



## Impact of micro-finance with respect to socio-economic empowerment of rural women

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### ABSTRACT

The present study was carried out in Jorhat and Golaghat districts of Assam to examine the impact of micro-finance with respect to socio-economic empowerment of rural women. 10 SHGs who had availed Rs. 25,000.00 and above credited from the bank and others, were selected randomly from Jorhat and Golaghat district. Five rural women were selected randomly from each SHGs. Altogether 100 rural women were selected for the present study. Data was collected personally by interview method. The findings revealed that rural women utilized their fund in different income generating activities after availing micro-finance. It indicated that respondents' income and saving amount was increased. The result of the study showed that micro-finance led to individual participation and power of decision making in household, community and village level and breaking socio-cultural and religious barriers to equal development and increased self confidence and self respect of women.