



Role of Digital Platforms in Strengthening Women Self-Help Groups in Telangana

***Dr. M. Thirupathi**

Assistant Professor, Department of Economics

Government Degree College, Luxettipet, Telangana State

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Abstract

Women Self-Help Groups (SHGs) play a significant role in promoting financial inclusion, livelihood generation and socio-economic empowerment of women in Telangana State. With the implementation of the Digital India initiative, digital platforms such as mobile banking, Unified Payments Interface (UPI), e-governance portals, digital record-keeping and e-marketplaces have strengthened the operational efficiency of women SHGs. These platforms have improved transparency, access to institutional credit, market linkage and participation in government welfare schemes. Despite notable progress, challenges such as limited digital literacy, inadequate internet connectivity and socio-cultural barriers continue to affect effective digital adoption. This paper examines the role of digital platforms in strengthening women SHGs in Telangana and suggests policy measures for sustainable women empowerment.

Keywords: *Digital Platforms, Women SHGs, Women Empowerment, Financial Inclusion, Telangana*

1. Introduction

In recent years, the landscape of community development in India has been profoundly influenced by digital transformation. Among the most significant beneficiaries of this shift are **women Self-Help Groups (SHGs)**—grassroots collectives that empower women economically and socially. In the state of **Telangana**, digital platforms have emerged as a key driver in strengthening SHGs by enhancing financial inclusion, market access, transparency, capacity building, and socio-economic mobility. This article explores how digital interventions are revolutionizing the functioning of women's SHGs in Telangana and driving sustainable empowerment. Self-Help Groups are informal associations of 10–20 women who come together for mutual financial support, savings, and credit activities. Originating as a community-led mechanism for poverty alleviation, SHGs have played an essential role in improving women's access to finance, decision-making, and livelihood opportunities. The proliferation of digital technologies in India—especially mobile banking, digital payments, and online marketplaces—has extended the reach and impact of SHGs. In Telangana, with supportive policies and increasing digital literacy, SHGs are effectively using digital platforms to overcome historical challenges related to access, transparency, and market competitiveness.

2. Objectives of the Study

The objectives of the study are:

- (i) To analyse the role of digital platforms in strengthening women SHGs in Telangana;
- (ii) To examine the impact of digital tools on financial inclusion and livelihoods of SHG women; and
- (iii) To suggest policy measures for enhancing digital empowerment.

3. Methodology

The study is based on secondary data collected from government reports, NABARD publications, Reserve Bank of India reports and previous research studies. Descriptive and analytical methods are used.

Digital Platforms and Women SHGs in Telangana

Digital platforms such as mobile banking, UPI, online banking and e-governance portals have improved transparency and efficiency in SHG operations. Digital payments have strengthened credit linkage with banks.

. Impact on Women Empowerment

The adoption of digital platforms has increased income-generating opportunities and decision-making power among women SHG members.

Challenges in Digital Adoption

Limited digital literacy, lack of smartphones, poor internet connectivity and cyber security concerns continue to hinder effective digital participation.

Conclusion and Policy Suggestions

Digital platforms have emerged as a powerful tool in strengthening women SHGs in Telangana. Digital literacy training, infrastructure development and awareness programmes are essential.

4. Digital Financial Inclusion

One of the most impactful changes brought by digital platforms is the integration of SHGs into the formal financial ecosystem.

Mobile Banking and Digital Wallets

Digital banking applications enable women in SHGs to manage savings, apply for loans, and receive payments without dependence on cash or physical bank visits. This is transformative for rural members, especially those juggling household responsibilities and unable to travel long distances.

With widespread use of smartphones and Aadhaar-linked bank accounts, SHGs are leveraging mobile banking and digital wallets to:

- Track savings and loan disbursements in real time
- Receive government subsidies and direct benefit transfers (DBT) digitally
- Ensure secure transactions without cash handling

These digital facilities reduce time, minimize errors, and enhance trust among members.

Digital loan platforms and SHG-bank linkage programs help women obtain credit at lower interest rates with transparent terms. Rather than depending on informal lenders, SHGs can now apply for loans through portals linked to regional rural banks or cooperative societies. Digital records also act as collateral-free credit histories, helping in future creditworthiness.

5. Capacity Building Through Digital Learning

Digital platforms are also important for training and upskilling SHG members.

State governments and NGOs collaborate to provide online training modules on:

- Financial literacy
- Bookkeeping and accounts
- Digital payments
- E-commerce basics
- Product development and quality standards

Webinars and virtual workshops allow women to learn at their pace, breaking barriers of geography and time. These courses are often localized in regional languages, making learning accessible and contextually relevant.

Market Linkages via Online Platforms

A central challenge for women-led SHGs has always been **access to markets**. Traditional markets often offer limited visibility and low prices for handmade or small-scale products. Here, digital platforms are game-changers.

E-Commerce Marketplaces

Online marketplaces (national and regional) enable SHGs to list and sell products such as:

- Handicrafts and textiles
- Organic food products
- Herbal beauty items
- Homemade pickles and spices

Digital listings increase visibility beyond local geographies, connecting SHG products with customers across states and even internationally. Better pricing and customer reach translate directly into enhanced incomes for members.

Digital Marketing and Branding

Digital tools empower SHGs to build their own brands. With social media pages, product catalogs, short videos, and customer engagement strategies, women can:

- Showcase product quality and authenticity
- Build a loyal customer base
- Respond to customer feedback instantly

This has helped several SHGs emerge as recognised community brands, with unique identities rooted in local heritage.

6. Improved Governance and Transparency

Digital platforms have also uplifted the internal governance of SHGs.

Apps designed for SHG accounting help in automatic recording of savings, loan transactions, and expenses. This reduces manual errors and builds trustworthy records. Members can access transparent reports, which enhances accountability and group cohesion.

7. Conclusion and Policy Suggestions

Digital platforms have emerged as a powerful tool in strengthening women SHGs in Telangana. Digital literacy training, infrastructure development and awareness programmes are essential.

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