
SOCIAL WORK INTERVENTION AND WOMEN EMPOWERMENT THROUGH MICROFINANCE IN INDIA

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***Abstract:** Women in India who constitute about half of the total population have hardly about a quarter of workforce participation in the economy. Most of them work as agricultural and unorganised labour without any social security and with meagre wages. This phenomenon of feminisation of labour in agriculture induces feminisation of poverty in the country in general and in rural areas in particular. This vicious cycle has intrinsic roots in the societal structure which has put women in apathy. To empower and free them from the clutches of poverty, microfinance has proved to be an important tool of livelihood generation. Social work plays a crucial role in the facilitation of the proper functioning of microfinance. It works from the individual level in the field to planning level with inclusive practices of community development. The implication of academic discourse, social work knowledge, and skills in the field has proved to be an important tool of intervention through the medium of various nongovernment agencies and social work methods.*

***Key Words:** community development, empower, feminisation, planning, poverty.*

Introduction

The status of women in India raises a debate on the urgent need for the equality of women in all its aspects. The country in terms of gender disparity is one of the lowest in the world. The potential of the country's economic growth lies in the participation of women. According to a report by the McKinsey Global Institute (2018) the country could add up to \$770 billion more than 18 percent to its

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