segment is pursuing higher studies, indicating academic ambition.

### Challenges Faced By Rural Women:

**Socio-Cultural Barriers:** Traditional gender roles often prioritize domestic responsibilities over education. Early marriage and family expectations limit women's ability to pursue higher studies. Social stigma around women pursuing commerce or business-related careers.

**Limited Infrastructure:** Many rural colleges lack basic facilities like commerce labs, libraries, and internet access. Inadequate transportation makes daily commuting difficult for female students. Poor digital connectivity restricts access to online learning and resources.

**Curriculum Irrelevance:** Commerce syllabus is often theoretical and not tailored to rural realities. Lack of vocational and entrepreneurial modules that could benefit rural women directly. Minimal exposure to practical business tools, digital finance, or local enterprise models.

**Financial Constraints:** Families may not prioritize spending on girls' education, especially in commerce streams. Hidden costs like travel, books, and digital devices can be prohibitive.

Limited access to scholarships or financial aid for rural women.

**Lack of Career Guidance and Mentorship:** Few institutions offer structured career counselling or mentorship programs. Students are unaware of job opportunities, internships, or entrepreneurship pathways. Absence of role models or alumni networks to inspire rural women.

**Policy and Implementation Gaps:** Government schemes exist but are poorly implemented or not widely known. Lack of coordination between educational institutions, local industries, and NGOs. Monitoring and evaluation of women's participation in commerce education is weak.

### Opportunities Identified:

**Government Schemes and Policy Support:** Programs like Skill India, Beti Bachao Beti Padhao, and National Skill Development Mission offer financial aid, vocational training, and awareness campaigns. Karnataka State Women's Development Corporation supports women's education and entrepreneurship.

**Digital Learning Platforms:** Mobile-based learning apps and online courses (e.g., SWAYAM, e-Vidya) can reach rural learners with limited physical access. Digital commerce modules can teach accounting, marketing, and entrepreneurship remotely.

**Vocational Integration:** Adding skill-based subjects like retail management, bookkeeping, and digital finance to commerce curriculum can make education more practical and job-oriented. Tailored modules for local industries (e.g., agriculture marketing, cooperative banking) can enhance relevance. Local Entrepreneurship and SHGs: Commerce education can empower women to start micro-enterprises, manage finances, and participate in Self-Help Groups (SHGs). Mandya's agro-based economy offers scope for women-led ventures in dairy, food processing, and handicrafts.

**Community-Based Learning Models:** NGOs and local institutions can organize workshops, mentorship programs, and peer learning circles. Community colleges and extension centres can offer flexible, part-time commerce education.

**Institutional Innovations:** Colleges in Mandya Taluk can collaborate with local businesses to offer internships and practical exposure. Career guidance cells and alumni networks can inspire and support rural women.

**Social Impact and Empowerment:** Educated women contribute to household income, make informed financial decisions, and become role models. Commerce education fosters confidence, leadership, and long-term social mobility.

### Case Study:

1. **Savitha**, From PUC to Self-Help Group Leader. **Background:** Savitha, a 22-year-old woman from a village near Pandavapura in Mandya Taluk, completed her PUC with a commerce stream in a government Pu college. Her family initially resisted her education, preferring she marry early. **Challenge:** She faced poor infrastructure, no internet access, and had to walk 4 km daily to attend classes. Career guidance was unavailable, and she had little exposure to practical business skills. **Opportunity & Outcome:** Through a local NGO, she joined a digital literacy workshop and later became part of a women's Self-Help Group (SHG). Using her basic accounting skills, she helped manage group finances and started a small dairy business with microcredit support. Today, she mentors other young women in her village. **Insight:** Savitha story highlights how commerce education, when paired with community support and vocational exposure, can lead to economic independence and leadership.
2. **Shobha**, Commerce Graduate Turned Rural Entrepreneur and **Background:** Shobha, 25 years, graduated with a B.Com degree from a private college in Mandya town. She was the first woman in her family to pursue higher education. **Challenge:** Despite her degree, she struggled to find employment due to lack of soft skills, digital exposure, and industry connections. Her curriculum was heavily theoretical, with no practical modules. **Opportunity & Outcome:** She attended a government-sponsored entrepreneurship camp and received training in retail management. With support from the Karnataka State Women's Development Corporation, she opened a tailoring and stationery shop in her

village. She now employs two other women and uses digital tools for inventory and payments. **Insight:** Shobha's journey shows the importance of bridging curriculum gaps with skill-based training and institutional support.

### Recommendations:

**Curriculum Reform:** Introduce vocational and skill-based modules in commerce education (e.g., retail management, bookkeeping, digital finance). Align syllabus with local economic activities like agriculture marketing, cooperative banking, and micro-enterprise management.

**Digital Infrastructure Development:** Provide internet access and digital devices in rural colleges through government or CSR initiatives. Promote mobile-based learning platforms and digital literacy workshops for women.

**Career Guidance and Mentorship:** Establish career counselling cells in commerce colleges to guide rural women on job opportunities and entrepreneurship. Create mentorship networks with alumni and local businesswomen to inspire and support students.

**Financial Support and Incentives:** Offer targeted scholarships, travel allowances, and fee waivers for rural women pursuing commerce education. Encourage banks and NGOs to provide microcredit and financial literacy training.

**Community Engagement and Awareness:** Conduct village-level awareness campaigns to promote the value of commerce education for women. Involve parents, local leaders, and SHGs to build supportive ecosystems.

**Institutional Partnerships:** Collaborate with local industries, cooperatives, and NGOs to offer internships, training, and placement support. Encourage colleges to host entrepreneurship camps and business plan competitions.

**Monitoring and Evaluation:** Implement regular tracking of enrolment, dropout rates, and career outcomes for rural women in commerce streams. Use data to improve policies and tailor interventions to specific taluk like Mandya.

### CONCLUSION:

Commerce education has the potential to transform the lives of rural women in Mandya Taluk by equipping them with financial literacy, entrepreneurial skills, and economic independence. However, the study reveals that despite growing awareness and institutional efforts, significant challenges persist-ranging from socio-cultural barriers and infrastructural deficits to curriculum limitations and lack of career guidance.

At the same time, emerging opportunities such as digital learning platforms, vocational integration, government schemes, and community-based models offer promising pathways for reform. Case studies from Mandya demonstrate that when commerce education is made accessible, relevant, and supported by local ecosystems, it can empower women to become active contributors to their families and communities.

To realize this potential, a coordinated effort is needed among educators, policymakers, NGOs, and local industries. Tailoring commerce education to the needs of rural women through curriculum reform, mentorship, financial support, and digital inclusion can pave the way for a more equitable and economically vibrant Mandya Taluk.

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