

ABSTRACT

Financial inclusion guarantees timely and cost-effective access to financial services like credit, insurance, savings, and remittances for all people and businesses, particularly those in disadvantaged and vulnerable groups. By encouraging fair financial access, it creates a more robust and inclusive economy. Financial inclusion is closely related to financial literacy, which gives people the information and abilities they need to properly manage their finances, including debt management, investing, saving, and budgeting. The Pradhan Mantri Jan Dhan Yojana (PMJDY) was introduced by the Indian government in recognition of this interdependence in order to encourage financial inclusion, especially for the unbanked people. The programme prioritises financial literacy in addition to account opening by providing support services and awareness efforts to help people comprehend and utilise banking products. Scheduled Tribes stand out among the vulnerable groups because of their socioeconomic marginalisation and historical disadvantage. Their inclusion in the financial system promotes sustainable livelihoods, increases economic participation, and advances inclusive national development. As per SECC Report 2011, the most unprivileged category is the Scheduled tribes of Palakkad district in Kerala. Hence, this study analysed the level of financial inclusion, financial literacy, and PMJDY awareness among the three tribal groups of Attappady, such as Irula, Muduga, and Kurumba. Using stratified random sampling, 462 respondents were selected to fetch the primary data. The results showed significant disparities in financial inclusion between the three groups, as well as low levels of financial literacy and PMJDY knowledge. In response, the researcher imparted awareness programmes customised for each tribal community by adopting points from the NCFE financial literacy module. With the help of tribal promoters, the researcher, who had previously received NCFE training, acted as the trainer. The three tribal group's members were able to improve in terms of financial literacy and knowledge on PMJDY during post-awareness period. While considering the impact of the awareness programme in terms of financial inclusion, Irula and Muduga were able to show a highly positive impact. The Kurumba exhibited little improvement, indicating their unique socio-cultural hurdles and the need for more focused, culturally aware, and long-term interventions, especially for Kurumbas.