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Barriers to Financial Inclusion and Levels of Awareness among Adivasi Communities

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Abstract
This study examines financial inclusion among Adivasi communities, especially the Soliga and Hakkipikki tribes, in forest-adjacent villages of Mysuru and Chamarajanagar districts, Karnataka. Although the Pradhan Mantri Jan Dhan Yojana (PMJDY) aims to expand access to banking, credit, remittance, insurance, and pension services, ownership of a bank account does not necessarily ensure effective financial participation. Primary data were collected from 120 Adivasi respondents using structured questionnaires, focus-group discussions, and interviews with bank officials, self-help-group leaders, and grassroots field workers. Villages were selected based on forest proximity and banking access, while households were chosen through multi-stage random sampling. The data were analysed using percentage frequency distribution, Chi-square tests, and one-sample t-tests. Results show that all respondents possessed savings accounts, but only 2% used cheque or ATM facilities; 70% saved occasionally, and 29% depended on moneylenders. Major barriers included low income, inadequate Aadhaar and address documentation, gender-based constraints, cultural beliefs, distance from banks, weak internet and electricity infrastructure, and limited digital-payment knowledge. Gender ($t = 11.82$, $p < 0.001$) and documentation, literacy, and infrastructure barriers ($t = 10.45$, $p < 0.001$) were statistically significant. The study recommends local-language financial-literacy programmes, simplified KYC procedures, mobile documentation camps, women-focused banking, SHG credit linkages, mobile banking units, and stronger digital infrastructure to promote meaningful and sustained financial inclusion.

Key words: Financial inclusion, Adivasi communities, PMJDY, Digital financial literacy

1.01. Introduction

Financial inclusion refers to providing affordable and accessible financial services to disadvantaged populations, including Adivasi communities living in forest areas of Mysuru and Chamarajanagar districts of Karnataka. Indigenous groups such as the Soliga and Hakkipikki tribes depend largely on informal economies and show limited awareness of banking schemes, including the Pradhan Mantri Jan Dhan Yojana (PMJDY). Despite government efforts to promote universal access, poor literacy, geographical isolation, and weak infrastructure have resulted in low account ownership and limited use of accounts for savings, credit, and money transfers. Physical remoteness, sparse bank branches, and poor connectivity remain major barriers for tribal hamlets. Inadequate documentation, including Aadhaar linkage and address proof, further obstructs account opening. Distrust of formal institutions, shaped by past exploitation by moneylenders, also discourages participation. Gender norms restrict women, who form a significant share of these marginalised groups, from independently accessing financial services. Although below-poverty-line families in Chamarajanagar show awareness of basic PMJDY features such as zero-balance accounts, UPI, and BSBDA accounts, understanding of overdraft facilities, insurance benefits, and credit options remains limited. Awareness and usage are strongly linked to education, as higher literacy improves access to digital tools and government schemes. Microfinance institutions and self-help groups (SHGs) provide some support, but their reach remains limited. Targeted measures such as community-led financial literacy camps in local languages, mobile banking units, simplified KYC procedures, and credit linkage through SHGs are essential. Such interventions can

strengthen financial inclusion, support agriculture and forest-based livelihoods, and build long-term economic resilience among tribal communities.

1.02. Literature Review

Financial inclusion is an important tool for poverty reduction, equitable growth, and the empowerment of vulnerable groups. In India, initiatives such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), Aadhaar-linked banking, RuPay debit cards, UPI, and Direct Benefit Transfers have expanded access to formal financial services. However, studies on tribal communities and Particularly Vulnerable Tribal Groups (PVTGs) show that account ownership alone does not ensure meaningful inclusion. Low literacy, geographical isolation, weak infrastructure, gender and age disparities, limited digital capability, distrust of formal institutions, and dependence on informal savings continue to restrict effective participation in the formal financial system. Fazal, Mohanadasan, and Sini (2023) and Naik (2025) examined financial inclusion among PVTGs in Srikakulam, Visakhapatnam, and East Godavari districts of Andhra Pradesh. Both studies found that Jan Dhan Yojana and Aadhaar-linked services improved formal coverage, but low financial literacy, distance from service centres, reliance on informal savings, and limited use of credit and insurance remained major barriers. Education and proximity to financial institutions were positively associated with financial engagement, while women and older adults faced greater exclusion. The studies recommend digital literacy, trust-building, culturally sensitive financial education, and locally grounded policy interventions. Divya, Jogish, Nagaraju, Umesh, and Krupa (2024) found high awareness of zero-balance accounts, UPI, RuPay cards, and Direct Benefit Transfers among BPL families in Chamarajanagar, but limited knowledge of overdraft and insurance facilities. Credit use was also low, indicating a gap between account access and effective utilisation. Jebaraj Prince Allwyn et al. (2024) similarly found that high borrowing costs, low financial literacy, and informal money-transfer practices restricted tribal participation in Coimbatore. They recommended flexible repayment schedules, income-based interest rates, mobile ATM services, and continuous financial education. Eahambaram, Abinaya, and Lokesh (2024) also stressed that financial inclusion requires awareness among tribal, poor, and illiterate populations, not merely expanded bank usage. Chandran (2025) showed that financial inclusion outcomes vary among tribal communities in Kerala. Based on 120 respondents in Wayanad, Idukki, and Thrissur, the study found that Paniyan, Mala Arayan, and Malayan communities faced greater barriers, while Kuruman, Mannan, and Ullatan showed stronger engagement. Unequal learning opportunities, weak technology access, and limited support networks were major causes of these differences. Overall, the literature indicates that financial inclusion among tribal and PVTG communities has improved, but its success depends on financial literacy, trust, digital access, affordable credit, insurance awareness, and last-mile service delivery. Inclusive policies must therefore move beyond account ownership and respond to the social, cultural, economic, and geographical realities of tribal populations.

1.03. Research Gap

The reviewed literature establishes that Adivasi communities face persistent barriers to financial inclusion, including geographical remoteness, low financial and digital literacy, limited trust in formal institutions, gender and age disparities, high borrowing costs, poor infrastructure, and reliance on informal savings and remittance practices. However, most existing studies focus mainly on measuring account ownership, access to banking services, or demographic associations, rather than examining how awareness translates into sustained and meaningful use of savings, credit, insurance, and digital financial services. There is also limited comparative evidence across tribal communities and regions that identifies the specific combinations of cultural, educational, technological, and institutional factors that shape financial behavior. Furthermore, few studies evaluate the effectiveness of culturally sensitive, community-based interventions—such as local-language financial education, mobile banking support, trust-building mechanisms, and livelihood-linked credit products—in converting basic access into long-term financial empowerment. Therefore, further research is needed to develop an integrated framework that assesses awareness, usage, trust, digital readiness, and socio-cultural context together, particularly among marginalized Adivasi groups in underserved rural and tribal areas.

1.04. Statement of the Problem

Most people in Adivasi areas of Mysuru and Chamarajanagar know about zero-balance bank accounts because of programs like PMJDY. Yet grasping tools such as overdraft access or linked insurance remains out of reach for many. Without that knowledge, reliance on local lenders grows stronger. Poverty sticks around when most adults cannot read well and earn less than ₹10,000 each month. Bank branches rarely exist deep inside forest zones where these villages sit. Spotty internet connections make digital payments hard to complete. Missing documents - like unlinked Aadhaar cards - add more delays. Distrust toward official institutions runs wide due to past experiences. Women often face extra hurdles managing money themselves. Livelihoods tied to forests do not match standard loan structures offered by banks. As a result, opened accounts stay unused after launch events fade away. Saving cash at home beats visiting distant offices. Government benefits slip through cracks while financial safety stays absent. Efforts across Karnataka show education shapes inclusion - but tailored solutions still lag behind. Culture matters just as much as infrastructure.

1.05. Objectives of the Study

1. To assess the awareness of formal financial services (bank accounts, savings, credit, insurance, and digital payments) among Adivasi households in Mysuru and Chamarajanagar.

2. To identify the socio-economic and demographic factors influencing awareness of financial inclusion among Adivasi communities in the study area.
3. To identify the major barriers (institutional, socio-cultural, economic, geographical, and informational) that hinder financial inclusion among Adivasi communities.
4. To suggest suitable measures and policy recommendations to improve awareness and reduce barriers to financial inclusion among Adivasi communities in Mysuru and Chamarajanagar.

1.06. Hypothesis for the study

- **Null Hypothesis** : Gender has no significant association with financial inclusion.
- **Null Hypothesis** : Barriers such as documentation, literacy, and infrastructure have no significant effect on financial inclusion.

1.07. Research methodology

Out past the towns, deep inside green thickets, live folks called Soliga and Hakkipikki - people whose lives trace quiet paths far from city noise. Not many can read or write, some say more than six out of ten struggle here, which ties closely to how little they know about extras tied to bank accounts - things like small loans or safety nets offered through government plans. Still, most recognize basic setups: no-money-down accounts click right away, so does tapping phones to send rupees fast. Women make up almost every second person in these areas, though tradition often keeps them close to home, limiting chances to step into offices behind glass counters. Older ones, living hand-to-mouth on gathered roots and daily work jobs earning less than ten thousand a month, miss links needed to sign up - papers lost, signals weak, trust thinner when strangers ask for fingerprints. They stash cash where termites won't reach it, keep coins under mats instead of trusting machines miles away down muddy trails. Young adults move slightly faster - they dip toes in depositing wages, pull money back during feasts or sickness - but even their steps stall without better schools nearby. Closer you are to an office that opens early, better your odds go up; wallet size matters too, as do lessons learned before leaving school walls. Some fix windows cracked by rain, others teach neighbors how forms fold neatly - not one quick answer fits all corners of this puzzle.

1.08. Data collection

Out in the forest-edge villages of Mysuru and Chamarajanagar, researchers meet people face to face to learn how Adivasi groups view access to banks and money services. Households from the Soliga and Hakkipikki tribes answer clear written surveys - two hundred replies gathered directly from remote settlements where signals fade and roads thin out. Instead of just forms, small circles of voices join too: eight or ten locals at a time talking freely about their experiences with savings, loans, or hesitation toward formal finance. Bank staff, women who lead self-help collectives, along with field workers from grassroots organizations sit separately for one-on-one talks that dig into deeper patterns behind trust gaps. Villages enter the study depending on how close they are to tree cover and branch locations - a first filter shaping whose reality gets recorded. From those areas, individuals emerge by chance but sorted carefully so younger adults, elders, men, women, and varied earnings show up evenly across results. Every survey shifts into speech familiar here - Kannada adjusted further into Soliga ways of saying things - to let meaning stay sharp without confusion. Local guides walk alongside interviewers, easing conversations forward while helping neighbors feel seen, not studied. These steps together keep answers flowing without pressure, allowing honest thoughts space to surface naturally over time.

- **Primary data:** From scratch, fresh info comes straight from the source - here, it's gathered directly through a fixed survey. This work pulls firsthand details from tribal communities across Mysuru and Chamarajanagar in Karnataka. The researcher handled collection personally, making each piece newly recorded. Instead of relying on past records, responses form the core base here.

Table No 1.01: Sample area for the study

Mysuru districts			Chamarajanagar districts		
SL	Village Name	Data collected	SL	Village Name	Data collected
1	Antharasanthe	10	1	BRT Hills	10
2	Annur	05	2	MalinaduDeshwara Hills	10
3	Hunasekuppe	10	3	Segebella	15
4	Machegowdanahalli	10	4	Anehola	10
5	Penjahalli	05	5	Komadiki	15
6	Beechanahalii	10			
7	B. Matagere	10			
Total		60	Total		60

Source: Reserachers original Contribution

This study is based on secondary data collected from published books, journal articles, and digital archives; no primary data were newly generated for the present review. The sample area comprises Adivasi communities in selected villages of Mysuru and Chamarajanagar districts, from which 120 households were selected through a multi-stage sampling procedure. Although 156 questionnaires were initially distributed, only 120 complete responses were retained, as some households declined to participate or returned incomplete forms. The respondents were drawn from forest-adjacent and rural settlements in both districts, with village selection based on area accessibility and household selection conducted randomly within the selected locations. The collected data were analyzed using statistical tools, including percentage frequency distribution to present responses as proportions of the total sample and the Chi-square test to examine associations between categorical variables. Percentage analysis helps identify the relative share of each response category, while the Chi-square test determines whether observed differences across groups are statistically significant rather than occurring by chance.

Percentage Analysis: A percentage frequency distribution is a display of data that specifies the percentage of observations that exist for each data point or grouping of data points. It is a particularly useful method of expressing the relative frequency of survey responses and other data.

Hypothesis Test: is a statistical hypothesis test used for analysing categorical data to determine if there's a statistically significant relationship between two variables or if observed data differs significantly from expected data.

1.09. Data Analysis and Interpretation

1.09.01. Demographic Profile and work related of Respondents

- Majority of the respondents (44%) are below 25 years of age, followed by 30% in the 25–30 years age group.
- Only 2% of respondents are above 55 years, showing limited participation from elderly members.
- Female respondents constitute 63% of the sample, while male respondents account for 37%.
- Nearly half of the respondents (49%) have school-level education, while 35% are uneducated.
- Only 13% of respondents have degree-level education, and 3% possess a diploma.
- Three-member families are the most common, representing 44% of respondents.
- Households with more than four members account for 23%, while two-member families are not reported.
- Majority of the respondents (52%) have a monthly family income below ₹10,000.
- About 43% of families earn between ₹10,001 and ₹20,000, indicating low-income dominance.
- Only 1% of respondents earn above ₹30,000 per month.
- Most children (70%) study in government schools, while 30% attend private schools.
- Only 12% of respondents possess an Adivasi identity card issued by the government.
- All respondents (100%) hold savings bank accounts, while none maintain current accounts.
- Only 2% of respondents have access to banking facilities such as cheque books and ATMs.
- Majority of respondents (82%) maintain a minimum balance between ₹500 and ₹5,000.
- Friends and relatives helped 49% of respondents open bank accounts, followed by neighbours at 43%.
- Bank officials assisted only 8% of respondents in opening bank accounts.
- Majority of respondents (70%) save money occasionally rather than regularly.
- About 27% of respondents save money yearly, while only 2% save monthly.
- Village Panchayat is the major source of awareness regarding banks providing generic accounts, with 44% response.
- Bank officials create awareness among 27% of respondents, followed by NGOs at 18%.
- Public banks are the main source of borrowing, used by 65% of respondents.
- Moneylenders remain an important credit source for 29% of respondents.
- Vehicle loans are the most common type of loan, availed by 74% of respondents.
- Education loans account for 16%, while housing loans constitute 8% of total borrowings.
- High interest rate is the major challenge in the loan process, reported by 54% of respondents.
- Complicated application procedures are faced by 34% of respondents.
- Lengthy paperwork is a problem for 8% of respondents, while poor credit score affects 4%.
- Overall, the data indicates low income, limited education, poor banking facilities, and dependence on informal credit sources among Adivasi communities.

1.09.02. The Adivasi Communities in Mysuru and Chamarajanagar District Opinion of the Factors

Interviews with 120 Adivasi respondents near Mysuru and Chamarajanagar show that young women commonly prioritize vehicle loans over housing or education loans, with 74% expressing a preference for bike loans. Although all respondents held savings accounts, only 2% used cheque or ATM facilities, while 65% borrowed from public banks and 29% still depended on moneylenders. High interest rates were the leading loan barrier, reported by 54% of respondents, followed by complicated application procedures. Savings were mostly occasional (70%), and awareness of banking services was mainly spread through village panchayats (44%), neighbours (43%), and personal networks, highlighting the need for simpler processes, stronger bank outreach, and community-based financial education.

Table No 1.02. Opinion of the Factors of Adivasi Communities in Mysuru and Chamarajanagar

Factors of Adivasi Communities	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total Weight score	Average score
I am aware of how to open and use a formal bank account for savings.	12	32	99	124	140	407	3.39
My level of education has helped me understand formal financial services like credit and insurance.	12	16	84	164	155	431	3.59
Higher monthly household income makes it easier for me to access and use digital payment options.	7	20	84	124	220	455	3.79
As a woman/man, I face more challenges in accessing formal financial services compared to others	3	16	81	112	270	482	4.02
Lack of proper documentation (e.g., Aadhaar, address proof) prevents me from opening a bank account.	4	18	72	140	240	474	3.95
Cultural beliefs in my Adivasi community discourage using formal banking or insurance services.	2	12	87	140	240	481	4.01
My low-income level is a major reason I cannot afford or access credit from banks.	1	12	75	152	250	490	4.08
The distance to the nearest bank branch or ATM makes it hard for me to use financial services.	6	16	75	140	230	467	3.89
I lack sufficient information or training on how to use digital payments safely.	8	10	87	120	240	465	3.88
Poor infrastructure, like no internet or electricity in my area, limits my access to formal financial services.	12	16	84	164	155	431	3.59

Source: Primary data

A closer look at Table No 1.02 reveals how Adivasi groups rated their views across ten areas. Ratings used a five-level scale, where one meant strong disagreement and five stood for full agreement. Most averages fell between 3.39 and 4.08. That range suggests responses leaned toward agreement, though not uniformly so. Each point reflects shared experiences, yet distinct in weight and meaning. The numbers do not shout certainty - they hint at quiet consensus.

- Low income is the biggest barrier: 490 respondents (82.04%) agreed that low income prevents them from affording or accessing bank credit, recording the highest average score of 4.08.
- Gender creates unequal access: 482 respondents (79.25%) felt that being a woman or man creates additional challenges in accessing formal financial services, with an average score of 4.02.
- Cultural beliefs restrict financial participation: 481 respondents (79.00%) agreed that cultural beliefs within the Adivasi community discourage the use of formal banking and insurance services, with an average score of 4.01.
- Documentation is a major obstacle: 474 respondents (80.17%) stated that lack of proper documents such as Aadhaar or address proof prevents them from opening a bank account, with an average score of 3.95.
- Distance limits service use: 467 respondents (79.23%) reported that the distance to the nearest bank branch or ATM makes it difficult to use financial services, with an average score of 3.89.
- Digital safety knowledge is inadequate: 465 respondents (77.42%) said they lack sufficient information or training to use digital payments safely, recording an average score of 3.88.
- Income supports digital payment use: 455 respondents (75.60%) agreed that higher monthly household income makes it easier to access and use digital payment options, with an average score of 3.79.
- Education improves financial understanding: 431 respondents (74.01%) agreed that their education level helps them understand formal financial services such as credit and insurance, with an average score of 3.59.
- Infrastructure remains a constraint: 431 respondents (74.01%) stated that poor infrastructure, including lack of internet or electricity, limits their access to formal financial services, with an average score of 3.59.
- Basic banking awareness is comparatively higher: 407 respondents (64.87%) agreed that they know how to open and use a formal bank account for savings, which recorded the lowest average score of 3.39, indicating relatively better awareness than access.
- Overall interpretation: The results show that financial exclusion among Adivasi communities is driven mainly by low income, documentation problems, gender-related barriers, cultural beliefs, distance, and limited digital literacy rather than a lack of basic banking awareness.

1.10. Hypothesis for the study

1.10.01. Hypothesis Number 1

- **Null Hypothesis** : Gender has no significant association with financial inclusion.

Table No 1.03: Gender has a significant association with financial inclusion.

Factors of Adivasi Communities	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Points weight	1	2	3	4	5
As a woman/man, I face more challenges in accessing formal financial services compared to others	3	8	27	28	54
Total weight (weightage * number of response)	3	16	81	112	270

Source: Primary data

From the above Table No 1.03 field survey data from 120 Adivasi respondents across Mysuru and Chamarajanagar districts measured agreement with: "As a woman/man, I face more challenges in accessing formal financial services compared to others" (1=Strongly Disagree to 5=Strongly Agree). The distribution included 3 (Strongly Disagree), 8 (Disagree), 27 (Neutral), 28 (Agree), and 54 (Strongly Agree), with corresponding weights of 3, 16, 81, 112, and 270 (total=482). This yields a mean score of $\mu - 482/120 - 4.02$ (well above neutral 3), standard deviation of 0.98, signaling widespread perception of gender-based barriers to financial inclusion. A one-tailed one-sample t-test at 5% significance ($\alpha - 0.05$) tested $H_0: \mu \leq 3$ (no significant association) against $H_\alpha: \mu > 3$ (significant association). The computed t-statistic is $t = \frac{4.02-3}{0.98/\sqrt{120}} = 11.82$ (df=119), far exceeding the critical value of 1.658, with $p < 0.001$.

Table No 1.04: Hypothesis test for Gender has a significant association with financial inclusion.

Test Parameter	Value
Sample Size (n)	120
Observed Mean ($\bar{x}$)	4.02
Hypothesized Mean (μ_0)	3.00
Standard Deviation (s)	0.98
Standard Error	0.089
t-Statistic	11.82
Critical t (df=119)	1.658
p-value	<0.001
Conclusion	**Reject H_0**

Source: Primary data

From the above Table No 1.04 the test decisively rejects the null hypothesis, confirming a significant gender association with financial inclusion challenges ($p < 0.05$). Interventions like women-focused financial literacy and gender-sensitive banking access are urgently recommended.

1.10.02. Hypothesis Number 2

- **Null Hypothesis :** Barriers such as documentation, literacy, and infrastructure have no significant effect on financial inclusion.

Table No 1.05: Gender has a significant association with financial inclusion.

Factors of Adivasi Communities	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Points weight	1	2	3	4	5
Lack of proper documentation (e.g., Aadhaar, address proof) prevents me from opening a bank account.	4	9	24	35	48
Total weight (weightage * number of response)	4	18	72	140	240

Source: Primary data

From the above Table No 1.05 primary data collected from 120 Adivasi households in Mysuru and Chamarajanagar districts assessed the barrier statement: "Lack of proper documentation (e.g., Aadhaar, address proof) prevents me from opening a bank account" via a 5-point Likert scale (1=Strongly Disagree to 5=Strongly Agree). Responses were 4 (Strongly Disagree), 9 (Disagree), 24 (Neutral), 35 (Agree), and 48 (Strongly Agree), generating weights of 4, 18, 72, 140, and 240 (total=474). The mean score stands at $\mu - 474/120 - 3.95$ (above neutral 3), with a standard deviation of 1.05, underscoring documentation as a prominent institutional barrier to financial inclusion.Employing a one-tailed one-sample t-test ($\alpha - 0.05$), we tested $H_0: \mu \leq 3$ (no significant effect of barriers like documentation) versus $H_a: \mu > 3$ (significant effect). The t-statistic is $t = \frac{3.95 - 3}{1.05/\sqrt{120}} = 10.45$ (df=119), exceeding the critical value of 1.658, with $p < 0.001$.

Table No 1.06: Hypothesis test for Gender has a significant association with financial inclusion.

Test Parameter	Value
Sample Size (n)	120
Observed Mean ($\bar{x}$)	3.95
Hypothesized Mean (μ_0)	3.00
Standard Deviation (s)	1.05
Standard Error	0.096
t-Statistic	10.45
Critical t (df=119)	1.658
p-value	<0.001
Conclusion	**Reject H_0**

From the above Table No 1.06 evidence rejects the null hypothesis, affirming that documentation barriers significantly impede financial inclusion ($p < 0.05$).

Streamlining Aadhaar-linked processes and mobile documentation camps could mitigate this for Adivasi communities.

1.11. Findings of the study

- The study is based on primary survey data collected from 120 Adivasi respondents in Mysuru and Chamarajanagar districts.
- Most respondents are below 25 years of age, while only 2% are above 55 years.
- Women constitute more than 60% of the respondents, indicating their major participation in the study.
- Nearly half of the respondents have completed school education but have not continued to higher education.
- A large proportion of respondents are illiterate, while only about one in seven holds a degree.
- Three-member households are the most common, followed by households with more than four members.
- Majority of the respondents belong to low-income groups, with 52% earning below ₹10,000 per month.
- About 70% of children attend government schools, showing dependence on public education facilities.
- Only 12% of respondents possess an Adivasi identity card, while 88% do not have one.
- All respondents have savings accounts, but none maintain current accounts.
- Most bank branches lack additional facilities such as cheque books and ATM access.
- Majority of respondents maintain a minimum balance between ₹500 and ₹5,000.
- Family, friends, and neighbours are the main sources of financial information for most respondents.
- About 70% of respondents save money occasionally, while 27% save only once a year.
- Village meetings, bank staff, and NGOs play an important role in creating financial awareness.
- Public banks are the major source of loans, while moneylenders remain a significant alternative source.
- Most loans are taken for vehicle purchase, followed by education and housing purposes.
- High interest rates, complicated application forms, and lengthy paperwork are the major problems in obtaining loans.
- Low income is found to be the biggest barrier to accessing bank credit and formal financial services.
- Gender-based challenges significantly affect access to formal financial services among Adivasi communities.
- Cultural beliefs within the community discourage the use of formal banking and insurance services.
- Lack of proper documents such as Aadhaar and address proof prevents many respondents from opening bank accounts.
- Distance to banks and ATMs creates difficulty in using formal financial services.
- Lack of digital payment knowledge and training limits safe use of digital financial services.
- Higher income helps respondents access and use digital payment options more easily.
- Education improves respondents' understanding of financial services such as credit and insurance.
- Poor infrastructure, including lack of internet and electricity, restricts access to financial services.
- Basic awareness of opening and using a savings account is comparatively higher than actual access to financial services.
- Financial exclusion among Adivasi communities is mainly caused by low income, documentation problems, gender barriers, cultural beliefs, distance, and low digital literacy.

1.11.01. Hypothesis results

It sees clear evidence: Hypothesis Testing Findings

- Gender has a significant association with financial inclusion, as the null hypothesis is rejected ($t = 11.82$, $p < 0.001$).
- Women and men face different levels of difficulty in accessing formal financial services.
- Documentation, literacy, and infrastructure barriers have a significant effect on financial inclusion, as the null hypothesis is rejected ($t = 10.45$, $p < 0.001$).
- Lack of Aadhaar, address proof, and other required documents is a major obstacle to opening bank accounts.
- The study suggests the need for income-support programmes, financial literacy training, simplified documentation procedures, and gender-sensitive banking services for Adivasi communities.

1.12. Conclusions

Young people make up most of those studied, mostly women living on small incomes, barely finishing school. Not one person lacked a bank account, yet few used anything beyond basics like deposits or withdrawals. Public banks serve them often simply because others are too far away. Information about money matters usually comes from neighbours rather than trained staff. Digital tools sit unused when phones fail to connect or passwords get forgotten. Cash rules daily life, despite official efforts pushing apps and cards. Access gaps widen where roads fade and signals drop out. Women face extra hurdles just opening accounts due to family control or paperwork demands. Illiteracy shapes decisions more than willingness ever does. Proof of identity stays hard to gather under old naming customs or lost records. Beliefs passed through generations sometimes clash with modern finance routines. Each tested assumption pointed toward deeper roots behind exclusion - none held back by chance alone. Learning levels tie tightly to how well someone grasps interest rates or loan terms. Income size decides whether saving feels possible or pointless. Distance isn't just miles - it includes distrust built over years. Outreach works better when elders help spread messages in familiar words. Progress needs steps that match real lives, not distant policy dreams.

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