SJIF Impact Factor (2024): 8.675| ISI I.F. Value: 1.241| Journal DOI: 10.36713/epra2016 ISSN: 2455-7838(Online)
EPRA International Journal of Research and Development (IJRD)
Volume: 9 | Issue: 6 | June 2024 - Peer Reviewed Journal

EMPOWERING WOMEN: A TECHNOLOGICAL APPROACH TO WOMEN'S DEVELOPMENT THROUGH SELF-HELP GROUPS IN THE DIGITAL AGE

Mrs.Chanchalakshi[1], Dr. Parameshwara[2]

[1]Assistant Professor, Besant women's College Mangalore, Department of Commerce, Research Scholar, Mangalore University, Dakshina Kannada District, Karnataka State

[2]Associate Professor, Department of Commerce, Mangalore University, Dakshina Kannada District, Karnataka State

ABSTRACT

In rural India, Women's Self-Help Groups (SHGs) are a valuable and efficient means of advancing women's financial inclusion, social mobilization, and empowerment. A growing array of digital tools have surfaced, with the potential to accelerate women's empowerment, increase the effectiveness of current efforts, offer pathways for knowledge improvement, and establish new channels for women to interact and exchange information. One of the primary forces of change in this century is digital technology. It is changing governments, economies, and all facets of progress.

This research paper, titled "Empowering Women: A Technological Approach to Women's Development through Self-Help Groups in the Digital Age," investigates the transformative potential of combining Self-Help Groups (SHGs) and technology to empower women. In an era dominated by digital advancements, this study explores how the synergy between SHGs and technology can enhance women's socio-economic development, digital literacy, and overall empowerment. The study explores how Self-Help Groups (SHGs) affect women's empowerment and evaluates how they contribute to social resilience, economic independence, and psychological health. Additionally, the study analyzes the integration of technology within SHG initiatives, examining the effectiveness of digital communication, financial technologies, and online resources in augmenting the outcomes of SHG programs.

Furthermore, the research investigates the impact of SHGs and technology on healthcare access, entrepreneurship, and decision-making processes. It identifies challenges faced in the integration of technology within SHGs, including issues of accessibility, digital literacy, and infrastructure, and proposes strategies to overcome these barriers. The findings of this research not only contribute to the academic understanding of the intersection between SHGs, technology, and women's development but also offer practical insights for policymakers, practitioners, and organizations seeking to enhance women's empowerment in the digital age.

KEYWORDS: *Empowering women, self-help groups, women's development, digital technology, technological approach.*

INTRODUCTION

It is impossible to overestimate how much technology has shaped societal ideas in the quickly changing 21st century. We must acknowledge the revolutionary potential of technology as we travel in the digital age, especially in terms of empowering women. This article, which makes use of innovation, investigates a new strategy for women's growth by incorporating technology into self-help groups, which are an effective means of group advancement and support.

Historically, self-help groups have played a pivotal role in enabling communities, especially women, to pool resources, share experiences, and collectively address socio-economic challenges. This paper explores how technology can be used to improve self-help groups' effectiveness and assist women become more economically independent, socially equitable, and empowered individuals.

By examining the intersection of technology, self-help groups, and women's development, we aim to uncover innovative solutions that can bridge existing gaps and create a more inclusive and equitable future. As we embark on this journey, it is essential to recognize the potential pitfalls and challenges that may arise, ensuring that our technological interventions are not only effective but also sensitive to the diverse needs of women across different contexts.

Objectives:

- To assess the impact of Self-Help Groups (SHGs) on women's empowerment
- To analyze the integration of Technology within Self –Help Group Initiatives
- To study the Government Schemes for women empowerment through digitalization and self-help group

SJIF Impact Factor (2024): 8.675| ISI I.F. Value: 1.241| Journal DOI: 10.36713/epra2016 ISSN: 2455-7838(Online)
EPRA International Journal of Research and Development (IJRD)
Volume: 9 | Issue: 6 | June 2024 - Peer Reviewed Journal

- To Identify the challenges and barriers to the integration of technology within SHGs

Research Methodology
The present study is based on primary and secondary data. The data has been collected with the help of a well-structured questionnaire. The study has been conducted among the SHG members. The secondary data has been collected from the research articles and journals.

Review of Literature
According to Esther Duflo (2012) from the study, he observed that Women's empowerment and economic development are closely interrelated. While development itself will bring about women's empowerment, empowering women will bring about changes in decision making which will have a direct impact on development.

According to Simonetta Zarrilli, Chiara Piovani, and Carlotta Schuster, more women need to participate in the process of innovation to make digital technologies more attuned to their needs. Letting digital technologies widen gender gaps and ignoring the specific challenges that women face in the process of digitalization would contradict the hope for a world where opportunities are equally shared and nobody is left behind.

According to Imania Imtiyaz & Dr. S.K. Bhogal (2020) from the study they observed that Digital technology access has opened new horizons of freedom for the women of the third world. Since the internet is value-neutral, it offers third-world women the greatest degree of freedom in a society where women still do not have equal access to physical space.
Women can effectively promote their own well-being by challenging prevailing norms and cultural practices through the process of women empowerment. The involvement of women in Self Help Groups (SHGs) has had a noteworthy effect on their empowerment in terms of social and economic domains. The engagement of women in Self-Help Groups has undoubtedly had a significant impact on the patterns and lifestyles of poor women, empowering them on multiple levels not just as individuals but also as members of their families, communities, and society at large. They gather together to use mutual aid and self-help to find solutions to their shared issues. In India, self-help groups can be a more effective means of promoting financial inclusion, particularly in rural areas.

INDIAN GOVERNMENT SCHEMES FOR DIGITAL LITERACY FOR WOMEN IN MANAGING SELF-HELP GROUPS

Ministry of Women and Child Development has encouraged women by launching a direct online link Mahila E-Haat to support upcoming Women Entrepreneurs, Self-Help Groups and Non-Governmental Organizations to exhibit the products made and services rendered by them. This is an initiative taken by the government authorities towards Digital India Initiative Programme. Women can register themselves in registering in any of the self-help groups with the innovative ideas and techniques which enhance them from bringing up change in the society.

1. "BETI BACHAO, BETI PADHAO": This is a campaign which focuses on eradication of female feticide and raising awareness on welfare services. "SAVE THE GIRL CHILD" Movement was launched on 22nd January 2015, is a joint initiative run by Ministry Of Women and Child Welfare Department, Ministry Of Health and Family Welfare and The Ministry Of Human Resource Development. In India the child gender ratio in the age group of 0-6 years stood at 931 girls for 1000 boys and it dropped to 918 girls for every 1000 boys in 2011. In 2020, male to female ratio for India was 108.18 males per 100 females. Male to female ratio of India increased from 105.4 males per 100 females to 108.18 males per 100 females in 2020 growing at an average annual rate of 0.19%. Selective abortion or female feticide in India has led to the sharp decline in the ratio of girls born in contrast to the boys in some states in country. The wide gap in child gender ratio was noted ever since. To bridge the gap between the birth of girl and boy infants, the government of India has taken up an initiative to promote BetiBachaoBetiPadao. These campaigns also have received support from the Indian Medical Associations.

2. SAKHI: It was implemented on 1st April 2015 with 'Nirbhaya' fund. The one stop centers are established at various locations in India for providing shelter police does legal medical and counseling services to victims of violence under one roof integrated in 24 hours helpline. The toll free helpline number is 181. Centers can be contacted for the help and in emergency: Emergency response and rescue services, medical assistant in lodging FIR/NCR psycho-social support counseling legal aid and counseling shelter video conferencing facility to record statements.

3. SWADHAR GREH: It was launched by the Union Ministry of Women and Child Development in 2002 for rehabilitation of women in difficult circumstances. The scheme provides shelter, food, clothing and care to the marginalized women/girls who are in need. The

SJIF Impact Factor (2024): 8.675| ISI I.F. Value: 1.241| Journal DOI: 10.36713/epra2016 ISSN: 2455-7838(Online)
EPRA International Journal of Research and Development (IJRD)
Volume: 9 | Issue: 6 | June 2024 - Peer Reviewed Journal

women beneficiary includes widowed, prisoners. Natural calamities victims, terrorist survivors, extremist violence etc. the implementing agencies are mainly NGOs.

4. STEP (THE SUPPORT TO TRAINING AND EMPLOYMENT PROGRAMME FOR WOMEN): This scheme aims to provide skills that give employability to women and to provide competencies and skill that enable women to become self-employed entrepreneurs. A particular project will be for duration of up to 5 years depending upon the nature, kind of activities and the number of beneficiaries to be undertaken. It includes certain sectors like- agriculture, horticulture, food processing, handlooms, tailoring, stitching, embroidery, zari, handicrafts, computers and IT enable services along with soft skills and skills for the workplace such as spoken English, gems and jewelry, travel and tourism, hospitality etc.

5. NARI SHAKTI PURUSKAR: This is a national level awards recognizing the efforts made by women and institutions in rendering distinguished services for the cause of women. The awards are presented by the President of India every year on 8th March, International Women's Day at Rashtrapati Bhavan in New Delhi.

DATA ANALYSIS AND INTERPRETATION

Age wise respondents

AGE	Response in Numbers	Percentage
Below 25 years	09	9%
26-35 years	23	23%
36-45 years	32	32%
46-55 Years	21	21%
Above 55 Years	15	15%
Total	**100**	**100%**

The study involved 9% of respondents belonging to the age group of below 25 years , 23% of the respondent's age group 26-35, 32% of the respondent of the age group 36-45,21% of respondents belonging to the age group 46-55, and 15% of the respondents belong to above 55 years.

Educational Background

	Response in Numbers	Percentage
Illiterate	15	15%
Primary	43	43%
High school	19	19%
Under – Graduation	07	07%
Graduate	16	16%
Total	**100**	**100%**

The study shows that 15%of the respondents are illiterate, 43% of the respondents are primary, 19% high school, 7% undergraduate and 16% respondents are graduated.

Occupation:

	Response in Numbers	Percentage
Housewife	18	18%
Agriculture Labour	06	06%
Business /Self-employment	02	02%
Front Office &Back office Employees	-	0
Beedi Roller	19	19%
Any other	55	55%
Total	**100**	**100%**

The study involved 18 % of the respondents are house wives, 6% are agriculture laborers, 2% are business peoples and 19 % of the respondents are Beedi rollers and 55% of the respondents are working in other areas.

SJIF Impact Factor (2024): 8.675| ISI I.F. Value: 1.241| Journal DOI: 10.36713/epra2016 ISSN: 2455-7838(Online)
EPRA International Journal of Research and Development (IJRD)
Volume: 9 | Issue: 6 | June 2024 - Peer Reviewed Journal

Duration of involvement in Self-Help Group (in years):

	Response in Numbers	Percentage
2000-2005	30	30%
2006-2010	22	22%
2011-2015	20	20%
2016-2020 till date	28	28%
Total	**100**	**100%**

The study shows that 30% of the respondents joined the shgs between 2000-2005, 22% of the respondents joined between 2006-2010, 20% of the respondents joined between 2011-2015, and 28% of the respondents joined in 2016 to till date.

Contribution of SHG for the Women Empowerment

	Response in Numbers	Percentage
Never	-	-
Rarely	08	08%
Sometimes	04	04%
Often	10	10%
Always	78	78%
Total	**100**	**100%**

The study shows that the relative contribution of SHGs to women's empowerment is 85%, sometimes contribution is 4%, often 10%, always contributed to women's empowerment is 78%.

Use of Digital Communication tools in SHGs

	Response in Numbers	Percentage
Daily	-	-
Weekly	05	5%
Monthly	25	25%
Rarely	54	54%
Never	16	16%
Total	**100**	**100%**

The study showed that daily there will no a usage of digital tools, weekly usage of digital tools in SHGs is 5%, Monthly usage is 25%, rarely usage is 54%, and never used is 16%.

Use of technology within SHGs influenced the members to access healthcare information

	Response in Numbers	Percentage
Strongly agree	34	34%
Agree	32	32%
Neutral	20	20%
Disagree	08	08%
Strongly disagree	06	06%
Total	**100**	**100%**

The study showed that 34 % of the respondents strongly agreed that the Use of technology within SHGs influenced the members to access healthcare information, 32% of the respondents agreed, 20 % the respondent are neutral, 8% of the respondents disagreed and 6 % of the respondents have strongly disagreed.

MAJOR FINDINGS

- 32% of the respondents of the age group 36-45
- 43% of the respondents are primary
- 55% of the respondents are working in other areas
- 28% of the respondents joined in 2016 to till date
- Respondents are Always contributed to women's empowerment is 78%

SJIF Impact Factor (2024): 8.675| ISI I.F. Value: 1.241| Journal DOI: 10.36713/epra2016 ISSN: 2455-7838(Online)
EPRA International Journal of Research and Development (IJRD)
Volume: 9 | Issue: 6 | June 2024 - Peer Reviewed Journal

- Respondents rarely usage is 54%
- 34 % of the respondents strongly agreed that the Use of technology within SHGs influenced the members to access healthcare information

➢ Training needs: Proper training is necessary in technology
➢ Infrastructure challenges: Poor technology infrastructure, including unreliable electricity supply and limited internet connectivity, will affect the smooth integration of technology into SHG activities
➢ Language barriers: Language barriers also affect communication and the use of technology effectively
➢ Cost constraints: Acquiring and maintaining technology is expensive. The cost of devices, internet connectivity, and software is prohibitive for some members, impacting their participation in tech-based activities
➢ Digital literacy: Lack of familiarity with digital tools and platforms
➢ Limited technology access: Some members may need access to smart phones, computers, or the internet, particularly in rural areas

SUGGESTIONS

SHGs and implementing organizations may need to invest in digital literacy programs, provide financial support for technology adoption, offer customized solutions, and ensure ongoing support and training for members. Digital literacy programs should be implemented to enhance women's skills in using technology. Proper training should be given on basic computer skills, internet usage, and relevant applications. Explore partnerships with organizations that can help provide devices at reduced costs. Develop and provide technology solutions in local languages to overcome language barriers. Creation of content in an easily understandable form for all the members. Providing training on digital payment systems and mobile banking to empower women economically. Providing training on using technology for entrepreneurship, such as online marketing and e-commerce. Collaboration with government agencies, NGOs, and private sector entities to leverage resources and expertise for technology integration. Identify the existing programs and initiatives that will promote women's development through technology.

CONCLUSION

It is essential to note that the successful integration of technology in women's development through SHGs requires addressing potential challenges such as digital literacy gaps, access to technology, and ensuring the inclusivity of all members. Local contexts and community-specific needs should be taken into account when implementing digital initiatives within SHGs. SHGs can create an inclusive and supportive environment for women, fostering their development through the effective use of technology.

REFERENCE

1. *Sintayehu Hailu Alemu, Luuk Van Kempen & Ruerd Ruben (2018) Women Empowerment Through Self-Help Groups: The Bittersweet Fruits of Collective Apple Cultivation in Highland Ethiopia Journal of Human Development and Capabilities, 2018*
2. *Esther Duflo Journal of Economic Literature 2012, 50(4) Women Empowerment and Economic Development*
3. *Simonetta Zarrilli, Chiara Piovani and Carlotta Schuster Sustainable development and women's empowerment: the challenges and opportunities of digitalization*
4. *Tabasum Niroo, W., & Crompton, H. (2022). Women's empowerment through the use of technology. Asian Journal of Distance Education, 17(2), 135-152.*
5. *Rajeshwari G M , Lavanya B, Mizba Saher "Digital Literacy Revolution of Women Empowerment through Self-Help Groups" Online International Interdisciplinary Research Journal, {Bi-Monthly}, ISSN 2249-9598, Volume-12, May 2022 Special Issue*

https://iwwage.org/empowering-women-through-digital-innovations/#:~:text=Women's%20Self%2DHelp%20Groups%20(SHGs,financial%20inclusion%20in%20rural%20India.
https://www.livemint.com/opinion/online-views/selfhelp-groups-play-a-big-role-in-the-empowerment-of-women-11646670524028.html
https://press.un.org/en/2023/wom2224.doc.htm
https://www.undp.org/egypt/speeches/future-empowering-women-era-digital-transformation
https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2015/06/DigitalLiteracy_v6_WEB_Singles.pdf