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**Role of Microfinance on Tribal Women Empowerment: A Case of Dooars  
Region of West Bengal**

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**ABSTRACT**

Empowerment of women is no doubt the pivotal component of human capital. After 1980s it was recognized by the economists' that women's empowerment is one of the most crucial aspects for human development. Women's empowerment is regarded as mechanism of improving the qualitative aspects of women. According to the 2011 Census there are 5, 18, 71,211 tribal women in India which constitute 4.28 per cent of the total population. In tribal communities, the role of women is substantial and crucial.

The present study highlighted the role of micro finance in women empowerment. Stratified random sampling techniques have been adopted to collect the primary data from Dooars region of west Bengal. On the basis of the collected data, analysis has been done with the help of the SPSS. Thereafter valid conclusions and recommendations have been made.

Key words: Tribal women, Micro finance, Empowerment.

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**Prelude**

The status of women in a society is a significant reflection of the level of social justice in that society. In the literature, women's status is commonly described in terms of their education, income, employment, health, fertility, etc. somewhere it has shown that their roles within family, community and society also. But if we are talking about tribal communities, the role playing by women is crucial and substantial.

According to the Oxford dictionary "a tribe is a group of people in a primitive or barbarous stage of development acknowledging the authority of a chief and usually regarding themselves as having a common ancestor".

Tribal are assumed the original dwellers of this subcontinents and residing since unrecorded time. India is the second largest country in the world in terms of high concentration of indigenous Tribal population which is just after the African continent. Women play a crucial role in this community but yet their conditions are pitiable.

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Empowerment is an active process enabling women to realize their full identity and power in all spheres of life (Gnanadhas & Mahalekshmi, 2011). Empowerment is a process that takes a person from a position of powerless inaction to responsible action. The process moves through several stages from a) participation to b) decision making to c) action and, ultimately to d) the capacity to take responsibility for those actions.

Empowerment is a complex concept and it is interpreted in many ways. It comes from the term 'empower' which means 'to give power or authority and to enable or permit'. Such power may be achieved in tribal women through reducing poverty, increasing role of education, improving health and nutrition level and also conserving their natural habitat by checking on ecological destruction regularly taking place in their natural home (Devyani Rathore, 2015).

The origin of microcredit or microfinance goes back to Dr. Muhammad Yunus of Bangladesh in 1980's. In India, financial services in micro form especially for the rural poor started in the form of cooperative societies in 1890. In the recent years micro finance sector dominated by Self Help Groups (SHGs), which have emerged as micro level financial intermediaries. Generally, micro finance organizations approve loans, provide opportunities for savings, and other basic financial services to the poorer.

### **Review of Existing Literature**

Several studies have been conducted on the various issues of tribal women empowerment and a few of those have been presented below:

Study conducted by Ondoro O. Charles and Omena Dorine in 2012, investigated the effects of micro finance services on the financial empowerment of youth in Migori County in Kenya. The study further reveals the effects of micro finance on savings by youths, effects of investment by youth, and effects on financial management skills of youth.

Savita Shankar (2013) Studied on "Financial Inclusion in India: Do Microfinance Institutions Address Access Barriers?" the study found that while MFIs do break down many barriers to financial inclusion, there are limitations in the extent of their outreach to those excluded.

Gummadi Naresh (2014), conducted study on "Work Participation of Tribal Women in India: A Development Perspective" the study unveils the three important dimensions of the tribal women worker and these are role of work participation of women in India, the socio- economic status of tribal women in India and the nature and characteristics of socio-cultural conflicts faced by the tribal women

Devyani Rathore, (2015) in her study on the "Tribal Women Empowerment in Southern Rajasthan" she found that education is the most powerful instrument for empowering women. She further suggested that modern education and facilities have influenced much in women empowerment. There is continued inequality of tribal women in all sectors- economic, social, political, educational, health-care, nutrition, right and legal etc.

Study conducted by Rao and Soni in 2016 on "Role of Micro Finance on Empowerment of Tribal Women" the study reveals that Micro Finance has played a significant role in the development of the tribal women in every aspect whether it is financial independence or living standard.

Though several peaches of literature are available in that particular aspects of tribal women empowerment but in general no study have been conducted by the researcher on the Dooars region of West Bengal in particular.

### **Objectives of the study**

From the extensive review of the existing literature the following objectives have been framed:

1. To assess the empowerment of tribal women of Dooars region as a result of participating in micro finance.
2. To study the impact of micro finance on financial independency and living standard of women.

### **Methodology**

For the purpose of the present study both the primary and secondary data have been used.

**Locale:** The study has been conducted in the Dooars region of the West Bengal.

**Sample size:** A total 60 tribal women have been chosen from 4 selected block of Dooars and these are Mal, Maynaguri, Dhupguri and Falakata with the help of stratified random sampling technique.

**Data collection:** A suitable questionnaire has prepared and presented to the respondents to give their views on micro finance.

**Analytical tools and techniques:** As per the nature of the collected data, paired sample 't-test' has been applied through SPSS.

**Indicators of women empowerment:** There are so many indicators or dimensions are available in the literature but for our study we have taken only three indicators or dimensions that would best measure the empowerment of tribal women in the study. The three indicators or dimensions are consists of several numbers sub-indicators. These are presented below:

| Dimensions of women empowerment     | Sub-Dimensions   |
|-------------------------------------|--|
| <i>Economic Dimension</i>           | Control over personal income                                   |
|                                     | Participation of household expenditure                         |
|                                     | Decision regarding use of savings / loans                      |
| <i>Socio-cultural dimension</i>     | Regularly enjoy Radio, Telephone, TV, etc.                     |
|                                     | Participation of local cultural program                        |
|                                     | Educate her girls or other girls in her household              |
| <i>Personal or family dimension</i> | Decide independently about child education, health, food, etc. |
|                                     | Decision making power regarding her health, body, etc.         |

**Scale Selection:** By using 5-point Likert scale ranging from 1 to 5, where, 1 = 'Very bad', 2 = 'Bad', 3 = 'good', 4 = 'Very good', 5 = 'excellent'

Each respondents were asked to rate on a 5-point scale of the dimensions before and after availing the facilities of microfinance. There was total eight sub-dimensions under three main dimensions. The composite value of these three main dimensions has been taken into consideration in the study.

#### Analyses and Interpretations

- (I) **Null Hypothesis (Ho):** There is no significant difference between the mean values of economic status of tribal women before and after availing of micro finance.

**Table.1:** Paired Samples Statistics

|        |         | Mean    | N  | Std. Deviation | Std. Error Mean |
|--------|---------|---------|----|----------------|-----------------|
| Pair 1 | Before- | 10.3000 | 60 | 1.49915        | .19354          |
|        | After   | 13.0333 | 60 | 1.16396        | .15027          |

**Table.2:** 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 | Before-<br>After | -2.73333           | 2.02415        | .26132          | -3.25623                                  | -2.21044 | -10.460 | 59 | .000            |

The above table indicates that, in order to test the hypothesis formulated for this purpose, paired t-test was applied. The mean values of economic status of tribal women before and after availing of micro finance are 10.3000 and 13.0333 respectively.

The calculated  $t$  value is **-10.460** and the corresponding  $p$  value is highly significant. Therefore, the null hypothesis is rejected at 1% significant level and hence the alternative hypothesis that there is statistically significant difference between the mean values of the two samples after the availing of micro finance and before the availing of micro finance, is accepted.

(II) **Null Hypothesis (Ho):** There is no significant difference between the mean values of socio-cultural status of tribal women before and after availing of micro finance.

**Table.3: Paired Samples Statistics**

|        |                  | Mean           | N  | Std. Deviation | Std. Error Mean |
|--------|------------------|----------------|----|----------------|-----------------|
| Pair 1 | Before-<br>After | <b>9.7333</b>  | 60 | 1.74537        | .22533          |
|        |                  | <b>12.0667</b> | 60 | 2.23885        | .28903          |

**Table.4: 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 | Before -<br>After | -2.33333           | 2.96686        | .38302          | -3.09975                                  | -1.56691 | <b>-6.092</b> | 59 | <b>.000</b>     |

The above analysis indicates that, the average mean values of socio-cultural status of tribal women before and after availing of micro finance are **9.7333** and **12.0667** respectively.

The calculated  $t$  value is **-6.092** and the corresponding  $p$  value is highly significant. Therefore, the null hypothesis is rejected at 1% significant level and hence the alternative hypothesis that there is statistically significant difference between the mean values of the two samples of socio-cultural status of tribal women before and after availing of micro finance, is accepted.

(III) **Null Hypothesis (Ho):** There is no significant difference between the mean values of personal and family status of tribal women before and after availing of micro finance.

**Table.5: Paired Samples Statistics**

|        |                  | Mean          | N  | Std. Deviation | Std. Error Mean |
|--------|------------------|---------------|----|----------------|-----------------|
| Pair 1 | Before-<br>After | <b>6.8167</b> | 60 | .94764         | .12234          |
|        |                  | <b>8.4667</b> | 60 | .65008         | .08392          |

**Table.6: 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 | Before-<br>After | -1.65000           | 1.27326        | .16438          | -1.97892                                  | -1.32108 | <b>-10.038</b> | 59 | <b>.000</b>     |

From the above analysis it can be easily interpreted that the average mean value of personal and family status of tribal women before and after availing of micro finance is statistically difference. The average score of personal and family status of tribal women before and after 6.8167 and 8.4667 respectively.

On the other hand the calculated  $t$  value is **-10.038** and the corresponding  $p$  value is highly significant. Therefore, the null hypothesis is rejected at 1% significant level and hence the alternative

hypothesis that there is statistically significant difference between the mean values of the two samples of socio-cultural status of tribal women before and after availing of micro finance, is accepted.

### Findings

From the study the following findings have been observed:

1. It has noticed that all the respondents agreed that micro finance brought improvement in their living standard.
2. A majority of the respondents agreed that microfinance has brought economic development directly and indirectly. This economic development has ultimately brought happiness and peace in the family.
3. The study also confirmed that tribal women's are socially and economically strong now. Since they can take their own decision freely and contribute their suggestions in major family issues.
4. Majority of the respondents expressed that their awareness about health, marriage of child, superstition, etc. have improved after availing the benefits micro credit. Further, it is also found that microfinance made them aware about necessity of children education of tribal women
5. Women are economically and socially empowered after joining SHG and getting micro finance.

### Conclusions

From the study it is clear that micro finance has played a significant role in the development of the tribal women of Dooars region of west Bengal in every aspect whether it is financial independence or living standard. The study further concludes that microfinance brought psychological and social empowerment and economic empowerment. Micro finance improves the living standard of women by increasing their family's income. It also helps to make women aware about the education and literacy. Impact of micro finance is appreciable in bringing confidence, courage, skill development and empowerment. As Micro finance increases the family's income and status of women which reduces the domestic violence in family and bring happiness and peace.

### Recommendations

1. Though tribal women empowered by micro finance but more financial literacy training program should be design for them.
2. A lion portion of the tribes are residing in the remote locale. It is desirable that financial inclusion policy for the tribal women fraternity that they can avail core banking facilities. Micro finance organizations are doing their best for betterment of tribal women.
3. More microfinance organization are welcome in this region for the upswing of financial backbone of tribal area.

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