

ABSTRACT

Financial inclusion has emerged as a significant element in fostering economic growth and reducing the level of poverty, particularly among marginalized communities. For tribal populations in India, financial inclusion remains a significant challenge due to historical exclusion, geographic isolation, and limited access to financial services. The Nilgiri district, situated in the Western Ghats, is home to several indigenous tribal groups who have faced persistent socio-economic disadvantages despite various policy interventions. In recent years, there have been concerted efforts by both government and non-governmental organizations to improve financial inclusion in India. Initiatives such as the Pradhan Mantri Jan Dhan Yojana (PMJDY) and various financial inclusion programs aim to extend financial services to underserved populations, including tribal communities. However, the effectiveness of these programs in enhancing financial empowerment among the tribal groups in the Nilgiri district remains underexplored. The Nilgiris district is characterized by its unique geographic and cultural landscape, which includes a diverse mix of tribal groups with distinct traditions and economic practices. The six primitive tribal groups selected for the study include Toda, Paniya, korumba, Kota, Kattunayakan, Irular. This study represents a broad spectrum of indigenous cultures and economic status, making the Nilgiris district a relevant and significant area for this research. The diversity within these groups provides a rich context for examining the various dimensions of empowerment and identifying specific needs and challenges. A multistage sampling technique was employed to ensure a representative sample of 420 respondents from the six tribal groups. This approach involved selecting tribal groups from different regions of the district and then conveniently choosing participants within each group. The study used a combination of descriptive statistics to outline demographic and socioeconomic profiles, mean score analysis to evaluate average empowerment levels, ANOVA and T-tests to detect significant differences between groups, and multiple regression analysis to explore the relationships between various factors and determining empowerment outcomes. This study provides a detailed examination of financial, social, and economic empowerment among tribal communities in the Nilgiris district. The results indicate that these communities face significant challenges in achieving financial empowerment, with low levels of access to financial resources, limited economic opportunities, and restricted social inclusion. The findings emphasize the need for targeted interventions to address these challenges and improve the overall well-being of tribal populations. By implementing the recommended policies and programs, stakeholders can contribute to enhancing economic, financial and social empowerment, ultimately supporting the sustainable development and prosperity of these Ethnic minorities.

Keywords : *Empowerment, Financial inclusion, Banking operations, Sustainable development Tribal community*