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E-BUSINESS THROUGH SELF-HELP GROUPS IN TAMILNADU



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**ABSTRACT:**

The study is wholly represented by SHGs as the study aims to find out use of e-business tools for entrepreneurial ventures. E-business transactions have become speeded up and are more cost effective. E-business will help in strengthening the venture and also provide moral support and ensure spreading of economic development of SHGs. This study . A well-designed questionnaire is

administered and presented to collect the data from the respondents. Questionnaire consists of four sections, the first section deals with personal profile, second section contains purpose behind in the use of e-business tools, third section covers the barriers to use e-business tools, and fourth section enlists the challenges in the use of e-business applications. Percentage analysis, weighted mean score, mean score and chi-square test has been used to analyze the data collected. In conclusion, this study reveals that e-business has a positive impact on their development.

**KEYWORDS**

*e-business, information and communication technology, internet, self-help groups, barriers, challenges.*

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## 1. INTRODUCTION :

India is the second largest populous country in the world and agriculture is the backbone of Indian economy. In India, majority of its population lives in villages and earns their livelihood through farming. Over the last two decades, rising internet and mobile phone penetration has changed the way of communication and conduction of business. E-business is relatively novel concept, heavily leaning on the internet and mobile phone revolution to fundamentally alter the way of businesses reach their customers. E-business is providing women and SHGs with new freedom, independence and control, liberty, and empowerment like never before. E-business tools help them to try things that were impossible in the real scenario. The major service provided with the use of these technologies was e-mail to communicate with customers and suppliers. On the benefit and challenges of e-business, all the organizations affirmed that e-business has benefited them in the sharing and exchange information and improving market share.

E-business generally provides new ways and opportunities for organizations to broaden their participation into new national and international markets. There are lots of SHGs adopting e-business at the moment all over the nation. This adoption has brought with it many benefits including market changes, controlling business cost, customer expansion, and creation of wealth. Apart from that creation of job opportunities, ability to be reachable worldwide, production gain and system efficiencies, as well as value creation. The results clearly indicate the necessity to provide support to SHGs to enable them to successfully adopt and use e-business technologies. The results have implications not only for members of SHGs but also for government bodies, non-government organizations, academicians and policy makers in developing countries such as India.

## 2. STATEMENT OF THE PROBLEM

E-business is the application of information and communication technologies which support all the activities and realms of business. E-business focuses on the use of ICT to enable the external activities and relationships of the business with customers. Recent years have seen a remarkable transformation in the way India shops and trades. E-commerce has taken the world of business by storm and captivated the imagination of an entire generation of entrepreneurs, with e-commerce ventures with various business and commercial modes. SHGs are undertaking multiple work assignment through the mode of self-employment. Increased knowledge on the use of updated mobile phone helped them to access the new opportunities and threats available in front of them in the world.

Adoption of e-business technologies will assist them to learn and earn many new aspirations in the contemporary business world. Broadband connectivity is the key component in e-business development, adoption and use. It accelerates the contribution of e-business to economic growth, facilitates innovation, and promotes efficiency, network effects and positive externalities. Now all mobile companies and private vendors are directly providing internet facility across all towns and villages. It facilitates SHGs to access internet services at low cost and to compete over their rivalry firms. E-business is big tool assists SHGs to external relations with customers as well as internal processes are being linked. Marketing and sales, logistics and delivery, after-sale service, supply chain management and other business functions are integrated in an overall e-business strategy.

### 3. REVIEW OF LITERATURE

Sa-Dhan (2003) made a comparative study of assessment tools developed by various organisations and have identified eight broad thematic areas with various indicators and their relative benchmarks. The study also felt that unless a tool could provide an instant and clear analysis of the state of affairs of SHGs, it would not popular in practice. However, the study identifies eight broad major indicators like group constitution, organisational discipline, organizational systems, financial management, credit policy external linkage and so on to access the quality of SHGs. Devaprakash (2003) emphasized the role of SHGs for socio-economic development of women in particular and society as a whole. Narasiah (2004) opined that micro credit plays crucial role in empowering women. Manimekalai (2004) also remarked that the SHGs have the enough potential for establishing capacity building and self-efficiency among women. Lolheihzovi (2007) considered SHGs as best engine of growth of human resource.

Celestine et al. (2014) social media has taken over the dwindling circulation of traditional media such as television, radio, newspapers and magazines. Uma and Sripriya (2013) entrepreneurship has changed the way of commerce by adding creativity. Social media plays the significant role in creating such opportunities. Research suggests that there is a correlation between the size of a business and the level of IT adoption (McDonagh and Prothero, 2000). A typical small enterprise exhibits much lower rates of e-business activities than larger firms when excluding smaller high-technology firms (Smyth and Ibbotson 2001). Small and medium sized firms lack a general pattern on adoption of Internet technologies (Chavez, Leiter, and Kiely, 2000) and the extent of adopting them often vary widely (Kula and Tatoglu, 2003). Therefore e-business adoption is a key concept that will help businesses to be more competitive in the marketplace where new competitors will use the technology to carve a niche in the market, lower transaction costs and enhance competition through cheaper communication and information (Alemayehu, 2005).

### 4. OBJECTIVES OF THE STUDY

This study has been initiated in this direction with the following objectives.

- 1.To check the personal profile of SHGs members using e-business applications for their business.
- 2.To know the purpose and reasons motivated to the SHG members in the use of e-business techniques.
- 3.To analyse the barriers to use e-business techniques by the self-help groups.
- 4.To assess the challenges while using the e-business applications by the self-help groups.
- 5.To test the significant relationship between the personal profile of respondents and their attitude towards technology implementation cost

### 5. RESEARCH METHODOLOGY

#### Sample and Data

This study consists of SHG members using e-business techniques for the development of their business ventures. The sample for the study is collected from the district of Madurai. This study

includes various women self-help groups engaging different small business activities. The data for the study has been collected from both the primary and secondary sources. The primary data has been collected from SHG members in the sample area. The progress made by the SHGs through e-business and their related information were collected from the secondary sources, such as, reports of the Government of India, Government of Tamilnadu and Non-Governmental Organizations (NGOs) affianced in promoting the self help groups. The primary data has been collected during the month of April 2015, using structured questionnaire, which were concluded after pre-testing for its suitability. A detailed close-ended questionnaire has been provided to collect the data from the respondents. Questionnaire is provided in the hands of enumerators to collect data from the concerned respondents. It consists of four sections, first section deliberated to collect the personal profile of the respondents; second section designed to collect the purpose behind in the use of e-business techniques. Third section planned to collect barriers to use e-business techniques and fourth section brings the challenges involved in the use of e-business applications.

### Selection of Sample and Testing Procedure

Sample for the study is selected on the basis of simple random sampling and sampling frame consists of members from self-help groups. The selection of sample has primarily been directed by two dynamic factors, that is, timely and trustworthy response from the SHGs members, and availability of e-business tools usage members in the SHGs in the sample area. With a view to get reliable data about use of e-business through SHGs, the surrounding factors on this concept are classified into four heads like personal profile of the SHGs members, purpose behind in the use of e-business, barriers in the use of e-business, challenges in using e-business applications. In order to test its worthiness of data collected, simple percentage analysis, weighted ranking score, mean score and the chi-square test are used and necessary hypothesis framed and tested.

## 6. DATA ANALYSIS AND DISCUSSIONS

### 6.1. Personal Profile of Respondents

Simple percentage analysis has been utilized to analyze the personal profile of SHGs members. This is presented in detail in the table-1.

Table: 1 – Personal Profile of Respondents

Personal Profile	Particulars	Percentage
Age	18 – 25	22%
	26 – 35	35%
	36 – 50	31%
	50 & Above	12%
Educational Qualification	Uneducated	43%
	Up to SSLC	22%
	Diploma/HSC	12%
	Degree and above	23%
Monthly Income	Less than 5,000	38%
	5,001 – 10,000	22%
	10,001 – 20,000	36%
	More than 20,001	4%
Marital Status	Married	83%
	Unmarried	17%
Type of SHG business	Agro based	44%
	Business based	56%
Working time	As per work/necessity	63%
	8- 12 hours	22%
	Less than 8 hours	15%
Community	FC	3%
	BC	34%
	MBC	37%
	SC/ST	26%
Domicile status	Rural	67%
	Urban	33%
Age of SHG	Less than 2 years	1%
	2 – 3 years	18%
	3 – 5 years	24%
	More than 5 years	57%

(Source: Primary Data)

It is evident from the table-1; the age of the respondents classified with four intervals; the first consists of 18-25 years of age, 22% of respondents are falling in this category, 35% of respondents are falling in the age group between 26 - 35 years, 31% of respondents are in the age group of 31-50 years, 12% of respondents are falling in 50 years of age. Educational qualification of respondents clearly shows that 43% are uneducated, 22% are up to SSLC standard, 12% are HSC/diploma holders and remaining 23% are having qualification of degree and more. Monthly income illustrates that 38% of respondents' monthly income coming under less than 5,000. 22% of respondents' monthly income ranges from 5,001 to 10,000, 36% of respondents' monthly incomes fall between from 10,001 to 15,000 and 4% of respondents earnings are more than 20,001. Marital status of the respondents makes clear 83% are married and remaining 17% are unmarried. Respondents type of SHG business is checked with two options and majority of 44% of respondents are belonging to agro-based business, and

remaining 56% are doing business based work. Working time pattern of respondents informs that 63% of respondents are working as per work/necessity. 22% of respondents are working 8-12 hours per day, 15% of respondents are working less than 8 hours per day. Community of respondents shows that 37% belong to the MBC group, followed by 34% of the BC group. Another 26% of them belong to the SC/ST group and the rest of the respondents belong to the FC group. Domicile status of the respondents shows that 67% belong to rural and rest are belonging to urban area. Age of SHGs reveals that 24% of respondents are falling under the category of 3 -5 years, followed by 57% of respondents are in the group more than 5 years.

## 6.2. Purpose behind in the use of E-business tools

The study is motivated by the potentially powerful role that information and communication technologies can play in the empowerment of SHGs. E-business are increasingly promoted as a key solution for comprehensive development, poverty eradication and the empowerment of historically disadvantaged groups, such as women, socially neglected and deprived connected with SHGs. Women self-help groups are increasingly being used e-business tool through mobile phone and other modes for various developmental involvements for their business. SHGs are primarily using e-business tools for various purpose, which includes general information search, e-mail usage, advertisement about their products, accessing new technology availability, skilled labour recruitment, receiving customer feedback, purchasing materials, purchasing equipments, software purchase, money transfer/internet banking, B2C commerce and new market fetching. Hence the use of e-business techniques pave the way for the development of SHGs, these are presented in table-2.

Table – 2: Purpose behind in the use of E-business tools

S. No	Reason to use E-Business tools	Score		Rank
		Total	Mean	
1.	General information search	565.7	56.57	1
2.	E-mail usage	497.4	49.74	2
3.	Advertisement about their products	349.2	34.92	8
4.	New technology access	368.6	36.86	7
5.	Skilled labor recruitment	345.3	34.53	9
6.	Receiving customer feedback	467.2	46.72	5
7.	Purchasing materials	432.3	43.23	6
8.	Purchasing equipments	314.3	31.43	11
9.	Software purchase	323.2	32.32	10
10.	Money transfer/Internet banking	474.3	47.43	4
11.	B2C commerce	290.5	29.05	12
12.	New market fetching	485.6	48.56	3

(Source: Primary Data)

It is evident from the table-2, purpose behind in the use of e-business tools are analyzed by using Garrett score. This analysis reveals that general information search has secured higher mean



score and stood at top, followed by e-mail usage which as secured next higher mean score and stood at second. New market fetching, money transfer/internet banking, and receiving customer feedback are placed as third, fourth and fifth respectively. Purchasing materials, new technology access and advertisement about their products are ranked as sixth, seventh and eighth respectively. The remaining factors such as, skilled labour recruitment, software purchase, purchasing equipments and B2C commerce are ranked as tenth to twelfth respectively.

### 6.3. Barriers to use E-Business Tools

SHGs have been recognized as a crucial way to promote women's economic empowerment while fighting against poverty and gender inequity. SHGs have been identified as engines of growth in rural and neglected segment, and their promotion has been adopted as a development strategy by many institutional and regional players to create new jobs and to drive innovation and economic dynamism. SHGs face considerable barriers while using e-business techniques for their business. Promoting e-business applications like, online payment, ordering through online, advertisement, establishing brand through online, communication with long distance customers, borderless trade and so on are increasingly seen as a means of generating meaningful and sustainable growth opportunities. But it seems very difficult due to practical hindrances. SHGs face several barriers while using e-business tools for its development. The data collected in Likert scale method is analyzed through mean and standard deviation in the table-3.

Table – 3: Barriers to use E-Business Tools

S. No	Barriers	Mean	Standard Deviation
1	Need for face to face interaction	4.15	0.98
2	Concern about privacy of data	3.75	1.12
3	Customers do not use the technology	4.03	1.09
4	Finding staff with e-commerce expertise	3.85	0.83
5	Prevalence of credit card use in the country	3.25	1.11
6	Cost of implementing	2.92	0.93
7	Making needed organizational changes	3.28	0.49
8	Level of ability to use the internet	2.56	0.71
9	Cost of internet	4.11	0.85
10	Business laws do not support e-commerce	2.54	1.01
11	Taxation of internet sales	3.79	0.76
12	Inadequate legal protection	2.88	1.03

(Source: Primary Data)

Table-3 shows that the mean value of all barriers to use e-business tools by the self-help group members. If cut-off point is assumed as three to differentiate between most influenced barrier and least influenced barrier to use e-business tool, it is found that significantly several barriers are largely influenced. It is evident that respondents have agreed with numerous barriers hinder them to use e-business tools. Amongst most influenced barrier is need for face to face interaction; cost of internet and

customers do not use the technology fetched first, second and third respectively. Followed to that finding staff with e-commerce expertise, taxation of internet sales, concern about privacy of data, making needed organizational changes and prevalence of credit card use in the country is ranked from fourth to eighth respectively. The remaining factors are possessed less than 3. It is suggested that taking necessary steps to remove this barriers will offer a significant growth in business.

#### 6.4. Challenges in the use of E-Business Applications

The survey hunted to establish the challenges the firms faced in using e-business. The results are presented in table-4.

Table – 4: Challenges in the use of E-Business Applications

Challenges	Affected		Not affected	
	Freq.	%	Freq.	%
Technology implementation	82	82%	18	18%
Repeated breakdown of internet service	45	45%	55	55%
Less speed of internet	71	71%	29	29%
Inappropriate technical manpower	96	96%	4	4%
Lack of security features in online transactions	67	67%	33	33%
Not suitable for physical examination of products	89	89%	11	11%

(Source: Primary Data)

The results in table-4 shows that 96% of the SHGs regarded inappropriate technical manpower (96%) as the main challenge faced in their use of e-business. It also showed that unsuitability for physical examination of products (89%), technology implementation (82%), less speed of internet, and lack of security features in online transactions (67%) are identified as the challenges faced by the SHGs in using e-business technologies.

#### 6.5. Testing of Hypothesis

Chi-square test is conducted to find the relationship between the personal profile of the respondents and their attitude towards technology implementation. Here, the null hypothesis (H0) state there is no significant relationship between the personal profile of respondents and their attitude towards technology implementation. As against to this, the alternate hypothesis (H1) state there is significant relationship between the personal profile of respondents and their attitude towards technology implementation.

Table – 5: Chi-square Analysis

No relationship between	Degrees of freedom	Table Value	Calculated Value	Result
Age Group and technology implementation	3	7.815	5.264	Accepted
Monthly Income and technology implementation	3	7.815	4.215	Accepted
Age of SHGs and technology implementation	3	7.815	2.892	Accepted
Education and technology implementation	3	7.815	3.326	Accepted

(Source: Primary Data)

It could be acknowledged from the table-5 that the calculated chi-square value is less than table value at 5% level of significant and the null hypothesis is accepted for all cases. Hence there is no significant relationship between personal profile of the respondents and their attitude towards technology implementation.

## 7. CONCLUSION

This study explains that the use of e-business tools through self-help groups. The respondents profile is investigated by using simple percentage analysis, the majority of employee's profile explained here, 35% of respondents are falling in the age group of 18 – 25 years. Majority of respondents (39.5%) are uneducated, 34% of respondents are getting monthly income of less than Rs. 5,000. Married respondents (83%) are more than the unmarried respondents, 56% of SHGs works are based on business. working time pattern of respondents stated that 63% are working as per work/necessity. Community stated that 37% are belonging to the MBC group. Domicile status revealed that 67% are based on rural area and age of SHGs revealed that 57% SHGs are established before 5 years. The purpose behind in the use of e-business tools revealed that general information search, e-mail usage, new market fetching, money transfer/internet banking and receiving customer feedback are the prime reason motivated SHGs to use e-business tools. The most influenced barriers are need for face to face interaction, cost of internet, customers do not use the technology, staff with e-commerce expertise, and taxation of internet sales in e-business tools usage. This study revealed that the challenges in using e-business applications are unsuitability for physical examination of products, technology implementation, less speed of internet, lack of security features in online transactions. Chi-square test acknowledged that there is no significant relationship between personal profile of the respondents and their attitude towards technology implementation. This study has been concluded that e-business awareness among self-help groups is increased with fast adaption of internet and internet based service in today's post economic liberalization scenario, and has a positive impact on their development.

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