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EMPOWERMENT OF TRIBALS THROUGH FINANCIAL INCLUSION

INTRODUCTION

"Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way. Access to a transaction account is a first step towards broader financial inclusion since it allows people to store money, and send and receive (World Bank, 2022)." The World Bank Group deliberates financial inclusion as a key enabler to minimize poverty and maximize the shared prosperity. The financial access supports the daily routine of the tribal peoples and enable the families and businesses to plan for long-term goals to unexpected emergencies.

Financial inclusion act as a primary tool in upliftment of poor, under-privileged and backwards community, minimizing social exclusion and ensuring economic growth. Financial inclusion is a term related to offering affordable banking services (that included basic bank savings account, holding deposits, availing loans and facilitating all form of digital payments) to those section of people who are economically poor, isolated from regular urban life-stream and earn very low income (Sachindra, 2013). The real fact is that India is not 100 percent financially inclusive country, as banking services has not reached all section and segment of population and they are still economically, socially and geographically divided. This is a key issue which does not affect only the financial progress of the country, but also influences the life and economic status of the financially excluded people (Raihanath and Pavithran, 2014). Personal factors like lower income, gender discrimination, lack of financial literacy i.e., ignorance of common man on access to financial services through formal financial sector and its benefits, geographically inaccessible due to poor infrastructure development and cultural barriers (Goel, 2023) also act as delimiting factors that hinder in achieving 100 percent financial inclusion target.

Banking sector in India have incorporates the policy of providing formal financial products and services to the excluded population. A thrust is given by banks to bring the excluded segment of population into formal finance by means of various measures. The Reserve Bank of India, the Central and respective State Governments have undertaken innovative measures to take forward the efforts of financial inclusion. The big push towards financial inclusion in India has emanated from the Pradhan Mantri Jan

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