

**FINANCIAL LITERACY FOR THE TRIBAL PEOPLE: A STUDY WITH SPECIAL REFERENCE
URANGATTIRI PANCHAYAT**

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“The number one problem in today’s generation and economy is the lack of financial literacy.”

Alan Greenspan

Abstract.

Purpose of the study is an attempt to understand the various concepts related to financial literacy. In this context, a survey was conducted among the tribes of Odakkayam paniya, Nellyayi, and Kuriri colonies represent Urangattiri panchayat. For the development of this paper primary data have been considered by questionnaire. There is an using for the statistical tools like correlation and regression to find out the relations between income and consumption for food, consumption for medical. It is showing that there is a positive relation to the regression and correlation. The reviews are made on parameters, which include socio economic conditions of tribes and impact of financial literacy on the lives of tribe. The basic objective of identify the variables to undertake empirical research on topic. It is found that excluded from income generating activities, formal education and for maintain standard of living. Mostly, the changing economic scenario of consumers, discrimination of wage & employment, lack of capital and financial literacy leads to mismanagement of money. The present study is based on the primary data. In this regard various sources of information have been questionnaire have been visited the colony. The finding of the study is more people are study in below SSLC, and most of the people are working in the Coolie. The study finds that owing to exclusion from income generating activities, lack of formal education and lack of standard of living, absence of infrastructure, unemployment, lack of financial literacy and its resultant mismanagement of money among the tribal community pushed them to the poverty.

Key words: Financial Literacy, Socio Economic Condition.

I. Introduction

The schedule tribe is one of the socially disadvantage section in India, who are backward, educationally, economically, socially and culturally, as a compared to the rest of the people. Lack of education is a major factor for the slow development programs among the tribes. Tribals in Kerala are indigenous population found 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 of Kerala is 3,64,189. Wayanad has the highest number of tribals live in Kerala. There is a 35 tribes’ group in Kerala. The Paniya (Paniyar) are the largest of the 35 majority Tribes. Kerala is a Homeland of number of tribal community majority of them inhabit in western slop of the Western Ghats. 36 community are listed in scheduled tribal list of the state and them population to 1991 census was 32096. The scheduled tribe constitution 1 point 10 percentage of the total population of this state. According to the census 2011 Scheduled tribe population of the state is 36418. Highest concentration of St is seen in the final district (37.4%). Following by Idukki Palakkad district.

Ask for the available record one for 14410 Scheduled tribe population living in the Malappuram district. The constitute nearly 5% age of the total tribal population in the state. They live in 2882 families comprised in 182 tribal settlements stretched in the hill range of Nilambur, Eranadu taluk. Paniyan/kattupaniyans. Kurinni paniyans, cholanaikkan, kattnaikkan (kattunaikkan and chola naikkan are primitive tribal group, they are the diminishing tribe of India with total population of less than 200 persons, they are usually found in only Malappuram district.), Aranadan, Eranadan, Aalar are the scheduled tribe communities in Malappuram district. In Nilambur Taluk scheduled tribe population contribute 2.38 percentage of the total population. Apart from departmental scheme the integrated tribal development project, Nilambur is implementing various programs for habitat/ educational /economical development of the tribal people.

Financial literacy is very important in our society. The financial literacy referring, it is an ability to understand basis financial concepts when the possession of knowledge and skills, required to make informal and effective. Financial planning decision using the quittance financial resources. It is about knowing now to generated, spend, invest, and save money. It’s the ability to manage the finance were by making the optimum use of the available. Financial products and resources to give your maximum benefit. The financial literacy refers to a person’s clear decision and knowledge about how to manage the money in his hands. Tribal people are isolated from society.

Many of them are uneducated. They are engaged in their traditional occupation. They are not able to the proper financial literacy. Now a lot of changes have come in the money transactions in the society. Cash transactions have shifted to the online transactions. More people are spending their income in to the investment like bond, share etc.... But there is an many scams in our society. Proper financial literacy is not available in our society. So, the financial literacy is the important factor in our society. The financial literacy is including the awareness of the financial products, awareness of the banking Facilities and Financial service Providers Available at the Local places and so on.

II. Significance of the Study

The present study is a humble attempt to examine the financial literacy for the scheduled tribes in Urangattiri panchayat this study is trying to discuss the various financial awareness of the products. It is very important to me about the Financial Literacy for the tribal people, because the tribal people excluded from the main stream of the society. Tribal people groups who are food gatherers, with diminishing of population and very low literacy rates. The financial literacy is important in our day-to-day life. The study completely explains the how much tribal people are to the financially literate. In our society the transactions are shifted to the online transaction, and many people are spending their income to the economy because they are expecting high return. In our society m there is an many scams in our society. Proper financial literacy is not available in our society. So, the financial literacy is the important factor in our society.

III. Objective and Methodology of the Study

- 1) To find out the financial literacy among the tribal people in Urangattiri Panchayat.
- 2) To know the impact of Financial Literacy through the socio-economic condition in Tribes.
- 3) To observe day to day money management among the tribal people in region.

The research is conducted to study the Financial Literacy for the tribal people in the Urangattiri region. The present data is based on the primary and secondary data. The research is commonly referring to search of the financial literacy for the tribal peoples. The main source of information for the study is based on the data collection. Data collected are both primary and secondary in nature.

- Primary data is original research data, that is obtained through first investigation, that include interviews, survey, questionnaire etc....
- Secondary data is the second-hand data, it has been already published for some other purposes, secondary data was collected from various websites, internet, Books and Journal's.
- Sampling Method: The objective of the research there is a primary research questionnaire administration method in the field through stratified random sampling method covering the Urangattiri Panchayat.
- Tool for data collection

Statistical tools like diagram, percentage, correlation and regression methods.

IV. Literature Review

The chapter deals with the several studies conducted on the topic of financial literacy. In this chapter an attempt has been made to review some important studies which are related to present study. The effectiveness of the study depends upon the literature reviews of the study area of different articles, journals, sites and so on. Performing literature search and then reviewing and critiquing it are essential to any research report. The main objective of the review of literature is to illustrate the idea or concept. So, the chapter deals with the several studies related with the financial literacy of tribal area. Here are some of article that point out given below.

Sonia B (2008) Carried out a case study on financial literacy among Australian university students. Despite the fact that Australian university students have a decent level of literacy, her study found: general knowledge of finances She believes there are specific locations where there is a need to address the children' low test scores. It is furthermore discovered that students and inadequate financial literacy are related. With particular demographic trait.

Servon & Keastner (2008) Financial literacy is the acquisition of the knowledge and abilities required to make wise decisions about saving, investing, and borrowing money. money management. It is a simple phrase that refers to processes. Being financially literate is having the knowledge and employ financial principles.

Lisa J Servon & Robert Keastner (2008) examined a large bank's demonstration programme to see whether access to information and communications technologies, paired with instruction in financial literacy and instruction in 10 ways to With the Internet, low- and moderate-income people can Greater financial actors can be found in inner city neighbourhoods. While few significant programme effects are revealed by quantitative analysis, Qualitative research suggests that implementation problems are probably the program's efficacy was impaired. Then their proof of a possible connection between information and technology in communications and financial literacy. when they Urban residents with low and moderate incomes, in general, are interested in acquiring financial and technology literacy, and A thorough intervention might make these objectives possible.

William B. et al. (2010) examined how a financial literacy curriculum affected high school students' understanding of personal finance. a comparison of the results from the pre- and post-test accomplished on a valid and reliable 30-item test indicated financial literacy thanks to the Financing Your Future curriculum knowledge of a variety of concepts. Regardless, the scores rose. of the class where the curriculum was applied and throughout the student characteristics. The evaluation adds to the expanding literature demonstrating the effectiveness of precisely defined and implemented 11 financial education programmes can considerably and positively influence high school students' financial literacy.

Demirguc-Kunt (2010) noticed that, in the absence of inclusive financial systems, low-income people and small businesses must rely on their own resources or internal capital to invest in their education, start your own business, or benefit from potential growth possibilities In Mandira Sarma's (2010) 9 proposal, IFI, or the Index of Financial Inclusion, is a metric that GDI, GEM, HPI, and other well-known development indices. The Using IFI, one may assess the degree of financial inclusion in various economies, as well as to track their development with regard to the development of financial inclusion. Instance: subject due to data accessibility, it is possible to assess financial inclusion. During various periods of life and economic levels grouping (village, province, state, country, etc.)

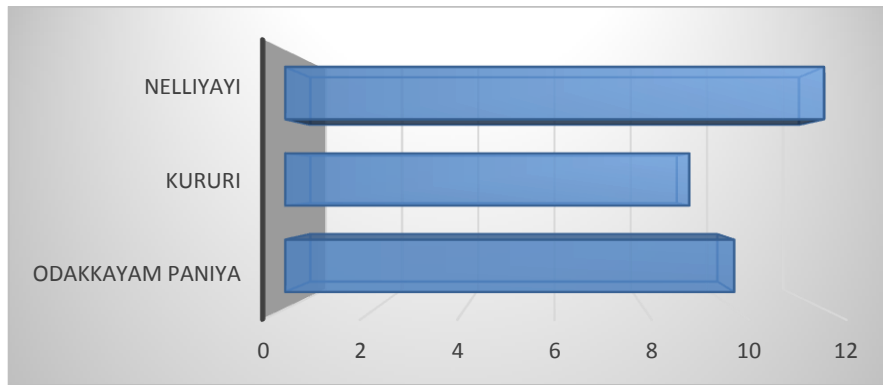
Ajay Kumar Nanda, Sasmita Samanta (2018) The goal of the current study is to explain the various financial literacy ideas. Secondary data were taken into consideration for the creation of this research by looking at numerous sources of knowledge. Review criteria include social exclusion among tribes, government programmes for tribal development, the socioeconomic standing of tribes, and the effect of financial literacy on tribes' quality of life. This paper's goals are to define the variables and conduct an empirical study on the subject. It has been discovered that those who are excluded from income-generating activities, formal schooling, and the political system are not receiving enough exposure to uphold the level of living.

Sudipta Sarkar Financial inclusion refers to providing formal financial services and products to underprivileged, low-income, and unbanked groups of society at a reasonable price. Tribal peoples make up one of the most vulnerable groups in society and spend the most of their time apart from the rest of the population. In this context, the Purulia district of West Bengal's Scheduled Tribe (ST) population in underdeveloped areas has been evaluated for their financial inclusion and financial literacy status. For the purpose of choosing respondents, multistage purposive sampling has been adopted. Most sample homes have at least one savings account, and a large fraction of those accounts were opened in order to receive government payments and other forms of money transfer. Here consider the studies related articles, journals, of different scholars. It became a successful completion of the study of the financial literacy of the tribal area of Urangattiri panchayat. The fulfilment of the study is mainly concentrates on different literature reviews, so this chapter gives a pathway to the present study.

V. Data Analysis and Interpretation

The study conducted to know about the Financial Literacy for the Tribals. For the collection of data Urangattiri Panchayat is selected as sample of 31 members (scheduled tribes) were taken to make analysis based on the respondent of the scheduled tribe in Urangattiri panchayat. In this chapter we are trying to interpret the various data that we have collected from the field followed by analyse of data. The analysis made through questionnaire is presented in the way of table and graphs. The variation used for the analysis of the data is based on different variables like age, gender, educational qualification, employment sector of respondent etc.... I have using for statistical tools in simple correlation method and Simple linear regression method to find out the two variables.

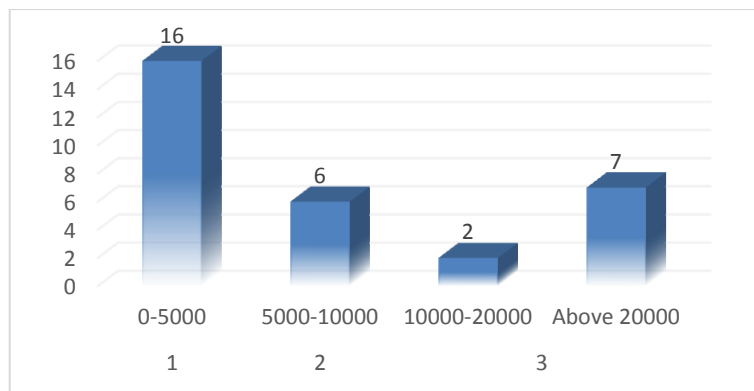
Figure V.1 Colony wise distribution for the Tribals



Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above table 4.3 shows that colony wise distribution among the tribal peoples. The figure 4.3 shows that the percentage respondents in colony wise. It reveals that there are 3 colonies are available in this data. There is an 32.28% are Odakkayam Pania colonies for the data, 29% are kururi tribes and 38.78% are the nellyayi colony for the number of respondents. Most of the respondents were in the nellyayi colony.

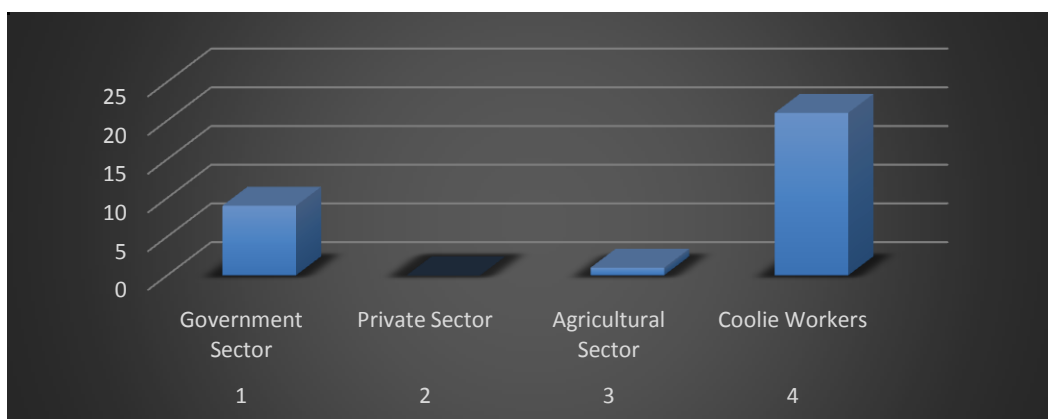
Figure V.2 Income status of the people



Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above table 4.4 shows that the monthly income level of the family. The figure 4.4 shows that the percentage of the respondent. It reveals that there is an 51.62% are earned in 0 to 5000 (below 5000) as monthly income, 19.35% are earned in between 5000 to 10000. Only 6.45% are earning 10000 to 20000 and 22.58 are earned 20000 and above as monthly income.

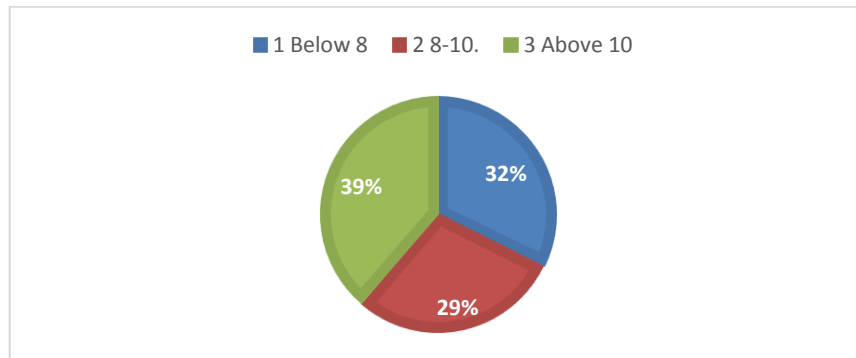
Figure V.3 Employment sector of respondents



Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above figure shows employment sector of respondent. 29.02% are working for the government sector and 3.23% are working for the agricultural sector. More people have working for the coolie working it shows 67.75%.

Figure V.4 Educational status



Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above figure shows the educational status of the respondents. 32.26% are below the 8 level, and 29.03% are educated in 8 to 10. There is an only 38.71% are educated in above 10. The data shows that more people have no earned the above 10, it reveals that there are an more people have uneducated.

Table V.1 Type of Saving of the respondents

SL.NO	Types of Saving	No of respondents	Percentage
1	Cash in Hand	8	25.8
2	Post office Saving	1	3.23
3	Bank Deposit	22	70.97
	Other	0	0
	Total	31	100

Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above figure shows the types of saving of the respondent in their cash. It reveals that there is an 25.8% are saving their cash in to their hand. 3.23% are their cash in to save in post office saving. The majority people have saved their income in to the bank deposit, it is an 70.97%.

Table V.2 No of people earning in the family

SL.NO	No of people earning in the family	No of Respondents	Percentage
1	1	8	25.81
2	2	17	54.83
3	3	5	16.13
4	4	1	3.23
5	5	0	0
	Total	31	100

Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above figure shows the number of family earning income in their family. It reveals that 25.81% are working in one (1) person in a family, 54.83% are working in two (2) persons in their family he or she belongs. There is an 16.13% are three (3) persons are working in a family and only 3.23% are working in four (4) persons in a family.

Table V.3 Asset of the household

SL.NO	Asset of Household		No of Respondents		Percentage
			Yes	No	
1	Electricity		28	3	90.32
2	Energy Source	Gas	15		48.39
3		Fire wood	16		51.61
4	Internet Connection		21	10	67.74
5	Vehicle		17	14	54.84

Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above figure shows the assets of the household sector. It is an including Electricity, Energy source of the family, internet connection and vehicles. The figure reveals that there is an only 90.32% of households in electricity, and 9.28% of the household have no electricity. There is an only 48% of the household are using for the gas and 51.61% are using for the fire wood in to making their wants. There is an 67.74% have internet connection and 32.6% are not getting internet connection in to their family. There is an only 54.84% are using for vehicle and 45.16% are not using for vehicles.

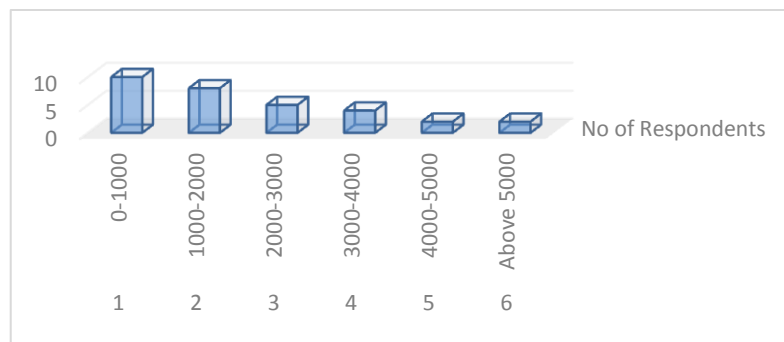
Table V.4 Monthly consumption for the Food

SL.NO	Monthly Consumption for Food	No of Respondents	Percentage
1	0-1000	5	16.13
2	1000-2000	8	25.8
3	2000-3000	3	9.68
4	3000-4000	5	16.12
5	4000-5000	4	12.91
6	Above 5000	6	19.36
	Total	31	100

Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above figure shows the amount spend by each family on food. 16.13% are using their income in to consumption for food in below 5000, 25.8% are using their monthly consumption in to 1000 to 2000. 9.68% are using consume for food in to 2000 to 3000. 16.12% are using their consumption for 3000 to 4000 and 12.91% are using their income for consuming food in to 4000 to 5000. Only 19.36% are using their income for consuming food in to above 5000.

Figure V.5 Monthly Consumption for Medical



Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above figure 3.11 shows that monthly consumption for medical. It reveals that there is an 32.27% are consumption for medical in below 5000 (0-5000), 25.8% are using the consumption for medical in 1000 to 2000 and 16.13% are using for 2000 to 3000. There is an 12.9% are using their consuming for medical in 3000 to 4000 and 6.5% are in both 4000 to 5000 and 5000 above.

Table V.6 Awareness of banking facilities

Bank Facilities	No of Respondents			Percentage (1)	Percentage (2)	Percentage (3)
	Never heard of it (1)	Heard of it but I don't recall the meaning (2)	Heard of it, & I know the real meaning (3)			
Interest Payment	0	0	31	0	0	100
Compound Interest	6	10	15	19.35	32.26	48.39
Exchange rate	15	6	10	48.39	19.35	32.26
Debit Card	8	10	13	25.8	32.26	41.94
Pension Plan	10	12	9	32.26	38.7	29
Bank Loan	0	0	31	0	0	100

Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above figure reveals that responds of respondent to the awareness of banking facilities like interest payment, compound interest, exchange rate, debit card, pension plan and bank loan. Here 100% of respondents fully heard about interest payment and bank loan also with know the real meaning of those concepts. But almost respondent have unfamiliar or small percentage of awareness of the remaining banking facilities other than interest payment and bank loan.

Table V.7 Awareness of financial products

SL.NO	Financial Product	No of Respondents	
		Heard of it	Currently holding
1	A bank loan on secured on property	31	17
2	Micro finance loan	25	8
3	Insurance	25	20
4	Stock & Share	10	0
5	Bond	15	0
6	Mobile Phone Payment	20	13
7	Saving Account	31	22
8	Credit Card/ ATM Card	31	23

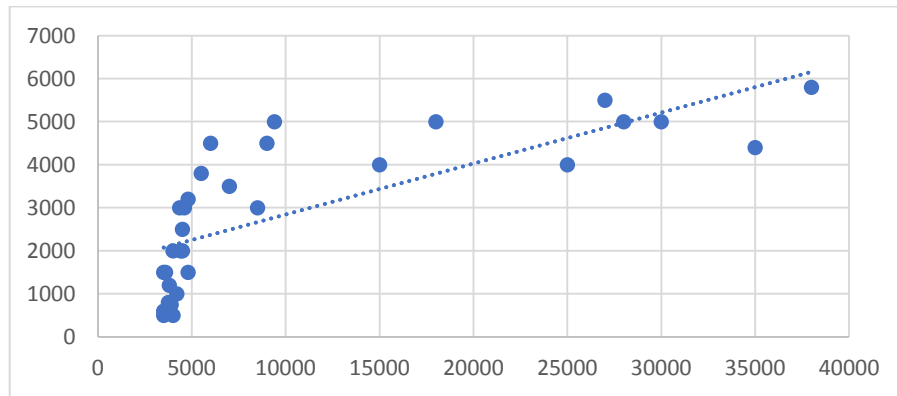
Source: primary Survey conducted in Urangattiri panchayat on December 2022

The above figure shows the awareness of financial product of the respondents. Most of the respondents have heard about the bank loan secured on property, saving etc, and credit card as they have holding the financial product as 55%,70% and 74% respectively. Majority of respondents, who have proper understanding or awareness of about micro finance loan, insurance, and mobile phone payment. Here we consider 32% of respondent, they have heard about stock and share and 48% respondents have heard about bond security, but their holding condition is zero.

Simple Correlation

Correlation is a statistical tool which studies the relationship between two variables. Simple linear correlation is a measure of the degree to which two variables are related together. Correlation quantifies the strength of the linear relationship between a pair of variables. I choose the two variables income and consumption for food, to calculate correlation.

SL.NO	Income	Consumption for Food
1	3500	500
2	3500	1500
3	3500	600
4	3600	1500
5	3750	800
6	3800	1200
7	3900	750
8	4000	500
9	4000	2000
10	4200	1000
11	4350	3000
12	4400	2000
13	4500	2500
14	4500	2000
15	4600	3000
16	4800	1500
17	4800	3200
18	5500	3800
19	6000	4500
20	7000	3500
21	8500	3000
22	9000	4500
23	9400	5000
24	15000	4000
25	18000	5000
26	25000	4000
27	27000	5500
28	28000	5000
29	30000	5000
30	35000	4400
31	38000	5800



Here, we got the result correlation between these two variable income and consumption for food is 0.747008. It shows that there is a positive relation between income and Consumption for food.

Simple linear Regression

Regression analysis involves identifying the relationship between a dependent variable and one or more independent variables. A model of the relationship is hypothesized, and estimates of the parameter values are used to develop an estimated regression equation.

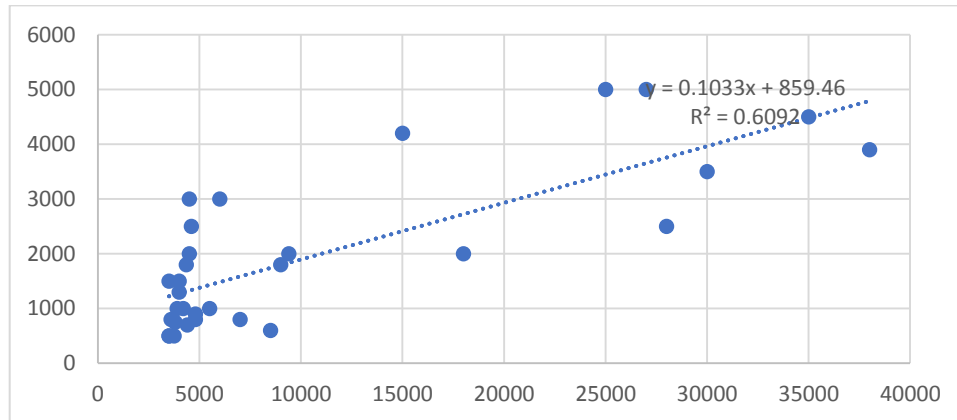
The model used to describe the relationship between a single dependent variable y and a single independent variable x .

The formula of simple linear regression is $y = a + bx$

' a ' is an intercept and ' b ' is a slope.

SL.NO	Income (Y)	Consumption for Medical (X)
1	3500	500
2	3500	500
3	3500	1500
4	3600	800
5	3750	500
6	3800	750
7	3900	1000
8	4000	1300
9	4000	1500
10	4200	1000
11	4350	1800
12	4400	700
13	4500	2000
14	4500	3000
15	4600	2500
16	4800	800
17	4800	900
18	5500	1000
19	6000	3000
20	7000	800
21	8500	600
22	9000	1800
23	9400	2000
24	15000	4200
25	18000	2000
26	25000	5000
27	27000	5000
28	28000	2500
29	30000	3500
30	35000	4500

31	38000	3900
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Regression= $a+bx$

a means intercepts and b is a slope. Here the value of 'a' is an 859.4562 and 'b' is 0.103313. Then the regression equation is $859.46+0.1033x$

There is a Positive relation between dependent variable and independent variable. This variable having influence over the dependent variable.

VI. Findings and Conclusion.

VI.1 Findings

The study conducted to know the financial literacy for the tribal people in Urangattiri Panchayat. The important parameters are: Age wise distribution, Gender wise distribution, Colony wise distribution, Income status of the people, Employment sector of respondents, Education status, Types of saving, no of people earning in the family, Assets of household, Monthly consumption for food, Monthly consumption for medical, Awareness of banking facilities, Awareness of financial products etc.

- Conduct awareness programs for others to change their attitude among the tribes.
 - Majority of the respondents are male.
 - Majority of respondents of the age group both 30 to 40 and 40 to 50.
 - Large number of families are earning below 5000 monthly incomes.
 - A great percentage of respondents are working in coolie sectors.
 - 38.71% of respondents educated SSLC and above.
 - Majority of them have electricity connection.
 - Only 48.39% are using for gas in their houses.
 - Among 31 samples 17 samples have their own vehicle.
 - Most of the people are saving their income in Bank deposit.
 - Majority of respondents are spending their major share of income for medicine and food.
 - Majority of the people know the awareness of banking facilities in interest payment and bank loan on secured property.
 - There is an only 74.19% are holding the Debit card/ATM.
 - There is an only 41.93% are using for the mobile phone payment account.
 - Majority of the family 2 and more people are working.
 - Half of the (54.84%) respondents have taken for the loan in construction for houses, and education.
- ### VI.2 Suggestion
- Encourage and promote to establish educational institution and health facilities in every corner of the region. Since the wealth status and educational status further improve the critical skill, thinking power and capacity of the people.
 - Should conduct financial awareness programmes to the tribal people.
 - Give more support to the children's who have good academic performance.
 - Provide activities to reduce socio and technological backwardness.
 - Provide basic ideas about the using of Bank, cards, modern technology etc.
 - Conduct awareness programs for others to change their attitude among.

VII. Conclusion

The result of the study offer insight into the financial literacy of the Scheduled Tribes in Urangattiri Panchayat. The present study helped in learning about the financial literacy for the Tribal people. The overall primary data analysis and survey observation shows that there has been comparatively medium status of ST in Urangattiri Panchayat.

The information is given by the different colonies for the tribal peoples. The respondents of the tribals peoples are lives in 3 colonies. It is showing the diagram 4.3. The majority of the respondents is nelliyayi colony. The respondents are more people are male. The age wise of the respondent's majority are both 30 to 40 and 40 to 50. The majority of the respondents are above 30. The infrastructure of the houses is not bad. More houses have got connection for the electricity, but unfortunately 3 houses have not got electricity. The majority of the people are working for the coolie. Their income was below 5000. The most of the people have more consuming for their food and medicine. The education status of the people more people are study in below 10. It revealing that more people are uneducated. The financial condition for the tribes was pathetic. More people have get consuming for medical their income. The survey reveals that their consumption higher than income. There is a 2 and more people are getting job in the house. More people are depending on the MGNREA scheme. More people have bank account and ATM but more people have not used for the online transaction. They are not the awareness of the online transaction. Majority of the people have got loan for their construction in houses and educations. The study reveals that there are an more people have not got the awareness of the financial literacy, because more people are uneducated.

In this analysis statistical tools like regression, correlation, percentage and diagrams are used for identifying relationship between variables. Regression and correlation analysis shows there is positive relationship between two variable income and consumption.

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