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WOMEN EMPOWERMENT THROUGH SWARNAJAYANTHI GRAM SWAROZGAR YOJANA

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Abstract

Giving loans to poor women through SHGs is a beginning in their journey for economic emancipation and empowerment. Thus micro-credit especially to women is a notion that mixes ethics and economics and is a socially conscious programme. Micro finance is becoming a concept which makes an impact on the below poverty line level population. Now with globalization, liberalization and reforms where profitability and viability of operations are the only considerations, Micro finance is proving itself to be a successful phenomenon. There are many SHGs working throughout the country and the lead banks provides financial help through loans at low interest rates, subsidies etc. It is necessary to analyse the existing different schemes of micro credit assistance to the enterprise development. It is in this backdrop that the present study aims at analyzing the development of rural women entrepreneurs through Swarnajayanthi Gram Swarozgar Yojana (SGSY) scheme, the progress of the members of the SHGs and to find out how far SHGs are successful in creating women entrepreneurs thereby empowering poor women.

Keywords: Micro Credit, Women Empowerment, Impact of SGSY, Entrepreneurship.

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