

SPECIMEN FORMAT FOR THESES OF MONTH

Faculty : **BUSINESS ADMINISTRATION**

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Title of the thesis : **EMPOWERMENT OF TRIBALS THROUGH
FINANCIAL INCLUSION**

(i) In Roman Script =

(ii) In roman Script =

Nomenclature of Degree: : **DOCTOR OF PHILOSOPHY**

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Designation of Supervisor : **PROFESSOR AND HEAD(RETIRED)**

**Centre/department/school in
which research was conducted** : **Department of Commerce**

University's Name & Address : **Avinashilingam Institute for Home Science and
Higher Education for Women**

Abstract within 300 words:

Financial inclusion has emerged as a significant element in fostering economic growth and decreasing poverty, particularly among marginalized communities. For tribal populations in India, financial inclusion remains a significant challenge due to historical exclusion, geographic isolation, and limited access to financial services. The Nilgiri district, situated in the Western Ghats, is home to several indigenous tribal groups who have faced persistent socio-economic disadvantages despite various policy interventions. In recent years, there have been concerted efforts by both government and non-governmental organizations to improve financial inclusion in India. Initiatives such as the Pradhan Mantri Jan Dhan Yojana (PMJDY) and various microfinance programs aim to extend financial services to underserved populations, including tribal communities. However, the effectiveness of these programs in enhancing financial empowerment among the tribal groups in the Nilgiri district remains underexplored. The Nilgiri district is characterized by its unique geographic and cultural landscape, which includes a diverse mix of tribal groups with distinct traditions and economic practices. The six primitive tribal groups included in this study represent a broad spectrum of indigenous cultures and economic statuses, making the Nilgiri district a relevant and significant area for this research. The diversity within these groups provides a rich context for examining the various dimensions of empowerment and identifying specific needs and challenges. A multistage sampling technique was employed to ensure a representative sample of 420 respondents from the six tribal groups. This approach involved selecting tribal groups from different regions of the district and then conveniently choosing participants within each group. The study used a combination of descriptive statistics to outline demographic and socioeconomic profiles, mean score analysis to evaluate average empowerment levels, ANOVA and T-tests to detect significant differences between groups, and multiple regression analysis to explore the relationships between various factors and empowerment outcomes. The major findings of the study provides a detailed examination of financial, social, and economic empowerment among tribal communities in the Nilgiri district. The results indicate that these communities face significant challenges in achieving financial empowerment, with low levels of access to financial resources, limited economic opportunities, and restricted social inclusion. The findings highlight the need for targeted interventions to address these challenges and improve the overall well-being of tribal populations.

By implementing the recommended policies and programs, stakeholders can contribute to enhancing financial and social empowerment, ultimately supporting the sustainable development and prosperity of these marginalized communities.

i) Major objectives :

- To assess the awareness of financial inclusion among select tribal respondents
- To analyze the access to financial inclusion activities among select tribal respondents
- To examine the benefits derived from financial inclusion by the select tribal respondents
- To understand the problems faced by the select tribal respondents relating to financial inclusion
- To examine the factors influencing financial inclusion among select tribal respondents
- To determine the effect of financial inclusion on the empowerment of select tribal respondents

ii) Hypothesis:

H₀₁: There is no significant mean difference between socio-economic profile of the tribal respondents and access to various Financial Institutions

H₀₂: There is no significant mean difference between awareness on banking operations before and after entering into the stream of financial services among Tribal respondents

H₀₃: Socio-economic variables and financial inclusion initiatives do not influence the Economic independence of Tribal Respondents

H₀₄: Socio-economic variables and financial inclusion initiatives do not influence the Social participation of Tribal Respondents

H₀₅: Socio-economic variables and financial inclusion initiatives do not influence the Financial decision making of Tribal Respondents

H₀₆: Socio-economic variables and financial inclusion initiatives do not influence the Overall Empowerment of Tribal Respondents

iii) Methodology :

Nature of the Research

This study adopts the descriptive nature of research design. The study focused on to describe about the tribal's financial inclusion. Hence it is classified as descriptive study.

Selection of the Study Area

The present research is confined to the selected group of tribal households in the Nilgiris Districts of Tamil Nadu. The Nilgiris District is selected because it is a tribal area and Scheduled Tribe's population recorded as one of the highest (4.5 percent) in the Tamil Nadu state as per census 2011. Hence the Nilgiris District has been selected as the locale of the study.

Selection of the Sample Units

The Nilgiris District has a population of 7,35,394, with a gender distribution of 375251 female and 360143 male. The total population of the district includes the schedule tribe population of 32183 consisting of 16091 male and 16722 female (Census 2011). For administrative purpose the Nilgiris district is divided into six taluks namely Udthagamandalam, Kundah, Coonoor, Kotagiri, Gudalur and Pandalur . The study has been carried out in six taluks.

Method of Data Collection

The study adopts convenient sampling technique to select the sample respondents for the study. The tribal population of Nilgiris is sparsely located in different terrains and forest areas, the researcher was able to reach them with the help of volunteers from Nilgiris Adivasi Welfare Association (NAWA), a Non-Governmental organization which has been supporting tribal people in and around the Nilgiris district.

Period of the Study

The present research work was carried out from September 2018 to September 2024. From June 2019 to August 2019, a pilot survey using the interview schedule was performed. The final data gathering began in December 2019 and ended in March 2020.

Tools for Analysis of Data

Descriptive statistics

Descriptive statistics was applied to know the ground reality of the tribal respondents based on the demographic and socio-economic profile of the tribal respondents , banking practices among

tribal respondents, access to financial institutions by tribal respondents, access to digital/ electronic payment modes, avenues of digital payment, shift in sources of borrowings, participation in financial inclusion initiatives by tribal respondents, and empowerment of Tribal respondents on financial inclusion.

Paired t test

A paired t-test is used to compare two population means where you have two samples in which observations in one sample can be paired with observations in the other sample. Paired t test was performed to analyse whether a significant mean difference existed among awareness on banking operations before and after financial inclusion of tribal respondents.

3.7.3 Analysis of Variance

“The essence of Analysis of variance (ANOVA) is that the total amount of variation in a set of data is broken down into two types that amount which can be attributed to chance and that amount which can be attributed to specified causes (Kothari C R and Garg, 2021)”. In this study the analysis of variance is used to find out the significant mean difference between socio-economic variables and access to financial institutions among tribal respondents.

3.7.4 Factor Analysis

Factor analysis is a statistical method used to identify underlying factors or constructs that explains the patterns of correlation within a set of observed variables, in the context of consumer attitudes towards sustainable fashion, factor analysis can be used to identify the key underlying dimensions or factors that drive these attitudes. The data collected on various aspects such as the key challenges faced by tribal respondents before and after financial inclusion, participation in financial inclusion initiatives by tribal respondents.

3.7.5 Multiple Regression Analysis

Multiple regression analysis is a statistical method used to understand the cause and effect relationship between the select extrogenous and endogenous variables. The basic form of a multiple regression equation is:

$$Y = a + bx_1 + bx_2 + bx_3$$

Multiple Regression analysis was applied to determine the effect of financial, economic and social empowerment of tribal respondents on financial inclusion.

iv) Findings:

The empowerment of tribal people could be kept as a long term development goal in India. The policy makers must implement financial inclusion tool to include the tribal people into the stream of financial beneficiaries. The Government of India should enables financial inclusion services to include the tribal respondents to access the banking, financial institutions and digital payment services and involve them in income generating activities. The tribal should be relieved from the clutches of money lender and unauthorized lenders. It is observed from the present study that agriculture is the main income generating activities among tribal people. So the financial institutions must focus on the financial products tailored to improve the agricultural activities.

In the present study the tribal respondents are holding a bank account for receiving the benefits from the Government schemes, pension schemes, MGNREGRA etc. Merely holding a bank account by the tribal will not result in complete financial inclusion. Awareness, access, usage and deriving benefit out of the inclusive programmes result in empowerment of tribal. The major reason for financial exclusion among the selected tribal respondents are lack of education, technology illiteracy, low income, poor infrastructure, unique culture & heritage, geographical isolation they could not able to adopt the financial inclusive measures. In order to remove the barriers the policy makers should pave attention on the underdeveloped tribes by giving proper financial literacy, training, and infrastructure to improve their standard of living which leads to social, financial and economic empowerment of the whole tribal community.

Examiners

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