



**IMPACT OF FINANCIAL INCLUSION SCHEMES ON LIVES AMONG TRIBAL
POPULATION IN KODAGU DISTRICT IN KARNATAKA**

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Abstract

The study focuses on various aspects of financial literacy among the tribal population of Kodagu district in Karnataka. The primary data is collected through survey methods, employing an interview schedule, supplemented by an extensive review of existing literature. The key parameters of the study are ; socio-economic distribution, awareness of income-generating schemes initiated by the government, utilization of financial schemes and services, and the overall impact of these initiatives on the lives of tribal communities in Kodagu district. The research is based on a combination of primary data and secondary data sources. The study reveals that the majority of the respondents from the tribal population are male, with labour being their predominant occupation. A significant proportion of the community remains unaware of government-supported income-generating schemes, and the utilization of available financial schemes and services is relatively low. The analysis further indicates that awareness levels have a direct influence on the effectiveness and impact of these schemes on the socio-economic conditions of the tribal households.

Keywords: Financial inclusion, Financial Literacy, Awareness, Income-generating schemes, Socio-economic determinants, Impact on lives

1.01. Introduction

Financial inclusion has become increasingly significant due to its contribution to economic and social development, thus gaining prominence in national policy frameworks. It denotes the initiative to make financial products and services accessible and affordable to all segments of society, irrespective of their socio-economic status. As emphasized by NABARD (2018), financial inclusion is vital for the social and economic advancement of individuals at the lower end of the economic spectrum. This process entails providing financial products and services at reasonable costs to marginalized, low-income, and unbanked populations. Furthermore,

financial inclusion seeks to shield impoverished and vulnerable communities from the predatory practices of informal moneylenders. Nevertheless, simply possessing a bank account does not necessarily equate to genuine financial inclusion. Financial literacy is a fundamental aspect of this initiative and is crucial for safeguarding the financial health of individuals. The OECD (2013) defines financial literacy as a blend of financial knowledge, attitudes, and behaviors that affect individuals' financial decision-making processes. Global data also underscores the existing gaps in financial inclusion. The Global Findex (2017) indicates that

merely 69% of adults globally have access to a bank account or an account via a mobile money service (NABARD, 2018). In response to this issue, the Government of India, in collaboration with the Reserve Bank of India (RBI), has initiated various programs, schemes, and innovative policy strategies to expedite the financial inclusion process. Among these initiatives, the Pradhan Mantri Jan Dhan Yojana (PMJDY) is particularly noteworthy, having achieved significant success in broadening banking access for millions throughout the country.

Disparities and dissimilarities remain persistent across the globe, constituting emblematic features of the social order. Although there has been a noticeable degree of progress over time, the reduction in these disparities has not reached the expected levels. Such inequalities are evident in terms of economic status, gender equality, education, caste, employment, communities, and regions. The situation is particularly severe among tribal populations, where basic literacy levels remain significantly lower compared to other social categories. The concept of human development encompasses more than mere economic growth; it highlights the improvement of individuals' options, abilities, and liberties to pursue lives they find meaningful. As Fukuda-Parr (2003) highlights, human development focuses on holistic well-being, particularly in the areas of education, health, and livelihoods. The human development approach also critiques the limitations of equating economic growth with overall progress. Scholars such as Anand and Ravallion (1993), and later Spence and Deneulin (2009), argue that development policies must address gaps in social equity and target specific issues in diverse areas of human development, rather than relying solely on economic indicators as a measure of well-being.

1.02. Literature Review

“1.02.01. Braunstein and Welch (2002) emphasized the importance of financial literacy programs not only for grassroots-level consumers but also for policymakers in the financial sector. With the increasing complexity of financial systems, a lack of financial literacy often leads to mismanagement of money, which in turn affects individuals' ability to plan for their future. Such mismanagement can negatively impact critical areas such as education, healthcare, and other productive activities. Therefore, building awareness and knowledge on the meaningful utilization of financial resources is essential from the outset. Proper financial education can significantly enhance individuals' capacity to make sound financial decisions. In a related study, Loke (2016) found that the relationship between financial knowledge and financial behavior is more nuanced than commonly believed. The study revealed that while financial education is important, individuals with higher financial knowledge scores in Malaysia still reported difficulties in meeting living costs with their existing income. This finding contradicted the widely held notion that financial knowledge necessarily leads to better financial management. However, the implications of this study remain limited when applied to financially and educationally disadvantaged tribal communities in India, where baseline levels of financial awareness and access to resources are far lower.

1.02.02. Zacharias (2003) studied the Kadars, one of the primitive tribes residing in the Palakkad and Trichur districts of Kerala, and found that they remain largely excluded from the state's growth process. Their backwardness is most evident in the areas of education, housing,

employment, and finance. Although various government welfare schemes have provided some assistance and contributed to improvements in their living standards, the benefits remain limited. Notably, while the level of education has shown improvement, it is largely confined to the primary level, with minimal penetration into higher education. This educational gap directly restricts access to quality employment opportunities, thereby perpetuating poverty. Furthermore, the lack of education acts as a barrier to availing financial resources designed for their welfare. As a result, even when income-generating opportunities exist, the Kadars are often unable to utilize them productively.

1.02.03. The DFID (2005) report highlights that social exclusion persists across societies, leaving certain groups marginalized from socio-economic development. Tribals, in particular, face exclusion from income-generating activities, formal education, legal protections, and political support, which traps them in poverty. To overcome this, policies must be designed to integrate them into the socio-economic mainstream. A strong focus on social inclusion is essential to remove structural barriers. Appropriate rules and regulations should therefore aim at enabling their holistic social and economic upliftment.

1.02.04. Byrne and Chakravarti (2009) present a paradoxical picture of social exclusion in the Indian context. On one hand, the Government of India has initiated various measures to address inequality and uplift disadvantaged groups; on the other hand, the effectiveness of these measures in achieving the desired outcomes remains uncertain. Developmental diversity across states continues to be stark—while some states demonstrate impressive economic growth, others perform below average. Since economic growth is a primary indicator of progress, such disparities imply that a large section of the population remains economically vulnerable and trapped below the poverty line. Social and economic exclusion further marginalizes these groups, depriving them of access to education, employment opportunities, and socio-economic benefits essential for maintaining a decent standard of living. In this context, the authors suggest a set of policy measures which, if effectively implemented, could help mitigate social exclusion in the future.

1.02.05. Padhi and Panigrahi (2011) critically analyzed government policies aimed at the welfare of tribals in Odisha. The tribal communities largely depend on natural and forest resources for their survival, but the limited effectiveness of developmental projects has placed their livelihoods at risk. Many such projects have led to the displacement of tribals from their ancestral lands, with only a few receiving government-assisted rehabilitation. Consequently, tribals are often compelled to migrate in search of alternative livelihood opportunities. Another pressing issue is the exploitation by local moneylenders. As tribal expenditures frequently exceed their earnings, non-tribal moneylenders exploit this vulnerability by offering loans, both in cash and kind, which perpetuates a cycle of indebtedness. To curb such exploitation, the government has introduced remedial measures, mandating moneylenders to register and restricting them from charging interest beyond prescribed rates. However, since most tribal belts are located far from urban centers, access to institutional financial resources remains a major challenge for these communities”.

1.03. Research Gap

The review of literature highlights the significant relevance of financial inclusion, particularly among the tribal community. Despite several government initiatives aimed at improving tribal livelihoods, the socio-economic status of tribal people continues to remain below the average level. Das B.C. (2011) found that the attitudes of key local stakeholders—such as Panchayat Secretaries, Gram Rozgar Sewaks, bank officers, and postmasters—towards the financial inclusion of Scheduled Tribe (ST) wage seekers were largely negative. Moreover, there is very limited research that evaluates the impact of financial inclusion specifically on tribal populations in Karnataka. In Kodagu district, Scheduled Tribes (STs) constitute 10.47% of the total population, a proportion significantly higher than the state average of 6.97%. Kodagu is home to several forest-dependent tribes such as the Yerava, Kudiya, Jenu Kuruba, Kadu Kuruba, and Soliga. A large section of this population continues to live either within forests or in resettled colonies located in the interior rural areas of the district, with a heavy reliance on Non-Timber Forest Produce (NTFP) for sustenance. In addition to these tribes, Kodagu also has dispersed settlements of three nomadic communities, the Golla, Haavaadiga, and Hakkipikki (Kodagu ZP & GOK, 2014).

1.04. Objectives

1. To analyse the awareness level of financial products & services offered by banks among the tribal population in Kodagu district in Karnataka
2. To study the usage of different financial products & services among the tribal population in Kodagu district in Karnataka
3. To evaluate the overall impact of financial awareness and utilization of income-generating schemes of the tribal population at Kodagu district in Karnataka.

1.05. Hypothesis for the study

H0: Awareness, Utilization, and impact of the financial product/services are not significant

H1: Awareness, Utilization, and impact of the financial product/services are significant

H0: There is no significant Impact of Awareness and Utilization on the lives of the Tribal.

H1: There is a significant Impact of Awareness and Utilization on the lives of the Tribal.

1.06. Research Methodology

The methodology here is analytical and descriptive, which is based on primary and secondary data. Secondary data is collected from the internet, reference books, articles, various publications, and newspapers related to the various schemes. The study covers trends and schemes adopted from 2005 to 2017. Primary data is collected from the five most remote tribal villages of Kodagu district in Karnataka. The intensive fieldwork conducted in Kodagu district in Karnataka, a rural area in the Kodagu district. A complete enumeration of all tribal households was carried out to examine their financial inclusion status. A structured questionnaire was developed based on a pilot survey, encompassing variables such as education, employment, income, savings, and access to financial services.

1.07. Data collection

The data collection, the respondents were briefed about the purpose of the study, and instructions were given to the respondents regarding the method of answering the questionnaire. For the opinion statement, the respondents were instructed to indicate their opinion by simply putting a tick mark on a five-point scale provided for the purpose. The researcher allowed the respondents to answer according to their interest and pace. The doubts raised by the respondents were clarified then and there by the researcher. Data collection was not free from problems.

- **Primary data:** Primary data are those collected by the investigator himself for the first time, and thus, they are original in character. In this study, primary data were collected from the tribal population at Kodagu district in Karnataka by using a Structured Questionnaire.
- **Secondary data:** Secondary data means data that are already available, that is, they refer to the data which are already been collected by someone else. In this study, secondary data has been collected mainly from books, journals & websites.
- **Sample Design and Sample Size:** Tribal spread across Kodagu district constitutes the population (indefinite), from which a sample size of 330 is drawn randomly, adopting the Multi-stage Sampling method.
- **Sampling Method:** For the first stage of the sampling, the researcher has adopted Area sampling where 5 taluks of Kodagu district- Virajpet, Madikeri, Somawarpet, Kushalnagar, and Pommampet taluk. From these Taluks, the researcher has chosen 330 tribal members randomly by adopting the Simple Random Sampling method.
- **Sample Size:** The population of the required sample size was drawn; the final sample size of the study constitutes 330, as the respondents (tribal) were reluctant to cooperate in data collection. As the researcher received 330 filled schedules out of 383, the sample size considered for the analysis is 330, which constitutes the tribal spread across Kodagu district.
- **Sample area:** Kodagu district- Virajpet, Madikeri, Somawarpet, Kushalnagar, and Pommampet taluk.
- **Analytical tools and methods:** Statistical analysis is a scientific tool that helps collect and analyse large amounts of data to identify common patterns and trends to convert them into meaningful information. In simple words, statistical analysis is a data analysis tool that helps draw meaningful conclusions from raw and unstructured data. The commonly used statistical tools for analysis of collected data are:

Percentage Analysis: A percentage frequency distribution is a display of data that specifies the percentage of observations that exist for each data point or grouping of data points. It is a particularly useful method of expressing the relative frequency of survey responses and other data.

Chi-square Test: is a statistical hypothesis test used for analyzing categorical data to determine if there's a statistically significant relationship between two variables or if observed data differs significantly from expected data.

1.08. Data Analysis and Interpretation

1.08.01. Demographic Profile and Work-Related Characteristics of Respondents at Kodagu District in Karnataka. The first part of the study's data presents the participants' demographic profile. The respondents' Gender, Age, Education, Occupation, Monthly income, financial

product & services offered by banks among the tribal population at Kodagu district in Karnataka, Table 1.01 shows the frequency and percentage of the respondents.

Table No 1.01: Demographic Profile of Respondents

Descriptive Statistics	Particulars	No. Of Respondents	Percentage	Cumulative frequency
Gender	Male	234	71.00	71.00
	Female	96	29.00	100.00
	Total	330	100.00	
Age	18-25	10	03.00	03.00
	26-35	121	37.00	40.00
	36-45	113	34.00	74.00
	46-55	43	13.00	87.00
	56 and above	43	13.00	100.00
	Total	330	100.00	
Education	No formal education	124	38.00	38.00
	Primary education	134	40.00	78.00
	Secondary education	69	21.00	99.00
	Higher secondary education	3	01.00	100.00
	Graduate and above	0	0.00	100.00
	Total	330	100.00	
Occupation	Farmer	0	0.00	00
	Laborer	220	67.00	67.00
	Self-employed	98	30.00	97.00
	Unemployed	10	03.00	100.00
	Farmer	0	0.00	100.00
	Total	330	100.00	
Monthly income	Below ₹5000 per month	45	14.00	14.00
	₹5001 - ₹10000 per month	159	48.00	62.00
	₹10001 - ₹20000 per month	121	37.00	99.00
	Above ₹20000 per month	5	01.00	100.00
	Total	330	100.00	
Have you heard about the Jan Dhan Yojana scheme?	Yes	315	95.00	95.00
	No	15	5.00	100.00
	Total	330	100.00	
If yes, how did you hear about it?	Media	0	0	0.00
	SHG	122	37	37.00
	Bank executives	164	50	87.00
	Gram panchayat	24	7	94.00
	Other	20	6	100
	Total	330	100.00	
Do you know the benefits of having a Jan Dhan Yojana account?	Yes	12	4.00	
	No	318	96.00	
	Total	330	100.00	
If yes, what benefits do you know about?	Zero balance account	318	96.00	96.00
	Insurance coverage	12	4.00	100.00
	Overdraft facility	0	0	100.00
	Direct Benefit Transfer	0	0	100.00
	Other (please specify)	0	0	100.00
	Total	330	100.00	
	Yes	12	4	12.00

Do you have a bank branch near your residence?	No	318	96	100.00
	Total	330	100.00	
If yes, how far is it from your home?	Less than 1 km	0	0	0
	1-5 km	318	96	96.00
	More than 5 km	12	4	100.00
	Total	330	100.00	
Do you have a bank account?	Yes	312	95	95.00
	No	18	5	100.00
	Total	330	100.00	
Loan Facility	Unaware	168	51	51.00
	Yes	20	6	57.00
	Aware but utilized	142	43	100.00
	Total	330	100.00	
Quantum of Loan per person Up to Rs. 5.00 Lakhs	Unaware	134	41.00	41.00
	Low Awareness	182	55.00	96.00
	Moderately Awareness	10	3.00	99.00
	Fully aware	4	1.00	100.00
	Total	330	100.00	
Quantum of Loan per person Up to Rs. 10.00 Lakhs	Unaware	182	55.00	55.00
	Low Awareness	120	36.00	91.00
	Moderately Awareness	0	0.00	91.00
	Fully aware	28	9.00	100.00
	Total	330	100.00	
Quantum of Loan per person Rs. 10.00 Lakhs to 45 lakhs	Unaware	134	41.00	41.00
	Low Awareness	152	46.00	87.00
	Moderately Awareness	30	9.00	96.00
	Fully aware	14	4.00	100.00
	Total	330	100.00	
Adivasi Mahila Sashaktikaran Yojana (AMSY) Term Loans for Women Rs 1.80 lakhs	Unaware	115	35.00	35.00
	Low Awareness	90	27.00	62.00
	Moderately Awareness	85	26.00	88.00
	Fully aware	40	12.00	100.00
	Total	330	100.00	

Source: Primary data

The above Table 1.01 indicates that the data presents the participant's demographic profile. The respondents' Gender, Age, Education, Occupation, Monthly income, financial product & services offered by banks among the tribal population at Kodagu district in Karnataka, the frequency and percentage of the respondents.

- 71 per cent are male. The sample seems to have a slightly higher representation of males.
- 37 per cent are between the age group of 26 – 35 years. It indicates middle-aged people in Kodagu district.
- 40 per cent of the respondents have a Primary education, and the respondents are concerned with education.
- 67 per cent of respondents do their job.
- 48 per cent are a considerable proportion of respondents' income between Rs. 50001 to Rs. 10000 per month.

- 95 per cent of respondents know the Jan Dhan Yojana scheme in Kodagu district.
- 50 per cent of respondents know the Jan Dhan Yojana scheme in Kodagu district through Bank executives in their locality.
- 96 per cent of respondents don't know the benefit of the Jan Dhan Yojana scheme in Kodagu district. But 95 per cent of respondents know the Jan Dhan Yojana scheme.
- 96 per cent of respondents know the benefit of the Jan Dhan Yojana scheme as a zero-balance savings account in Kodagu district.
- 96 per cent of respondents don't have a bank branch near their residence.
- 96 per cent of respondents' banks are 1 to 5 km away from their home.
- 95 per cent of respondents have a bank account under the Jan Dhan Yojana scheme as a zero-balance savings account in Kodagu district.
- 51 per cent of respondents don't have a loan facility in banks.
- 55 per cent of respondents have low awareness of the Quantum of Loan per person up to Rs. 10.00 Lakhs
- 55 per cent of respondents are unaware of the Quantum of Loan per person, up to Rs. 10.00 Lakhs.
- 46 per cent of respondents have a low awareness of the Quantum of Loan per person, Rs. 10.00 Lakhs to 45 lakhs.
- 35 per cent of women responders are not aware of Adivasi Mahila Sashaktikaran Yojana (AMSY) Term Loans for Women, Rs 1.80 lakhs in Kodagu district

1.09. Hypothesis for the study

The present study plans to construct the following hypotheses with the aim of testing them. A researcher has tested the statistical significance of the Awareness of tribes about the income-generating schemes, Utilization of schemes, and their Impact by using the Chi-square Test.
 H0: Awareness, Utilization, and impact of the financial product/services are not significant
 H1: Awareness, Utilization, and impact of the financial product/services are significant

No 1.02. Descriptive Statistics

	N	Mean		Minimum	Maximum	Percentiles		
			Std. Deviation			25th	50th (Median)	75th
Awareness	1673	4.1612	.66995	2.82	5.00	3.6364	4.1818	4.7727
Utilization	1673	4.1977	.75199	2.73	4.91	3.4545	4.4545	4.9091
Impact	1673	4.2701	.75659	2.63	5.00	3.8125	4.5000	4.9375

According to the above table 1.02, the mean value of Awareness is 4.16 and standard deviation is .66, the mean value of Utilization is 4.19 and standard deviation is .75, the mean value of Impact is 4.27 and standard deviation is 2.63.

Table No 1.03. Chi-square Test Statistics

	Awareness	Utilization	Impact
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Chi-Square		97.432a	208.765bc	2213.653c
df		22	21	31
Asymp. Sig.		.0525	.0598	.0612
Monte Carlo Sig.	Sig.	.000b	.000b	.000b
	99% Confidence Interval	Lower Bound	.000	.000
		Upper Bound	.000	.000

- a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell number of Respondents is 6.0.
- b. Based on 10000 sampled tables with starting seed 2000000.
- c. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell number of Respondents is 6.2.
- d. 32 cells (100.0%) have expected frequencies less than 5. The minimum expected cell number of Respondents is 4.3.

According to Table 1.03, the results of the Chi-square test indicate that all the variables considered, Awareness, Utilization, and Impact, are insignificant at .05; hence, the Null hypothesis is accepted, and the alternative hypothesis is rejected.

H0: There is no significant Impact of Awareness and Utilization on the lives of the Tribal.

H1: There is a significant Impact of Awareness and Utilization on the lives of the Tribal.

Table No 1.04: Descriptive Statistics

	Mean	Std. Deviation	N
Impact	4.2628	1.03803	137
Awareness	4.1612	.66995	137
Utilization	4.1977	.75199	137

Source: Primary Data

For the current study, the independent variables are Awareness and Utilization, and the impact on livelihood is the dependent variable. According to Table No. 1.04, the mean value of Impact is 4.26 and the standard deviation is 1.03, the mean value for Awareness is 4.16 with a standard deviation of .669, and the mean value for Utilization is 4.19 with a standard deviation of 4.197.

Table No 1.05: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.892a	.795	.791	.47479	.795	172.351	3	133	.0562
a. Predictors: (Constant), Awareness, Utilization									
b. Dependent Variable: Impact									

The Model summary presented in Table 1.05 elucidates the impact of Awareness and Utilization on impact. The R-squared value is used to identify the percentage change of the total change in the dependent variable. The determining factor found to be $R^2=.795$, insignificant at F value 172.35

Table No 1.06: Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	10.333	.275		37.583	.0593	9.790	10.877
	Awareness	-4.679	.313	-3.020	-14.960	.052	-5.297	-4.060
	Utilization	1.523	.381	1.104	4.003	.0562	.771	2.276
a. Dependent Variable: Impact								

It is elucidated from Table No. 1.06 that Awareness ($0.000 > 0.05$), Utilization ($0.000 > 0.05$) have an insignificant impact on the livelihood of Tribals in Kodagu district. As $p > 0.05$ for all the variables (independent) under the study, the null hypothesis is accepted and the alternative hypothesis is rejected, indicating that there is no significant impact of Awareness and Utilization of income-generating schemes on the livelihood of tribal people of Kodagu districts.

1.10. Findings

71 per cent are male. The sample seems to have a slightly higher representation of males. 37 per cent are between the age group of 26 – 35 years. It indicates middle-aged people in Kodagu district. 40 per cent of the respondents had an education. 67 per cent of respondents do their job. 48 per cent is a considerable proportion of respondents' income between Rs. 50001 to Rs. 10000 per month. 95 per cent of respondents know the Jan Dhan Yojana scheme in Kodagu district. 50 per cent of respondents know the Jan Dhan Yojana scheme in Kodagu district through Bank executives in their locality. 96 per cent of respondents don't know the benefit of the Jan Dhan Yojana scheme in Kodagu district. But 95 per cent of respondents know the Jan Dhan Yojana scheme. 96 per cent of respondents know the benefit of the Jan Dhan Yojana scheme as a zero-balance savings account in Kodagu district. 96 per cent of respondents don't have a bank branch near their residence. 96 per cent of respondents' banks are 1 to 5 km away from their home. 95 per cent of respondents have a bank account under the Jan Dhan Yojana scheme as a zero-balance savings account in Kodagu district. 51 per cent of respondents don't have a loan facility in banks. 55 per cent of respondents have low awareness of the Quantum of Loan per person up to Rs. 10.00 Lakhs. 55 per cent of respondents are unaware of the Quantum of Loan per person, up to Rs. 10.00 Lakhs. 46 per cent of respondents have a low awareness of the Quantum of Loan per person, Rs. 10.00 Lakhs to 45 lakhs. 35 per cent of women responders are not aware of Adivasi Mahila Sashaktikaran Yojana (AMSY) Term Loans for Women, Rs 1.80 lakhs in Kodagu district. The variables considered, Awareness, Utilization, and Impact, are insignificant at .05; hence, the Null hypothesis is accepted, and the alternative hypothesis is rejected. The variables (independent) under the study, the null hypothesis is accepted, and the alternate hypothesis is rejected, indicating that there is no significant impact

of Awareness and Utilization of income-generating schemes on the livelihood of tribal people of Kodagu districts.

1.11. Conclusion

The awareness of the tribal people about the income-generating schemes is low compared to the mainstream. The majority of the tribals are aware of the Jan-Dhan Account and possess the account too. But the utilization of the value added to the account is very low. Similarly, the utilization of the income-generating schemes is also less, but is prominent in the case of Microcredit to SHG. The outcome of the research indicates that there is no impact of awareness and utilization on the livelihood of the Kodagu district. It is suggested to the stakeholders that implementation and ensuring utilization of the schemes are very important, and policymakers must consider these statistics for further utilization of schemes for the betterment of the lives of the tribal people.

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