

ANALYSIS ON DIGITAL GENDER GAP AMONG SELF HELP GROUP WOMEN ENTREPRENEURS IN THE SUB URB OF CHENNAI, INDIA

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Abstract

The Self-help group stands as a significant milestone, especially in Tamil Nādu for empowering women and creating more women entrepreneurs. Women empowerment has different aspects and one such aspect is economic autonomy. The concept of SHG revolves around collective action, women's leadership, small savings, internal lending, and bank loans. The fact that through SHG the banking system has reached all the households cannot be denied. This study will give the holistic picture about the current status of digital access and literacy, barriers faced by women entrepreneurs, and the impact on their businesses. The researcher employed quantitative research method with structured interview schedule. The data was analysed and hypothesis was tested using Pearson Correlation Coefficient test. The research strongly proved the need of digital inclusion to increase the income level of women entrepreneurs. The outcome of the research is to make people understand the need and importance of provide awareness about Digital Marketing, E-commerce sites. It will be an eye opener towards the prevailing digital gender gap faced by women while marketing their products.

Keywords: Women Entrepreneurship, Self-help group, Private Micro firms, Economic empowerment, Digital gender gap.

Introduction

Women Entrepreneurship is key aspect of women empowerment. In a society like India structured with many cultural norms and values the women do not gain economic autonomy. The women were deprived from economic accessibility. But the role of SHG in empowering women especially in creating many numbers of women entrepreneurs is evident.

In TamilNadu, the SHG got boosted up when Mahalir Thittam was introduced. Under Mahalir Thittam many SHG's were formed. The major aim Mahalir Thittam is to eradicate money lenders who gives money for high interest. The SHG was also encouraged by providing subsidy to the Group and the government also provided goats for women in SHG who are in below poverty line. The SHG which completes 6 months become eligible for credit ranking. The strength and weakness of the group can be known through grading the group. Regularity of

savings, frequency of meetings, proper Maintenance of register, internal loaning and the repayment are the parameters of rating the group. Micro finance intervention through SHG 's programs are well recognized world over as an effective tool for poverty alleviation and improving socio economic status of women in India.

Objectives

1. To determine the level of access self-help group women entrepreneurs, have towards digital resources
2. To identify the barriers prevailing in digital platforms.
3. To suggest intervention strategies in enhancing digital inclusion.

Methodology

Quantitative study was conducted. The researcher used descriptive research design and Convenience sampling method was adopted. Totally 30 samples were collected from different SHG groups in sub urban districts of chennai. The Structured interview schedule was used to collect the data. Hypothesis testing was done using Pearson Correlation Coefficient test.

Review of Literature

C.B. Senthilkumar (2020) in his article A study on women empowerment through self-help groups with special reference to Villupuram district says that the empowerment of women has been apparent as a focal issue in deciding their status in recent years. Data has been gathered through a field overview. The sample size of the examination is 300 respondents and used stratified random sampling method. The survey has used to gather the information from respondents. The study area is Villupuram District, Tamil Nadu. The collected data has been analysed using discriminant analysis. By hypothesis testing it was found that there is huge distinction between empowerment of woman subsequent to joining SHGs among different self-help group members.

Deepa S R, Sonia Delrose Noronha (2024) in their article Comprehensive Literature Review on Women's Empowerment in Self-Help Groups and Digital Initiatives highlights that the interconnectedness of women empowerment in self-help groups and digital initiatives, showcases how these efforts empower individual women and contribute to the broader goals of community development, social equality, and economic progress.

Digitalization Of Women Self–Help Groups In India: What Is Going On And What Should Be Done? is research done by **Dr. Vikas Batra, Dr. Reena Hooda, Ms. Ekta Rani (2022)**. They gave a comprehensive view of various apps developed for SHG and its effectiveness, Finally, the study suggests that to acquire the maximum benefits of the digital revolution, there is a need to enhance the capacities of all stakeholders involved in this SHG movement.

Findings

Socio Demographic Profile of the respondents

The socio demographic profile of the respondents shows that women between 30 to 45 ages are largely joining in the SHG and 62 per cent of the women have not completed their high school. It was amazing to know that 58 per cent of the women are running a small scale business and it was more interesting to know that 20 per cent of women are tailors by profession.

Table 1.1

Reasons for Joining SHG			
S. No	Particulars	Frequency	Percentage
1	Recognition in the society	2	6
2	To start small business	13	44
3	To settle debts	6	20
4	Interest towards SHG Activities	9	30
Total		30	100

The above table represents the various reasons for women to join in an SHG. It was found that 44 per cent women join SHG to start a small business, which shows that SHG empowers economic empowerment of women.

Table 1.2

Awareness about e-commerce websites			
S. No	Particulars	Frequency	Percentage
1	Strongly agree	10	33
2	Agree	0	0
3	Neutral	0	0
4	Strongly disagree	20	67

5	Disagree	0	0
Total		30	100

The above table represents shows that 67 per cent of respondents and not aware on the process of digital marketing and it remains inaccessible for the SHG women entrepreneurs.

Table 1. 3

Inaccessibility rate of Digital marketing			
S. No	Particulars	Frequency	Percentage
1	Strongly agree	12	40
2	Agree	0	0
3	Neutral	0	0
4	Strongly disagree	18	60
5	Disagree	0	0
Total		30	100

The above table represents shows that 60 per cent of respondents have declared that Digital marketing platforms are inaccessible.

Table 1. 5

Barriers in Digital Platforms			
S. No	Particulars	Frequency	Percentage
1	Lack of Digital Literacy	10	33
2	Financial Constraints	5	17
3	Fear of Technology	5	17
4	Language Barriers	2	6
5	Gender Bias and Discrimination	8	27
Total		30	100

The table presents data on the barriers faced by self-help group (SHG) women entrepreneurs in accessing and utilizing digital platforms. one-third of the respondents, identified lack of

digital literacy as a barrier. Financial constraints are an issue for 17% of the respondents. This indicates that some women face difficulties in affording the technology and internet services required to access digital platforms. Another 17% of respondents reported a fear of technology. This shows that psychological barriers, such as anxiety or reluctance to use new technologies, are prevalent among some SHG women. Language barriers are a concern for 6% of the respondents. Only a small proportion of SHG women struggle with digital platforms due to language issues, because most of the digital platforms are available in Tamil language. Gender bias and discrimination affect 27% of the respondents. This indicates that societal norms and biases continue to hinder women from fully participating in digital entrepreneurship.

Hypothesis: The SHG women who have access to digital resource have greater income.

Hypotheses

- **Null Hypothesis (H₀):** There is no correlation between monthly income and access to digital resources.
- **Alternative Hypothesis (H₁):** There is a positive correlation between monthly income and access to digital resources.

Correlation Coefficient (r): 0.7132

This indicates a strong positive correlation between monthly income and access to digital resources. The Pearson Correlation Coefficient of 0.7132 indicates a strong positive correlation between monthly income and access to digital resources. Given the statistical significance (assuming a p-value < 0.05), the null hypothesis is rejected and the alternative hypothesis is accepted. This supports the idea that self-help group (SHG) women who have greater access to digital resources tend to have higher incomes.

SUGGESTIONS

1. **Digital Literacy Programs:** Conduct workshops and training sessions to improve digital literacy among SHG women.
2. **Subsidized Devices:** Government can provide affordable or subsidized smartphones, tablets, and computers through SHG for entrepreneurs.
3. **Mentorship Programs:** Establish mentorship programs where experienced digital entrepreneurs guide SHG women.

4. **Confidence-Building Workshops:** Conduct workshops to build confidence and reduce the fear of technology.
5. **User-Friendly Platforms:** Develop and promote user-friendly digital platforms tailored for SHG women.
6. **Grants and Subsidies:** Offer grants or subsidies to SHG women for digital marketing and online business setup.

CONCLUSION

In conclusion, the pivotal role of Self-Help Groups (SHGs) in empowering women is undeniable. However, as we progress into the digital age, it is imperative to shift our focus towards digital inclusion. While SHGs initially championed financial inclusion, sustaining these gains requires embracing digital technologies. Digital inclusion not only expands market opportunities for SHGs but also enhances the skills and capabilities of women within these groups. Moreover, it fosters efficiency and transparency in their operations, ensuring continued growth and impact. Therefore, prioritizing digital inclusion alongside traditional empowerment efforts will pave the way for a more sustainable and inclusive future for SHGs and the women they empower.

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Details

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Hypothesis 1: Self-help group women entrepreneurs with higher educational qualifications are likely to have greater access to digital resources compared to those with lower educational qualifications.

Hypothesis 2: There is a positive correlation between the monthly income of self-help group women entrepreneurs and their level of access to digital resources.

Hypothesis 3: Younger self-help group women entrepreneurs are expected to exhibit higher levels of digital resource access compared to their older counterparts.