



## Women Empowerment Through Self-Help Groups. A Case Study of “Nadaun Block” Of Hamirpur District, H.P.

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### ABSTRACT

Women empowerment is a process in which women challenges the existing traditions and culture which are gender biased. Taking part of women in self-help groups (SHGs) makes a significant impact on their empowerment both in social & economical aspect. This study addresses women empowerment through self-help groups in Nadaun block of Hamirpur district in H.P. The study has been conducted from both, primary & secondary sources. A random sampling method has been used. Chi –square test has been used to draw meaningful results. The result of the study revealed that the SHGs have had greater impact on economic, social and digital empowerment aspects of the beneficiaries.

**Key words:** Digital Empowerment, Economical, SHGs etc.

### 1. Introduction

The self-help group is the brain child of Grameen bank of Bangladesh, which was founded by Prof.Mohammad Yunus of Chittagong University in the year 1975. In year 1994, Lead and resources centre CORD Sidhbari initiated the concept of the self help group in Himachal Pradesh. The basic philosophy of cord was responsible for the formation and strengthening of Self-Help Groups. CORD believes that “if the women have money in their hands” it leads to better and more dignified lives. SHG promotes self reliance by generating its own funds, rather than remaining in the various cycle of debt. In 1999 NABARD (National Bank for Agriculture and Rural Development) designated CORD as the “Mother NGO” for the Self Help Group and assigned tasks to help provide training at all levels for Northern States such as Himachal Pradesh, Punjab Haryana and Jammu and Kashmir. CORD Sidhbari has formed and strengthened 1470 Self-Help Group in 562 villages of District Kangra of Himachal Pradesh which consist of more than 222000 women members from poor and marginalized communities of the total SHG savings and bank loan Rupees 23 crores in circulation Rs 9450807 had been invested by more than 13000 members in different kinds of income generating activities through community based livelihood programme in non- farm and allied rest of the loan has been utilized in home consumption social investment like education, marriage, infrastructure building like toilets or house etc.

CORD has also initiated Self Help Groups in Orissa and Tamilnadu with its comprehensive Integrated Rural Development centres. In Orissa CORD has 43 SHGs and CORD lathikata has 81 SHGs and CORD Gajpati has recently started forming a few SHGs. In Tamilnadu at Siruvani has 4 SHGs. The activism within the women movement has the govt. to frame policies and plan for the betterment of the country. The empowerment of women through SHGs would lead to benefits not only to the individual women, but also for the family and community as a

whole through collective action for development. Self help group have linkage with NGOs (non govt.organisations) ....and bank to get finance for development. Self help groups are small voluntary associations rural people.Preferlly women are from same socio-economic background. They come to- gathered for purpose of solving the common problem through self-help and mutual help in the SHGs.

## 2. Review of Literature

During the course of the study, the study of several authors was referred and it is imperative that an outline of the literature survey is put to note and the following references are worth mentioning.

Shettar, (2015)<sup>1</sup> exposed that this paper attempts to analyze the status of Women Empowerment in India and highlights the Issues and Challenges of Women Empowerment. Today the empowerment of women had become one of the most important concerns of 21st century. But practically women empowerments were still an illusion of reality. They observe in our day to day life how women become victimized by various social evils. Women Empowerment was the vital instrument to expand women's ability to have resources and to make strategic life choices. Empowerment of women was essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. It was the process of guarding them against all forms of violence. The studies were based on purely from secondary sources. The study reveals that women of India were relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by Government.

Shankar & Senthil., (2016)<sup>2</sup> analyzed that Poverty were a term with which manly developing countries were suffering. The financial requirements were one of the basic needs of the poor section of the society for socio-economic development. Most of people were living in India below poverty line and finance to these indigenous people was considered as important issues for the poverty for the Government of India. Microfinance to Self Help Groups (SHGs) may be considered as a vital option for meeting the financial needs of those poorer sections of the society. Microfinance was the form of financial development that had its primary aim to alleviate the poverty. Governments, donors and NGOs around the world responded enthusiastically with plans and promised to work together towards the realization of these goals.

Priyadharshini et al., (2017)<sup>3</sup> observed that India were a developing country and the citizens of India were dreaming that within 2020, India will become a well-developed nation. Despite this, women were having high exposure and they were working in all fields like defense, engineering, medical, etc. In order to make all women in the nation to attain a standard Women Empowerment were needed. Women Empowerment focuses on empowering each and every woman in the country to make them independent in all aspects in the society, to be aware on the rights and to make them equip about physical security. This paper focused on describing the issues that women were facing in their daily life, schemes available for Women Empowerment in India and Self Help Group which were successfully running in the state of Tamil Nadu, suggestions on Self Help Group for future enhancement and a case study of Women Empowerment Cell.

Pillai, (2017)<sup>4</sup> explained that this paper presents a theoretical examine on the role and arrangement of the SHGs in financial development. SHGs were involved in facilitating financial inclusion in developing countries however there were innumerable glitches which restrict the performance of the SHGs. The paper evaluates the challenges faced by the SHGs in reviewing the sustainable strategy for SHGs in collaboration with the commercial banks for eradicating financial exclusion. The paper reviews the existing self-help linkage program in India and recommends a new business proposition of the existing SHG Linkage program. Strategic relations and consolidations strategies were prerequisite for accomplishing cost efficient social growth. Banking sector in India had been involved in bringing about growth and prosperity of the economy since 1969; tremendous changes had taken place in the banking industry. The banks had discarded their traditional functions and had been innovating, improving and coming out with new types of services, however there exists a large segment outside the formal banking sector.

Bhulal, (2018)<sup>5</sup> found that women empowerment were rising as a key test for every one of the groups of a nation extraordinarily India. In various nations, women need to battle for their rights and living esteems. To beat such issues different strides had been taken by private, open and non-legislative associations. A Self Help Group was one of these means, which were profoundly contributing in the method for women strengthening. Self development gatherings offer chances to the poor women to deal with their lives through funds alongside running little scale organizations. In spite of attempt various endeavors in the method for women strengthening, the present financial status of women in India were as yet not made strides. Found that Microfinance were powerful weapon to remove the poverty in our country like India.

K. K. Ghai, (2018)<sup>6</sup> studied that a self-help group (SHG) was a village-based financial intermediary usually composed of 10-20 local women. Most self-help groups were located in India, though SHGs can also be found in other countries, especially in South Asia and Southeast Asia. Members make small regular savings assistance over a few months until there was adequate capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any reason. In India, many SHGs were 'linked' to banks for the delivery of micro-credit. Micro-credit in general parlance refers to small loans that help the poor women to meet their urgent credit needs.

### 3. RESEARCH METHODOLOGY:

#### Objective of the study:

#### 1. Challenges and Problems faced by Members of SHG with Digitalization.

- **Research Hypotheses**

*Research hypothesis* is considered as a statement made by *researchers* when they speculate on the results of a *research* or experiment.

- There is significant relation between SHGs and digital empowerment.

#### Data Collection:

- **Primary Data**

Primary data: it refers to the statistical material which researcher originates for him for the purpose of the enquiry in hand. The primary data for the study is collected through questionnaire and interviewing the various members of SHGs of Nadaun Block in Hamirpur District of Himachal Pradesh.

- **Secondary Data**

The researcher had used both secondary data as well as primary data in order to get a better understanding problems faced by the members of SHGs with digitalization. Secondary data is important and essential to build a theoretical foundation of the theme under study. the secondary or data was collected from the published sources such as Journals, Newspapers, Official websites DRDA of H.P. government , hprural.nic.in and NABARD have been represented for secondary data .

- **Research Design**

The research design contains plan for “collection, measurement & analysis of data” that will enable researcher to answer their research questions & meet research objectives. Being empirical study it is completely based on primary data collected by the researcher through well designed, structured and comprehensive questionnaire developed by the researcher in view of the research study. The questionnaire contains scaling questions with five point scale and some questions of their nature of response like yes/no too. The information sought being qualitative and scaling questions are more appropriate and through such questions, qualitative information has been indirectly quantified. This questionnaire was administered to a sample size of 150 members of SHGs from Nadaun block of Hamirpur district of Himachal Pradesh.

- **Sampling Technique**

Non probability convenience sampling technique was used to collect the information from the members of SHGs. Convenient sampling attempt to obtain a sample of convenient element.

#### 4. Findings and Discussion

This research paper explains the problems faced by the respondents. The study mainly focused on the problems and challenges faced by members of the SHG with digitalization. Sample respondents are asked whether they are facing any problems with digital India movement or not having any challenges with digitalization. It is found that each member has its own problems similar as well as dissimilar to other members. Respondents reported various problems such as lack of digital knowledge, psychological fear to use e-services, no banks as well as ATMs facilities nearby etc. these problems discussed as following tables.

##### 4.1 Digitalization of SHGs

In the procession with the prime minister's vision for a digital India, NABARD has launched a pilot project titled 'E-Shakti' for the digitization of all SHGs in Ramgrah District of Jharkhar and Dhule district of Maharashtra in phase-I. The stakeholders in this project are rural poor community and members of SHGs, Self Help Promoting Institutions (SHPIs), NGOs, Banks, NABARD, Government Agencies like SLRMs, NRLM etc. There are plans to expand the project to 10 districts. The plan aims to make the whole data of the SHGs to be had on a dedicated website, [www.eshakti.nabard.org](http://www.eshakti.nabard.org). GOI

An all-inclusive record of the e-book keeping of the SHGs and vital individual details of the members, such as their saving credit history. The exercise is expected to benefit the banks by enabling. Those to take informed decision on the credit needs of the SHGs under the SHG-BLP it will also be useful for the Pradhan Mantri Jan Dhan Yojana and help in the implementation of the districts benefits transfer programmes of the For SHGs, digital financial inclusion can be targeted through two separate but symbiotically enabling core activities: **recording of financial information digitally** and **facilitating transactions using digital, paper-less modes like debit cards, ATMs, Epos machines, mobile wallets, and mobile money**. The interdependence between these two arises because facilitating transactions digitally can be sustainable and effective only if there exists an accessible database with financial information on SHG members, and, vice versa, digital information can be more cost effectively and seamlessly updated in the long run if transactions themselves are digitized. The push so far, has primarily been in the direction of recording digital information of SHGs, which is the first yet significant step in the whole gambit of digitizing SHGs.

Table – 4.1

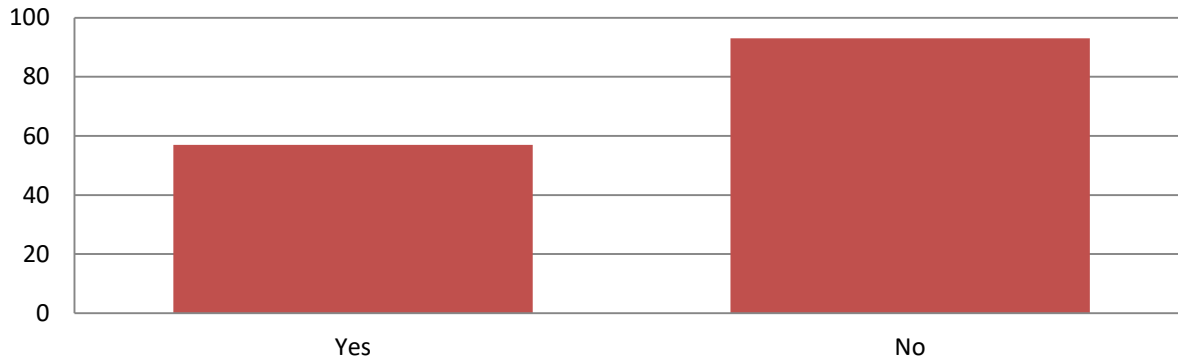
Distribution of the respondents on the basis of lack of digital knowledge

| Whether the respondent has Lack of digital knowledge? |           |           |       |
|---|-----------|-----------|-------|
| Block   | Yes       | No        | Total |
| Nadaun  | 98(65.3%) | 52(34.6%) | 150   |

Source: Primary Data



### Whether the respondent has lack of digital knoweldge ?



**Figure – 4.1.:** Bar chart representation of the respondents on the basis of lack of digital knowledge.

**5.1.1** From the analysis we found that out of 150 respondents in Nadaun block, 65.3percent respondents replied that they have lack of digital knowledge 34.6percent respondents replied that they have not lack of digital knowledge.

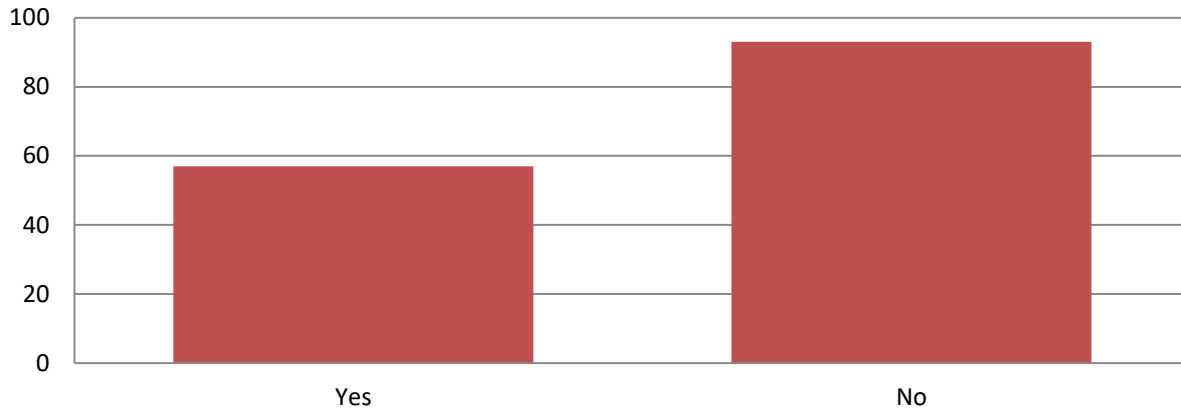
**Table 4.2**

**Distribution of the respondents on the basis of psychological fear to use e-services**

| Block  | Whether the respondent has psychological fear to use e- services? |           |       |
|--------|---|-----------|-------|
|        | Yes   | No        | Total |
| Nadaun | 80(53.3%)   | 70(46.7%) | 150   |

**Source:** Primary Data

### Whether the respondent has psychological fear to use e-services?



**Figure 4.2:** Bar chart representation of the respondents on the basis of psychological fear to use e- services

**4.2** From the analysis we found that out of 150 respondents in Nadaun block, 53.3percent respondents replied that they have Psychological fear to use e-services 46.7percent respondents replied that they have no Psychological fear to use e-services.

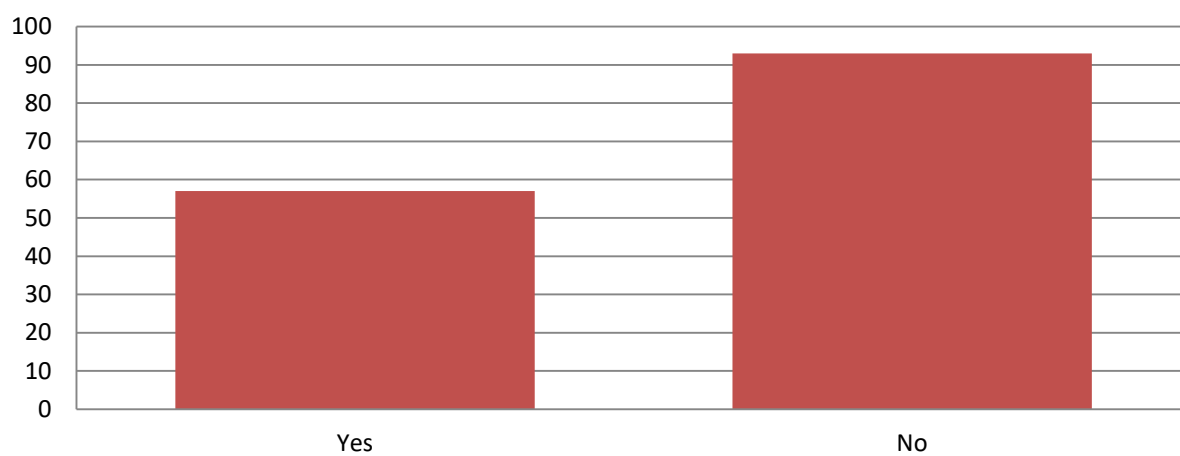
**Table 4.3**

**Distribution of the respondents on the basis of having bank account**

| Block  | Whether the respondent has bank account? |         |       |
|--------|--|---------|-------|
|        | Yes                                      | No      | Total |
| Nadaun | 93(62%)                                  | 57(38%) | 150   |

**Source:** Primary Data

### Whether the respondent has bank account?



**Figure 4.3:** Bar chart representation of the respondents on the basis of having bank account.

**4.3** From the analysis we found that out of 150 respondents in Nadaun block, 62 percent respondents replied that they have bank account 38percent respondents replied that they have no bank account.

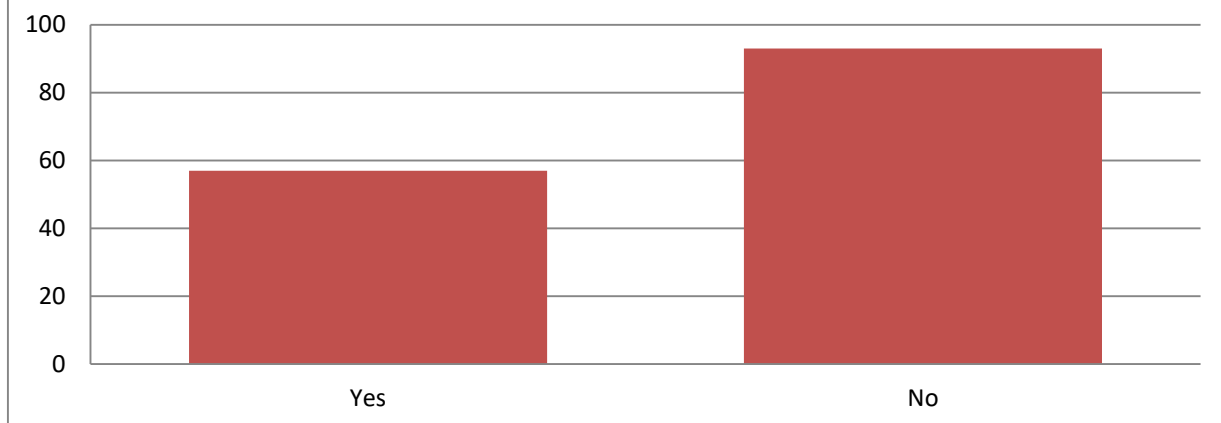
**Table 4.4**

**Distribution of respondents on the basis of having facility of nearby bank branches/ATMs**

| Whether the respondent has nearby bank branches/ATMs? |           |           |       |
|---|-----------|-----------|-------|
| Block   | Yes       | No        | Total |
| Nadaun  | 95(63.3%) | 55(36.7%) | 150   |

**Source:** Primary Data

### Whether the respondent has nearby bank branches/ATMs ?



**Figure 4.4:** Bar chart representation of the respondents on the basis of having facility of nearby bank branches/ATMs.

**4.4** From the analysis we found that out of 150 respondents in Nadaun block, 63.3percent respondents have nearby bank facility and ATMs, whereas 36.7percent respondents have no nearby bank facility and ATMs.

**Table 4.5**

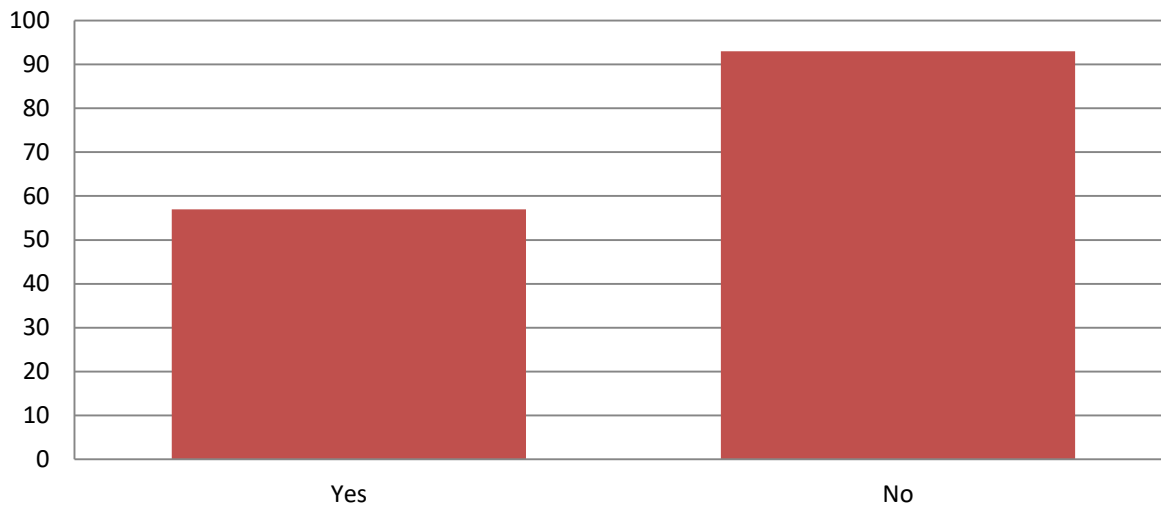
**Distribution of respondents on the basis of having internet facility**

| Whether the respondent has internet facility? |          |           |       |
|---|----------|-----------|-------|
| Block   | Yes      | No        | Total |
| Nadaun  | 30 (20%) | 120 (80%) | 150   |

**Source:** Primary Data



### Whether the respondent has internet facility?



**Figure 4.5:** Bar chart representation of the respondents on the basis of having internet facility.

**4.5** From the analysis we found that out of 150 respondents in Nadaun block, 20percent respondents have internet facility and 80percent respondents have no internet facility.

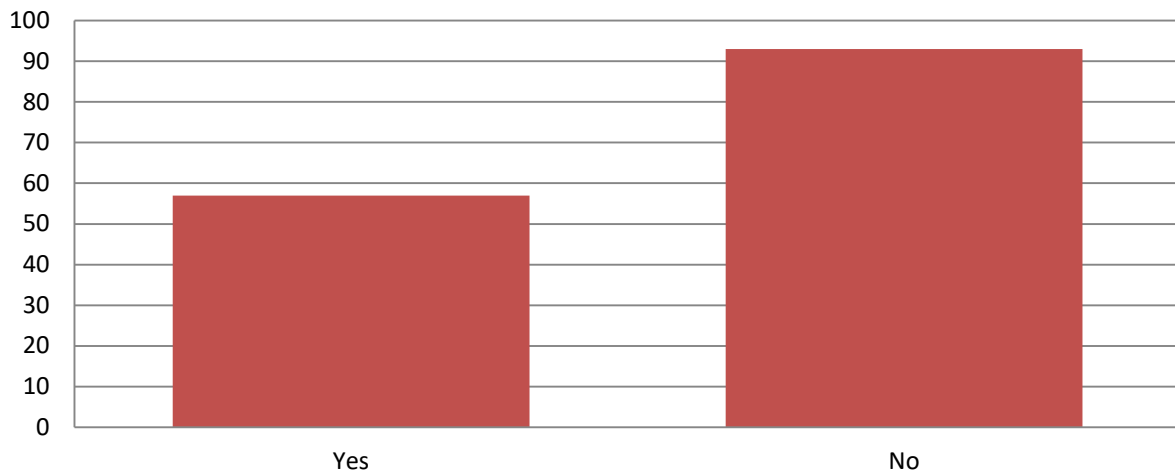
**Table 4.6**

**Distribution of the respondents on the basis of opinion on the attitude of bank**

| Respondents Opinion on the attitude of the bank |          |          |       |
|---|----------|----------|-------|
| Block   | Negative | Positive | Total |
| Nadaun  | 51(34%)  | 99(66%)  | 150   |

**Source:** Primary Data

### Respondent opinion on the attitude of bank



**Figure 4.6:** Bar chart representation of the respondents on the basis of opinion on the attitude of bank.

**4.6 From** the analysis we found that out of 150 respondents in Nadaun block, 34percent respondents have negative opinion on the attitude of the bank towards SHGs. whereas 66percent respondents have positive opinion on the attitude of the bank towards SHGs.

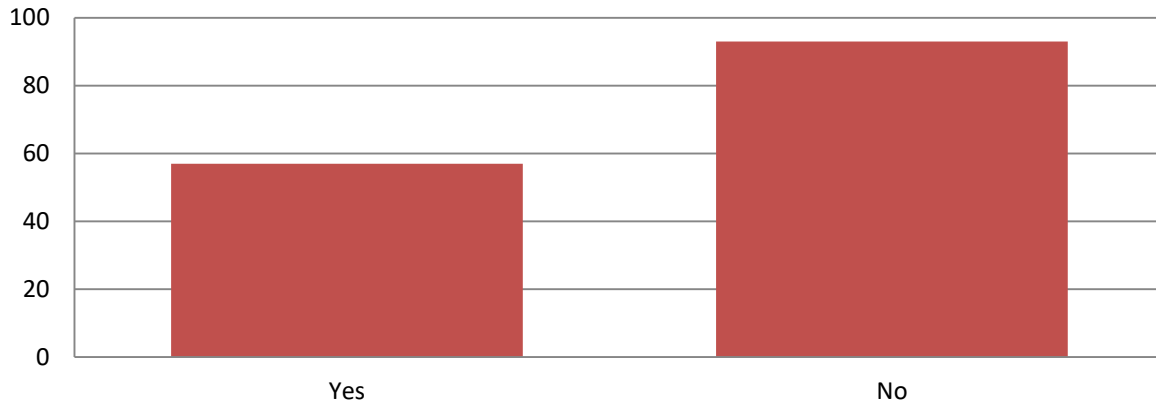
**Table 4.7**

**Distribution of the respondents on the basis of any difficulty faced at the time of getting loan**

| Did you face any difficulty at the time of getting loan? |           |           |       |
|--|-----------|-----------|-------|
| Block  | Yes       | No        | Total |
| Nadaun   | 67(44.7%) | 83(55.3%) | 150   |

**Source:** Primary Data

### Did you face any difficulty at the time of getting loan?



**Figure 4.7:** Bar chart representation of the respondents on the basis of difficulty faced at the time of getting loan.

**4.7** From the analysis we found that out of 150 respondents in Nadaun block, 44.7percent respondents have faced difficulty at the time of getting loan whereas 55.3percent respondents have not faced any difficulty at the time of getting loan.

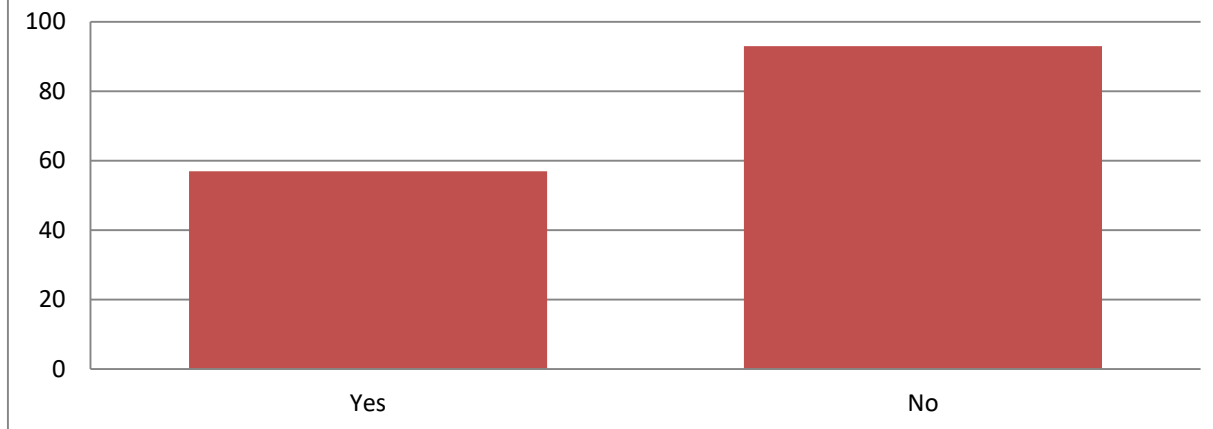
**Table 4.8**

**Distribution of the respondents on the basis of any delay in the sanctioning of loan by the banks**

| Was there any delay in sanctioning the loan by the bank? |         |         |       |
|--|---------|---------|-------|
| Blocks   | Yes     | No      | Total |
| Nadaun   | 57(38%) | 93(62%) | 150   |

**Source:** Primary Data

### Whether ther any delay in sanctioning the loan by the bank?



**Figure 4.8:** Bar chart representation of the respondents on the basis any delay in the sanctioning of loan by the banks.

**4.8** From the analysis we found that out of 150 respondents in Nadaun block 38percent respondents have faced delay in sanctioning the loan by banks whereas 62percent respondents have not faced delay in sanctioning the loan by bank.

**Table 4.9**

| (OBSERVED FREQUENCY) |        |               |             |          |               |               |                   |                 |     |
|----------------------|--------|---------------|-------------|----------|---------------|---------------|-------------------|-----------------|-----|
|                      |        | DIGITAL KNWL. | PSYCH. FEAR | BANK A/C | BANK ATTITUDE | DIFF. IN LOAN | INTERNET FACILITY | NEARBY BANK/ATM | SUM |
| RELIGION             | HINDU  | 77            | 63          | 51       | 44            | 56            | 105               | 48              | 444 |
|                      | MUSLIM | 12            | 9           | 3        | 4             | 6             | 8                 | 4               | 46  |
|                      | OTHERS | 9             | 8           | 3        | 3             | 5             | 7                 | 3               | 38  |
|                      | SUM    | 98            | 80          | 57       | 51            | 67            | 120               | 55              | 528 |

| (EXPECTED FREQUENCY) |        |               |             |          |               |               |                   |                 |  |
|----------------------|--------|---------------|-------------|----------|---------------|---------------|-------------------|-----------------|--|
|                      |        | DIGITAL KNWL. | PSYCH. FEAR | BANK A/C | BANK ATTITUDE | DIFF. IN LOAN | INTERNET FACILITY | NEARBY BANK/ATM |  |
| RELIGION             | HINDU  | 82.41         | 67.27       | 47.93    | 42.89         | 56.34         | 100.91            | 46.25           |  |
|                      | MUSLIM | 8.54          | 6.97        | 4.97     | 4.44          | 5.84          | 10.45             | 4.79            |  |
|                      | OTHERS | 7.05          | 5.76        | 4.1      | 3.67          | 4.82          | 8.64              | 3.96            |  |

df=12      α=.05

p=      0.8582

**Relation of challenges and problems due to digitalization with religion**

**Test Statistics:** In this statistics we have taken level of significance as  $.05(\alpha = .05)$

Degree of freedom (df) = (C-1)(R-1) = 12 , we found  $p= 0.8582$

For  $\alpha = .05$  and  $df=12$ ,  $p= 0.8582$

Since the calculated value ( $p=0.8582$ ) > ( $\alpha = .05$ ), we accept the Null Hypothesis.

Thus, from this result we conclude that the challenges and problems due to digitalization do not depend upon the religion. In other words the women from all the religion faced the same problem due to digitalization.

**Table 4.10**

**Relation of challenges and problems due to digitalization with caste**

| (OBSERVED FREQUENCY) |      |               |             |          |               |               |                   |                 |     |
|----------------------|------|---------------|-------------|----------|---------------|---------------|-------------------|-----------------|-----|
|                      |      | DIGITAL KNWL. | PSYCH. FEAR | BANK A/C | BANK ATTITUDE | DIFF. IN LOAN | INTERNET FACILITY | NEARBY BANK/ATM | SUM |
| CASTE                | GEN. | 39            | 34          | 22       | 21            | 26            | 54                | 22              | 218 |
|                      | BC   | 33            | 25          | 20       | 17            | 25            | 42                | 20              | 182 |
|                      | SC   | 26            | 21          | 15       | 13            | 16            | 24                | 13              | 128 |
|                      | SUM  | 98            | 80          | 57       | 51            | 67            | 120               | 55              | 528 |

| (EXPECTED FREQUENCY) |      |               |             |          |               |               |                   |                 |
|----------------------|------|---------------|-------------|----------|---------------|---------------|-------------------|-----------------|
|                      |      | DIGITAL KNWL. | PSYCH. FEAR | BANK A/C | BANK ATTITUDE | DIFF. IN LOAN | INTERNET FACILITY | NEARBY BANK/ATM |
| CASTE                | GEN. | 40.46         | 33.03       | 23.53    | 21.06         | 27.66         | 49.55             | 22.71           |
|                      | BC   | 33.78         | 27.58       | 19.65    | 17.58         | 23.09         | 41.36             | 18.96           |
|                      | SC   | 23.76         | 19.39       | 13.82    | 12.36         | 16.24         | 29.09             | 13.33           |

|       |              |
|-------|--------------|
| df=12 | $\alpha=.05$ |
| p=    | 0.9977       |

**Test Statistics:** In this statistics we have taken level of significance as  $.05(\alpha = .05)$

Degree of freedom (df) = (C-1)(R-1) = 12 , we found  $p=0.9977$

For  $\alpha = .05$  and  $df=12$ ,  $p= 0.9977$



Since the calculated value ( $p=0.9977$ )  $>$  ( $\alpha = .05$ ), we accept the Null Hypothesis.

Thus, from this result we conclude that the challenges and problems due to digitalization do not depend upon the caste. In other words the women from all the caste faced the same problem due to digitalization.

**Table 4.11**

**Relation of challenges and problems due to digitalization with age**

| (OBSERVED FREQUENCY) |        |               |             |          |               |               |                   |                 |     |
|----------------------|--------|---------------|-------------|----------|---------------|---------------|-------------------|-----------------|-----|
|                      |        | DIGITAL KNWL. | PSYCH. FEAR | BANK A/C | BANK ATTITUDE | DIFF. IN LOAN | INTERNET FACILITY | NEARBY BANK/ATM | SUM |
| AGE                  | YOUNG  | 10            | 5           | 7        | 5             | 6             | 30                | 16              | 79  |
|                      | MIDDLE | 45            | 32          | 18       | 16            | 21            | 55                | 18              | 205 |
|                      | OLD    | 43            | 43          | 32       | 30            | 40            | 35                | 21              | 244 |
|                      | SUM    | 98            | 80          | 57       | 51            | 67            | 120               | 55              | 528 |

| (EXPECTED FREQUENCY) |        |               |             |          |               |               |                   |                 |
|----------------------|--------|---------------|-------------|----------|---------------|---------------|-------------------|-----------------|
|                      |        | DIGITAL KNWL. | PSYCH. FEAR | BANK A/C | BANK ATTITUDE | DIFF. IN LOAN | INTERNET FACILITY | NEARBY BANK/ATM |
| AGE                  | YOUNG  | 14.66         | 11.97       | 8.53     | 7.63          | 10.02         | 17.95             | 8.23            |
|                      | MIDDLE | 38.05         | 31.06       | 22.13    | 19.8          | 26.01         | 46.59             | 21.35           |
|                      | OLD    | 45.29         | 36.97       | 26.34    | 23.57         | 30.96         | 55.45             | 25.42           |

df=12       $\alpha=.05$   
 p =      1.21E-05

**Test Statistics:** In this statistics we have taken level of significance as .05( $\alpha = .05$ )

Degree of freedom (df) = (C-1)(R-1) = 12 , we found  $p=1.21E-05$

For  $\alpha = .05$  and df=12,  $p=1.21E-05$

Since the calculated value ( $p=1.21E-05$ )  $<$  ( $\alpha = .05$ ), we reject the Null Hypothesis.

Thus, from this result we conclude that the challenges and problems due to digitalization depend upon the age. In other words the women from different age group faced the different problem due to digitalization

Table 4.12

Relation of challenges and problems due to digitalization with occupation

| (OBSERVED FREQUENCY) |         |               |             |          |               |               |                   |                 |     |
|----------------------|---------|---------------|-------------|----------|---------------|---------------|-------------------|-----------------|-----|
|                      |         | DIGITAL KNWL. | PSYCH. FEAR | BANK A/C | BANK ATTITUDE | DIFF. IN LOAN | INTERNET FACILITY | NEARBY BANK/ATM | SUM |
| OCCUP.               | CULT.   | 68            | 53          | 38       | 37            | 48            | 80                | 35              | 359 |
|                      | LABOUR  | 16            | 15          | 11       | 7             | 10            | 21                | 11              | 91  |
|                      | P.BUSN. | 14            | 12          | 8        | 7             | 9             | 19                | 9               | 78  |
|                      | SUM     | 98            | 80          | 57       | 51            | 67            | 120               | 55              | 528 |

| (EXPECTED FREQUENCY) |         |               |             |          |               |               |                   |                 |
|----------------------|---------|---------------|-------------|----------|---------------|---------------|-------------------|-----------------|
|                      |         | DIGITAL KNWL. | PSYCH. FEAR | BANK A/C | BANK ATTITUDE | DIFF. IN LOAN | INTERNET FACILITY | NEARBY BANK/ATM |
| OCCUP.               | CULT.   | 66.63         | 54.39       | 38.76    | 34.68         | 45.55         | 81.59             | 37.4            |
|                      | LABOUR  | 16.89         | 13.79       | 9.82     | 8.79          | 11.55         | 20.68             | 9.48            |
|                      | P.BUSN. | 14.48         | 11.82       | 8.42     | 7.53          | 9.9           | 17.73             | 8.13            |

df=12       $\alpha=.05$ 

p=      0.9993

**Test Statistics:** In this statistics we have taken level of significance as .05( $\alpha = .05$ )

Degree of freedom (df) = (C-1)(R-1) = 12 , we found p=0.9993

For  $\alpha = .05$  and df=12, p=0.9993

Since the calculated value (p=0.9993) > ( $\alpha = .05$ ), we accept the Null Hypothesis.

Thus, from this result we conclude that the challenges and problems due to digitalisation do not depend upon the occupation. In other words the women from all occupation faced the same problem due to digitalization

Table 4.13

Relation of challenges and problems due to digitalisation with literacy

| (OBSERVED FREQUENCY) |            |               |             |          |               |               |                   |                 |     |
|----------------------|------------|---------------|-------------|----------|---------------|---------------|-------------------|-----------------|-----|
| LITERACY             |            | DIGITAL KNWL. | PSYCH. FEAR | BANK A/C | BANK ATTITUDE | DIFF. IN LOAN | INTERNET FACILITY | NEARBY BANK/ATM | SUM |
|                      | LITERATE   | 83            | 72          | 44       | 38            | 57            | 109               | 43              | 446 |
|                      | ILLITERATE | 15            | 8           | 13       | 13            | 10            | 11                | 12              | 82  |
|                      | SUM        | 98            | 80          | 57       | 51            | 67            | 120               | 55              | 528 |

| (EXPECTED FREQUENCY) |  |               |             |          |               |               |                   |                 |
|----------------------|--|---------------|-------------|----------|---------------|---------------|-------------------|-----------------|
| LITERACY             |  | DIGITAL KNWL. | PSYCH. FEAR | BANK A/C | BANK ATTITUDE | DIFF. IN LOAN | INTERNET FACILITY | NEARBY BANK/ATM |
| LITERATE             |  | 82.78         | 67.58       | 48.15    | 43.08         | 56.59         | 101.36            | 46.46           |
| ILLITERATE           |  | 15.22         | 12.42       | 8.85     | 7.92          | 10.41         | 18.64             | 8.54            |

df=6       $\alpha=.05$ 

p=      0.0369

**Test Statistics:** In this statistics we have taken level of significance as  $.05(\alpha = .05)$

Degree of freedom (df) = (C-1)(R-1) = 6, we found  $p=0.0369$

For  $\alpha = .05$  and  $df=6$ ,  $p=0.0369$

Since the calculated value ( $p=0.0369$ ) < ( $\alpha = .05$ ), we reject the Null Hypothesis.

Thus, from this result we conclude that the challenges and problems due to digitalization depend upon the literacy.

### 5. Suggestions

1. Should open Bank account in the nearby bank where the organization or groups are formulated.
2. Should maintain proper accounts records, saving records and loan through electronic mediums.
3. The self help groups and its importance must be implementing as lesson of text book among education system. Even more initiative associated with SHGs like micro finance means SHGBLP which is very helpful to fulfill the short term need of finance. It will help to generate employment in youth.
4. Self help groups are a powerful tool to enrich the saving activities.
5. More schemes can be introduced by the government. These schemes couldn't reach properly to the SHGs members so NGOs and other support agencies to deal with SHGs with periodic interval of times.
6. in order to strength the women empowerment, female literacy should be promoted.
7. In many of the SHGs the same person is continuing in the offices as group secretary and president. So, rotation of these positions is necessary for equitable exposure of decision making, leadership and banking transactions.
8. Govt. should organize time to time orientation programme and some practical labs to women of SHGs which enhance the digital literacy among them.

## 6. Conclusion

The study was undertaken to recognize the problems and challenges of the members of SHs with digitalization Nadaun Block of Hamirpur district in Himachal Pradesh. It is originate that the digital education has is very important for development of Self help groups (during the Digital India Movement). Members are facing different problems with digitalization. It is clear that by connecting voluntary organizations to providing digital education to the members of and creating an enabling policy environment, micro finance can achieve a huge scale and can become a rational movement. The self help group is important in re-strengthening and bringing together of human race. We may conclude that the economic activities of Self help groups are quite successful. In this way self help groups in Nadaun block are very doing well in the development of women empowerment and rural areas development.

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