Role of Information Technology for Promoting Women Empowerment Especially with reference to Members of Self Help Groups in Ahmednagar District

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ABSTRACT

Women play an important role in various sectors such as economic, political, social, sports, educational, enterprising etc. Women are crucial part of Indian economy. The movement of self help group plays an important role for empowering women in India. Various IT enabled services given various new trends for the market such as E-commerce, E learning, Etc. through this paper researcher want to highlight significance of this trends for promoting women empowerment in India. 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. Knowledge of internet can upgrade the knowledge of women about political, economical and social situation of whole word. Through this research work Researcher had tried to find out information about uses of information technology among women members of self help groups in Ahmednagar district.

Key words: E-Commerce, NABARD, Self help group, Use of internet, Women Empowerment,

Introduction

It is universally accepted truth that information technology offer immense opportunities for development of economical, social, educational development of the people. Women empowerment is an important part for the overall national development. About 72.2% of the population lives in some 638,000 villages and the rest 27.8% in about 5,480 towns and urban area. In 2013 male to female ratio is 940 females for every 1000 males. In 2012 total female population was 591.4 million. Hence huge women population is leaving in India and women empowerment is most important challenge in India. As women are the crucial part of Indian economy and social system of India. They are actively involved in education, sports, politics and any other field but the rate of women empowerment is not as per the expectation compared to developed countries. Government of India has taken lot of initiatives for women empowerment among them Self help Group is playing vital role. Through self help group movement women come together, share their problem, and develop solution for survival and progress.

Information Technology

Information technology consists of various hardware, software , internet other communication networks and media used for collection, storage , processing of the data and transmit information in the form of data , voice , text , images etc. information technology offers time and space , these offers valuable resources for women especially in developing countries who suffer from limited availability of the time ,social isolation and lack of assess of knowledge and productive resources.(P. N. Prasad and V. Sridevi)

The movement of self help group started thirty years ago (1980s) with NGOs promoting self help groups. Micro finance is novel approach to banking with poor people. In this significant and momentum approach bank credit is extended to the poor through self help groups (SHGs), non government organizations (NGOs), credit unions etc. India now occupies a significance place in global microfinance through self help groups and the home grown SHG – Bank linkage (SBL). This has evolved into a national movement with the proactive role of state governments gaining recognition from all the major stakeholders. The concept of self help group services the principle "by the women, of the women and for the women". Self help groups are voluntary associations of people with common interests formed to achieve collective social economic goals. Such groups are organized for mutual help and benefit. It is formed without political affiliation. They may comprise with 15-20 women and/or men although they generally consist exclusively of

women members. In India 90 percent groups are formed by women members. Formation of group is done at micro or group level. The initial operations of SHGs start with collective savings from members. These groups inculcate the habit of thrift among the members. By collecting small saving huge amount can be raised. These group advance loans to the needy members. The total funds owned by the members are thus circulated in the form of loan among the members.

The identification, formation and nurturing of groups is carried out by NGOs, other developmental agencies or banks with the promoters inculcating habit of thrift among members. Once the groups are trained and strengthened   , they are linked to nereby banks, usually within six months of formation. Banks provide collateral free credit in increasing proportion to the groups accumulated savings. All the initiatives such as selection of borrowers for availing credit, identification of activity, unit cost volume of loan, management of finance and procedures for repayment are undertaken by the poor segment at the group level. Therefore it is clear that SHGs are as a plan by the people, of the people, for the people. It reflects the real people's participation in the process of development at micro level.

Self Help Group in India

Over the decades of planned development, the shift of emphasis of women programmes from purely welfare oriented approach to more pragmatic and development oriented. One has recognized woman as a productive worker and contributor to the economy. The origin of SHG is form the brain child of Gramin Bank of Bangladesh, which was founded by the economist, Prof. Mohmmed Yunus of Chittagong University in the year 1975, to provide microfinance to rural women in Bangladesh, micro-finance as a most powerful instrument to tackle poverty.

The SHGs in India were formed by Mysore Resettlement and development Agency (MYRADA), a NGO in 1985 due to breakdown of large cooperatives organized by MYRADA. Up to 1986-87 there were nearly 300 SHGs in MYRADAs projects. MYRADA then approached NABARD for an action research project on self help groups which funded the research within same timeline, Asian and Pacific Regional Agriculture Credit Association weighted options and agreed on further action for effectively increasing credit access for the poor people.

In India NABARD and a member of APRACA carried out a deliberate study which gave useful insights into the dynamics of group organization, saving potential and repayment ethics of the poor. Encouraged by the results of the study and action research project of MYRADA,

NABARD in consultation with Reserve Bank of India (RBI), commercial banks and NGOs, launched a pilot project in 1991-92 for linking of SHGs with banks. Thus the microfinance activity is result of NABARDs work that started in February 1992 through an initial pilot project promoting 500 SHGs. RBI has advised commercial Banks in July 1991 to extend finance to SHGs as per NABARD guidelines all over India.

Importance of Information Technology for Women Empowerment

Social Empowerment

1. New knowledge and information.
2. Awareness and understanding of issues.
3. Skills, abilities and competence.
4. Support, friendship and inspiration.
5. Participating in group activities with women.

Political Empowerment

1. Participating in policy making.
2. Taking action to change your life or your community.
3. Networking and lobbying.
4. Changing stereotypes about rural women.

Psychological Empowerment

1. Self confidence and self esteem.
2. Feeling more valued and respected.
3. Motivation, interest and enthusiasm.
4. Freedom to do things or express yourself.
5. Feelings of belonging wellbeing and happiness.

Technical Empowerment

1. Knowledge about ICTs.
2. Awareness and understanding about ICTs.
3. Skills and competence in using new ICTs.
4. Ongoing support and advice in using ICTs.
5. Access to high quality technologies.
6. Confidence to use and speak about ICTs.

Economical Empowerment

1. Women's control over income.
2. Relative contribution to family support.
3. Employment opportunities.

Literature Review

Panchakshari Ninad and Huddedar Sudhir (2012) revealed that Personal Micro Finance plays a vital role in the life of low income group people. it is also revealed that self employed women improved their saving habits to certain extent. No doubt improved saving habits does not mean improved standard of living. Das Sanjay Kanti (June-2012) in his research paper reported that a self help group plays an important role in developing decision making ability and leadership qualities. He further explained that women are very interested in education and improving their personal skills and competencies. Talwar Shalini (2012) reported that financial inclusion is a necessary condition for India to become a global economic power. There exists enough empirical evidence to prove that economic growth follows financial inclusion. Financial access and deeper markets, representing large number of customers, will definitely attract global financial giants and the lure of profits and numbers will make them gravitate more towards India. Inflow of international funds will result in increasing employment and business opportunities, thereby starting a positive cycle of growth and more growth. Laxmi R. and Vadivalagan G. in her research paper reported that women empowerment is the process in which women challenge the existing norms and culture to effectively promote their well being. Participation of women in self help groups empowers women in social and economical aspects. Chandrasekhar K.S. and shivaprakash C.S. (Nov-2010) in their research paper reported that role of information communication technology has the vast potential for women empowerment. Social and economic barrier can be effectively overcome through this programme. Tanuja Gill in her article explained the role of Information technology is most important for the development of women in various aspects such as education, training self help groups, motivational aspects. She concluded that science and technology brings economic growth and well being to people and it is not only the empowerment of women through science and technology but also the enrichment of science and technology through women's participation. Sylvia Maier and Nair Usha in their research paper explained the importance of information technology for women empowerment. The main aim of this paper is to set best practices of information technology for women empowerment through e-

commerce/e –retailing. Various examples of information based services are given here such as village pay phones in Bangladesh, computer facility at Kasargod, Kerala etc. Prasad P.N. and V. Shridevi in their paper reported that information technology offers time and space these offers valuable resources for women especially in developing countries who suffer from limited availability of the time, social isolation and lack of assess of knowledge and productive resources. According to giant survey of Google "Around 60 million women in India are now online and use the Internet to manage their day-to-day life. With easy access to internet at homes, cyber cafes, offices and growing adoption of smart phones, Internet is being used by women for a variety of things- Rajan Anandan ".

Research Methodology

The meaning of research as "a careful investigation or inquiry especially through search for new facts in any branch of knowledge." Research is an academic activity and as such the should be used in a technical sense .some people consider research as a movement, a movement from the known to unknown. It is actually voyage of discovery.

Objectives of the study

1. To study awareness of information technology among women members of The self help groups.

2. To study role of Information technology for women empowerment specially with reference to Ahmednagar district.

Sources of data collection

The researcher has collected data with the help of primary as well as secondary sources. Primary data are collected through the discussion with the members of self help groups, observations and interview. Secondary data is collected through the books, internet, and journals.

Research design

Researcher has collected database through the exploratory & descriptive research design.

Sampling technique

For the Survey researcher has collected database through simple random sampling and Judgment Sampling.

Research area

This study is restricted for the Kopergaon and Sangamner taluka of Ahmednagar District.

Sample size

Researcher has studied 20 Women Self Help Groups in Kopergaon and Sangamner Taluka. From each self help group researcher selected six members including president of Self Help Groups.

Scope of the study

Through this study researcher wanted to know various impacts of information technology on women empowerment. Researcher focused on various usage of information technology. Women also have the equal right to take the advantages of information technology for their various functions in working group and for Self development. The researcher highlighted this importance with the help of self help groups. It is also focused on importance of internet for women empowerment especially with reference to women members of self help groups. Self help group is well-known concept and spreads vary rapidly in India. Hence women of the self help group can come together, discuss about usage of internet and that usage they should implement in their well functioning of self help groups. In this research paper researcher studied role of Information technology especially internet, computer, online banking, use of ATM in banking etc. by the women members of self help groups.

Hypothesis of the study

H_0 : Information Technology significantly supporting for women empowerment.

H_1 : Information Technology are not significantly supporting for women empowerment.

Limitations of the study

This research work observed that maximum members of women self help group not easily ready to share the information. Another important thing observed that duration of time for research study. With this both limitation researcher tried to collect maximum database for this research study.

Data Analysis and Interpretation:

Table 1: Progress under Microfinance - Savings of SHGs with Regional Rural Banks as on 31st March 2012

(Amount in lakh Rs.)

Details of SHGs Saving linked with Banks			Out of Total SHGs Under SGSY Scheme			Out of Total SHGs Exclusive Women SHGs		
No. of SHGs	No. of Members	Savings Amount	No. of SHGs	No. of Members	Savings Amount	No. of SHGs	No. of Members	Savings Amount
425285	5131982	45016.61	129919	1361302	9653.18	293445	3464790	35510.47

Source: NABARD Report-2011-12

Graph 1: SHG coverage Ratio in Maharashtra
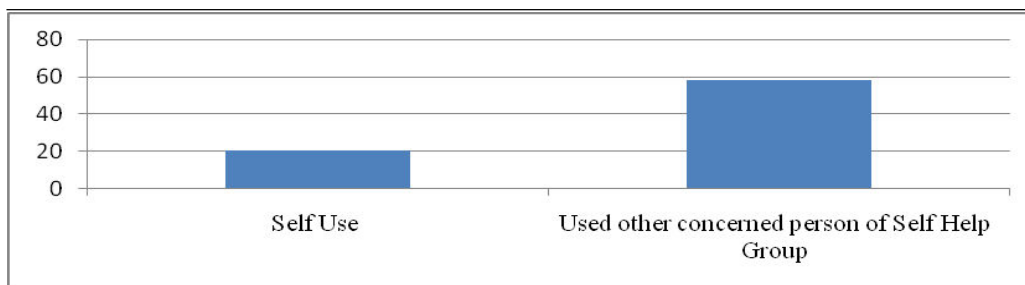
Table 2: Percentage of SHG Coverage

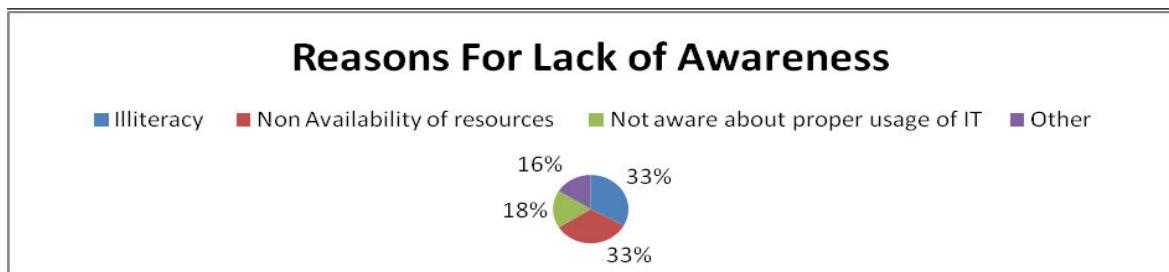| Green	Yellow	Red
Above 80%	Between 50%-80%	<50%

Source: Nabard Report-2011-12

Interpretation: From the above Table and Graph it is clear that in Ahmednagar District more than 80 percent self help groups are exist. From the overall statistics of Maharashtra (Table- 1) it is also cleared that maximum women self help groups playing important role progress of Microfinance.

Awareness about IT services

■ Yes ■ No

35% 65%
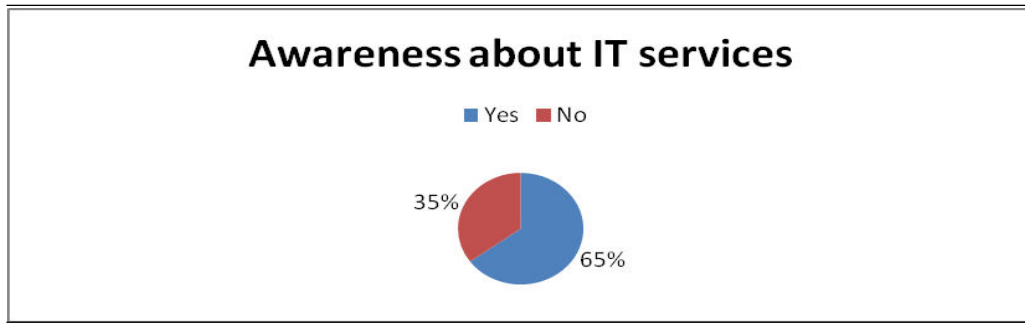
Graph 2: Awareness among the women members of Self Help Groups

Self Use | Used other concerned person of Self Help Group

Graph 3: Details about awareness level:

Reasons For Lack of Awareness

■ Illiteracy ■ Non Availability of resources ■ Not aware about proper usage of IT ■ Other

16% 33%
18%
33%

Graph 4: Reasons for lack of awareness

Interpretation: Above graph (1 & 2) indicates that maximum women are aware about Information technology but they are not using these sources at their own level. They are heard name of information technology and they knew only it play important role for various purpose. Bank personnel, trainer are used this sources on behalf of them. In Graph 3 reasons for lack of awareness are shown. Major reasons are Non availability of resources to use and they are not properly aware about the usage of IT.

Table No 3: Opinion about Role of Information Technology for Women Empowerment

Particulars	Observed frequency O_i	Expected frequency E_i	X= O_{i}- E_i	X^2	X^2/ E_i
Information Sharing	68	78	-10	100	1.28
For Entrepreneurial Purpose	62	78	-16	256	3.28
For political Information Purpose	65	78	-13	169	2.16
For societal Purpose	70	78	-8	64	0.85
Awareness about Government schemes	70	78	-8	64	0.85
For smooth and effective administration	70	78	-8	64	0.82
For Economic purpose	75	78	-3	9	0.11
Data storage and Record Keeping	75	78	-3	9	0.11
	Calculated Value				9.46
Level of significance 5 %	n-1 , 8-1=7			Table Value is =14.06	

Interpretation: From the above table it is clear that calculated values of the observations are less than table value. Hence it accept null hypothesis i.e. Information Technology significantly supporting for women empowerment.
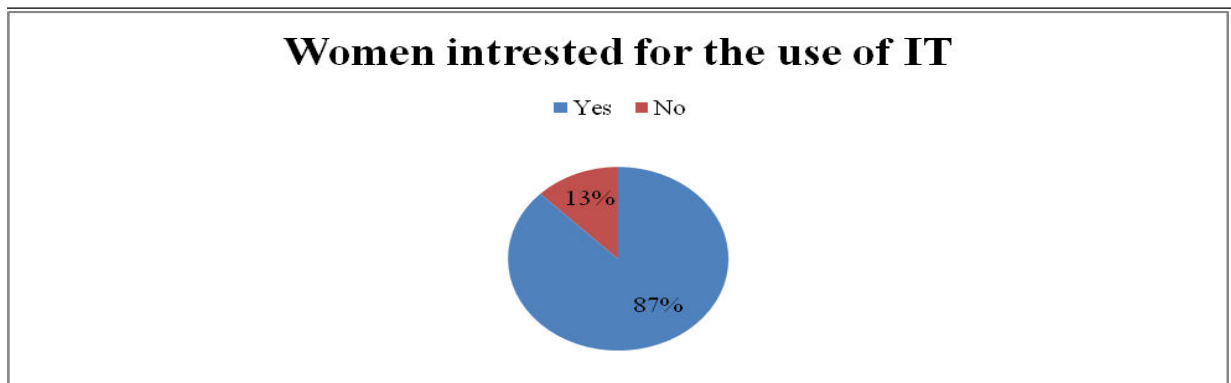
Graph 5: Women members of self help group interested for use of Information technology:

Sources-Primary Data

Interpretation: From the above graph maximum women members are interested to get aware about all the functions, usage of internet.

Conclusion

This study shows that self help group played vital role for women empowerment in India. Information Technology gave various benefits for the well being of Human. In urban area maximum women access information technology resources but in rural area majority of the women only heard the name of Internet. This study indicates that maximum women could not access internet and various information technology resources due to non-availability of resources such as computer, internet and other services. Majority of the women of self help groups opined that they are not aware about proper usage of internet. On the basis of analysis researcher revealed that women want to acquire various information by using information technology especially economic, political social, new entrepreneurship related, Government schemes, Information sharing, information storage etc. As internet is huge source of Information and knowledge. It is also observed that information technology play vital role for women empowerment, members of self help groups viewed that if sources are available then information technology can empower women in economic, social, political and other ways. Lot of self help groups nowadays are expanding their operations in various farm related business. Various new trends are also playing vital role for business operations such as E-commerce, Online Trading, and Online Banking etc. If all members of the self help groups are get aware about this they can enjoy lots of benefits through this IT enabled services.

Suggestions

This study revealed various parameters through which women members of self help groups can empower themselves in various perspectives. 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.

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