Utilisation of Banking Services by Tribals –
A Blockwise Analysis of Idukki District

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ABSTRACT

Banking services should be available to the entire population of the economy without discrimination. The access to using banking services is considered as a universal need as it is fundamental to enable full participation in economic and social welfare. The objective of the study is to assess the utilization of retail banking services by the tribals of eight blocks in the Idukki District, Kerala. This paper focuses on the utilization of banking services was measured in terms of small savings, Affordable rate of interest on loans, Availability of government schemes purchase/payments made by using credit /debit cards and visit to bank frequently for deposits/withdrawals .The primary survey conducted in eight blocks of Idukki district forms the basis of the Analysis. The real inclusive growth not only requires to bring people into banking population but to make sure the awar eness of the financial services reaches to all tribal societies, poor and uneducated people, so that the main objectives of improving their standard of living can be achieved. Financial inclusion is a key enabler to reducing poverty and boosting prosperity.

Keywords: Financial inclusion, Retail Banking services, tribals, Inclusive growth.

INTRODUCTION:

Idukki , the mountainous district of kerala state has the largest diverse tribal communities and the second largest tribal population in kerala. The numerically dominant tribal communities in the districts areMuthuvans, Mannans, ooraly, hillpulayas, Malaarayan, Ulladan, Paliyans, Malavedand Malapandaram.The tribals have a different life style or each tribe there is a Headman who rules the instructions as well as directions. The house of tribals in the idukki are generally known as chalasi,Mattam,Pathies, and Kudies Access to financial services by the poor and the vulnerable groups of the economy is a prerequisite for poverty reduction and social cohesion. This has to become an integral part of our efforts to promote inclusive growth. The inclusive growth approach was aimed to bridge the gap between economy and society by integrating the divergence that existed between rural and urban, rich and poor and one section of the economy with the other.

More than half of the people in India do not have access to banking services and more particularly the tribal people.The Tribal people constitute a vast majority of financial excluders in the country. Financial inclusion is one way to promote the objective of inclusive growth through the provision of easy access of financial services among the most disadvantaged sections of the society. In fact, providing access to financial services is a form of empowerment of the vulnerable groups. The present study aims to analyse the combined effect of various retail banking services by tribals in Idukki district inKerala.

Retail banking, also known as consumer banking, is the provision of services by a bank to the general public, rather than to companies, corporations or other banks, which are often described as wholesale banking. Banking services which are regarded as retail include provision of savings and transactional accounts, mortgages, personal loans, debit cards, and credit cards. Retail banking is also distinguished from investment banking or commercial banking. It may also refer to a division or department of a bank which deals with individual customers.

REVIEW OF LITERATURE:

"A Separate Telangana: Promises and Prospects for Tribal People" by R Ramdas (EPW 20 July 2013).it is important to mention that the "Smart Card Initiative" of the AP government on an experimental basis is striving towards total financial inclusion wherein the job card holders are issued these cards. As a result, the marginaliased sections, especially tribals, are given smart cards, which are in turn used not only for banking transactions, but they are receiving wage payments under the MGNREGS, as well as pensions and scholarships .FINANCIAL INCLUSION AMONG TRIBALS IN NILGIRIS DISTRICT In India the focus of the financial inclusion at present is confined to ensuring a bare minimum access to a savings bank account without frills, to all. Internationally, the financial exclusion has been viewed in a much wider perspective. Having a current account/saving account on its own, is not regarded as an accurate indicator of financial inclusion. There could be multiple levels of financial inclusion and exclusion. At one extreme, it is possible to indentify the 'super-included', i.e., those customers who are actively and persistently courted by the financial services industry, and who have at their disposal a wide range of financial service and products. At the other extreme, we may have the financially excluded, who are denied access to even the most basic of financial products. In between are those who use the banking services only for deposits and withdrawals of money. But these persons may have not enjoyed the flexibility of access offered to more affluent customers (J N Marshall, R Richardson 1996) revealed the spatial impact of 'branchless' retail banking which integrates telecommunications and computer technology to provide personal financial services remotely. In Britain, financial institutions are concentrating on retail services into a small number of low-cost sites on the edge of cities in the north of the country, and exporting the services to more expensive locations. Associated with locational shifts is a rationalisation of corporate hierarchies and the introduction of a more 'entrepreneurial' approach to selling bank services, involving new types of gender-segmented work. • Johann Burgstaller 2017 This paper examines branch exit from and entry into local banking markets in Austria from 1999 to 2012, as well as changes in concentration and several bank–borrower distance measures. Results from spatial regression models reveal that especially less developed and functionally distant municipalities suffer from branch withdrawal and financial desertification. Bank variety, and thus, choice decreases, for example, in (the vicinity of) communities with ageing population. Most examined processes are found to exhibit spatial correlation and so being geographically extensive. Potential adverse consequences of structural change for non-urban markets should, thus, receive more attention from economic and region.(N.M. Argent F. Rolley) the researcher demonstrated that corporate-level responses to increased competition within the financial system are significantly more important in deciding rural access to banking services than local and regional population trends. Indeed, two-thirds of rural localities that have lost branches had experienced healthy population growth during the study period. In the wake of the post-deregulation reconfiguration of the bank branch network, the socio-economic marginalisation of rural communities is being compounded, a process of 'financial exclusion' recognised in other parts of the developed world.

OBJECTIVES OF THE STUDY

1. To study the utilisation of retail banking services by tribals of eight blocks of idukki district
2. To measure the combined effect of various retail banking services from the perspective of its utilisation.

RESERACH METHODOLOGY:

The utilsation of banking services was measured in terms of small savings, affordable rate of interest on loans, availability of government schemes, purchases/payments made by using credit/debit cards and visits to bank frequently for deposits/withdrawals. These parameters of utilisation of banking services were rated on a five-point scale ranging from 1 for strongly disagree to 5 for strongly agree. Taking blocks as independent variable, whether significant differences exist across blocks in terms of individual measures of utilisation of banking service and combined measures taken together are examined

Nature of the study:
The present study is descriptive in nature

Type of data required:
This study based on primary and secondary data

Sources of data:
Tribal people are the informants of the study. The primary data were collected from the tribal people of the eight blocks of Idukki district

Method of data collection:
Primary data collected through interview schedule and interaction

Sampling design:
There are 245 tribal settlements in the idukki district which are in eight blocks.the sample size for the study is 600 respondents.

Tools for analysis:
The block had been taken as the independent variable .The data collected through the questionnaire and interview were analysed with the statistical tools Analysis of Variance(ANNOVA) and Multivariate Analysis (MANOVA)

Hypothesis:
The following null hypothesis were formed and tested in the study
H0: There is no significant difference in the utilisation of retail banking services by the tribals
H0: : There is no significant difference across the various blocks in respect of the utilisation of retail banking services by the tribals in idukki district

Table 1: Descriptive Statistics

Block	Measures of Usage	Mean	SD	N	Measures of Usage	Mean	SD	N
Adimaly	Small Savings are encouraged	2.757	0.637	74	Purchases/ Payments using Cards	1.405	0.701	74
Devikulam		1.907	0.975	75		1.293	0.540	75
Idukki		2.645	0.860	76		2.697	0.910	76
Nedunkandam		2.667	1.044	75		1.947	0.364	75
Elamdesam		2.413	0.931	75		1.933	0.704	75
Thodupuzha		2.907	0.989	75		2.173	0.964	75
Kattappana		2.467	0.811	75		2.080	1.075	75
Azhutha		2.000	0.637	75		1.960	0.725	75
	Total	**2.470**	**0.929**	**600**	**Total**	**1.938**	**0.877**	**600**
Adimaly	Affordable interest rates on loans	2.878	0.682	74	Visit banks mainly for deposit/withdrawal	3.973	0.163	74
Devikulam		1.987	1.097	75		2.453	1.277	75
Idukki		2.566	0.929	76		3.789	0.573	76
Nedunkandam		2.573	0.738	75		3.973	0.367	75
Elamdesam		2.467	0.875	75		3.840	0.658	75
Thodupuzha		3.493	0.795	75		4.000	0.232	75
Kattappana		2.693	1.090	75		3.053	1.138	75
Azhutha		2.853	1.099	75		3.600	1.027	75
	Total	**2.688**	**1.005**	**600**	**Total**	**3.585**	**0.939**	**600**
Adimaly	Govt schemes available	3.946	0.228	74				
Devikulam		3.240	1.195	75				
Idukki		3.487	0.600	76				
Nedunkandam		3.893	0.509	75				
Elamdesam		3.493	1.057	75				
Thodupuzha		3.760	0.732	75				
Kattappana		3.600	1.078	75				
Azhutha		3.800	0.753	75				
	Total	**3.652**	**0.853**	**600**				

Source: Primary data

Small Savings:

In the case of small savings, the highest usage of banking service was observed in Thodupuzha block (Mean 2.907 ± 0.989 SD) while Devikulam was found to be having lowest usage (Mean 1.907 ± 0.975 SD).

Table 2: Small Savings - Estimated Margin of Means, SE and ANOVA F- Test Results

Dependent Variable	Fixed Factors: Blocks	Mean	Std. Error	95% Confidence Interval		F	Sig.
				Lower Bound	Upper Bound		
Small Savings are encouraged	Adimaly	2.757	.101	2.557	2.956	12.410	0.0000
	Devikulam	1.907	.101	1.709	2.105		
	Idukki	2.645	.100	2.448	2.841		
	Nedunkandam	2.667	.101	2.469	2.865		
	Elamdesam	2.413	.101	2.215	2.611		
	Thodupuzha	2.907	.101	2.709	3.105		
	Kattappana	2.467	.101	2.269	2.665		
	Azhutha	2.000	.101	1.802	2.198		

The following null hypothesis was tested.

H0: There is no significant difference in the utilisation of small savings schemes by the tribals in various blocks of Idukki district

The null hypothesis gets rejected, at 5 per cent significant level, since the probability value of F statistics falls below 0.05. This is further confirmed by the fact that there are no zeros between the lower and upper bound values of means at 95 per cent confidence levels. It can thus be inferred that significant difference exists in usage of banking services as denoted by small savings across the blocks from which the tribal community hails. Since significant differences exist between blocks in terms of small savings a pair-wise comparison of blocks are made to get an insight into the pairs of blocks where such differences exist. The results of pair-wise comparisons are shown in Table 3.

Table 3: Small Savings – Pair-wise Comparisons

Dependent Variable	Block I	Block J	Mean Difference (I-J)	SE	Sig.*
Small Savings are encouraged	Adimaly	Devikulam	0.85	.143	**0.0000**
		Idukki	.112	.143	1.0000
		Nedunkandam	.090	.143	1.0000
		Elamdesam	.343	.143	0.4668
		Thodupuzha	-.150	.143	1.0000
		Kattappana	.290	.143	1.0000
		Azhutha	0.757	.143	**0.0000**
	Devikulam	Adimaly	-0.85	.143	**0.0000**
		Idukki	-0.738	.142	**0.0000**
		Nedunkandam	-0.76	.143	**0.0000**
		Elamdesam	-0.507	.143	**0.0115**
		Thodupuzha	-1	.143	**0.0000**
		Kattappana	-0.56	.143	**0.0027**
		Azhutha	-.093	.143	1.0000
	Idukki	Adimaly	-.112	.143	1.0000
		Devikulam	0.738	.142	**0.0000**
		Nedunkandam	-.022	.142	1.0000
		Elamdesam	.231	.142	1.0000
		Thodupuzha	-.262	.142	1.0000
		Kattappana	.178	.142	1.0000
		Azhutha	0.645	.142	**0.0002**
	Nedunkandam	Adimaly	-.090	.143	1.0000
		Devikulam	0.76	.143	**0.0000**

Dependent Variable	Block I	Block J	Mean Difference (I-J)	SE	Sig.*
		Idukki	.022	.142	1.0000
		Elamdesam	.253	.143	1.0000
		Thodupuzha	-.240	.143	1.0000
		Kattappana	.200	.143	1.0000
		Azhutha	0.667	.143	**0.0001**
	Elamdesam	Adimaly	-.343	.143	0.4668
		Devikulam	0.507	.143	**0.0115**
		Idukki	-.231	.142	1.0000
		Nedunkandam	-.253	.143	1.0000
		Thodupuzha	-0.493	.143	0.0162
		Kattappana	-.053	.143	1.0000
		Azhutha	.413	.143	0.1087
	Thodupuzha	Adimaly	.150	.143	1.0000
		Devikulam	1	.143	**0.0000**
		Idukki	.262	.142	1.0000
		Nedunkandam	.240	.143	1.0000
		Elamdesam	0.493	.143	**0.0162**
		Kattappana	.440	.143	0.0594
		Azhutha	0.907	.143	**0.0000**
	Kattappana	Adimaly	-.290	.143	1.0000
		Devikulam	0.56	.143	**0.0027**
		Idukki	-.178	.142	1.0000
		Nedunkandam	-.200	.143	1.0000
		Elamdesam	.053	.143	1.0000
		Thodupuzha	-.440	.143	0.0594
		Azhutha	0.467	.143	**0.0315**
	Azhutha	Adimaly	-0.757	.143	**0.0000**
		Devikulam	.093	.143	1.0000
		Idukki	-0.645	.142	**0.0002**
		Nedunkandam	-0.667	.143	**0.0001**
		Elamdesam	-.413	.143	0.1087
		Thodupuzha	-0.907	.143	0.0000
		Kattappana	-0.467	.143	0.0315
Based on estimated marginal means					
*Figures in bold indicate that the mean difference is significant at the .05 level.					
Adjustment for multiple comparisons: Bonferroni.					

The pair wise comparison revealed that significant differences in the usage of banking service in terms of small savings exist between Adimali and Devikulam, Adimali and Azhutha, Devikulam and Idukki, Devikulam and Nedunkandam, Devikulam and Elamdesam, Devikulam and Thodupuzha, Devikulam and Kattappana, Idukki and Azhutha, Nedunkandam and Azhutha, Thodupuzha and Elamdesam as well as Kattappana and Azhutha.

Affordable Interest rates on Loans:

Table 4: Interest Rates - Estimated Margin of Means, SE and ANOVA F- Test Results

Dependent Variable	Fixe Factors: Blocks	Mean	Std. Error	95% Confidence Interval		F	Sig.
				Lower Bound	Upper Bound		
Affordable interest rates on loans	Adimaly	2.878	.108	2.667	3.090	15.972	**0.0000**
	Devikulam	1.987	.107	1.776	2.197		
	Idukki	2.566	.106	2.357	2.775		
	Nedunkandam	2.573	.107	2.363	2.784		
	Elamdesam	2.467	.107	2.256	2.677		

Dependent Variable	Fixe Factors: Blocks	Mean	Std. Error	95% Confidence Interval		F	Sig.
				Lower Bound	Upper Bound		
	Thodupuzha	3.493	.107	3.283	3.704		
	Kattappana	2.693	.107	2.483	2.904		
	Azhutha	2.853	.107	2.643	3.064		

In the case of interest rates ,the highest mean value 2.878 was observed in Adimaly block while the lowest mean value 1.987was observed in Devikulam block.The probability value of F statistics falls below 0.05 at 95 percent confidence levels.it can thus be inferred that significant difference exits in useage of banking services as denoted by affordable rate of loans across the blocks from which the tribal communities hails

Table 5: Affordable Interest Rates on Loans – Pair-wise Comparisons

Dependent Variable	Block I	Block J	Mean Difference (I-J)	SE	Sig.*
Affordable interest rates on loans	Adimaly	Devikulam	0.892	.152	**0.0000**
		Idukki	.313	.151	1.0000
		Nedunkandam	.305	.152	1.0000
		Elamdesam	.412	.152	0.1934
		Thodupuzha	-.615	.152	**0.0016**
		Kattappana	.185	.152	1.0000
		Azhutha	0.025	.152	1.0000
	Devikulam	Adimaly	-0.892	.152	**0.0000**
		Idukki	-0.579	.151	**0.0038**
		Nedunkandam	-0.587	.151	**0.0033**
		Elamdesam	-0.48	.151	**0.0447**
		Thodupuzha	-1.507	.151	**0.0000**
		Kattappana	-0.707	.151	**0.0001**
		Azhutha	-.867	.151	**0.0000**
	Idukki	Adimaly	-.313	.151	1.0000
		Devikulam	0.579	.151	**0.0038**
		Nedunkandam	-.008	.151	1.0000
		Elamdesam	.099	.151	1.0000
		Thodupuzha	-.928*	.151	0.0000
		Kattappana	-.128	.151	1.0000
		Azhutha	-0.287544	.151	1.0000
	Nedunkandam	Adimaly	-.305	.152	1.0000
		Devikulam	0.587	.151	**0.0033**
		Idukki	.008	.151	1.0000
		Elamdesam	.107	.151	1.0000
		Thodupuzha	-.920	.151	**0.0000**
		Kattappana	-.120	.151	1.0000
		Azhutha	-0.28	.151	1.0000
	Elamdesam	Adimaly	-.412	.152	0.1934
		Devikulam	0.48	.151	**0.0447**
		Idukki	-.099	.151	1.0000
		Nedunkandam	-.107	.151	1.0000
		Thodupuzha	-1.027*	.151	0.0000
		Kattappana	-.227	.151	1.0000
		Azhutha	-.387	.151	0.3048
	Thodupuzha	Adimaly	.615	.152	**0.0016**
		Devikulam	1.507	.151	**0.0000**
		Idukki	.928	.151	**0.0000**
		Nedunkandam	.920	.151	**0.0000**
		Elamdesam	1.027	.151	**0.0000**

Dependent Variable	Block I	Block J	Mean Difference (I-J)	SE	Sig.*
		Kattappana	.800	.151	**0.0000**
		Azhutha	0.64	.151	**0.0008**
	Kattappana	Adimaly	-.185	.152	1.0000
		Devikulam	0.707	.151	**0.0001**
		Idukki	.128	.151	1.0000
		Nedunkandam	.120	.151	1.0000
		Elamdesam	.227	.151	1.0000
		Thodupuzha	-.800	.151	**0.0000**
		Azhutha	-0.16	.151	1.0000
	Azhutha	Adimaly	-0.025	.152	1.0000
		Devikulam	0.867	.151	**0.0000**
		Idukki	0.288	.151	1.0000
		Nedunkandam	0.28	.151	1.0000
		Elamdesam	.387	.151	0.3048
		Thodupuzha	-0.64	.151	**0.0008**
		Kattappana	0.16	.151	1.0000

Based on estimated marginal means
*Figures in bold indicate that the mean difference is significant at the .05 level.
Adjustment for multiple comparisons: Bonferroni.

The pair wise comparison revealed that Devikulam and Thodupuzha has significant differences all the other blocks in the usage of banking service in terms of affordable interest rate of loans .

Table 6: Govt Schemes - Estimated Margin of Means, SE and ANOVA F- Test Results

Dependent Variable	Fixed Factor: Blocks	Mean	Std. Error	95% Confidence Interval		F	Sig.
				Lower Bound	Upper Bound		
Govt schemes available	Adimaly	3.946	.096	3.757	4.135	6.285	**0.0000**
	Devikulam	3.240	.096	3.052	3.428		
	Idukki	3.487	.095	3.300	3.673		
	Nedunkandam	3.893	.096	3.706	4.081		
	Elamdesam	3.493	.096	3.306	3.681		
	Thodupuzha	3.760	.096	3.572	3.948		
	Kattappana	3.600	.096	3.412	3.788		
	Azhutha	3.800	.096	3.612	3.988		

In the case of Government schemes the highest mean value 3.946 was observed in Adimaly block while the lowest mean value 3.240 was observed in Devikulam block.The probability value of F statistics falls below 0.05 at 95 percent confidence levels. it can thus be inferred that significant difference exits in useage of banking services as denoted by affordable rate of loans across the blocks from which the tribal communities hails

Table 7: Govt Schemes Available – Pair-wise Comparisons

Dependent Variable	Block I	Block J	Mean Difference (I-J)	SE	Sig.*
Govt schemes available	Adimaly	Devikulam	0.706	.136	**0.0000**
		Idukki	.459	.135	**0.0205**
		Nedunkandam	.053	.136	1.0000
		Elamdesam	.453	.136	**0.0253**
		Thodupuzha	.186	.136	1.0000
		Kattappana	.346	.136	0.3091
		Azhutha	0.146	.136	1.0000
	Devikulam	Adimaly	-0.706	.136	**0.0000**
		Idukki	-0.247	.135	1.0000

Dependent Variable	Block I	Block J	Mean Difference (I-J)	SE	Sig.*
		Nedunkandam	-0.653	.135	**0.0000**
		Elamdesam	-0.253	.135	1.0000
		Thodupuzha	-0.52	.135	**0.0037**
		Kattappana	-0.36	.135	0.2234
		Azhutha	-.560	.135	**0.0011**
	Idukki	Adimaly	-.459*	.135	0.0205
		Devikulam	0.247	.135	1.0000
		Nedunkandam	-.406	.135	0.0749
		Elamdesam	-.006	.135	1.0000
		Thodupuzha	-.273	.135	1.0000
		Kattappana	-.113	.135	1.0000
		Azhutha	-0.313	.135	0.5741
	Nedunkandam	Adimaly	-.053	.136	1.0000
		Devikulam	0.653	.135	**0.0000**
		Idukki	.406	.135	0.0749
		Elamdesam	.400	.135	0.0902
		Thodupuzha	.133	.135	1.0000
		Kattappana	.293	.135	0.8534
		Azhutha	0.093	.135	1.0000
	Elamdesam	Adimaly	-.453	.136	**0.0253**
		Devikulam	0.253	.135	1.0000
		Idukki	.006	.135	1.0000
		Nedunkandam	-.400	.135	0.0902
		Thodupuzha	-0.267	.135	1.0000
		Kattappana	-.107	.135	1.0000
		Azhutha	-.307	.135	0.6640
	Thodupuzha	Adimaly	-.186	.136	1.0000
		Devikulam	0.52	.135	**0.0037**
		Idukki	.273	.135	1.0000
		Nedunkandam	-.133	.135	1.0000
		Elamdesam	0.267	.135	1.0000
		Kattappana	.160	.135	1.0000
		Azhutha	-0.04	.135	1.0000
	Kattappana	Adimaly	-.346	.136	0.3091
		Devikulam	0.36	.135	0.2234
		Idukki	.113	.135	1.0000
		Nedunkandam	-.293	.135	0.8534
		Elamdesam	.107	.135	1.0000
		Thodupuzha	-.160	.135	1.0000
		Azhutha	-0.2	.135	1.0000
	Azhutha	Adimaly	-0.146	.136	1.0000
		Devikulam	0.560	.135	**0.0011**
		Idukki	0.313	.135	0.5741
		Nedunkandam	-0.093	.135	1.0000
		Elamdesam	.307	.135	0.6640
		Thodupuzha	0.04	.135	1.0000
		Kattappana	0.2	.135	1.0000
Based on estimated marginal means					
*Figures in bold indicate that the mean difference is significant at the .05 level.					
Adjustment for multiple comparisons: Bonferroni.					

The pair wise comparison revealed that significant differences in the usage of banking service in terms of Govt

schemes available exist between Adimali and Devikulam, Adimali and Idukki, Adimali and Elamdesham. Devikulam and Thodupuzha, Devikulam and Nedunkandam, Devikulam and Azhutha,,

Table 8: Cards Usage - Estimated Margin of Means, SE and ANOVA F- Test Results

Dependent Variable	Fixed Factor: Blocks	Mean	Std. Error	95% Confidence Interval		F	Sig.
				Lower Bound	Upper Bound		
Purchases/ Payments using Cards	Adimaly	1.405	.091	1.228	1.583	23.955	**0.0000**
	Devikulam	1.293	.090	1.117	1.470		
	Idukki	2.697	.089	2.522	2.873		
	Nedunkandam	1.947	.090	1.770	2.123		
	Elamdesam	1.933	.090	1.757	2.110		
	Thodupuzha	2.173	.090	1.997	2.350		
	Kattappana	2.080	.090	1.903	2.257		
	Azhutha	1.960	.090	1.783	2.137		

In the case of Cards useage the highest mean value 2.967 was observed in Adimaly block while the lowest mean value 1.293was observed in Devikulam block.The probability value of F statistics falls below 0.05 at 95 percent confidence levels.it can thus be inferred that significant difference exits in useage of banking services as denoted by cards useage across the blocks from which the tribal communities hails

Table 9: Card Usage for Purchases/ Payments – Pair-wise Comparisons

Dependent Variable	Block I	Block J	Mean Difference (I-J)	SE	Sig.*
Purchases/ Payments using Cards	Adimaly	Devikulam	0.112	.128	1.0000
		Idukki	-1.292	.127	**0.0000**
		Nedunkandam	-0.541	.128	**0.0007**
		Elamdesam	-0.528	.128	**0.0011**
		Thodupuzha	-0.768	.128	**0.0000**
		Kattappana	-0.675	.128	**0.0000**
		Azhutha	-0.555	.128	**0.0005**
	Devikulam	Adimaly	-0.112	.128	1.0000
		Idukki	-1.404	.127	**0.0000**
		Nedunkandam	-0.653	.127	**0.0000**
		Elamdesam	-0.640	.127	**0.0000**
		Thodupuzha	-0.880	.127	**0.0000**
		Kattappana	-0.787	.127	**0.0000**
		Azhutha	-0.667	.127	**0.0000**
	Idukki	Adimaly	1.292	.127	**0.0000**
		Devikulam	1.404	.127	**0.0000**
		Nedunkandam	0.751	.127	**0.0000**
		Elamdesam	0.764	.127	**0.0000**
		Thodupuzha	0.524	.127	**0.0011**
		Kattappana	0.617	.127	**0.0000**
		Azhutha	0.737	.127	**0.0000**
	Nedunkandam	Adimaly	0.541	.128	**0.0007**
		Devikulam	0.653	.127	**0.0000**
		Idukki	-0.751	.127	**0.0000**
		Elamdesam	0.013	.127	1.0000
		Thodupuzha	-0.227	.127	1.0000
		Kattappana	-0.133	.127	1.0000
		Azhutha	-0.013	.127	1.0000
	Elamdesam	Adimaly	0.528	.128	**0.0011**
		Devikulam	0.640	.127	**0.0000**

Dependent Variable	Block I	Block J	Mean Difference (I-J)	SE	Sig.*
		Idukki	-0.764	.127	**0.0000**
		Nedunkandam	-0.013	.127	1.0000
		Thodupuzha	-0.240	.127	1.0000
		Kattappana	-0.147	.127	1.0000
		Azhutha	-0.027	.127	1.0000
	Thodupuzha	Adimaly	0.768	.128	**0.0000**
		Devikulam	0.880	.127	**0.0000**
		Idukki	-0.524	.127	**0.0011**
		Nedunkandam	0.227	.127	1.0000
		Elamdesam	0.240	.127	1.0000
		Kattappana	0.093	.127	1.0000
		Azhutha	0.213	.127	1.0000
	Kattappana	Adimaly	0.675	.128	**0.0000**
		Devikulam	0.787	.127	**0.0000**
		Idukki	-0.617	.127	**0.0000**
		Nedunkandam	0.133	.127	1.0000
		Elamdesam	0.147	.127	1.0000
		Thodupuzha	-0.093	.127	1.0000
		Azhutha	0.120	.127	1.0000
	Azhutha	Adimaly	0.555	.128	**0.0005**
		Devikulam	0.667	.127	**0.0000**
		Idukki	-0.737	.127	**0.0000**
		Nedunkandam	0.013	.127	1.0000
		Elamdesam	0.027	.127	1.0000
		Thodupuzha	-0.213	.127	1.0000
		Kattappana	-0.120	.127	1.0000
Based on estimated marginal means					
*Figures in bold indicate that the mean difference is significant at the .05 level.					
Adjustment for multiple comparisons: Bonferroni.					

The pair wise comparison revealed that Adimali has significant difference from all other blocks except devikulam block . Devikulam has significant difference from all other blocks except Adimaly block and Idukki has significant difference from all other blocks.

Table 10: Visit to Banks - Estimated Margin of Means, SE and ANOVA F- Test Results

Dependent Variable	Fixed Factor: Blocks	Mean	Std. Error	95% Confidence Interval		F	Sig.
				Lower Bound	Upper Bound		
Visit banks mainly for deposit/ withdrawal	Adimaly	3.973	.092	3.793	4.153	37.031	**0.0000**
	Devikulam	2.453	.091	2.275	2.632		
	Idukki	3.789	.090	3.612	3.967		
	Nedunkandam	3.973	.091	3.795	4.152		
	Elamdesam	3.840	.091	3.661	4.019		
	Thodupuzha	4.000	.091	3.821	4.179		
	Kattappana	3.053	.091	2.875	3.232		
	Azhutha	3.600	.091	3.421	3.779		

In the case of visit to banks the highest mean value 4.00 was observed in Thodupuzha block while the lowest mean value 2.453 was observed in Devikulam block.The probability value of F statistics falls below 0.05 at 95 percent confidence levels. it can thus be inferred that significant difference exits in useage of banking services as denoted by visit to banks mainly deposits/withdrawels across the blocks from which the tribal communities hails.

Table 11: Visit Banks for mainly deposits/ withdrawal – Pair-wise Comparisons

Dependent Variable	Block I	Block J	Mean Difference (I-J)	SE	Sig.*
Visit banks mainly for deposit/withdrawal	Adimaly	Devikulam	1.520	.129	**0.0000**
		Idukki	0.183	.129	1.0000
		Nedunkandam	0.000	.129	1.0000
		Elamdesam	0.133	.129	1.0000
		Thodupuzha	-0.027	.129	1.0000
		Kattappana	0.920	.129	**0.0000**
		Azhutha	0.373	.129	0.1114
	Devikulam	Adimaly	-1.520	.129	**0.0000**
		Idukki	-1.336	.128	**0.0000**
		Nedunkandam	-1.520	.129	**0.0000**
		Elamdesam	-1.387	.129	**0.0000**
		Thodupuzha	-1.547	.129	**0.0000**
		Kattappana	-0.600	.129	**0.0001**
		Azhutha	-1.147	.129	**0.0000**
	Idukki	Adimaly	-0.183	.129	1.0000
		Devikulam	1.336	.128	**0.0000**
		Nedunkandam	-0.184	.128	1.0000
		Elamdesam	-0.051	.128	1.0000
		Thodupuzha	-0.211	.128	1.0000
		Kattappana	0.736	.128	**0.0000**
		Azhutha	0.189	.128	1.0000
	Nedunkandam	Adimaly	0.000	.129	1.0000
		Devikulam	1.520	.129	**0.0000**
		Idukki	0.184	.128	1.0000
		Elamdesam	0.133	.129	1.0000
		Thodupuzha	-0.027	.129	1.0000
		Kattappana	0.920	.129	**0.0000**
		Azhutha	0.373	.129	0.1071
	Elamdesam	Adimaly	-0.133	.129	1.0000
		Devikulam	1.387	.129	**0.0000**
		Idukki	0.051	.128	1.0000
		Nedunkandam	-0.133	.129	1.0000
		Thodupuzha	-0.160	.129	1.0000
		Kattappana	.787*	.129	0.0000
		Azhutha	0.240	.129	1.0000
	Thodupuzha	Adimaly	0.027	.129	1.0000
		Devikulam	1.547	.129	**0.0000**
		Idukki	0.211	.128	1.0000
		Nedunkandam	0.027	.129	1.0000
		Elamdesam	0.160	.129	1.0000
		Kattappana	0.947	.129	**0.0000**
		Azhutha	0.400	.129	0.0547
	Kattappana	Adimaly	-0.920	.129	**0.0000**
		Devikulam	0.600	.129	**0.0001**
		Idukki	-0.736	.128	**0.0000**
		Nedunkandam	-0.920	.129	**0.0000**
		Elamdesam	-0.787	.129	**0.0000**
		Thodupuzha	-0.947	.129	**0.0000**
		Azhutha	-0.547	.129	**0.0007**
	Azhutha	Adimaly	-0.373	.129	0.1114
		Devikulam	1.147	.129	**0.0000**
		Idukki	-0.189	.128	1.0000
		Nedunkandam	-0.373	.129	0.1071
		Elamdesam	-0.240	.129	1.0000
		Thodupuzha	-0.400	.129	0.0547
		Kattappana	0.547	.129	**0.0007**

Based on estimated marginal means

*Figures in bold indicate that the mean difference is significant at the .05 level.

Adjustment for multiple comparisons: Bonferroni.

The pair wise comparison revealed, that Devikulam and kattapana exits between all other blocks.

Multivariate Test:

The combined effects of utilisation of banking services small savings, affordable rate of interest on loans, availability of government schemes, purchases/payments made by using credit/debit cards and visits to bank frequently for deposits/withdrawals was tested using MANOVA and the results are tabulated as Table 12.

Table 12: Multivariate Test

	Value	**F**	**Hypothesis df**	**Error df**	**Sig.**
Wilks' lambda	.424	16.009	35	2475.922	**0.0000**
Each F tests the multivariate effect of Block.					

The following null hypothesis was tested.

H0: There is no significant difference across the various blocks in respect of the utilisation of retail banking services by tribals in idukki disrict

The null hypothesis gets rejected, at 5 per cent significance level, since the p value of F statistic of Wilks' Lambda falls below 0.05. Hence it is inferred that significant differences exist in tribals across the blocks in utilisation of retail banking services

CONCLUSION:

The theoretical underpinning of the problem of financial exclusion was discussed with

Implications on the tribes. From time to time, many kinds of initiatives have been taken by the Government of India as well as by the RBI in order to facilitate universal financial services system to the poorest of the poor of the economy. But all the efforts failed to fulfil

the basic financial needs of the tribals. Despite the initiatives heralded in the avenue of Financial Inclusion ,the tribals in Idukki district have been kept outside the purview of strategic schemes .This has paralyzed the economic and social well being of the under privileged tribal communities. As long as this condition persists, India cannot claim as a developing economy in the global parlance.

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