ConnectMeSHG App - for Rural Development and Business Development of Self Help Groups

Dr. Asha Singh

Introduction

Women's Development Through SHGs

Many welfare programs have been started for backward social groups, women and children, specifically for permeable groups of society. At present, a lot regarding initiatives have got location to empower the girls through formation regarding self-help groupings in local locations. Now, these groups are evolving at a very fast pace and are powerful tools for the abolition of poverty. It also lifts the living styles of the SHGs group with the help of a gathering of HR, specifically for female participants. These groups have the following functions:

- As a result, the members of the group are more confident and always supportive of one another.
- Creates message boards where women can quickly critically evaluate their circumstances and support collective strategies for overcoming obstacles.
- Action as a programmer for developing understanding, training, capacity building, information dissemination, and service delivery, and subsequently for achieving communal self-reliance by collective action.
- Develop a vector/carrier to promote monetary activities.

Diverse study on SHGs and women's development provides insights on the importance of a gender-equality strategy, particularly for girls who are involved in unorganized economic activities. The genuineness of SHGs in a growing society was confirmed by Amartya Sen's capability-building strategies for people and society. Lower income alleviation programs are largely self-initiated by concerned parts of the populace, as UNDP recognizes through its numerous efforts. After this, Self Help Groups perform a crucial part in abolition of indigence & increase the abilities of women. These groups also give place to the permeable part of women by creating more opportunities for saving, ease the creation process of money and create small groups which are always ready to help other groups members.

Need of Women Empowerment

The main idea of Self-Help Groups is to provide empowerment to women and give them strength to face problems. These groups entitle them to raise revenue, improve living style & condition in the community (Gupta & Aggarwal, 2015). It tries to pull up backward people of the society and meet them with the community. Finally, the country dissects the benefits of socialism.

To pull up the villagers, different kinds of plans have been launched through the Government of India and state governments. Nevertheless, rural poverty and unemployment conditions did not vary very much day by day. It became rigid and intense but our government took the initiative to overcome poverty. The data of the Indian Economy shows the bitter result as approx. 27% of the population lives below the poverty line.

the Indian Economy, containing a huge part of the population, it performs a significant role in household activities as well as national activities (Sundaram, 2012). It contains approx. 1/3 part of the labor force of the nation. Female participants give a big part of their income for conservation which shows that amount earned by women directly & undoubtedly impresses the phenomenon & conservation of indigence.

In spite of all these things, communal gathering & gender dogma shears them of approach and monitoring over the modality which entitle them to enhance their creativeness. Females are the essence of agrarian activities & a big part of the agrarian workforce. Approximately 70% to 80% of farm operations are finished by women.

Most of the activities of agrarian are only done by women on her own amenability. The majority is working in husbandry operations, generally with tiny beasts. Approx. 85% of people involved in dairy farms are female participants. The Government of India has built many policies since independence and trying to pull up women and now the objective is changed and the focus shifted on growth and strengthening the members and female partners.

Self Help Groups work on associative theory & give a marketplace for participants to develop support for each other. This is mainly recognized as a means of strengthening the process. These clusters are mainly built for poor people who are not approaching banking institutions in the consolidated portion. Deficiency in reliability & transparency is causing a severe problem in the cluster. In spite of this, Self Help Groups are insured through the blanket activity of the fellow. This plan was mainly organized for villagers, particularly women, to constitute a cluster for fraternal advantages.

Characteristics of a Self-Help Group

Below mentioned are the Characteristics:

- The perfect SHG comprises fifteen to twenty members.
- All of the members are expected to come from the same socioeconomic class, namely the very poor.
- Group members should have a strong bonding of ideas and issues.
- Exchange of leadership should be promoted to ensure that captaincy power is distributed evenly and that all members have the opportunity to lead.
- Members should come forward to attend regular meetings, save and participate in all activities under their own accord.
- Involve the very poor in productive activities in order to provide them with gainful employment.
- SHG works like an institution which is a socially viable organization. Democratic decisions are being made in the group and there is no controversy on the same. This should be a bipartisan effort.
- Typically, the group has rules and laws that happen to be required for its effective performance.
- To involve women in making judgements promotes leadership attributes among them.

Women's Issues in the Development of Their Businesses

- 1. **Marketing Problems:** Stiff Competition, Non-Cooperation of Agents, Lack of Promotion Knowledge, Poor Packaging, Poor Warehousing Facility, in proper pricing of goods.
- 2. Lack of coordination in Demand and supply of Products.
- 3. **Financial Problems:** Problem of Liquidity, Lack of Fixed Capital, Non availability of Finance, working capital has higher cost, Shortage of Working Capital, High rate of Interest and Delay in Sanction of Funds
- 4. **Human Resource Problems:** Labor Turnover, Semi-skilled Laborers, Absenteeism, Demand for High Wages
- 5. **Production Problems:** High Cost of Production, Lack of Research and Development Facilities, Shortage of Raw Materials, Lack of Awareness on Modern Technology, Power Shortage.
- 6. **Social Problems:** Family Support, Religious Restrictions, Family Responsibility Transportation Problems, Literacy level is another problem.

- 7. **Lack of proper Public/Private Institutions-** Most of the time incentives issued by public and private sectors don't reach the women and are misused by mediators unless they are supported by the man.
- 8. **Lack of capital**-Traditional lenders, such as banks, are hesitant to lend to women entrepreneurs, particularly if they lack male or family support. This happens with women who are being paid less or earning less. Women lack the financial and legal understanding required to establish a business.

Concept Of ConnectMeSHG

ConnectMeSHG is a one-stop technology solution or in other language its a digital solution that empowers SHG Entrepreneurs to manage their operations efficiently. As a B2B arm of SHG, we cater to any establishment's front & back-end house affairs.

ConnectMeSHG intends to disrupt the Self Help Groups Businesses and address the issues that have plagued entrepreneurs since the dawn of time by providing creative and integrated solutions.

ConnectMeSHG provides cost-effective solutions for increased visibility amongst consumers. It also enables 360-degree marketing campaigns, powered by data analytics, to help map the customer behavior. It empowers launching of customized campaigns, giving Entrepreneurs high ROI. The 5 words that summarize the ConnectMeSHG features and operations in a nutshell:

- 1. Recognize
- 2. Promotion
- 3. Re-Engage
- 4. Personalise
- 5. Rapport building

Goals

- 1. Development of SHG through Rural Marketing and Digital Marketing.
- 2. Business Development for SHG.
- 3. Promote the socio-economic status of youths through capacity building for job opportunities and livelihood sustainability.
- 4. Zero waste management.

- 5. Feedback- Review based system of Products and quality.
- 6. Appraisal of SHGs through review system.

Objectives of Project

- 1. To make SHGs Digitally empowered.
- 2. Making women empowered so as to bring change in their families' life, their family development and community.
- 3. Connecting SHG on Pan India level with the help of Rural Marketing and the app.
- 4. To bring out the suggestions on future development plans on SHGs to the agency.
- 5. Growing Business of SHG via App and web.
- 6. Monitoring the growth factors and keeping records of active and inactive SHGs.
- 7. Integration of E Shakti With the **ConnectMeSHG**.
- 8. App for Tackling Database management and Conflicts as well.
- 9. Develop a channel for Pan India Coordination for all activities and Between SHGs.
- 10. Increase the marketing of Products and SHGs via all marketing channels so as to increase demand and delivery and so as to bring change in their life.

Methodology

Before discussing the methodology will discuss a few products being produced by SHGs In India.

List of SHG Products:

S No	S.H.G Name	Activities of the SHGs (Products)
1	Balajee Satyam	Aachar /Papad
2	Balajee Amby	Dhoop batti/Agarbatti
3	Balajee Apshara	Moombatti
4	Balajee Rukmani	Dhoop batti/Agarbatti
5	Balajee Muskan	Dairy Firm
6	Balajee Subnam	Goat Farming
7	Balajee Shiva	Mushroom
8	Balajee Satyam	Numneen
9	9 Balajee Bala Sundri Gatta Box/ Envelopes	
10	Balajee Shrikirshna	Dhoop batti/Agarbatti



11	Balajee Aaradhna	Tie & Die
12	Balajee Vanita	Tailoring & Stiching
13	Shakti	Mask Making
14	Laxmi	Basket and other items like carry bags
15	Rekha	Juice Making
16	Jai Ambe	Organic Food Making and Packing
17	Aastha	Ghee and Oil
18	Om Namah Shivay	Organic Vegetable
19	Hari	Poultry Farm
20	Ganga	Fish Farming

Table -1

Methods

1. Development of Microsite and Website - (App Name - E ConnectingIndia)

- 1. Creation of microsite and website of SHGs on a Pan India Basis.
- 2. Linkage of these SHGs from City- Town Villages.
- 3. Creating of Volunteers groups who can help in linking these SHGs and Knowledge awareness about Both the site.
- 4. App for Booking of products and FB booking widget.

2.Marketing of Products

- 1. Marketing of Products through the Digital Media, ATL, BTL AND TTL Activities.
- 2. Marketing based on PPC of a particular product.
- 3. Demand and supply will be analyzed.
- 4. Social Media Promotion.
- 5. Events Services

3.Database Creation of App users and Web Users

- 1. User SHGs Database
- 2. Buyers Database
- 3. Products Database

<u>4. Corporate Alliances - Corporate alliance or Partnership with Banks like - HDFC</u>, Paytm and NGO will be great in publishing on other platforms as well.

CONNECTMESHG APP

Picture - 1



Technical Specifications

Devices Supported

- 1. Web-based
- 2. ios
- 3. Android
- 4. Desktop

Customer types

- 1. Small business
- 2. Medium business
- 3. Enterprise

Support Types

- 1. Phone
- 2. Online

Integrations - E Shakti App

Transactional and Promotional SMS

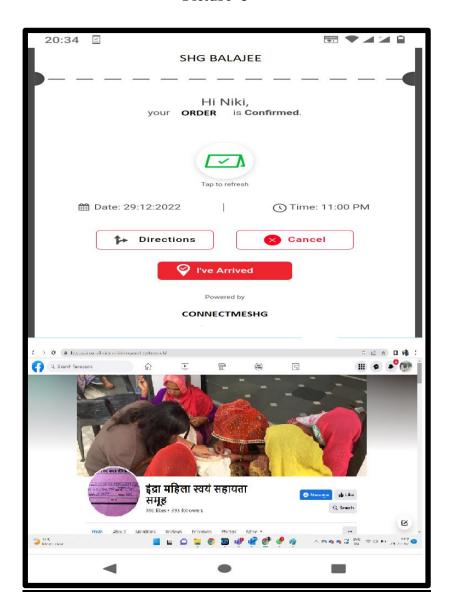
On booking for any product will get an sms for Transaction along with **FB and Twitter Page for link s**o as when click on the same will direct to SHG India Page and by clicking on the same Clicks will increase.

- FB Link
- Twitter Link
- Map with Latitude and Longitude
- Order Now Widget

Picture -2



Picture -3

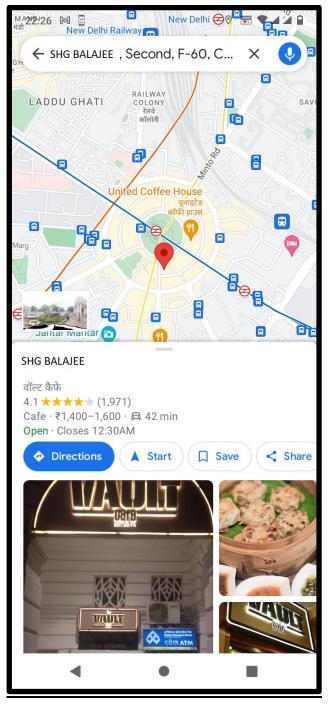




Volume: 07 Issue: 10 | October - 2023

SJIF Rating: 8.176

Picture -4

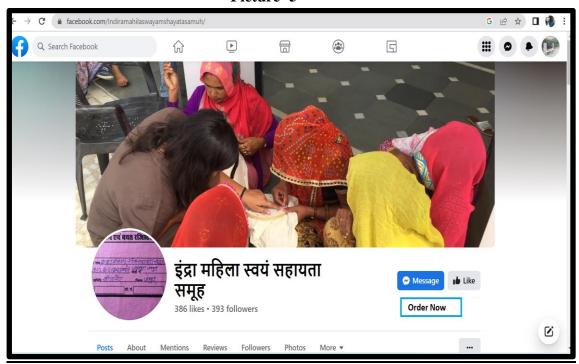




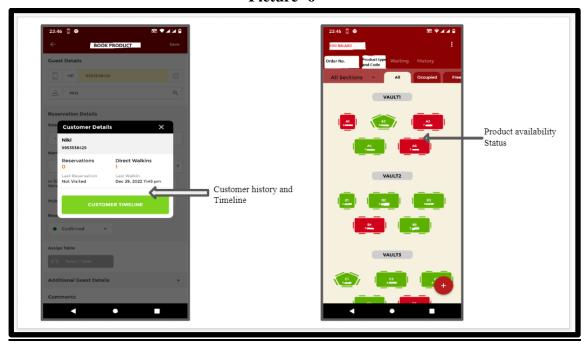
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SJIF Rating: 8.176

Picture -5

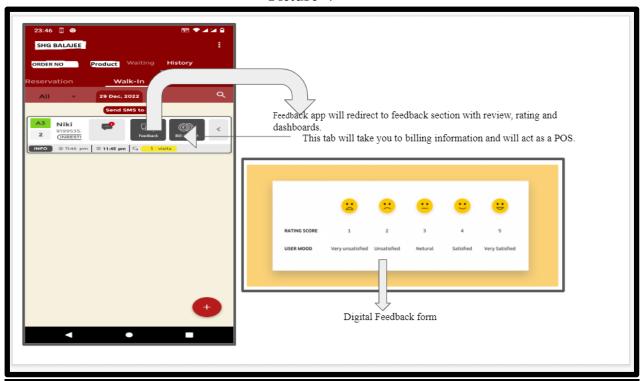


Picture -6

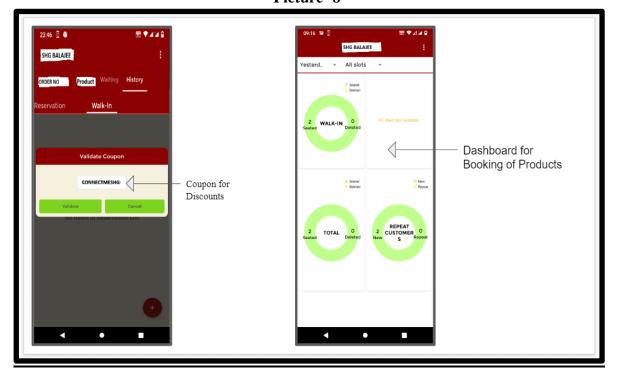


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Picture -7



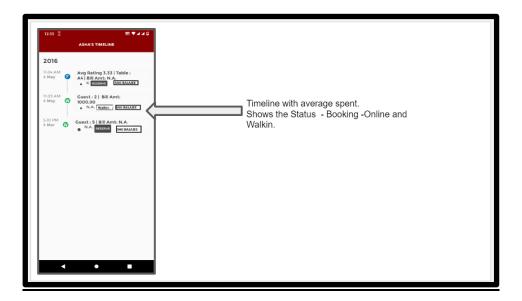
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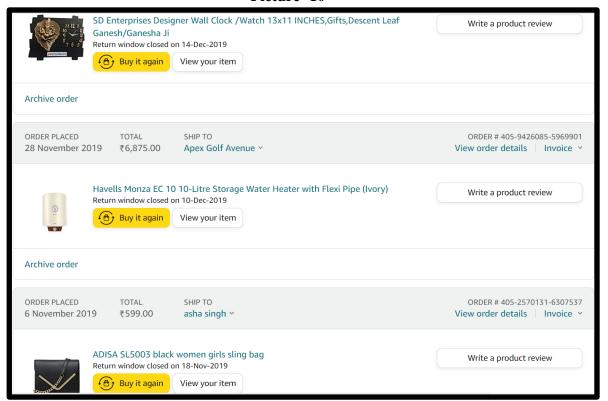
Volume: 07 Issue: 10 | October - 2023 SJIF Rating: 8.176 ISSN: 2582-3930

Picture -9



Order and Timeline

Picture -10



Implementation Method of ConnectMeSHG App

ConnectMeSHG is a one-stop technology solution that empowers SHGs to manage their operations efficiently ,establishment's front & back-end house affairs.

Through innovative & integrated solutions, ConnectMeSHG aims to disrupt the SHG industry & put an end to the problems that have riddled entrepreneurs since the beginning of time.

For Implementation of the ConnectMeSHG App and Web, have following requirements:

Equipment Required - Tablets or Cell Phone, Laptops and Desktop.

<u>Deployment Team Requirement</u> - The team of product experts which will provide training to the concerned persons.

Servers Requirement- Minimum 2 servers are required for Launch of product:

- 1. Demo Server Initial training on demo server.
- 2. Production Server Go live will on Production servers.

Technical Team Requirement

- 1. Android and Ios App Developers
- 2. Website designers and Web Developers
- 3. Software Tester

Backend Panel -CRM Dashboard - For Activation and Deactivation

- 1. Active
- 2. Inactive
- 3. Addition of New SHG

Marketing Team - Minimum 5 Peoples:

- 1. Digital Marketing Expert.
- 2. Social Media Expert.
- 3. Marketing team coordinator for ATL, BTL And TTL.

4. Team for Corporate alliances and Maintaining Records like activation and deactivation of SHG accounts as per the activity.

<u>Hierarchy of Implementation</u> - Implementation will start from Low to high level.

- 1. District Level District coordinators and product experts will provide training and export date either from excel sheet or hard copies. Training will be at District level.
- 2. Block Level Block coordinators will arrange training programs with the help of product experts.
- 3. Village Level Head SHG along with Product experts will arrange training and demos and coordination.

Summary Table

1 Tablet
Product and Booking Management
Feedback Management
Customer Relationship Management - Customer History
Targeted Marketing Campaigns
Home Delivery and Takeaway management
Social Media Integration
Booking widgets on Website , Facebook
Mobile App integration (Android and iOS)
Cloud Telephony Integration
Customer Timeline & Analytics
Business Analytics
Any number of installations - Phone / Tablet / PC
POS Integration
Integration with any existing frameworks used by the Business
Transactional SMS for Waiting List / Booking / Feedback
Promotional SMS on actuals

Analysis

Problems that arise due to Pandemic - In Year 2020, Novel Coronavirus has created problems to the entire production and service industry, due to the very bad impact on SHGs as well, as both are vice versa related to each other. Many Sectors like F&b Industry, Grocery stores and many services became online service providers but SHGs Lacked in it, as there was no such tool which could help these business entrepreneurs to keep their business connected to consumers.

The clear concept of ConnectMeSHG is the app which will make an online presence and increase business by increasing production, demand and online presence everywhere.

Campaign Management

ConnectMeSHG Campaign - incentivize the customer based on Visits till date and spent amount. Its Loyalty - Give discounts to customers based on birthdays, anniversary or demographics .

ConnectMeSHG Campaign - Can be of two types: Discount based or points based. Its Loyalty - Can be SMS or Email based.

ConnectMeSHG Campaign - Give reward points to customers on anniversaries and birthdays or based on tags. Its Loyalty - Give unique code discounts to be redeemed by customers.

ConnectMeSHG Campaign - to market your brand and acquire new customers by Email Campaigns. ConnectMeSHG Loyalty - to retain existing customers by giving reward points.

How does the Campaign Program Work?

- Draw Connections Identify your target audience and right communication channel SMS, Email or Push.
- Launch Targeted Campaigns Reach out to right customers based on a variety of engagement, demographic, and Tag - Based Filters.

- Automate your Communication Automate your campaigns and schedule them based on intelligent triggers. To reach devoted customers with promotional programmes, SMS and emails might be used. While they place orders for products, the data might be gathered. Then, you may utilise it to inform them of any updated special offers, discounts, or menu changes. It also works brilliantly to send out the month's top selling. The content must be developed in advance and then frequently distributed to clients using automation. The automation system accurately records the messages and intervals, and you will have access to the information. You can complete the task using tools like the ConnectMESHG campaign module.
- Monitor the Impact Enjoy real time campaign analytics and understand effectiveness of each campaign, along with ROI uplift.
- Picture 1: shows how many sections will be displayed on the features.
- Picture 2: Is the Message which consumer or user will receive after placing an order. Picture 2 contains Links for Map and Social Media.
- Picture 4: Link for Google map shows the location or address of SHG.
- Picture 3: Link for social media that will showcase latest activity happening on FB, Twitter and on other platforms, also upcoming events can be shown here.
- Picture 5: Media Promotion Link
- Picture 6: Customer History and Timeline
- Picture 7: Product Placement Process
- Picture 8: Feedback Process, Bill Amount, and Number of Orders Placed in History using calendar.
- Picture 9: Coupon for discount offers details and Complete dashboard for Orders.
- Picture 10: Order History

ConnectMeSHG Detailed Features -

1.Product Management-

- Accept product orders over phone, web, FB or any other channel
- Confirm from Tablet or any other interface
- Automatic confirmation to customer via SMS with landing page and Email

- Automatic/ Manual reminder for reservations
- Covers View and Table view based on slot and section
- Automatically populate customer data based on phone number
- Customer profiling with timeline of visits, bill and feedback

2.Product Wait List and SHG in Management-

- Customer acknowledgement SMS with posn information and landing page with real time posn
- Digital marketing
- Set priority for certain customers as per loyalty or family etc
- Filter wait list by group size.
- Capture product in customer details

3. Help the SHG that take business decisions based on analytics

- Customer turnaround report
- Cover count as per purchase/ removed/repeat
- Group size based reports
- Product turnaround time report
- Most visited customers
- Average waiting time based on the group size
- Customized reports as per requirements

4. Product Management

- Production plan based on sections
- Product Status (Occupied/ reserved/ billing/ free/ Unavailable)
- Product trending information
- Plan most saleable items upfront

5. A responsive Digital Customer Feedback Management

- Instant notification for a bad review
- Invoke feedback from the customers history
- Retrieve past feedbacks as soon as the customer calls in for a booking
- Tracking feedback trends, weekly/ monthly/ daily
- Send Birthday/ anniversary wishes with customized offers.

6. Home delivery and Take away management

7. Database management and powering email and SMS campaigns

Features of SHG Products Online - ConnectMeSHG

- 1. Loyalty and Retargeting Campaigns
- 2. Digital Menu Of Products
- **3.** Data Collection
- 4. Walk-in/Queue Management
- **5.** Reporting and Analytics
- 6. DIY Dashboard
- 7. Order Aggregation
- **8.** Online Ordering
- 9. POS Integrations
- 10. Engagement Tools
- 11. Product Menu Management
- 12. Backend Dashboards
- 13. Offer and Discount Management
- 14. Product Management
- 15. Campaign Management
- 16. Customer Management
- 17. Booking Management
- 18. White Label Apps
- 19. Review system for Incentives and Promotion of SHG
- 20. Inventory Management for Products

Advantages of Microsite and Website

- 1. Promotion of SHGs.
- 2. Conflict Management.
- 3. Demand and supply can be easily measured and according to products will be manufactured.
- 4. Price variation can be maintained by keeping Equal Price for the same product i.e. available in all zones.
- 5. Stress Management skills.
- 6. Training becomes easy.
- 7. Single Platform through which Pan India SHGs can be brought together.
- 8. Product Base App so Focus will be on the marketing of products.
- 9. Revenue Generation and Transfer of same becomes easier
- 10. Capability of SHG and members will be measured individually and combinelly and so will be helpful in giving them rating by doing a review of the same.
- 11. Based on the Review system Release of funds will be done.
- 12. Review system will also be helpful in creating data for the existence of SHG.

Results and Conclusion

It's a 360 degree SHG and Product Management solution, through which managing things becomes easier and helps in growing the business. The ConnectMeSHG modules help Business owners to integrate their operations with apps like E shakti for order reservations. ConnectMeSHG is a white label module that equips partners to build a brilliant web presence.

ConnectMeSHG can also connect its partners to suitable logistics partners who offer one stop tech-enabled delivery solutions and can create a singular platform to bridge the information gap & eradicate inefficiencies.

Conclusion

Marketing Automation has worked as a very useful tool for SHGs, and above, we have discussed how to automate your SHG marketing. If done right, it can boost the customer base and revenue. Also, it is very important to make timely changes to your automation strategies and your content. You can easily refer to ConnectMeSHG for your marketing automation needs which include app-based marketing, social media promotions, and media coverage, among other activities.

It's a cumbersome task for you to determine the optimal inventory levels. Ordering in excess quantities leads to wastage of raw materials. At the same time, running short of stock affects your business adversely. Now, the ConnectMeSHG notifies you whenever it's time to place the fresh order of inventory. Once the order is placed, you will get real-time updates on the current stock levels. Thus you can get rid of the issues of inventory wastage forever. Also, it offers the feature of tracking your inventory levels live from any location, anytime.

Methodology and Implementation

Methodology consists of dealing with important actions and investments in Development of app and further development of the process. Citywise Launch in **First Year - Delhi**, **Uttar Pradesh**, **Mumbai**, **Bangalore**, **Chennai**. The list of suggested actions included:

1. Equipment Required - Tablets or Cell Phone, Laptops and Desktop

<u>2.Deployment Team Requirement</u> - The team of product experts which will provide training to the concerned persons (10)

3.Servers Requirement- Minimum 2 servers are required for Launch of product:

Demo Server - Initial training on demo server.

Production Server - Go live will on Production servers.

4. Technical Team Requirement

Android and Ios App Developers - 3

Website designers and Web Developers -2

Software Tester -2

5.Backend Panel -CRM Dashboard - For Activation and Deactivation

Page Creation Team and Backend team - 3

Active

Inactive

Addition of New SHG

<u>6.Marketing Team</u> - Minimum 10 Peoples:

Digital Marketing Expert - 3

Social Media Expert -2

Marketing team coordinator for - ATL, BTL And TTL-3

Team for Corporate Alliances Team - 3

7. Finance Team - 2 Persons

Summary of Total Budget

Budget	Year1(Rs in Lakh):	Year2(Rs in Lakh):	Year3(Rs in Lakh):	Year4(Rs in Lakh):	Year5(Rs in Lakh):	Total:
Manpower -34	20000000			NA	NA	
Tablets - 50	500000			NA	NA	
Travel	5000000			NA	NA	

Marketing Activities and Events	20000000		NA	NA	
Institute Overhead	1000000		NA	NA	
Other Cost	2300000		NA	NA	
Laptops -30	1200000		NA	NA	
Total	50000000		NA	NA	

Note: in case of multi institutional (more than one PI) involvement the individual PI have to fill financial breakup from (19) to (36) separately. And the lead PI should compile it

21. Budget for Manpower

Designation	No of Persons	Year1(R s in Lakh):	Year2(R s in Lakh):	Year3(R s in Lakh):	Year4(R s in Lakh):	Year5(R s in Lakh):	Total:
Total					NA	NA	

22. Justification for Manpower (200 words)

23. Budget for Consumables

Items	Year1(Rs in Lakh):	Year2(Rs in Lakh):	Year3(Rs in Lakh):	Year4(Rs in Lakh):	Year5(Rs in Lakh):	Total:
Total				NA	NA	

- 24. Justification for Consumables (200 words)
- 25. Budget for Travel

Travel Type	Year1(Rs in Lakh):	Year2(Rs in Lakh):	Year3(Rs in Lakh):	Year4(Rs in Lakh):	Year5(Rs in Lakh):	Total:
Total				NA	NA	

- 26. Justification for Travel (200 words)
- 27. Budget for Contingency

Travel Type	Year1(Rs in Lakh):	Year2(Rs in Lakh):	Year3(Rs in Lakh):	Year4(Rs in Lakh):	Year5(Rs in Lakh):	Total:
Total				NA	NA	

- 28. Justification for Contingency (200 words)
- 29. Budget for Institute Overhead

International Journal of Scientific Research in Engineering and Management (IJSREM) Volume: 07 Issue: 10 | October - 2023 SJIF Rating: 8.176 ISSN: 2582-3930

Item	Year1(Rs in Lakh):	Year2(Rs in Lakh):	Year3(Rs in Lakh):	Year4(Rs in Lakh):	Year5(Rs in Lakh):	Total:
Total				NA	NA	

- 30. Justification for Institute Overhead (200 words)
- 31. Budget for Other Cost

Item	Year1(Rs in Lakh):	Year2(Rs in Lakh):	Year3(Rs in Lakh):	Year4(Rs in Lakh):	Year5(Rs in Lakh):	Total:
Total				NA	NA	

- 32. Justification for Other Cost (200 words)
- 33. Budget for Equipment

Generic name of Equipment	Imported/Indigenous	Cost in Rs (Lakhs)	Cost in US \$ (Lakhs)	Year of Procurement (1/2/3)
Total				

- 34. Justification for Equipment (200 words)
- 35. Time Schedule of Activities through BAR Diagram
- 36. List of facilities being extended by parent institution(s) for the project implementation.
 - (a) Infrastructural Facilities:

Sr. No.	Infrastructural Facility	Yes/No/ Not required Full or sharing basis
1.	Workshop Facility	
2.	Water & Electricity	
3.	Laboratory Space/ Furniture	
4.	Power Generator	
5.	AC Room or AC	
6.	Telecommunication including e-mail & fax	
7.	Transportation	
8.	Administrative/ Secretarial support	
9.	Information facilities like Internet/ Library	
10.	Computational facilities	
11.	Animal/ Glass House	
12.	Any other special facility being provided	



(b) Equipment available with the Institute/ Group/ Department/ Other Institutes for the project:

Equipment available with	Generic Name of Equipment	Model, Make & year of purchase	Remarks including accessories available and current usage of equipment
PI & his group			
PI's Department			
Other Inst In the region			