

## CERTIFICATE

This is to certify that the thesis entitled “**Empowerment of Tribals through Financial Inclusion**” submitted to Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for the award of degree of **Doctor of Philosophy in Commerce** is a record of original work done by **Esther Jansi. M**, during the period of her study in the Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore under my supervision and guidance and the thesis has not formed the basis for the award of any Degree/ Diploma/ Associateship/ Fellowship or other similar title to any candidate of any University or Institute.

  
Signature of the 13/9/2024  
Head of the Department

  
Signature of the Supervisor 13/9/24

  
Signature of the Dean 13/9/24

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## DECLARATION

I hereby declare that the matter embodied in this thesis entitled “**Empowerment of Tribals through Financial Inclusion**” is the result of investigation carried out by me in the Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore under the supervision and guidance of **Dr. G. Santhiyavalli**, M.Com., Dip.Ed., M.Phil., Ph.D., Professor & Head (Rtd.), Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore and it has not been submitted for the award of any Degree/ Diploma/ Associateship/ Fellowship etc., of any other University or Institute.

  
Signature of the Supervisor

  
Signature of the Candidate

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## **ABBREVIATIONS**

1. SHG - Self Help Groups
2. ATM - Automated Teller Machine
3. BC - Business Correspondant
4. DIC - District Industries centre
5. MIF - Micro Finance Institution
6. RBI - Reserve bank of India
7. NGO - Non-Governmental Organisation
8. NABARD - National Bank for Agriculture and Rural Development
9. NAWA - Nilgiri Adivasi Welfare Association
10. MGNREG - Mahatma Gandhi National Rural Employment Gurantee Scheme
11. NBFC - Non-Banking Financial Company
12. DIC - District Industries Centre
13. PMJDY - Pradhan Mantri Jan-Dhan Yojana
14. ST - Scheduled Tribes
15. UPI - Unified Payment system
16. RRB - Regional Rural Banks
17. TMTWD - Tamil Nadu Tribal Welfare Department
18. PM JANMAN- Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan
19. PVTG - Particularly Vulnerable Tribal Groups