

**LEVERAGING TECHNOLOGY FOR EMPOWERING WOMEN THROUGH SELF-HELP GROUPS (SHGs): A STUDY ON DIGITAL INCLUSION AND SOCIOECONOMIC ADVANCEMENT**

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**ABSTRACT**

Self-Help Groups (SHGs) have become a vital component of grassroots development and women's empowerment, promoting social mobility and financial inclusion. SHGs are undergoing a paradigm shift in their operations as a result of the introduction of digital technology, which allow members to get beyond conventional obstacles to inclusion and growth. This review examines the relationship between SHGs and technology, looking at how women's socioeconomic growth has been aided by digital participation. The study emphasizes the transformative potential of digital tools in empowering marginalized populations by highlighting best practices, obstacles, and future possibilities for integrating technology into Self-Help Groups (SHGs) through an analysis of current literature.

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**INTRODUCTION:**

By encouraging group action, financial inclusion, and community development, Self-Help Groups (SHGs) have been essential to women's empowerment. SHGs, which have historically relied on cooperation and mutual trust, have developed into an essential tool for socioeconomic advancement, especially in rural and semi-urban areas. The influence of SHGs has been further enhanced by the incorporation of technology, which provides creative answers to persistent problems. With an emphasis on financial inclusion, entrepreneurship, and social empowerment, this study reviews the body of research on how digital technology might improve SHG operations and results.

The emergence of digital technologies in recent years has changed how SHGs operate. SHGs have been able to increase their reach, efficiency, and transparency thanks to digital tools and platforms. For example, members can now obtain credit facilities and track savings more easily thanks to mobile-based financial tools. Better cooperation among members has also been facilitated by virtual communication systems, particularly in geographically scattered places. These advancements have changed the game, especially during the COVID-19 epidemic when in-person meetings were impractical. Additionally, the incorporation of technology has greatly increased the market prospects available to SHG entrepreneurs. Social networking platforms, e-commerce sites, and digital marketplaces have made it possible for women to market and sell their goods to a wider audience. This has improved their confidence and decision-making skills in addition to increasing their revenue. Initiatives like "Digital India" and programs like Amazon Saheli have also helped SHGs make better use of these platforms.

Even with these developments, problems still exist. SHG members' adoption of technology is frequently hampered by sociocultural hurdles, a lack of digital literacy, and restricted access to digital infrastructure. Due to patriarchal norms that limit their access to digital tools and poor internet connectivity, women in rural areas, in particular, confront numerous obstacles. To guarantee that the most disadvantaged people benefit from technology, these obstacles must be removed. The necessity of focused training programs and capacity-building projects is another crucial element. Many SHG members find it difficult to handle the intricacies of digital platforms without sufficient assistance. To create and carry out successful training programs, cooperation between governmental, non-

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governmental, and private sector organizations is crucial.

To enable women to use technology with confidence and safety, these programs should emphasize practical skills like using mobile banking applications, engaging in digital marketing, and comprehending the fundamentals of cybersecurity. It is crucial to take a comprehensive approach in order to fully utilize technology in SHGs. This entails addressing structural and cultural hurdles by fostering an enabling environment in addition to offering the required resources and training. SHGs can become effective change agents by empowering women at the local level and promoting inclusive development.

### REVIEW OF LITERATURE:

#### 1. Digital Financial Inclusion:

Research such as Kumar et al. (2020) highlights how digital financial services can improve SHG members' access to credit, savings, and transaction efficiency. Digital wallets and mobile banking have been crucial in helping underserved women connect with conventional financial institutions. Further research, like that conducted by Singh and Mishra (2021), emphasizes how fintech technologies help rural SHGs by offering customized solutions, enabling real-time transaction tracking, and enhancing financial literacy.

#### 2. E-Commerce and Market Access

According to Sharma's (2019) research, e-commerce platforms have made it possible for SHG businesses to access a wider audience, which has greatly increased their revenue and market visibility. For instance, SHGs now have unheard-of access to both domestic and foreign consumers because to the use of websites like Amazon Saheli and government-backed programs like the e-Sanjeevani portal. Reducing reliance on middlemen by bringing rural producers and consumers together directly has also been made possible by the growth of social commerce on sites like Facebook and WhatsApp (Roy & Das, 2022).

#### 3. Building Capabilities and Digital Literacy

According to Patel and Rao (2021), digital literacy initiatives are crucial for giving SHG members the know-how to use technology efficiently. Initiatives to promote digital literacy, such as the Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA), have demonstrated encouraging outcomes in closing the digital divide. Women who have received training from these programs say they feel more comfortable utilizing digital technologies for work and personal use.

#### 4. Challenges and Barriers

Despite the advantages, a number of problems still exist. Effective technology adoption is frequently hampered by sociocultural hurdles, poor infrastructure, and low levels of digital literacy. For example, research by (Devi & Naray2022) shows that in some areas, sociocultural norms that limit women's mobility and access to technology continue to be a major obstacle. In addition, these issues are made worse by infrastructure deficiencies including erratic electrical supplies and low internet penetration.

### Research Gap:

Although several research have looked at particular facets of SHG technology integration, there aren't many thorough evaluations that take into account the overall effects of digital inclusion. Furthermore, there is no empirical data regarding the long-term viability of technology-driven treatments in Self-Help Groups (SHGs), especially in underserved and rural areas. Furthermore, there aren't many research examining how sociocultural elements and technological adoption in SHGs interact. By combining results from several fields and pointing out areas that require more study, this review aims to close these gaps.

### Methodological Insights:

According to a comprehensive analysis of pertinent research, mixed-method approaches—which combine quantitative surveys and qualitative interviews—are frequently employed to evaluate how technology is affecting SHGs. Successful SHG case studies offer practical insights into scalable models and best practices.

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### DISCUSSION:

SHG operations and results have been significantly impacted by the incorporation of technology:

**Financial Inclusion:** Women's participation has increased as a result of the simplification of procedures like loan access, savings, and money management brought about by digital tools. Adoption of mobile banking has been demonstrated to improve SHG operations' transparency and decrease corruption (Joshi et al., 2022).

**Entrepreneurship:** SHG members now have more opportunities to grow their companies, reach new markets, and enhance their financial prospects thanks to technology. For example, compared to those that use traditional methods, women-led SHGs that use digital marketing have reported better profit margins (Reddy, 2021).

**Empowerment:** Women's voices have been magnified via digital channels, allowing them to participate in decision-making and fight for their rights. It has also been shown that online communities help SHGs learn from one another and support one another (Verma et al., 2023).

To ensure the longevity of these developments, it is imperative to address issues like sociocultural barriers and digital literacy. To overcome these obstacles, governments, non-governmental organizations, and business sector entities must work together.

### CONCLUSION:

Technology has the power to completely transform SHG operations and results, empowering women and promoting inclusive growth. In order to optimize this potential, stakeholders need to concentrate on: putting money into inexpensive internet connection and digital infrastructure in remote regions. Putting in place focused programs for capacity-building and digital literacy. Educating SHG members and their communities about the advantages of technology. Promoting collaborations between public and commercial sector organizations in order to develop long-term models for digital inclusion. Utilizing data analytics to monitor SHG development and pinpoint areas in need of enhancement. Creating culturally aware treatments to overcome sociocultural obstacles to the use of technology. Longitudinal studies should be given priority in future research in order to evaluate the long-term effects of digital treatments and investigate creative ways to get over current obstacles.

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