



## Socio-Economic Impact of SHGs on tribal women (A case study of tribal areas of Dharpura taluka of Valsad district)

### Abstract:

*As a part of the society, improve in the socio-economic empowerment of the women is pre-requirement of the inclusive development of the society. Empowerment of women has become a very important aspect in the development strategy of the backward areas. It has been focused on empowerment of the women in India since the beginning of the 21<sup>st</sup> century. Economic empowerment and social empowerment are two main pillars of the women empowerment in India. Tribal women are facing so many problems such as lower education, traditional life style, limited source of income, insufficient involvement in decision making process of the family and lack of financial literacy. In the context of SHGs can play key role to improve the socio-economic condition of the tribal women. The women who associated with the SHGs has more contribute in their family's income, savings and wealth creation than the women who not associated with the SHGs. The women who associated with the SHGs are engaged in more income generating activities compared to the women who not associated with the SHGs. The SHGs favorable impacts have been on the gender equality in terms of education. The women who associated with the SHGs are more educational expenses on girls than boys and the women who not associated with the SHGs are more educational expense on boys than girls. Thus, the SHGs have been supportive in reducing gender inequality in terms of education.*

**Key words:** *Self Help Groups - Tribal Women - Socio-Economic empowerment – gender inequality*

### Introduction:

As a part of society, it is necessary for women to be empowered in terms of social and economic for holistic development. If the micro-credit program is implemented by the self-help group, then very good results are found in the backward areas in terms of economic development, Involvement in governance and their Empowerment. The size and design of the SHGs are very important for its effectiveness. There are few SHGs with income generation activities in India. While most SHGs associated with activities other than income generation activities, such as savings and financing. (BL Centre for Development Research and Action, 2003) A lot of studies have been conducted associated with socio-economic condition of the women in tribal area. In all these research studies a common finding it seems that the even today, socio-economic status of the women is unfortunately very poor. Women in tribal area are facing so many problems such as lower education, traditional life style, limited source of income, insufficient share in decision making process of the family and inadequate information and skills of the financial investment, lack of financial literacy etc. In India, gender inequality ratio can be seen very high in terms of Income, job opportunity, wages, decision making power, education, social status. In the era, there is being focused on women empowerment in India. Economic empowerment and social empowerment are two main pillars of the women empowerment. In this context SHGs can play an important role to improve the socio-economic empowerment of the women. Micro credit facilities provided by the SHGs are a key tool for the women's empowerment. Education, health, Enable to family decision making process, financial literacy, increase in income level can be make through micro credit facilities.

In their research study, socially and economic impacts have been examined to providing micro credit facilities to women. In the development of tribal women, the microfinance program plays a key role in terms of financial self-sufficiency and living of standards. According to this study, there are significant differences in the status of among women who have received microfinance, and women who have not received microfinance. Women are socially, mentally and economically empowered by the providing

the facility of microfinance in tribal areas. The income of these women's family has increased getting the facility of microfinance and therefore uplifted their standard of living. Women who receive microfinance have become more aware to education and literacy. And as a result, domestic violence has also decrease. (Rao & Soni, 2016)

In his research study the microfinance program has been outlined and reviewed. Microfinance program is an important tool to provide financing facilities to poor people in rural areas. In addition to, the microfinance program is a key tool for improve the living standards of rural poor. There has been a favorable impact on the standard of living of rural poor Due to microfinance. It has favorable effects especially on poor people's food, clothing, housing and health services. However microfinance facilities are inadequate as required in India. This research paper provides guidelines for making the microfinance program more effective for the poor in rural areas. (Tripathi, 2014)

“Microcredit, or microfinance, is about banking the unbankables, bringing credit, savings and other essential financial services within the reach of tens - or rather hundreds - of millions of people who are too poor to be served by regular banks, in most cases because they are unable to offer sufficient collateral. For banks that is a valid reason to refuse credit” Therefore microcredit is a component of microfinance in that it involves providing credit to the poor, but microfinance also involves additional non-credit financial services such as saving, insurance, pensions and payment service. (Maanen, 2004)

According to census of 2011, there are 8.92 million schedule tribe people in the total population of Gujarat state and 14.75 Percentage are schedule tribe out of total population of Gujarat state. Schedule tribe population can be seen much more in Panchmahal, Sabarkatha, Vadodara, Bharuch, Surat, Tapi, Narmada, Navsari, Valsad and The Dang districts of the Gujarat. Socio-Economic impact has been found micro finance program of SHGs run by women in the tribal area of Gujarat.

SHGs have been formed by various voluntary organizations and co-operative institutions in the tribal region of Gujarat state. Moreover, SHGs has also been formed under the Mission Mangalam programme of district rural development agency of the Government of Gujarat in the tribal region. Micro finance programme are being executed in all SHGs formed by all these institutes and organizations. Even before this research study, so many research studies have been conducted associated with SHGs, Woman empowerment and microfinance.

### **Objective of the study:**

The main objective of this research paper is to examine socio-economic impact of SHGs on tribal women. In this context occupation of the women associated with SHGs, Contribution to their family's income, saving and wealth creation, their investment, and besides this their participation in the family's main economic decisions are also examined.

### **Hypothesis:**

$H_0$  = There is no significance deference between the socio-economic condition of the tribal women who associated with the SHGs and tribal women who not associated with the SHGs.

$H_1$  = There is significance deference between the socio-economic condition of the tribal women who associated with the SHGs and tribal women who not associated with the SHGs.

Variables such as occupation of the tribal women, contribution in their family's income, saving and wealth creation, their investment and their participation in their family's main economic decision and educational expenditure on the boys and girls have been taken to test the hypothesis.

### **Methodology of the Study:**

The primary and secondary sources have been used in this research study, since it is associated with tribal women and SHGs of Dharpur taluka of Valsad district. Structured questionnaire for primary data have been filled from tribal women. Sixty women were selected randomly for the study from tribal women, including 30 women who associated with the SHGs and 30 women who not associated with the SHGs. Chi-Squire test has been used to analyze the variables like occupation, contribution in the family's income, saving and wealth creation, investment, participation in the main economic decision of their family, educational expenditure on the boys and girls of the tribal women. Tabulation and percentage analysis has been also used to analyze and interpret the data.

**Table-1: Age of the tribal women**

Age of the respondents	Group of Respondent		Total respondents
	Associated with SHGs	Not associated with SHGs	
Less than 25 years	0	07	07
	0%	23.3%	11.7%
25-30 Years	21	15	36
	70.0%	50.0%	60.0%
31-35 years	9	6	15
	30.0%	20.0%	25.0%
More than 35 years	0	02	02
	0.0%	6.7%	3.3%
Total	30	30	60
% of Total	50.0%	50.0%	100%
<b>Source of Data : collected from the field survey by questionnaire</b>			

Table-1 presents the profile of the respondents in terms of their age. 70.0 per cent of women in the age group of 25-30 years, 30.0 per cent of women in the age group of 31-35 years are included among the women associated with self-help group. 23.3 per cent of women in the age group of less than 25 years, 50.0 per cent of women in the age group of 25-30 years, 20.0 per cent of women in the age group of 31-35 years and 6.7 per cent of women in the age group of more than 35 years are included among the women which is not associated with self-help group. The data implies that majority of the tribal women are in the age range of the 25-35 years old, Thus belonging to the young and adult age group.

**Table-2: Education of the tribal women**

Education of Respondents	Group of Respondent		Total respondents
	Associated with SHGs	Not associated with SHGs	
Illiterate	01	03	04
	3.3%	10.0%	6.7%
Primary education	10	18	28
	33.3%	60.0%	46.7%
Secondary Education	12	06	18
	40.0%	20.0%	30.0%
Higher Education	07	03	10
	23.3%	10.0%	16.7%
Total	30	30	60
% of Total	50 %	50%	100%
<b>Source of Data : collected from the field survey by questionnaire</b>			

Table-2 presents the profile of the respondents in terms of their education level. 3.3 per cent of women are illiterate, 33.3 per cent of women with primary education, 40.0 per cent of women with secondary education and 23.3 per cent of women with higher education are included among the women which associated with SHGs. 10.0 per cent of women are illiterate, 60.0 per cent of women with primary education, 20.0 per cent of women with secondary education and 10.0 per cent of women with higher education are included among the women which not associated with SHGs run by the tribal women.

The impacts of microfinance program have been examined on child labor, poverty alleviation and education. It has been observed that those who have received microfinance and higher education also have an increase in the ownership of the business, as well as micro finance with higher education has increased ownership of the business in the service sector. Apart from this, microfinance has been received, but those who have not received higher education are found to be engaged in agriculture sector and low income generation business. This research study has found that only microfinance programs do not help in poverty alleviation, But if the skills are implantation to them, the microfinance program in the field of poverty alleviation gives more effective results. (Augsburg, Haas, Harmgart, &

Meghir, 2012) The data suggest that the percentage of illiterate women in both the groups of women has been observed to be very low. Secondary and higher education covers a large proportion of the women which is associated with the SHGs, and proportion of women with primary education is relatively high in the women which not associated with the SHGs run by women.

**Table-3: Occupation of the tribal women**

Occupation of the respondent	Group of Respondent		Total respondents
	Associated with SHGs	Not associated with SHGs	
Agriculture	09	13	22
	30.0%	43.3%	36.7%
Animal Husbandry	17	06	23
	56.7%	20.0%	38.3%
Cottage Industry	04	02	06
	13.3%	6.7%	10.0%
House Wife	0	09	09
	0%	30.0%	15.0%
Total	30	30	60
% of Total	50 %	50%	100%

**Source of Data : collected from the field survey by questionnaire**

The calculated  $\chi^2$  Value is greater than Critical  $\chi^2$  Value from the Chi-Squire distribution table ( $\chi^2(4) < 15.655$ ), So here cannot accept the null hypothesis, and concluded that there is a significance deference between the occupation of the women which is associated with SHGs and occupation of the women which is not associated with the SHGs. as well as since the p-value 0.001 is less than significant level ( $p < 0.05$ ), So concluded that there is statistically significant relationship between occupation of the tribal women and women's SHGs.

If the microfinance facilities are implemented effectively, they give very good results in poverty alleviation. But if any skillful training is not provided with the facilities of microfinance, then there is not enough outcome in poverty alleviation. Because when microfinance is given in the absence of special skills it is used in non-productive and consumable expenses. For this, there is a need for skill development programs such as handicraft, sewing, embroidery, carpentry, animal husbandry and poultry, horticulture with microfinance program. (Mahanta, Panda, & Shreekumar, 2012) In this data it seems that, the women who associated with SHGs are more engaged in relatively more income generating economic activities such as animal husbandry, cottage industry, when women who not associated with SHGs are more engaged in relatively low income generating economic activities such as housewife works.

**Table-4: Monthly income of the respondents' family**

Income of the respondent Family	Group of Respondent		Total respondents
	Associated with SHGs	Not associated with SHGs	
5001 – 10000	14	07	21
	46.7%	23.3%	35.0%
10001 – 15000	06	03	09
	20.0%	10.0%	15.0%
15001 – 20000	07	05	12
	23.3%	16.7%	20.0%
20001 – 25000	01	09	10
	3.3%	30.0%	16.70%
25001 – 30000	01	04	05
	3.3%	13.3%	8.3%
30001 – 35000	01	02	03
	3.3%	6.7%	5.0%
	30	30	60

% of Total	50 %	50%	100%
<b>Source of Data : collected from the field survey by questionnaire</b>			

Above table-4 shows the monthly income of the tribal women's families. It has been found that the women who associated with SHGs their most of families are incorporated in average monthly income group of Rs. 5000 to Rs. 20000. The families' income of the women associated with the SHGs seems to be related with a particular pattern, when the families' income of the women who not associated with SHGs does not seem to be related with a particular pattern. Even the families' income of the women who not associated with the SHGs is higher than the families' income of the women who associated with the SHGs.

**Table-5: Contribution of the tribal women in the monthly income of their family**

Contribution in the Family's Income	Group of Respondent		Total respondents
	Associated with SHGs	Not associated with SHGs	
Nothing	02	13	20
	6.7%	43.3%	25.0%
Less than 25 Percentage	08	10	16
	26.7%	33.3%	26.7%
More than 25 and Less than 50 Percentage	09	04	11
	30.0%	13.3%	18.3%
More than 51 Percentage	11	03	13
	36.7%	10.0%	21.7%
Total	30	30	60
% of Total	50 %	50%	100%
<b>Source of Data : collected from the field survey by questionnaire</b>			

In this research study, the impact of the microfinance program on women's income, savings and investment has been examined. Women are an important component of socio-economic development. Microfinance provided through self-help groups plays a key role in the economic empowerment of women. Self-help groups promote women's savings and investment habits in developmental activities. Thus, the microfinance programs run through self-help groups improve the economic condition of women, the process of decision-making and their independence. (Das & Baishya, 2015) Even though the families' income of the women who not associated with SHGs is comparatively high, but these women have a very small stake in their family's income. That is to say 43.3 per cent of women do not contribute anything to their family's income, when only 33.3 per cent of women contribute less than 25 percent of their family's income among the women who not associated with the SHGs.

Families' income of the women who associated with SHGs is comparatively very lower, but these women contribute a lot to their family's income comparatively to the women who not associated with the SHGs. only 6.7 per cent of women do not contribute anything to their family's income, when 26.7 per cent of women contribute less than 25 per cent of their family's income, 30.0 per cent of women contribute 25 to 50 percent of their family's income and 36.7 per cent of women contribute more than 50 percent of their family's income among the women who associated with the SHGs. Because of the women get encouragement to increase in income and saving after joining the SHGs, In addition these women have very large stake in their family's income, because most of the women are engaged in the economic activities that generate more income.

The calculated  $\chi^2$  Value is greater than Critical  $\chi^2$  Value from the Chi-Squire distribution table ( $\chi^2(3) < 14.783$ ), So here we reject the null hypothesis, and concluded that there is a significance deference between the contribution in family's income of the women which is associated with SHGs and contribution in family's income of the women which is not associated with the SHGs. as well as since the p-value 0.002 is less than significant level ( $p < 0.05$ ), So concluded that there is statistically significant relationship between contribution in family's income of the tribal women and women's SHGs.

**Table-6: Contribution of the tribal women in the saving of their family**

Contribution of the Respondents	Group of Respondent		Total respondents
	Associated with SHGs	Not associated with SHGs	
No Contribution	03	14	17
	10.0%	46.7%	28.3%
less than 25 Percentage	10	10	20
	33.3%	33.3%	33.3%
26 to 50 Percentage	12	03	15
	40.0%	10.0%	25.0%
51 to 75 Percentage	05	03	08
	16.7%	10.0%	13.3%
Total	30	30	60
% of Total	50 %	50%	100%
<b>Source of Data : collected from the field survey by questionnaire</b>			

Above table-6 presents the details of the contribution of the tribal women in their family's saving. 10 per cent of women do not contribute anything in their family's savings. 33.3 per cent of women contribute less than 25 percent in their family's saving, 40.0 per cent of women contribute 26 to 50 percent in their family's saving and 16.7 per cent of the women contribute 51 to 75 percent in their family's saving among women who associated with SHGs. Thus, 90.0 per cent of the women something contributes in their family's saving among the women which is associated with the SHGs.

When, 46.7 per cent of women do not contribute anything in their family's saving, 33.3 per cent of women contribute less than 25 percent in their family's saving, 10.0 per cent of women contribute 26 to 50 percent in their family's saving and 10.0 per cent of the women contribute 51 to 75 percent in their family's saving among women who not associated with SHGs. Thus, 46.7 per cent women do not contribute anything in their family's saving. So it can be concluded that the women who associated with the SHGs are more contribute in their family's savings than the women who not associated with the SHGs.

The calculated  $\chi^2$  Value is greater than Critical  $\chi^2$  Value from the Chi-Squire distribution table ( $\chi^2(3) < 13.018$ ), So it cannot be accept the null hypothesis, and concluded that there is a significance deference between the contribution in family's saving of the women which is associated with SHGs and contribution in family's savings of the women which is not associated with the SHGs. as well as since the p-value 0.005 is less than significant level ( $p < 0.05$ ), So concluded that there is statistically significant relationship between contribution in family's savings of the tribal women and SHGs run by the women.

**Table-7: Contribution of the tribal women in the wealth creation of their family**

Contribution of the Respondents	Group of Respondent		Total respondents
	Associated with SHGs	Not associated with SHGs	
No Contribution	05	15	20
	16.7%	50.0%	33.3%
less than 25 Percentage	08	12	20
	26.7%	40.0%	33.3%
26 to 50 Percentage	11	02	13
	36.7%	6.7%	21.7%
51 to 75 Percentage	6	1	7
	20.0%	3.3%	11.7%
Total	30	30	60
% of Total	50 %	50%	100%
<b>Source of Data : collected from the field survey by questionnaire</b>			

Above table-7 presents the data about the contribution of the tribal women in the wealth creation of their family. 16.7 per cent of women do not contribute anything in their family's wealth

creation, 26.7 per cent of women contribute less than 25 percent, 36.7 per cent of women contribute 26 to 50 percent and 20.0 per cent of women contribute 51 to 75 percent in their family's wealth creation among the women who associated with the SHGs. Thus, 83.3 per cent women contribute to the wealth creation of their families among women who associated with the SHGs. On the other hand, 50.0 per cent of women do not contribute anything in their family's wealth creation, 40.0 per cent of women contribute less than 25 percent, 6.7 per cent of women contribute 26 to 50 percent and 3.3 per cent of women contribute 51 to 75 percent in their family's wealth creation among the women who not associate with the SHGs. Thus, 50.0 per cent of women do not anything contribute in their family's wealth creation. So, after analyzing the data it can be concluded that the contributions in the family's wealth creation of the women who have associated with SHGs are higher in comparison to the women who have not associated with the SHGs.

The calculated  $\chi^2$  Value is greater than Critical  $\chi^2$  Value from the Chi-Squire distribution table ( $\chi^2(3) < 15.602$ ), So we cannot accept the null hypothesis, and concluded that there is a significance deference between the contribution in family's wealth creation of the women which is associated with SHGs and contribution in family's wealth creation of the women which is not associated with the SHGs. as well as since the p-value 0.001 is less than significant level ( $p < 0.05$ ), So concluded that there is statistically significant relationship between contribution in family's wealth creation of the tribal women and SHGs run by the women.

**Table-8: type of investment of the tribal women**

Type of Investment	Group of Respondent		Total respondents
	Associated with SHGs	Not associated with SHGs	
No any kinds of Investment	04	14	18
	13.3%	46.7%	30.0%
Land, Gold and House	08	10	18
	26.7%	33.3%	30.0%
Bank FD, Post Office Saving Scheme, LIC	18	06	24
	60.0%	20.0%	40.0%
Total	30	30	60
% of Total	50 %	50%	100%

**Source of Data : collected from the field survey by questionnaire**

The investment data of the tribal women are shown in the table-8, in this data can be seen that, 13.3 per cent of women do not have any kinds of investments. 26.7 per cent of women invest in land, gold and houses, 60.0 per cent of women invest in bank fixed deposits, post office savings schemes and various LIC schemes among women who have associated with the SHGs. While one the other side 46.7 per cent of women do not have any kinds of investments, 33.3 per cent of women invest in land, gold and houses, 20.0 per cent women invest in bank fixed deposits, post office saving schemes and various savings LIC schemes. In this context we concluded that the investment of the women who have associated with the SHGs are mostly productive such as bank fixed deposits, post-office savings schemes, LIC schemes, but investment of the women who have not associated with the SHGs are mostly unproductive such as land, gold and houses, and moreover the women who associated with the SHGs has been 33.3 percent more investment than the women who not associated with the SHGs.

The calculated  $\chi^2$  Value is greater than Critical  $\chi^2$  Value from the Chi-Squire distribution table ( $\chi^2(2) < 11.778$ ), So it cannot be accept the null hypothesis, and concluded that there is a significance deference between the investment of the women which is associated with SHGs and investment of the women which is not associated with the SHGs. as well as since the p-value 0.003 is less than significant level ( $p < 0.05$ ), So concluded that there is statistically significant relationship between investment of the tribal women and SHGs run by the women.

**Table-9: Participation of the tribal women in the main economic decision of their family**

Participation in major	Group of Respondent	Total
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<b>economic decision</b>	<b>Associated with SHGs</b>	<b>Not associated with SHGs</b>	<b>respondents</b>
There is no involvement in any kind of Family Decision	01	06	07
	3.3%	20.0%	11.7%
Purchase of Food Items	01	10	11
	3.3%	33.3%	18.3%
Buying Domestic Goods	02	05	07
	6.7%	16.7%	11.7%
Purchases and Renovation of House	03	03	06
	10.0%	10.0%	10.0%
Education of Children	06	02	08
	20.0%	6.7%	13.3%
Buying and Sales of Product	04	02	06
	13.3%	6.7%	10.0%
Debt for Domestic Needs	05	01	06
	16.7%	3.3%	10.0%
Saving and Investment	08	01	09
	26.7%	3.3%	15.0%
<b>Total</b>	<b>30</b>	<b>30</b>	<b>60</b>
<b>% of Total</b>	<b>50 %</b>	<b>50%</b>	<b>100%</b>
<b>Source of Data : collected from the field survey by questionnaire</b>			

Table-9 shows that the women who have associated with the SHGs are participates in important economic decisions of their family such as purchases and renovation of house, education of children, buying and sales of product, debt for domestic needs. 3.3 per cent of women do not have any kinds of participation in their family's major economic decisions among the women who associated with the SHGs, while against it 20.0 per cent of women do not have any kinds of participation in the family's major economic decisions among the women who not associated with the SHGs. besides these, the rest of women that, most of they have a participation in their family's decision like purchase of food items and domestic goods. Therefore it can be concluded that the women who associated with the SHGs have more participate in major economic decision of their family compared to the women who not associated with the SHGs. In this research study, the impact of the microfinance program on women's employment has been examined. It can be seen that Microfinance program is an important tool for women's empowerment in terms of participation in financial decisions of their families, legal awareness, migration and economic security. (Sujatha & Malyadri, 2015)

The calculated  $\chi^2$  Value is greater than Critical  $\chi^2$  Value from the Chi-Squire distribution table ( $\chi^2(7) < 22.999$ ), So it cannot be accept the null hypothesis, and concluded that There are significance deference between the participation of the women who have associated with the SHGs and the women who have not associated with the SHGs in the family's main economic decisions. As well as since the p-value 0.002 is less than significant level ( $p < 0.05$ ), So we concluded that there is statistically significant relationship between participation in family's main economic decisions of the tribal women and SHGs.

**Table-10: Education expenditure on the boys and girls of the tribal women**

<b>Educational Expenditure on the boys and girls</b>	<b>Group of Respondent</b>		<b>Total respondents</b>
	<b>Associated with SHGs</b>	<b>Not associated with SHGs</b>	
More expenses on girls than boys	18	10	28
	60.0%	33.3%	46.7%
More expenses on boys than girls	04	12	16
	13.3%	40.0%	26.7%
Equal expenditure on both boys and girls	08	08	16
	26.7%	26.7%	26.7%

Total	30	30	60
% of Total	50 %	50%	100%
<b>Source of Data : collected from the field survey by questionnaire</b>			

Table-10 shows that the education expenditure on the boys and girls of the tribal women. the table shows that 60.0 per cent of women more expenses on girls than boys, 13.3 per cent of women more expenses on boys than girls, 26.7 per cent of women equal expenditure on both boys and girls among the women who associated with the SHGs, against it 33.3 per cent of women more expenses on girls than boys, 40.0 per cent women more expenses on boys than girls and 26.7 percent of women equal expenditure on boys and girls.

In their study, the impact of the microfinance program on children's education has been examined. If the credit is given directly to the parent by the bank, then there is no any specific impact on children's education. But if women are financed through a group, it becomes more effective for girls' education. Microfinance provided through group of women has reduced gender inequality. As a result of the microfinance through women's groups, there has been decrease in the education and literacy rates among boys and girls. When women join the group, its dominance increases on family resources with compared to men. As a result, women's involvement in the family's economic decision-making process has increased. (Holvoet, 2004) It can be concluded that the women who have associated with the SHGs are make more educational expenses on girls than boys and the women who have not associated with the SHGs are make more educational expense on boys than girls. Thus, the SHGs have been supportive in reducing gender inequality in terms of education.

The calculated  $\chi^2$  Value is greater than Critical  $\chi^2$  Value from the Chi-Squire distribution table ( $\chi^2(2) < 6.286$ ), So it cannot be accept the null hypothesis, and concluded that There are significance deference between the educational expenses on boys and girls of the women who have associated with the SHGs and the women who have not associated with the SHGs. As well as since the p-value 0.043 is less than significant level ( $p < 0.05$ ), So we concluded that there is statistically significant relationship between the educational expenses on girls and boys of the tribal women and SHGs run by the women.

### **Conclusion:**

On the basis of the above analysis we cannot accept the null hypothesis, so it can be concluded that there is significant deference between the socio-economic condition of the women who associated with the SHGs and Women who not associated with the SHGs. Thus the findings shows that the SHGs has played a significant role in the improving the socio-economic condition of the tribal women of the Dharmpur Taluka. In India, the process of socio-economic development is focused on the very poor people of rural and backward areas. In this regard, the microfinance program run by the self-help group can play a key role in improving the socio-economic condition of the rural backward area. Microfinance program run by the SHGs has not only improved the food, clothing and health services of the rural tribal people, but also has improved their standard of living. (Das D. K., 2016). The study concluded that, the women who associated with the SHGs is engaged in more income-generating activities such as animal husbandry, cottage industries than the women who not associated with the SHGs. furthermore these women get a higher share of their family's income, savings and wealth creation than women who not associated with the SHGs. The Women who associated with the SHGs have more participation in the main economic decision of their families, such as purchases and renovation of own house, children's education, buying and sales of product, debt for domestic needs, saving and investment. When the women who do not associated with the SHGs have very little participation in the main economic decisions of their family. The tribal women associated with the SHGs are found to be more educational expenditure on the girls than boys, when, the women who not associated with the SHGs are found to be more educational expenditure on the boys than girls. The self-help group's work has been favorable for empowering women in social, economic, cultural, political and legal context in compared to men. Women engaged in self-help groups have become involved in more and more social and economic activities in compared to men. (Achary & Samantray, 2013).

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**Dharmendra M. Nakum**

Assistant Professor in Economics  
Govt. Arts and Commerce College  
Khergam