

The Connection Between Ethnicity and Saving Habit - A Study on Tribal Households in Wayanad District of Kerala

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ABSTRACT

The household saving indicates the success of the household's financial performance. It is the basis of the expenditure and investment decisions in the household level. It determines the level of indebtedness also. The concept of saving is strange among many ethnic households in Kerala. One of the main reasons for their current poor economic condition and indebtedness is that they did not have the habit of saving. The study examines the behaviour and pattern of savings among five prominent ethnic households in the Wayanad district of Kerala. The results shows that there is an inter-group difference in the proportion of people having savings habits among the tribal population. The ethnicity of the household members had a significant influence on their monthly individual savings and there was a significant difference in the net savings of the households across different categories. The net household savings, methods, and purposes of savings also showed varying results among different ethnic households.

KEY WORDS: Tribes, Ethnicity, Tribal households, Savings behaviour, Individual savings, Household saving, Saving patterns, Purpose of savings.

INTRODUCTION

The savings habit is an important element in the analysis of financial management practices. Household saving is important because it provides better information of future perception of consumption, earning, investment and also the indebtedness (Oinonen, S., & Viren, M ,2022). Individual or household savings is the process of sacrificing the current consumption for the future wellbeing of the individual or households (Gersovitz, M. 1988). As far as ethnic groups are concerned, despite numerous types of financial assistance to them, they continue to be financially most backward and most of them lead to indebtedness because of poor financial decisions at their individual and household levels. In many tribal groups the aspect of saving is almost a strange concept and some vulnerable tribal groups even spend their entire amount of earning in the day of

earning itself. Therefore, insight about the saving habit, one of the important determinants of the household financial performance, will be useful for the policy makers in order to frame appropriate strategies for the upliftment of tribes in India. In this background, the present study examines the important aspects of behaviour and pattern of saving among five important ethnic groups namely the Paniya, the Adiya, Kattunaika, Kurichiya and Kuruma households in Wayanad District of Kerala.

LITERATURE REVIEW AND RESEARCH GAP

Viswanath (2021) in his study on the connectivity and Savings Propensity among Odisha Tribals, examined the factors affecting saving in a rural part of Odisha state and observed that connecting rural people to urban location could elicit greater savings. Sudipta Sarkar (2022) studied the Financial Inclusion among Tribal Households of Purulia Districts of

West Bengal and observed that, tribal households were financially included only in terms of having bank account and they are lagging behind in terms of financial literacy.

Jeyachandran (2016) in his study on Savings Habit of Rural People, observed significant relation between the age and savings habits and their economic condition influenced the households to retain their surplus income for further savings.

Pawar (2016) in his study on Impact of Microfinance on Tribal Development in Telangana and revealed that the Scheduled Tribes continue to be economically backward socially excluded compared to scheduled casts and other backward classes.

S. Kumari Devi and Swapnamoyee Palit (2019) examined Tribal indebtedness and observed some aspect of tribes' indebtedness due to various ingrained social, cultural and economic factors.

Dineshkumar (2018) in his study on Social Changes and Kattunaicker Tribal Community, made an attempt to examining social changes taken place in the Kattunaicker tribal community in Nilakkottai block, Dindigul district and found that majority of them are aware of family welfare programmes offered to them and had given equal rights to female members of their households in family matters, property, and occupation.

B. Khakhalary (2017) examined the Economic Activities and Standard of Living of Schedule Tribes and suggested an ongoing effort to Improving economic activities and standard of living among hills tribes.

Abebe (2017) examined the important factors affecting rural household savings and observed that, the land size, income level, marital status, education level, occupation, habit of drinking alcohol etc. had significant influence on the amount of household saving.

Hnatkovska and Lahiri (2013) in their study "Saving Behaviour in India: Understanding the deference across Castes" examined the patterns on the saving behaviour of SC/STs and non-SC/STs. His study tried to give an explanation for decline in the savings of the Scheduled tribes even when there is increase in their permanent income.

Sandesh, Anil Kumar and Smitha (2020) in their study on Impact of Migration on the Livelihoods of Tribes People, revealed the increase of physical capital of the tribes after migration and observed that, this has caused a temptation for migration among tribes.

S. R. Gnana (2019) in his study on Empowerment of Savara Tribal Women among the Marginalized communities of India: An Ethnographic profile stressed the need for setting up of Self-Help Groups and Micro-Credit Unions for the empowerment and overall development of tribes.

Above reviews show that, most of the earlier studies focused on the extent of financial inclusion among tribes, determinants and of household savings, impact of microfinance on tribal development, tribal indebtedness, aspects of social changes among tribes, factors affecting rural household savings, impact of migration livelihood of the tribal people etc. Most of these studies were undertaken considering the tribes as a whole. Since there are large number of tribal groups in India with varying socio-economic, demographic as well as ethnographic characteristics, the study will be more effective if we make an intergroup comparison. Literature is scarce on the analysis of savings habit based on ethnicity and inter-tribal comparison of behaviour, pattern and purpose of individual and household savings.

So, this paper examines the important aspects of individual and household saving behavior, pattern and purpose of savings among five important ethnic groups in Wayanad District of Kerala.

RESEARCH METHODOLOGY

The study aims at examining the savings behaviour, individual and household savings, saving patterns, purpose of savings among five prominent ethnic groups in Wayanad District of Kerala. The methodology is exploratory and descriptive one based on the survey method. The instrument used for the survey is interview schedule. Sampling unit is 'household' and for analyzing the individual savings, data from individual household members were also collected. The household head is considered as the 'Key informant' for collecting the data. Since some tribal population is smaller in size, in order to ensure adequate representation, disproportionate stratified random sampling was followed. The sample consists of 80 households each from each of the five tribal groups namely, the Paniya, Adiya, Kattunaika, Kurichiya, and Kuruma and therefore the size of the sample is 400 tribal households in Wayanad District.

RESULTS AND DISCUSSION

Savings Habit.

The data on the savings behavior of tribal households, as illustrated in Table 1, indicates that the Kuruma households have the highest proportion of savers at 77.3%, followed by the Kurichiya at 68.4%. In contrast, the savings habit among the other three tribal groups is considerably lower. It is noteworthy that, among the earning members, approximately 79% of the Paniya, 73% of the Kattunaika, and 66% of the Adiya tribes do not set aside any portion of their earnings. When considering all five categories of sampled tribal households, only 46% of the members exhibit a savings habit

Table 1 Comparison of Saving Habit of the Household Members across the Tribal Groups

			Tribal Groups					Total
			Paniya	Adiya	Kattunaika	Kurichiya	Kuruma	
Saving Habit	Save	Count	45	68	44	141	136	434
		Percentage*	21.6	33.7	27.5	68.4	77.3	45.6
	Don't Save	Count	163	134	116	65	40	518
		Percentage	78.4	66.3	72.5	31.6	22.7	54.4
Total		Count	208	202	160	206	176	952
		Percentage	100	100	100	100	100	100

Note: * Percentage within the Tribal Group, Source: Primary Survey Data

A chi-square test was conducted to determine if there is a variation in the proportion of tribal individuals with saving habits across various categories. The resulting data indicated that the proportion of individuals with saving habits varies significantly among different tribal groups in Wayanad, $\chi^2(4, N =$

952) = 195.42, $p < 0.001$. This indicates that there are differences between groups in the proportion of individuals exhibiting saving habits within the tribal population. The comparative savings habits among the sample tribal groups are illustrated in the following chart.

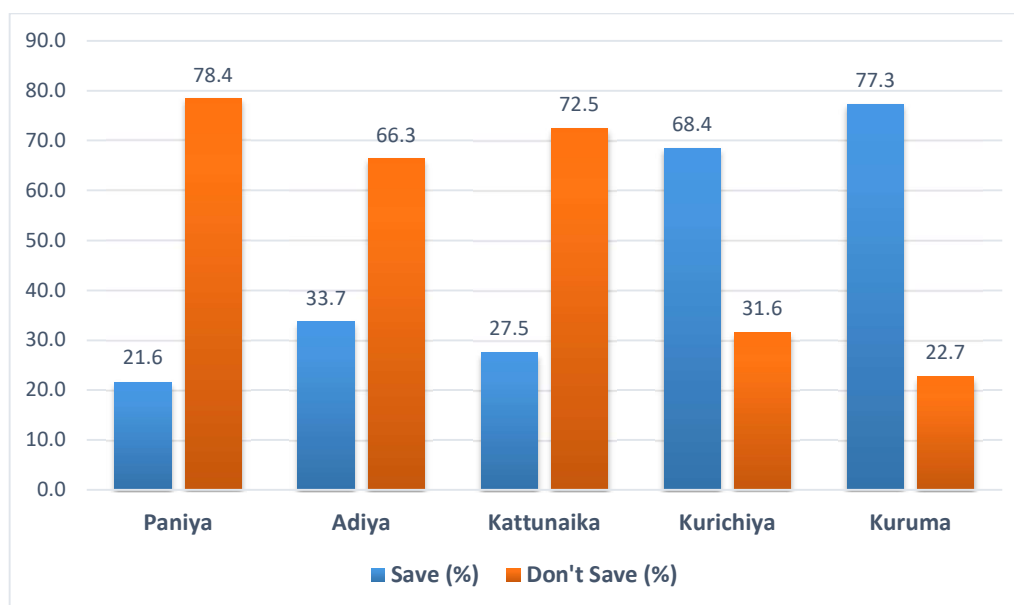


Figure 1 Comparison of Saving Habit among the Tribal Groups

Individual Savings.

The descriptive statistics regarding the monthly individual savings of household members across various tribal categories are presented in Table 2. The table shows that the Kuruma tribal households

exhibit the highest average individual savings. Following closely is the Kurichiya tribe, while the savings amounts for the other three tribal household categories are significantly lower.

Table 2: Descriptive Statistics of the Monthly Individual Savings of Households Members across Tribal Groups

Sl. No.	Tribe	Number of Members	Average (Mean)	Std. Deviation	Median	Minimum	Maximum	Skewness	Kurtosis
1	Paniya	45	780.38	1062.949	400.00	20	4900	2.290	5.620
2	Adiya	68	451.78	558.705	313.50	50	3500	3.955	18.538
3	Kattunaika	44	607.73	860.711	240.00	80	4500	2.979	10.286
4	Kurichiya	141	1223.54	1673.032	500.00	50	9500	2.542	6.883
5	Kuruma	136	1624.43	2485.546	500.00	20	13000	2.478	6.538
Total		434	1119.86	1805.551	500.00	20	13000	3.222	12.527

Source: Primary Survey Data

Due to the absence of normality and the presence of outliers in the monthly individual savings data, a Kruskal-Wallis test was performed to assess the effect of tribal ethnicity on the monthly savings of Wayanad's tribal population. The analysis results

(presented in Table 3) reveal a statistically significant difference in monthly savings among different tribal groups, $\chi^2 (4, N= 434) = 23.96, p<.001$. Therefore, the ethnicity of household members significantly impacted their monthly individual savings.

Table 3: Kruskal-Wallis Test Results for Monthly Individual Savings

Sl. No	Tribe	N	Mean Rank	Test Statistics	
1	Paniya	45	191.10	Chi-Square	23.957
2	Adiya	68	172.29		
3	Kattunaika	44	177.06	df	4
4	Kurichiya	141	240.91		
5	Kuruma	136	237.65	p-value	< .001

Household Savings.

Table 4 presents the descriptive statistics of net household savings among the tribal households. The findings indicate that the average monthly savings

for the Paniya, Adiya, and Kattunaika tribal households were significantly lower than those of the Kurichiya and Kuruma tribes.

Table 4: Descriptive Statistics of the Net Household Savings across Tribal Groups

Sl. No.	Tribe	Number of households	Average (Mean)	Std. Deviation	Median	Minimum	Maximum	Skewness	Kurtosis
1	Paniya	80	235.1	3207.64	-308	-5734	12499	1.82	4.13
2	Adiya	80	681.2	3314.85	-89	-5129	18950	2.71	12.27
3	Kattunaika	80	561.6	4237.98	-367	-6436	19481	2.09	5.70
4	Kurichiya	80	9476.0	15289.44	3735	-4538	85275	2.80	9.35
5	Kuruma	80	10165.2	15374.98	3377	-5431	70881	1.96	3.79
Total		400	4223.8	11039.10	298	-6436	85275	3.65	16.66

Source: Primary Survey Data

The following figure displays the average net household savings for tribal households.

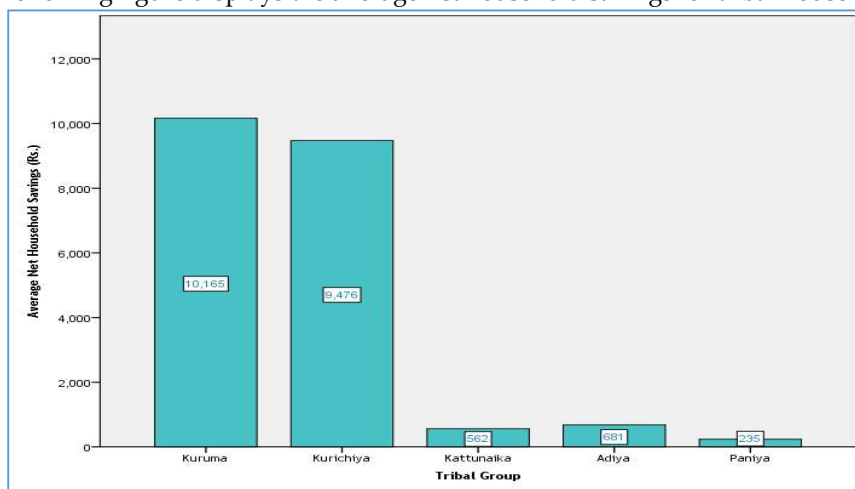


Figure 2 Average Net Household Savings across Tribal Groups

Due to the presence of non-normality and outliers, the Kruskal-Wallis H test was conducted to assess whether the distribution of net household savings was consistent among various categories of tribal

households. The findings (shown in Table 5) revealed a significant difference in the net savings of households among different ethnic groups of tribes, $\chi^2 (4, N = 400) = 95.81, P < .001$.

Table 5: Kruskal-Wallis Test Results for Net Household Savings

Sl. No	Tribe	N	Mean Rank	Test Statistics
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1	Paniya	80	146.29	Chi-Square	95.811
2	Adiya	80	170.07		
3	Kattunaika	80	148.19	df	4
4	Kurichiya	80	272.93		
5	Kuruma	80	265.02	p-value	< .001
Total		400			

A pairwise post hoc comparison was conducted to examine the nature of differences in net savings among the various tribal groups. The findings (refer to Figure 3) showed that the household savings distributions for Kuruma and Kurichiya differed significantly from all other tribal household categories. It indicated that the net household

savings for Kuruma and Kurichiya were comparable and considerably greater than those of the other three categories. However, the net savings of Kattunaika, Adiya, and Paniya did not show significant differences among themselves, yet their savings were considerably and significantly lower than those of Kuruma and Kurichiya.

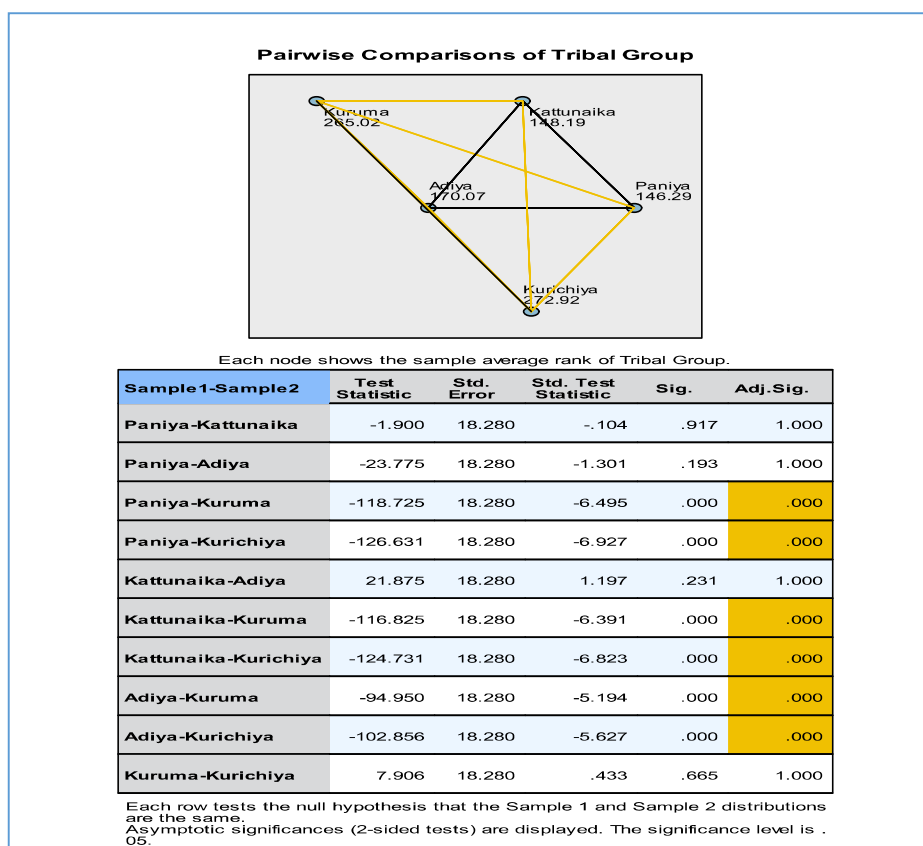


Figure 3 Pairwise Comparisons of Kruskal-Wallis Test Results for Net Household Savings

Types and Pattern of Savings among the Tribal households.

There is a wide variety of savings methods utilized by different categories of tribal households. In certain instances, members of tribal communities employ multiple savings strategies. The savings methods used by tribal households are outlined in Table 6. The findings indicate that saving in a Kudumbasree account is the preferred method for the largest proportion (43%) of savers among the tribes. It has been noted that some non-earning tribal women are also part of Kudumbasree, and each week they contribute a small sum to their account by

gathering money from their earning husbands or children. Other significant savings methods among tribal members include contributions to Life Insurance schemes, commercial banks, chitty savings, Provident Fund contributions, and Onam funds. Provident Fund contributions are specifically used by individuals who hold permanent positions. About 8 percent of the saving members also utilize various alternative methods of saving, which encompass gold chitty, KSFE chitty, Vishu fund, student Sanchaika accounts, Rural Postal Life Insurance (PLI), balances kept with employers, and deposits into cooperative society funds like Jaiva-

Krishi Samiti. The practice of maintaining a 'balance with the employer' is commonly adopted by tribal workers, especially when they have ongoing work

with the same employer whom they know well. The amount held in this manner can be withdrawn during family emergencies or at festival times.

Table 6: Mode of Savings among the Tribal Household Members

Sl. No	Mode of Savings	Number of Savers	Percentage*	Cumulative Percentage #
1	Kudumbasree	185	42.6	26.5
2	LIC	96	22.1	40.3
3	Commercial Bank	94	21.7	53.7
4	Cash on hand	85	19.6	65.9
5	Post office Savings	58	13.4	74.2
6	Self-help group/Kudumbasree Chitty, Swasraya fund	45	10.4	80.7
7	Provident Fund	44	10.1	87.0
8	Onam fund	32	7.4	91.5
9	Kshemanidhi (Self-help group)	26	6.0	95.3
10	Others	33	7.6	100

Note: *Percentage to the total savers (i.e., 434),

based on percentage to total cases of saving (i.e., 698)

Source: Primary Survey Data

The Pareto chart (Figure 4) illustrates the various modes of savings among members of tribal households in Wayanad. It is clear from the chart that approximately 75% of the savings are made up

of the top five modes, which include Kudumbasree, LIC, commercial bank deposits, cash on hand, and post office savings schemes.

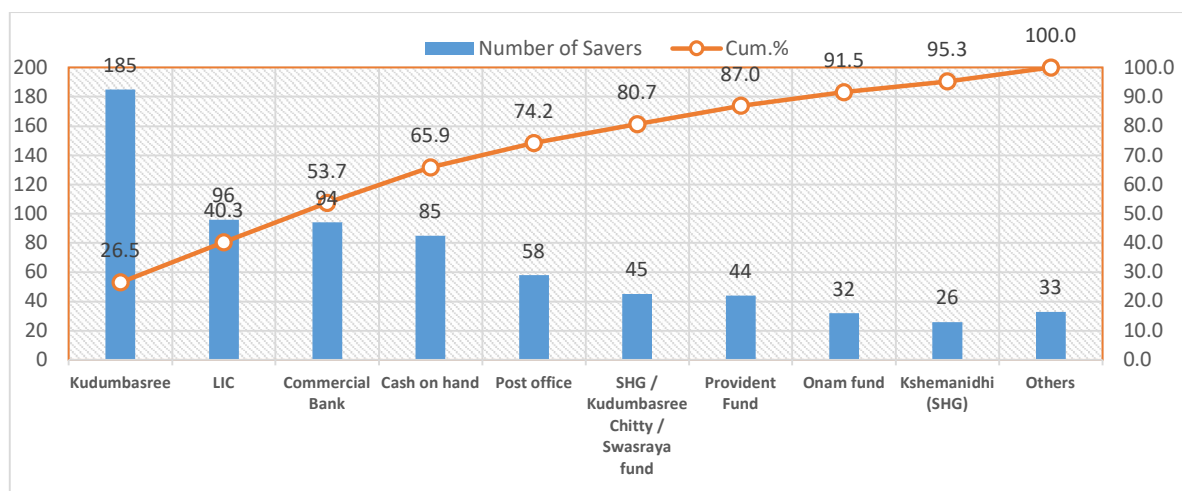


Figure 4 Distribution of Mode of Savings among the Tribal Household Members

Source: Primary Survey Data

The data presented in Table 7 illustrates that for the Paniya tribes, the most prevalent saving methods are deposits in Kudumbasree accounts and Commercial Bank accounts. For the Adiya and Kattunaika tribes, in addition to the Kudumbasree account, keeping cash on hand and contributions to the Onam fund are the most widely used savings methods. Among

the Kurichiya and Kuruma households, deposits in Kudumbasree accounts also serve as a significant saving method. These two tribal groups also show a higher number of participants in Life Insurance schemes, with deposits in commercial bank accounts being their next preferred saving option.

Table 7: The Method of Savings by the Members of the Households across the Tribal Groups

			Tribal Groups					Total
			Paniya	Adiya	Kattunaika	Kurichiya	Kuruma	
1	Kudumbasree	Count	22	28	23	52	60	185
		Percentage*	31.88%	34.15%	41.82%	21.76%	23.72%	26.50%
2	LIC	Count	5	5	4	41	41	96
		Percentage	7.25%	6.10%	7.27%	17.15%	16.21%	13.75%
3	Commercial bank	Count	13	4	4	42	31	94
		Percentage	18.84%	4.88%	7.27%	17.57%	12.25%	13.47%
4	Cash on hand	Count	1	20	7	32	25	85
		Percentage	1.45%	24.39%	12.73%	13.39%	9.88%	12.18%
5	Post office	Count	7	3	2	15	31	58
		Percentage	10.14%	3.66%	3.64%	6.28%	12.25%	8.31%
6	Self-help group/ Kudumbasree Chitty, <i>Swasraya</i> fund	Count	7	2	3	14	19	45
		Percentage	10.14%	2.44%	5.45%	5.86%	7.51%	6.45%
7	Provident Fund	Count	2	1	3	16	22	44
		Percentage	2.90%	1.22%	5.45%	6.69%	8.70%	6.30%
8	Onam fund	Count	1	12	5	13	1	32
		Percentage	1.45%	14.63%	9.09%	5.44%	0.40%	4.58%
9	<i>Kshemanidhi</i> (Self-help group)	Count	6	3	0	5	12	26
		Percentage	8.70%	3.66%	0.00%	2.09%	4.74%	3.72%
10	Others	Count	5	4	4	9	11	33
		Percentage	7.25%	4.88%	7.27%	3.77%	4.35%	4.73%
Total		Count	69	82	55	239	253	698
		Percentage	100%	100%	100%	100%	100%	100%

*Percentage to number of saving cases within the tribes
Source; Primary data

The application of the Chi-square test to investigate whether the saving methods differ significantly among various tribal groups within the tribal population found a significant association between the savings strategies and the tribes' ethnic backgrounds, χ^2 (36, N=698) = 113.696, df=36, $p < .001$. The findings indicate that the method of saving varied across tribal groups within the Wayanad tribal population.

Purpose of Savings.

The purpose of savings is just as crucial as the sum invested. Individuals' choices regarding savings are often influenced by the intention behind their savings. The motivations for saving vary among the wage-earning members of the selected tribal households. In answer to the inquiry about their saving objectives, a variety of responses were recorded, as illustrated in Table 8. The largest

proportion of savers (44%) indicated that they set aside a portion of their earnings as a safeguard against unforeseen circumstances in the future. Approximately 12% of savers aim to fund their children's education, while 9% save to pay off debts. It is noteworthy that nearly 9% of the saving members indicated they saved simply because their relatives, friends, or colleagues were also putting aside part of their income. This phenomenon of imitation can be observed in certain savings methods, such as the Onam fund, Vishu fund, and other festival funds organized by someone within the community. It has been noted that since these types of savings are not pursued as a deliberate financial decision within households, the amounts saved in such schemes tend to be minimal, and in many instances, these schemes are abandoned before reaching their intended duration.

Table 8: Purpose of Savings among the Tribal Household Members in Wayanad

Sl. No	Purpose of Savings	Number of Savers	Percentage
1	Precaution for unexpected events	191	44.0

2	Education of Children	50	11.5
3	Debt Repayment	39	9.0
4	Imitating Others	38	8.8
5	Investment	34	7.8
6	Marriage of children	22	5.1
7	Purchase/Construction/Renovation of House	21	4.8
8	Old age Provision	19	4.4
9	Others	9	2.1
Total		434	100 %

Note: Percentage to the total savers (i.e., 434)

Source: Primary Survey Data

The purpose of saving within tribal households are depicted through a Pareto chart (Figure 5). It reveals that about 75% of saving members in these households save primarily for four reasons:

safeguarding against unforeseen circumstances, funding their children's education, paying off debts, or imitating others.

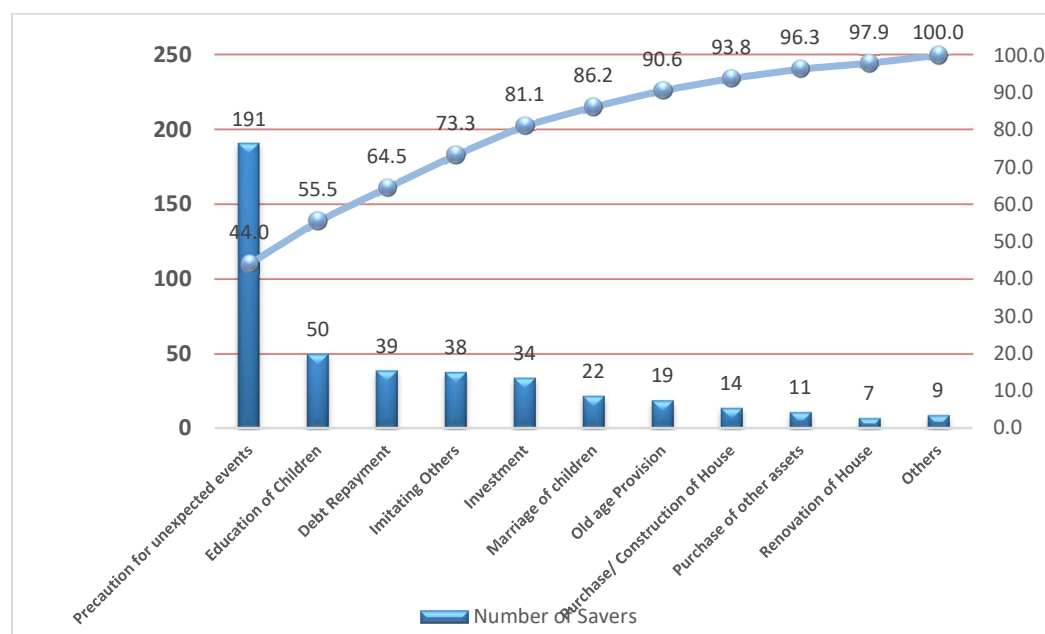


Figure 5: Purpose of Savings among the Tribal Household Members in Wayanad

The purpose of savings among the members of the tribal households are illustrated in Table 9. The data indicates that the primary reason for saving, cited by the largest percentage (44%) of savers across all tribal categories, is to prepare for unforeseen circumstances in the future. For the Kuruma tribe, the next most significant priority is repaying debts (15%), followed by ensuring their children's education (14%), and making investments (12.5%). The Kuruma tribe has the highest proportion of savers focusing on investment when compared to the other four tribal categories. In the case of the Kurichiya tribe, the second priority is also the education of their children (11.3%), followed by debt

repayment (10%) and investment (8.5%). It is noteworthy that 20% of savers from the Paniya tribe, 27% from the Adiya tribe, and nearly 21% from the Kattunaika tribe engage in saving merely by imitating others. Members of these three tribal groups tend to save because relatives, friends, colleagues, or others within the community are saving as well. The table reveals that this trend of imitative savings is predominantly observed in the Paniya, Adiya, and Kattunaika tribes. This suggests a tendency for herd or group-think behavior, indicating a lack of deliberate saving strategies among the majority of members in these tribal households.

Table 9: Purpose of Savings among the Saving Members of the Tribes across Different Tribal Groups

			Tribal Groups					Total
			Paniya	Adiya	Kattunaika	Kurichiya	Kuruma	
Purpose of Savings	Provision for unexpected events	Count	24	34	18	63	52	191
		Percentage*	53.3	50	40.9	44.7	38.2	44
	Debt Repayment	Count	2	1	2	14	20	39
		Percentage	4.4	1.5	4.5	9.9	14.7	9
	Purchase/Construction/ Renovation of House	Count	2	1	0	9	9	21
		Percentage	4.4	1.5	0	6.4	6.6	4.8
	Investment	Count	1	2	2	12	17	34
		Percentage	2.2	2.9	4.5	8.5	12.5	7.8
	Education of Children	Count	4	4	7	16	19	50
		Percentage	8.9	5.9	15.9	11.3	14	11.5
	Old age Provision	Count	1	4	0	9	5	19
		Percentage	2.2	5.9	0	6.4	3.7	4.4
	Marriage of children	Count	2	0	3	9	8	22
		Percentage	4.4	0.0	6.8	6.4	5.9	5.1
	Imitating Others	Count	9	18	9	2	0	38
		Percentage	20	26.5	20.5	1.4	0	8.8
	Others	Count	0	4	3	7	6	20
		Percentage	0	5.9	6.8	5	4.4	4.6
Total		Count	45	68	44	141	136	434
		Percentage	100	100	100	100	100	100

Note: * Percentage within the Tribal Group

The Chi-square test was utilized to determine if the reasons for savings among the tribal communities differ significantly across various tribal groups within the tribal population of Wayanad. The findings indicated that the reasons for savings among the different tribal groups varied within the tribal population, $\chi^2 (32, N= 434) = 100.98, df=32, p<.001$. This suggests that the motivations for individual savings differ according to ethnicity among the groups in Wayanad.

CONCLUSION

The household saving, an important indicator of the success of the household financial performance and economic wellbeing, is lacking in many tribal households. Their persisting backwardness and indebtedness can be attached to the absence of saving habit in their households. The study focused on the behaviour and pattern of savings among five important tribal households in Wayanad District. The results showed an inter-group difference in the savings habit among the tribal population. While the average amount of individual saving is comparatively high among the Kuruma and Kurichiya households, the amount is very low among the Paniya, Adiya and Kattunaika households. The ethnicity had a significant influence on the savings across different categories. There is also significant difference in the methods and purposes for savings and some tribal households simply imitate others on the methods and practices of savings.

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