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Department: **Management**

Project Title: **Financial Inclusion among PVTGs: Banking Access and Microcredit in the Context of the Asur Tribe of Jharkhand**

Funding Agency: **ICSSR**

Sanction Amount: **1800000 (in Lakhs)**

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Tenure: **2 Years**

Abstract:

The proposed study aims to examine various dimensions of financial inclusion, including banking access and microcredit, within the context of the Asur Tribe, particularly vulnerable tribal group (PVTG) in Jharkhand. It seeks to assess the level of financial literacy, access the financial literacy and current level of access to formal banking services, as well as the availability of basic financial infrastructure, among the Asur PVTG households. It proposes to evaluate the effectiveness of government schemes related to financial inclusion, such as Pradhan Mantri Jan Dhan Yojna, Direct Benefit Transfer, and Aadhaar-enabled payment systems in reaching and benefiting the Asur community. The study intends to analyse the role of Self-Help Groups (SHGs), cooperative credit societies, and microfinance institutions in supporting the livelihoods. It also plans to explore the role of various demographic factors (gender, age, education, ethnicity, marital status) in influencing the financial inclusion of the members of the Asur Tribe and recommend context-sensitive strategies to enhance the sustainable financial inclusion of Asur PVTGs that should be aligned with their needs and cultural values. It is expected that this study may provide community-specific understanding of how policies aimed at financial inclusion are experienced, negotiated, adopted, or resisted at the ground level. It may provide insights that may be used to improve last-mile service delivery, strengthen self-help groups and microcredit mechanisms, and enhance financial literacy. Ultimately, the study may provide insights to support evidence-based policy formulation aimed at reducing financial vulnerability, promoting livelihood resilience, and ensuring equitable inclusion of PVTGs in developmental processes.