

ASSESSING ON THE LEVEL OF FINANCIAL INCLUSION AMONG THE SCHEDULED TRIBES TOWARDS BANKING SERVICES PROGRAMS

V. Ramanujam¹ & Dhanyamol. V. R²

¹Associate Professor, Bharathiar School of Management and Entrepreneur Development, Bharathiar University, Coimbatore Tamil Nadu, India

²Research Scholar, Bharathiar School of Management and Entrepreneur Development, Bharathiar University, Coimbatore, Tamil Nadu, India

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ABSTRACT

Financial inclusion provides access to useful and affordable financial products and services for individuals and businesses that meet their needs and are delivered responsibly and sustainably. Financial inclusion is defined as the availability and equality of opportunities to access financial services. Financial services are economic services offered by the finance industry, spanning a broad range of businesses managing money, including credit unions, banks, credit card companies, insurance companies, accountancy firms, consumer-finance firms, stock brokerages, individual investment funds. The tribes are made up of families or communities in a social division of a traditional society linked by social, economic, religious, or blood ties, with a common culture and dialect, typically with a recognized leader. In this study, the financial inclusion and banking services among the scheduled tribes in the Wayanad district of Kerala are demonstrated.

KEYWORDS: Financial Inclusion, Financial Service, Scheduled Tribes, Financial Products, Banking Services Program