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## **A Study on the Impact of Micro-Finance Practices Through Self Help Groups on Woman Empowerment in Hojai District, Assam**

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### **Abstract**

The empowerment of women is one of the central issues in the process of development of countries all over the world. Poverty is one of the main reasons for the disempowerment of women. Government agencies and NGOs use different strategies at the micro and macro levels to reduce women's poverty in order to empower them. Microfinance has become an important component of the strategy for development, poverty reduction and economic recovery in the world. In India, the microfinance program is implemented through self-help groups (SHGs). The SHG is an association of people belonging to similar socio-economic characteristics, who reside in the same locality. SHGs are voluntary associations of people formed to achieve common goals. These are groups that have a social identity, heritage, caste or similar traditional occupations. This study analyzes the role of microfinance in the empowerment of women members of self-help groups and to better understand the functioning of self-help groups. The concept of microfinance is analyzed using the size of the loan received, loan recovery and loan term, and economic, social and knowledge empowerment is used to analyze empowerment. Finally, it is concluded that microfinance has contributed to knowledge and social empowerment rather than economic empowerment. The impact of microfinance is significant by providing confidence, courage, skills development and empowerment.

**Key-Words: Mitigation of Poverty, Women Empowerment, Micro-finance, Micro-Finance Institutions, Poverty Alleviation, Upliftment of Life Style, Socio-Economic Assessment.**

### **1. Introduction**

The socio-economic empowerment of people, especially women, is an important characteristic and indicator of transformation. In recent years, the transformation of the lives and livelihoods of disadvantaged people has assumed greater importance around the world, especially in developing economies.

Women's empowerment is a phenomenon of the 90s, which means endowing women to be economically independent, self-sufficient, with a positive self-esteem that enables them to face any difficult situation and actively participate in the decision-making process. Women are the main contributors to the socio-economic development of the country. To improve