



Research Paper

Financial Inclusion Among Dalits In Kerala A Status Analysis

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ABSTRACT : *The Scheduled Caste communities throughout India are mostly concentrated in four states but they do not have a single religion. According to the 2011 Census, they comprise 16.60 percent of India's population. Under SC and ST categories, many of them are living below the poverty line. However, the percentage of scheduled caste population in Kerala is far below the other south Indian states and the growth rate of Scheduled Caste population in Kerala showed a fluctuating trend. Palakkad district has shown the highest scheduled caste population. In Kerala, the Pulayar is the most populous caste in numbers among the Scheduled Caste while the Nerian community had the least population. However, the growth rate of the Scheduled Caste population is less than that of the growth of the general population of the State. The high literacy rate of the Scheduled Caste population in Kerala at the National level indicates the social development of the state. Regarding the financial inclusion, Kerala has the largest number of bank branches among the semi-urban areas in the country, which includes Nationalised banks, private banks and co-operative banks. Most of the bank branches are located in Ernakulam district. The bank-wise analysis of advances to SC/ST persons reveals that the loan disbursement by private banks is less, hence more attention has to be taken by them for rendering financial assistance to the SC/ST in the State.*

KEY WORDS: *Dalits, financial inclusion, literacy, work participation rate*

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I. INTRODUCTION

Today, financial inclusion is considered an important input in the development process in all areas of economic activities [1]. It is being used not only as an engine of growth but also for promoting social justice and equity in society [2] and [3]. In India, a major portion of deprived and marginalized people is residing in rural areas and their access to financial institutions and instruments is very much limited [4], [5] and [6]. In recent years, along with other strategies, financial inclusion is an important tool for enhancing the welfare of Dalit people [7] and [8]. The present paper has three parts. The first part discusses the role of Dalits particularly the scheduled caste in Kerala. The second part gives the various financial institutions or initiatives which help the Dalit population particularly scheduled caste in Kerala. The third part covers the programmes initiated by the government agencies for financial inclusion among the Dalits community in Kerala.

II. DATA SOURCES AND METHODOLOGY

The secondary data has been extensively used for analyzing the programmes, policies and status of dalits. It is collected from various reports like Census, Annual Report of National Commission of Scheduled Caste, Ministry of Social Justice and Empowerment, NABARD Annual Report, RBI Report CRISIL, etc. The secondary data was also collected from the various documents related to the financial inclusion policy of India and Kerala. In addition, the secondary sources of information are the leading research journal, statistical reports, books and websites, etc.

PART A.

III. DALITS

In administrative parlance, the term 'Dalits' includes Scheduled Castes, Scheduled Tribes and Other Backward Castes (SCs, STs and OBCs). However, in common political discourse, Dalits refers to Scheduled Castes alone. B R Ambedkar was the first person to use the term 'Dalits' to connote those groups of people who are systemically oppressed through cultural and political customs and mores. Thus, 'Dalits' indicates a struggle for an egalitarian order. Ambedkar argued that a transformation was required in the socio-religious and politico-

economic structures of Indian society through relentless struggle against the exploitative system which lay the roots of untouchability.

IV. STATUS OF DALITS

In traditional society, caste played a significant role where social activities of people are mainly limited within each class. The upper castes occupied the position of the upper class while the lower castes constituted the lower class. Though sometimes the upper-class people may have to depend on lower classes for various services, these people were kept at a distance by upper classes during social functions like marriage, etc.

Many social organisations have provided better circumstances for Dalits through education, employment, and healthcare. Though caste-based discrimination was prohibited and untouchability abolished by the constitution, such practices are still prevalent. To prevent harassment, assault, discrimination and similar acts against these groups, the GOI passed the SC/ST Act, on 31 March 1995. The Scheduled Caste communities throughout India are mostly concentrated in four states but they do not have a single language and religion. According to the 2011 Census they comprise 16.60 percent of India's population. According to the Ministry of Social Justice and Empowerment, 44.8 percent of Scheduled Tribe (ST) and 33.8 percent of Scheduled Caste populations in rural India were living below the poverty line. In rural areas, 57.66 percent of Scheduled Caste households and 61.68 percent of Scheduled Tribe households are in under deprived categories.

Table 1. Scheduled Caste Population in India Since 1991

Census	Scheduled caste population (million)	Proportion of SC to the total population
1991	138.2	16.5
2001	166.6	16.2
2011	201.4	16.6

Source: Census of India

The State and Union territory-wise distribution of Scheduled caste population (Table 2) revealed that Uttar Pradesh occupies first place which accounts for 20.50 percent of the total scheduled caste population. This is followed by West Bengal with 10.70 percent, Bihar with 8.2 percent and Tamil Nadu with 7.2 percent. As per the data, half of the Indian scheduled caste population is distributed among these four states. The decadal growth rate of the Indian population was 17.11 percent, while that of the scheduled caste population was 20.80 percent (Census, 2011). In Kerala, the Scheduled caste population figures 1.50 percent of the total scheduled caste population in India.

Table 2 Distribution of the shares of the total SC population in Indian States and Union territories

States	Per cent of Population
Andhra Pradesh	6.90
Assam	1.10
Bihar	8.20
Chhattisgarh	1.60
Gujarat	2.00
Haryana	2.50
Jharkhand	2.00
Karnataka	5.20
Kerala	1.50
Madhya Pradesh	5.60
Maharashtra	6.60
Odisha	3.60
Punjab	4.40
Rajasthan	6.10
Tamil Nadu	7.20
Uttar Pradesh	20.50
West Bengal	10.70
Other states & UTs	2.80

Source: Census 2011

V. SCHEDULED CASTE POPULATION IN KERALA

While comparing the Scheduled Caste population of Kerala State during the last three decades, the Scheduled Caste population of Kerala showed a fluctuating trend. The Scheduled caste population was high during the 2001 census (31.22 million) when compared to that of the 1991 and 2011 censuses. This comes to 9.8 percent of the total population in the State. Though the decadal growth rate of total population and SC in Kerala showed a decreasing trend, it was much pronounced in the SC population.

Table 3. Scheduled Caste population of Kerala

Census	Population in Kerala (million)		Decadal growth rate	
	Total population	Scheduled caste population	Total population	Scheduled caste population
1991	290.30	28.87	14.30	13.26
2001	318.40	31.22	9.45	8.14
2011	333.8	30.39	4.90	2.85

Source: Census 1991, 2001, 2011)

VI. DISTRICT WISE POPULATION IN KERALA

Table 4. shows the district-wise population in Kerala. Among the fourteen districts of Kerala, Palakkad had the highest SC population (403833) which accounts to 16.83 percent of the total SC population in Kerala. While the lowest SC population was recorded from Wayanad district (32578). The SC population of Thiruvananthapuram district is 372977.

The total number of Male scheduled caste counts to 1477808 and the female scheduled caste population sums to 1561765 and thus the sex ratio of Kerala is 1057. The female population of the Scheduled caste was high in all the districts except that of Wayanad. The Scheduled Caste population of Kerala State during the last three decades showed a fluctuating trend. The Scheduled caste population was high during the 2001 census (31.22 million) when compared to that of the 1991 and 2011 censuses. This comes to 9.8 percent of the total population in the State. Though the decadal growth rate of total population and SC in Kerala showed a decreasing trend, it was much pronounced in the SC population.

Table 4. District wise distribution of general and scheduled caste population in Kerala

Districts	General			Sch. Castes			Sch. Tribes		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Trivandrum	1581678	1719749	3301427	178589	194388	372977	12624	14135	26759
Kollam	1246968	1388407	2635375	157801	170462	328263	5195	5566	10761
Pathanamthitta	561716	635696	1197412	78942	85523	164465	3947	4161	8108
Alappuzha	1013142	1114647	2127789	97183	104028	201211	3175	3399	6574
Kottayam	968289	1006262	1974551	75503	78406	153909	10974	10998	21972
Idukki	552808	556166	1108974	72399	73087	145486	27995	27820	55815
Ernakulam	1619557	1662831	3282388	131573	136838	268411	8349	8210	16559
Thrissur	1480763	1640437	3121200	156480	167870	324350	4362	5068	9430
Palakkad	1359478	1450456	2809934	197451	206382	403833	24314	24658	48972
Malappuram	1960328	2152592	4112920	151557	156709	308266	11272	11718	22990
Kozhikode	140942	1615351	3086293	97279	101912	199191	7429	7799	15228
Wayanad	401684	415736	817420	16406	16172	32578	74476	76967	151443
Kannur	1181446	1341557	2523003	40260	43090	83350	20141	21230	41371
Kasargod	628413	678762	1307375	26385	26898	53283	23950	24907	48857
Total	16027412	17378649	33406061	1477808	1561765	3039573	238203	246636	484839

Source: Census (2011)

The Community wise Scheduled caste population in Kerala based on the 2011 census is depicted in Table 5. There are 40 Communities of Scheduled Castes in the State according to the 2011 census. Out of 40 Scheduled Castes, Pulayan is the most populous caste in the SC population of Kerala with a population of 844845 whereas the Neriyan community had the least population. Cheruman is the second largest of the total SC population (287520).

Table 5. Community –wise scheduled caste population in Kerala

S. No.	Caste	Population	Sl. No.	Caste	Population
1.	AdiDravida	818	21.	Malayan	9750
2.	Adi Karnataka	907	22.	Mannan	173207
3.	Ajila	222	23.	Moger	21040
4.	Arunthathiyar	1354	24.	Mundala	274
5.	Ayyanavar	7051	25.	Nalakeyava	34
6.	Baira	627	26.	Nalkadaya	1951
7.	Bakuda	5499	27.	Nayadi	1905
8.	Bathada	10	28.	Pallan	23504
9.	Bharatar/Paravan	40068	29.	Pulluvan	4543
10.	Chakkiliyan	27834	30.	Panan	38511
11.	Cheruman	287520	31.	Paraiyan	166328
12.	Domban	302	32.	Pulayan	844845
13.	Holeya	1511	33.	Puthirai Vannan	101
14.	Kakkalan	3559	34.	Samagara	47
15.	Kalladi	33935	35.	Chemman	681
16.	Kanakkan	214110	36.	Thandan	90951
17.	Kavara	12618	37.	Valluvan	16219
18.	Kootan	550	38.	Vetan	21630
19.	Kuravan	210488	39.	Vettavan	106932
20.	Maila	90	40.	Nerian	5

Source: Census (2011)

VII. WORK PARTICIPATION OF SCHEDULED CASTE IN KERALA

The work participation rate shows the proportion of the population engaged in economic activities. Based on the 2011 census, the WPR of SC population in Kerala is found to be 43.83 while that of the total population is 34.78. Most of the categories show a similar trend whereas the percentage of SC population as cultivators, household industry and those engaged in other services are less when compared to the general population. SC population had a prominent contribution as agriculture laborers (29.9 %) whereas the total population comprises only 14.18 percent. Thus the WPR of SC population sticks around agriculture and allied activities.

Table 8 Work participation of general and scheduled caste population

Sl.No.	Category	Total population			Scheduled caste		
		1991	2001	2011	1991	2001	2011
1.	Main workers	28.53	25.87	27.3	36.82	29.75	32.93
2.	Female workers	12.81	10.85	12.37	26.72	18.51	19.59
3.	Male workers	44.82	41.77	44.8	47.22	41.54	47.03
4.	Percentage of cultivators to main workers	12.24	7.12	7.18	3.10	1.61	2.28
5.	Percentage of agriculture labourers to main workers	25.54	12.40	14.18	53.79	29.48	29.9
6.	Percentage of main workers engaged in household industry	2.58	3.35	2.93	2.44	2.07	2.60
7.	Percentage of main workers engaged in other services	15.17	77.13	75.71	10.70	66.31	65.75
8.	Marginal workers	2.90	6.43	6.85	4.38	10.63	10.9
9.	Work participation rate	31.43	32.30	34.78	41.21	40.88	43.83

Source: Census 2011

PART B

VIII. BANKING INSTITUTIONS IN KERALA FACILITATING FINANCIAL INCLUSION

Apart from providing economic development, banks also help in involving all segments of the population in financial activities. The opening of bank branches in rural areas is essential for mobilising savings and channeling them into efficient investment opportunities.

Kerala has the largest number of bank branches among the semi-urban areas in the country when considered in terms of the number of branches. A total of 7186 bank branches are there in Kerala of which 60.38 per cent of the banks are in semi-urban areas. While 31.63 percent of the banks are in rural areas. The semi-urban areas had a maximum number of Nationalised banks (1462) while private sector banks (179) provide more service in rural areas and in urban areas, co-operative banks (794) play the leading role.

Table 9 Banking institutions in Kerala

Banking institutions	Rural	Urban	Semi-urban	Total	%
State bank group	98	339	919	1359	19
Nationalized banks	115	629	1462	2206	31
Regional rural banks	48	39	511	598	8
Private sector banks	179	470	1404	2053	29
Co-operative banks	136	794	43	973	14
Total	576	2271	4339	7186	100

Source: Economic Review 2016

Table 10 illustrated the district -wise distribution of credit and deposits by scheduled commercial banks in Kerala. The scheduled commercial banks of Ernakulam district possess maximum deposits (5045) and credits (32588). This is followed by Thiruvananthapuram while the scheduled commercial banks of Wayanad district had the least deposits (2098) and credits (2806).

Table 10 District wise distribution of credit and deposits of scheduled commercial banks in Kerala

Sl.No.	Districts	Deposits	Credit
1.	Thiruvananthapuram	50485	32588
2.	Kollam	23314	13745
3.	Pathanamthitta	29797	8059
4.	Alappuzha	21712	9691
5.	Kottayam	26714	14381
6.	Idukki	3953	5297
7.	Ernakulam	67585	58193
8.	Thrissur	38319	21824
9.	Palakkad	14919	9734
10.	Malappuram	15351	9240
11.	Kozhikode	18484	13713
12.	Kannur	18122	9773
13.	Wayanad	2098	2806
14.	Kasaragod	5235	5012

Source: Economic Review 2016

IX. LOAN TO SCHEDULED CASTE AND SCHEDULED TRIBE

Loan disbursement is a measure of the extent of financial inclusion. According to the data of the State level Bankers Committee of Kerala, 2016 maximum number of SC population (64922) were benefitted from the Nationalised bank with a loan amount of Rs. 644 crores (Table 11). While the State Bank group disbursed the maximum loan amount (Rs. 346 crores) to 219375 people of the Scheduled Caste. The bank-wise analysis of advances to SC/ST persons reveals that the loan disbursement by private banks is less, hence more attention has to be taken by them for assisting the SC/ST in the State. However, the credit facilities extended to marginalized sections are very less when compared this with the total advances disbursed in the State through various banking institutions.

Table 11 Loan disbursement to SC/ST by various banks in Kerala

Sl.No.	Bank	SC advances		ST advances	
		Number	Amount (crores)	Number	Amount (crores)
1.	State bank group	219375	3468	76596	806
2.	Nationalized bank	64922	644	23945	248
3.	RRB	23652	118	12738	64
4.	Private sector bank	8530	82	1049	12
	Total	319485	4312	114328	1130

Source: State level bankers committee, Kerala 2016

PART C

X. VARIOUS MEASURES OF FINANCIAL INCLUSION OF SCHEDULED CASTE IN KERALA

Kerala state is having a well-organized formal banking system because of some measures adopted by the governments of Kerala. Kerala possesses 52 banks and 6500 branches with NEFT facility. In 2014, Kerala has declared a motto that every household in the state should possess at least one bank account. The state also possess the largest social security scheme pensioners in the country. Some of the major social security schemes in this direction are given below.

- Professional Service Scheme is a self-employment programme to assist Scheduled Caste who are technically trained like welders, electricians, laboratory technicians and mechanics as well as professionally qualified persons like doctors, engineers, etc.
- Foreign Employment Scheme provides help to Scheduled caste youths who possess valid visa and work agreement for getting employment in foreign countries.
- Autorickshaw Scheme (Petrol/Diesel) is to promote self-employment opportunities for SC beneficiaries in Kerala as it yields quick returns with minimum efforts. The scheme is made available to those candidates who have a valid Driving License so that they can earn their livelihood by providing passenger traffic service to the Public.
- Social welfare schemes: Education Loan (within the country) is mainly for undergoing studies in any professional course at graduate/post graduate level in India.
- Project work & Study Tour: Foreign Education Loan is to help bright students of SC communities to go for higher studies abroad. The Corporation proposes to give financial assistance to those pursuing job assured specialized graduate/post-graduate professional courses that are not available in our country.
- Marriage Assistance Scheme: As far as Scheduled Castes / Scheduled Tribes communities are mainly intended for those living below the poverty line. As most of them are struggling hard to win their daily bread, it will be extremely difficult for the parents to mobilize some amount in lumpsum to perform the marriage of their daughters.
- Computer Loan to SC students: The objective of the scheme is to extend loan assistance to the needy students both at school (8thStd to Degree/Postgraduate degree, B.Ed., M.Ed., Engineering Degree / Diploma, other professional Degree / Postgraduate degree, PGDCA course levels belonging to SC Community to purchase a computer as part of their curriculum requirements. Moreover, Canara Bank has been appointed as the convenor of the State Level Banking Committee (SLBC). Canara Bank in coordination with other banks in Kerala makes plans and implementing the same for the overall development of banking services in Kerala. The bank connects with the state government for implementing various projects connected with rural development, priority lending, financial inclusion etc.
- Kudumbasree, a project introduced under State Poverty Eradication Mission (SPEM) in 1998 for eradicating poverty, the project emerged as a novel scheme of the government in the direction of financial inclusion. 'Kudumbashree also the largest women empowerment program sponsored by the Kerala government is covering 50 percent of households and is having 47 lakh members those who are linked to banks through the scheme.
- The scheme was started in 1999 aims at providing self-employment for the people in the age group of 21-50 years. Under this project loan of up to Rs.one lakh is provided for starting self-employment endeavors and also 20% subsidy for the loan amount is provided by the Employment Department. But there is a condition that the persons' annual family income should be below Rs.40000.
- Financial literacy at School (FI@school) is a scheme introduced to promote financial literacy among school children. This initiative was sponsored by Kerala Gramin Bank (KGB) and Canara Bank in partnership with an international agency called 'Child & Youth Finance International'. Under these classes, competitions and account opening drives are conducted in schools. 'Little KGB', an android app has also been launched for this.
- Agricultural Labour Pension scheme introduced under the supervision of local bodies to provide a monthly assistance of Rs.1100 will be provided for an agricultural labourer. The beneficiaries are the agricultural labourer should be above 60 years of age and should not be covered under any other pension plans. Besides, Old Age monthly Pension Scheme is provided for people above 60 years of age.
- Destitute women are given pensions under the Widow Pension Scheme by the Government of Kerala. Financially vulnerable women are covered under this scheme and unmarried women who are above 50 years of age get the pension.

Table 13. represents the various schemes by the Government of Kerala which provide loans to the Scheduled Caste population as a part of the financial inclusion. Income-generating schemes like Beneficiary Oriented Scheme is meant to help unemployed youths among Scheduled Communities who are approaching the Corporation with small projects on self-employment which are viable but not financed by banks or other lending agencies.

Table 12. Government scheme available to Scheduled Caste as loan in Kerala

Scheme name	Loan amount	Interest rate	Annual family income	Age limit	Repayment period
Self-Employment Loan (Beneficiary Oriented Scheme)	1,00,000	6%	Less 40 000 for rural and 55000 for urban	18-45	5 years
Professional Service Scheme (for those who have technical / professional qualification)			do	18-45	5 years

	1,50,000	7%			
Foreign Employment Loan	50,000	6%	do	18-35	3 years
Marriage Loan	1,00,000	6%	do	18-45	5 Years
Micro Credit Loan	30,000	5%	do	18-45	3 Years
MahilaSamrudhiYojna (Only for ladies)	30,000	4%	do	18-45	3 Years
MahilaKisanYojnafor women having own land)	50000	5%	do	18-45	5 Years
Autorickshaw Loan (Petrol& Diesel)	160000	6%	do	18-45	5 Years
Small Enterprises Loan	200000	6%	do	18-45	5 Years
Education Loan (Professional Course Only)	1,00,000	6%	250000	18-45	5 Years
Foreign Education Loan	5,00,000 to 10,00,000	8.5%	5,00,000	18-35	5 Years After completion of course
Computer Loan Scheme (Students of 10th standard to Post Graduates)	40,000	6%	2,00,000	Upto 30 years	5 Years

Source: www.sestkerala.org

- National Scheduled Castes Finance & Development Corporation (NSFDC) Schemes are meant exclusively for Scheduled Castes for the term loan assistance. NSFDC provides a Land Purchase Scheme which aims to improve the social and economic conditions of agricultural labourers belonging to the SC community in Kerala state who are either landless or possess negligible land by creating a permanent land base for them.
- Micro Credit Finance Programme scheme is to provide financial assistance to the poorest of the poor among the SC beneficiaries to engage in low investment-oriented income-generating ventures. The scheme provides microcredit, the loanees will be able to undertake petty business or tiny industrial activities and thereby earn additional income to support their livelihood. The unit cost of the scheme is Rs. 30,000/-. The loan is to be repaid within 3 years at a 5% rate of interest.
- Three-wheeler Auto Pick up Van scheme to provide self-employment opportunities for SC youths in Kerala. Three-wheeler Auto Pick up vans are providing with the help of NSFDC as it yields quick earnings with the lowest efforts. The scheme is made available to those candidates who have a valid Driving License so that they can earn their livelihood by providing goods traffic service to the public. The project cost of the scheme is .150000/-. The loan period is 5 years and the rate of interest is 6 percent.
- Mini Venture Loan is a project is to arrange self-employment opportunities for the poor but enterprising SC youths in the state by starting any miniventure and thereby providing them with a means of livelihood. It also aims at developing the entrepreneurial talents of the SC youths to widen their involvement in the sectors of agriculture, trade, industry, etc. The beneficiaries are free to select any income-generating activity in which they are skilled, interested and experienced. Mini Venture Schemes with Project Cost ranging from Rs.1 lakh to Rs. 2 lakhs are currently implemented. The repayment period is 5 years and the rate of interest is 6 percent.
- MahilaSamridhiYojana scheme is soft loan assistance to SC women entrepreneurs to develop income-generating activities and thereby to improve their socio-economic status in the society. The credit at the low rate of interest is meant to fund low-investment-oriented and conventional trades and activities including petty business, which is viable and suitable to earn supplementary income for the poor target group. The project cost of the scheme is Rs. 30,000/- per unit and the rate of interest on the loan is 4 percent. The repayment period is 3 years.
- Mahila Kissan Yojana is a scheme is meant to assist women beneficiaries belonging to Scheduled Castes to engage in the primary sector activities and to generate income for the sustenance of their family. The assistance provided to those beneficiaries having minimum or marginal landholdings on their own is suitable for undertaking any kind of agricultural activity. The maximum unit cost of the scheme is Rs.50,000/- and the rate of interest is 5 percent.
- Petrol Autorickshaw Scheme: The Corporation used to implement the ‘Petrol Autorickshaw Scheme’ to provide self-employment opportunities for ST youths in Kerala as it yields quick returns with minimum efforts. The scheme is made available to those candidates who have a valid Driving License so that they can earn their livelihood by providing passenger traffic service to the Public. The project cost of the scheme is Rs. 95,000/-. The repayment period is 5 years and the rate of interest is 6 percent.
- Small Enterprises Loans: The basic objective of this project is to provide financial assistance to the enterprising and resourceful persons exclusively belonging to the ST community to start a mini venture which may undertake any industrial, commercial, service, or agricultural and allied activity. The beneficiaries have the freedom to choose a viable project following their interests and skill. The scheme

envisages the provision of loan ranging from Rs.40,000/- to Rs.50,000/-. The repayment period is 5 years and the rate of interest is 6 percent.

- AdivasiMahilaSashakthikaranYojana scheme is a concessional scheme of the National Scheduled Tribe Finance and Development Corporation (NSTFDC) for the economic development of eligible Scheduled Tribe women to bring them to the mainstream of our national life. As per this scheme, term loan assistance up to Rs.50,000/- per unit will be rendered to eligible ST women beneficiaries. The rate of interest on the loan is 4% p.a. and the normal repayment period is 5 years.
- SwaranajayanthiGramasworskarYojana (SGSY) Scheme of the Kerala State Development Corporation for Scheduled Castes and Scheduled Tribes Ltd (KSDCSCSTL) is now included as one of the channelizing agency along with Commercial Banks for the implementation of the SGSY scheme from this financial year onwards. Under this scheme, we will be able to finance ventures undertaken by a group of SC/ST entrepreneurs coming below the poverty line. This scheme is yet to be announced.

In addition to these, the Govt. of India provides certain schemes which help for the financial inclusion :

- ❖ Pradhan Mantri Jan DhanYojna
- ❖ Insurance & Pension schemes
- ❖ Pradhan MantriSurakshaBimaYojna (PMSBY)
- ❖ Pradhan MantriJeevanJyotiBimaYojna
- ❖ Atal Pension Yojna
- ❖ Varishita Pension BimaYojana
- ❖ Pradhan Mantri Mudra Yojna
- ❖ JeevanSurakshaBandhanYojana,
- ❖ SukanyaSamriddhiYojana:
- ❖ Kisan Credit Cards (KCC) and
- ❖ General Credit Cards (GCC),
- ❖ BHIM App.
- ❖ Stand up India
- ❖ 'Venture Capital Fund for Scheduled Caste Entrepreneurs'.
- ❖ Credit Enhancement Guarantee Scheme for the Scheduled Castes
- ❖ SwachhtaUdyamiYojana
- ❖ Green Business Scheme

XI. CONCLUSION

Dalit community particularly scheduled caste population constitutes 16.60 percent of the total population and their status is much lower when compared to the general population. However, as compared to the south Indian states, Kerala's scheduled caste population occupies the position far below and showed a fluctuating trend from the beginning of the last three decades and the quality improvements in the status of Dalits in Kerala. Kerala Dalits scattered into forty different castes and the majority were living below the poverty line. Among the district, Palakkad has shown the highest scheduled caste population. Among the Dalits population in Kerala, the Pulayar community represented highest in number and the Nerian community constituted only five persons. While the high literacy rate among the Dalits in Kerala at the National level indicates the social development of the state, the SC population had a prominent contribution as agriculture laborers compared to the general population which means that the SC population sticks around agriculture and allied activities and there is little impact on the vertical upliftment of their status. However, the credit facilities extended to marginalized sections are very less when compared to that of the total advances disbursed in the State through various banking institutions. Though various schemes and programs are provided by different agencies for the objective of financial inclusion, its goal is not up to the extent with the policy makers' objectives.

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