

A Study on Self Help Groups and the Role of Mobile Phones

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ABSTRACT

India is a developing country and eradication of poverty is one of the main objectives. SHGs are one of the welfare programmes of late, the SHG women in Rayalaseema are utilising ICT facilities in their activities. The aim of the present paper is to assess the impact of ICT on SHG women. Majority of the women are using mobile phone in their day-to-day life for as booking of the gas, family matters discuss with relatives, talk with family members who are staying from away and information sharing to relative about any incidence and children school information.

Keywords: ICT, SHG, Mobile phone.

INTRODUCTION:

The decade of 1970s witnessed the renaissance of the concept of SHG with the formation of Bangladesh Grameen Bank by Prof. Muhammad Yunus (Nobel Prize Winner, 2006). The year 1974 experienced a great famine in Bangladesh. Prof. Yunus tackled the problem of famine, he went to formal financial institutions along with poor people to seek credit, for helping them to carry on their livelihood activities. So, Prof. Yunus himself started distribution in collateral-free tiny loans to poor women for starting income generating activities. They paid the sum back exactly as agreed. Hence, he eventually managed to persuade a local commercial bank for lending loans to this type to the poor men and women. This strategy of micro credit brought revolution in Bangladesh in poverty eradication by enabling women economically.

MEANING OF SELF-HELP GROUPS:

The term Self Help Groups elaborated by various is as follows.

- According to NABARD, SHGs are “small economical homogeneous affinity groups of rural poor, voluntary formed to save and mutually contribute a common fund to be lent to its members as per group decisions.”
- Moreover, the SHG according to Singh and Jain (1995), is “Voluntary association of people formed to attain goals both social and economical.”

CHARACTERISTICS OF SHGS:

Generally, SHG consists of 10 to 20 members. This limited volume brings ease and transparency in financial transactions. All members of an SHG come from homogenous strata of society. Mostly, they are women of same age group having equal economic conditions. Usually, the members of an SHG also reside in nearby geographical area namely village, street, slum, ward, lane etc. It gives a group the feeling of its existence, the sense of belonging and so every SHG has its own name. The strength of the group lies in its solidarity, i.e. cohesiveness or uniformity of the group. The members of SHG organize their meetings two to four in a month to discuss issues and take action. During the meeting, all types of financial transactions likes collecting saving, drafting loan applications, charging interest, loan repayment, take place. Every SHG has an executive body consisting of a President, Secretary and Treasurer. This body accumulates savings as well as distributes loans as per decision taken in the meeting. SHG maintains minute book, saving / credit ledgers, passbooks of members, group passbook, external loan ledger etc. Mutual help is also a principle of much significance. Actually, any

SHG is run on trust mutual help. The principle of mutual help is like oxygen to an SHG. Besides enabling poor women to accumulate capital by way of small savings and credit facilities, the SHG also enables them to overcome inferiority complex and to build confidence.

OBJECTIVES OF FORMING SHG:

1. To inculcate savings habit, create access to credit facilities and meet financial and non-financial needs.
2. To develop qualities like communication skills, leadership skills, cooperation and unity among members.
3. To create employment opportunities and start income generating activities.
4. To develop management skill and eradicate poverty.
- 5 To empower women economically, socially and politically.

Women and ICT:

It is a commonly held view that women are less engaged with Information and Communication Technologies (ICTs) than men. Information and Communication Technologies are for everyone and women have to be an equal beneficiary to the advantages offered by the technology, and the products and processes, which emerge from their use. The benefits accrued from the synergy of knowledge and ICT need not be restricted to the upper strata of the society but have to freely flow to all the segments of the female population. The gamut of areas in which ICT can put a greater control in the hands of women is wide and continuously expanding, from man - aging water distribution at the village-level to standing for local elections and having access to lifelong learning opportunities. The ICT in convergence with other forms of communication have the potential to reach those women who hitherto have not been reached by any other media, thereby empowering them to participate in economic and social progress, and make informed decision on issues that affect them.

The Need of ICT for Rural Women:

Like urban-rural disparity, the women are also divided on the basis of economic and social positions in the rural society to understand their information needs. Elite women in the rural sector are mainly from the landed gentry class or from the highly sophisticated politically important families. They are also usually from the upper castes. Their information needs are akin to that of the urban elite women excepting for the fact that they often are passive viewers in the changing socioeconomic scenario because they are bound by the upper caste traditions where patriarchy rules supreme. The rural educated middle class women are more prone to change. They are in the process of gradually breaking the caste and class barriers and are working towards better education and economic independence. They are in dire need of information regarding their new entitlements:

- ✓ Educational opportunities outside the village
- ✓ Job opportunities in both formal and informal sectors
- ✓ Government assistance programmes for career advancement within the restriction of traditions
- ✓ Health services including sexual reproductive health

The largest group, which has been marginalized from getting any need based information is the rural poor. Though this is the most active group of women in the rural sector, they have never been specially considered for information dissemination. Information system specially designed for the rural poor has to be need based because this group has been worst affected by the process of globalisation. Their information needs will encompass their economic, social and familial roles.

REVIEW OF LITERATURE:

Sahu Lopamudra and Singh(2012) made a community based qualitatively study in Pondicherry. Focus Group Discussions (FGD) was conducted among six SHG groups (one each) selected on feasibility basis. It is found that the women SHG members have gained respect and trust in society and were able to plan for the future of their families. Self Help Groups played very important role in women empowerment and should be promoted for economic development of the country.

Dhanalakshmi and Rajini (2013) looks at the literature around the Self Help Groups (SHGs) movement in India. It is hoped that it will be useful to fellow researchers who are undertaking studies in this area. It exposes the historical background of self help groups in Indian context. This paper reviews literature on the subject empowerment process in relation to a self-help group as well as related literature. It is important to note that most

literature has been focusing on empowerment as the outcome not as the process. There have been limited studies that explore the relationship between a self-help group and the process of empowerment.

According to Ramakrishna (2013), Self-Help Groups are formed for addressing their common problems. They make regular savings habit and use the pooled savings for the benefit of their members through a structured process of essential financial intermediation like prioritization of needs, setting self-determined terms for repayment and keeping records. It builds financial discipline and credit history that then encourages banks to lend to them in certain multiples of their own savings and without any demand for collateral security. The study is based on secondary data source and considered as the powerful instrument for women empowerment and eradication of poverty. The SHG Bank Linkage has made an adventure in the economy by transforming the formal banking services to rural poor and needy people particularly women group.

Shylendra (2013) attempted to identify and discuss some of the relevant conceptual and policy issues and the emerging lessons of the adoption of microfinance by cooperatives with a focus on the Self-help group (SHG)-Bank Linkage Programme (SBLP) in India. The findings reflect the severe constraints of cooperatives in realizing the twin goals visualized of the linkage viz. inclusion and sustainability. Despite a few noteworthy efforts by the cooperatives, the overall results of the linkage leave much to be desired. Constraints of policy and organizational abilities of cooperatives for adoption of microfinance, not to mention certain inherent limitations of microfinance, have been identified as factors influencing the observed performance. Theoretically, the article has pointed out to a possible overriding effect of the historical dilemma of elite capture on the role of cooperatives.

Kasthuri S. Thamilarasan, K. Arul and K. Jayaraman. (2014) in their article on “A Case Study of Self-Help Groups in Dharmapuri District” opined that Self-Help Group is a well-known concept in recent trends. The main aim of SHG is to improve economic conditions. All the SHGs members are women in the study area. The SHG groups comprise 12-20 members. The first SHG was introduced by Grameen bank of Bangladesh by Dr. Mehmud Yunus, Professor of Economics in Chittagong. The credit is provided for both consumption and other productive purposes. The SHG institutions primarily have women as their target group. The group approach focuses on organizing the people into small groups for micro-financing. To try to alleviate the poverty and to empower the women, the micro-finance has emerged as a powerful instrument in the new economy.

K. Prabhakar Raj Kumar and R. Leelavathi's (2014) in their paper on “Significance of Self Help Groups in Tamil Nadu, empowering rural women” focused that the rural women's development through SHG received priority for the time during the sixth plan period. The emphasis, however, continue to be on the economic front through programme such IRDP, DWDR, TRYSEM and others. It was conceded that none of these projects has delivered the expected results in the form of overall betterment of women's status in SC/ST communities. The importance of empowerment of women refers empowerment as a process of exposing the oppressive power of existing gender relations. The credit needs and other financial services are provided to the rural masses in general and to the poor in particular through the rural financial markets comprising an unorganized sector consisting of commission agents, moneylenders, landlords and an organized sector consisting of pyramid type cooperative credit institution – broadly classified into urban credit cooperatives and rural credit cooperatives. The Self-help group members have performed well in their business activities and also group activities and they have got employment, self-confidence and improvement of family welfare and socio economic development of the members. The study empirically evaluated the economic and political enhancement that has been achieved both individual and family levels, the problems of women SHGs and suitable measures to overcome their problems.

T. SatyaNagamani, G. KrishnaVeni (2016) in their study entitled “ICTs for the Empowerment of Rural Women: A Review” opined that technology is one of the developmental tools. At the same time, the new technological inventions have to be properly implemented and people trained to utilize its advancement for their development. The accessibility of cell phones is creating decision-making capacity and economic liberalization to women in the study area. Working girls can contact family at any time and from anywhere. Both parents and girls then feel safe and secure. On the other hand, we need to notice the negative impact of cell phone accessibility. It is a very new technological tool and care must be taken not to de-motivate rural women. Another important ICT penetration in the rural set-up is the internet. It has been mainly introduced in rural areas through the concept of ICT for development. It was given a great hype in the implementation stage, but accessibility to the internet by rural people did not reach the expected level. This was because service providers and policy makers did not understand rural realities or the information needs of rural people. Rural people's needs are very specific and they need more local information rather than global information.

Pragati Bhati (2016) in her study entitled “A Comparative Study on Technology and Innovation among SHG women's of Selected Villages of Jodhpur” suggested that the profile of the SHG beneficiaries, the

socioeconomic factors giving impact on their lifestyle and their adoption of new technologies. It shown focus on adoption of technology and innovation by SHG women would help to gather basic information about the use of modern multiplicity and inputs. Studies of this type also help to identify impeding factors and constriction to technology adoption and input use. Local governments need this in order for policy making. Micro surveys can provide such information at a lower expense.

METHODOLOGY:

The study was conducted on SHG members. Further the study is confined to ICT usage by SHG with regard to mobile phones. The sample taken for the study is 440 SHG women from four districts of Rayalaseema.

OBJECTIVES:

1. To find out the opinion of SHGs on usage of mobile phones.
2. To find out the influence of mobile phones on SHG members.

RESULTS AND DISCUSSION:

Possession of Mobile phones:

Mobile phone has become essential good for people in the technology age. The information on whether the respondents possessed mobile phone has been elicited and the details are presented in the table 1.

Table 1: Distribution of sample SHG respondents over their usage of mobile phone

Possession of Mobile Phone	Place				Total
	Anantapur	Kadapa	Chittoor	Kurnool	
Yes	70 (63.6)	79 (71.8)	72 (65.5)	75 (68.2)	296 (67.3)
No	40 (36.4)	31 (28.2)	38 (34.5)	35 (31.8)	144 (32.7)
Total	110 (100.0)	110 (100.0)	110 (100.0)	110 (100.0)	440 (100.0)

(Figures in parenthesis indicate percentage)

Table one shows the distribution of sample respondents over their usage of mobile phone. Among 440 sample respondents majority (67.3%) are using mobiles phones. Among them, the respondents of Kadapa occupy first place (79%), followed by Kurnool (68.2%), Chittoor (65.5%) and Anantapur (63.6). The sample women are utilising the ICT in their daily life.

EDUCATIONAL STATUS OF THE SAMPLE RESPONDENTS:

Table 2 shows the distribution of sample respondents of different categories with regard to their educational status.

Table 2: Distribution of sample respondents of different categories with regards to educational status

Educational Status	Place				Total
	Anantapur	Kadapa	Chittoor	Kurnool	
Illiterate	37 (33.6)	31 (28.2)	32 (29.1)	34 (30.9)	134 (30.5)
Secondary school	48 (43.6)	55 (50.0)	51 (46.4)	50 (45.5)	204 (46.4)
Intermediate	6 (5.5)	8 (7.3)	14 (12.7)	7 (6.4)	35 (8.0)
Degree and above	19 (17.3)	16 (14.5)	13 (11.8)	19 (17.3)	67 (15.2)
Total	110 (100.0)	110 (100.0)	110 (100.0)	110 (100.0)	440 (100.0)

Source: Primary Data

(Figures in parenthesis indicate percentage)

Among 440 sample SHG respondents in Rayalaseema region, majority (204) are having secondary school education, followed by illiterates (134), degree and above education (67) and intermediate education (35). Among 204 sample SHG respondents who are having secondary school education, majority (55) belong to Kadapa district followed by Chittoor (51), Kurnool (50) and Anantapur (48). Among 134 sample illiterate SHG respondents majority (37) belong to Anantapur district, followed by Kurnool (34), Chittoor (32) and Kadapa (31). Among 67 sample SHG respondents having degree and above educational qualification, majority (90) belong to Anantapur and Kurnool districts equally, followed by Kadapa (16) and Chittoor (13). Among 35 sample SHG respondents having with intermediate education, majority (14) belong to Chittoor district, followed by Kadapa (8), Kurnool (7) and Anantapur (6).

VALUE OF THE MOBILE PHONE USED BY THE SAMPEL RESPONDENTS:

The information on the value of the mobile phone of the respondents has been elicited and the details are presented in the table 3.

Table 3: Distribution of sample SHG respondents over their mobile phone value (price)

Value of Mobile phone (Rs.)	Place				
	Anantapur	Kadapa	Chittoor	Kurnool	Total
Below 1000	28 (40.0)	33 (41.3)	26 (36.6)	29 (38.7)	116 (39.2)
1001- 2000	23 (32.9)	24 (30.0)	22 (31.0)	23 (30.7)	92 (31.1)
2001 – 3000	6 (8.6)	15 (18.8)	6 (8.5)	12 (16.0)	39 (13.2)
Above 4000	13 (18.6)	8 (10.0)	17 (23.9)	11 (14.7)	49 (16.6)
Total	70 (100.0)	80 (100.0)	71 (100.0)	75 (100.0)	296 (100.0)

Source: Primary Data

(Figures in parenthesis indicate percentage)

Table three shows the distribution of the sample respondents over their mobile phone value. Among 296 sample respondents majority are, i.e. 39.2 percent possessed mobile phone of low cost, i.e. below Rs 1000/-, followed by 31.1 per cent are using between Rs 1001 and 2000, 16.6 per cent are using above Rs 4000 value mobile phone and 13.2 per cent are using between Rs 2001 and 3000 value mobile phone. Among them, majority (41.3%) are from Kadapa followed by Anantapur (40%), Kurnool (38.7%), Chittoor (36.6%). It means their purchasing power is low with regard to mobile phones.

ADVANTAGES OF USING MOBILE PHONE:

The information on the advantages of using mobile phone by the respondents has been elicited and the details are presented in the table 4.

Table 4: Distribution of sample SHG respondents over their advantages of using the mobile phone

Mobile phone advantages	Place				
	Anantapur	Kadapa	Chittoor	Kurnool	Total
Yes	61 (55.5)	73 (66.4)	67 (60.9)	70 (63.6)	271 (61.6)
No	49 (44.5)	37 (33.6)	43 (39.1)	40 (36.4)	169 (38.4)
Total	110 (100.0)	110 (100.0)	110 (100.0)	110 (100.0)	440 (100.0)

Source: Primary Data

(Figures in parenthesis indicate percentage)

More than half of the sample respondents (61.6%) agreed that there are more advantages of using mobile phone. Among them, majority respondents from Kadapa (66.4%) opined that there are more advantages, followed by

Kurnool (63.6%), Chittoor (60.9%) and Anantapur (55.5%). It clearly shows that majority of the sample are utilizing mobile phones for different purposes, i.e. communication, online orders, internet etc. in their daily life.

Purpose of using Mobile Phone:

The mobile phones are used for various purposes. The mean of sixteen using smart mobile phone attributes are shown in table 5 in a descending order.

Table 5: Identification of Key factors of using mobile phone
(N=296)

Sl. No	Identification of key indicator of using mobile	Mean	Standard Deviation
1	Book the gas	4.242	.708
2	Family matters discuss with relatives	4.188	.519
3	Talk with family members who are staying away	4.173	.643
4	Information about accidents and inform to the relatives	4.108	.683
5	Children school information	4.077	2.588
6	Dwacra meetings	4.050	.767
7	Relations with friends and neighbours	4.019	.469
8	About the health information	3.665	.761
9	Children education	3.577	.997
10	Entertainment	3.546	2.010
11	Get daily necessities like milk, vegetables	3.369	1.119
12	Know the about travelling facilities	3.062	.940
13	Book the travel tickets	2.988	1.004
14	Weather reports	2.858	.962
15	Latest agriculture methods	2.812	.954
16	cash transactions	2.800	1.005

The descriptive statistics revealed that the respondents highly rated the importance for booking of the gas, family matters discuss with relatives, talk with family members who are staying from away and information sharing to relative about any incidence. This results to a large extent corresponds to most of the studies previously reviewed as that of Bearden (1977), Alhemoud (2008) etc. The lowest ratings of importance were attached by the respondents whether reports, latest agriculture methods and cash transactions through online payments cards.

Reliability of Scale and Item-Construct Loading Factors Related to usage of Mobile Phone Facilities:

The reliability of scales used in this study was calculated by Cronbach’s coefficient alpha. Cronbach’s alpha reliability coefficient normally ranges between 0 and 1. However, there is actually no lower limit to the coefficient. The closer Cronbach’s alpha coefficient is 1.0, the greater the internal consistency of the items in the scale. The coefficient alpha values exceeded the minimum standard of 0.70. It has provided good estimates of internal consistency reliability. Based upon the formula= $rk / [1 + (k - 1) r]$ where k is the number of items considered and r is the mean of the inter-item correlations and the size of alpha is determined by both the number of items in the scale and the mean inter-item correlations.

Table 6: Reliability of scale for the factors related to Usage of mobile phone facilities

(N =296)

Sl. No.	Attribute Items	Scale mean if item deleted	Cronbach’s alpha if item deleted.
1	2	3	4
1	Book the gas	53.29	.840
2	Family matters discuss with relatives	53.35	.816
3	Talk with family members who are staying away	53.36	.817
4	Information about accidents and inform to the relatives	53.43	.819
5	Children school information	53.46	.901
6	Dwacrameetings	53.48	.829
7	Relations with friends and neighbors	53.52	.828
8	About the health information	53.87	.811

Sl. No.	Attribute Items	Scale mean if item deleted	Cronbach's alpha if item deleted.
9	Children education	53.96	.798
10	Entertainment	53.99	.857
11	Get daily necessities like milk,vegetables	54.17	.798
12	Know the about travelling facilities	54.47	.784
13	Book the travel tickets	54.55	.775
14	Weather reports	54.68	.781
15	Latest agriculture methods	54.72	.777
16	cash transactions	54.73	.774
	Mean		57.53
	Variance		65.153
	SD		8.072
	Cronbach's alpha based on standardised items		0.811
	Cronbach's alpha		0.727
	No of items		16

As shown in table 6, the coefficient alpha values range from .774 to .901 for all the constructs. All the constructs obtained an acceptable level of a coefficient alpha of above .70, indicating that the scales used in this study were reliable. It provides the following rules of thumb ≥ 0.9 Excellent, ≥ 0.8 Good, ≥ 0.7 Acceptable, ≥ 0.6 Questionable, ≥ 0.5 Poor and ≤ 0.5 Unacceptable. While increasing the value of alpha is partially dependent upon the number of items in the scale and it should be noted that this has diminishing returns. It should also be noted that an alpha of .857 is probably a reasonable goal. It should also be noted that while a high value for Cronbach's alpha indicates good internal consistency of the items in the scale, it does not mean that the scale and is uni-dimensional.

CONCLUSION:

The ICT is playing important role the life of SHGs. Majority are having secondary school education. Majority of the respondents are using mobile phone. They are using ICT especially mobile phones to meet their daily needs such as booking of the gas, family matters discuss with relatives, talk with family members who are staying from away and information sharing to relative about any incidence and children school information. But their purchasing power is low with regard to mobile phone. It is suggested to allow the other SHG women who have no mobile phone to purchase and used for all practical purposes.

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