

**“ A STUDY ON WOMEN EMPOWERMENT
THROUGH SHG’s”**

(A Case Study in Harihara City)

A

Project Report

Submitted to Davanagere University, Davanagere

For the award of the degree of

MASTER OF COMMERCE

BY

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Under the Guidance of

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GUIDE CERTIFICATE

This is to certify that the Project entitled "A Study on Women Empowerment Through SHG's" (A Case Study in Harihara City) Submitted by BENNIHALLI.KAVITHA. (Reg.No:-MC192701) for the award of the degree of Master of Commerce to the Davanagere University, Davanagere, represents her independent work carried out by her in the Department of Commerce, under my Guidance and supervision.

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*This is to certify that, **BENNIHALLI.KAVITHA**. Bearing **Reg.No :- MC192701**, is a bonafide student of **A.R.M. First Grade College and P G Centre, Davanagere** for the academic year 2020-21. She has Satisfactorily completed this **Project entitled "A Study on Women Empowerment Through SHG's" (A Case Study in Harihara City)** is prepared and submitted by her in partial Fulfillment of the requirement for the award of **Master of Commerce**.*

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DECLARATION

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*I hereby declare that this project report entitled as "A Study on Women Empowerment Through SHG's" (A Case Study in Harihara City) It has been prepared by me as part of my academics during the IV Semester of M.Com. For the partial fulfillment of degree of **Master of Commerce**, of Davanagere University, Davanagere. Under the guidance of **Ms.SINDHU M S** Faculty Member Department of Commerce, A.R M First Grade College and P.G Center .Davanagere.*

To the best of my knowledge and belief the matter presented in this report has not been submitted earlier for the award of any degree to any university. This report is prepared by me on my own efforts.

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CHAPTER 01

INTRODUCTION

1.1 Introduction:-

Women empowerment is weapon and power of women. women are functioning in every sector, women participation and development is required for betterment of economy and society. Women are equal competition with present with scenario challenges. They are promoting themselves and contributing significantly through the Self Help Groups (SHG's). Self Help Groups helps the individual women to take their own decision, overcome from the risk with liberalisation and to face challenges and to live independently. Self Help

Groups positively impacting on women personal, social and economic. Self Help Groups boost up the process of women empowerment. It removes the poverty line by small savings and made better standard of living. Self Help Groups provide financial and other support would leads to benefits not only to individual women includes family. Community, society and to country. Self Help Groups promotes micro finance for the poor workers.it is one of tool to save the minimum finance to overcome from the poverty line. It handles and made for social weak person. Self Help Groups support to women activities and create images, importance and identity in their family and society. Household woman actively participated in Self Help Groups which leads to women empowerment. So women become asset for society. The government assist these Self Help Groups for the development of country.

In a recent days the movements of Self Help Groups taken significant role to develop their livelihood. They are empowering with support of government, society and others. Self Help Groups was introduced by Prof. Mohammad Yunas of Chittagong university in the year 1975 at Grameen bank Bangladesh. The planned economic system introduced in India April 1st ,1951.with the five year plans, which has completed its tenth Five Year Plan. The 11th Five Year Plan has begun from April 1,2007.No doubt there was development in various sectors of the Indian economy during these plan periods.

The First Prime Minister of Independent India, Pandit Jawaharlal Nehru, has rightly said that, "The Women of India should play a vital role in building strong nation". Further ,The father of the Nation, Mahatma Gandhi has said, "the development of every village is nothing but the

In many of the self help groups, the same person is continuing in the offices as group secretary. So, rotation of the group's secretary is necessary for equitable exposure to the banking transaction.

5.3 Conclusion:-

The findings from this studied showed that Self Help Groups played a major role in the development of women. The women belonging to the lowest strata were given a chance to interact with many institutions such as banks, NGOs and officials from the government was one of the major elements of Self Help Groups. Meetings helped to developed friendship, express solidarity with the problems of others, develop natural leadership and enhance the members capacity for development. Poor groups provided an efficient social support system. The women discovered a new identity through Self Help Groups as reported by some of the members.

In well-established Self Help Groups, members contributed substantially to their family development in the form of getting credit for the education of children, health needs and even form weddings and construction of houses. It paved the way or poor women to be involved in income-generating activities and helped them to increase their savings and mobilisation of capital in the future.

Women's empowerment is synonymous with the achievement of equality and equal mindedness in society and will result in traditional female values being more respected in society. The empowerment of women, through the collective action for development of the Self Help Groups, would lead benefits not only for the individuals and women's groups but also for the family and community as a whole. They assume the role of decision-makers in the major aspects of the family and community life. The possible out comes of women's empowerments through a group approach at the house hold level are self empowerment with assured wages throughout the year, sustainable livelihoods, improved health and education, enhanced social dignity and better status for women and the family children. The contributions of the study is summarised as follows:

1. Majority of studies focused on rural areas. The SHG's program among the urban poor is minimally researched. This study is focused on the urban women SHG's engaged in the microcredit programme in the city.
2. The research findings are greatly inspired by the theory of relative deprivation. Some of the poor women in the study area were relatively more deprived in a number of ways; they suffered from woman deprivation in