

Economic Empowerment of Tribal Women through Self Help Groups: A Case Study of Gulung Temera Gaon Panchayat under Bokakhat West Development Block, Golaghat District of Assam. India

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Abstract: The Misings are the second largest tribal community of Assam with a population of 6,80424 (2011 census). They are mostly riverine people and have been residing in the bank of the river Brahmaputra and its tributaries. They presently inhabit in the eight districts of Assam namely, Lakhimpur, Sonitpur, Golaghat, Jorhat, Dibrugarh, Sivasagar, Tinisukia and some parts of Arunachal Pradesh. The majority of Mising people are still living in flood affected rural areas and like other womenfolk of developing nations most of the Mising women are engaged in primitive economic activities and work hard to fulfill the day to day necessity and to uplift their economy. The development of a society requires participation of women. Involvement of women would ensure effective utilization of labour generation, income and improve quality of life. Mising people basically depend on agriculture, which are economically as well as socially backward. Without economic independence and access to credit women empowerment is merely impossible. SHGs can be considered as an empowerment tool for women as it provides easy access to credit. This paper attempts to study the role of SHGs in promoting women empowerment in rural areas. This paper intends to evaluate some economic factors such as income, expenditure, savings and investment of the women members after joining SHG.

Keywords: Mising women, primitive economic activities, income, expenditure, saving, Golaghat District

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I. INTRODUCTION

The Misings are the second largest tribal community of Assam with population of 6,80424 (2011). They are mostly riverine people and have been residing in the bank of the river Brahmaputra and its tributaries. They presently inhabit the eight districts of Assam namely, Lakhimpur, Sonitpur, Golaghat, Jorhat, Dibrugarh, Sivasagar, Tinisukia and some parts of Arunachal Pradesh. The majority of Mising people are still living in flood affected rural areas and like other womenfolk of developing nations most of the Mising women are engaged in primitive economic activities such as domestic cattle rearing, poultry, duckery, piggery, traditional fishing, traditional weaving, gathering of wild edibles, fuel and water to fulfill the day to day necessity and to uplift their economy. Moreover, due to social backwardness, traditional socio-religious beliefs, primitive economic activities and lack of literacy the women and children of Mising community are excluded from mainstream economy and vulnerable to mal-nutrition. These socio-economic problems arise due to finance, saving habits, and proper maintain of expenditure. If saving habits and expenditure utilize is not develop among women properly it is not possible to uplift society. All these may possible only through microfinance to Self Help Groups (SHG) and change their saving habits and economic upliftment. Economic independence is considered to be the major means in the way to achieve social and political empowerment and SHGs are considered as one of the most significant tools in participatory approach for the economic empowerment of women. Through SHGs the rural poor especially the tribal women can ensure access to banking and financial services which reduces their dependence on men, and the formation of SHGs which is a valuable investment in human capital through training and capacity building and raising the level of income and standard of living of tribal people.

II. OBJECTIVES

The objectives of this paper are

1. To study the profile of the sample SHG members.

2. To evaluate the level of economic empowerment of women through SHG i.e. income, expenditure and saving of the member after joining SHG.

III. METHODOLOGY

The study used primary data and secondary data for analysis according to the objectives set out in the study. To understand the impact of SHGs in empowering women in rural areas, a field study was conducted in Gulung Temera Gaon Panchayat under Bokakhat Development Block of Golaghat District was prepared. From that list 20 women SHGs was selected purposively each having 10 members $(20 \times 10) = 200$. At the next stage, 3 members from each SHG were selected randomly. Thus, a sample of $(3 \times 20) = 60$, SHG members were taken for the study. Secondary data were collected from various books, journals, websites etc.

IV. STATEMENT OF THE PROBLEM

Gulung Panchayat under Bokakhat West Development Block of Golaghat district is predominantly inhabited by Mising tribe and villages are located in the bank of river Disoi. Mising women are engaged from dawn to dusk in primitive economic activities such as domestic cattle rearing, poultry, duckery, piggyery, traditional fishing, traditional weaving, and gathering of wild edibles, fuel and water to fulfill the day to day necessity. Due to lack of awareness about banking facilities and some other MFIs like RGVN, ASOMI, BANDHAN Bank etc. and as well as training facilities provided different NGOs and blocks also another important way of capacity building. But their ignorance and neglects of banking facilities which will deprive of their saving habits and economic disempowerment. But if their take financial system through SHGs then they have used it for income generating purposes and it is helpful for them to become economically independent. In this context, the present work economic empowerment of women through SHGS is very relevant to assess of economic empowerment, (income, saving, expenditure) of tribal women through SHGs in Golaghat district.

V. REVIEW OF THE LITERATURE

Sarma M. K. (2013) in his paper analyse that SHGs are a viable alternative to achieve the objectives of rural development. SHG plays a pivotal role in social transformation and socio-economic betterment of rural women. Assam is a flood affected area where people cannot depend purely on agriculture all through the year. Moreover Assam is based on its agro-economic climate conditions. Thus non-form activities like handicrafts, rope-making, embroidery, catering services, repair shops, cattle farming, fisheries etc., give immense scope for women to earn their livelihood when they do not have income through agricultural activities. Banks in association with NGOs give training to SHG members in all these activities. The Government of Assam encourages the SHG activities and marketing of their products. The main objectives of his paper are to examine the role of SHG in developing socioeconomic status of rural women, and to identify the satisfaction level of self-help group members in SHG activities. There are 4949 SHGs in Golaghat district of Assam consisting of 8 blocks. Among the blocks, Golaghat North Development Block was selected for this study; of which 18 groups are selected at random. From these selected SHGs, 180 members have been selected to collect the necessary primary data. The Chi-square test and average method are used as statistical tools for analyzing the data and testing the hypothesis. The conclusion of his paper is that Self Help Group is an important tool which helps the rural women to acquire power for their self supportive life and nation building efforts.

Sarania. R. (2015) paper analyses the empowerment of women is crucial for the development of a nation. Evidence across nations suggests that the empowerment of rural women can be achieved through the provision of micro-credit to Self-Help Group (SHG) members. This study was undertaken to examine the effectiveness of SHGs in economic empowerment of women in Assam. The study was based on primary data collected from Baksa district of Assam through interview of SHG member beneficiaries. A total of 100 members from 50 groups of two blocks (25 SHGs from each block) formed the sample size of the study. The study revealed that majority of the respondents belongs to the age group of 25 to 45 and have educational qualification of primary education and most of them are married and major portion of the respondents have 4 to 6 dependents. A number of income generating activities were undertaken by the members after joining SHGs. The result showed positive change in indicators of economic empowerment, viz., income, employment and savings after joining the SHG. The calculated value of Wilcoxon signed Ranks Test for the economic indicators were significant. It revealed that majority of the respondent's income, employment days and amount of savings increased in the post-SHG situation as compared to pre-SHG situation. Thus the study concluded that SHGs have been playing a vital role in the empowerment of rural women in the study area.

Reji (2013) have found the significant differences of empowerment in terms of income as well as number of employment days after joining SHG when compared with the before joining the group and that income and employment were higher in post-SHG situation. Thus, it is apparent from the review of literature that SHGs are playing vital role in the progress of women empowerment. .

Khobung .v (2012), in his paper attempt to study self-Help Groups are considered as one important means for bringing women to the forefront of the society. The process of collectives or being a member of collectives and their participation within group activities facilitates the process of empowerment. He also argued that micro-finance which is one of the functions of a SHG can empower women since it instills a perception of strength and confidence through augmentation of incomes. This paper are in context that in the tribal areas of Manipur also, many self-help groups were formed starting from the late 90s. At the start of this movement there was much expectation on its potential as an instrument for women's economic upliftment. After two decades into this movement, what becomes of Self-Help Groups has been studied here. His study explained that the empowerment process through SHG movement in Manipur is yet to make any notable impact on tribal women in all aspects – economic, social and political.

Lenka, Mohanta, Yasodhara (2015) in their paper attempt to study that Self-help group plays an important role in empowering tribal women by improving their socio-economic condition, decision making power and capacity building. The objective of the research was to study the demographic profile of the tribal women, reasons for joining SHGs and activities undertaken by them and achievements in terms of benefits and level of satisfaction. Data was collected by stratified random sampling method with the help of pre-tested questionnaires from one hundred tribal women working in 7 different SHGs. The study was carried out at Jashipur Block of Mayurbhanj district, Odisha. The results of study revealed that majority of the respondents belong to age group of 31-40 years and were Agricultural labourers. None of them were illiterate and 70 per cent of them had primary school education. Joint family system was found to be prevalent in that area. All respondents had income less than 50,000/- per annum before joining SHG, but after joining SHG their level of income raised up to 1laks in most of the cases. To enhance income of the family, easy availability of loan, feeling secured financially, working in a group and simple and easy procedure of SHGs were the main reasons for respondents to join SHGs. Majority of the respondents were engaged in vegetable cultivation followed by 'Sattu' Preparation. Most of the SHG members paid their loan regularly and were involved in health and Sanitation programme of their village. Decision making capacity of the respondents related to personal and family matter was also enhanced after joining SHGs. Thus, his paper concluded that SHGs plays an important role in changing status of the tribal women in rural areas in every spheres of their life

Rao.A (2016), in his paper Empowerment of Tribal women is one of very important issue in developing countries. As Tribal women are integral part of society, her status and participation in decision making as well as economic activities is very low. Microfinance plays very important role in improving Tribal women decision making by contributing in economic activities. Over the years various efforts have been made by many Government and Non-Government organizations to promote women empowerment especially in rural areas. One such effort is the microfinance intervention. Microfinance institution aims to provide credit to the poor who have no access to commercial Banks. In general, this institution receives financial support from western donors, NGO's or commercial Bank, who lend to microfinance institutions often against below market interest rates. Many leading public and private sector banks are offering schemes exclusively designed for women to set up their own ventures. Even the unorganized sector has been heading into microfinance movement. The rise of the microfinance industry represents a remarkable accomplishment taken within historical context. It has overturned established ideas of the poor as consumers of financial services, shattered stereotypes of the poor as not bankable, spawned a variety of lending methodologies demonstrating that it is possible to provide cost-effective financial services to the poor, and mobilized millions of dollars of "social investment" for the poor (Mutual, et al. (1996). It must be emphasized too that the animating motivation behind the microfinance movement was poverty alleviation.

Ramesh G. and Rao G. S. (2014), his paper **states that** over the years, Micro Finance as a financial service innovation is fast emerging as an important tool of bettering the lot of the poor and the down trodden. In fact, Micro finance has become a subject of interest in the recent past especially in the context of reaching the poorest families in a more effective way. For a country like India where substantial number of population is poor, access to credit facility is not only necessary but also indispensable for optimizing their contributions to the growth of National economy. The most potent tool against human deprivations is building human capital among the deprived, through sustainable development initiative which is taken by the deprived. In the present study, an attempt has been made to assess the role of micro finance through SHGs in the economic empowerment of rural woman in eastern Uttar Pradesh. In study, have selected two districts of Eastern Uttar Pradesh. The study was based on primary data obtained through Field surveys. The paper is divided into six sections. Section two brings out the link between micro finance and women empowerment. Third section describes the development of SHGs in India. Section four is devoted to review of literature pertaining to the study. Section five outlines objectives of the study whereas section six deals with Data Methodology. Section seven is devoted to Analysis and Findings.

Veeramy. P. (2016) in his paper **explain Adivasi** is an umbrella term for a heterogeneous set of ethnic and tribal groups claimed to be the aboriginal population of India. They comprise a substantial indigenous

minority of the population of India. The same term Adivasi is used for the ethnic minorities of Bangladesh and the native Vedda people of Srilanka. Adivasi societies are particularly present in Andhra Pradesh, Bihar, Chhattisgarh, Gujarat, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Tamil Nadu, West Bengal and some north-eastern states, and the Andaman and Nicobar Islands. Many smaller tribal groups are quite sensitive to ecological degradation caused by modernization. Both commercial forestry and intensive agriculture have proved destructive to the forests that had endured swidden agriculture for many centuries. In Northeast India, the term adivāsi applies only to the Tea-tribes imported from Central India during colonial times, while all tribal groups refer collectively to themselves by using the English term tribal

Senapoti and Dutta (2011) In his paper Empowerment of Women has been recognized as central issue in determining the status of women. Empowerment covers aspects such as women's control over materials and intellectual resources. The concept of empowerment has been the subject of much intellectual discussion and analysis. Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choice. Thus it is the process of acquiring the ability to make strategic life choice in a context where this ability has previously been denied. The Self Help Group (SHG) is a group of rural poor who volunteer to organize themselves in a group for eradication of poverty of the group members. Ideally, on a wider canvas, SHGs can become an extra ordinary tool for women's empowerment. The primary objective of the study is to conduct a SWOT Analysis of the SHGs to identify their strengths, weaknesses, opportunity and threats in Dibrugarh district of Assam. For the purpose of the study was, out of 7 (seven) Development Blocks 3 (three) Development Blocks of Dibrugarh District of Assam has been selected viz. Lahoal Development Block, Panitola Development Block and Tengakhat Development Block and three Gaon Panchayats from each of the Block has been selected and 130 Nos of SHGs have been selected randomly for collection

A study on "Women Empowerment through SHGs – A Case Study" conducted by **Kavitha and Nagaraj. (2011)** the principal objective of this study is to analyse the economic empowerment of women through SHGs in Ingaladhhal Panchayat of Chitradurga District. The other objectives are: To study the income, expenditure and savings of members before and after joining SHGs; to know the role of SHGs and its performance of rural credit and to study the empowerment of women through Self Help Groups in Ingaladhhal Panchayat. In this study fifty respondents were taken by simple random sampling method. The study found that the income of the women had increased after joining the SHGs. So that the monthly household expenditure has also risen to a considerable level. Thus the micro finance through SHGs has reached the people.

Vinayagamoorthy (2007) assessed the "Women empowerment through Self Help Groups – A case study in the North Tamil Nadu". The overall objective of the study is to analyses the economic empowerment of women through SHGs in the Northern Districts of Tamil Nadu. This study used the primary data. In this study 134 respondents were selected from 20 SHGs by simple random sampling method. This study found that the income of the women had increased after joining the SHGs. So that the monthly household expenditure also has been raised to considerable level. In this way SHGs in Northern Tamil Nadu are very successful in helping women empowerment and rural areas.

As explained by **Das. S. K. (2012)** the role of SHG as financial intermediary for enhancing women empowerment. The study shows the realistic experience and observation to beneficiaries of SHG of Nagoan district of Assam and Dhalpukuri development block. The study shows that the SHG- bank linkage of micro finance programme has intense influence on the economic status, decision making power, knowledge & self worthiness of women participants. The paper focused on various determinants and indicators of women empowerment focusing on women who have availed the loan facility

Nirmala and Geetha (2009) examined the positive impact of microfinance in Kerala. It contributes for improvement in household economic welfare and enterprise stability or growth and Micro finance is empowering women, bringing gender equality. By participating in various income generating-cum-developmental activities, the morale and confidence of women became very high. Capacity of the poor women of Kerala in several areas has gone up considerably. Status of women in families and community has also improved

Bhattacharyya & Bhattacharyya (2017) examined economic Empowerment of women in Golaghat district fall on goni gaon panchayat. And paper intends to evaluate to some economic factors such as income expenditure, saving and investment of the women members after joining SHG. T test is tested in this studies and found that null hypothesis is rejected and proved that there is significant raise their income, saving, expenditure after joining of SHGS.

VI. RESULT AND DISCUSSION

Tribal Women Empowerment and Self Help Groups:

Economic empowerment is the main factor of development of a tribal society. If women are economically independent, they were able to contribute towards the family income which result not only in the improvement of income but also health, education to their children independently. During sixth plan many

schemes were implemented to tribal development reduce poverty and to be provided economic development. But the more attractive scheme with less effort is of self help groups. They have been recognized as a useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of the poor through thrift. But under the scheme of (SGSY) SHG is medium for promoting the habit of saving among the women and to enhance the equality of status of women as participant, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

6.2 Profile of physical progress of block wise SGSY, Golaghat

There are 5766 registered SHGs till 2007 (DRDA, 2007) in the entire Golaghat district. If we consider the SHGs employment undertaking, the DRDA open for loan to SHGs by which they improve their income level and reduce unemployment problem.

The following tables show how many SHGs has been formed since 1999-2000 to 2006-2007 (upto 28th July, 2007) by DRDA, Golaghat and release revolving fund and subsidy to the SHGs.

Table1. Formation of SHGs by DRDA, Golaghat (1999 – 2007)

Sl. No	Name of the Dev. Block	1999-2000	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005	2005-2006	2006-2007	2007-2008	Total
I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII
4	Golaghat South Dev. Block, Sarupathar	37	26	35	175	627	300	160	50	8	1418
5	Golaghat Central Dev. Block, Kathalguri	18	27	8	100	447	136	29	50	10	825
2	Golaghat West Dev. Block, Bokakhat	36	53	8	111	230	212	110	50	10	820
7	Gomariguri Dev. Block,	10	16	6	76	151	251	40	133	107	790
1	Golaghat East Dev. Block, Podumoni	14	49	12	113	237	201	71	50	15	762
6	Morongi Dev. Block	10	12	10	75	207	81	45	25	10	475
8	Kakodonga Dev. Block,	10	20	26	53	129	42	20	25	15	340
3	Golaghat North Dev. Block, Dergaon	20	33	10	76	68	96	12	16	5	336
Total		155	236	115	779	2096	1319	487	399	180	5766

Source: Director, DRDA, Golaghat(2008)

6.3 Socio- Economic Profiles of the Respondents

Socio-economic profiles help in deriving a clear picture of the respondents and the society in which they live. In this context some socio-economic variables like age, education level, marital status, occupation of the respondents are presents in the table 2.

Age group :

on the basis of age group size of the respondent it was observed that maximum respondent (58.34) belongs to meddle age group(35-40) and second large respondent (16.66) belongs to age group (30-35) and the least belongs to age group > 30& >40 (16.66) and 8.34 respectively.

Marital status : most of the respondent were reported as married (76.67)%and unmarried (23.33)%and widow are nil

Family type : on basis of family type of the respondents it was observed that maximum respondent ()%belongs to nuclear and minimum joint was ()%.

2: Socio-Economic profile of the respondents:

SL No	Characters	Number	Percentage
1	Age groups(years)		
	>30	5	8.34
	30-35	10	16.66
	35-40	35	58.34
	>40	10	16.66

2	Marital status		
	Married	46	76.67
	Unmarried	14	23.33
	Widows	0	00
3	Family type		
	Nuclear	40	66.66
	Joint	20	33.34
4	House type		
	Pakka	0	0
	Kaccha	40	66.66
	Mixed	20	33.34
5	Educational status		
	Can just sign	4	6.66
	Primary	24	40
	HSLC	18	30
	HS	14	23.34
	Graduate	0	0
6	Occupation		
	Self employed	0	0.0
	Daily wage earner	20	33.34
	Agricultural labourers	30	50
	Service(unorganised)	10	16.66
		0	0

House type : Here the respondent highest in kaccha house (66.66) and the mixed house (33.34)and pakka is nil .

Educational status: Analysis on the basis of educational status is highest pass primary school (40)% and HSLC 30% and H.S. 23.34% and can just sign 6.66% and graduate is nil.

Occupational status: The case study was also revealed that highest respondent was agricultural labour (50) %and daily wage earner 33.34% and service unorganised sectors are 16.66%

Testing of hypothesis:

Economic empowerment of tribal women through Self help groups in the case study in of the study area are assess the three criteria ,income ,saving ,expenditure at 0.01% level of significance . Three null hypothesis are tested for the studies .

Monthly Income of the SHG Members Before and After Joining SHG in Golaghat district . Table : Comparison of members' income between pre-SHG and post-SHG period significant of this is tested with t-test with 1% level of significance.

Hypothesis 1:

There is no significant difference between pre-SHG and post SHG income of the members.

Monthly income	Before		After	
	Respondents	%	Respondent	%
Less than 500	40	66.67	0	
500-1000	8	13.33	10	16.66
1000-1500	8	13.33	15	25
1500-2000	4	6.67	18	30
2000-2500	0	0	10	16.67
2500-3000	0	0	7	11.67
Total	60		60	

(computed spss of field study report)

Paired Samples Statistics

	Income of SHGs members	Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Before joining	1.60	60	.960	.124
	After joining	3.73	60	1.071	.138

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	income of SHGs members before joining & income of SHGs members after joining	60	.718	.000

Paired Samples Test

Paired Samples Test									
		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	income of shgs members before joining - income of shgs members after joining	-2.133	.769	.099	-2.332	-1.935	-21.475	59	.000

Paired t test result:

Table reveals that the calculated t value 21.47 is significant in 0.01 level of confidence. In this table mean score of the income of the respondent after joining (M=3.73, SD=1.071) was significantly greater than the mean score of before (M= 1.60, SD=.960), t(59)=21.47, p<0.001). Hence, the null hypothesis is rejected and there is significantly difference between pre and post income of joining of SHGs.

Impact of SHGs on members' expenditure

Hypothesis 2:

There is no significant difference between pre-SHG and post-SHG expenditure of the members.

Table 6: Comparison of members' expenditure between pre-SHG and post-SHG period

Monthly expenditure	Before		After	
	Respondents	%	Respondent	%
200-300	8		0	
300-400	20		0	16.66
400-500	15		34	25
500-1000	10		18	30
>1500	7		8	16.67
Total	60			

Test Statistics (b): Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	expenditure of before joining	2.80	60	1.219	.157
	expenditure of after joining	3.57	60	0.722	.093

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	expenditure of before joining and expenditure of after joining	60	0.883	0.000

Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 expenditure of before joining - expenditure of after joining	-.767	.673	.087	-.941	-.593	-8.822	59	.000

VII. Result

Table reveals that the calculated t value 21.47 is significant in 0.01 level of confidence. In this table mean score of the income of the respondent after joining (M=3.57, SD=.722) was significantly greater than the mean score of before (M=2.80, SD=1.219), $t(59)=8.822$, $p<0.001$. Hence, the null hypothesis is rejected and there is significantly difference between pre and post income of joining of SHGs.

7.7 Impact of SHG on members' savings

To assess the impact of SHG on members' savings the following hypothesis is framed and significant of this is tested by using 't' test with 0.01 level.

Hypothesis 3:

There is no significant difference between pre-SHG and post-SHG savings of the members.

Table 7: Impact of SHG on members' savings

Monthly Saving	Before		After	
	Respondent	%	Respondent	%
101-200	15	25	0	
201-300	25	41.67	30	50
301-400	15	25	20	33.34
401-500	3	5	6	10
>500	2	3.33	4	6.66
Total	60		60	

Computed spss of field study report

Test statistics

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	saving of before joining	2.20	60	.988	.128
	saving of after joining	2.73	60	.899	.116

Paired Samples Correlations

	N	Correlation	Sig.
Pair saving of before joining & saving of after joining	60	.862	.000

Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair saving of before joining - saving of after joining	-.533	.503	.065	-.663	-.403	-8.211	59	.000

Table reveals that the calculated t value 21.47 is significant in 0.01 level of confidence. In this table mean score of the income of the respondent after joining (M=2.73, SD=0.988) was significantly greater than the mean score of before (M= 2.20, SD = 0.899), t (59) = 8.211, p<0.001). Hence, the null hypothesis is rejected and there is significantly difference between pre and post income of joining of SHGs.

Findings of the Study :

The main findings of the study are:

58.34 of sample respondents are in the age groups between 35-40 years while 8.34% are less than >30 years.

66.66% of sample respondents have individual family system and 33.34% joint family system.

76.67% of sample respondents of marital status and 23.33% are unmarried status.

66.66% of sample respondents have kaccha house, 33.34% for mixed house of the respondent.

40% of sample respondents are primary school passed, only 6.66% in just sign.

Monthly income of majority of sample respondents has increased after joining SHGs.

Monthly expenditure of the sample respondents has gone up after joining SHGs.

Savings of sample respondents have gone up after they became members of SHGs.

VIII. CONCLUSION

To increase the status of women, they must be empowered economically. Income of the SHG members before joining SHG and after joining SHG t test was conducted to find out the significance of difference. It was found that majority of the respondents Income, saving, expenditure after Joining SHG are higher than the Income before Joining. On the basis of the above analysis the null hypothesis that” **there is no significant difference between pre and post economic (income, expenditure, saving) empowerment of women through SHGs**” can be rejected. It is evident from the study area, the SHGs have been playing a vital role in the empowerment of women. Since this study was undertaken to evaluate the economic empowerment of rural women through self help groups in Gulung temera Gaon Panchayat of Golaghat district. Study revealed that after joining the SHG the income and expenditure of the members has significantly increased. But in case of saving it was found that there was no vast difference between saving of the members in pre-SHG and post-SHG period. As a result income and expenditure in post-SHG period has increased significantly than that of pre-SHG period. From these findings it can be concluded that SHGs positively improved the economic empowerment of women in the study area.

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