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Role of Information and Communication Technology in the Development of Women Self- Help Groups of Bokaro District in Jharkhand State

ORIGINAL ARTICLE

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Abstract

Women's Self-Help Groups have been working across India to help women escape poverty and become financially independent. These groups provide women with access to savings and loans tailored to their needs, freeing them from relying on local money lenders.The groups are made up of poor rural women who use the loans to cover basic needs and start businesses, improving their economic status and well-being.This study examines how Information and Communication Technology (ICT) can improve the efficiency of Self-Help Groups (SHGs) in Jharkhand. The research was conducted in areas of Bokaro District in Jharkhand state, and aims to understand the potential benefits, limitations, and role of ICT in enhancing SHG activities. This research paper aims to investigate how the use of Information and Communication Technology (ICT) can improve the effectiveness of Self-Help Groups (SHGs) of Bokaro district of Jharkhandin India.

Key Words

Self-Help Groups, Economic Status, Information and Communication Technology (ICT), Women Development.

Introduction

Women's roles are extremely important in any society, and their participation is a key indicator of a nation's progress. For a society to thrive, women must be actively involved in the economy.

Despite making up half the population and doing two-thirds of the work, women:

(a) Earn only one-third of the total income

(b) Own less than one-tenth of the world's resources

This shows that women worldwide, including in countries like India, have a very low socio-economic status.The lives of rural women are very tough due to lack of education and other challenges. To help them, Self-Help Groups have become an important way to reduce poverty and empower women in the last few decades.

Information and Communication Technology (ICT) for effectiveness of SHGs

Information and Communication Technology (ICT) refers to technologies that allow people to access information through telecommunications. This includes the Internet, wireless networks, cell phones, and other communication tools.Given the interesting idea that Information and Communication Technology (ICT) promotes development, researching its potential role in a developing country like India could be valuable. Additionally, studying how ICT can help Self-Help Groups (SHGs), which are a popular development model for the poor in India, could provide useful insights and ideas.Using Information and Communication Technology (ICT) has significant potential to empower women by helping them overcome social and economic barriers, enabling them to reach their full potential. Self-Help Groups (SHGs) can be more effective in training, educating, and motivating women if they are supported by a proper ICT framework. When ICT is utilized effectively, it can make women's empowerment more evident and improve the lives of women in SHGs, enhancing the social aspects of these groups. This research highlights how ICT can enhance the effectiveness of SHGs in India, based on a study conducted in Bokaro, Jharkhand.

Literature Review

Kumar (2006) Women in rural India are treated unfairly and have lower status than men, both at home and outside. They earn less than men for doing the same work. Many are limited to household chores or low-paying jobs that don't help improve their self-respect or economic situation. Self-Help Groups (SHGs) are small groups of 10-20 people, usually women, who come together to help each other solve their problems. These groups provide a platform for poor rural women to support each other and work together. By being part of a group, women can address social issues they face and feel a sense of belonging. Additionally, the group offers savings and loan services, either managed by the members themselves or with the help of NGOs, banks, and other institutions. This has helped women become economically independent, which was not possible before.

Harindranath & Maung (2007) Although many people believe that Information and Communication Technology (ICT) is important for development, the exact relationship between ICT and development is not yet fully understood. Therefore, it is necessary to carefully study and explain how ICT contributes to development.

De & Aishwarya (2009) Information and Communication Technology (ICT) includes a combination of hardware, software, the internet, and other communication networks and media. These tools help organizations make decisions and improve their work processes. ICT has significantly impacted almost every sector in India, contributing greatly to the economy. It is believed that ICT can offer valuable resources to women in developing countries, helping them gain knowledge and resources needed for better socio-economic status.

Gholami et al. (2010) In the past few decades, Information and Communication Technology (ICT) has spread widely across different sectors and countries. Many policymakers around the world believe that ICT promotes development. As a result, a lot of money has been invested in building and implementing ICT infrastructure in developing countries

Panchakshari & Huddedar (2012) Many studies in India have shown that Self-Help Groups (SHGs) have had a positive impact on the women who join them. Being part of an SHG and having access to small loans has improved the financial situation of low-income women and encouraged them to save money.

Talwar (2012) Self-Help Groups (SHGs) have helped women improve their decision-making and leadership skills (Das, 2012). These groups have also made it possible for poor women to access financial services, which is essential for economic growth.

Chakravarty et al. (2013) Women self-help groups in India mainly work to involve poor rural women in activities that help them earn money. These groups aim to make women financially independent by offering them special credit and savings options tailored to their needs.

Objectives of the Study

The main goal of this study is to evaluate how Information and Communication Technology (ICT) can improve the activities of Self-Help Groups (SHGs) and, in turn, impact the socio-economic status of their members.

The specific objectives of the study are:

1. To assess the awareness levels of ICT among SHG members.
2. To examine the role of ICT in SHGs and its benefits to members.
3. To identify the barriers women, face in using ICT tools and propose solutions.
4. To explore the connection between members' educational levels and their use of ICT tools in SHGs.

Research Design & Methodology

Research Design is the conceptual framework that guides how a study should be conducted. It's crucial for any research because it acts like a blueprint for a building, outlining the plan of action for the project. Essentially, it serves as the roadmap for the study, ensuring that all steps are clearly defined and systematically followed:

Sample size and details

For this study, 90 Self-Help Groups (SHGs) were selected, with 10 from each of blocks. Each SHG provided 10 respondents, focusing on groups that have been active for more than three years to ensure reliable data. Newer SHGs were excluded as they are still in the development phase. Among the 10 participants from each SHG, group leaders were specifically chosen as respondents due to their administrative experience and involvement in group activities.

Statistical Tools & Techniques

The study uses both qualitative and quantitative methods. Quantitative data was analyzed with SPSS software, and simple descriptive statistics were used to create tables, which were then imported into Microsoft Word for easier viewing and discussion. For qualitative data, Likert scales were used to record responses, with scores assigned based on the level of agree or disagree.

Sources of Data Collection

The study uses both primary and secondary data sources. Primary data was gathered from respondents, group leaders, and project coordinating staff of NGOs through semi-structured questionnaires, in-depth personal interviews, and Focus Group Discussions (FGDs). Secondary data was obtained from sources such as SHG records and accounts maintained by NRLM, NGOs, their websites, and previous research in the area. Data collection for the study took place from July to December 2023.

Nature of Research

This study combines both descriptive and exploratory approaches. The descriptive part outlines the socio-economic characteristics of SHG members. The exploratory part investigates how ICT has benefited these members, identifies the barriers they face in using ICT tools, and suggests solutions. Additionally, it aims to pave the way for future research in this area.

Choice of the study location

The study is conducted in Bokaro district, Jharkhand, India. Bokaro was chosen because, as the industrial area, it has more women's Self-Help Groups (SHGs). Although many studies have examined SHGs and their impact on women's socio-economic status in Bokaro, none have explored the connection between ICT tools and SHG effectiveness. This study aims to address this gap.The study focuses on the all blocks because these areas have a high concentration of villages and women's Self-Help Groups (SHGs). Additionally, these SHGs are supported by well-known NGOs in the region, making them ideal for the study.

Table 1: Block wise SHGs

S. N.	Name of Block's in Bokaro District of Jharkhand	No of Respondents		
		Rural Area	Urban Area	Total
1	Bermo	05	5	10
2	Chandankiyari	10		10
3	Chandrapura	10		10
4	Chas	05	5	10
5	Gomia	10		10
6	Jaridih	10		10
7	Kasmar	10		10
8	Nawadih	10		10
9	Peterwar	10		10
	TOTAL			**90**

Limitations

Due to time and resource constraints, this research was conducted independently with a relatively small sample size for a study of this scale. However, this study will pave the way for more extensive and in-depth research across other parts of Jharkhand to gain more definitive insights into the role of ICT in SHGs.Additionally, we faced challenges in collecting responses to some questions in the questionnaire. After pre-testing, we had to revise the questionnaire and exclude some questions, which may have affected the quality of the data. Although we used the local language to facilitate understanding, some approximations and assumptions were necessary due to the low literacy levels and understanding of some respondents.

Findings of the Study

The findings of data collected from 90 SHG members through questionnaire are presented in the form of table below:

Table 2: Socio economic profile of the respondents

Variable	Details	Count	Percentage
Age(years)	below 25	5	6
	25-35	27	30
	36-45	51	57
	above46	7	8
	Total	**90**	**100**
Marital Status	Married	72	80
	Unmarried	12	13
	Widow	6	7
	Total	**90**	**100**
Education Level	Literate	18	20
	10th	49	54
	12th	14	16
	Graduate	9	10
	Total	**90**	**100**
Category	SC	49	54
	ST	30	33
	OBC	6	7

	GEN	5	6
	Total	**90**	**100**
Occupation	Self-employed	54	60
	Daily wages	29	32
	Small farmers	4	4
	other	3	3
	Total	**90**	**100**
Type of Family	Joint	85	94
	Nuclear	5	6
	Total	**90**	**100**
Size of Family	0 to 3	17	19
	4 to 7	64	71
	7 to 10	7	8
	Above10	2	2
	Total	**90**	**100**
Monthly Income of Family (Rs.)	Below 4001	21	23
	4001-6000	26	29
	6001-8000	36	40
	Above 8000	7	8
	Total	**90**	**100**

(Source: Primary data)

Table 3: Respondent's perception about ICT and its role in SHGs

Variable	Details	Count	Percentage
Are you familiar with ICT?	yes	64	71
	no	26	29
	Total	**90**	**100**
Can you enlighten me about Government scheme?	yes	66	73
	no	24	27
	Total	**90**	**100**
Have you completed any ICT training programs or courses?	yes	63	70
	no	27	30
	Total	**90**	**100**
If yes, then who conducted the ICT training program?	Mentoring NGO/JSLPS	85	94
	Other	5	6
	Total	**90**	**100**
Is the training being put into practical use?	yes	80	89
	no	7	8
	can't say	3	3
	Total	**90**	**100**
What challenges did you face during the ICT training?	Language barrier	60	67
	Time limit	16	18
	No regular	10	11
	other	4	4

	Total	**90**	**100**
Did you receive any Government support or funding for the training?	Received	64	71
	Not received	10	11
	No information	16	18
	Total	**90**	**100**

(Source: Primary data)

Analysis of the Findings

The data shows that the impact of ICT on women participants has been minimal to non-existent across most parameters.

Table 2 The table summarizing survey responses related to Information and Communication Technology (ICT) training.This table provides a comprehensive overview of the participants' experiences and challenges with ICT training programs.The table provides a detailed demographic and socio-economic profile of a surveyed population. It categorizes individuals based on their age, marital status, education level, caste category, occupation, type of family, size of family, and monthly income.In terms of age distribution, the majority of individuals fall within the 36-45 age group, making up 57% of the population, followed by the 25-35 age group at 30%. The marital status section reveals that 80% of the individuals are married, with a smaller percentage being unmarried (13%) and widowed (7%).Education levels show a significant portion of the population having completed 10th grade (54%), while 20% are literate, 16% have completed 12th grade, and 10% are graduates. The caste category indicates that 54% belong to the SC category, 33% to the ST category, 7% to the OBC category, and 6% to the General category.Occupationally, 60% of the individuals are self-employed, 32% work for daily wages, 4% are small farmers, and 3% fall into other occupations. The type of family data shows a predominant preference for joint families, with 94% living in joint families and only 6% in nuclear families.Family size data indicates that 71% of families have 4 to 7 members, 19% have 0 to 3 members, 8% have 7 to 10 members, and 2% have more than 10 members. Finally, the monthly income section reveals that 40% of families earn between Rs. 6001-8000, 29% earn between Rs. 4001-6000, 23% earn below Rs. 4001, and 8% earn above Rs. 8000.

This comprehensive data provides valuable insights into the demographic and socio-economic characteristics of the surveyed population, highlighting key areas such as age, marital status, education, caste, occupation, family type, family size, and income levels.

Table 3 The table provides a detailed analysis of responses to various questions related to Information and Communication Technology (ICT) training. It includes data on familiarity with ICT, awareness of Government schemes, participation in ICT training programs, and the practical application of the training.Familiarity with ICT: 71% of respondents are familiar with ICT, while 29% are not.Awareness of Government Schemes: 73% can enlighten others about Government schemes, whereas 27% cannot.Participation in ICT Training: 70% have completed ICT training programs, and 30% have not.Conducting Entities: Among those trained, 94% received training from mentoring NGOs or JS, and 6% from other entities.Practical Use of Training: 89% are putting their training into practical use, 8% are not, and 3% are unsure.Challenges Faced: The main challenges include language barriers (67%), time limitations (18%), irregular sessions (11%), and other issues (4%). Government Support: 71% received Government support or funding for the training, 11% did not, and 18% had no information about it.

This data highlights the engagement and challenges faced by individuals in ICT training programs, providing insights into areas needing improvement for better implementation and support.

Thus, Language barriers and time constraints significantly hindered the respondents' ability to become comfortable with IT tools. Although the training was conducted in their local language, the software used English fonts and letters, which posed a severe limitation from the respondents' perspective.Given the low levels of ICT usage among members, it's not surprising that ICT had a minimal impact on their marketing activities. Most respondents were either unsure about or believed that ICT played a very limited role in their marketing efforts.The NGO project coordinating staff highlighted several challenges that hinder the effective reach and impact of ICT, despite their regular training efforts. These challenges include the high cost of software in local languages, limited infrastructure facilities, and the lack of interest from respondents due to family responsibilities and time constraints.

Conclusion

Based on the discussions, it can be concluded that the impact of ICT on enhancing the activities of Self-Help Groups (SHGs) has been limited in the two blocks studied in Bokaro district, Jharkhand. Despite efforts to train members, various challenges such as language barriers, high software costs, limited infrastructure, and personal constraints have hindered the effective use of ICT.

Here are some suggestions for NGOs and program implementers:

(a) Prioritize Education: The low literacy levels among women in these regions significantly hinder their development and ICT usage, despite the training provided. Training sessions are not yielding the desired results due to the respondents' limited understanding. Therefore, socio-economic development should prioritize education. Personalized attention should be given to women who are school dropouts but are interested in continuing their studies alongside income-generating activities. Increasing literacy levels may lead to greater interest in learning about ICT and its potential benefits. Additionally, higher literacy levels will raise awareness about family planning, welfare schemes, and other benefits, ultimately enhancing their status and well-being.

(b) Promote ICT Awareness in SHG Meetings: Encourage SHG meetings to focus on spreading awareness about ICT and its importance. This can help increase the reach and impact of ICT among women.

(c) Use Local Language Software: Recognize that most ICT applications are in English, which the respondents may not be familiar with. Emphasize the use of software in the local language to make ICT more accessible and understandable for the women.

(d) Enhance Mentorship Roles: NGOs should take their mentorship roles more seriously to ensure that the benefits of ICT, especially as tools for marketing the products made by women, are effectively translated into action.

In summary, it is crucial for mentoring NGOs and program implementers of micro-credit based SHGs to diversify their roles. They should move beyond their primarily economic focus to include additional roles such as counseling, training, guiding, and encouraging women to realize their full potential. This includes promoting the use of ICT in their daily lives and business activities.As mentioned, this study is limited in scope, covering only Bokaro district, Jharkhand. For more comprehensive results, we recommend conducting larger and more in-depth studies across other districts in Jharkhand and other states in India. This would provide more evidence on the impact and role of ICT in SHGs, helping policymakers and NGOs understand the reasons behind the varying success rates. Such insights would enable the initiation of corrective actions to address the disparities in ICT impact between urban and rural areas in India.

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