

## Self-Help Groups And Access To Technology– A Review

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**ABSTRACT:** The success of Self-Help Group (SHG) approach to women empowerment gains its importance in bringing the rural and slum women into the main stream of development. Technology occupies a key role in the development process and SHGs also have become the part of digital world. Technology helps SHG women in gaining empowerment especially SHG women entrepreneurs through global social media net working in the process of marketing their products. SHG women through bank linkage programme of micro credit, are able to develop as women entrepreneurs and producing variety of products and are availing technology in the marketing process like packing, labeling, using digital works, pictures of their products for publicity and also using global social media net working like, face book, whatsapp, using courier services while marketing their products which is a good sign for their empowerment as it opens the avenues for global marketing. In this context, the present paper mainly focuses on the accessibility of technology by SHG women in marketing process. For this purpose, primary data has been obtained from the SHG women entrepreneurs who are selling their products on weekly basis, during festivals and on some other special occasions.

**KEY WORDS :** Self-Help Groups, Women Empowerment, Women Entrepreneurs, Global Social Media Net working, Digital Technology

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### I. INTRODUCTION

SHG bank linkage programme which was started in 1992, now become the largest community based micro finance initiative with 85.77 lakh Self-Help Groups (SHGs) as on 31<sup>st</sup> March 2017 covering more than a hundred million rural households ( NABARD, 2017). There are 7,05,487 SHGs in Andhra Pradesh State with 71,30,385 women members. The finance for SHGs increased from 45,000 per SHG in 2004-05 to 3.69 lakh I 2016-17. Andhra Pradesh tops in the country with regard to SHG bank linkage. The state's share is 37% of total bank linkages to SHGs. (GVR Subba Rao, The Hindu, 2017). Self Help Groups (SHGs) are small voluntary associations of rural and urban slum people, preferably women folk from the same socio-economic background. They come together for the purpose of solving the common problems through self-help and mutual help in the Self Help Groups. And organize the rural poor into self-help groups through the procedure for social mobilization, training, and capacity-building and supply of successful resources. The SHG approach helps inadequate people to build their

self-confidence through community action. This technique would ultimately lead to the building up and social-economic power of the rural inadequate as well as enhancing their combined negotiating power. In brief, Self Help Groups have emerged as an important mechanism to bring about socio-economic change in society. Various studies indicate the positive impact that SHGs have had on employment generation, savings, incomes, poverty alleviation and women empowerment.

Empowerment is an active multidimensional process to enable women to realize their identity and power in all spheres of life. It provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, beliefs and practices. The recent studies reveal that SHG women are having access to knowledge in all aspects and even in the usage of technology and they are enjoying the power of autonomy in decision making. In this context, the present paper made an attempt to examine the technology usage by the SHG women for marketing their products. More specifically, the objectives of the present study are as follows.

### II. OBJECTIVES

- 1) To elucidate the role of Self-Help Groups in empowering women.
- 2) To study how technology is helpful to women to grow up as entrepreneurs.
- 3) To assess the usage of technology by Self-Help Group women in marketing process.

- 4) To examine at what extent the government is helping the SHG women in their activities.
- 5) To find out the challenges being faced by SHG women in their occupation.

### **III. RESEARCH METHODOLOGY**

The present study is a qualitative research study and is mainly based on interview and observation methods. Visakhapatnam is one of the largest cities in Andhra Pradesh consists of large portion of urban slums. Government and Non-Governmental Organizations have been taking initiative to involve slum women in SHG activities and encouraging them to become entrepreneurs. And they also encouraging them to market their products on some special occasions like festivals , cultural and entrepreneurial meets by allotting stalls. Such stalls may be arranged near beach road , community function halls , weekly bazaars in rush roads. The researcher interviewed those SHG women entrepreneurs who are availing the opportunity to display their products and selling the items.

#### **3.1.Data Collection**

Data has been collected from both primary as well as secondary sources. Primary data are collected through observation and interview method by discussing with the members of Self-Help Groups . Secondary data is collected from journals and internet.

#### **3.2.Sampling Technique**

For the purpose of the present study the researcher has collected database through purposive random sampling and collected data through interview method.

#### **3.3.Scope Of The Study**

Through this study the researcher want to know how the information technology especially whatsapp, face book and e-mail are availing by the SHG women entrepreneurs in marketing their products and get fair prices.

#### **3.4.Limitations Of The Study**

The present study is restricted to SHG women entrepreneurs who have displayed their products in crafts exhibition organized near the beach road in Visakhapatnam in regular intervals. It is observed that most of the SHG products are being sold in weekly markets in local areas for less price or for no profits . Hence there is a need to train them how to use technology in marketing their products.

### **IV. REVIEW OF LITERATURE**

Due to continuous efforts of the government, SHG women entrepreneurs have been involving in the production and marketing of various products which do not require major equipment in the production process . Whereas marketing their products is a major challenge before them. No doubt that SHG women are gaining empowerment in all dimensions i.e socially, economically, politically and technologically. The usage of mobiles by the SHG entrepreneurs is most common and some of them are having access to internet and availing the global networking facility in marketing their products. Many research studies highlighted the significance of SHG approach in gaining women empowerment and how technology is helpful to women entrepreneurs. Here are a few reviews pertaining to the role of SHGs in empowering women and the examples for successful usage of technology in marketing their products are discussed with a view to understand the significance of SHGs and technology in empowering women..

Hardeep Kaur (2018) in his article on “Role of Self-Help Groups in Empowerment of Rural Women” emphasized that rapid progress in SHG formation has now turned into an empowerment movement among women across the country. He found that economic empowerment results in women’s ability to influence or make decision, increased self confidence, better status and role in household etc. He opined that the formation of SHGs is not ultimately a micro credit project but an empowerment process. He concluded that the empowerment of women through SHGs would give benefit not only to the individual women but also for the family and community as a whole through collective action for development. S.Thangamani and S.Muthuselvi (2013) in their studies on “Women Empowerment through Self-Help Groups’ revealed that the empowerment of women through Self Help Groups (SHGs) would lead to benefits not only to the individual women, but also for the family and community as a whole through collective action for development. They found that Self Help Groups have linkages with Non Government Organizations and banks to get finance for development. In turn it will promote the economy of the country by its contribution to rural economy. They strongly opined that the self help group is important in re-strengthening and bringing together of the human race.

While keeping the significance of ICT all over the world and its accessibility to all fields by all people, many researchers have conducted various studies and found that technological literacy will help the women to

gain empowerment in all dimensions. Ranjana Agarwal (2000) highlighted that effective and efficient use of information technology like internet can help in assimilating information about variety, range and quality of products, publicity and marketing of products and services. Apart from being used as a tool of information and communication and employment, application of ICT has created avenues for women empowerment. It was proven in the case of SHG women entrepreneurs who are using ICT in marketing their products are earning more incomes and they have become economically empowered. Hasalkar, Rao and Badiger (2005) in their study titled "Entrepreneurship Qualities of Members of Self-Help Groups in Dharwad District of Karnataka State" focused on the various enterprises taken up by the self-help groups in the selected area and the identification of entrepreneurial qualities of women members of these groups organized in the rural areas of Dharwad District. The study revealed that out of the 15 self-help groups, as high as 85.97 per cent members participated in the wholesale purchase and sale of consumer goods with marginal profit to the society or self-help group. The traditional enterprises of leaf plate production and marketing was taken up by maximum percentage of women. A significant percentage of members were identified to have the quality 'cooperation' followed by the qualities 'contribution of new ideas in meeting', and 'purchasing abilities. Qualities like 'innovative ideas' and 'self confidence' were identified in the least percentage of members of the selected self-help groups. It reveals that most of the SHG women entrepreneurs are not aware of the advantages of ICT due to lack of technological literacy like using internet, apps etc. which facilitate them to sell their products easily and make available to the customers.

Anbalagan, Amudha and Selvam (2005) in a paper titled "Micro Credit to Self-Help Groups: A Boon for Economic Empowerment of Rural Women" highlighted few illustrative critical incidents to support the authors' claim that micro credit to SHGs enables the rural poor women to convert their entrepreneurial dream into reality and attain economic sustenance. Several SHGs at Kanchipuram made paper bags as alternative to polythene bags. The critical incidents or success stories are quite interesting and unfold hitherto unseen dimension of SHGs. Balu (2005) studied the 'SHGs functioning in Nana Street,' Pandy Bazar, and Chennai., it is known that the SHG members manufactured, paper bags, screen printing, visiting cards, envelopes, manufactured by recycling, files and non-warm garments. They also take up catering, embroidery, graining, stitching and preparation of cakes etc. It also interesting to note that most of the women members of these groups had been good and close friends for more than 20 years. This is an important element for their coordination. The group which used to earn 2,000/- per month is now earning around Rs. 70,000/- per month. It is learnt that the members of the SHG group underwent training to manufacture files and paper-bags. By observing the activities of SHG members, if they will get training in the usage of ICT also, it will be more profitable for them as their products may have demand in other places also and they can supply the required products.

Vinod & N Sambrani (2016) in their work on "A Study of Information and Communication Technology (ICT) adoption by SHG's in banking activities - Dharwad district" viewed that ICT has a very significant role to play for faster, smoother and efficient development through information exchange. People need up-to-date information, either for themselves or for their organization, and this need can only be met with utilizing ICT platform. On the other hand SHG's have been playing a significant role in micro-finance, especially in rural areas empowering the rural women resulting in better livelihood and lifestyle, where most of the people are illiterates or are with just primary education. These SHG's are linked with many banking institution for all their savings. The study concluded that, banks must involve in bringing technology to every SHG's and its members, thus improvising and reducing the efforts of all the individuals concerned. And this is possible, through simplification of technology and timely training to all the SHG members. As SHG's are playing a vital role in handling micro-finances, importance must be given to ease their banking needs and that is only possible through the use of technology. P.Sridhar (2015) in his article stated that SHGs seek platform for marketing their products. The SHG women felt that they are lagging behind in marketing their products due to constraints in making vigorous sales drive in the absence of vehicles and other logistic facilities. They said that if an opportunity is given to them they are ready to expand their range of products. Here technology help them in marketing their products.

Sandip K.Nimbalkar and Dr. R.R.Berad (2014) "Role of Information Technology for Promoting Women Empowerment Especially with reference to Members of Self Help Groups in Ahmednagar District" explained that various IT enabled services given various new trends for the market such as E-commerce, E learning, Etc. With the help of this trend women can acquire information about new trends, their usage and knowledge they can explore to sell or develop their products/services by using new trends of E-commerce. The study concluded that for increasing awareness and usage of information technology Government should increase initiative for training and development of Information Technology to members of women self help groups. Maximum women are not showing keen interest for the use of Information technology; hence women members should actively participate in awareness of Information technology. Women are depended upon trainer and bank personnel for various purpose of banking they should handle this all at their own level. It is also observed that

maximum women of self help groups give minimum time for functioning of self help group they should try to give maximum time so that maximum information sharing may be possible. Bank and trainer from NGO can give information of various new trends of banking such mobile banking, internet banking etc. to women members of self help groups. Through this suggestion maximum members of women self help groups can empower themselves.

To sum up, the Self- Help Group is important in re-strengthening and bringing together of the human race. The empowerment of women through SHGs would give benefit not only to the individual women but also for the family and community as a whole through collective action for development. It was proven in the case of SHG women entrepreneurs who are using ICT in marketing their products are earning more incomes and they have become economically empowered. It reveals that most of the SHG women entrepreneurs are not aware of the advantages of ICT due to lack of technological literacy like using internet, apps etc. which facilitate them to sell their products easily and make available to the customers. It is learnt that the members of the SHG group underwent training to manufacture files and paper-bags . By observing the activities of SHG members , if they will get training in the usage of ICT also , it will be more profitable for them as their products may have demand in other places also and they can supply the required products. As SHG's are playing a vital role in handling micro-finances, importance must be given to ease their banking needs and it makes possible to use technology like computer systems or mobiles to internet which is expensive to maintain.

Based on these reviews, the present paper made an attempt to know how far the SHG women entrepreneurs in Visakhapatnam city are availing technology in marketing their products through interview method. They running the stalls with food items, honey and honey based products, pickles, sea foods, papads , flour items, masala powders, fried chips like banana, etc, murukku, jams, temple articles, jewellery, greeting cards, detergents, soaps, phenyl, and readymade garments ,embroidery products, Pin lace products, cloth items, sculptures, handlooms, metal crafts like jewellery, wood based items, furniture, carvings, leather products, pottery items, flower and flower products like bouquets, herbal medicines.etc. The researcher interviewed the SHG members and thoroughly understood how they are using technology in marketing their products and competing with other producers. From the interaction and discussion with the SHG women entrepreneurs , the following research findings were drawn.

## **V. RESEARCH FINDINGS**

- The SHG members are focusing more on the manufacturing of handicrafts like soft toys, bamboo items like baskets, flower vases, pen and mobile stands . and also fiber based products, like carry bags, hand bags, decoration items and sea shell crafts, cut flower items, and bead ornaments. Noteworthy point was they are supplying the products by receiving orders through mobile phones. Usage of mobile phones help them to have interaction with the customers and they are able to supply them timely according to their requirements.
- The SHG women entrepreneurs are giving publicity to their products through digital flexies and banners so as attracting the customers.
- They are also preparing the food items like biscuits and laadus by using the millets which are rich in iron and proteins. They are making the products more attractive by using the plastic containers or small disposable boxes and colourful wrappers.
- Not only that they are preparing chocolates with special packing and selling it on some special occasions. Here the interesting point is that they are keeping these items in face book and receiving orders for their products through mails.
- They are also doing embroidery works and printing designs on fabrics like sarees , door curtains and pillow covers ,bed sheets and keeping them in face book. Since people are developing the habit of on line shopping they prefer to buy these products through on line which give more publicity for their products.
- The SHG women who are educated and able to operate smart phones are using various apps and other applications for marketing their products by using internet. And also understanding the type of products that the consumers are expected.
- The SHG Women entrepreneurs are using the courier services which can provide quick and fast service for shifting the products to their customers.

It was found that only a few SHG women entrepreneurs are getting benefit from the technology as most of them are illiterates or less educated so that they could not use ICT. And also due to lack of experience about marketing they are unable to sell their products in modern markets and sell them at low prices. The repayment of old debts also forces them to sell their products in local markets at whatever price they offer. If the government or non-governmental organizations create awareness about the importance of technology and its usage by giving training for them in digital marketing, it will strengthen the activities of SHG women entrepreneurs.

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