

SAKHI GA – A Step Towards Women Empowerment

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ABSTRACT

Financial Literacy and Digital Literacy are both required in today's era so as to plan's one's financial security. According to the survey, in India, only 33% of women have never used the internet, and for rural women that figure drop to around 25%. Improving digital Literacy and expanding access to digital technologies is critical to tackling this digital divide and enabling women from all walks of life to benefit from digital transformation. Closing the digital gap and boosting opportunities for women to participate equally in economic life will be crucial to sustaining India's development gains and enabling a stronger and more inclusive recovery. With increasing levels of digital financial literacy it's impact can be felt and can also become an indicator of increased economic status of women.

Keywords: Women Entrepreneurs, women empowerment, digital literacy.

INTRODUCTION

Digital literacy now a days is very important. It helps in following ways to empower women financially as well as digitally.

1. Creating a more inclusived workplace.
2. Providing flexible work opportunities.
3. Providing access to education.
4. Increasing safety.
5. Providing financial services.
6. Supporting women led business.

Objectives of the Study

1. To examine the present condition of technologies and their utilisation.
2. To focused on advancing women's empowerment on a worldwide scale.
3. To evaluate the obstacles and advantages encountered by women in obtaining and profiting from AI-related opportunities and resources.
4. To determine efficient tactics and regulations to optimise the beneficial influence of digital literacy on the economic, social, and political empowerment of women.

Limitations of the Study

1. The sample size for the research could not cover the large population.
2. The area covered for the research is small part of Thane district.
3. The research based on Digital literacy about the government schemes.

HYPOTHESIS

Hypothesis 1

- H1 Digital literacy will play important role in women empowerment.
- H0 Digital literacy will not play important role in women empowerment.

Hypothesis 2

- H1 For women empowerment Financial Literacy and Digital Literacy is required.
- H0 For women empowerment Financial Literacy and Digital Literacy is not required.

RESEARCH METHODOLOGY

Data were collected by primary data collection as well as secondary data collection.

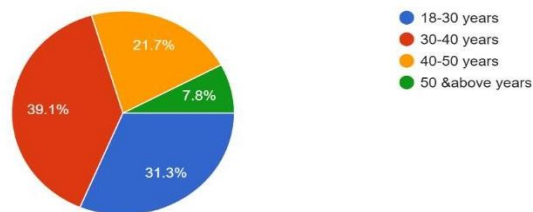
Primary Data Collection

1. Face to to face communication.
2. Information collected through questionnaire.
3. Interactions with women's doing small scale business.

FINDINGS OF THE STUDY

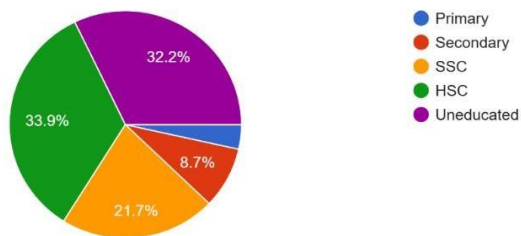
From the data following points found:

3.Age
115 responses



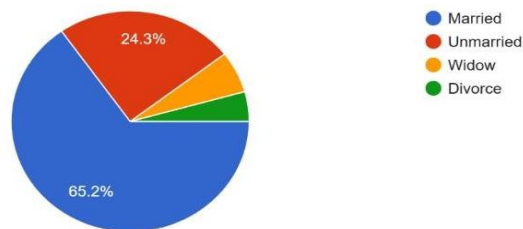
Majority ie 31% are from age group 18 years to 30 years those who are doing their own business at small scale.

4.Educational qualifications
115 responses



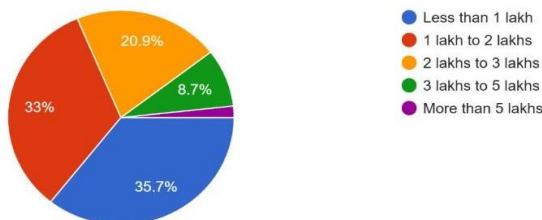
From the data it is observed that 33% Respondent are educated upto HSC.

5.Marital Status
115 responses



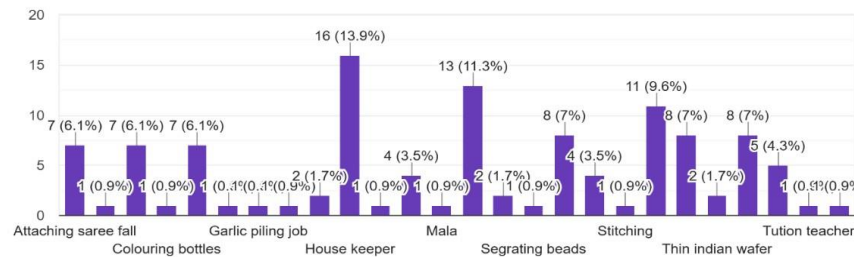
65% respondents were married and doing their own small-scale business.

6.Annual Income
115 responses



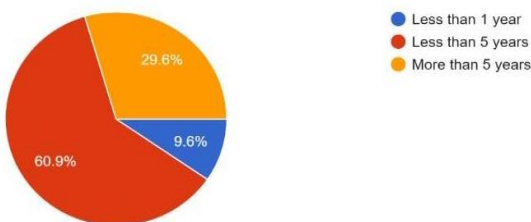
33% respondents having their annual income between 2 lakhs to 3 lakhs.

17. Nature of business
115 responses



The Respondent are in a business like Chapati making, tailoring, home tutions, toran making, etc.

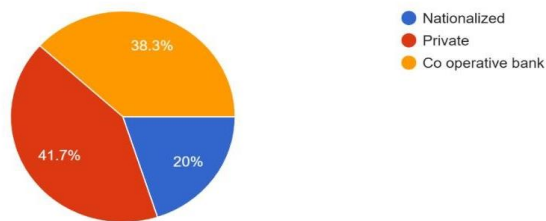
7.No. Of years joining SHG or starting own business
115 responses



Majority are in business more than 1 year but less than 5 years.

8. Saving Bank Account (specify bank name)

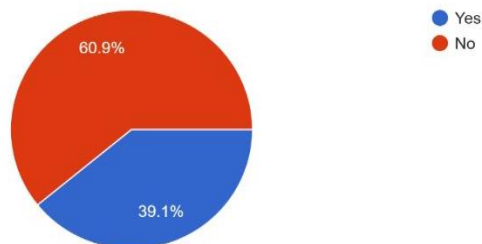
115 responses



41% respondents having their Bank account in private banks.

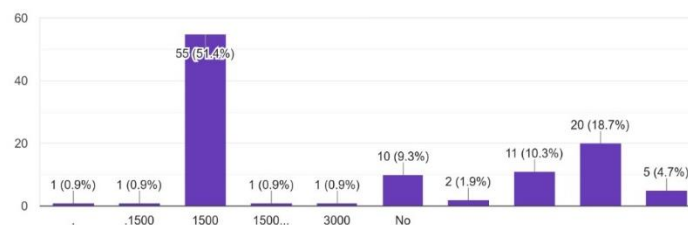
9. Benefits under Government Schemes (specify name of scheme)

115 responses



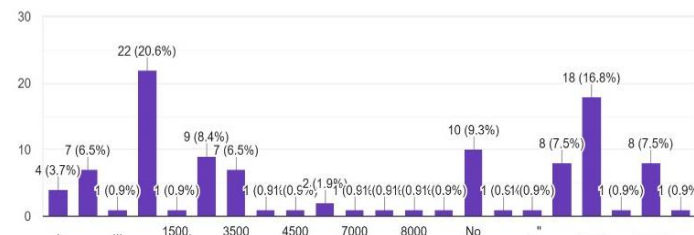
10. If yes how much amount sanctioned (pls specify)

107 responses



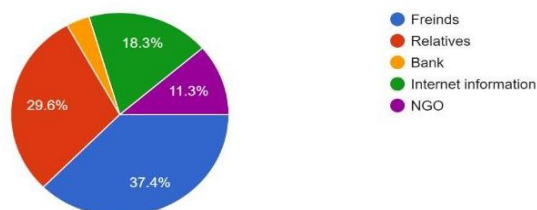
11. How much amount received (pls. Specify)

107 responses

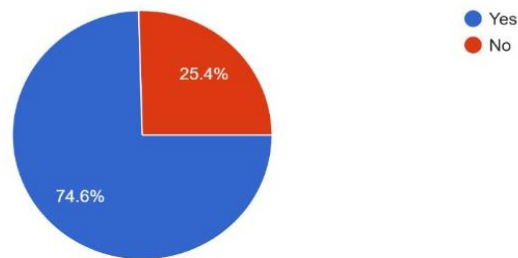


12. Who help you get benefit of the scheme

115 responses



13. Is there any problem in receiving information
114 responses

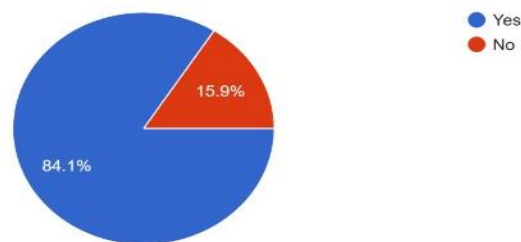


Majority have answered that they are facing problems while approaching towards any schemes.

Problems like Bank Problem

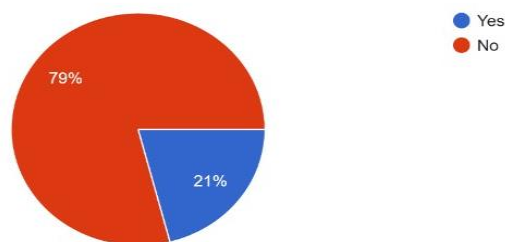
Form not found, Family problems, Adhar card Pan card problem, , Form returned due to lack of time ,Not provide proper information, Long process for form ,Ration card became less than 15 years, documentation, Not getting enough information about schemes.

14. Are you using smart phone
113 responses



More than 80% respondents are using smart phones but they don't know which app provides information about the government schemes, majority are getting information through their friends or relatives.

15. Is there App using for receiving government schemes information
105 responses





SUGGESTIONS AND RECOMMENDATIONS

- spread awareness about use of technology and its benefit to achieve financial as we as digital literacy among small entrepreneur's women by running hand in hand activity.
- Use of internet and the information available for getting benefit of government schemes should be necessary to know for that university should assign mandatory project to the degree college students. It will help to achieve digital literacy among small entrepreneur's women.
- According to this survey majority women does not know about Women SHG ie Self Help Group. So, on the ground root level there is need to face to face communication to understand the schemes which are implementing time to time by government.
- There is a need to spread awareness among the women's regarding apps which gives details about government schemes.
- There is a need to do door to door campaigning to find out such small women entrepreneurs.

CONCLUSION

Women's empowerment may be defined in several method, including accepting women's viewpoints, trying to seek them, and raising the status of women through education, awareness, literacy, equal status in society, better livelihood and training. If women are digitally empowered then it will benefit them in the following way-

- Online Education

- E-Government Services
- Telemedicine
- E-Commerce Platforms
- Financial Inclusion
- Social Media Activism
- Remote Work
- Information Access
- Smart Agriculture
- Personal Development Apps

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Data on SHGs is sourced from Chapter 3 (written by C.S. Reddy et al) of The Inclusive Finance India Report, 2023, ACCESS Development Services, New Delhi.

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