

## Women empowerment through SHG's

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### ABSTRACT

Rightly women's empowerment has been receiving due attention in recent years as women continue to be victims of exploitation particularly in the unorganized sector. The case study is related to Anantapur district of Andhra Pradesh, which deals with two major issues on women empowerment and impact of micro-finance on poverty alleviation in particular. Majority of the people in India live in rural areas, being engaged in agriculture by earning only minimum wages. It has become strikingly clear that social and political forces resist women rights in the name of religious, cultural or ethnic traditions that have contributed to the process of marginalisation and oppression of women. This prevention women from playing participatory in nation building is the lack of economic independence. In this direction, the SHGs through DWCRA would be precisely an instrumental for the women economic empowerment.

**Key words :** Micro-finance, SHGs, Empowerment, Bank linkage, Group activities

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**B**roadly thinking that Indian plans made an enormous efforts towards improvement of not only the social status of women but to harness the income level through DWCRA while providing financial assistance by the SHGs. Apart from, more emphasis has been given during 8<sup>th</sup> plan focused on empowering of women, especially at the gross route level through Panchayatraj. On the hand, 9<sup>th</sup> and 10<sup>th</sup> plans adopted a strategy of women's component plan, under which not less than 30 per cent of funds and benefits earmarked for women-specific programme as well as aims at empowering women through translating the recently adopted national policy for empowerment of women interaction and ensuring survival protection and development of women through Rights Based Approach (HDR,2007). Women and

children constitute 72 per cent of the population of India (Economic Survey 2007-2008).

Of course, the emergency of entrepreneurship depends on a number of social, religious, cultural and psychological factors. In advanced countries, self-employment among women is quite common. For instance, in USA women owned 25 per cent of all business, whereas in Canada 1/3 rd of the small business are owned by women. In case of India, the entrepreneurial skills of women is quite differed and confined to little scope of work participation which creates incomes in scanty meant for their livelihood of their family. Thus, the role of SHGs in providing small credits facilities which commensurate with the productive activities of women through DWCRA group is another salient features of this article based on the objectives.

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#### Socio-economic status of the women:

One of the thrust areas of development strategy is the focus on empowerment of women as 1/2 of the population in the world comprises of women and perpetuity of the human role depends upon them. The status of women is a crucial determinant in the presentation of population policy aimed at the current importance of emancipation of women. The role of