

ADVANCES IN SCIENCE, ENGINEERING AND TECHNOLOGY: A PATH TO THE FUTURE

Edited by

Tasneem Ahmed, Shrish Bajpai, Mohammad Faisal and Suman Lata Tripathi

Advances in Science, Engineering and Technology: A Path to the Future

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CHAPTER 55

Empowering women socioeconomic upliftment through self-help groups

The role of Information Technology

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Abstract

Self-Help Groups (SHGs) in India are making important contributions to poverty eradication by providing services to disadvantaged rural women, who make up a sizable proportion of its membership. These organizations are strongly committed to eradicating poverty in the country and work at the grassroots level. By giving women specialised savings and loan options that meet their needs, this mechanism seeks to empower women to generate their own income and become financially independent by reducing their dependency on neighbourhood moneylenders in rural areas. In India, Self-Help Groups are primarily made up of low-income rural women who use the financial facilities the group offers them to meet their basic requirements and to start businesses that generate money, thus improving their socioeconomic standing. Based on an empirical study that was conducted, the current paper aims to investigate and evaluate into two areas that are (i) potential, function, scope, and limitations of ICT in improving the effectiveness of SHG's operations in India. (ii) effect of SHGs on rural women in the political, social, and economic domains. A survey of 388 participants from four blocks in Lucknow district. The research findings show that women have increased their social authority and economic efficiency, yet there is still potential for improvement in terms of political empowerment. SHG members have significantly enhanced their confidence and autonomy in making choices.

Keywords: Women empowerment Self-Help Groups, status socioeconomic, information & communication technology, poverty alleviation.

1. Introduction

Despite representing over half of the worldwide population, women's employability is not directly proportionate to their number, affecting all nations in a comparable manner. This is due to women's lack of control over financial resources, which are critical for company growth, serving as a barrier and causing women to become poorer [1]. Being poor may be difficult, particularly for women in patriarchal settings where they are more vulnerable to mental and physical violence based on their gender [2]. In such instances the Bank Linkage Programme for Self-Help Groups (SHG-BLP) was launched by the Indian government to help individuals with societal integration, confidence building, and negotiating social conventions with little friction, while the programme is also being pushed for its economic benefits [3]. The initiative brings together the flexibility of informal channels and the openness

of official lending institutions. The pilot project, which began in 1992, has shown to be a progressive approach by using the capabilities of both systems to develop mutually beneficial connections. This effort is excellent for encouraging social inclusion and healthy connections [4].

1.1 Self-help Group

Self-Help Groups (SHGs) in India is seen as a workable solution to the rising rates of poverty that have arisen after independence. Over the past 25 years, Self-Help Groups (SHGs) have been integral to the community, with a primary focus on enhancing the socioeconomic status of rural impoverished individuals, especially women. Scholars emphasise that SHGs are effective agents in the struggle against poverty, societal transformation, and the progress of women, particularly those living in destitute rural

communities. Nevertheless, the growth is expected to be moderate but significant [5-6]. Finding that India's Self-Help Group (SHG) movement is the largest and most successful community-based poverty reduction and empowerment program globally, with a primary focus on women, is highly encouraging. The SHG bank linkage programme (SBLP), an Indian invention, has proven to be one of the most effective community-based microfinance programmes. The SBLP has grown significantly since its founding in 1992–1993, when it consisted of 255 credit-linked groups and a loan of Rs. 29 lakhs. As a result, SHGs are now part of a national movement and the largest community-based microfinance program in the world [7].

1.2 Women Empowerment

The process of enabling women to take charge of their own lives and make decisions is known as women's empowerment. The ability of women to access social services, healthcare, and economic opportunities is a prerequisite for their empowerment. Microfinance and Self-Help Groups (SHGs) play an important part in this process by providing women with the resources and assistance they need to start and run companies, earn money, and become financially independent. These organisations play an important role in empowering women [8].

1.3 Self-Help Groups' Function in Women's Empowerment

Self-help groups (SHGs) provide a forum for women to assemble, pool their resources, and seek financial support from other members of the organisation. In addition to financial assistance, SHGs provide women with social ties and support networks. These organisations encourage collaboration, increase self-esteem, and give women with a forum to share their knowledge, expertise, and experiences. SHGs also commonly provide educational programmes on a variety of topics, including entrepreneurship, financial literacy, and skill development. Through these initiatives, women can enhance their abilities, business sense, and confidence, enabling them to assume leadership positions and actively engage in decision-making [9].

1.4 ICT: An Introduction

Information and communication technologies (ICTs) are those that enable people to access information via telecommunications and related methods. ICT is an umbrella word that encompasses mobile phones, wireless networks, the Internet, and other communication channels. In the previous few decades, ICT has rapidly expanded throughout numerous industries and nations. In addition, policy officials worldwide are increasingly of the opinion that information and communication technology (ICT) promotes development, and as a result, a substantial amount of funding has

been allocated to the establishment and deployment of ICT infrastructure in developing nations [10].

Moreover, although it is widely acknowledged that ICT has the potential to significantly contribute to development, little research has been done on the details of this relationship. As a result, a comprehensive reexamination, conceptualization, and justification of the role of ICT in development are needed [11]. The potential role of ICT in a developing nation like India is thought to be a fascinating field for investigation, given the appealing premise that ICTs stimulate development. Additionally, studying how ICT may support SHG operations which have become a popular development model for India's impoverished could yield insightful information and helpful suggestions.

1.5 Utilizing ICT to Improve SHG Effectiveness

Women's self-help groups in India primarily work to empower impoverished rural women through income-generating activities and the provision of tailored credit and savings options, ultimately enabling them to become economically independent [12]. Information and communication technology is essentially an integrated collection of media, hardware, and software that supports decision-making and makes the work of different organizations easier. It also includes the internet and other associated communication networks. (ICT) have penetrated nearly every industry in India, with well-documented effects on the country's economy. ICT has been proposed as a valuable resource for women in poor nations who do not have access to productive resources and knowledge necessary for a stable socioeconomic standing [13].

Utilizing ICT has a lot of promise to empower women and make sure that the social and economic barriers they confront are successfully surmounted so that they can reach their full potential in life. If supported by an appropriate ICT framework, some SHG functions, such as training, education, and inspiring women for achievement, can be carried out more successfully. If effectively used, ICT's potential can guarantee that women's empowerment becomes more apparent, enhance the lives of women joining SHGs, and strengthen the social aspects of SHGs in the process [14].

2. Review of Literature

Numerous studies have carefully investigated the transforming influence of microfinance and self-help groups (SHGs) in empowering women in a variety of situations throughout India.[15] Explains how microfinance programmes may greatly improve the socioeconomic position and decision-making autonomy of female workers, emphasising the necessity of financial access. Similarly,[16] emphasizes the critical role of microfinance in promoting women's entrepreneurship, notably in India, by providing access to financing and assistance for new firms. [17] research examines the influence of