



ORIGINAL RESEARCH PAPER

Management

PERSONALITY TRAITS IMPACT ON FINANCIAL INCLUSION AMONG SCHEDULED TRIBES IN KERALA

KEY WORDS: Personality Traits, Scheduled Tribes, Financial inclusion, financial service

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ABSTRACT

Advises of Kerala that is, Tribal's in Kerala are the indigenous population seen in the southern Indian state of Kerala. Most of the tribal people of Kerala live in the forests and mountains of Western Ghats, bordering Karnataka and Tamil Nadu. According to the 2001 census of India, the Scheduled Tribe population in Kerala is 3,64,189 (lunas – 180,169 and felunas – 184,020). Wayanad has the highest number of tribal's (1,36,062). [Idukki- (50973) and Palakkad (39665) districts are the next two that make the lion portion of the native tribal people groups in the state. The Paniya (Paniyar) are the largest of the 35 major tribes. In this paper, the personality traits among scheduled tribes in the state of Kerala will be studied along with the emotional dimension. This study is descriptive in nature. Stratified random sampling is adopted to get information from 224 respondents. Interview schedule is the tool using the study. The term financial inclusion means that financial inclusion is the pursuit of making financial services accessible at affordable costs to all individuals and businesses, irrespective of net worth and size, respectively. Financial inclusion strives to address and proffer solutions to the constraints that exclude people from participating in the financial sector. It is also called inclusive financing. The focusing that the personality traits impact on the financial inclusion among the scheduled tribes in Kerala.

INTRODUCTION

Tribal people groups who are food-gatherers, with diminishing population and very low or little literacy rates can be called as Primitive Tribes. Cholanaiikkans, Kurumbas, Kattunaikans, Kadaras and Koragas are the five primitive tribal groups in Kerala. They constitute nearly 5% of the total tribal population in the State. Cholanaiikkans can be said as the most primitive of them and found only in the Malappuram District. Only a handful of families are living in the Mancheri hills of Nilambur forest division. Kattunaikans, another lower-hill community related to Cholanaiikkans, are mainly seen in Wayanad district and some in Malappuram and Kozhikode districts. Kadar population is found in Trisur and Palakkad districts. Kurumbas are living in the Attappady Block of Palakkad district. The Koraga habitat is in the plain areas of Kasaragod district.

It is estimated that there are about 4 lakh tribal people living in Kerala and about half of this population has made the interiors of Wayanad their home. The tribal's were the original inhabitants of Wayanad region. But once the British era opened roads to this region and commercial plantations began to sprout, there occurred a migration of settlers to this region and during the 1940s this migration enhanced tremendously displacing the aborigines or advises of the area. The tribes lost their land and dwindled in numbers and now they constitute only 20 percent of the total population of the district.

The native Advises of the district belong to various sects like Paniyas, Kurumas, Adiyars, Kurichyas, Ooralis, Kattunaikans and UraaliKurumas. They are mostly physically distinguishable with darker skin and stout built physique. They often live in houses made of thatched roof, mud, bamboo and brick houses set in swampy valleys and plateaus. Though many of them said to be primitive tribes, all of them have a story of migration to the hills. It is likely to believe that these tribes were living there for several centuries! "The story of tribes on the Western Ghats mountainous ranges have is less than 300 years", says PhiliposeVaidyar who had visited and stayed with several of these tribal groups. Cholanaiikkan is said to be the most primitive and a vanishing tribe. "Discussions with them, and the history during the British times, the capture of local kings and their fights have much to reveal about their migration from the valley to the hills" he says. Read more about TippuSulthan and Pazhassi King and learn how some people were lost in the deep forests. The Irular people of Idukki districts complaint about the heavy taxes they had to pay to the kings which resulted in their exodus from the Kochi kingdom to

that of an animal kingdom. History of British period approves this. The characteristics of tribes are: Definite Common Topography; Sense of Unity; Endogamous Group;

Common Dialect; Ties of Blood-relationship; Protection Awareness; Distinct Political Organization; Common Culture; Importance of Kinship; Egalitarian Values; and Rudimentary type of Religion.

Concept of Financial Inclusion

Financial inclusion is the pursuit of making financial services accessible at affordable costs to all individuals and businesses, irrespective of net worth and size, respectively. Financial inclusion strives to address and proffer solutions to the constraints that exclude people from participating in the financial sector. It is also called inclusive financing. essential requisite for employment, economic growth, poverty alleviation and social upliftment. Financial inclusion means the provision of affordable financial services by the formal financial system to those who tend to be excluded. Financial inclusion will enable the poor and the rustics of our country to open a bank account to save and invest, to borrow and to repay, to insure and to take part in the credit. This will enable them to break the chain of poverty. In the Annual Policy Statement of the RBI (2005-06), policies were made to encourage banks to provide extensive banking services to the unbanked mass of the country. Even though there are people who desire the use of financial services, but are denied access to the same. The financially excluded sections largely comprise marginal farmers, landless labourers, self employed and unorganized sector enterprises, ethnic minorities, socially excluded groups, senior citizens and women.

Financial inclusion or access is a component of financial development, along with depth, efficiency, and stability. Financial development is important for economic growth, and financial inclusion in particular, has a bearing on equity as well. Access to a transaction account is a first step towards broader financial inclusion as it serves as a gateway to other financial services like credit or insurance; lowers transaction costs for daily economic activities; allows for planning for longer-term needs; and enables the creation of a buffer for emergencies. Other potential benefits of financial inclusion include: improving efficiency and targeting of government welfare programmes; reducing corruption and terrorism more broadly, through better monitoring and regulation of financial transactions using digital technology Concept of Personality Traits Scheduled tribes in Kerala

A policy of 'protective discrimination' was initiated in the constitution to safeguard the interests of SCs and STs. In Kerala there are many tribal communities that are living throughout the state which becomes the main It is well known that personality plays an important role in determining not only the behavior of an individual but also his overall success and prosperity in life. Interest in personality is as old as civilization. In this context not only the family environment but also the society and the culture in which the children are brought up becomes all too important. In every culture and society children and adolescents are subjected to various kinds of pressures, both personal and social. The very purpose of education is to enhance the quality of life and life management systems. Life is not the livelihood or employment alone though they are the most basic needs. With the advent of Independence many social, economical and political reforms were initiated cause for the Multicast and multi-traditional nature of this state.

Concept of Personality

Funder (1997) defined personality as "an individual's characteristic pattern of thought, emotion, and behavior, together with the psychological mechanisms— hidden or not—behind those patterns" (pp.1–2). Characteristic sampling of the information in the environment, which corresponds to the sampling that occurs in different cultures, can be one of the bases of individual differences in personality. Personality may also be conceptualized as a configuration of cognitions, emotions, and habits activated when situations stimulate their expression. Generally, they determine the individual's unique adjustment to the world. This view is supported by data that indicate the importance of the situation. For example, the authoritarian personality is characterized by submission to authorities, aggression toward people who are different, and conventionalism (Pettigrew 1999). Interestingly, Russians who are high on this trait reject laissez-faire individualism whereas Americans who are high on this trait support this type of individualism (McFarland et al. 1992). Rejection of individualism is consistent with Russian conventionalism whereas support for individualism is consistent with American conventionalism

REVIEW OF LITERATURE

Kumar, 2013 In fact the identity of tribes is entangled with this uniqueness. Having said this, it is apparent that it is practically precarious for tribes to live in isolation from the mainstream at least in respect of using money as a medium of exchange. As they use money for effecting transactions, they must have also come into contact with the banks. Although there may be variations in the extent to which tribes have got connected with the banks by way of possessing bank accounts, it is obvious that in Kerala, a state where banking network has reached every nook and corner, nearly cent percent tribes have got access to bank accounts Within the tribal communities, Kuruma, a forward non-primitive tribe community in the State, has near 98 percent of households with bank accounts (**Leora F. Klapper et al.** (2012)

17 opined that ability of consumers to make informed financial decisions improves their ability to develop sound personal finance. In their study, they used a panel dataset from Russia, an economy in which consumer loans grew at an astounding rate - from about US\$10 billion in 2003 to over US\$170 billion in 2008 – to examine the importance of financial literacy and its effects on behaviour They studied both the financial consequences and the real consequences of financial literacy.

William B. et al. (2010)¹⁶ investigated the effects of a financial education program on high school students' knowledge of personal finance. A comparison of pre-test and post-test scores achieved on a reliable and valid thirty-item instrument suggested that the Financing Your Future curriculum increased financial knowledge across many concepts. The scores increased regardless of the course in which the curriculum was used and across student characteristics. The assessment contributes to the growing literature showing that a well-specified and properly implemented 11 program in financial education can positively and significantly influence the financial knowledge of high school students.

Bridges & Disney, 2010 Financial stressors include unreasonable debt levels, arguments with family members and loved ones regarding money, and out of control spending due to lack of a spending plan or budget. Individuals with high levels of debt report increased occurrence of mental health problems, such as depression and anxiety related to personal finances (; (**NEA Today, 2009**)

In fact, in a more recent article in NEA Today, a retired teacher Allen Cox supports requiring high school students to complete a financial literacy course which includes saving, investing, and spending money

(**American Center for Financial Education, 2009**). tates are calling for financial literacy to be taught in schools. On the Young Americans Center for Financial Education website, it was noted that forty states have personal finance standards that compel them to put these guidelines for the standards into operation. Seven states are actually requiring students to take a Personal Finance class in order to graduate.

Lewis Mandell and Linda Schmid Klein (2009)¹⁵ examined the differential impact on 79 high school students of a personal financial management course completed 1 to 4 years earlier. They used a matched sample design based on a school system's records to identify students who had and had not taken a course in personal financial management. Their findings indicated that those who took the course were no more financially literate than those who had not. In addition, those who took the course did not evaluate themselves to be more savings-oriented and did not appear to have better financial behaviour than those who had not taken the course.

Sonia B (2008)¹⁴ conducted a case study on financial literacy among university students in Australia. Her study concluded that while Australian university students have a satisfactory level of general financial literacy. In her opinion there are particular areas where the students scored low which need to be addressed. It is also found that low financial literacy is associated with students with certain demographic characteristics

(**Servon & Kaestner, 2008** For the purpose of this study, financial literacy is the achievement of skills necessary to make informed and effective decisions regarding earning, spending, and the management of money. It is a basic term which has to do with processes. Financial literacy is a person's ability to understand and make use of financial concepts).

Lisa J. Servon and Robert Kaestner (2008)¹³ analyzed a demonstration program mounted by a major bank to understand whether access to information and communications technologies, combined with financial literacy training and training 10 on how to use the Internet, can help low- and moderate-income individuals in innercity neighbourhoods be more effective financial actors. While quantitative analysis turns up few significant program effects, qualitative work implies that implementation issues likely compromised the effectiveness of the program. There was evidence of a potential link between information and communications technologies and financial literacy. In their opinion, overall, urban low- and moderate-income individuals are interested in becoming technologically and financially literate and an intensive intervention may enable these goals.

Annamaria Lusardi and Olivia S. Mitchell (2008)¹² examined the factors central to women's retirement planning, relying on a purpose-designed module they have developed for the 2004 Health and Retirement study (HRS) on planning and financial literacy. In this module, they have inserted several questions that measure basic levels of financial literacy, as well as questions to assess how respondents plan and save for retirement. Their research shows that older women in the US have very low levels of financial literacy, and the majority of women have undertaken no retirement planning. Furthermore, financial knowledge and planning are clearly interrelated: women who display higher financial literacy are more likely to plan and be successful planners.

Demircug-Kunt (2010)⁸ observed that, "Without inclusive financial systems, poor individuals, and small enterprises need to rely on their personal wealth or internal resources to invest in their education, become entrepreneurs, or take advantage of promising growth opportunities" Mandira Sarma (2010)⁹ has proposed an Index of Financial Inclusion (IFI) – a measure similar to the well known development indexes such as HDI, HPI, GDI and GEM. The IFI can be used to compare the extent of financial inclusion across different economies and to monitor the progress of the economies with respect to financial inclusion over time. For example, subject to availability of data, it can be used to measure financial inclusion at different time points and at different levels of economic aggregation (village, province, state, nation and so on

Joo's (2008) conceptual framework of financial wellness to explore factors that predict perceived retirement preparedness. Higher levels of financial satisfaction, perceived financial knowledge, and confidence in current asset allocation increased the likelihood employees demonstrated a sense of retirement preparedness. Core and advanced financial behaviors were also associated with perceived retirement preparedness. Younger employees and household income of \$100,000 or more increased the likelihood of perceived retirement preparedness.

According to World Bank (2008)⁵ Access to finance eases the external financing constraint that prevents firms' expansion. Low access also leads to increased income inequalities, poverty, and low growth rates. Thus access to finance and an inclusive financial system which caters for all groups of people has been advocated as a means to reduce inequalities and poverty in developing countries

STATEMENT OF PROBLEM

The Indian financial sector has shown tremendous growth in volume and complexity during the last few decades. Despite making significant improvements in all the areas relating to financial viability, profitability and competitiveness, there are concerns that the financial institutions have not been able to include vast segment of the population, especially the underprivileged sections of the society, into the fold of basic financial services. Reserve Bank of India and Central Government are making efforts to study the causes of financial exclusion and designing strategies to ensure financial inclusion of the poor and disadvantaged. The reasons may vary from country to country and hence the strategy could also vary but all out efforts are being made as financial inclusion can truly lift the financial condition and standards of life of the poor and the disadvantaged. The present study is analyzed that the personality traits impact on the financial inclusion among the scheduled tribes in Kerala state.

SCOPE OF STUDY

The study covers only the people of Kerala. Study is intended to analyse the level of financial inclusion of the Kerala state and also to identify the initiatives of Kerala government in the promotion of financial inclusion. Financial inclusion is important because of the under mentioned reasons. Financial inclusion is required to make available the necessities to the people. Financial inclusion is helpful in raising the standard of living of the people. Financial inclusion is required for the overall development of the economy. The study is significant as it is intended to analyze the financial inclusion promoting measures. The present study has entitled that the personality traits impact on financial inclusion among the scheduled tribes in Kerala.

OBJECTIVES OF STUDY

1. To find out the extent of financial inclusion among the tribal people in Kerala
2. To observe the day to day money management among the tribal people in Kerala
3. To evaluate the ability of the tribal people to select the appropriate financial products or services adopted by the Kerala state.
4. To analysis of the level of satisfaction among the scheduled tribes on the basis of personality traits.

RESEARCH METHODOLOGY

Since Wayanad district in Kerala houses the largest number of tribe households, this study focuses on the extent of banking exclusion among the tribes in Wayanad district only. Further, tribe communities are not alike in all aspects of development. While certain tribe communities have shown commendable progress in their economic and social life, of course, supported land and other assets, some other groups still continue to be the most deprived and poor. For instance, Kurichya and Kuruma communities have been regarded as the 'forward' among tribes in Wayanad whereas Paniya and Adiya are very 'backward'. Further, it is interesting to note that tribes as a whole could be categorized into two: the primitive tribes and non-primitive tribes. While in the case of former, they still live in deep forests not being connected with the mainstream, the latter live in colonies mostly closer to the mainstream communities. Therefore, it is natural that unlike the former the latter communities must have come into contact with the banking system, and hence the present study fits into the case of 'non-primitive' tribes only. Therefore, this study focuses on the extent of access to banking services in the case of non-primitive tribal communities in Wayanad District. Since four communities viz. Kurichya, Kuruma, Paniya and Adiya come under the framework of this work, we also intend to focus on the inter tribal variation in access to banking services among the tribe communities.

In this paper, the personality traits among scheduled tribes in the state of Kerala will be studied along with the emotional dimension. This study is descriptive in nature. Stratified random sampling is adopted to get information from 224 respondents. Interview schedule is the instrument that can be used for the method of data collection.

Scheduled Tribal in Kerala

Tribals are 'Adivasi' (Sanskrit, from adi beginning + vasi dweller) or original dwellers, living in the subcontinent from unrecorded time and possibly driven into the forests. According to Majumdar (1961) the tribe is "a collection of families or common group bearing a common name, the members of which occupy the same territory, speak the same language and observe certain taboos, regarding marriage, professions and have developed a well assured system of reciprocity and mutuality of obligations. Vidyarthi (1981) defined the tribal's as a social group with definite territory, common name, common district, common culture, behavior of an endogamous group, common taboos, existence of distinctive social and political system, full faith in leaders and self-sufficiency in their distinct economy.

Tribes of Kerala are said to descend from the ancient Dravidian stock with dark complexion and short stature in height. They are also well-built with flat nose. The mountainous regions of Kerala are inhabited by tribes namely Urali tribe, Paniyan tribe, Kapu tribe, Kanikkar tribe, Kadar tribe, etc. A majority of these tribes of Kerala build their settlements in the dense forest grounds and also on the top of the mountains. Tribals in Kerala are living on the hill ranges, mainly on the Western Ghats, bordering Karnataka and Tamil Nadu.

Population - Size & Distribution of tribal's in Kerala

Even though census of 2011 is completed; Caste wise report is not yet published. The scheduled tribe population of the state is 3,64,189 which is 1.14% of its general population (Anonymous, 2001). The Western Ghats and its peripheries form the main abode of the tribal people in Kerala. Paniyan is the most populous tribe with a population of 81,940 forming 22.5 percent of the total tribal population of the State. Kurichya is the second largest tribe having a number of 32,746 constituting 9% of the total scheduled tribes' population. Six other scheduled tribes, namely, Muthuvan, Kanikaran, Irular, Kurumans, Marati and Malai Arayan having a population ranging from 21,000 to 32,000 along with Paniyan and Kurichyan constitute 73.6 percent of the total tribal population. Seven tribes, namely, Malayan, Malai Vedan, Mannan etc. having 5,000-16,000 population account for another 20 percent and the remaining 20 tribes along with the generic tribes constitute the residual 6.4 percent of the State's tribal population. There are eleven tribals with a population below 500. Out of them,

Kota, Kammara, Kochu Velan and Konda Kapus are the smallest groups, each having a population less than 50.

The State has a total of thirty four (34) scheduled tribes. District wise distribution of scheduled tribes population shows that Wayanad district has the highest proportion of scheduled tribes (17.4 per cent) followed by Idduki (14 per cent). Alappuzha district has the lowest proportion of STs (0.1 per cent) preceded by Thrissur, Kollam and Kozhikode (0.2 per cent each). As per Scheduled Castes and scheduled tribes Orders (Amendment) Act 2002 (Act 10 of 2003) vide Part VII- Kerala (Anonymous 2003), number of tribals is increased.

DATA ANALYSIS AND INTERPRETATIONS

Since the tables shows that the mean satisfaction and its personality traits of the Scheduled tribes in Kerala state. The present study has made toatt3emt that to examine the various variables of the personality traits and the general mean values and its ranking scores of the variables.

TABLE 1 MEANS SATISFACTION SCORES AND RANKING OF PERSONAL TRAITS

| Sl.No. | Work life balance scale Variables | Grand Mean Value | Ranking |
|--------|-----------------------------------|------------------|-----------|
| 01. | Personality | 3.73 | 10 |
| 02. | Job makes personal life difficult | 3.77 | 7 |
| 03. | Interests | 3.69 | 12 |
| 04. | Innovation | 3.35 | 15 |

TABLE 2 AGREEMENT LEVEL ON SUB SCALES OF PERSONALITY TRAITS AND FINANCIAL INCLUSION

| S.No | Stress Causing Variable / Agreement Level | Strongly agree | | Agree | | No Opinion | | Disagree | | Strongly disagree | |
|------|---|----------------|----|-------|----|------------|----|----------|----|-------------------|----|
| | | No | % | No | % | No | % | No | % | No | % |
| 1 | Feeling insecure | 41 | 18 | 41 | 18 | 55 | 25 | 45 | 20 | 42 | 19 |
| 2 | Feeling vulnerable | 41 | 18 | 57 | 25 | 44 | 20 | 36 | 16 | 46 | 21 |
| 3 | Feeling unable to cope | 45 | 20 | 54 | 24 | 53 | 24 | 35 | 16 | 37 | 17 |
| 4 | Feeling depressed | 31 | 14 | 44 | 20 | 52 | 23 | 49 | 22 | 48 | 21 |
| 5 | Feeling Anxious | 46 | 21 | 43 | 19 | 46 | 21 | 49 | 22 | 40 | 18 |

From the table shows that it was found that, the first subscale of emotional manifestation " feeling in secure" was strongly agreed by 18per cent followed by agreed by 18 per cent of the respondents, expressed no opinion by 22 per cent of respondents, disagreed by 20 per cent of respondents and strongly disagreed by 19 per cent of the respondents.

The second subscale "feeling vulnerable" was strongly agreed by 18 per cent followed by agreed by 25 per cent of the respondents, expressed no opinion by 20 per cent of respondents, disagreed by 16 per cent of respondents and strongly disagreed by 21 per cent of the respondents.

The third subscale "feeling unable to cope" was strongly agreed by 20 per cent followed by agreed by 24 per cent of the respondents, expressed no opinion by 24 per cent of respondents, disagreed by 16 per cent of respondents and strongly disagreed by 17 per cent of the respondents.

The fourth subscale "feeling depressed" was strongly agreed by

| | | | |
|-----|--|-------------|----------|
| 05. | Miss personal activities because of work | 3.79 | 6 |
| 06. | Ideology | 3.96 | 2 |
| 07. | Knowledge | 3.76 | 8 |
| 08. | Risk bearing | 3.97 | 1 |
| 09. | Commitment | 3.81 | 5 |
| 10. | Involvement | 3.86 | 4 |
| 11. | Sociability | 3.89 | 3 |
| 12. | Personal life | 3.74 | 9 |
| 13. | Job skills | 3.73 | 11 |
| 14. | Mood | 3.66 | 13 |
| 15. | Competitive | 3.58 | 14 |

From the table, shows that it is found that personality traits variables measured through five point Liker scale with 5- strong agree to 1 strongly disagree and the grand mean value is tabulated above along with the ranking. Among the fifteen variables, the variable "Risk bearing" has the highest mean value 3.97.

The table indicate that the level of personality traits among the scheduled tribes on the financial inclusion. A policy of 'protective discrimination' was initiated in the constitution to safeguard the interests of SCs and STs. In Kerala there are many tribal communities that are living throughout the state which becomes the main It is well known that personality plays an important role in determining not only the behavior of an individual but also his overall success and prosperity in life. Interest in personality is as old as civilization .The present study is analysis of the the level of personality traits on financial inclusion among the scheduled tribes in Kerala.

14 per cent followed by agreed by 20 per cent of the respondents, expressed no opinion by 23 per cent of respondents, disagreed by 22 per cent of respondents and strongly disagreed by 21 per cent of the respondents.

The fifth subscale "feeling anxious" was strongly agreed by 21 per cent followed by agreed by 19 per cent of the respondents, expressed no opinion by 21 per cent of respondents, disagreed by 22 per cent of respondents and strongly disagreed by 18 per cent of the respondents.

The table analysis that the impact on the demographic variables on personality traits among the scheduled tribes in Kerala. Personality traits are distinguishing qualities or characteristics that are the embodiment of an individual's. They are your habitual patterns of behavior, temperament and emotion. Skills, on the other hand, are the learned capacity to carry out specific tasks. They are competences or the talents to do things. The study examine to identify the demographic variables and the personality traits of the tribal in Kerala.

TABLE 3 ANALYSIS OF IMPACT OF DEMOGRAPHIC VARIABLES ON PERSONALITY TRAITS AMONG SCHEDULED TRIBES

| Demographic variables | Source of variation | Sum of Squares | df | Mean Square | F | Sig. |
|-----------------------|---------------------|----------------|-----|-------------|----------|------|
| TYPE OF ETHNIC GROUP | Between Groups | 7.899 | 15 | .527 | 1.8390** | .031 |
| | Within Groups | 59.561 | 208 | .286 | | |
| | Total | 67.460 | 223 | | | |
| SUB CULTURE | Between Groups | 13.834 | 15 | .922 | .769 | .711 |
| | Within Groups | 249.447 | 208 | 1.199 | | |
| | Total | 263.281 | 223 | | | |
| AGE | Between Groups | 14.923 | 15 | .995 | 1.032 | .423 |
| | Within Groups | 200.465 | 208 | .964 | | |
| | Total | 215.388 | 223 | | | |
| | Between Groups | .481 | 15 | .032 | | |

| | | | | | | |
|-------------|----------------|---------|-----|------|-------|------|
| | Within Groups | 7.233 | 208 | .035 | | |
| | Total | 7.714 | 223 | | | |
| FAMILY SIZE | Between Groups | 9.079 | 15 | .605 | .950 | .509 |
| | Within Groups | 132.474 | 208 | .637 | | |
| | Total | 141.554 | 223 | | | |
| SKILL SET | Between Groups | 4.029 | 15 | .269 | 1.054 | .402 |
| | Within Groups | 53.003 | 208 | .255 | | |
| | Total | 57.031 | 223 | | | |
| LIFE STYLE | Between Groups | 12.556 | 15 | .837 | 1.328 | .188 |
| | Within Groups | 131.154 | 208 | .631 | | |
| | Total | 143.710 | 223 | | | |

** Significant difference at 1% level ** significant difference at 5 % level

The tables shows that the demographic variables and the personality traits on the Scheduled tribes in Kerala state. The mean values of the different variable such as age, income . managerial status style etc. All the variables are the different values of the mean values and each one are dependent on other variables.

Financial inclusion is the pursuit of making financial services accessible at affordable costs to all individuals and businesses, regardless of net worth and size, respectively. Financial inclusion strives to address and proffer solutions to the constraints that exclude people from participating in the financial sector. It is also called inclusive financing.. The study analysis that the important banking activities on the financial inclusion among the scheduled tribes in Kerala.

TABLE NO 4 IMPORTANT BANKING ACTIVITES IN FINANCIAL INCLUSION

| Sl.No. | IBAFI | No. of variables in | Eigen value | Per cent of variation explained | Cumulative per cent of variation explained |
|--|----------------------|---------------------|--|---------------------------------|--|
| 1. | Loans | 4 | 4.0856 | 27.26 | 27.26 |
| 2. | Savings | 4 | 3.7093 | 24.73 | 51.99 |
| 3. | Value added services | 4 | 3.0917 | 20.61 | 72.60 |
| 4. | E-banking services | 3 | 2.3884 | 15.92 | 88.52 |
| KMO measure of sampling adequacy: 0.8676 | | | Bartlett's test of Sphericity: Chi-square value: 113.83* | | |

*Significant at zero per cent level.

The table indicates that first two IBAFI noticed by EFA on loans and savings since its Eigen values are 4.0886 and 3.7093 respectively. The per cent of variation explained by these two activities are 27.26 and 24.73 per cent respectively the per cent of variation explained by these two activities are 27.26 and 24.73 per cent respectively. The next two important activities identified by the factor analysis are value added services and e-banking services since its Eigen values are 3.0917 and 2.3884 respectively. The per cent of variation explained by these two important activities are 20.61 and 15.92 per cent respectively the narrated four IBAFI explain the variables to an extent of 88.52 per cent. All these four IBAFI are taken for further analysis.

SUMMERY OF FINDINGS

1. It is found that personalities traits variables measured through five point Liker scale with 5- strong agree to 1 strongly disagree and the grand mean value is tabulated above along with the ranking. Among the fifteen variables, the variable "Risk bearing" has the highest mean value 3.97.
2. They found that, the first subscale of emotional manifestation " feeling in secure" was strongly agreed by 18per cent followed by agreed by 18 per cent of the respondents, expressed no opinion by 22 per cent of respondents, disagreed by 20 per cent of respondents and strongly disagreed by 19 per cent of the respondents.
3. The second subscale " feeling vulnerable" was strongly agreed by 18 per cent followed by agreed by 25 per cent of the respondents, expressed no opinion by 20 per cent of

- respondents, disagreed by 16 per cent of respondents and strongly disagreed by 21 per cent of the respondents.
4. The fourth subscale "feeling depressed" was strongly agreed by 14 per cent followed by agreed by 20 per cent of the respondents, expressed no opinion by 23 per cent of respondents, disagreed by 22 per cent of respondents and strongly disagreed by 21 per cent of the respondents.
5. The fifth subscale "feeling anxious" was strongly agreed by 21 per cent followed by agreed by 19 per cent of the respondents, expressed no opinion by 21 per cent of respondents, disagreed by 22 per cent of respondents and strongly disagreed by 18 per cent of the respondents.
6. The per cent of variation explained by these two activities are 27.26 and 24.73 per cent respectively. The next two important activities identified by the factor analysis are value added services and e-banking services since its Eigen values are 3.0917 and 2.3884 respectively.
7. He narrated four IBAFI explain the 15 variables to an extent of 88.52 per cent. All these four IBAFI are taken for further analysis

CONCLUSION

Financial inclusion and infrastructure should go hand in hand for all round tribal development to take place so as to ensure that villagers have access to health education, shelter, information, technology and insurances apart from credit behavior. The development on tribal should give a great ability to improve the standard of living. Financial inclusion plays an important role in the process of inclusive growth of the marginalized and poorer sections of the economy by enhancing higher disposable income of the rural households. Again it is proved that the large scale access of financial services, like credit, savings, insurance facilities and easy cash by way of ATM facility have positive impact on household consumption, self-employment, poverty as well as overall wellbeing of the common people The study was conducting on the personality impact on the financial inclusion among the scheduled tribes in Kerala. The personality traits are highly impacted by the financial inclusion among the scheduled tribes the Kerala state.

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