A Study of Digitalization Efforts for Effective Functioning of Self-Help Groups

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Abstract - *Self-help Groups are informal associations of women who come together to find ways to improve their living conditions. Women from SHGs come together for producing and marketing their products with available resources and that are made from the raw materials which are obtainable in their areas. The self-help group members works as small entrepreneurs and they all have common social and economic background. The SHGs supported continuously by the government with lots of schemes. They start their business as a small scale and they experience many challenges when they work together. They are generally self-governed. For business of self-help groups, training and knowledge of digital technologies plays a vital role. So, it is important to create awareness of digital technologies among them. This paper takes overview self-help groups. It also finds the need of digital training programme through survey of women respondents from various self-help groups. The main aim of the paper is to design the model for digital training programme for women in self-help groups. It enables self-help groups to expose themselves to large and potential local and global consumers in a very cost effective manner. The paper concludes by writing conclusions based on findings*

Key Words: SHGs, Model, Women, Digital, Knowledge.

1.INTRODUCTION

Self-help groups are formed by women in the villages to address their financial problems. These women come together to improve their standard of living by forming a group to overcome their financial problems. SHGs are assisted by NGOs, Developmental departments of the state governments and any of the locally available banks. The important reason behind the concept is to make money available to poor and needy women. In India, Nabard started this concept in 1987. Reserve Bank of India during the year 1992-93 allowed SHGs to open saving accounts in banks. In SHGs, women groups are formed with objective of mutual support and cooperation among themselves. In the digital world, it is important to do routine work through electronic modes of communication using various digital devices. So it is essential to create awareness and train the women in SHGs to handle their business in more efficient way. This paper tried to give overview self-help groups and studies different digital techniques available for their effective functioning. It also studies the need of digital training programme for women in self-help group. It also

highlights some conclusion based on finding for making self-help groups more digital friendly. This paper design the model for digital training programme for women in self-help group.

2. OBJECTIVES

1. To study the concept of self-help groups.
2. To study the different tasks and activities of SHGs.
3. To take review of various digital tools for SHGs.
4. To study the need of digital training programme for women in the self-help groups.
5. To design a model of digital training programme for women in the self-help groups.
6. To write conclusion based on findings.

3. TASKS OF SHGs:

The following are major tasks of SHGs:
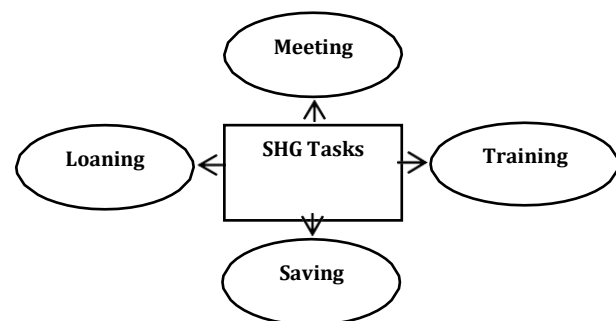

4. SHG ACTIVITES:

Self-help groups undergo various steps for performing their routine activities as:

1. Formation of Self-help group
2. Collection of minimum monthly amount during monthly meeting
3. Discussion on various common issues
4. Financial assistance from group savings to members
5. Link SHG with bank through government scheme
6. Using bank credit for various income generation activities
7. Participate in decision making process
8. Empowerment of SHG members

5. RESEARCH METHODOLOGY

The study is based both on primary and secondary data. The primary data was collected from women with help of questionnaire. Interview schedule has been used to collect data from the sample respondents using random sampling. Secondary data were collected from websites, internet, various journals etc. In order to achieve the objectives of the study, a well-structured questionnaire was developed. The questionnaire was finalized after conducting pilot survey. On the basis of experience of the pilot survey, some of the questions were refined with a view to ensuring a correctness of the responses and included in the final questionnaire. The questionnaire was used to collect data. The questionnaire was personally administered among the Women from various SHGs. The sample size selected was 100 for the proposed study of research. Samples were selected using convenience sampling and simple random sampling technique. The collected data were tabulated and analyzed with the help of SPSS. The statistical tools used for analysis include percentage, weighted average mean, Standard deviation and ANOVA. On the basis of analysis and interpretation of data, findings and conclusions are drawn.

6. DTP MODEL: (DIGITAL TRAINING PROGRAMME)
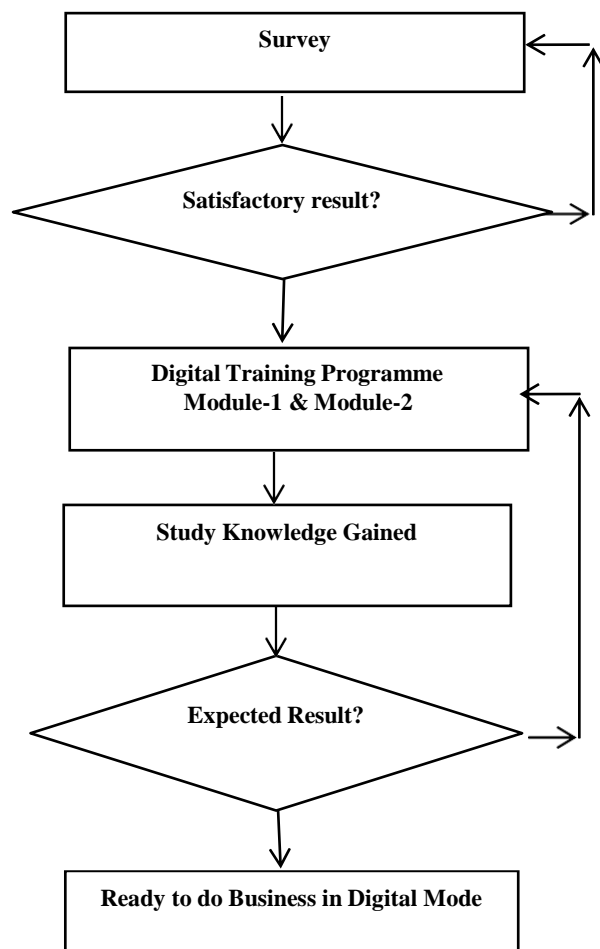
Model Description:-

The proposed DTP model starts with initial survey of women of self-help groups regarding their problems while doing the business. The properly tested questionnaires with all parameters of interest are included for the proposed study of research. Responses from various respondents are collected repeatedly till we get satisfactory results. After successful survey results, Digital Training Programme (DTP) was designed. It comprises two modules for training of women participants. Module-1 includes fundamentals of marketing in digital world and module-2 includes training of digital marketing. Both modules are important for the research study. After studying both modules, it is checked whether participants have achieved necessary knowledge to do the business. Both modules are repeated till we get satisfactory results.

7. DIGITAL TECHNIQUES FOR SELF-HELP GROUPS:

Some of the popular digital tools are which are currently used by SHGs are:

QR Code:
QR code helps businesses to connect physical and digital channels to reach to their customers easily. QR codes can be used for different marketing campaigns, product sales and purchases and track business more effectively.

YouTube:
In today's digital world, social media has become an essential tool for self-help business. One of the most popular platforms for sharing video content is YouTube, where people can create channels and upload videos of the business. Along with uploading video contents on YouTube channel, women will be able to build better relations with their customers. Women get a platform to educate customers about their product and service. It can become a new and great source of revenue.

Phone Pay/Google Pay apps:-
Payments on PhonePe or Google pay are fast, reliable and safe. These apps are used to send money, recharge, pay all kind bills in few simple clicks. These apps are introduced to get access to financial services.

E-marketing:
Digital platform has also given access to self-help groups to adopt e-marketing strategies for their products. Some state governments have entered into an agreement with social networking websites for this. But this kind of strategy requires some support-based system in terms of analysis of customer preference and choices, market analysis, marketing performance analysis. An effective implementation of E-marketing would overcome all the marketing challenges faced by the SHGs such as geographical reach, market penetration and branding.

8.FINDINGS

It was found that only a few SHG women entrepreneurs are getting benefit from the technology as most of them are less educated so that they could not use digital technologies 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. Sometimes they 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. self-help groups got an opportunity to create product awareness, market their product and also nurture loyal relationship among their global consumers. Study has revealed that technology has created a space in the activities being carried out by self-help groups through use of various digital platforms and digital initiatives. The results show that the concept of self-help group is very popular in India. There is a growing awareness regarding growth of self-help groups. It plays vital role in poverty reduction and to change socio-economic status of Indian women belonging to financially weaker section. During study it has been observed that following things are important for effective functioning of self-help groups through digital modes.

1. It is essential to use QR codes for businesses.
2. Effective use of YouTube video is also important.
3. Women should use Google pay /Phone pay regularly.
4. Women need assistance in online registration process.
5. It is necessary to take training of digital marketing.
6. Online fraud awareness programme need to be conducted.
7. 24 hours internet service should be available everywhere with very minimum rates.
8. It should be compulsory to make transactions online for some services.
9. It is also found that it is difficult to regularly update SHG transaction information due to lack of resources and over-reliance on the few literate members in the groups.

9.CONCLUSION

Digital marketing is recognized as a more vital platform for business and it is common for the self-help groups. Global reach is facilitated through social media by means of active interactions among people. The survey result shows that there is significant impact self-help groups on women in rural area. During analysis it has been observed that there is need to conduct a training and awareness programme for use of digital devices. So, if women use digital devices in the correct way it can be a very useful to them in their life. The Self-help groups will be more successful in this competitive market if they adopt digital technology for market

campaigns. This paper has given the overview of concept of self-help group and importance of digital training programme for businesses. This survey study is useful in the future for the society.

10.LIMITATION

It is observed that too much is dependence on government policies. There is no qualified facilitator for guidance. There is no regular up-gradation of skills. Self-help groups are run by mostly non-professionals.

11.FUTURE RESEARCH

This survey was limited to 100 respondents from Maharashtra state. The survey may be extended for more respondents and it may be possible to do the study based on various parameters and also in the different parts of state of Maharashtra.

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