



A STUDY ON AWARENESS ABOUT FINANCIAL SERVICES AMONG TRIBAL HOUSEHOLDS IN TAMILNADU

Cecil Samuel Suresh*

Dr. R. Ganapathi**

*PhD (Part-Time) Research Scholar, School of Business, AMET University, Chennai.

**Assistant Professor, Directorate of Distance Education, Alagappa University, Karaikudi.

Abstract

Lack of awareness about financial services among the weaker sections of the society has been recognized as a serious threat to economic progress, especially in developing countries like India. The findings of this study show that more than 90 per cent of tribal households use ATM and social security payments through bank accounts and more than 50 per cent of tribal households use cheque facilities. The tribal households are highly aware of remittance and savings facilities with banks, post office and Self Help Groups (SHGs) and they are also aware of debit card, payment of bills through banks and insurance. Nearly two-third of tribal households perceived that the level of awareness about financial services at medium level and there is a significant difference between socio-economic characteristics of tribal households and their awareness about financial services. Therefore, it is becoming increasingly apparent that addressing financial inclusion will require a holistic approach on the part of the banks in creating awareness about financial products, education, advice on debt management, savings and affordable credit to the tribal households.

Key Words: Awareness, Financial Services, Tribal Households.

1. Introduction

Lack of awareness about financial services among the weaker sections of the society has been recognized as a serious threat to economic progress, especially in developing countries like India. The recent developments in banking technology have transformed banking from the traditional brick-and-mortar infrastructure like staffed branches to a system supplemented by other channels like automated teller machines (ATM), credit/debit cards, online money transaction, internet banking and so on. The moot point, however, is that access to such technology is restricted only to certain segments of the society.

Large numbers of population do not have an access to basic banking and financial services in India. These people, particularly, those living on low incomes, can not access mainstream financial services and products such as bank accounts which are used for making payments and keeping money, remittances, affordable credit, insurance and other financial services.

The poor people value financial services and want these to be reliable, convenient, continuous, and flexible (Jock and Verma, 2003). They understand that financial services help them spend at one time the income they have earned at other times. However, those incomes tend to be small, irregular and unreliable, so they need the full armory of intermediating modes - saving up for future spending, taking advances against future savings and building cash reserves that can be called on at any time. The poor need a wide range of financial services from small advances to tide over consumption needs, to loans for investment purposes to long-term savings that help them manage life-cycle needs. Therefore, the present research is attempted to study the awareness about financial services among tribal households in Tamil Nadu.

2. Methodology

Tamil Nadu state has been selected for the present study. The tribal households have been chosen for the present study by adopting random sampling technique. The data have been collected from 1843 tribal households through interview schedule and the data pertain to the year 2014-2015. In order to understand the socio-economic characteristics of the tribal households and usage of transaction banking, the frequency and percentage analysis have been carried out. The mean and standard deviation have been worked out for tribal households' awareness about financial services. In order to examine the difference between socio-economic characteristics of tribal households and their awareness about financial services, the ANOVA (Analysis of Variance) test has been employed.

3. Results and Discussion

3.1. Socio-Economic Characteristics of the Tribal Households

The socio-economic characteristics of the tribal households were analyzed and the results are presented in Table-1. The results show that 31.09 per cent of tribal households belong to the age group of 31 – 40 years, 25.99 per cent of tribal households belong to the age group of 21 – 30 years, 21.60 per cent of tribal households belong to the age group of 41 – 50 years, 15.57 per cent of tribal households belong to the age group of 16 – 20 years and 5.75 per cent of tribal households belong to the age group of above 50 years. It is observed that 35.00 per cent of tribal households are illiterates, 34.67 per cent

of tribal households have primary education, 18.18 per cent of tribal households have higher secondary education, 6.51 per cent of tribal households have secondary education and 5.64 per cent of tribal households are graduates.

The results indicate that 29.30 per cent of tribal households belong to the monthly income group of Rs.3,001 - Rs.6,000, 25.23 per cent of tribal households belong to the monthly income group of Rs.6,001 - Rs.9,000, 20.84 per cent of tribal households belong to the monthly income group of less than Rs.3,000, 17.52 per cent of tribal households belong to the monthly income group of Rs.9,001 - Rs.12,000 and 7.11 per cent of tribal households belong to the monthly income group of more than Rs.12,000. It is clear that 57.35 per cent of tribal households are married, 24.42 per cent of tribal households are unmarried, 11.39 per cent of tribal households are widows and 6.84 per cent of tribal households are divorced.

Table 1: Socio-Economic Characteristics of the Tribal Households

Socio-Economic Status	Frequency	Percentage
Age Group		
16 – 20 years	287	15.57
21 – 30 years	479	25.99
31 – 40 years	573	31.09
41 – 50 years	398	21.60
Above 50 years	106	5.75
Educational Qualification		
Illiterate	645	35.00
Primary	639	34.67
Secondary	120	6.51
Higher Secondary	335	18.18
Graduation	104	5.64
Monthly Income		
Less than Rs.3,000	384	20.84
Rs.3,001 - Rs.6,000	540	29.30
Rs.6,001 - Rs.9,000	465	25.23
Rs.9,001 - Rs.12,000	323	17.52
More than Rs.12,000	131	7.11
Marital Status		
Married	1057	57.35
Unmarried	450	24.42
Divorced	126	6.84
Widow	210	11.39
Type of Family		
Joint Family	1197	64.95
Nuclear Family	646	35.05
Community		
Todas	195	10.58
Kotas	360	19.53
Kurumbas	390	21.16
Irulas	533	28.92
Kattunayakan	256	13.89
Paniyan	109	5.92

The results reveal that 64.95 per cent of tribal households belong to the joint family and the remaining 35.05 per cent of tribal households belong to the nuclear family. It is apparent that 28.92 per cent of tribal households belong to the Irulas community, 21.16 per cent of tribal households belong to the Kurumbas community, 19.53 per cent of tribal households belong to the Kotas community, 13.89 per cent of tribal households belong to the Kattunayakan community, 10.58 per cent of tribal households belong to the Todas community and 5.92 per cent of tribal households belong to the Paniyan community.

3.2. Usage of Transaction Banking

The usage of transaction banking among the tribal households is presented in Table-2.

Table 2: Usage of Transaction Banking among the Tribal Households

S. No	Usage of Transaction Banking	Status	Number of Tribal Households	Percentage
1.	Cheque	Users	962	52.20
		Non Users	881	47.80
		Total	1843	100.00
2.	ATM	Users	1675	90.88
		Non Users	168	9.12
		Total	1843	100.00
3.	Social Security Payments through Bank Accounts	Users	1717	93.16
		Non Users	126	6.84
		Total	1843	100.00

The results show that 52.20 per cent of tribal households use cheque facilities, while, the remaining 47.80 per cent of tribal households do not use cheque facilities. It is observed that 90.88 per cent of tribal households use ATM facilities, while, the remaining 9.12 per cent of tribal households do not use ATM facilities. It is also apparent that 93.16 per cent of tribal households make social security payments through bank accounts, while the remaining 6.84 per cent of tribal households do not make social security payments through bank accounts.

3.3. Tribal Households' Awareness about Financial Services

The tribal households' awareness about financial services were analyzed and the results are presented in Table-3.

Table 3: Tribal Households' Awareness about Financial Services

S. No	Financial Services	Mean	Standard Deviation
1.	Remittance and savings facilities with banks	4.68	0.18
2.	Post office	4.66	0.22
3.	Debit card	3.96	0.46
4.	Payment of Bills through Banks	3.79	0.61
5.	E-banking	3.03	1.12
6.	Insurance	3.69	1.16
7.	Mutual Funds	1.94	1.22
8.	Share Markets	2.23	1.36
9.	Self Help Groups (SHGs)	4.67	0.15

The results indicate that the tribal households are highly aware of the remittance and savings facilities with banks, post office and Self Help Groups (SHGs), while, they are neutral with E-banking. Besides, the tribal households are aware of debit card, payment of bills through banks and insurance, while, they are not aware of mutual funds and share markets.

3.4. Age Group and their Awareness about Financial Services

The relationship between age group of tribal households and their level of awareness about financial services was analyzed and the results are presented in Table- 4.

Table 4: Age Group and Awareness about Financial Services

S. No	Age Group	Level of Awareness about Financial Services			Total	F-Value	Sig.
		Low	Medium	High			
1.	16 – 20 years	92 (32.06)	142 (49.48)	53 (18.46)	287 (15.57)	30.237	.000
2.	21 – 30 years	130 (27.14)	331 (69.10)	18 (3.76)	479 (25.99)		
3.	31 – 40 years	102 (17.80)	373 (65.10)	98 (17.10)	573 (31.09)		
4.	41 – 50 years	68 (17.09)	271 (68.09)	59 (14.82)	398 (21.60)		
5.	Above 50 years	3 (2.83)	66 (62.26)	37 (34.91)	106 (5.75)		
	Total	395 (21.43)	1183 (64.19)	265 (14.38)	1843 (100.00)	-	-

(The figures in the parentheses are per cent to total)

The results show that out of 287 tribal households who belong to the age group of 16 – 20 years, 49.48 per cent of tribal households perceived that the level of awareness about financial services at medium level, 32.06 per cent of tribal households perceived that the level of awareness about financial services at low level and 18.46 per cent of tribal households perceived that the level of awareness about financial services at high level.

The results indicate that out of 479 tribal households who belong to the age group of 21 – 30 years, 69.10 per cent of tribal households perceived that the level of awareness about financial services at medium level, 27.14 per cent of tribal households perceived that the level of awareness about financial services at low level and 3.76 per cent of tribal households perceived that the level of awareness about financial services at high level.

It is clear that out of 573 tribal households who belong to the age group of 31 – 40 years, 65.10 per cent of tribal households perceived that the level of awareness about financial services at medium level, 17.80 per cent of tribal households perceived that the level of awareness about financial services at low level and 17.10 per cent of tribal households perceived that the level of awareness about financial services at high level.

It is observed that out of 398 tribal households who belong to the age group of 41 – 50 years, 68.09 per cent of tribal households perceived that the level of awareness about financial services at medium level, 17.09 per cent of tribal households perceived that the level of awareness about financial services at low level and 14.82 per cent of tribal households perceived that the level of awareness about financial services at high level.

It is apparent that out of 106 tribal households who belong to the age group of above 50 years, 62.26 per cent of tribal households perceived that the level of awareness about financial services at medium level, 34.91 per cent of tribal households perceived that the level of awareness about financial services at high level and 2.83 per cent of tribal households perceived that the level of awareness about financial services at low level.

The F-value of 30.237 is significant at one per cent level indicating that there is a significant difference between age group of tribal households and their awareness about financial services. Therefore, the null hypothesis of there is no significant difference between age group of tribal households and their awareness about financial services rejected.

3.5. Educational Qualification and Awareness about Financial Services

The relationship between educational qualification of tribal households and their level of awareness about financial services was analyzed and the results are presented in Table-5.

Table 5: Educational Qualification and Awareness about Financial Services

S. No	Educational Qualification	Level of Awareness about Financial Services			Total	F-Value	Sig.
		Low	Medium	High			
1.	Illiterate	136 (21.09)	380 (58.91)	129 (20.00)	645 (35.00)	16.755	.000
2.	Primary	99 (15.49)	467 (73.08)	73 (11.43)	639 (34.67)		
3.	Secondary	14 (11.67)	79 (65.83)	27 (22.50)	120 (6.51)		
4.	Higher Secondary	98 (29.25)	219 (65.37)	18 (5.38)	335 (18.18)		
5.	Graduation	48 (46.15)	38 (36.54)	18 (17.31)	104 (5.64)		
	Total	395 (21.43)	1183 (64.19)	265 (14.38)	1843 (100.00)	-	-

(The figures in the parentheses are per cent to total)

The results show that out of 645 tribal households who are illiterates, 58.91 per cent of tribal households perceived that the level of awareness about financial services at medium level, 21.09 per cent of tribal households perceived that the level of awareness about financial services at low level and 20.00 per cent of tribal households perceived that the level of awareness about financial services at high level.

The results indicate that out of 639 tribal households who have an educational qualification of primary education, 73.08 per cent of tribal households perceived that the level of awareness about financial services at medium level, 15.49 per cent of

tribal households perceived that the level of awareness about financial services at low level and 11.43 per cent of tribal households perceived that the level of awareness about financial services at high level.

It is clear that out of 120 tribal households who have an educational qualification of secondary education, 65.83 per cent of tribal households perceived that the level of awareness about financial services at medium level, 22.50 per cent of tribal households perceived that the level of awareness about financial services at high level and 11.67 per cent of tribal households perceived that the level of awareness about financial services at low level.

It is observed that out of 335 tribal households who have an educational qualification of higher secondary education, 65.37 per cent of tribal households perceived that the level of awareness about financial services at medium level, 29.25 per cent of tribal households perceived that the level of awareness about financial services at low level and 5.38 per cent of tribal households perceived that the level of awareness about financial services at high level.

It is apparent that out of 104 tribal households who are graduates, 46.15 per cent of tribal households perceived that the level of awareness about financial services at low level, 36.54 per cent of tribal households perceived that the level of awareness about financial services at medium level and 17.31 per cent of tribal households perceived that the level of awareness about financial services at high level.

The F-value of 16.755 is significant at one per cent level indicating that there is a significant difference between educational qualification of tribal households and their awareness about financial services. Therefore, the null hypothesis of there is no significant difference between educational qualification of tribal households and their awareness about financial services is rejected.

3.6. Monthly Income and Awareness about Financial Services

The relationship between monthly income of tribal households and their level of awareness about financial services was analyzed and the results are presented in Table-6.

Table 6: Monthly Income and Awareness about Financial Services

S. No	Monthly Income	Level of Awareness about Financial Services			Total	F-Value	Sig.
		Low	Medium	High			
1.	Less than Rs.3,000	87 (22.66)	282 (73.44)	15 (3.90)	384 (20.84)	20.004	.000
2.	Rs.3,001 - Rs.6,000	100 (18.52)	289 (53.52)	151 (27.96)	540 (29.30)		
3.	Rs.6,001 - Rs.9,000	105 (22.58)	271 (58.28)	89 (19.14)	465 (25.23)		
4.	Rs.9,001 - Rs.12,000	85 (26.32)	228 (70.59)	10 (3.09)	323 (17.52)		
5.	More than Rs.12,000	18 (13.74)	113 (86.26)	0 (0.00)	131 (7.11)		
	Total	395 (21.43)	1183 (64.19)	265 (14.38)	1843 (100.00)	-	-

(The figures in the parentheses are per cent to total)

The results show that out of 384 tribal households who belong to the monthly income group of less than Rs.3,000, 73.44 per cent of tribal households perceived that the level of awareness about financial services at medium level, 22.66 per cent of tribal households perceived that the level of awareness about financial services at low level and 3.90 per cent of tribal households perceived that the level of awareness about financial services at high level.

The results indicate that out of 540 tribal households who belong to the monthly income group of Rs.3,001 - Rs.6,000, 53.52 per cent of tribal households perceived that the level of awareness about financial services at medium level, 27.96 per cent of tribal households perceived that the level of awareness about financial services at high level and 18.52 per cent of tribal households perceived that the level of awareness about financial services at low level.

It is clear that out of 465 tribal households who belong to the monthly income group of Rs.6,001 - Rs.9,000, 58.28 per cent of tribal households perceived that the level of awareness about financial services at medium level, 22.58 per cent of tribal

households perceived that the level of awareness about financial services at low level and 19.14 per cent of tribal households perceived that the level of awareness about financial services at high level.

It is observed that out of 323 tribal households who belong to the monthly income group of Rs.9,001 - Rs.12,000, 70.59 per cent of tribal households perceived that the level of awareness about financial services at medium level, 26.32 per cent of tribal households perceived that the level of awareness about financial services at low level and 3.09 per cent of tribal households perceived that the level of awareness about financial services at high level.

It is apparent that out of 131 tribal households who belong to the monthly income group of more than Rs.12,000, 86.26 per cent of tribal households perceived that the level of awareness about financial services at medium level and 13.74 per cent of tribal households perceived that the level of awareness about financial services at low level.

The F-value of 20.004 is significant at one per cent level indicating that there is a significant difference between monthly income of tribal households and their awareness about financial services. Therefore, the null hypothesis of there is no significant difference between monthly income of tribal households and their awareness about financial services is rejected.

3.7. Marital Status and Awareness about Financial Services

The relationship between marital status of tribal households and their level of awareness about financial services was analyzed and the results are presented in Table-7.

Table 7: Marital Status and Awareness about Financial Services

S. No	Marital Status	Level of Awareness about Financial Services			Total	F-Value	Sig.
		Low	Medium	High			
1.	Married	261 (24.69)	685 (64.81)	111 (10.50)	1057 (57.35)	20.388	.000
2.	Unmarried	70 (15.56)	295 (65.56)	85 (18.88)	450 (24.42)		
3.	Divorced	34 (26.99)	72 (57.14)	20 (15.87)	126 (6.84)		
4.	Widow	30 (14.29)	131 (62.38)	49 (23.33)	210 (11.39)		
	Total	395 (21.43)	1183 (64.19)	265 (14.38)	1843 (100.00)	-	-

(The figures in the parentheses are per cent to total)

The results show that out of 1057 tribal households who are married, 64.81 per cent of tribal households perceived that the level of awareness about financial services at medium level, 24.69 per cent of tribal households perceived that the level of awareness about financial services at low level and 10.50 per cent of tribal households perceived that the level of awareness about financial services at high level.

The results indicate that out of 450 tribal households who are unmarried, 65.56 per cent of tribal households perceived that the level of awareness about financial services at medium level, 18.88 per cent of tribal households perceived that the level of awareness about financial services at high level and 15.56 per cent of tribal households perceived that the level of awareness about financial services at low level.

It is clear that out of 126 tribal households who are divorced, 57.14 per cent of tribal households perceived that the level of awareness about financial services at medium level, 26.99 per cent of tribal households perceived that the level of awareness about financial services at low level and 15.87 per cent of tribal households perceived that the level of awareness about financial services at high level.

It is observed that out of 210 tribal households who are widow, 62.38 per cent of tribal households perceived that the level of awareness about financial services at medium level, 23.33 per cent of tribal households perceived that the level of awareness about financial services at high level and 14.29 per cent of tribal households perceived that the level of awareness about financial services at low level.

The F-value of 20.388 is significant at one per cent level indicating that there is a significant difference between marital status of tribal households and their awareness about financial services. Therefore, the null hypothesis of there is no significant difference between marital status of tribal households and their awareness about financial services is rejected.

3.8. Type of Family and Awareness about Financial Services

The relationship between type of family of tribal households and their level of awareness about financial services was analyzed and the results are presented in Table-8.

Table 8: Type of Family and Awareness about Financial Services

S. No	Type of Family	Level of Awareness about Financial Services			Total	F-Value	Sig.
		Low	Medium	High			
1.	Joint Family	278 (23.22)	809 (67.59)	110 (9.19)	1197 (64.95)	40.006	.000
2.	Nuclear Family	117 (18.11)	374 (57.90)	155 (23.99)	646 (35.05)		
	Total	395 (21.43)	1183 (64.19)	265 (14.38)	1843 (100.00)	-	-

(The figures in the parentheses are per cent to total)

The results show that out of 1197 tribal households who belong to the joint family, 67.59 per cent of tribal households perceived that the level of awareness about financial services at medium level, 23.22 per cent of tribal households perceived that the level of awareness about financial services at low level and 9.19 per cent of tribal households perceived that the level of awareness about financial services at high level.

The results indicate that out of 646 tribal households who belong to the nuclear family, 57.90 per cent of tribal households perceived that the level of awareness about financial services at medium level, 23.99 per cent of tribal households perceived that the level of awareness about financial services at high level and 18.11 per cent of tribal households perceived that the level of awareness about financial services at low level.

The F-value of 40.006 is significant at one per cent level indicating that there is a significant difference between type of family of tribal households and their awareness about financial services. Therefore, the null hypothesis of there is no significant difference between type of family of tribal households and their awareness about financial services rejected.

3.9. Community and Awareness about Financial Services

The relationship between community of tribal households and their level of awareness about financial services was analyzed and the results are presented in Table-9.

Table 9: Community and Awareness about Financial Services

S. No	Community	Level of Awareness about Financial Services			Total	F-Value	Sig.
		Low	Medium	High			
1.	Todas	137 (70.25)	31 (15.90)	27 (13.85)	195 (10.58)	58.237	.000
2.	Kotas	77 (21.39)	246 (68.33)	37 (10.28)	360 (19.53)		
3.	Kurumbas	34 (8.72)	287 (73.59)	69 (17.69)	390 (21.16)		
4.	Irulas	86 (16.13)	417 (78.24)	30 (5.63)	533 (28.92)		
5.	Kattunayakan	44 (17.19)	141 (55.08)	71 (27.73)	256 (13.89)		
6.	Paniyan	17 (15.60)	61 (55.96)	31 (28.44)	109 (5.92)		
	Total	395 (21.43)	1183 (64.19)	265 (14.38)	1843 (100.00)	-	-

(The figures in the parentheses are per cent to total)



The results show that out of 195 tribal households who belong to Todas community, 70.25 per cent of tribal households perceived that the level of awareness about financial services at low level, 15.90 per cent of tribal households perceived that the level of awareness about financial services at medium level and 13.85 per cent of tribal households perceived that the level of awareness about financial services at high level.

The results indicate that out of 360 tribal households who belong to Kotas community, 68.33 per cent of tribal households perceived that the level of awareness about financial services at medium level, 21.39 per cent of tribal households perceived that the level of awareness about financial services at low level and 10.28 per cent of tribal households perceived that the level of awareness about financial services at high level.

It is clear that out of 390 tribal households who belong to Kurumbas community, 73.59 per cent of tribal households perceived that the level of awareness about financial services at medium level, 17.69 per cent of tribal households perceived that the level of awareness about financial services at high level and 8.72 per cent of tribal households perceived that the level of awareness about financial services at low level.

It is observed that out of 533 tribal households who belong to Irulas community, 78.24 per cent of tribal households perceived that the level of awareness about financial services at medium level, 16.13 per cent of tribal households perceived that the level of awareness about financial services at low level and 5.63 per cent of tribal households perceived that the level of awareness about financial services at high level.

It is apparent that out of 256 tribal households who belong to Kattunayakan community, 55.08 per cent of tribal households perceived that the level of awareness about financial services at medium level, 27.73 per cent of tribal households perceived that the level of awareness about financial services at high level and 17.19 per cent of tribal households perceived that the level of awareness about financial services at low level.

The results show that out of 109 tribal households who belong to Paniyan community, 55.96 per cent of tribal households perceived that the level of awareness about financial services at medium level, 28.44 per cent of tribal households perceived that the level of awareness about financial services at high level and 15.60 per cent of tribal households perceived that the level of awareness about financial services at low level.

The F-value of 58.237 is significant at one per cent level indicating that there is a significant difference between community of tribal households and their awareness about financial services. Therefore, the null hypothesis of there is no significant difference between community of tribal households and their awareness about financial services is rejected.

4. Conclusion

The forgoing analysis reveals that a majority of tribal households belong to the age group of 31 – 40 years and a majority of tribal households are illiterates. Majority of tribal households belong to the monthly income group of Rs.3,001 - Rs.6,000 and majority of tribal households are married. Majority of tribal households belong to the joint family and majority of tribal households belong to the Irulas community. More than 90 per cent of tribal households use ATM and social security payments through bank accounts and more than 50 per cent of tribal households use cheque facilities.

The tribal households are highly aware of remittance and savings facilities with banks, post office and Self Help Groups (SHGs), while, they are neutral with E-banking. Besides, the tribal households are aware of debit card, payment of bills through banks and insurance, while, they are not aware of mutual funds and share markets. Nearly two-third of tribal households perceived that their level of awareness about financial services is at medium level and there is a significant difference between socio-economic characteristics of tribal households and their awareness about financial services.

Therefore, it is becoming increasingly apparent that addressing financial inclusion will require a holistic approach on the part of the banks in creating awareness about financial products, education, advice on debt management, savings and affordable credit to the tribal households.

ATMs, cheque facilities and cash dispensing machines can be modified suitably to make them user friendly for the tribal who are illiterate, less educated or do not know English.

Also, financial inclusion as a policy measure should be followed up by building a suitable database, which could serve as a guide to assess the impact of credit policies from time to time and reorient schemes of financial assistance to the tribal



households. Banks, insurance companies and other financial service providers must concentrate more on the tribal people because they are not yet fully financially included.

References

1. Anderson Jock and Niraj Verma, "Informal Finance in Rural India", Background Paper, World Bank, Washington D.C., 2003, pp.45-49.
2. Anjani Kumar, Dhiraj K. Singh and Prabhath Kumar, "Performance of Rural Credit and Factors Affecting the Choice of Credit Sources", *Indian Journal of Agricultural Economics*, 2007, Vol.62, No.3, pp.16-24.
3. Basu, P. and Srivastana, P., "India: Scaling-up Access to Finance for the Rural Poor: Case Study", World Bank, Washington, D.C., 2004, pp.11-16.
4. Cole, S., Sampson, T. and Zia, B., "Money or Knowledge? What Drives Demand for Financial Services in Emerging Markets?", Harvard Business School Working Paper (09 - 117), London, 2009, pp.12-18.
5. Deshpande Ramesh and Niraj Verma, "Review of Rural Finance Institutions in India." Background Paper, World Bank, Washington D.C., 2003, pp.14-19.
6. Gupta, D. and Gupta, P., "Mother Tongue Friendly e-Delivery Banking Channels in India - Ultimate Solution for its Popular Usage", <http://ssrn.com/>, 2008, pp.1-10.
7. Kempson, E. and Whyley, C., "Access to Current Accounts", British Bankers' Association, London, 2001, pp.34-36.
8. Oya Pinar Ardic, Maximilien Heimann and Nataliya Mylenko, "Access to Financial Services and the Financial Inclusion Agenda around the World", The World Bank, Washington D.C., 2011, pp.1-17.
9. Pavan Kapoor and Alka Singh, "Study on Financial Services to Excluded Sectors through Financial Inclusion", *International Journal of Application or Innovation in Engineering & Management (IJAIEM)*, 2014, Vol.3, No.2, pp.363-372.
10. Peachy, S. and Roe, A., "Access to Finance: What Does It Mean and How Do Savings Banks Foster Access", World Savings Banks Institute, Washington, D.C., 2006, pp.24-36.
11. Tamilarasu, A., "Role of Banking Sectors on Financial Inclusion Development in India - An Analysis", *GALAXY International Interdisciplinary Research Journal*, 2014, Vol.2, No.2, pp.39-45.
12. Tejani Rachana, "Financial Inclusion and Performance of Rural Co-operative Banks in Gujarat", *Research Journal of Finance and Accounting*, 2011, Vol.2, No.6, pp.40-50.