

SPECIMEN FORMAT FOR THESES OF MONTH

Faculty : School of Commerce and Management

Department : Commerce

Branch/ Area: : Finance

Sub Subject Heading: : -

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Title of the thesis : Impact of Financial Literacy and Pradhan Mantri Jan
Dhan Yojna Awareness on Financial Inclusion of
Attappady Scheduled Tribes in Kerala.

(i) In Roman Script -

(ii) In roman Script -

Nomenclature of Degree: : Ph.D

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Name of Supervisor : Dr. K. Kanniammal

Designation of Supervisor : Professor and Head

Centre/department/school in : Department of Commerce, School of Commerce and
which research was conducted Management

University's Name & Address : Avinashilingam Institute for Home Science and
Higher Education for Women, Coimbatore

Abstract within 300 words:

i) Major objectives :

1. To analyze the financial literacy and financial inclusion among the select respondents of Scheduled Tribes.
2. To analyze the awareness of PMJDY among the select respondents of Scheduled Tribes.
3. To impart awareness program on financial literacy and PMJDY for the select respondents of Scheduled tribes.
4. To examine the effectiveness of awareness programs on financial literacy and PMJDY imparted to the select respondents of Scheduled Tribes.
5. To analyze the relationship between financial literacy and financial inclusion among the respondents.
6. To assess the impact of the awareness program on financial literacy and PMJDY on financial inclusion among the respondents.

ii). Hypothesis:

- ❖ H0: There is no significant difference between the financial literacy before and after the awareness program among the three sub-sets of tribes.
- ❖ H0: There is no significant difference between the PMJDY awareness before and after the awareness program among the three sub-sets of tribes.
- ❖ H0: There is no significant relationship between financial literacy and financial inclusion among the three sub-sets of tribes.
- ❖ H0: There is no linear association between financial literacy, awareness about PMJDY Scheme utilities, and Financial Inclusion among the three sub-sets of tribes.

iii). Methodology:

The study is descriptive and quantitative in nature. The locale of the study is Attappady Tribal Taluk, Palakkad, Kerala. As per the Socio-Economic Caste Census Report, 2011, and updated data from STDD Trivandrum, the tribal population of Attappady was categorized as a backward section. The adult tribal population of Attappady was the population of the study which includes three types of tribal communities, such as Irula, Muduga, and Kurumba, which form the strata of the study. The total adult tribal population is 24462, which includes 20465 Irulas, 2378 Mudugas, and 1619 Kurumbas.

The sample size was calculated based on Slovin's formulae. The calculated size of the sample was 394, which is proportionally distributed as 330 Irulas, 38 Mudugas, and 26 Kurumbas. According to Green (1991), the required sample size for arriving at a generalizable result for a Multiple Regression Analysis is $50 + 8*m$, where "m" represents the number of predictors. In this study, the number of predictors is two; therefore, the sample size of Muduga and Kurumba was increased to 66. Hence, the total sample size of the study was finalized to 462, which includes 330 Irulas, 66 Mudugas, and 66 Kurumbas. The study used Proportionate Stratified Random Sampling. Random Number Table Method was used to select the sample unit. Primary Data was used in this study. The Interview schedule method was adopted to collect the required data. The first phase of the study started from April 2022 to June 2022, which was the pre-intervention data collection period. During this period pre-financial literacy, pre-awareness of PMJDY, and pre-financial inclusion were measured. Then the study imparted an awareness program on financial literacy and PMJDY. The intervention period was from July 2022 to December 2022. The post-intervention data collection period was from June 2023-August 2023. The module used for imparting the awareness program was taken from the elaborate module prepared by the National Centre for Financial Education. A pilot study was conducted with 60 respondents to check the study's feasibility and to test the appropriateness of the questions included in the Interview schedule. This study has obtained ethical approval to ensure the protection and welfare of participants throughout the research process. The maximum number of items value is more than 0.7. Hence, the reliability of the schedule was proved. The developed conceptual framework was based on the Three-Dimensional Theory of Financial Literacy and Supply-Led Theory of Financial Inclusion, which was used to analyze the impact of financial literacy and PMJDY on financial inclusion.

Statistical Tools Applied

For analyzing financial literacy Mean Score Analysis was applied. There were 5 points on the scale. The Financial Inclusion Index (Sarma,2008) was applied to calculate the level of financial inclusion. For analyzing the effectiveness of the awareness program Paired Sample t-test was used. Correlation analysis was applied to analyze the relationship between financial literacy and financial inclusion. Multiple Regression Analysis was applied to analyze the impact of financial literacy and PMJDY on financial inclusion.

iv). Findings:

- Pre-awareness Financial Literacy was found to be low among Irula, Muduga, and Kurumba, except for “knowledge to use ATM” (Mean Score \geq 3), and after imparting awareness program the mean score shows improvement.
- It was found that more than the average level of financial inclusion exists for Irula before and after intervention. Before the intervention, there was low financial inclusion among Mudugas, but after the intervention, there was moderate financial inclusion. For Kurumba before and after the intervention financial inclusion was found to be low.
- Majority of respondents from the three sub-sets of Scheduled Tribes are “unaware” of the benefits of PMJDY before intervention.
- After the intervention the calculated mean scores show improvement, from this it is found that the awareness level of the benefits of PMJDY among tribes is improving.
- There is a significant difference in financial literacy and PMJDY awareness before and after the awareness program among Irula, Muduga, and Kurumba.
- There is a positive correlation between financial literacy and financial inclusion among Irulas, Mudugas, and Kurumbas.
- It was found that the intervention program has an impact on financial inclusion for Irulas, Mudugas, and Kurumbas.

Examiners

Internal Examiner : Dr. Amit Kumar Singh

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