

A Study on Awareness of Financial Literacy among Tribal Youth in Selected Aspirational Districts of Odisha

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Abstract:

Young generation of tribal people must give importance to achieve knowledge on financial literacy and its various activities. In order to maintain the qualitative life in rural India, every house hold must have gained knowledge of managing money and their resources. It is a successful and effective method of managing monetary resources. Each member of family at his adult age must have to know the value of money and their effective uses. In order to reduce the financial problem, a person must be financial literate. The objective of financial capability and overall wellbeing of the young generation as to tribal people in chosen aspirational districts of Odisha, as well as their active participation for their personal financial wellbeing is designed by their financial behaviour and it includes saving, investing, making an expenditure, managing debt and their financial planning. This study looks for trends in tribal youth's behaviour and how such designed affect their capacity to fulfill financial commitments, take risks and reach financial goals. The results of this research will give focus on the financial practices which support youths' educational institution has improved financial well-being. The findings are anticipated to enhance the welfare among the in upper level educational institutions and aid in the creation of targeted positive financial behavior. Government has taken various steps to increase the literacy rate and financial literacy rate in the remote part of across the country in the tribal belt areas.

Key Words: *Emphasize, Financial Literacy, Aspirational Districts*

Introduction:

Understanding a range of crucial financial concepts and abilities is referred to as the capacity to learn and utilize all-round of skills in finance, estimating saving and expenditure and personal finance is ultimate indicates to financial literacy.. The most essential need for any human being is money. A higher standard of living can be attained by those with adequate financial preparation. Both before and after retirement, they must make plans, families can live happy lives, too. The management of a family's finances, including saving, budgeting, and spending money to limit financial gains, is known as financial literacy. The family makes better decisions when they are financially literate. People having financial knowledge make wise decisions on financial

activities. They have knowledge of financial planning which will help them to get maximum resources which will help their families. Individuals having financial knowledge make a proper financial and economy plan for their future financial activities and reserve the money by using their own skills on financial activities. By keeping money in case of emergency for their families will help definitely in future and they will get mental peace.

The phrase word "financial literacy" and "financial expertise" can be use alternatively. The article focus on youth mass and their ability and capability towards on level of knowledge on financial literacy and financial attitude. Money is the most important thing for every one's life. A good financial planning can help an individual not only in earning age but also helps in old age. A good financial planning of a

family makes everyone happy and a comfortable life. How to make a good financial plan by way of preparing estimated and standard budgets and makes arrangement of money in case of emergency cases. Unnecessary expenses can be controlled through good financial planning.

A sound family with knowledgeable persons of monetary activities can choice good decisions for their life. More knowledge on financial literate gives best ideas on financial decisions. They can use their resources actively for the benefit of each and every family member. The financial literate member can make a choice and also gives advice to their family members for saving, investment, plan for an expenditure and individual financial management. So such type of decisions can reduce financial risks and financial hazards and also helps in achieving financial objectives. If every family can contribute significantly for their financial planning which will ultimately help the country's socio-economic development. Under a survey by the Financial Express Poll, India's financial literacy rate is comparatively low i.e. 27% (Kumar & Seth, 2020; Rao et al., 2024). So it is an alarming situation for everyone to be financial literate and make their life good financial wellbeing.

Constitution of India recognizes tribal as Scheduled Tribe (STs) and they contribute India's cultural variety. Out of total population, Scheduled Tribe recognized only 8.6% out of total population and they have 700 official recognized languages as of last census, 2011. Scheduled Tribe literacy rate is only 59% as compared to total literacy rate is 74.04% and scheduled male and female literacy rate is 68.5% and 49.4% respectively. Due to the fact that tribes sometimes reside in isolated forests and hilly regions with little access to schools. Lakshadweep had the highest literacy rate (91.7%) and Madhya Pradesh had the lowest (50.6%).

Many tribals people have trouble managing their money effectively because they have limited access

to banking amenities, are not well-informed about financial plans, and have historically relied on unofficial financial institutions. Tribal people mostly rely on unofficial moneylenders who demand outrageous interest rates. They are also not aware of government financial programs, loans, or subsidies, and they use digital transactions sparingly because smart phones and the internet are not widely available in tribal communities. Through Financial Literacy Centers (FLCs), which run awareness campaigns in tribal areas, the Reserve Bank of India (RBI) has introduced financial literacy programs, initiatives from Digital India that promote mobile banking and online transactions. non-governmental organizations.

One of India's most tribal populated states, Odisha is home to a wide variety of tribals communities. According to the 2011 census, there are 9.59 million tribal people in the state of Odisha, making up 22.85% of the total population. Tribal communities have limited access to banking and financial services due to poor financial inclusion. Tribals in Odisha have a notable literacy rate of 22.85%, which has increased over time, however they still fall short of the state and national standards. These individuals rely entirely on their family's income, and their households have relatively low incomes and few assets, including savings and homes. It is considered a barrier to financial well-being since young individuals, they have not got opportunity to learn about economic and financial steadiness struggle to manage their personal resources.

Government of India have focus on developing the most marginalized and deprived districts in the country. The Aspirational Districts Programme (ADP), which seeks to quickly transform 112 of the nation's most underdeveloped districts, is based on this concept. The Programme rests on pillars of inclusivity and development for all, which are indubitably admirable goals. These interventions align with India's strong commitment to Sustainable Development Goals (SDGs) 2030. Rapid

transformation of the Aspirational Districts is thus, closely tied to the SDG's focus on equality, inclusion, and the principle of "Leave No One Behind". The Aspirational Districts programme is Government of India's flagship programme anchored by NITI Aayog. ADP aims to rapidly and effectively transform districts that need an extra push to achieve key socio-economic outcomes under five thematic areas such as Agriculture farming and water reserve, primary structure, basic banking services and skill enhancement, health and nutrition, and education. In Odisha there are ten number of aspirational districts of Odisha.

Objectives of this research paper:

- To understand the socio-economic profile of the tribal youth in aspirational districts of Odisha.
- To find out the awareness level of financial literacy among tribal youths.
- To Suggest measures to improve overall financial literacy among the tribal youths.

Review of Literature:

Mrs. Rajeshwari MC et al. on "Examining the Influence of Financial Literacy on Financial Behaviour Among Undergraduate and Postgraduate Students in Bengaluru: An Analytical Study" explains that young children's financial literacy in Bengaluru have moderate understanding of financial concepts for a significant need for improved financial education resources.

Dr. Neha Sharma (2015) examined Indian financial literacy initiatives. Her essay seeks to clarify the importance of financial literacy, which is a basic human need everywhere. According to the study's conclusions, Especially in emerging countries like India, financial literacy is essential. The study evaluates financial literacy promoted by the government. programs and makes the case for making improving financial literacy among citizens a top priority for governments everywhere.

Mysore University's Hridhya P.K. and AIMS Centre for Advanced Research's Dr. R. Jayaprakash Reddy (2020) discuss the significance of financial literacy, to a person's financial health and the economic development of a nation. They give focus on sturdy financial structure that helps in nation's envelopment and the government of India has been making a structure progress for adding financial addition and mastery among its residents. This paper examined the various footsteps done by the regulatory authorizes in India to encourage financial inclusion and learning, research journals , stories in newspapers and other official documents. The objectives of this study was to retain the importance of financial education of the nation and how it gives traditional and individual financial stability.

Two authors from Odisha, India named J.P. Rath and S. Patra (2023),critically examined the philosophy of monetary education, which makes a combination of realization, learning, skills, attitude and behaviour which is essential foe effective financial decisions and to keep individual good wellbeing. Their research focuses on the state of the Indian economy, farming and water reserve, primary structure, basic banking services and skill enhancement occasion, and that financial literacy is an essential necessity. Their message is unambiguous: being literate is insufficient; one also needs to be "Financially Literate."

Joo and Grable (2004) have carried out a study to inspect the changeable factors which put impact on financial contentment. Under this survey According to the survey results, financial pleasure is directly impacted by risk, financial knowledge, educational attainment, financial activity, financial pressures, and financial capabilities. The findings demonstrated of monetary satisfaction is negatively tally with monetary risk tolerance and economic demands, and that financial behaviors that are strengthened result in better levels of financial pleasure when knowledge and financial skills are high. The influence of demographic status, ownership , sources of income

from family and the various persons dependents in economic contentment was not elaborated in this study.

Neill et al (2005) have carried out a study to investigate the connection between the financial activities, financial well-being, and health of 3,121 clients of a financial consulting firm. The persons who have more earning capacity will be less worried and encouraged to manage their money and having a strong family bonding and live a better physical and mental health.

Tamini et al. (2009) that knowledge on financial activities make financial choices. Their findings gives opinion that the measure of financial literacy varies depending on an individual's activities, and those who invest in banks and stocks have greater levels of financial literacy. The survey also revealed that female are less literate in finance than male members and the demographic variables have a strong relationship with income, age and education level.

Savings are defined as the amount of money set aside for future needs after expenses have been subtracted from income (Chavali, 2020; Hashim et al., 2017) (Warneryd, 1999). Saving behavior includes decisions about saving money, activities taken to save money, and perceptions of future needs. To develop these behaviors, one must be disciplined, set goals, and understand the difference between needs and wants.

It is important to develop good saving habits early in life since they will lead to increased financial security, less financial stress, and enough money for retirement (Aminuddin, 2022). Saving strategies include cash on hand, retirement accounts, savings accounts, and mutual fund investments (Isa & Kim, 2024).

A broad range of information and abilities pertaining to money management are included in financial literacy. It comprises understanding fundamental ideas include budgeting, investing, saving, and debt

management (Andarsari & Ningtyas, 2019). A basic understanding of finance can help someone make good financial decisions and boost their confidence and financial wellness (Norman, 2010).

Although information (or comprehension) is the most common basis for defining financial literacy, another definition emphasizes the application of judgment and decision-making (Hung et al., 2009).

The ability to understand and use a range of financial abilities, including handling personal finances, making and adhering to budgets, and investing to maintain one's financial well-being, is known as financial literacy (Tan & Singaravelloo, 2020).

Thus, according to Lusardi & Messy (2023) and Lusardi & Mitchell (2007), the perceived ability of people to fulfill their obligations and successfully reach their future financial goals without experiencing anxiety or discomfort is the definition of financial well-being.

P. Kumar et al. (2023) posits that those who maintain their financial literacy are likely to effectively allocate their resources. In contrast deficiency in financial literacy results in inefficient allocation of resources.

Likewise, the study of Li et al. (2023) examines the relationship between knowledge of finances and financial wellness and comes to the conclusion that financial literacy can boost financial well-being.. Similarly, Lone and Bhat (2024) empirically investigate financial health, financial knowledge, and develop a questionnaire for collecting data. According to the findings of the study, a upper level of financial education tends to higher financial well being., which has a beneficial influence on a household's overall psychological cal well-being.

Beal and Delpachitra (2003). discovered that there is a low level of financial literacy, which is undoubtedly caused by the absence of financial skills instruction in high schools.

According to Xiao et al.'s 2007 study of 781 University of Arizona students, students who got financial aid, lived on campus, or worked in non-business occupations had lower levels of savings.

203 Ghanaian sample was collected among the students of undergraduate of having business knowledge which is used by Oppong-Boakyee and Kansanba (2013). According to their survey, undergraduate students' basic source of financial education is formal education which is supported by peers, parents and the media.

Lastly, the relationships between Malaysian college students' reported financial well-being, academic aptitude, childhood consumer experience, financial socialization, financial literacy, and personal and familial backgrounds are examined by Sabri et al. (2010) and Falahati and Paim (2011). They reveal that financial literacy is associated to financial well-being, although there are major variances between the Malay and Chinese ethnic groups in Malaysia.

Financial education is the capacity to make useable information to effectively create personal financial plans. It includes knowledge of money, assets, bank accounts, investments, credit, insurance, and taxes. (Rapina et al., 2023).

Financial management is one element that can influence a person's level of readiness to enter the world of entrepreneurship (Ahmad et al., 2019). Improved financial literacy, through accessing credit and savings with wise financial choices and practices enhance financial capability (Hamdan & Alammari, 2024).

The financial literacy improvement would likely reduce economic suffering in the future (Sherraden et al., 2015; Johnson & Sherraden, 2007; Sherraden, 2010). Financial capability is closely related to financial well-being, with effective management skills in areas such as saving, investments and insurance contributing to higher financial well-being (Sabri et al. 2024; Hamdan & Alammari, 2024)

Scope of the study:

This study focuses exclusively on tribal youths of aspirational districts of Odisha, recognizing the tribal youths future financial wellbeing of their family. The researcher has examined the capacity of knowledge and financial products and at the time of awareness of various financial instruments and products. The conclusions and findings are derived from an analysis of data collected via questionnaires and direct communication with the participants.

Data Collection This research utilizes both primary and secondary data.

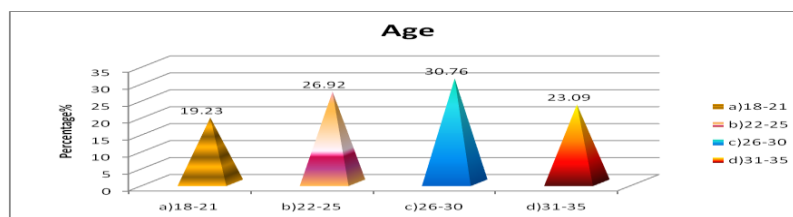
Primary Data: Data was gathered through a arranged questionnaire administered to chosen respondents. The selection of respondents was carried out using convenient random sampling.

Secondary Data: Secondary data was sourced from both published and unpublished materials. Additionally, various websites were consulted to obtain some of the secondary data.

Sample Size: The research consisted of 130 respondents.

Data analysis and interpretation

Figure- 1 : Age wise distribution of the respondents

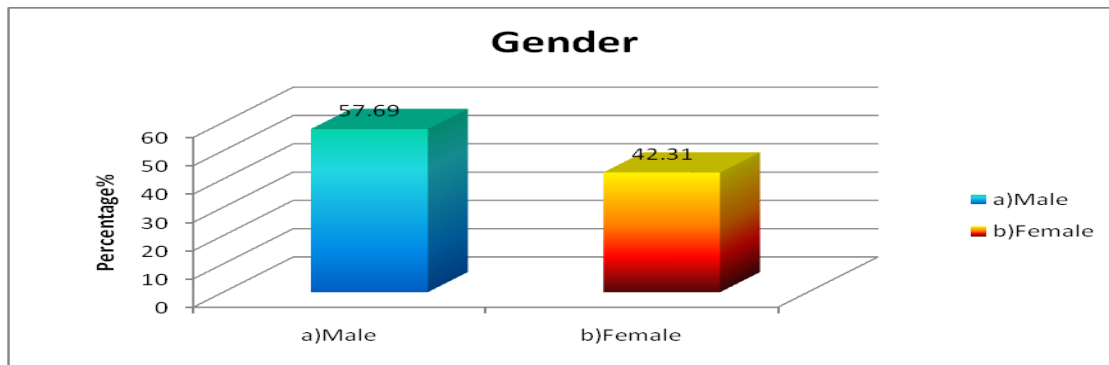


Source-Field study

The pyramid chart illustrates the age distribution of participants across four age groups. The highest proportion of participants (30.76%) falls within the 26–30 years age group, indicating that this age range

constitutes the majority of the sample. This is followed by the 22–25 years group with 26.92%, and the 31–35 years group with 23.09%. The smallest proportion is observed in the 18–21 years age group, comprising only 19.23% of the participants.

Figure- 2 : Gender wise distribution of the respondents

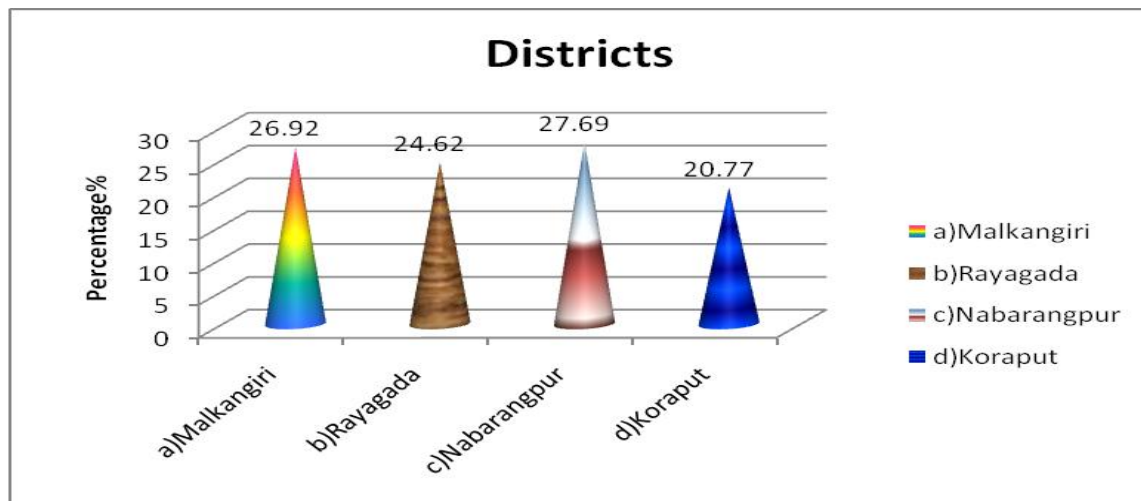


Source-Field study

The bar chart illustrates the gender distribution of the participants. According to the data, **57.69%** of the

participants are **male**, while **42.31%** are **female**. This indicates a **male predominance** in the sample, with a difference of over 15 percentage points between the two genders.

Figure- 3 : District wise distribution of the respondents



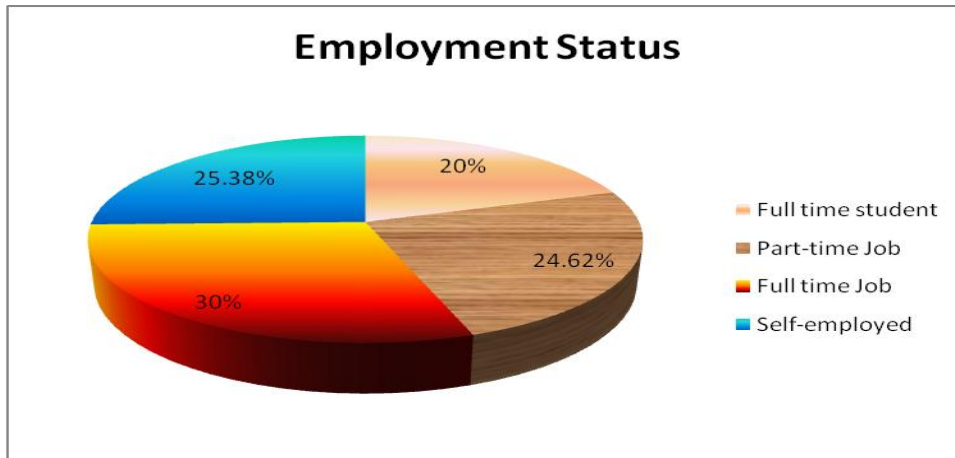
Source-Field study

The cone chart illustrates the distribution of participants based on their districts. The highest

representation comes from **Nabarangpur**, accounting for **27.69%** of the total participants, followed closely by **Malkangiri** with **26.92%**.

Rayagada contributes **24.62%**, while **Koraput** has the lowest representation at **20.77%**.

Figure- 4 : Employment wise distribution of the respondents

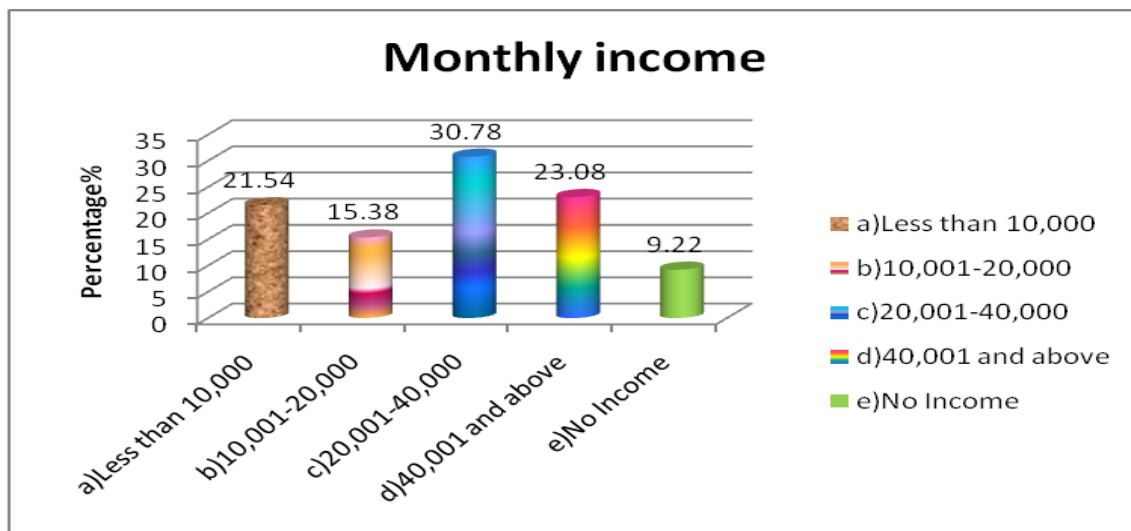


Source-Field study

The pie chart represents the employment status of the participants. The largest group, making up **30%**, is engaged in **full-time jobs**, followed closely by **self-**

employed individuals, who constitute **25.38%** of the sample. **Full-time students** account for **24.62%**, while the smallest group is those with **part-time jobs**, comprising **20%** of the participants.

Figure- 5 : Monthly income wise distribution of the respondents



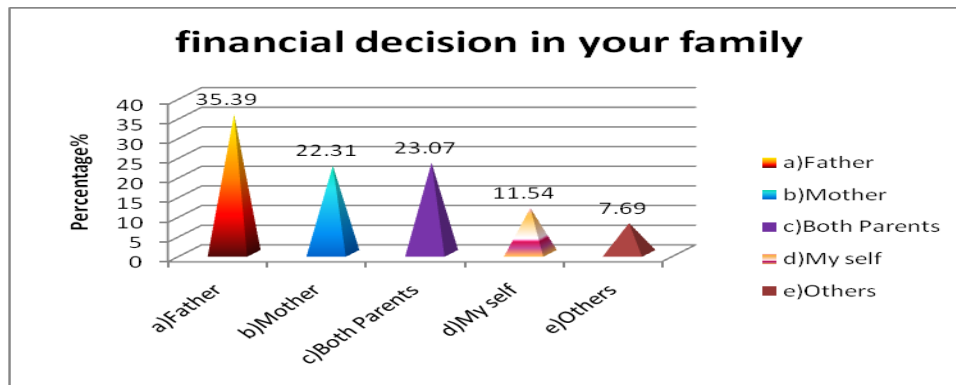
Source-Field study

The above chart presents the distribution of participants based on their **monthly income levels**.

The highest proportion of participants, **30.78%**, falls within the income bracket of **₹20,001–40,000**, indicating this is the most common income range among respondents. This is followed by **₹40,001 and**

above at 23.08%, and **less than ₹10,000 at 21.54%**. Meanwhile, **15.38%** of participants earn between **₹10,001–20,000**, and the smallest group, **9.22%**, reported having **no income**.

Figure- 6 : Financial decision of the family of the respondents

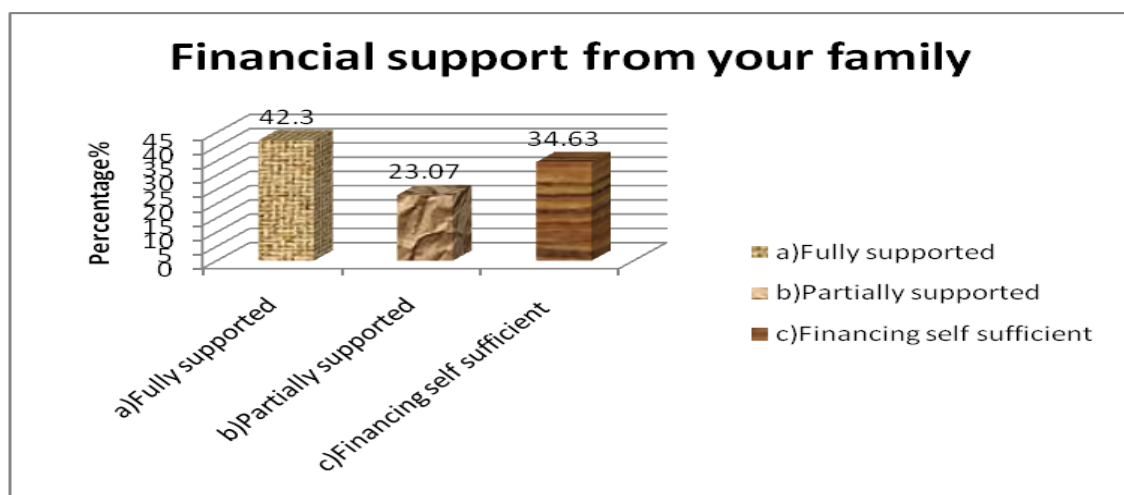


Source-Field study

The above chart illustrates the distribution of respondents based on who makes financial decisions in their families. A significant majority, **35.39%**, reported that **their father** is the primary decision-maker in financial matters. This is followed by **both**

parents at 23.07%, and **mother alone at 22.31%**, indicating a substantial level of parental involvement overall. Interestingly, **11.54%** of respondents stated that **they themselves** make the financial decisions, while **7.69%** indicated **others** (such as relatives or guardians) are responsible.

Figure- 7 : Financial support of the family of the respondents



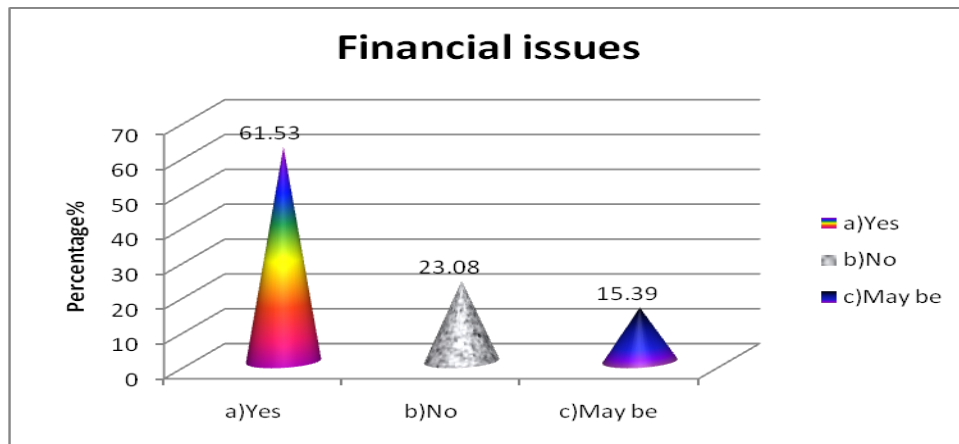
Source-Field study

The above bar chart presents the distribution of respondents based on the level of financial support

they receive from their families. The highest proportion, **42.3%**, reported being **fully supported** by their families. This is followed by **34.63%** who are **financially self-sufficient**, indicating a

significant number of individuals who manage their own expenses independently. Meanwhile, **23.07%** of respondents receive **partial financial support**.

Figure- 8 : Financial issues of the respondents

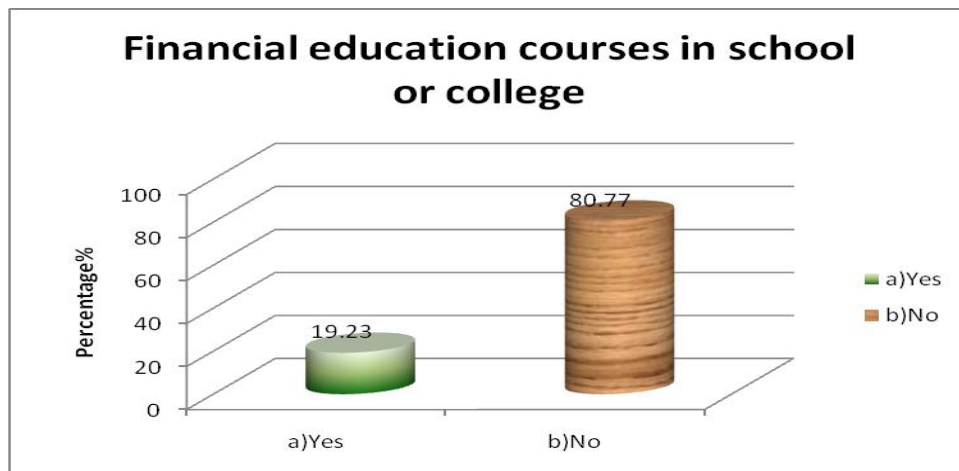


Source-Field study

The above cone chart illustrates the distribution of respondents based on whether they face financial issues. A significant majority, **61.53%**, reported

experiencing **financial issues**, indicating that economic challenges are prevalent among the participants. In contrast, **23.08%** stated they **do not** face financial problems, while **15.39%** were uncertain, responding with "**maybe**".

Figure- 9 : Financial education courses of the respondents



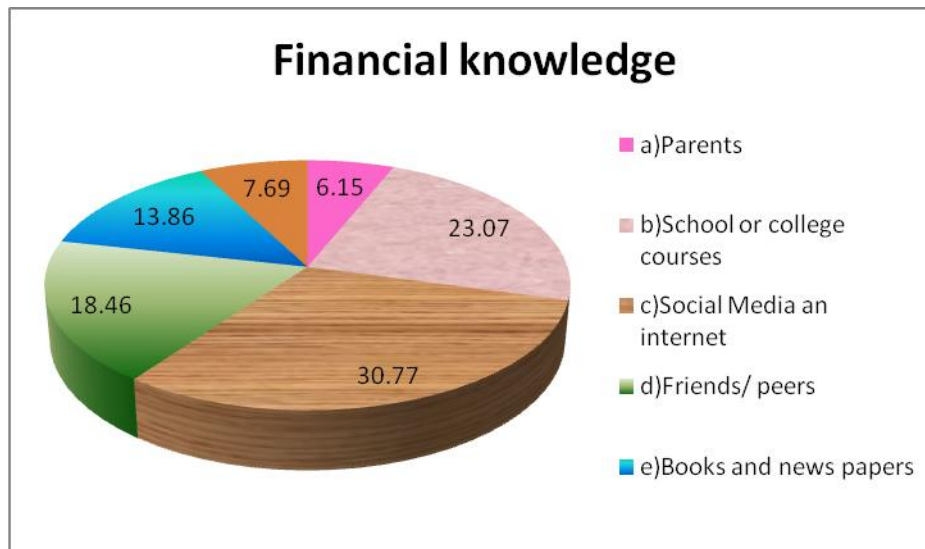
Source-Field study

The above chart illustrates the percentage of individuals who received financial education in school or college. It reveals that a significant

majority, 80.77%, did not receive any form of financial education during their academic years,

while only 19.23% reported that they did.

Figure- 10 : Financial knowledge of the respondents

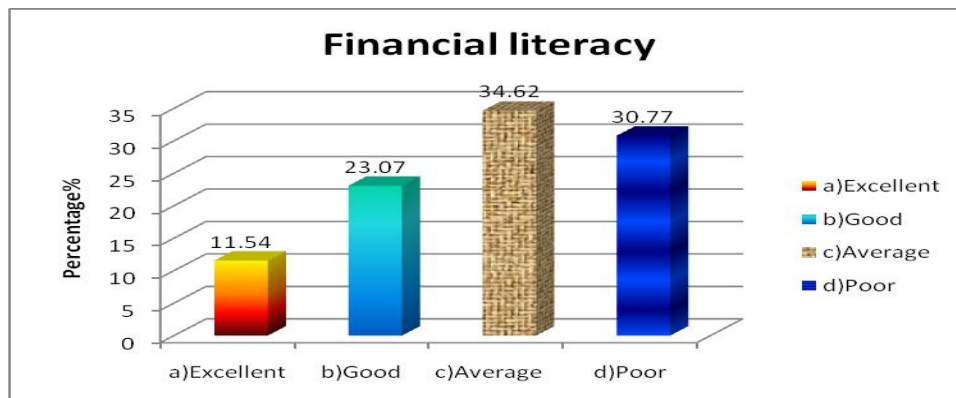


Source-Field study

The pie chart depicts the various sources from which individuals acquire financial knowledge. The most common source is social media and the internet, accounting for 30.77% of responses, followed by

school or college courses at 23.07%, and friends or peers at 18.46%. Books and newspapers contributed to 13.86% of financial knowledge, while parents and other sources such as newspapers each accounted for 6.15% and 7.69%, respectively.

Figure- 11 : Financial literacy of the respondents



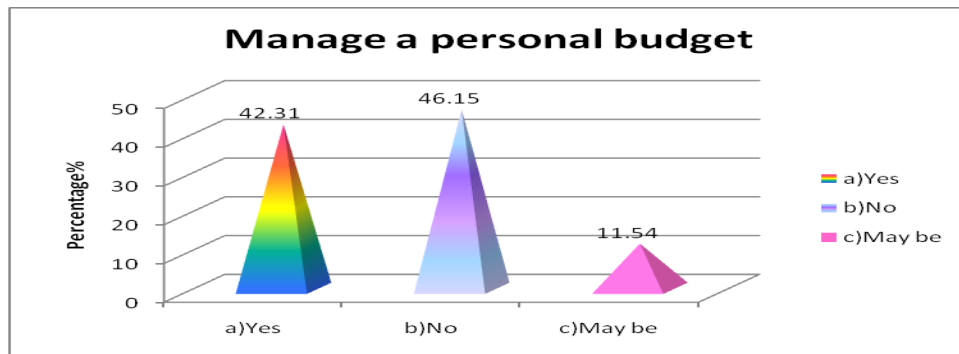
Source-Field study

The bar chart presents the self-assessed levels of financial literacy among respondents. A majority

rated their financial literacy as either **average** (34.62%) or **poor** (30.77%), indicating that nearly two-thirds perceive themselves as lacking strong

financial skills. Only **23.07%** considered their financial literacy to be **good**, while a mere **11.54%** rated it as **excellent**.

Figure- 12 : Management of personal budget of the respondents

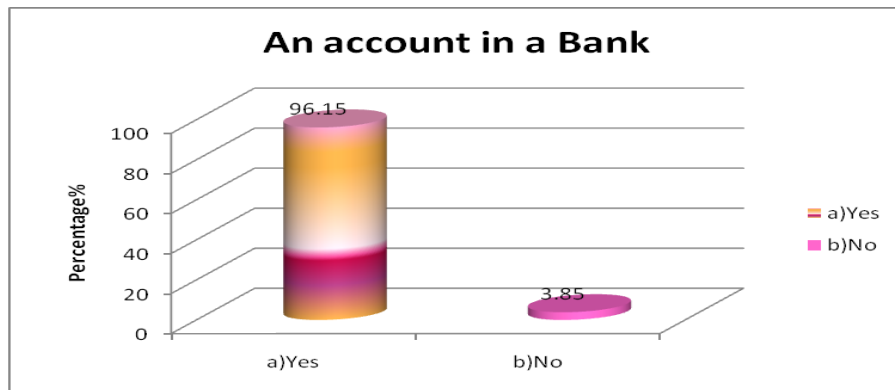


Source-Field study

The above chart illustrates individuals' ability to manage a personal budget. A slight majority,

46.15%, admitted they **cannot manage a personal budget**, while **42.31%** reported that they **can**, and **11.54%** were **uncertain**.

Figure- 13 : Bank account of the respondents

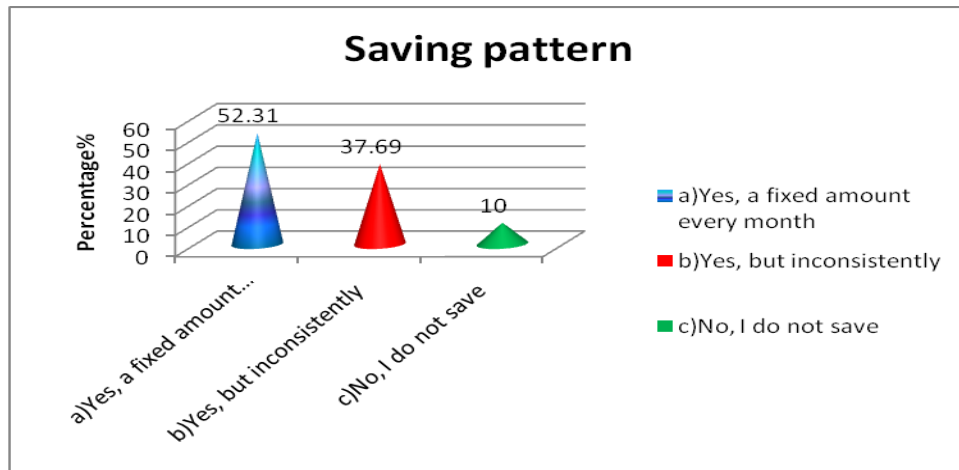


Source-Field study

The chart shows the percentage of individuals who have a bank account. An overwhelming **96.15%** of

respondents indicated that they **do have** a bank account, while only **3.85%** reported **not having** one.

Figure- 14 : Saving pattern of the respondents

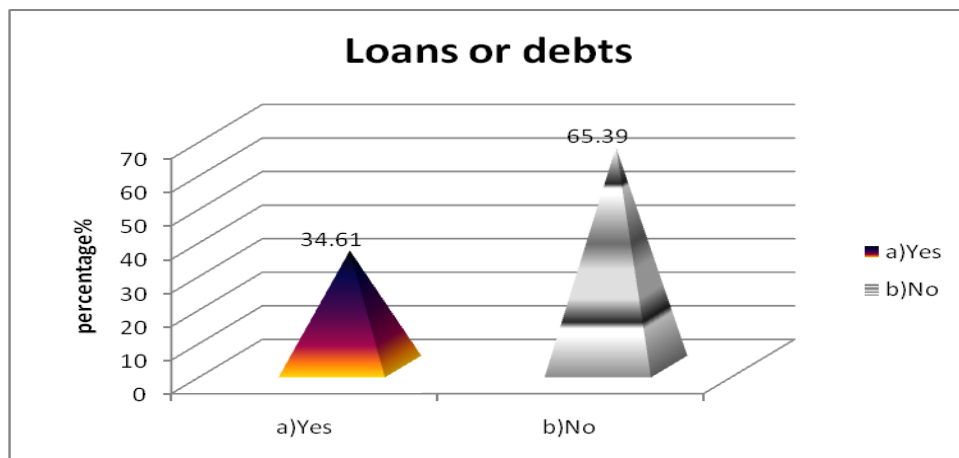


Source-Field study

The chart illustrates individuals' saving patterns. A majority, **52.31%**, reported that they save a **fixed**

amount every month, indicating a disciplined approach to saving. Meanwhile, **37.69%** save **inconsistently**, and **10%** do **not save at all**.

Figure- 15 : Loans or debts of the respondents

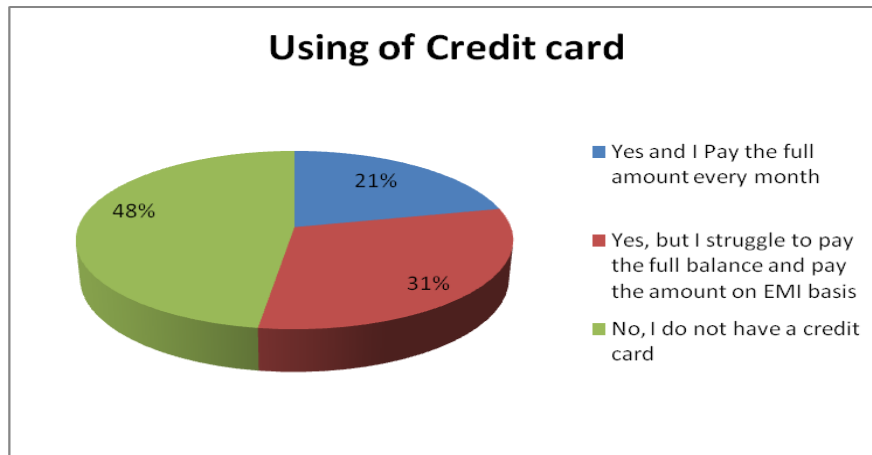


Source-Field study

The chart displays the proportion of individuals who have loans or debts. It shows that **34.61%** of respondents **affirmatively have loans or debts**,

while the majority, **65.39%**, **do not**. This indicates that a significant portion of individuals are currently managing financial obligations, although most remain debt-free.

Figure- 16 : Using of credit card of the respondents

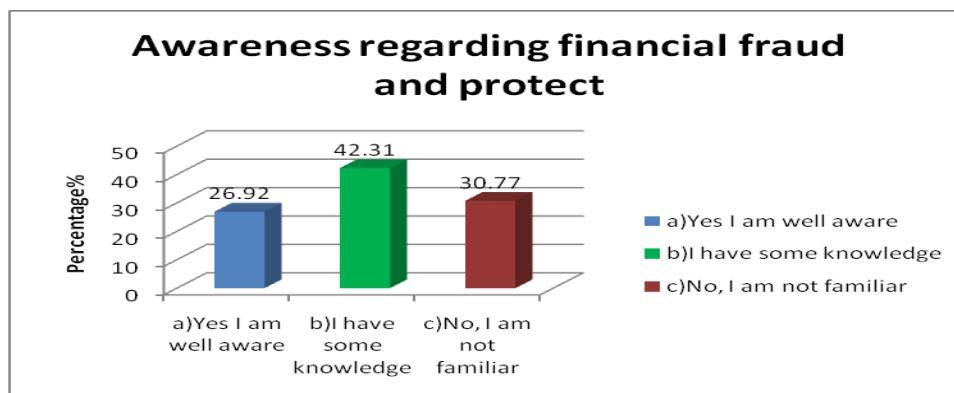


Source-Field study

The pie chart illustrates individuals' usage of credit cards. It reveals that **48%** of respondents **do not have a credit card**, indicating limited access to or

preference for credit. Among those who do use credit cards, **21%** pay off the full amount every month, reflecting responsible usage, while **31%** struggle to pay the full balance and rely on **EMI (Equated Monthly Installments)**.

Figure- 17 : Awareness regarding financial fraud and protect of the respondents

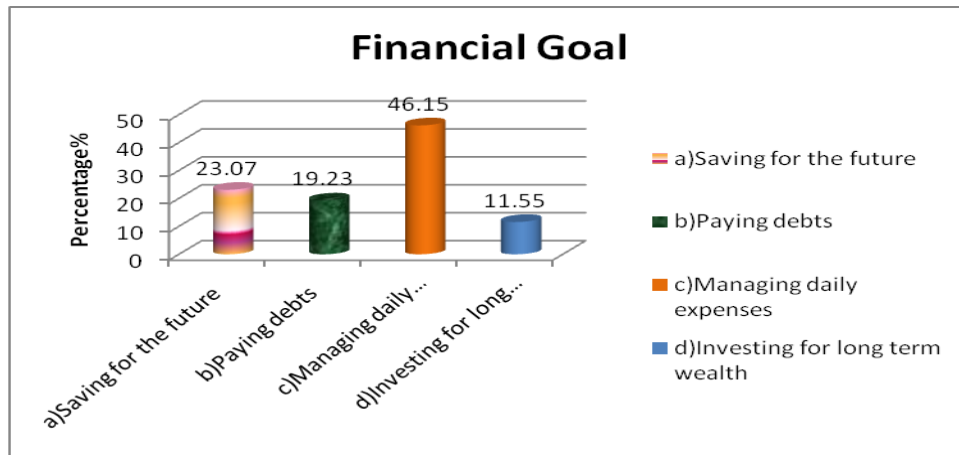


Source-Field study

The chart highlights individuals' awareness of financial fraud and protective measures. A plurality,

42.31%, reported having **some knowledge** about financial fraud, while **26.92%** stated they are **well aware**, and **30.77%** admitted they are **not familiar** with such issues.

Figure- 18 : Financial goal of the respondents

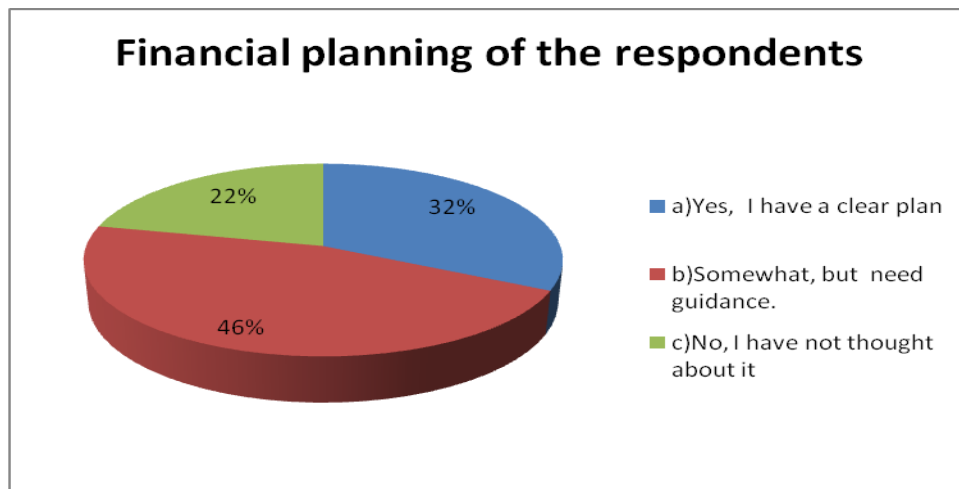


Source-Field study

The above graph indicates that the majority of individuals (46.15%) prioritize managing daily expenses, reflecting a focus on meeting immediate financial needs and maintaining day-to-day stability. A smaller yet significant portion (23.07%) emphasizes saving for the future, suggesting some

level of financial foresight and planning. Paying off debts accounts for 19.23%, indicating ongoing financial obligations that may hinder long-term financial growth. Only 11.55% prioritize investing for long-term wealth, which could imply limited disposable income or a lack of awareness about investment opportunities.

Figure- 19: Financial planning of the respondents



Source-Field study

The above pie chart reveals that while a notable portion of respondents (32.31%) have a clear

financial plan, the majority (46.15%) acknowledge having some idea but express a need for further guidance, indicating a gap in financial literacy or access to planning resources. Meanwhile, 21.54%

have not yet considered financial planning, highlighting the need for increased awareness and education on the importance of structured financial goals. Overall, the findings suggest that although some individuals are proactive, a significant number would benefit from targeted support and financial planning education.

Conclusion:

From the above research, it has been outcome that financial behavior is an vital role for making financial well-being among the tribal students. The result's best-part of the significance of fostering in charge of financial literacy as budgeting, investing and loan management, to improve students' overall financial well-being for their present and also future life. Our Study also reinforces regarding significance of financial literacy education in shaping these behaviors, particularly in a higher education context where students are transitioning to financial independence after completion of their education. Constructive relationship among financial behavior

and well-fare tends to educational institutions should implement tailored financial literacy programs that promote effective financial management skills among students. These programs ought to not only enhance financial knowledge but also cultivate attitudes and behaviors that foster long-term financial security. Through such initiatives, educational institutions can better equip students to adeptly navigate their finances and mitigate financial stress both during and after completing their education.

Recommendations:

- Introduce structured financial literacy programs in schools, colleges, and community centers using local languages and culturally relevant content.
- Organize regular campaigns on basic financial topics like saving, budgeting, debt management, and investment.

- Ensure the availability and accessibility of banking services and financial products in tribal areas to encourage practical application of financial knowledge.
- Establish mechanisms to regularly assess the effectiveness of financial literacy initiatives and make necessary improvements.

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