

# **Financial Inclusion and Rehabilitation of Sri Lankan Repatriated Tamils in Kerala**

*Thesis*

*Submitted to the University of Calicut  
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**DOCTOR OF PHILOSOPHY IN COMMERCE**

*By*

**SUHAIB T**

*Under the Supervision of*

**Dr. JUBAIR T**

Associate Professor

Department of Commerce

Kunnamangalam Govt. Arts & Science College

(Affiliated to University of Calicut)



**Research Department of Commerce  
Government College Kodanchery  
Kozhikode, Kerala - 673580  
(Affiliated to University of Calicut)**

**Octobers 2025**

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I hereby declare that the work presented in the thesis entitled "**Financial Inclusion and Rehabilitation of Sri Lankan Repatriated Tamils in Kerala**" is based on the original work done by me under the guidance of **Dr. Jubair T**, Associate Professor, Department of Commerce, Kunnamangalam Government Arts & Science College, and has not been included in any other thesis submitted previously for the award of any degree. The contents of the thesis have undergone a plagiarism check using **iThenticate** software at C.H.M.K. Library, University of Calicut, and the similarity index found within the permissible limit. I also declare that the thesis is free from AI-generated content.



**SUHAIB T**

Place: *Kodandey*  
Date: *24-03-2026*



**Dr. JUBAIR T**  
Dr. JUBAIR T. (PEN:572978)  
Associate Professor, Department of Commerce  
Kunnamangalam Govt. Arts & Science College  
Choolur P.O., Kozhikode - 673 601



**Dr. Jubair T**

M.Com., Ph.D.

Associate Professor  
Department of Commerce  
Kunnamangalam Government Arts & Science  
College, Kozhikode, Kerala-673601

Research Supervisor  
Research Department of Commerce  
Government College, Kodanchery  
Kozhikode, Kerala-673580  
Mob: 9895427550  
Email: [jubairktr@gmail.com](mailto:jubairktr@gmail.com)

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Place: Kodanchery

Date: 24-03-2026

**Dr. JUBAIR T**

Dr. JUBAIR T. (PEN:572978)  
Associate Professor, Department of Commerce  
Kunnamangalam Govt. Arts & Science College  
Choolur P.O., Kozhikode - 673 601





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3.	Name of the Supervisor	Dr.Jubair.T	
4.	Department/Institution	Research Department of Commerce Government College Kodanchery. Kozhikode, Kerala.PIN-673580 (Affiliated to University of Calicut)	
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KOZHIKODE - 673580



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## **List of Abbreviations**

ANOVA	:	Analysis of Variance
APY	:	Atal Pension Yojana
BSBD	:	Basic Savings Bank Deposit Account
CAA	:	Citizenship Amendment Act
CFL	:	Centre for Financial Literacy
EDC	:	Eco Development Committee
FI	:	Financial Inclusion
GIS	:	Geographic Information System
IRDAI	:	Insurance Regulatory and Development Authority of India
KFDC	:	Kerala Forest Development Corporation
KYC	:	Know Your Customer
LTTE	:	Liberation Tigers of Tamil Eelam
M-PESA	:	Mobile Pesa (Kenyan mobile money system, often referenced)
NCFE	:	National Centre for Financial Education
NPS	:	National Pension Scheme
NSFI	:	National Strategy for Financial Inclusion
PCR	:	Public Credit Registry
PFRDA	:	Pension Fund Regulatory and Development Authority
PMJDY	:	Pradhan Mantri Jan Dhan Yojana
PMJJBY	:	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	:	Pradhan Mantri Suraksha Bima Yojana
RBI	:	Reserve Bank of India

RPL : Rehabilitation Plantations Limited  
RTCP : Refugee and Transitional Community Programme  
SPSS : Statistical Package for the Social Sciences  
UN : United Nations  
UNHCR : United Nations High Commissioner for Refugees

## **Abstract**

Immigration, forced or voluntary, is an inevitable part of any nation and traces back its origin to human history itself. Invasions and evacuations could be the underlying foundations of any Civilization. As a result, displacement, statelessness, and rehabilitation are not mere historical events but lived realities that continue to shape the lives of communities, all over the world and all over the ages. Displacement, in a close analysis, not only reshapes the lives of people but also deeply affects their identities and livelihoods.

The Indian-origin Sri Lankan repatriated Tamils represent a population that has long struggled with issues of identity, livelihood, and integration. This study explores their rehabilitation and financial inclusion in Kerala, where 1,599 families were resettled across five plantations managed by Kerala Forest Development Corporation and the Rehabilitation Plantation Limited. The central problem of this research arises from their persistent socio-economic disadvantages, their limited access to financial resources, and the uncertainty surrounding the sustainability of plantations. Although financial inclusion has been widely researched, the quality dimension remains the least considered, leaving a critical gap in understanding and addressing the true inclusiveness of financial systems for this 'marginalized group'.

This research aimed to examine the socio-economic status of the repatriates, the level of financial inclusion, the role of government and non-governmental agencies, the challenges they face, and the sustainability of the rehabilitation process. It employed a mixed-methods approach and gathered data from 315 respondents with an interview schedule using a stratified random sampling technique, supplemented by a questionnaire with estate managers and secondary data from KFDC and RPL, and other official records. The analysis was conducted using descriptive and inferential statistics, particularly using non-parametric tests.

The findings show pathetic socio-economic conditions with low-income levels, weak asset ownership, limited education, and over-dependence on estate work. Despite universal account holding, financial inclusion is poor, with low access to loans, insurance, and digital banking. Even though the welfare dependency is high, housing and pensions are inadequate, and NGO participation comes to a naught, in the estates. The community continues to experience an identity crisis, which is marked by feelings of being second-class citizens, mental distress, and social exclusion. The sustainability of the rehabilitation plantations is moderate. The study is significant because these

people remain marginalized with limited socio-economic integration, and its findings can help shape policies for inclusive development. For they are often haunted by the gnawing question, ‘Where do we belong?’

The theoretical implication of this study is to deepen the understanding of financial inclusion among marginalized repatriates, linking Socio-Economic Mobility and Marginal Man theories to highlight the influence of education, income, and identity. It recommends promoting vocational training, expanding housing support, diversifying incomes through eco-tourism and entrepreneurship, increasing NGO participation, strengthening awareness of repatriate-specific financial schemes, and providing community-oriented social interaction programmes.

Fundamentally, the study substantiates that the unified efforts by the government, civil society, and financial institutions are essential to ensure sustainable rehabilitation and to strengthen socio-economic resilience.

**Keywords:** financial inclusion, financial access, financial usage, financial quality, socio-economic status, rehabilitation plantations, repatriation.

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## സംഗ്രഹം

ഏതൊരു രാജ്യത്തിന്റെയും അതുവഴി മനുഷ്യചരിത്രത്തിന്റെയും അവിഭാജ്യ ഘടകമാണ് സ്വമേധയാ അല്ലെങ്കിൽ നിർബന്ധിതമായ പലായനം. അധിനിവേശങ്ങളും ഒഴിപ്പിക്കലുകളും പുനരധിവാസങ്ങളുമെല്ലാം അനേകം സംസ്കാരങ്ങളുടെ അടിത്തറയായി നിലനിന്നിട്ടുണ്ട്. അതുകൊണ്ടുതന്നെ ദേശാടനവും രാഷ്ട്രഹിതാവസ്ഥയും പുനരധിവാസവും വെറും ചരിത്രസംഭവങ്ങളാണ് എന്നുമാത്രം പറയാൻ കഴിയില്ല. കാലത്തിന്റെയും ഭൂമിശാസ്ത്രത്തിന്റെയും അതിരുകൾ മറികടന്ന് സമൂഹങ്ങളുടെ ജീവിതത്തെ തുടർച്ചയായി രൂപപ്പെടുത്തിക്കൊണ്ടിരിക്കുന്ന യാഥാർത്ഥ്യങ്ങളാണ് ഇവ. പലായനം മനുഷ്യരുടെ ജീവിതത്തെ മാറ്റിമറിക്കുന്നതിനൊപ്പം അവരുടെ വ്യക്തിത്വങ്ങളെയും ഉപജീവന മാർഗ്ഗങ്ങളെയും ആഴത്തിൽ സ്വാധീനിക്കുന്നുവെന്ന് ഒരു പഠനത്തിൽ കാണാം.

ഇന്ത്യയിൽ നിന്ന് ഇങ്ങനെ പലായനം ചെയ്യപ്പെട്ട് പിന്നീട് തിരിച്ച് വന്നവരാണ് ഇന്ത്യൻ വംശജരായ ശ്രീലങ്കൻ തമിഴർ. അവരുടെ സ്വത്വം, ഉപജീവനമാർഗ്ഗം, സമൂഹ ജീവിതം എന്നിവയുമായി നീണ്ടകാലമായി പോരാടിക്കൊണ്ടിരിക്കുകയാണ് ഇവർ. കേരളത്തിൽ കെ.എഫ്.ഡി.സി., ആർ.പി.എൽ. എന്ന രണ്ട് ഏജൻസികൾ അഞ്ചു പ്ലാന്റേഷനുകളിലായി പുനരധിവാസിപ്പിച്ച 1,599 ശ്രീലങ്കൻ തമിഴ് കുടുംബങ്ങളെ ആസ്പദമാക്കിയാണ് ഈ പഠനം നടന്നിട്ടുള്ളത്. ഗുണപരമായ മാറ്റങ്ങളൊന്നും കാണാൻ കഴിയാത്ത സാമൂഹ്യ-സാമ്പത്തിക പിന്നോക്കാവസ്ഥ, സാമ്പത്തിക വിഭവങ്ങളിലേക്കുള്ള പരിമിതമായ പ്രവേശനം, പ്ലാന്റേഷൻ അധിഷ്ഠിത പുനരധിവാസത്തിന്റെ സ്ഥിരതയെക്കുറിച്ചുള്ള ആശങ്കകൾ എന്നിവയാണ് ഈ ഗവേഷണത്തിന്റെ കേന്ദ്ര വിഷയങ്ങൾ.

ഇത്തരം ജനവിഭാഗങ്ങളുടെ 'ഹൈനാൻഷ്യൽ ഇൻക്ലൂഷൻ' എന്ന വിഷയത്തിൽ സാമാന്യമായ രീതിയിൽ പഠനങ്ങൾ നടന്നിട്ടുണ്ടെങ്കിലും അതിലെ ഗുണമേന്മയുടെ ഘടകങ്ങൾ വളരെ കുറച്ച മാത്രമേ വിശകലനം ചെയ്യപ്പെട്ടിട്ടുള്ളൂ. അതോടൊപ്പം ഈ 'പാർശ്വവൽകൃത സമൂഹങ്ങൾക്കായി' ധനകാര്യവ്യവസ്ഥകൾ എത്രത്തോളം കാര്യക്ഷമമായി പ്രവർത്തിക്കുന്നു എന്നുള്ളതും കൂടുതൽ പഠനവിധേയമാക്കപ്പെട്ടിട്ടില്ല. ഇന്ത്യയിലേക്ക് തിരിച്ചുവന്ന തമിഴരുടെ സാമൂഹ്യ-സാമ്പത്തിക സാഹചര്യങ്ങൾ, സാമ്പത്തിക ഉൾക്കൊള്ളൽ, ഇവരുടെ വികസനത്തിൽ സർക്കാർ-സ്വകാര്യ ഏജൻസികളുടെ പങ്ക്, ഇവർ നേരിടുന്ന വെല്ലുവിളികൾ, പുനരധിവാസത്തിന്റെ സ്ഥിരത എന്നീ കാര്യങ്ങൾ വിശകലനം ചെയ്യുന്ന ഒരു പഠനമാണിത്.

315 പേരിൽ നിന്നും റാൻഡം സാംപ്ലിങ്ങ് മെത്തേഡ് ഉപയോഗിച്ച് ഡാറ്റ ശേഖരിച്ചാണ് ഈ പഠനം നടത്തിയിട്ടുള്ളത്. കൂടാതെ എസ്റ്റേറ്റ് മാനേജർമാരുമായി നടത്തിയ അഭിമുഖങ്ങളും കെ.എഫ്.ഡി.സി., ആർ.പി.എൽ. ഉൾപ്പെടെയുള്ള സ്ഥാപനങ്ങളിലെ ഔദ്യോഗിക രേഖകളും ഉപയോഗപ്പെടുത്തി. വിവരണാത്മകവും നിരൂപണാത്മകവുമായ സങ്കേതങ്ങൾ

ഉപയോഗിച്ചാണ് ഡാറ്റ വിശകലനം നടത്തിയിട്ടുള്ളത്. ഡാറ്റയുടെ നോർമാലിറ്റി കുറവായതിനാൽ കൂടുതലും നോൺ പരാമെട്രിക് ടെസ്റ്റുകളാണ് ഉപയോഗിച്ചത്.

കടുത്ത യാഥാർത്ഥ്യങ്ങൾ തുറന്നു കാണിക്കുന്ന പഠന ഫലങ്ങളാണ് ഡാറ്റ വിശകലനം ചെയ്തു കഴിഞ്ഞപ്പോൾ ലഭ്യമായിട്ടുള്ളത്. താഴെ വരമാനം, ദുർബലമായ ആസ്തി ഉടമസ്ഥാവകാശം, പരിമിതമായ വിദ്യാഭ്യാസം, എസ്റ്റേറ്റ് തൊഴിലിനോടുള്ള അമിത ആശ്രയം എന്നിവ വ്യക്തമാക്കുന്നതാണ് അവരുടെ സാമൂഹ്യ-സാമ്പത്തിക അവസ്ഥ. എല്ലാവർക്കും ബാങ്ക് അക്കൗണ്ടുകൾ ഉണ്ടെങ്കിലും, വായ്പ, ഇൻഷുറൻസ്, ഡിജിറ്റൽ ബാങ്കിംഗ് എന്നിവയിലെ പങ്കാളിത്തം വളരെ കുറവാണ്. കൂടുതൽ പേരും ക്ഷേമപദ്ധതികളിൽ ഉൾപ്പെട്ടിട്ടുണ്ടെങ്കിലും ഭവനനിർമ്മാണ-പുനരധിവാസം, പെൻഷൻ സഹായം എന്നിവയിൽ പോരായ്മകളുണ്ട്. എസ്റ്റേറ്റുകളിൽ എൻ.ജി.ഒകളുടെ പങ്കാളിത്തം ഒട്ടും ഇല്ല എന്ന് തന്നെ പറയാം. സമൂഹം ഇപ്പോഴും അവരെ 'രണ്ടാം നിര പൗരന്മാർ' ആയിട്ടാണ് കാണുന്നത് എന്ന ചിന്തയിൽ നിന്നുള്ള മാനസിക സമ്മർദ്ദത്തിലും സാമൂഹ്യവേർതിരിവിലും അവർ അസ്വസ്ഥരാണ്. ഈ കാര്യങ്ങൾ എല്ലാം പരിഗണിക്കുമ്പോൾ പുനരധിവാസ പ്ലാനേഷനുകളുടെ സ്ഥിരത മിതമായ നിലവാരത്തിലാണ് എന്ന് കാണാം. ഇന്ത്യയിലേക്ക് തിരിച്ചുവന്ന തമിഴർക്ക് ഇന്നും സമൂഹത്തിന്റെ മുഖ്യധാരയിലേക്ക് പൂർണ്ണമായും ഇടകലരാൻ കഴിഞ്ഞിട്ടില്ലെന്നും അവർ പാർശ്വവൽകൃതരായി തുടരുന്നവെന്നും വെളിവാക്കുന്നതാണ് പഠന ഫലം. “ഞങ്ങൾ യഥാർത്ഥത്തിൽ ആരുടെ, ഏത് ദേശത്തിന്റെ ഭാഗമാണ്?” എന്നത് അവരുടെ ഉള്ളിൽ മുഴങ്ങിക്കൊണ്ടിരിക്കുന്ന ചോദ്യമാണ്.

സാമ്പത്തിക ഉൾക്കൊള്ളലിനെയും 'മാർജിനൽ മാൻ' തിയറിയെയും സാമൂഹ്യ-സാമ്പത്തിക ചലന സിദ്ധാന്തത്തെയും ബന്ധിപ്പിക്കുന്ന ഈ പഠനം വിദ്യാഭ്യാസം, വരമാനം, തിരിച്ചറിവ് എന്നീ ഘടകങ്ങൾ ജീവിതത്തെ എങ്ങനെ സ്വാധീനിക്കുന്നു എന്ന് ആഴത്തിൽ വ്യക്തമാക്കുന്നു. തൊഴിൽപരമായ പരിശീലനം, കൂടുതൽ ഭവനനിർമ്മാണവും വിതരണവും, ഇക്കോ-ടൂറിസവും സംരംഭകത്വവും വഴി വരമാന വൈവിധ്യം, എൻ.ജി.ഒകളുടെ സജീവ പങ്കാളിത്തം, തിരിച്ചുവന്നവർക്കായി പ്രത്യേക ധനകാര്യ പദ്ധതികളുടെ ബോധവൽക്കരണം, സമൂഹ അധിഷ്ഠിത ഇടപെടലുകൾ തുടങ്ങിയവയാണ് പഠനത്തിന്റെ മുഖ്യശുപാർശകൾ.

ചുരുക്കത്തിൽ, സർക്കാർ, സിവിൽ സമൂഹം, ധനകാര്യ സ്ഥാപനങ്ങൾ എന്നിവരുടെ ഏകോപിതമായ ശ്രമങ്ങളിലൂടെ മാത്രമേ ഇവർക്ക് സ്ഥിരമായ പുനരധിവാസവും സാമൂഹ്യ-സാമ്പത്തിക പ്രതിരോധ ശേഷിയും ഉറപ്പാക്കാൻ സാധിക്കുകയുള്ളൂ. അതിലൂടെ മാത്രമേ ഇവർക്ക് മാന്യമായ തിരിച്ചറിയും അഭിമാനത്തോടെയുള്ള പങ്കാളിത്തജീവിതവും വീണ്ടെടുക്കാൻ സാധിക്കൂ.

**പ്രധാനപദങ്ങൾ:** സാമ്പത്തിക ഉൾക്കൊള്ളിക്കൽ, ധനകാര്യ പ്രവേശനം, സാമ്പത്തിക ലഭ്യത, സാമ്പത്തിക ഉപയോഗം, സാമ്പത്തിക ഗുണമേന്മ, സാമൂഹിക-സാമ്പത്തിക നില, പുനരധിവാസ തോട്ടങ്ങൾ, പ്രത്യാനയിക്കൽ.

## *Chapter 1*

# **INTRODUCTION TO THE STUDY**

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## **1.1. Introduction**

Migration, Rehabilitation, and Repatriation are the central themes for shaping human society across the world. This chapter examines their theoretical foundations and historical trajectories in both the global and Indian context. It further outlines the cornerstone agreements and government policies that lead to the protection and settlement of refugees and repatriates in India. Building on these, it provides an overview of Indian-origin Sri Lankan Tamil repatriates who have been rehabilitated in various plantations in Kerala and the circumstances that led to their replacements. This chapter also introduces the concept of financial inclusion and highlights the rationale for analysing the financial inclusion of these marginalised communities. Further, it outlines the summary of the relevant literature, research problem, objectives, scope, significance, and methodology.

## **1.2. Background of the Study**

A person who has been compelled to leave their country because of persecution, conflict, or violence, or any other reason, and is unable to return home safely, is considered a refugee. There have been historical examples of people seeking shelter because of political or religious persecution, such as the French protestants in the seventeenth century, demonstrating that the idea of refugees has existed for centuries (Wihtol de Wenden, 2023). In the contemporary world, forced migration has become a common phenomenon (Castle, 2003). In the Global scenario, as of 2020, there are approximately 82.4 million forcibly displaced people, among whom 26.4 million are classified as refugees. The top five countries of origin account for 68% of all refugees, while 39% reside in the top five host nations. It is visible from the reports that 86% of

refugees live in developing countries, with 73% in neighbouring nations (Fransen & De Haas, 2022). The traditional categories of refugees are not adequate to represent the contemporary displaced refugees and migrants (Zetter, 2007). This data shows the significant global refugee crisis and the need for comprehensive international protection frameworks (UNHCR, 1951; 1967). Displacement, lack of access to necessities, and the requirement for legal protection in their host countries are only a few of the many difficulties that refugees frequently encounter. These challenges can significantly affect their capacity to start again and fit in with new communities, underscoring the significance of humanitarian aid and international support (UNHCR, 2021). The worldwide refugee crisis is a complex problem that has changed dramatically over time due to conflicts, natural disasters, and sociopolitical shifts. The refugees encounter many difficulties in their new countries. Refugees are reminded as exiles both in the host countries and the country of displacement, they are economically and reminded as marginalized and cannot properly access financial services and other economic services, and opportunities (Long, 2013). The refugees in host countries are refused employment, and they don't have the right to get any formal employment and have limited access to various financial services and experience 'social exclusion' (Jacobsen, 2005).

From the paragraph, it is clear that effective policies and initiatives are crucial to solving these problems and guaranteeing that refugees have access to all the chances they need for a sustainable future. Support from host countries, non-governmental organisations, and international organisations is important in helping refugees to access jobs, healthcare, and education, which will enhance their self-resilience. This gives refugees a sense of community and empowers them to make significant contributions to their new society while promoting adaptability and resilience in the face of hardship. These initiatives can be strengthened by establishing forums for communication and understanding between various ethnic groups. This also facilitates the sharing of knowledge and insights for social cohesion (UNHCR, 2021). To help refugees reconstruct their lives and benefit host communities, they should prioritise building inclusive policies and frameworks through mutual support and discussions.

India has been receiving a large number of refugees from neighbouring countries such as Tibet, Bangladesh, Bhutan, Burma, and Afghanistan. India is adopting a complex approach for handling refugees from other countries, and India is not a signatory to the 1951 Geneva Convention relating to the status of refugees or its 1967 Protocol. This Act aims to protect the social and economic rights assigned to refugees by international laws and agreements (Valatheeswaran and Irudaya Rajan, 2011). Generally, India has always accommodated a variety of people escaping persecution and conflict because of its ideology, which has shaped a positive approach to refugees. In detail, India's approach towards refugees is based on various factors such as historical and cultural factors, political and geopolitical factors and environmental and climatic conditions. India's attitude towards refugees has been mainly influenced by its cultural and religious history, which places a strong focus on tolerance and humanitarianism. The 'Vasudhaiva Kutumbakam' concept has been a key factor for keeping a non-discriminatory acceptance of other communities (Rajan, 2024). Throughout history, India has been a haven for oppressed people from other countries.

The partition of India after 1947 led to a large migration of refugees from the newly created Pakistan, and in 1959, India granted asylum to the Dalai Lama and thousands of his supporters in response to the Chinese invasion of Tibet, which caused a Tibetan refugee crisis (Sami, 2022). While considering the political and geopolitical determinants, India's refugee policies have also been impacted by political and strategic factors. The country's postcolonial behaviour and determination to retain control over its refugee policy are the key reasons it refused to ratify the UN Refugee Convention of 1951 (Kapoor, 2022). In the environmental and climate dimension, one of the major factors contributing to the inflow of refugees into India is climate change. The climate of the countries of the refugees is becoming a bigger problem as natural disasters and environmental deterioration force people to relocate to India. India's policy framework, despite structural limitations, focuses on addressing the vulnerabilities of climate refugees through disaster relief and humanitarian assistance (Bollempalli, 2024). Although India's history of offering asylum is commendable, several challenges exist to its strategies. Asylum seekers may not get proper protection due to the policies of succeeding administrations. This is due to the lack of a

comprehensive legal framework for refugee protection and sporadic compliance with international standards. Even refugees in India have significantly impacted the local economy and culture. Despite the difficulties they encounter, the refugees have founded successful enterprises, especially in the tourism and handicraft industries (Ranjan, 2020)

In India, Sri Lankan repatriated Tamils remain a concern because their continuous mass exodus into India since 1964 is much higher than the migration of others. They are not mere refugees; they are Tamil people who were of Indian origin and have returned to India due to statelessness and citizenship-related issues in Sri Lanka. Some of them reached Sri Lanka during the ancient period as a normal migration, and most of those who were forced to reach there for plantation work during the British Colonial period (Peebles, 2006). They have faced many forms of discrimination and human rights violations as a result of the Citizenship Act passed there in the year 1948 (Kurian, 2000). After the Act, the Sinhala-majority government adopted discriminatory policies against them and started forced migration (Daniel, 1998). In a broader sense, these people were from Tamil hill stations and were first sent to Sri Lanka as plantation labourers and later experienced unstable living conditions as a result of the Citizenship Act passed in Sri Lanka in the year 1948 and the discriminatory behaviour of the Sinhala majority Government of Sri Lanka. Hence, they are treated as 'repatriates' in India. The 'rehabilitation of Indian-origin Tamils from Sri Lanka' means the process of reintegrating Indian-Origin Sri Lankan Tamils in various states of India. Several issues that the repatriates encounter during the rehabilitation process are addressed, such as security concerns, loss of livelihood, and the requirement for social and economic reintegration.

On their arrival, they were mostly settled in the various repatriation camps, especially one of the biggest camps, Mandapam Camp, situated at Rameswaram in Tamil Nadu. Some of them self-settled among the local population in the Indian states of Tamil Nadu, Kerala, Karnataka, and other neighbouring states. And most of the rehabilitated are with the official agencies of different state governments as per the Rehabilitation agreement. Geographical similarity and a common linguistic, religious, and cultural

heritage made Tamil Nadu a popular destination for repatriates, which resulted in an initial understanding and welcome of them. From 1954 to 1982, more than 25000 Indian-origin Tamil refugees from Sri Lanka came to India, most of whom were settled in Tamil Nadu (Bentz & Goreau-Ponceaud, 2019; Jones, 2012).

The breakthrough in this field was India's affinity with Sri Lanka. The historical relationship, economic cooperation, and social and cultural contacts have been harmonious and mutually beneficial. South India, particularly Kerala, has enriched its language, literature, religion, and philosophy. The harmonious relations between the two countries date back to the epic period of Ramayana, which continued through the Sangam age, the age of the Cholas, and reached the period of the British. The breakthrough in this field was achieved with the signing of the Sirimavo-Shastri Pact of 1964 and the Sirimavo-Indira Gandhi Agreement of 1974. These Pacts are a landmark in India-Sri Lanka relations as they symbolised the beginning of the end of a problem (Rani S. Pillai, 2014). This Pact and subsequent Act formalised the repatriation of Indian-origin Tamils from Sri Lanka (Suryanarayanan, 2001). The 'Repatriates' frequently experience marginalisation and rejection even after being granted citizenship in India through the Sirimavo-Shastri Pact, and they continue to face the problem of inadequate housing, limited economic opportunities, and limited integration with the society (Valatheeswaran & Rajan, 2011). As a result, some of them identify as 'native refugees' who are between citizenship and refugeehood, seeking recognition and rights (Bentz & Goreau-Ponceaud, 2019). In the political dimension, a huge change came in 1991 when an LTTE suicide bomber killed Rajiv Gandhi, resulting in a security-oriented reaction that made all Sri Lankan Tamils in India suspicious, and the Indian-origin Tamil repatriates also became victims (Jones, 2012; Velamati, 2009). After that incident, India reflects an unwillingness to integrate completely into society (T, 2023). On the psychological side. It is found that there is a close association between trauma as part of the migration and their mental health; they require psychological support for their existence (Blan & Athray, 2022).

In Kerala, the Sri Lankan repatriates are mainly concentrated in Gavi (Pathanamthitta), Kambamala (Wayanad), Nelliampathi (Palakkad), and

Kulathhipuzha (Kollam). At the time of rehabilitation, there were 1599 families in Kerala, and at present, there are around 1100 independent families permanently residing. Kerala Forest Development Corporation (KFDC) and Repatriation Plantation Limited (RPL) are the two agencies that took them and made rehabilitation measures, provided employment, and other welfare measures in Kerala.

### **1.2.1. Financial Inclusion**

The word 'financial inclusion' is understood differently by different people. Many financial experts believe that opening a bank account is the fundamental step in integrating the financially excluded into society. Therefore, fundamentally opening a bank account for unbanked individuals should be the main goal of financial inclusion. In another dimension, financial inclusion aims to expand the scope of banking services among the low-income group of a country (George & R, 2021). As per this aspect, greater access to finance empowers those who were previously disadvantaged due to a lack of banking benefits. Financial access reduces the capability of the bottom of the pyramid to save, whereas access to financial services supports saving. Financial inclusion creates a positive impact on the savings and economic involvement and includes those who are socially excluded (Banerjee et al, 2019). Financial inclusion mainly aims at those people who don't have a bank account, are unaware of financial and saving mechanisms, and have stood out of the mainstream of banking and financial systems, making it impossible for them to get benefits. It supports people in finding safe and secure investment avenues. It reduces the emergence and growth of unorganised lenders. The critical issue for low-income people in the world is the exploitation of unorganised money lenders providing credit facilities at a high interest rate. Despite financial inclusion ensuring the financial security of low-income groups, most people in the world cannot access various banking services. Reports said that in the world's population, only a small percentage are using all financial services (Burragoni, 2017). Financial inclusion is based on access to financial institutions, financial instruments, and financial services. There is a wide disparity in the financial inclusion of developed and developing countries. The term 'financial inclusion' is based on three elements: which are, access to financial services, affordability, and

utilisation of such services (RBI, 2021). Access to financial services means the approachability of poor or marginalised vulnerable communities to banks and other formal financial institutions. Access to banking products by low-income individuals ensures overall growth and reduces income disparity among the people, and the continued and balanced development of a country.

The term ‘affordability’ explains the ability of a common man to perform financial transactions through formal banking systems. People with low incomes cannot approach banks when the prices of financial products are not affordable. The banks and other formal institutions should fix their prices for products and services that are affordable to everyone in the country. The ‘utilisation’ of financial products depends on many factors, including user convenience, distance from the banks or institutions, time availability, attitude, and involvement in the job, etc. On the societal side, the objective of poverty eradication and reducing income inequality depends on financial inclusion. Financial inclusion has a variety of financial services, from payments and savings accounts to loans, insurance, pensions, and securities markets, and aims at the term ‘inclusive growth’. The term ‘inclusive growth’ refers to the rate and pattern of economic expansion as well as the emergence of new economic opportunities and the guarantee of equal access to the poor. From the banking perspective, it means creating and developing banking behaviour and stimulating consumption patterns among those previously unbanked.

Financial inclusion means that individuals and businesses have access to useful and affordable financial services that meet their needs, transactions, payments, savings, credit, and insurance delivered responsibly and sustainably (World Bank, 2018). RBI defines “Financial inclusion as the process that ensures financial products are available to all sections of society, including the general and vulnerable groups, weaker sections, and low-income groups in particular, at an affordable cost, fairly and transparently by the mainstream institutional players.” (Rangarajan Committee, 2008). Financial inclusion ensures the supply of financial services regularly to the poor, marginalised people, it doesn’t mean access to financial services and financial products only, because, as per the Global index 2025 in India the access to bank count

has been increased, but the people who used that account was very low and most of the accounts remain dormant (Kalper & Singer, 2017). Financial inclusion does not merely mean access to financial services. It means access, usage, and proper awareness of those financial services. It joins a vast majority of low-income people under an umbrella. The reduction of poverty and promotion of stable economic growth are closely tied to financial inclusion. It supports job creation, savings mobilisation, the decision of the best investment avenues, and minimising income inequality (Minz et al., 2024).

### **1.2.2. Financial Inclusion of Marginalised People in India.**

Through financial inclusion, ordinary people can meet their consumption needs and protect themselves from varying financial risks, including illness, accidents, and unemployment. Fundamentally, it protects the people from poverty. Additionally, it ensures savings, borrowing, asset accumulation, investment in education and business, and leads to a better standard of living. A study conducted among the tribes in India found that the main hindrances to accessing financial services are cultural backwardness, living in remote areas, and illiteracy (Shetty, 2019). The result says based on a study conducted among the ‘Kudumbasree Units in Kerala’ reported that community involvement increases financial inclusion and points out the significance of a community-based approach on financial inclusion (Mohan & Hemalatha, 2016). Financial inclusion improves the economic status and reduces exploitation and social issues among migrant people in India (Thomas & Bella, 2024). On the refugee and repatriate side, a multipage guide was published by UNHCR regarding the financial inclusion of refugees, and this signifies the importance of the financial inclusion of refugees for social and economic integration and self-reliance. The numerous studies underscore that a well-developed financial system is the best instrument for reducing poverty and enhancing the standards of living of the people. The forcibly displaced persons are facing various problems with financial access, which include, problem of language, complicated procedures and documentation, and other regulations (Demirguc-Kunt et al, 2018). A study argued that digital or mobile money-based financial access will promote the backwardness of the refugees (Zia, 2020). Based on

the reviews above, it is evident that financial inclusion leads to inclusive growth and inclusive growth ensures sustainable development of a country (Divya & Jahan, 2020). The attainment of basic financial inclusion is based on three steps: the first one is to ensure bank accounts for at least one member of each family, the second one is regular deposit and withdrawal of cash from that bank account, and the last one is the usage of that bank account for transaction payments (Bijoy, 2017).

The Indian-origin Tamil repatriates from Sri Lanka face many challenges in different dimensions. In the political and legal dimension, there is no official legal framework for refugees in India because the country is not a signatory to the 1951 Refugee Convention, which presents legal and administrative difficulties for refugees living there (Kathirgamathamby, 2015). This circumstance restricts their ability to get specific legal and human rights safeguards. On the psychological side, the pressures associated with migration, such as the trauma of displacement and uncertainty about the future, are causing them great psychological strain, which harms family relations and mental health outcomes for Tamil migrants from Sri Lanka (Kuttikat, 2022). In the socio-economic dimension, rehabilitated places often lack better living circumstances, including a lack of basic amenities such as bathrooms, roads, and other infrastructures (Balan & Athray, 2022).

The above studies indicate that the identity and cultural integrational problem is one of the significant problems of Indian-origin Tamil repatriates from Sri Lanka in India who reside in various states, particularly other than Tamil Nadu. Based on the above readings, it's evident that they are marginalised in India, and they require proper rehabilitation intervention for their integration and assimilation. Examining financial inclusion and studying the process of rehabilitation became significant due to such marginalisation. To empower marginalised populations, financial inclusion is necessary. It supports their access to basic financial services like banking, credit, and insurance, which can greatly improve their standard of living and overall well-being (World Bank, 2020). Research by Ekanayake & Amirthalingam (2023) on the reintegration experiences of Sri Lankan refugees returning from Sri Lanka suggests that financial inclusion programs must be a component of a larger approach that is

necessary to access social services, work opportunities, and education for Indian-origin Tamil repatriates from Sri Lanka. Ensuring financial inclusion for these repatriates not only gives them more economic power but also increases their resilience, allowing them to make more meaningful contributions to their families and the communities in which they live, and finally leading to social cohesion and integration. In a broader perspective, the financial inclusion of Indian-origin Sri Lankan repatriated Tamil workers in India has become significant in three ways such as economic empowerment, social integration, and individual contribution to society. Financial inclusion improves the entrepreneurial skills of the refugees and ensures economic empowerment. It enables the refugees to participate and cooperate with locals, which ensures social cohesion and leads to social integration. The economic empowerment of an individual will positively contribute to the local economy by providing employment opportunities and health improvement (UNHCR, 2019; World Bank, 2020; Kumar, 2021). Based on the above passages, the study put forward two concepts, the 'fellow men' concept and the 'marginal men' concept (Park, 1928; Buber, 1970; Stonequist, 1937).

### **1.3. Review of Literature and Research Gap**

The body of research concerning migration provides a nuanced understanding of both the international and national dimensions. On a global scale, the study highlights the human rights of refugees as specified by the international legal framework. It encompasses rights to mobility, employment, and education (Hathaway, 2005). Notwithstanding these legal safeguards, refugees residing in host nations such as Australia and Canada persistently encounter socio-economic challenges, high unemployment rates, and mental health issues (Fozdar & Hartley, 2013; Giri, 2003; McSpadden & Moussa, 1993; Wooden, 1991). Furthermore, research results have delved into particular instances, including the assimilation of immigrants in post-Soviet Azerbaijan (Rumyantsev, 2014) and the resettlement journeys of Syrian refugees within the United States (Darawsheh et al., 2022). In the Indian context, a vast number of studies highlight the lack of an inclusive national refugee policy, which has generated societal and political problems for Tibetans and Afghans, and other

similar groups (Bentz, 2012; Rajan, 2021; Debbarma, 2024). The largest portion of literature is given to Sri Lankan Tamil repatriates, analyzing their international migration, the geopolitical nature of India, and the impact of the politics of Tamil Nadu on the issue (Guha, 2015; Jones, 2012; Velamati, 2009). The literature focuses on these studies on the massive difficulties faced by repatriates, such as living conditions in campsites, uncertain citizenship, and economic problems. The majority of such literature focuses on the Tamil Nadu state (Edwards, 2005; Kuttikat et al., 2018; Heidemann & Dasgupta, 2022). Conversely, there exists sparse literature given to Kerala. The few attempts that have been made pertain to the economic problems and citizenship-based problems of repatriates in the state (Seethi, 2018; Angha, 2024).

The financial inclusion literature encompasses global and Indian aspects. At the global level, literature focuses on the significant relationship of remittances, financial sector developments, and economic developments, particularly among developing nations (Ajefu & Ogebe, 2019; Anarfo et al., 2019; Wellalage & Locke, 2020). Besides, some studies identify divergent determinants of financial inclusion for refugees, including education, employment, financial institution trust, and language proficiency (Hagstrom & Pereira, 2021). Meanwhile, regulatory norms, such as Know-Your-Customer (KYC) norms, tend to pose issues for asylum seekers attempting to access formal financial services, particularly in Europe (Batsaikhan et al., 2019; Tazzioli, 2019). In India, research mentions significant advances achieved by virtue of efforts on the part of the government and the Reserve Bank of India, but simultaneously mentions significant gaps in financial inclusion at various state levels (Ghosh & Sahu, 2021; Jain, 2015; Joshi, 2015; Menon, 2019). Government and private sector banks have been cited as making significant contributions (Inoue, 2019; Maity & Sahu, 2020). Nonetheless, various challenges remain, such as geographical constraints, financial literacy, transaction costs, and the absence of an adequate banking product fit for use by the rural masses (Lenka & Barik, 2018; Schuetz & Venkatesh, 2020). Literature identifies socio-economic aspects such as gender, age, education, and income with particular reference to the financial exclusion of women (Aziz et al., 2022; Dar & Ahmed, 2021; Govindapuram et al., 2023).

Based on the above literature result, the research gap identified that most discussions on the Sri Lankan repatriates in India mainly focus on Tamil Nadu or the country as a whole, with very few on the state of Kerala. Every previous study focused on the access and usage dimension of financial inclusion, and the quality aspect of financial inclusion has not received much attention. In the case of Sri Lankan repatriated Tamils in India, the studies are very few, and the available literature is historical rather than empirical. The writings that associate financial inclusion with the rehabilitation of the Sri Lankan repatriated Tamil population in India are never seen.

#### **1.4. Research Problem**

The people from Sri Lanka in Kerala are treated as marginalised concerning jobs, housing status, social status, and financial status. While comparing the total 3 core plus population of Kerala, the members from Indian-origin Sri Lankan Tamils and their first and second generations are about 1500 families, and are the very least. The rehabilitation and repatriation of Sri Lankan repatriates in Kerala is a complex socio-economic issue that calls for extensive study. In spite of government initiative and agreement for their resettlement, their present social and economic status, such as level of income, education, housing, and asset ownership, are under-researched or unclear in India. In addition, their integration into formal financial systems and access to financial products are uncertain, particularly in terms of where they reside. The success of rehabilitation schemes, the contribution of governmental and non-governmental organisations, and the extent to which repatriates gain advantages from numerous schemes are essential areas that must be assessed. The gaps need to be addressed to recognise the problems of repatriates and to offer long-term socio-economic integration solutions for repatriates in Kerala. It also needs to investigate the sustainability of rehabilitation plantations in Kerala since they provide a permanent space for their livelihood. Based on the problem stated, the study seeks to address the following research questions.

## **1.5. Research Questions**

Different research questions emerged from the initial review of the literature, which are

- What is the social and economic status of the Sri Lankan repatriates in India?
- What is the level of income, education, and asset ownership?
- What is the housing status of the repatriates?
- How was the rehabilitation process of the repatriates in Kerala?
- Whether the government meets the provisions contained in the agreement to repatriate them?
- Whether the place of residence affect these socio-economic conditions?
- Are they included in the formal banking and financial channels of India?
- Do they have access to all the financial products?
- Whether the place of residence affect access to financial products?
- What is the role of the government and other non-governmental agencies in promoting these repatriates?
- What are the benefits and amenities provided to them by the authority?
- Are they satisfied with the schemes and benefits offered by the government and promoting agencies?
- What are the issues and challenges faced by these repatriates in Kerala?
- How can they overcome these challenges?
- Whether the rehabilitation agencies are sustainable or not?

The present research seeks to answer these questions. The following objectives have been formulated based on the above questions.

## **1.6. Objectives of the Study**

1. To study the socio-economic status of Indian-origin Sri Lankan repatriates in Kerala.
2. To analyse the financial inclusion of Sri Lankan repatriates in Kerala.
3. To evaluate the role of governmental and non-governmental agencies in uplifting the standard of living of the Sri Lankan repatriates of Kerala
4. To identify the issues and challenges faced by Sri Lankan repatriates in Kerala.
5. To examine the sustainability of rehabilitation plantations as a livelihood agency.

## **1.7. Scope of the Study**

The geographical area for the study includes rubber plantations under Rehabilitation Plantation Ltd. in Kulathupuzha and Punalur (Kollam District), as well as tea, cardamom, and Rubber plantations under Kerala Forest Development Corporation in Gavi (Pathanamthitta), Nelliampathy (Palakkad), and Kambamala (Wayanad). The data considered for the study spanned the period from the signing of the Sirimavo-Shastri Pact in 1964 to the present time, and the study spanned 5 years (2020 to 2025). The primary data were collected during the period of 1 year from May 2024 to June 2025. The first-generation repatriates, second-generation repatriates, and their children are also treated as repatriated workers for the study. It hasn't considered Indian-origin Sri Lankan Tamil repatriated workers living isolated from the rehabilitation agencies, and people who are living in the labour lanes of the agencies but working completely outside them. It excludes all workers who are employed in the estates, other than the repatriated Tamil workers, as casual or contract workers. The study considered both primary and secondary data. It conceptually investigates two broad dimensions, such as 'rehabilitation' and 'financial Inclusion'. The 'rehabilitation' dimension comprises an understanding of the level of income, education, housing status, and asset ownership, and addresses the effectiveness of the efforts of governmental and non-governmental agencies. Further, it confirms the rehabilitation efforts in terms of the Indo-Sri Lankan repatriation agreement. On the

financial inclusion dimension, it analyses repatriates' access to formal banking channels, availability and utilisation of financial products, and the impact of place of residence on financial access. The study also takes into account the importance of residence in the determination of socio-economic conditions and financial engagement. It also attempts to explore the levels of satisfaction of repatriates with schemes offered and seeks to determine the issues that they still face

### **1.8. Significance of the Study**

This study is significant as it focuses on underlining the marginalisation faced by Indian-origin Sri Lankan Tamil repatriates in India, and the government has a responsibility to support their rehabilitation. In Kerala, they constitute a small fraction of the families of the overall population. In addition, the study describes the issues and challenges related to employment, social existence, and access to banking and other financial services. The research has both historical significance as well as significance on the financial and social side. From a historical perspective, it examines the fulfilment of the commitment made by the Government of India as part of an agreement with the Government of Sri Lanka to protect these repatriates by providing them with housing and livelihood means. While addressing the contemporary socio-economic problems, it addresses the need for understanding financial inclusion and its vital role in economic empowerment, social integration for this marginalised group. In this way, it introduces 'financial inclusion' as a catalyst for the economic and social development of marginalised repatriated people in Kerala.

It is also relevant in multiple dimensions, as it is expected to provide insights to policymakers for the creation of a formal repatriation policy in India. It provides data to future research regarding the psychological impacts of displacement, including the feeling of insecurity among the repatriates. The socio-economic factors include social integration, conditions of living, basic and infrastructural facilities, and other issues and challenges are also discussed in the study in detail. The research highlights the important conceptual frameworks, such as 'marginal men', which provide a basis for theoretical understanding and the social positioning of repatriate communities in Kerala. It also attempts to discuss the issues related to cultural assimilation and

language barriers that prevent these communities from full-fledged participation in society.

The research is specifically relevant due to providing valuable insight to the policy makers, repatriation agencies and financial institutions, and other development agencies, reducing structural barriers of socio-economic development, and framing the policies by considering these marginalised communities. It provided a chance for the Kerala Forest Development Corporation and Rehabilitation Plantation Limited to evaluate whether the current rehabilitation initiatives are achieving their intended results.

## **1.9. Methodological Framework of the Study**

It gives a clear explanation of the research design, population, sample, methods of sampling, sample frame, sample unit, data sources, data collection tools, and tools for analysis. The details of which are in the following paragraphs.

### **1.9.1. Research Design**

The research adopts a mixed-methods design that incorporates descriptive and analytical research designs to attain its various aims. The descriptive design is utilised to give an extensive description of the socio-economic and financial condition of Sri Lankan Tamil repatriates residing in Kerala. It is concerned with responding to the questions regarding the demographics of the community, level of education, employment behaviours, residential conditions, usage of basic amenities, and application of financial services. By this design, the study was expected to capture current conditions in an organised and systematic way. The analytical portion of the research seeks to explore further the relationships, associations, and trends in the gathered data. This section responds to the questions using multiple inferential statistical methods. These methods are used to ascertain the strength and significance of patterns seen, providing insights beyond description.

### **1.9.2. Population and Study Area**

The population of the study is Sri Lankan Tamil repatriated workers of Indian origin, who were settled in five specially identified rehabilitation plantations, which were formed and run by Kerala Forest Development Corporation (KFDC) and Rehabilitation Plantation Ltd. (RPL). The population was drawn from the following locations.

- Kulathupuzha Estate – Kollam District
- Ayiranallur Estate – Kollam District
- Gavi Estate – Pathanamthitta District
- Kambamala Estate – Wayanad District
- Nellyampathy Estate – Palakkad District

### **1.9.3. Sampling Design and Methods of Sampling for the Study**

The sampling design of the study was structured, and the Sri Lankan Tamil repatriates resettled in different plantation estates in Kerala would be represented accurately. The research utilised a stratified random sampling method to provide an equitable representation of the Sri Lankan Tamil repatriate community in various rehabilitation plantation estates in Kerala. The entire repatriate population is divided among the five prominent estates already noted. A single estate was considered as a separate stratum due to its unique socio-economic and demographic features. The respondents were randomly chosen in proportion to the size of the population in each stratum. Subsequently, a 15% increase in the sample size was applied in the three locations where the original samples had become non-representative. The ‘Rand’ function in Ms. Excel is used to select the sample from each stratum.

### **1.9.4. Sample Frame**

The sample frame for the study is the registered list of the Sri-Lankan repatriated Tamil workers maintained by KFDC & RPL. It includes a detailed list of permanent, casual, and daily wage workers working under all five plantations.

### 1.9.5. Sample Unit

The sample unit for the study is the individual worker in the estate. This includes both male and female workers in different age categories.

### 1.9.6. Sample Size

Since the population size is finite and known, the Yamane formula has been used to find out the sample size (Adam, 2020; Elugwu, Uzochukwu, & Okafor, 2022; Oluigbo, Ngozi, & Ohaegbu, 2024). It offers a simple way to compute the number of samples when the population size is very low. It also considers the margin of error.

$$n = \frac{N}{1 + N(e^2)}$$

Where:

- $n$  = required sample size
- $N$  = population size
- $e$  = margin of error (e.g., 0.05 for 5%)

$$n = \frac{1139}{1+1139*0.05^2} = \frac{1139}{1+2.8475} = \frac{1139}{3.8475} = 296.36$$

The sample size was rounded to 297 and later increased to 315 respondents to reduce the margin of error and enhance the reliability of results.

### 1.9.7. Sample Composition

The sample size of 315 respondents was stratified across the five selected estates based on the repatriate population in each location. This approach ensured balanced representation from all study areas, maintaining the integrity of the stratified sampling method. The detailed sample distribution is presented in the following table

**Table 1.1***Sample Distribution*

Sl.No	Sample Area	No of Sample
1	Kulathupuzha Estate	115
2	Ayiranallur Estate	89
3	Gavi Estate	51
4	Kambamala Estate	51
5	Nelliyampathy Estate	9
Total		315

Source: Compiled from primary data

**1.9.8. Data Sources**

- **Primary Data**

The primary data was collected by using a structured questionnaire and interview schedule to suit the nature of the respondents and the type of information required. The interview schedule is used to collect data from the workers (Based on the Model of the World Bank, Global Findex 2021, Model of RBI Financial Inclusion Index, 2021). The questionnaire is administered to the divisional managers, managers, and assistant managers from each of the 5 estates to assess sustainability (Model of Sachs, J. D Pretty). Both the schedule and questionnaire were designed to ensure clarity, flow, and relevance of questions.

- **Secondary Data**

Secondary data was obtained from a range of reliable and authoritative sources to support the primary findings and provide a broader policy and historical context. These sources include:

- RBI Annual Report 2014 to 2025, RBI Bulletin 2025, National Strategy for Financial Inclusion 2019-2024, RBI Financial Inclusion Index 2021.
- Official records from the Kerala Forest Development Corporation (KFDC) and Rehabilitation Plantation Ltd. (RPL) provided employment data, housing

schemes, and benefit details for repatriates. It includes KFDC Diary 2018,2024, and data from the RPL Official Website and the Must roll of the workers maintained by the estates.

- Reports of the World Bank include Global Findex Database 2021,2025.
- UNHCR Database includes 2024 Database on Refugees, UNHCR Global Trends & Population Statistics, Refugee Data Finder, and Mid-Year Trends.
- Academic literature and scholarly journals offer theoretical frameworks, empirical studies, and comparative analyses relevant to forced migration, repatriation, financial inclusion, and social integration.

### **1.9.9. Pilot Study**

A pilot study was performed to evaluate the clarity, reliability, and suitability of the structured questionnaire and interview schedule prepared for the study. It helps to reduce methodological faults, particularly in large-scale field studies (Teijlingen & Hundley, 2001). It was carried out among a purposively selected sample of 50 Sri Lankan Tamil repatriates living in all five estates. The formal interview schedule was administered in the local language (Tamil/Malayalam) to ensure cultural sensitivity and improve respondent comprehension.

Based on feedback obtained during the pilot phase, several modifications were made. For instance, a question under the “Access to Financial products” section, originally phrased as “Do you have access to formal loan options?” was split into two distinct questions to “Types of loans” and “Amount of loans”. And another question, “Awareness of Financial Products” and “Awareness of financial inclusion scheme”, originally set as a Yes /No Question, was later reorganised as a ranking question. A question related to the educational status of the siblings of the repatriates was removed. A vague item under the “Sustainability” domain, “Is the estate environmentally managed?”, was removed from the questionnaire due to an improper response. Additionally, a question about “Internet usage for financial transactions” was removed due to its low relevance in the context of older repatriate respondents who largely lacked access to digital banking tools. These refinements improved both

the clarity and content validity of the instrument. Necessary revisions were made based on the pilot results before the final fieldwork commenced. The use of these well-structured tools, along with direct interaction with respondents, significantly enhanced the reliability, depth, and contextual richness of the data collected.

### 1.9.10. Reliability and Validity of the Instrument

#### ➤ Reliability of the Instrument

In this study, Cronbach's Alpha was used to assess the internal consistency of the scales measuring financial inclusion and sustainability dimensions. A Cronbach's Alpha value of 0.70 or higher is generally considered acceptable for social science research, indicating that the items reliably measure the underlying construct (Nunnally & Bernstein, 1994). The reliability analysis was conducted on data collected during the pilot study, and the results are depicted in the following tables.

**Table 1.2**

*Reliability Value*

<b>Financial Inclusion Variables</b>	<b>Cronbach's Alpha</b>
Awareness of Financial Products	0.865
Awareness of Government Initiatives	0.910
Quality of Financial Services	0.694
Frequency of Visiting Banks	0.732
Usage of Financial Products	0.701
<b>Sustainability Variables</b>	
Infrastructure and Organisational Sustainability	0.625
Economic Sustainability	0.588
Social Sustainability	0.632
Environmental Sustainability	0.817

Source: Primary data

The value revealed that high internal consistency for the financial inclusion measures with Cronbach's Alpha values of 0.865 for financial product awareness and 0.91 for government initiative awareness, 0.732 for frequency of visiting banks, and 0.701 for

usage of financial product, which are above the widely used minimum criterion of 0.70 (Nunnally & Bernstein, 1994). Financial services quality dimension logged a marginally lower 0.694 alpha, still deemed adequate for exploratory research (George & Mallery, 2003). Internal consistency in the sustainability dimensions was not uniform. High reliability was achieved in environmental sustainability ( $\alpha = 0.817$ ), whereas social and infrastructure, and organisational sustainability were found to be moderately reliable at 0.632 and 0.625, respectively. Nonetheless, economic sustainability had a relatively low alpha of 0.488, indicating further work on items within this scale was required. Nevertheless, the overall reliability of the instrument proved to be satisfactory, especially given the diversity and intricacy of constructs being assessed. The findings do lend support for the questionnaire being used in the main study, albeit with some minor revisions to items in the economic sustainability category. The instrument shows sufficient internal consistency to allow it to be used in a larger and more representative sample to do in-depth analysis.

➤ **Validity of the Instrument**

The content validity of both the questionnaire and schedule is tested and modified with the help of expert opinion. The construct validity was ensured through the use of Pearson's correlation coefficient, which tests the degree to which each item across a construct is correlated with the total construct score. The relationship between each single item and the composite score of its respective variable was determined. A positive significant relationship ( $r \geq 0.3$ ) between single items and the total scale is usually acceptable for construct validity (Nunnally & Bernstein, 1994). As per the analysis, all the items showed a moderate to good validity score.

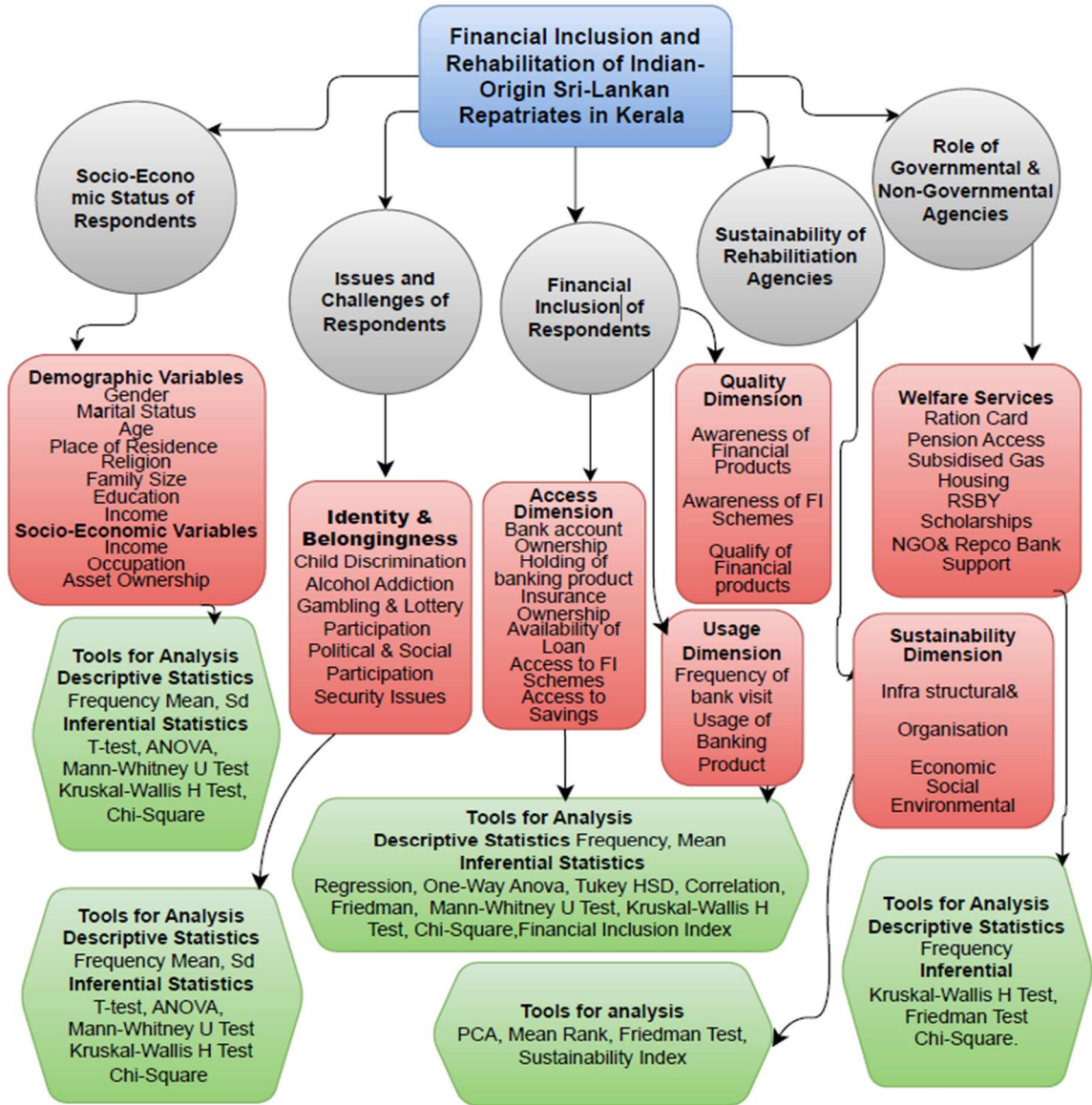
**1.9.11. Variables and Tools for Analysis (Conceptual Design for the Study)**

The study employs a wide range of variables to address its primary purposes regarding the rehabilitation and financial inclusion of Indian-origin Sri Lankan repatriates in Kerala. Socioeconomic and demographic variables, such as education, income, occupation, asset ownership, gender, and age, are used to analyze the socioeconomic status of the respondents. To analyse the issues and problems of the community,

identity and belongingness variables, such as discrimination, addiction, participation, and security issues, come under the scanner. Financial inclusion is measured based on access, usage, and quality dimensions, in terms of characteristics such as bank ownership, product usage, awareness, and service quality. The intervention of government and non-government organisations is summarised through variables such as welfare services and sustainability measures, including environmental protection, economic support, and infrastructure. These variables are analysed by using statistical tools employed for analysing the data collected from Sri Lankan Tamil repatriates in Kerala. SPSS (Statistical Package for the Social Sciences) was used for data entry and analysis. A combination of descriptive and inferential statistical techniques was applied, depending on the nature and distribution of the data. Descriptive statistics like frequencies, percentages, and cross-tabulations are utilised to summarise and report the data. Analytical techniques like chi-square tests, correlation analysis, ANOVA, simple regression, multiple regression analysis, and various non-parametric tests like–Mann-Whitney U test, and Kruskal-Wallis H test, and the Friedman test are utilised to test hypotheses and make inferences. Finally, an index has been developed to test and confirm the ‘financial inclusion’ of respondents and ‘sustainability of rehabilitation plantations’ in Kerala

**Figure 1.1**

*Conceptual Design for the Study*



Source: Primary data

### **1.10. Limitations of the Study**

1. **Specific Study Setting:** The study is restricted to Sri Lankan repatriated Tamils living in selected estates of Kerala. Since socio-economic and financial inclusion conditions vary across regions, the findings mainly reflect the distinct circumstances of these particular estate communities.
2. **Educational and Technological Illiteracy:** Most of the respondents have a very low level of education and technological awareness. This acts as a major hindrance in providing a proper oral response, especially in the areas of financial inclusion.
3. **The Estate-Wise Comparison was Made Only for Limited Variables:** The study considered only limited variables for assessing the socio-economic status, financial inclusion, and sustainability of rehabilitation plantations.
4. **Only Cross-Sectional Data is Used for the Study:** The study was conducted only based on the cross-sectional data.
5. **Focus Only on the Repatriated Workers Working within the Estate Settlements:** The study does not consider the repatriates settled outside the estate settlement, and those who are working within the estate other than the repatriated Tamils.

While these limitations are acknowledged, an attempt was made to minimise their impact on the research.

### **1.11. Structure of the Thesis**

The entire report is arranged into seven chapters as follows:

**Chapter 1: Introduction to the Study:** This chapter underlines the introduction and background of the study, research problem, questions, and objectives other key aspects of the research.

**Chapter 2: Review of Literature.** This chapter examines the various literatures related to migration, repatriation, and financial inclusion from a national and international point of view.

**Chapter 3: Theoretical Framework on Financial Inclusion:** This chapter provides a theoretical understanding of financial inclusion.

**Chapter 4: Theoretical Framework on Rehabilitation of Sri Lankan Repatriates in Kerala:** This chapter provides a detailed understanding theoretical basis of Refugees, Repatriates, and details regarding rehabilitation agencies in Kerala.

**Chapter 5: Data Analysis, Interpretation, and Discussion of the Results:** This chapter presents the findings from the field study in a descriptive and inferential way. The interpretation of the result is also presented in the chapter in detail. The chapter provides a part for the discussion of the study findings.

**Chapter 6: Findings and Conclusions of the Study:** This chapter summarizes all the findings in the thesis based on the objectives.

**Chapter 7: Implications & Recommendations of the Study:** This chapter provides outlines, Implications, Recommendations, and Scope for further studies.

## **1.12. Conclusion**

In short, this chapter looks into the theoretical and historical backdrop of migration, rehabilitation, and repatriation, with an emphasis on Sri Lankan Tamil repatriates living in Kerala. The chapter also defines the title of the study, research problem, objectives, significance, scope, and methodology. The following chapter is going to expand on this foundation by conducting a thorough assessment of previous research on migration, repatriation, and financial inclusion from both global and Indian perspectives. This review will help to identify the research gaps and provide a framework for situating the present study within the broader academic discourse.

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## *Chapter 2*

# **REVIEW OF LITERATURE**

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## **2.1. Introduction**

A review of literature is the most essential part of any research work and provides a theoretical understanding on which the underlying study is built. It provides guidelines on what problems have remained under-researched, and how the present study contributes to filling this gap. This chapter provides a theoretical reading of various concepts related to the designated topic. This includes literature related to migration, refugee and repatriation, and some literature related to the concept of financial inclusion. The first part includes various writings on migration, international migration, international repatriation, migration in India, and Indian-origin Sri Lankan repatriates in India. The second part includes literature related to financial inclusion at the global level, financial inclusion in India, and financial inclusion in Kerala. The references include printed journals, online journal sources, theses, books, journals, conferences, and proceedings. Scopus, Emerald, Science Direct, Web of Science, and Sage Publications are the key sources used to draw the article. The Shod Ganga repository was also considered for the study. The detailed review is organized in the following paragraphs.

## **2.2. Migration: An Overview**

There are different studies across the world addressing the problems and challenges of migrants and refugees. Here, the researcher tries to develop a theoretical understanding of the history of migration and international repatriation, based on the available literature. The entire topic has been put under different headings. Migration in the world, international refugees, and repatriation across the globe are some of the discussed topics. The studies addressing migration in India, repatriation experiences

of India, and India and refugees are some of the topics actively presented in this chapter.

### **2.2.1. International Migration**

This section lists various studies related to international migration. To address the human rights of refugees in the context of international law. **Hathaway (2005)** made it plain that refugees had the right to freedom of movement, a means of subsistence, work, and education, as well as the ability to rejoin their families. Treaties, conventions, and fundamental legal principles form the foundation of international law. These international legislations are obligatory for all signatory nations. Then, governments recognise their importance and will take appropriate actions to give them legal enforceability. Due to the failure of those systems in many countries, refugees face many problems. **Nanda (1989)** explains that the general refugee difficulties are in "Refugee Law and Policy: International and US Responses". It gives particular importance to problems such as the subject of the sanctuary, the idea of protection for refugees, and approaches to the issue.

To address the background of migration policies. **Triantafillou (2022)** challenges the key points related to migration policy and critically evaluates the global migration governance and the complications of transient migration by critically analysing the laws and practices in various countries and how they are taking risks for migrants while falling short of providing a viable alternative. It seeks to explain why and how the international framework for managing migration is based on a model that stresses regular, safe, and orderly flows, although, in practice, most movement is disorganized, risky, and only partially or even entirely uncontrolled. It has been observed that the social citizenship rights and job authorisations of temporary residents are restricted. Additionally, several categories of temporary foreign workers are distinguished under Canadian regulations based on skill level and kind of work visa, which is the key determinant of their eligibility for employment, social rights, and permanent residency.

To address the socio-economic status and issues of refugees across the world. **Leopold & Harrell-Bond (1994)** explained the worldwide refugee crisis and various

factors contributing to it. It provides likely answers to the challenges and complicated problems. **Giri (2003)** describes the socioeconomic circumstances of refugees worldwide and argues that the intake of refugees has an impact on the host nations. The majority of third-world nations, which already struggle to meet their inhabitants' most basic requirements, bear the weight of the refugee problem. The world has a serious refugee problem. It is a widespread occurrence. The problems of the refugees cannot be disregarded if consideration is to be given to world peace, security, and stability. The book provides comprehensive information about refugees, with a particular emphasis on those from third-world nations. According to the author, the majority of refugees come from underdeveloped nations and are having difficulties with the refugee crisis, particularly the long-term and immediate demands of the refugees, due to resource depletion, widespread poverty, and unstable political conditions.

The violence and ethnic strife were the real cause of international refugee migration (**Weiner, 1996**). The mass migration of people, mainly that which took place in India, Bangladesh, Sri Lanka, Pakistan, and Nepal, started when colonial authority was haphazardly transferred to the natives. At the time of the change in power, there was no political maturity or process in place to cope with resolving international concerns. The article highlights the numerous forms of cross-border population mobility. The states have adopted preventative measures to stop unauthorised and unwelcome entry into their territory, which has an impact on bilateral ties and foreign policy.

Particularly, analysing the country-wise issues of refugees. The refugees in Australia confront many problems. Due to their lack of competence in the local language, lack of local knowledge, and low levels of self-confidence, refugees from other nations experience unemployment. As males develop touch and fundamental communication skills over time, the gap narrows. Racial prejudice has nothing to do with a lack of employment opportunities. Their linguistic prowess and cultural appropriation are related (**Wooden, 1991**). **Fozdar & Hartley (2013)** argued that the refugees in Australia have trouble finding suitable employment due to their disrupted lifestyle, ongoing traumatic experiences, the host country's economic situation, their country's

history of torture, and their employer's lack of interest in their situation, the refugee community in. The refugees were professionals when they lived in their own countries. Because they have fewer options for a career than good positions in the host nation, refugees' standing is decreased. The survey of the Canadian Task Force on mental issues affecting immigrants and refugees, that a lack of work opportunities is caused by a lack of skills and familiarity with the political and economic climate of the host nation.

In the North American and African surroundings, it is identified that the Ethiopian and Eritrean male refugees in North America had better rank and prominence than their counterparts back home. They encounter several embarrassing situations with locals in the camp as a result of their cultural ignorance and inability to communicate effectively with locals on a technical level. It is quite challenging to deal with stress, embarrassment, poor status, unemployment, menial occupations, and limited chances in a new setting. They have severe issues that drive them to madness and suicide. However, women refugees who have previously gone through horrifying experiences like rape, torture, and harassment both in their home countries and in refugee camps are psychologically ready for anything. The women refugees believe that their new environment has more options and possibilities (**Spadden & Moussa, 1993**).

While analysing the post-Soviet refugee problems. **Rumyantsev (2014)** discussed the issues faced by the immigrants in post-Soviet Azerbaijan. It examines the unique characteristics of integration processes in Azerbaijan during the post-Soviet era, as well as the places, activities, and resources that are primarily accessible to immigrants and that they utilise for integration. In the absence of official integration legislation, it primarily discusses the social resources and practices utilised by immigrants to facilitate integration. The study makes use of eight distinct stages of biographic interviews with immigrants. It examines the issues facing three types of immigrants, including Azerbaijani natives and their relatives who relocated and established in other USSR nations, ethnic Azeris who are mostly from Georgia, and labour immigrants from other nations who come to Azerbaijan in search of employment. Each immigrant's primary source of income is social capital based on international

networks. It also took note of the need for the government to develop an effective integration policy. And it was asserted that every government policy relating to integration was a total failure.

In the Arabian context. **Mensah (2016)** presents the Libyan migrants who turned to Ghana after the 2011 Arab Spring are presented. The purpose of the study was to identify the main obstacles that returnees encountered in reintegrating into their home cultures as a result of their hurried departure and to establish the variables that could affect reintegration. In a south-south migration context, the study employed qualitative methodologies to examine the involuntary return and reintegration of migrants. According to the study, a combination of three factors, such as unfavourable return circumstances, family environments, and unfavourable local conditions, often causes returnees to plan for re-emigration. The results show what sort of support returnees need in terms of self-employment, entrepreneurship, marketing, capital raising, and general business management abilities.

To point out the Syrian refugees in Jordan. **Al-Mahaidi (2021)** demonstrated how emphasising Syrian refugees' rights and using a human resources-based strategy would increase the likelihood that the Jordan compact will ensure their economic well-being. The study noted that work permit liberalisation, the opportunity for business formation, allowing economic activities in the camps, involvement of refugees in municipal works, etc, are the major supportive measures of the Jordan Government. It is proposed that, based on literature advocating the incorporation of human rights concepts in development and economic policy, an emphasis on rights can help to overcome the obstacles preventing the policy's effectiveness.

The emigration intentions and plans of German immigrants living in Switzerland (**Steiner, 2019**). The study focuses on the migration among high-income countries, and the migrants are highly educated. The study followed cluster analysis. Germany and Switzerland are two industrialised, close-by nations that mostly speak and practice the same languages. In Switzerland, there are comparable or even somewhat better economic possibilities, security conditions, living conditions, and lifestyle options. Therefore, emigration or return will only occur if a genuine opportunity is

presented in Germany. And the decision to emigrate is usually driven by personal or external causes; immigration policy appears to have only a little influence on the departure of well-educated and integrated Germans. The study classified migrants as Students, labour migrants, family migrants, family migrants seeking work, and experience seekers. It found that the five different groups of migrants have quite different emigration intentions. Students have the highest likelihood of this happening, followed by labour migrants, labourers, Experience seekers, family migrants, and family migrants.

From the US perspective, it investigates the systemic factors that contributed to the prosecution of young Dominican migrants in the US and ultimately to their expulsion (**Sorenson, 2022**). The research examines how inclusion shows itself from point of departure to point of arrival, through settlement and marginalisation. It demonstrates that ongoing processes of conditional inclusion were impacted by the crack epidemic in New York City in late 1980. It focuses on how conditional inclusion manifests itself from departure to arrival, through settlement and marginalisation, to deportation, and struggles for (re)integration in the Dominican Republic. The study's findings are based on personal interviews and focus groups. According to the study, the whole migratory process—from departure through arrival, settlement, and ultimately deportation— involves regimes of conditional inclusion and citizenship. Social marginalisation and unfair treatment were the primary covert factors in the expulsion. **Darawsheh et al. (2022)** list out the difficulties, sources of assistance, and interactions that shaped Syrian refugees' resettlement experiences in the United States were examined in this phenomenological research. The study uses face-to-face telephone interviews. The United States' refugee policy, family separation, and inadequate support were the key issues. The participants' struggles with daily life were made worse by the United States' refugee policy, which provided little in the way of linguistic, social, economic, or psychiatric help. It points out that the programs for support must include sociocultural tactics and instruction in daily life skills.

Finally, a study investigates whether the previous legal status is associated with Latino immigrants' self-rated health (SRH) at the time they were granted lawful permanent

residency in the US and whether the association persists over time (**Acikalin et al, 2021**). It found that the health of the legal immigrants is influenced by their gender, legal status, and history. It tries to explain how those factors have changed over time. The outcome shows that the Male newcomers showed better initial SRH than those who had previously lived in the US, but the difference vanished by the time of the follow-up interview (3–6 years later). Women with prior documentation reported greater follow-up SRH than their peers, which may be the result of cumulative advantage. Different beginning points in the migratory histories of new legal immigrants may affect their long-term and short-term health consequences.

Other than the above migration studies, some studies particularly address the issues of refugees from different countries. **Smith (2013)** conducted qualitative interviews with 11 Somali Bantu adults and 11 resettlement employees in Salt Lake City, Utah, the USA, and these served as the basis for this study. It discusses the issue of economic globalisation regarding the experiences of refugees in Africa and the management of refugee resettlement on both a global and local scale. It is shown how contemporary obstacles to economic self-sufficiency are related to historical prejudice against the Somali Bantu. Results show the detrimental effects of neoliberal economic policies, which include top-down management techniques and foster agency competition. Rising agency competition, a lack of cooperation, and the marginalisation of refugees themselves in decision-making demonstrate a decline in the overall efficacy of refugee services. The study shows that organizations in charge of helping refugees' resettlement have shifted their attention from the humanitarian needs of their clients to the financial needs of their organizations, with "efficiency" and "accountability" being of primary concern, rather than the quality of life and long-term outcomes for those compelled to leave their home countries.

The studies particularly analyse the migration status of the countries in the Asian continent. It revealed the worst human rights abuses in Myanmar due to lengthy conflicts between several factions and the military government (**Edith Bowles, 1998**). In Burma's rural areas, ethnic minorities, including the Karen, Mon, and Karenni, are allowed to run their lives and administration as a consequence. The refugee

community ran its affairs and worked with assistance organisations to meet its needs. Committees for refugees have been set up to handle their needs. The Thai government and aid organisations do not impose it. And in a general (**Trib, 2002**), asserts that mental health problems among refugees and immigrants are caused by hostility from the community, isolation from family and friends, difficulty finding suitable employment, and market competitiveness. The people first accept them out of love and sympathy. Later, they engage in a long-lasting fight as time goes on about how to divide up the available resources in the area. The humanitarian organisation provides the refugees with appropriate supplies of necessities that the locals lack. This situation creates jealousy among the locals.

To examine the situation of Afghan refugees who reside in Chaghi, Balochistan, in Pakistan. **Gani & Ullah (2021)** look at the realities of refugees and their effects on Chaghi's community and the social fabric of Pakistan in general. It attempts to look into the problems brought on by repatriation activities and determine whether or not the refugees are willing to return home after nearly 40 years in Chaghi. The areas were the effects of refugees on society, politics, and the economy, as well as the main barriers to repatriation. Pakistan's strategic depth strategy in Afghanistan is the main justification for providing relocation. From the outcome, it could be concluded that the majority of refugees are unwilling to return to Afghanistan since there are few chances for business and jobs there, and there is unrest there.

In addition, examine the effects of refugee repatriation in Bunduri. It highlights that the refugees in Bunduri faced severe limitations on their ability to engage in economic activity and move around while abroad, using data from a nation that experienced widespread conflict-driven emigration and significant post-war repatriation (**Ruiz & Silva, 2021**). The research investigates how repatriation may affect a variety of outcomes for states, such as livestock levels, land access, subjective well-being, food security, health, and criminality. It argued that repatriation is not only the most favoured long-term solution to refugee situations but also an important factor for post-conflict economic and political stability because the process of repatriation has the potential to affect many factors, including food security and health outcomes. It

claimed that advocating for refugees' repatriation to their home countries as a long-term solution to their predicament had wide support in policy circles. The findings also showed that a community's subjective well-being, access to land, and livestock ownership are all negatively impacted by a larger proportion of returnees, which results in food insecurity.

### **2.2.2. International Repatriation**

The international repatriation of refugees is the prime discussion matter in this unit. Many studies across the world indicate the history, experience, and issues of international repatriation.

While making a comprehensive assessment of the global refugee and repatriation crisis. The refugees are important to humanity because they bear testimony to injustice, brutality, and extremism (**Helton, 2002**). It points out the flaws in the institutions and policies that are in place today. Victims of the war-torn scenario caused by the conceited and self-centred policy are innocent people. The author suggests that the camp model of rehabilitation is unrealistic and unsound. The relief has to be linked with the development of refugees, which will enable them to get settled in their country or seek local integration. If refugees are given freedom, which is a necessary instrument of growth and development, they will prosper and become self-reliant. It argued that the rehabilitation camp paradigm is impractical and the relief must be connected to the growth of the refugees so they can return home or work towards local integration. Refugees would flourish and become independent if provided freedom, which is a crucial tool for growth and development.

While describing the perception of repatriation by self-initiated expatriates in comparison to their pre-repatriation expectations, it is found that there is a high degree of agreement between the participants' expectations of the return and their experience of repatriation (**Ellis et al., 2020**). Reverse cultural shock is lessened by this congruence, which also makes the transition easier. It provides qualitative information about how SIEs comprehend proactivity by conducting research and maintaining links with their families. It is longitudinal research comparing expectations and experiences of repatriation was conducted using interview data obtained before (n532) and after

(n527) repatriation. According to the study, the repatriation experience either met or surpassed their expectations, demonstrating good congruence and indicating that adjusting to life in the digital era may be simpler than expected. The study emphasises the importance of a spouse, family, and the time aspect of adjustment, among other things.

When examining the impact of pre-migration and post-migration experiences on Sri Lankan Tamil refugees in Canada and India, it is found that the experiences of the refugees are traumatic during pre- and post-migration periods, as they have been facing a lot of mental distress and prolonged suffering (**George, 2013**). For this analysis, a qualitative design, convenience sampling, and a semi-structured interview schedule were used. **George & Jettner (2015)** also conducted a comparative cross-sectional study between the Sri Lankan Refugees in India and Canada, and analysed the psychological distress of these refugees. As per the study, the refugees living in India face more physical stress and psychological distress than refugees in Canada. They feel that they are not getting proper socio-political rights in India.

Discussing the Anglo-Japanese civil exchange, it includes both the evacuation of Indians before the start of the war and their repatriation (**Ward, 2015**). It discusses the difficult task surrounding their return to India. In doing so, it addresses the immigration of Indians to Japan and sheds light on a little-known aspect of the Anglo-Japanese Civilian Exchange. It examines the mostly untold tale of the evacuation and return of the small Indian people living in Japan before December 1941.

While discussing the issues, concerns, and frustrations associated with African repatriation exercises. **Goksu & Islam (2024)** examined cultural, economic, and political obstacles encountered in the process of repatriation and the concurrent rehabilitation of refugees in their areas of origin. It does this by placing repatriation into the context of contemporary durable solutions applied to the African refugee dilemma. Cases from the early 1970s repatriation of Southern Sudanese are used to show. According to the report, there are three long-term solutions to the challenges of refugees in Africa: local integration, resettlement in other countries, and voluntary return to the place of origin. The first option is typically the default for African

refugees due to their racial similarities and the practice of placing refugees in third countries. The potential for third-country resettlement for Africans only became an option when the US Refugee Act was passed; it is a choice for a tiny proportion of refugees.

### **2.2.3. Refugee Migration in the Indian Context**

India is receiving a large number of refugees from different parts of the world. Here, the researcher checks some of the studies related to India's migration experiences in general. **Saxena (2007)** checks whether the refugees are treated according to the international standard of refugee law or not. It goes through the preliminary facts about refugee care in India and examines the provisions of the Indian draft law related to refugees. Refugee recognition, treatment, discrimination issues, crime rate, etc, are analysed. It found that refugee consideration and its impact not only persist in India, it spread across South Asia. **Debbarma (2024)** explains the political and administrative measures to be initiated by the Government of India for the treatment of the problems of refugees in India. And points out that India does not have a structured policy for managing migrants from neighbouring countries. The existing refugees are facing social and political instability.

While studying the migration issues between India and Bangladesh concerning social, economic, and political dimensions. **Kumar (2009)** analyzes the growing tension between India and Bangladesh relating to dealing with the illegal migrants. The issue sowed seeds by the British East India Company by dividing Bengal in 1905, the formation of Pakistan as a separate state also led to the migration of Hindu people from the Bengal region to the Indian region. the main burning issue between India and Bangladesh is the refugees in Chittagong Hill Tracts (CHT). In the case of border issues, the borders between India and Bangladesh are so vulnerable because, still, large areas of the border are without any fence, and Bangladesh pushes its citizens to stay border at gunpoint.

To elaborate on the facet of Indo-Afghan relations, the position that Afghan refugees held in Indo-Afghan relations from the Saur revolution to the present. **Bentz (2013)** reveals India's ad hoc approach toward Afghan refugees, which contributes to

illuminating the position Afghan refugees have in Indo-Afghan relations. The outcome demonstrates that India does not have much time or energy left to care for Afghanistan. Thus, even if the causes may change, the conclusion about Afghan politics essentially stays the same. The fact that India has seldom attempted to use the Afghan refugee card from the Saur Revolution in 1978 till the present may also be used to explain the lack of enthusiasm and mobilisation on the issue.

In the background of Cold War politics. **Rajan (2021)** explained the Cold War politics of the time and how they affected the Indian government's decision to deny Afghans in Delhi refugee status following the Soviet invasion of Afghanistan in 1979. The history of Afghan refugees and the opening of the UNHCR headquarters in Delhi, India. The Indians' wish to limit the UNHCR's assistance to Afghans was motivated in part by their intelligence agency's concern that Pakistan would send spies into India under the garb of Afghan refugees (**Rajan,2021**).

To assess the socio-demographic and health conditions of the Tibetan refugees in India. **Batia et al. (2002)** look for any associations between a refugee's birth status and educational attainment, as well as between geographic location and health, etc. Diarrhoea, skin infections, respiratory infections, fevers, joint aches, and cardiovascular issues are among the prevalent ailments, according to the report, which also argues that the cost of illness to society is a significant issue. The leading causes of death identified via 'verbal autopsies' were cancer, TB, accidents, cirrhosis, and heart disease in decreasing order of incidence, even if computed mortality rates were unreasonably low owing to underreporting. Overall, this population's sociodemographic and health traits appear to be shifting from those typical of least-developed nations to those typical of middle-income and wealthier civilisations.

The focus is given to analyse the issues relating to potential sources of income and the preservation of a unique Tibetan identity. In the beginning, Tibetans were able to forge a powerful exile community as a result of the opportunities provided by living in India, such as the establishment of relatively remote refugee camps. conflicts between being/remaining a refugee and recognising the diasporic character of the Tibetan exile community, and addresses the difficulties experienced, such as status concerns,

registration procedures, means of subsistence, and prospects in India over more than 50 years, roughly equal to the duration of the Tibetan diaspora (**Bentz, 2012**).

While discussing the role of the Indian Government in solving the refugee problems, the relief measures taken by the Indian Government and voluntary agencies in a camp of Bangladesh refugees near Calcutta are not satisfactory. The refugees are confronted with many issues, including inadequate medical care, inadequate sanitation facilities, and Improper anticipation of the general problems (**Seaman, 1972**). And regarding the living conditions of the refugees settled in colonies, the living situations of persons who have settled in colonies in and near Madurai, including those from Sri Lanka, Burma, and other countries, and between those who work in certain industries and those who are not is not a good condition and they have confronted many disparities regarding gender, employment, and housing (**Dodge & Weibe, 1981**).

Based on the analysis to find and comprehending resources in camps might assist refugees in increasing their degree of resilience to deal with upcoming challenging life events (**George,2017**). It finds that utilising resources for family conflict, daily stress, and health care revealed synergy between these demands that necessitate cooperation. The study's main themes include the availability of official and informal resources, how refugee families use the help they may get from these sources, and the possibility of resource loss.

The matter of internal migrants in India. **Ansari (2016)** focuses on an analysis of the concept of internal migration, the status of the internal migrants in India, and the issues and challenges of internal migrants in India was conducted. The confidence and productivity of the refugees can be enhanced by understanding skills and imparting capacity-building programmes according to the skills. which directly gives a boost to GDP and increases their standard of living.

#### **2.2.4. Sri Lankan Refugees**

For presenting the expatriation status of Sri Lankan Tamil refugees across the world. The following paragraph examines the basic information related to the Sri Lankan refugees.

The Sri Lankan refugees spread across the Globe, including Europe, Canada, and the USA (**Velamati, 2009**). The Tamils who migrated to Western countries are educated youths and upper and middle-class families. The uneducated people migrated to India, particularly in Tamil Nadu. The expatriates in Western countries prefer to stay there. Particularly, the second-generation members never want to resettle in Sri Lanka. The article also explains each country's migration policies and laws in detail. Various attempts to create a separate Tamil ethnic state are also described in the article.

While analysing the contemporary policy of Australia regarding the intake of Sri Lankan refugees and its comparison with past policies found that Australia follows a restrictive policy regarding the receipt of migrants from Sri Lanka, and it is allowed only based on sponsorship of closely related family members in recent times (**Bett & Higgins, 2017**). The study gives an insight into the pros and cons of contemporary Sri Lankan migration policies in Australia.

The involvement of India and other countries in solving the ethnic issues in Sri Lanka. **Shelton & Kodikara (1987)** checked the involvement of international organisations and countries in the Sri Lankan ethnic issue. It describes the role of India as a non-state actor. The study analyzes world-level meetings and policies for solving the issues existing in Sri Lanka. The main theme was the Sri Lankan Ethnic conflict, international relations, and the Role of the Tamil Nadu state in solving the issue. It describes the involvement of India and the US in the internal conflicts of Sri Lanka and the stands of Tamil Nadu DMK and AIADMK parties about the Incidents in Sri Lanka. The study made a detailed analysis of the report of the U.N. sub-commission on the prevention of discrimination and protection of minorities held at Geneva for protecting Tamils in Sri Lanka.

While analysing the role of international and national organisations. **Kendle (1998)** attempts to describe the UNHCR's (United Nations High Commissioner for Refugees) activities in Sri Lanka from 1987 to 1997. It examines the first South Indian repatriation programme, which started in December 1987, and determines whether or not the procedure was safe and voluntary. of the reasons why the UNHCR decided, in 1990, to work on behalf of internally displaced persons (IDPs) and returnees in Sri

Lanka, the degree of protection the UNHCR ultimately decided to give returnees and a potential justification for the organization's decision to get engaged in this endeavour. Following that, a review of the Tripartite Agreement agreed in January 1994 by the governments of Sri Lanka, Switzerland, and the UNHCR on the repatriation of Tamil asylum seekers from Switzerland is also given (**Maneesh et al., 2021**) also try to, analyse the UNHRC's failure in providing aid to provide sufficient hygienic living conditions to the Tamil refugees living in India during the Sri Lankan civil war. Health, hygiene, and political inclusion, etc, are the key variables for the study. It highlights the failure of the UNHRC to support the Sri Lankan asylum seekers in India. It explains how the health and hygiene condition is maintained, the political rights of the refugees are preserved, educational support is provided, and the social acceptance of the refugees is also.

To comprehend the national geopolitical situation. **Guha (2015)** tries to bring out how the geopolitics of India are affected by the forced migration of certain people inside South Asia. It provides historical context in addition to direct observations of camp inmates. This article demonstrated how Tamil Nadu, a state on the southern border of the country that shares an ethnicity with a neighbour (Sri Lanka), has made it clear that neglecting its population in the latter will only deteriorate relations between the two South Asian nations by providing a historical perspective as well as first-hand observations of residents in a refugee camp. The Sri Lankan Tamils have an impact on geopolitics, which was formerly the cause of their forced emigration. In a particular dimension (**Jones, 2012**) analysed how theoretical models based on transnational ethnonationalism and kin migration may be used to explain the attitudes of Tamil Nadu's ethnonationalist parties toward Sri Lankan Tamil refugees. The study discusses the history of the Tamil-Sri Lankan conflict, and the reception of refugees in India, etc. The influence of Tamil Nadu politics regarding the matter of Sri Lankan issues is properly explained in the study.

The socio-cultural dimension, **Kuttikat et al. (2018)**, highlights the social, cultural, economic, and structural challenges that Tamil migrants faced in India as well as their tenacious efforts to overcome those obstacles. The article also included war

experiences, difficulties in refugee camps, and resolute reactions. Overall, civil war-related incidents, such as traumatic wartime experiences and the ensuing difficult living circumstances in refugee camps, are the main causes of most of the hurdles faced by refugees, and they resulted in distinctive, focused, and durable reactions. The Tamil repatriates do not face any difficulties in practising their religious faiths. Even though they face some difficulties regarding structural and economic concerns, they are overcoming the social problems by building strong social and community connections. **Chandrabose (2017)** illustrates the influence of caste and culture on Sri Lankan Tamil migrants both before and after their repatriation. The primary research instrument is observation and experience. The study examines the caste, education, and social position of Indian Tamils in Sri Lanka in the context of repatriation. **Little (2007)** analysed the educational change among the Tamil minority in Sri Lanka. The study analyzes the social, economic, and political dimensions of factors that support and restrict the development of educational facilities for the Tamil minorities. It is a descriptive study that analyses gender-wise literacy rates and educational growth phase by phase. The study concludes that the progress of education influenced social, economic, and political pressure. The religious views of missionaries offered a rudimentary level of education to the refugees, etc.

When analysing the Indo-Sri Lankan Pact 1964. **Pillai (2012)** has made a critical analysis of the Indo-Sri Lanka Pact of 1964 and its problems and weaknesses. It stated refugees' statelessness issues as a result of the 1964 Agreement. The report makes the case that the terms of the agreement ought to be reconsidered. And following the Act, **Shekhar & Somasundara (2019)** analyse various push and pull factors affecting Sri Lankan refugees in the Indian state of Tamil Nadu. It found that initially, India adopted a soft policy for receiving those repatriates, but later India was compelled to resist them due to various political and social issues. The study suggests that the Government must do proper long-term planning each time it decides to receive refugees. The main discussed aspects were geographical proximity and contiguity, the response of Indian civil society, cultural and linguistic affinity, and the Indian concept and laws about refugees.

Peace reconciliation has become a matter of discussion. **Rotberg (2010)** aspires to bring about peace and reconciliation between the Tamil minority and the Sinhala majority in Sri Lanka. India's early contributions were highlighted in the article. In its evaluation, the involvement of the LTTE in the peace discussion is mentioned. He critically evaluates the fruitless peace negotiations between the LTTE and the Sri Lankan government. The author, a political strategist and key LTTE negotiator, alleges that the Sinhala-Buddhist ideology is profoundly integrated into Sri Lankan government policy. The article also outlined the factors that led to the LTTE's foundation and its persistent adamancy in defending its view of a separate land. Both parties were firmly entrenched in their positions and kept the nation in a constant state of ambiguity. To further its goals, the Tamil militant group is far from adhering to the democratic process. A scenario like that poisons the peace process. As a result, many emigrate from their origin and live as refugees in receiving nations.

To understand the willingness of the Sri Lankan refugees to return to their homeland. **George, Kliewer, & Rajan (2015)** find that half of the surveyed population is willing to repatriate to their homeland. The younger generation prefers to stay in India. It discusses the role of the family in rehabilitation and also examines the degree of communication among the Indian refugees and their relatives in Sri Lanka. **Jesline et al. (2021)** also analysed various existing laws related to the management and treatment of refugees in India. They studied four key aspects they livelihood development, language and cultural awareness, social relationships, and equal citizenship within the country. It found that Most of the refugees wish to stay in India itself, and the reason for not staying in Sri Lanka is the long duration in the host country, social adaptation, Tamil-based education there, and Fear of civil War. etc.

By discussing the role of India in Sri Lanka in the post-LTTE period. **Mayilvaganan (2012)** analyses the social, political, and economic role of the Government concerning Sri Lanka. The study considered India's trade role, policy on infrastructure the problems of the fishermen fishing in the Palk Strait between India and Sri Lanka. Their findings say that the foremost reason for India's greater role in Sri Lanka is to reinforce India's influence and, in turn, reduce China's and Pakistan's sway in the

region. India's economic interest is the reason for India's greater role in Sri Lanka. Otherwise, another country may invest heavily in Sri Lanka instead of India to get high economic and political power there. It suggests that the Indian Government consider the introduction of a system of licensed fishing in Sri Lanka's waters for Indian fishermen, as well as a license for Sri Lankan fishermen to fish in Indian waters for a limited period through a mutual concord. It also points out the requirement for cooperation and small-cost products and introduces innovative transportation facilities to improve Indo-Sri Lanka relations.

To check on the readiness for repatriation of Sri Lankan Tamil refugees in India in the light of resources, support, concerns, and strategies of repatriation. **George et al. (2015)** identified that lack of resources and infrastructure development, and lack of intervention to address international conflict are the main repatriation challenges identified by participants, and enhanced efforts to restore the trust between the state and citizens, which is vital for a successful implementation of repatriation. When the focus is given to analysing the problems of rehabilitation, repatriation, and resettlement of Sri Lankan refugees in India. **Edwards (2005)** argued that the refugees who are not given the opportunity and basic rights are left in appalling circumstances. They are in an uncertain condition. The refugees are supposed to go on with their lives while being forced to live in a warehouse, cyclone shelter, private property, and other run-down locations. The UNHCR and other foreign NGOS are prohibited from working within the camp by the central authority. The refugee is reduced to a number. When auditors from the government arrive, they count how many people are in the hut. The migrants resemble inanimate objects. They experience severe mental problems as a result of the harsh atmosphere. The special police are suspicious of them and keep an eye on their movements. Psychological hardships and public shame have an impact on their cultural foundations.

When checking the repatriation mechanism of Sri Lankan refugees in India works in India, the degree of formal support given by the Government to make it successful is considered. It is identified that, repatriation mechanism is not working properly in India, and no formal guidelines have been introduced to make it perfect. It suggests

the requirement of taking a formal, practical approach by the Government to solve the post-reparation problems of these refugees. The study suggests various guidelines to the Indian and Sri Lankan governments to solve the post-repatriation problems of the Sri Lankan Tamil refugees (**Heidemann & Dasgupta, 2022**).

While analysing the issues and problems in the rehabilitation camps. **Hans (1997)** describes the situation of displaced and refugee Sri Lankan Tamil women in camps in India. Gender, ethnicity, class status, religion, and social roles of those repatriates have been analysed in the study. **Kathirgamatham (2015)** focuses on analysing the effectiveness of the implementation of voluntary repatriation law and suggests the significance of voluntary rehabilitation of refugees as a permanent solution to get their social identity and the need to create legal, administrative provisions, and judicial decisions relating to refugees and the situation of their rights.

On the citizenship side, **Bentz & Ponceaud (2020)** have analysed the citizenship status of Sri Lankan refugees in India. It is found that most of the refugees are in a state of confusion about citizenship, and some refugees staying in the city are not ready to accept them as refugees; instead, they claim they are Indian overseas citizens. This study focuses on analysing the legal, social, political, and economic status of Sri Lankan refugees across India. Other highlights, the majority of repatriates stand with a confusing answer. They say that they are neither a total an Indian citizen nor a Sri Lankan citizen. They are not treated as Indian citizens as a gift; instead, it's a result of international politics

In the Kerala context, a study has been conducted by addressing the human security profiles of the Tamils who have returned home and have been residing in Kerala's Kollam, Pathanamthitta, and Wayanad districts (**Seethi, 2018**). The purpose of the study is to analyse the issues surrounding Tamil 'statelessness' within the context of human security and to look at how India has dealt with this issue through the processes of repatriation and rehabilitation. It employed a pre-planned questionnaire to collect data and conduct an analysis of the subjects' lives, taking into account crucial factors like gender, health, education, income, and savings. **Angha (2024)** looks at how colonial power changed the demographics and stoked racial conflicts between Tamils

and Sinhalese by bringing Tamil labourers to Ceylon. It talks about the citizenship and rights issues that repatriated people confront, especially in light of the 2019 Citizenship Amendment Act (CAA). It draws attention to the financial difficulties and little government assistance for repatriates, exposing persistent poverty and a lack of work prospects. Furthermore, it examines the cultural identity of Tamils in Sri Lanka, making a distinction between those who have historical links and those who were introduced by the British, which is essential to comprehending their sense of inclusion. The intricate relationship between history, identity, and the socioeconomic difficulties Sri Lankan repatriates face in Kerala is highlighted in the literature.

### **2.3. Financial Inclusion Overview**

Numerous researchers have already completed their research on various facets of the return of Sri Lankan Tamil refugees to India. However, a thorough study that contextualises the financial inclusion of Sri Lankan expatriates has not yet been conducted. Various works have been reviewed in this context to conceive the research's theme. This chapter is mainly divided into two parts. The first part discusses numerous kinds of literature related to migrants, refugees, and Sri Lankan refugees across the globe and the Indian context. The second part of the chapter spells out the literature related to 'financial inclusion' in general at the global level, the Indian context, and the financial inclusion of migrants.

#### **2.3.1. Financial Inclusion of Migrants and Refugees at the Global Level**

In the global dimension, many studies have been conducted in the area of 'financial inclusion'.

When investigating the bi-causal links between the financial inclusion index and the expansion of the financial sector, economic expansion, and remittances using a panel VAR Approach (Anarfo et al., 2019). It noted that remittances, financial inclusion, the expansion of the financial sector, and economic growth all contribute significantly to the macroeconomic and financial stability of the Sub-Saharan African sub-region. These four factors complement one another rather than merely having a big influence on one another. Results show a reverse causal relationship between financial sector

growth and financial inclusion in Sub-Saharan Africa, indicating that the two factors reinforce one another. And **Ajefu & Ogebe (2019)** described the data from the World Bank's migration and remittances household survey for Nigeria examines the effect of remittances on financial inclusion. It reveals that receiving remittances improves the likelihood that people will use formal financial services like checking accounts and internet banking. And lowering the costs and restrictions to remittance inflows will expand access to and usage of formal financial services in Nigeria, which can raise investment capital and boost the nation's economic growth. Here, the effect of remittances on financial inclusion was estimated using an instrumental variable estimation approach, and the migrant network effect was utilized as an instrument to adjust for any endogeneity between remittances and financial inclusion. **Wellalage & Locke (2020)** spell out the connection between the financial inclusion of refugees and the remittances made and received by refugees in the context of Syrian refugee survey responses from the World Bank using the inverse probability of treatment-weighted propensity score analysis (IPTW). According to the study, the informal financial sector and services not provided by the formal financial sector do contribute to inclusivity; however, typical indices of financial inclusion may introduce bias when used with refugees, given their restricted access to formal financial services. Findings show that total remittances boost refugees' financial inclusion; persons who participate in remittances hold an average of 29%, 20%, and 15% more ATM cards, debit cards, and insurance than their non-participating counterparts.

By considering the recent data on financial inclusion from all global regions and identifying the recurring elements in the literature on financial inclusion, as well as some disagreement in the policy community. **Ozil (2020)** pays particular attention to matters like the optimum level of financial inclusion, extreme financial inclusion, how systemic risks can be transmitted from the informal financial system to the formal financial system, and whether financial inclusion and exclusion are pro-cyclical with changes in the economic cycle. It concluded that financial inclusion is influenced by factors such as financial innovation, poverty levels, financial sector stability, economic health, financial literacy, and regulatory frameworks that vary among nations. **Hagstrom & Pereira (2021)** also attempt to analyse the financial inclusion

factors for persons with a refugee background from over 30 countries living in Utica, New York. It concluded that more financial inclusion is connected with refugees who are male, more educated, employed, wealthier, older at the time of migration, have better language skills, and have resided in the nation for a longer period. Financial inclusion rises in proportion to refugees' trust in financial institutions and falls in proportion to refugees' close friends belonging to the same ethnic group. Country of origin, religious affiliation, and religiosity are all strong indicators in various formulations

In the dimension of European banks' legislation regarding financial inclusion, it is analysed financial inclusion programs and European Union banking legislation are analyzed on the basis of providing financial services to asylum seekers and refugees (**Batsaikhan et al, 2019**). The data was gathered with the help of banks in the European Union to give insight into banks' views about the financial integration of refugees, their appraisal of applicable banking rules, and potential public-private partnerships to better the financial integration process. It is opined that KYC norms of the banks tightened the account opening status of the refugees. **Tazzioli (2019)** attempts to analyse the financialization of refugee assistance in Greece in light of the country's migration history. This concept particularly focuses on demonstrating how the refugee cash assistance programme controls populations in transit for reasons other than financial inclusion. It also draws attention to the ways that the financialization of refugee migration affects the subjectivities of refugees and the biopolitical value systems that are produced. To qualify for debit cards and the monthly top-up, asylum seekers are subject to spatial fixations and geographical limits, which are discussed in the last section. It believes that rather than promoting financial inclusion, methods of financialised humanitarianism should be included in measures for regaining control over irrational movements based on exclusionary and transient governance processes.

While examining the relationship between financial literacy and other macroeconomic traits. **Lyons & Kass-Hanna (2021)** analysed by taking data from the World Bank 2014 Global Findex to better understand the dynamics influencing financial inclusion

in the MENA area. It looked at how these variables affected various vulnerable groups, including women, young people, those with less education, the impoverished, and, in the case of MENA, Syrian refugees. It has been found that higher levels of financial literacy are associated with positive savings behaviour among Middle East North African households and lower borrowing rates, especially from informal sources. People don't get the same amount of attention, especially the most vulnerable ones, and compared to other areas, the MENA nations have greater gaps in financial inclusion for these vulnerable populations, notably for women and the poor.

### **2.3.2. Financial inclusion in India**

Many studies are addressing financial inclusion in India. **Jain (2015)** spells out India's progress toward financial inclusion and the success of the banking industry in India. It elaborates on the financial inclusion development stages, Individualistic approaches of the different banks for achieving the financial inclusion goal, and various financial inclusion schemes of the central government. It suggested the importance of developing specific strategies by each bank to ensure the reach of their service in the hands of the common people. In addition, it states that the financial inclusion goals can be easily attained cost-effectively by linking micro-finance institutions and local communities. Public sector banks have statistically significant negative connections with the poverty ratio compared to private sector banks, and boosting the breadth and depth of public sector banks might have a synergistic influence on poverty reduction in India (**Inoue, 2019**). **Maity & Sahu (2020)** also examine how banks in India contribute to financial inclusion. It concludes that scheduled commercial banks in India are using 94.87% of their resources to generate the intended results in terms of financial inclusion. And certain public sector banks function at a level of efficiency of 97.48 per cent and private sector banks at a level of 92.26 per cent. **Joshi (2015)** aims to examine the relative significance of the financial inclusion variables and create an extensive financial inclusion index, and examines each state's inclusion and how it relates to others in India, with the state's per capita income. The study uses factor analysis to describe the results. According to the rankings of the states based

on the composite score, Chandigarh is in first place, and only a few other states have fared adequately in terms of financial inclusion. The fact that there is a large discrepancy among the different Indian States is an indication that India would have difficulty achieving its goal of full financial inclusion. It forces RBI to switch from a bank-centric (mandate-driven approach to a customer-centric strategy. **Ghosh & Sahu (2021)** attempt to understand the level of financial inclusion among different states in India. It found that there is a growth in bank branches in rural and urban areas of Indian states. But the financial inclusion among the states shows a wider disparity. The concept of financial inclusion in India needs to get more attention from the government, the RBI, and other officials.

The role of the Reserve Bank of India (RBI) and the Indian Government is to encourage the opening of savings accounts for members of the weaker sectors of society. **Sangwan (2017)** analyzed 992 households in five villages in Punjab and Haryana was conducted in 2013 and 2014, to assess the implementation and effects of the above-said financial inclusion program. The study indicates, only 5% of families in Punjab and 9% of families in Haryana were not yet connected to a bank for a fundamental financial service like savings. In the case of landless households, formal access to credit is very low. Rural households prefer to do banking activities through commercial banks rather than cooperative banks operating in nearby areas. Distance is the main barrier to operating banking activities. **Vyas & Jain (2021)** attempt to explore the recent actions taken by the Indian government regarding financial inclusion. The schemes and programs of the Reserve Bank of India and major commercial banks have been made to increase financial inclusion. It's a descriptive and exploratory study. It concludes that the adoption of new technology would be a crucial component of financial inclusion, but building the necessary infrastructure still presents significant difficulties. **Mukharjee & Chakraborty (2012)** critically examine the role and efficacy of the commercial banks doing business in the state of Jharkhand in connection with promoting financial inclusion. The efficiency of the central and state Government packages serves banking and risk

management. It also addresses the role of commercial banks and private sector banks in promoting financial inclusion in rural villages. The study put forward the suggestion that both the private sector and public sector banks should properly evaluate their role in financial inclusion and should report to the RBI at regular intervals.

To understand the financial inclusion in India using data from the World Bank Global Findex for 2011, 2014, and 2017, and to contrast India's condition with that of the other BRICS countries. **Menon (2019)** found that financial inclusion comes after economic growth. The expansion of our national income will be represented in the increased gross domestic product that will result from expanding business opportunities. People will have access to allied goods and services like insurance protection, business loans, payment and settlement facilities, and many more, in addition to having safe savings. Finally, it is argued that financial accessibility will entice players from the international market to come to our nation, which will increase job and business opportunities.

To trace out the opportunities and problems of financial inclusion in India. **Bull & Klapper (2023)** attempt to investigate the obstacles to financial inclusion, opportunities, and ways to increase financial inclusion in India. According to the study, the formal financial system is still out of reach for 90% of small enterprises, while 60% of the population lacks access to functioning bank accounts. The bank-credit-to-GDP ratio is roughly 70%, although regional and district-level discrepancies exist in several states. The study noted the role of NBFCs, the importance of bank licensing measures, and the Influence of technology on achieving the goal. The door-to-door delivery services of some banks and Direct benefit schemes of the Government are some of the opportunities for the financial inclusion of the unbanked. **Mukherjee & Gaur (2024)** conducted a descriptive study that discovered difficult banking procedures and the lack of ATM accessibility in rural areas as the primary contributors to the financial exclusion of rural poor people. The report concludes by

highlighting the need to streamline bank processes and the requirement for more ATMs to be installed in rural areas.

In addition to supporting the findings of the previous studies, **Schuetz & Venkatesh (2020)** opined that four obstacles must be overcome to achieve the goal of financial inclusion: geographic access, high costs, unsuitable banking products, and financial illiteracy. It argues that the majority of these difficulties may be solved by blockchain technology and how blockchain technology might help rural Indians who are financially excluded, laying the groundwork for a potential solution that would link them to international supply chain networks. It also explains the causes, trends, and results of the adoption of blockchain technology.

In a general sense, **Malhotra & Baag (2021)** investigate the elements affecting financial inclusion in India. It considers both demand-side and supply-side data. To investigate the association between financial behaviour and financial account ownership, a multivariate Logit regression model was utilised. It found that financial inclusion in India is impacted by supply-side variables like branches per 1,000 sq km, bank branch density, and income level, as well as demand-side factors like branches per 1,000 sq. km and bank branch density. Due to the absence of collateral and high processing costs, banks are hesitant to lend to the poor. To serve the impoverished, financial institutions can break even by utilising digital technology and mobile accounts. It gives the importance of a centralised, Aadhaar-enabled banking system. **Dar & Ahmed (2020)** also identified various factors that influence financial inclusion in India, as well as the factors that influence impediments to it. It also attempts to disclose factors that influence unregulated financial activities in India. The study demonstrates that the different financial inclusion metrics are significantly influenced by gender, age, education, and income. Informal saving and borrowing are also significantly impacted by these circumstances. The study suggests that to make financial inclusion more inclusive, authorities should concentrate on the female population in particular, as well as on education and income-improving policies generally.

To find out the state of financial inclusion in India and the factors that influence it. **Kumar (2013)** examine and found that branch networks have a positive effect on financial inclusion. Indicators of penetration turn out to be significantly influenced by both the proportion of factories and the labour base. It highlights how important socioeconomic and environmental factors are in influencing people's banking habits. **Zhang et al., (2021)** also explores the factors that influence bank branching activity in India, one of the world's greatest developing nations. It uses a longitudinal database covering 25 states for the period 2006 to 2017. And the bank branch location is mostly influenced by regional and bank-specific variables, including population density and bank deposits. The types of banks and states with various business conditions are also variable in deciding the bank branches. The study examines how the business climate affects the link between bank and state-related explanatory variables and bank branching activities.

An attempt is made to understand the state of financial inclusion in India and the relationship between finance and economic development (**Thirumagal & Swaminathan, 2013**). The study also analyses the extent to reaching the idea of financial inclusion is reached across India. It found that malnutrition, farmer suicide, and health issues are distressing realities that persist in many rural sections of our nation and are seen as a severe danger to the nation's economic growth. It is shocking how many farmers are trapped by unethical moneylenders. They are blissfully ignorant of the financial services offered by our banks. **Kodan & Chikkara (2013)** state various causes and effects of financial inclusion. Use, depth, and availability variables are used in the study. The two basic methods used to analyse the data are ratios and multiple regression. The findings show that the variables in question had an inverse relationship with poverty and that the majority of Indian states have low levels of financial inclusion.

An investigation has been made to explore the accessibility, usefulness, and availability of financial services and products in both rural and urban India between 1991 and 2014 (**Lenka & Barik, 2018**). It employs the principal component analysis

(PCA) approach to build a financial inclusion index that acts as a proxy variable for expressing the accessibility of financial products and services to both urban and rural populations. The study concludes that although financial inclusion in India has increased significantly since 1991, compared to urban populations, financial access to the rural masses has not grown significantly. Contrary to a noticeable rise in financial inclusion, rural India does not show a growth that is similar to that of urban India. The study suggests the importance of opening bank accounts for people in rural areas and the need for bringing more innovative, inclusive measures in the post-liberalisation era. **Ghosh (2020)** examines the influence of distance on financial inclusion in India. It's a long-term study conducted with 10000 samples. The variables, such as time and distance for reaching the banks, are the key inspection factors for the study and prove that they have an inverse or negative relationship with the access and use of various banking services. The study suggests that the significance of branch expansion and ensuring the universal accessibility of banking services are the ways to overcome the hurdles to attaining financial inclusion.

It is found that there are three most important criteria for increasing financial inclusion in India are cheque facilities, educational loans, and public awareness of long-term loans (**Joshi, 2014**). The findings show that financial inclusion among the urban poor is moderate. It has been noted that the most significant issues affecting people's ability to use financial services are local accessibility and ignorance, followed by a lack of cooperation, poor instruction, and a lack of transparency. It describes how well-known and widely used the various financial services are among urban workers in the unorganised sector.

In the dimension of financial inclusion of women. **Aziz et al. (2022)** seek to explore the reasons why women in Asian nations are less encouraged and more likely to be excluded from the official financial system than men. It also assessed the relationship between women and religion. Eight South Asian nations, including Bangladesh, India, Pakistan, Sri Lanka, Afghanistan, the Maldives, Nepal, and Bhutan, have been studied using data from 2004 to 2017. The findings of this study show that sex and the use of

financial services seem to be closely associated. Women are less likely than men to possess a bank account, and religious prohibitions limit their willingness to work for a wage. However, nations that support gender equality in the workforce and have strong legislative frameworks to uphold these measures seem to have more financially engaged women. **Govindapuram et al. (2023)** make an effort to examine the elements affecting women's financial inclusion in India. It shows that despite a variety of factors influencing women's access to finance, inclusion seems to be strongly influenced by micro-level determinants. According to the analysis, household-level economic factors like wealth, the gender of the household head, and their position between rural and urban areas are important, but so are individual-level traits that account for a lot of effects. The informal gender norms that limit women's economic activity and mobility have a significant impact on women's capacity to apply for loans and create bank accounts.

While describing the role of self-help groups (SHGs) and microfinance institutions (MFIs) in empowering rural women and their contribution to financial inclusion in India. It found that women's empowerment becomes essential to sustainable development, and Technology and creativity are also necessary to help women become financially literate (**Kandpal, 2022**). Specifically, the study concentrates on women living in rural and hilly locations in the context of Uttarakhand, India, and their socioeconomic progress. And it has gone through the history of self-groups in India, models of self-help group bank linkages in India, economic status and domestic violence, etc. **Bathula & Gupta (2021)** analyses the determinants for their two primary aspects, access and use, to compare the factors that affect traditional and digital financial inclusion. It also considers the comparison of the factors that influence both traditional and mobile banking. It demonstrates that having a low income and being a woman significantly restricts access to financial services, but not to digital financial services. The likelihood of utilising mobile banking is also significantly lower for women than for men, while traditional banking is unaffected.

After reviewing the above literature, it is clear that many studies have been undertaken in the area of international migration, international repatriation, migration in India, and Sri Lankan repatriates in India. In the area of financial inclusion, many studies have been undertaken on financial inclusion in the Global Indian and Kerala Context. These reviews have been taken from various sources, such as online and printed journals from reputed data sources, including Scopus, Emerald, Springer, Web of Science, Google Scholar, and many other sources. Various books and research have also been used for this purpose. Consensus, Sci Space, and Notebook LM are the main AI tools that have been used to explain the concepts in a more specific and meaningful way.

The studies related to the migration of and repatriation of refugees, some of which contain the history of international migration, international refugees, repatriation in the world perspective, and migration experiences in India, refugees in India, and repatriation of refugees in India, are the most relevant. All the studies mainly discussed the area of human rights, socio-economic, and political problems of the refugees in the world. Country-specific and region-specific analyses of migration and refugees in North America, the US, the Arab world, Australia, and the Asian context. On the international repatriation side, the experiences of repatriates in the world, self-initiated expatriation, and the experiences of Sri Lankan repatriates in Canada are matters of discussion.

Refugee migration in the Indian context explains the consideration and treatment of refugees according to international laws, political and administrative initiatives taken for refugees in India, important migration problems with India and its neighbouring states, such as Myanmar, Bangladesh, Afghanistan, Tibetans, etc. All the studies specifically focused on analysing socio-economic and health conditions of refugees, particularly those settled in camps. When the studies specifically focus on Sri Lankan Tamil refugees, their expatriation status in the world, the policy of Australia for the treatment of Sri Lankan refugees, and the involvement of the UNHCR in the Sri Lankan geopolitics for resolving their socio-economic problems are the areas of

concern. Particularly focusing on India, the degree of involvement of India in the Sri Lankan ethnic issues, the Indo-Sri Lankan Pact 1964, efforts taken by the India for the peace reconciliation in Sri Lanka, various laws related to Sri Lankan refugees in India, challenges and problems of Indian-origin Tamils from Sri Lanka in Indian camps, problems of Tamils in post LTTE Period, citizenship issues in India etc were analyzed.

In the financial inclusion dimension, it involves financial inclusion in a global perspective, and the relationship between financial remittance and economic development has been examined. Financial inclusion in Nigeria and Syria, factors influencing financial inclusion in the world, innovation in financial sectors, studies on financial literacy, and regulatory mechanisms in financial inclusion across the world are some of the other important topics covered in the review process. Factors influencing financial inclusion among refugees in the US, financial inclusion programs and banking legislation in Europe, financial inclusion legislation in Greece, the relationship between financial literacy and financial inclusion in the Syrian context, etc, are some of the other topics discussed in the chapter.

The studies related to financial inclusion in India include progress and stages of development of financial inclusion in India, specific approaches of banks towards financial inclusion, financial inclusion initiatives of the Government and RBI, the role of public sector and private sector banks in financial inclusion in India, and state-wise comparison of financial inclusion status, etc. Other than this, the important challenges of financial inclusion were analysed. It found that distance, adoption of technology, illiteracy, huge cost, and unsuitable products are the main challenges for financial inclusion in India. The impact on the branch network on socio-economic conditions and financial inclusion in India, the level of financial inclusion of women in India, and other South Asian nations is also discussed in this chapter.

## 2.4. Research Gap

As a consolidation of the topics discussed above, several bodies of literature discuss international migration, international repatriation, migration in India, India and refugees, and Sri Lankan repatriates in India. But the literature specifically mentioning the rehabilitation of refugees in Kerala, the socio-economic conditions of refugees in Kerala, and Indian-origin Sri Lankan Tamil refugees in Kerala is rare. In the area of financial inclusion, much literature has discussed financial inclusion in the World, Indian, and Kerala contexts. The existing studies fail to make an empirical intersection of financial inclusion of any refugees in general and financial inclusion of Indian-origin Sri Lankan Tamils in particular. In the financial inclusion variable dimension, there are many studies analyzed the 'Access' and 'Usage' dimension. But the studies addressing the 'Quality' aspects of financial inclusion are meager.

The briefing of the research gap based on the review is:-

- **Geographical Gap-** Most studies on Sri Lankan refugees or repatriates in India focus either on the national level or primarily on the state of Tamil Nadu. However, research specifically addressing their situation in Kerala is limited.
- **Conceptual Gap-** The studies addressing the 'Quality' dimension of financial inclusion are meager.
- **Thematic Gap** – Most previous studies on repatriates are primarily historical in nature, with limited emphasis on empirical research methods.
- **Integration Gap-** Lack of specific studies investigating the linkage between financial inclusion and rehabilitation of repatriates in India.

## 2.5. Conclusion

The review of literature presented in this chapter provides a detailed understanding of migration, repatriation, and financial inclusion at the global, national, and state levels. It underlines the theoretical and empirical insights of the different authors at

international and national levels. The literature identifies important gaps in the present research as the study about Sri Lankan repatriates in Kerala is meager, with a focus on the quality dimension of financial inclusion. The insights gained from the existing review not only concentrate the research within the existing body of knowledge but also indicate the necessity of building a sound conceptual and theoretical base. Based on this, the next chapter outlines the theoretical basis of financial inclusion, which serves as a guiding framework for analysing the socio-economic status and financial inclusion of Sri Lankan repatriates in Kerala.

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*Chapter 3*

**THEORETICAL FRAMEWORK  
ON FINANCIAL INCLUSION**

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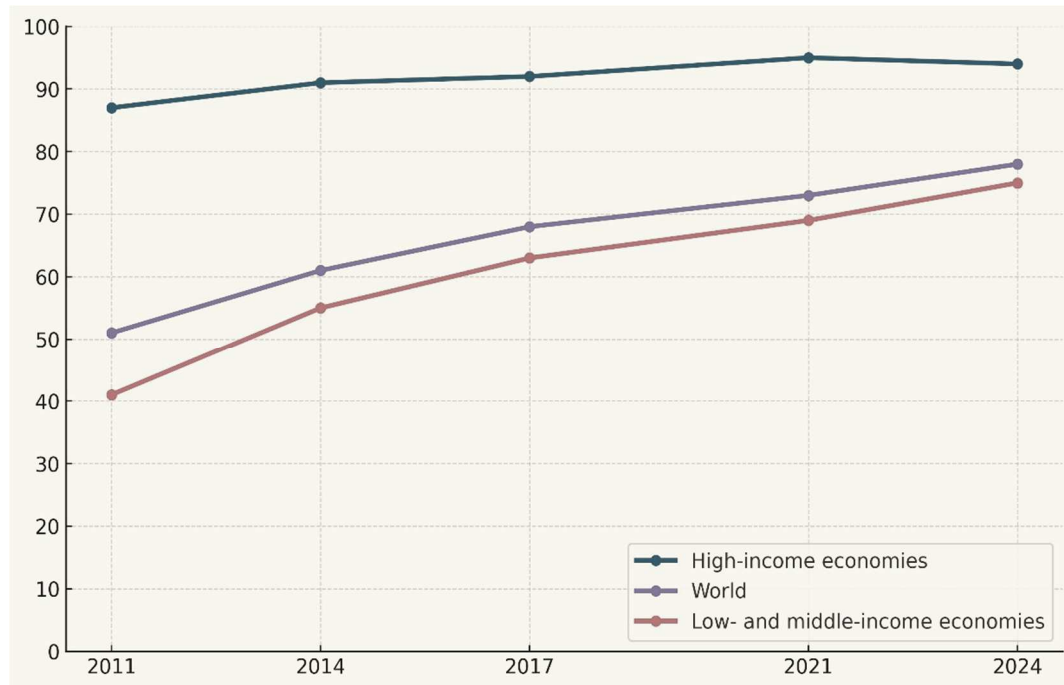
### **3.1. Introduction**

'Financial Inclusion' served as a catalyst for poverty reduction and economic development in every country. The present chapter pinpoints the theoretical basis for gaining insight into the concept of financial inclusion. It discusses financial inclusion in international, national, and state-level dimensions. This chapter also seeks to establish a strong basis for understanding definitions of financial inclusion, development stages of financial inclusion policies, contributions of international organizations to financial inclusion, and various strategic models recommended by different nations to fill the financial inclusion gap. In short, the chapter provides all the required information on financial inclusion for the designated topic under study.

### **3.2. Financial Inclusion from a Global Perspective**

'Financial inclusion' is a worldwide issue. It is equally important in developed, developing, and underdeveloped countries. Every country's rapid economic development and poverty reduction depend on the 'inclusive growth' of its population. 'Inclusive growth' makes people handle monetary crises like job loss or crop failure easily, which can leave families in a better financial situation. Financial inclusion is mainly judged based on account ownership in financial institutions. Global Findex 2025 defines account ownership as "having an account at a bank or similar institution such as a credit union, microfinance institution, or post office, or with a mobile money provider that is included in the GSMA's Mobile Money Deployment Tracker". Owners can use these accounts at a minimum to store money and to send and receive payments. A 'financial institution' is any bank or other financial organisation in a particular nation that provides transaction accounts and is subject to prudential

regulation by the government. The Global Financial Report 2025 says that globally, 78 per cent of adults held an account at a bank or regulated institution like a credit union, microfinance institution, or mobile money service provider in 2024. For the period between 2011 and 2024, the average rate of account ownership in high-income economies increased by 8 percentage points, from 87 per cent of adults to 95 per cent of adults, while the increase was 42% in middle-income economies, where it increased from 34% to 75% between 2011 and 2024. Around the globe, account ownership rose by 50 per cent, from 51 per cent of adults to 78 per cent of adults. The gender disparity in account ownership has decreased from 9 percentage points to 4 percentage points in developing nations. Currently, the account ownership rate for men is 81%, while for women, it is 76%. Even with these advancements, many underserved people still face gaps in their financial access. The average rate of account ownership remains lower for women, the poor, labourers, the unemployed, and among older people. In addition to accounts with official financial institutions, the Global Findex survey inquired about respondents' use of mobile money services since 2024. According to data, globally, in 2014, just 2 per cent of adults had a mobile money account. As of 2024, this share had increased to 15 percent globally and 18 percent in low- and middle-income economies. Sub-Saharan Africa continues to have the highest rate of mobile money account ownership of any world region, at 40 per cent of adults. Sub-Saharan Africa is no longer the only world region enjoying high rates of mobile money account ownership, however. In Latin America and the Caribbean, 37 per cent of adults have a mobile money account.

**Figure 3.1***Growth of Account Ownership Worldwide (Held by Adults in Per cent)*

Source: The Global Findex Database 2025

**3.2.1. Global Financial Inclusion Initiative and Stages of Progress**

Historically, developed countries have found various initiatives for financial inclusion. In the USA, the Community Investment Act of 1977 and the matched savings scheme of 1997 ensure that there is no discrimination in mortgage loans to low and moderate-income people in the USA. In France, the Banking Act of 1948 provides an opportunity for French nationals to open a bank account without many banking procedures. In the UK, a separate ‘Financial Inclusion Fund’ has been established. Australia started the Rural Transformation Centre Programme (RTCP) to help communities get banking and transaction activities without the active involvement of the formal banking system. Many initiatives have been taken in developing and underdeveloped countries. ‘Branchless banking’ has been introduced in Brazil and spreads banking through agents, resulting in increased access to banking services in Brazil. Only 37% of Brazilians had access to formal banking services in the year 1997, but the figure increased to 62% in 2018. There was a massive increase

in the number of people who accessed the formal financial system between the years of 2000 and 2024. Kenya introduced M-PESA in 2007 for its cash transactions, and helps and was able to operate all banking activities without providing any interest to depositors. China developed the China Union Pay System to solve the financial exclusion issue. It's a system that enlarged the usage of debit and credit card payment systems in the Chinese economy in 2002. A total of 150 countries in the world have accepted the UPI system for increasing financial inclusion. South Africa launched the 'no frills account scheme' in the year 2004, called the 'Mzansi' account, which has no monthly transaction fees, and people can transact five transactions for a month without making any payment

### **3.2.2. Financial Inclusion: A Regionwide Report and Countrywide Report**

The regional financial inclusion data shows that the biggest progress in financial inclusion is in Latin America, with Chile and Argentina leading the way. Due to improvements in the support of the financial system, particularly in the number of real-time payments, Argentina witnessed the biggest gain in rankings and ratings of any market. Western Europe improved by 4.0 points from 48.7 to 52.7 in financial inclusion, with nations including France, Germany, the Netherlands, and Switzerland scoring highly. The Asia-Pacific area has been more prevalent among the top 10 markets for financial inclusion. In 2024, nations including Australia, Singapore, Hong Kong, South Korea, and Thailand landed in the top 10. The United States and Canada experienced a little improvement in financial inclusion of 0.2 points. But they were among the areas that had the least amount of development in financial inclusion from year to year. Southeast Asia saw the biggest drop in government assistance, dropping 6.0 points annually, despite improvements in financial system support. Compared to other regions, Africa likewise showed less progress in financial inclusion; however, the circumstances do not include country-specific statistics.

The Global Financial Inclusion Report 2025 says that financial inclusion has been measured in three dimensions: Government support, financial system support, and employer support. It is called the 'Pillars of Financial Inclusion'. According to this report, Singapore has the highest overall financial inclusion, with 78.8, and has an

80.4 Government support score, 75.7 financial support score, and 85.7 employer support score. Hong Kong follows Singapore with a 75.3 overall financial inclusion score, which has a government support score of 73.1, a financial support score of 78.9, and an employer support score of 69. As per this report, India is 22nd in the world with an overall financial inclusion score of 51.1, where the government support score is 30.4, the financial support score is 64.8, and the Employer support score is 81.9.

### **3.2.3. Financial Exclusion in the World**

Even though there are remarkable advancements in certain areas, millions of people worldwide still lack access to adequate banking services. Worldwide, almost 1.4 billion adults (24%) lack access to an account or are financially excluded. However, compared to 1.7 billion in 2017 and 2.5 billion in 2011, the percentage decreased in 2024. But, as is commonly seen, all banked adults reside in developed nations, and the unbanked reside in developing and underdeveloped countries. A large-population economy can have a high rate of account ownership and still be home to many people without accounts. For instance, both China and India have account ownership rates of nearly 90 per cent, yet they are also home to the largest number of adults without accounts. Other economies in the list, such as Bangladesh, Egypt, and Pakistan, have large populations but account ownership rates of about 50 per cent. Together with Adults in high-income economies, enjoy near-universal account ownership. Most adults without accounts live, in contrast, in low and middle-income economies, and 53 per cent of the (more than 650 million adults) reside in just eight countries, such as Bangladesh, China, the Arab Republic of Egypt, India, Indonesia, Mexico, Nigeria, and Pakistan. The report says that the main reasons for financial exclusion in the world are high banking costs, long travel distances, and huge amounts required for paperwork. In developing countries, 'Finance' is considered a major hurdle for financial inclusion. (Global Findex database, 2025). As per the report, Adults without accounts are more likely to be women, poor, and young. Adults without accounts are disproportionately likely to come from more vulnerable or disenfranchised populations. Cross-country regression analysis of Global Findex 2025 data confirms that women, lower-income, less educated, younger, and more rural adults are disproportionately less likely to have accounts. Specifically, Global Findex 2025 finds that of the 1.3 billion adults globally without accounts. Their status is as follows

More than 700 million (55 per cent) are women.

670 million (52 per cent) are from the poorest 40 per cent of households by income.

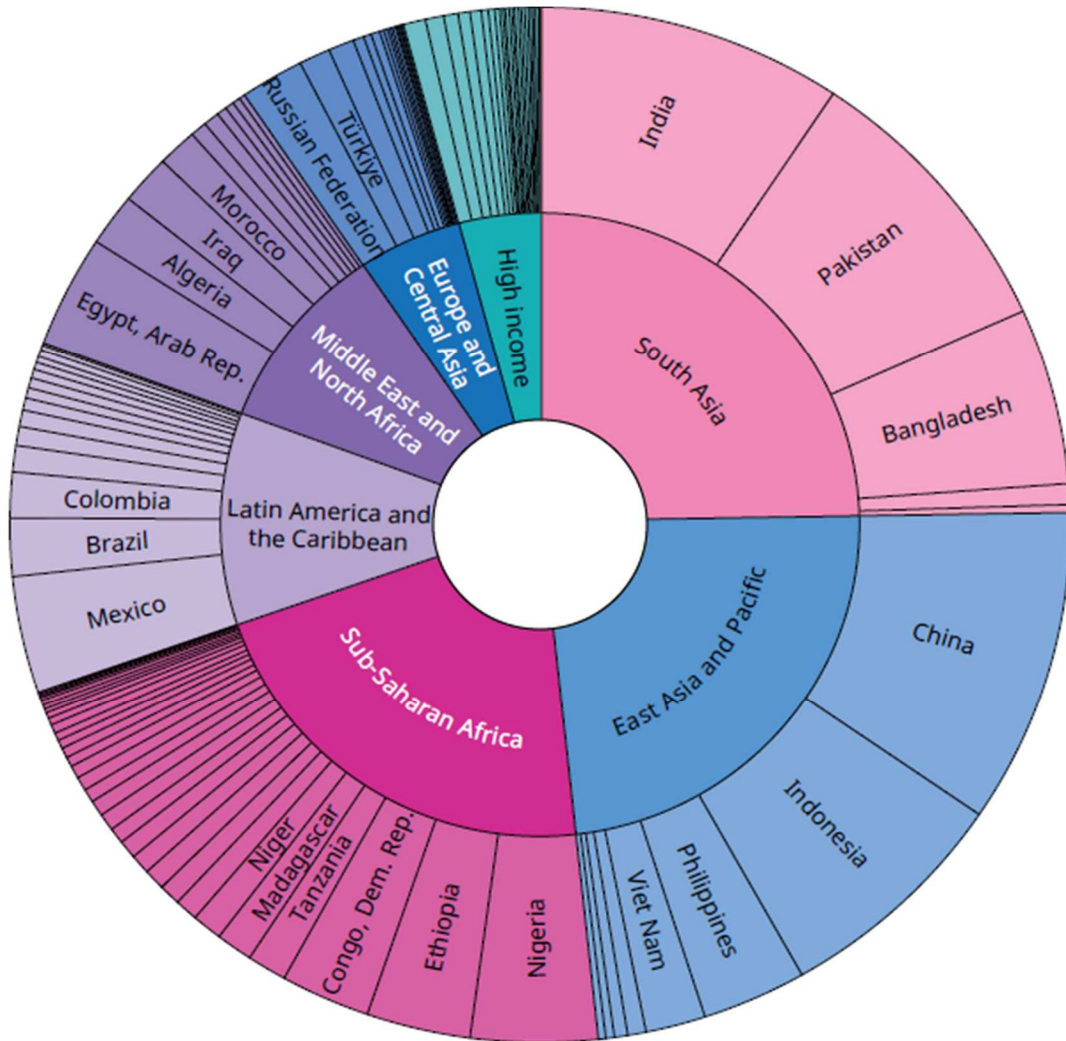
790 million (62 per cent) have a primary education or less.

690 million (54 per cent) are either out of the workforce or unemployed.

380 million (29 per cent) are ages 15–24, another 590 million (46 per cent) are ages 25–54, and 320 million (25 per cent) are ages 55 and older.

**Figure 3.2**

*Financial Exclusion: Major Contributing Countries (% of Adults with no Bank Account)*



(Global Findex database, 2025).

### 3.2.4. Agencies Working for Financial Inclusion in the World

Financial inclusion is a global priority. To establish a world free from poverty and where everyone can live in peace and prosperity, several international organisations are gathering information, conducting surveys, and forming partnerships. Details of important agencies are given below.

**Table 3.1**

*Agencies Working for Financial Inclusion in the World*

Name of Organisation	Area of Work for Financial Inclusion
CGAP	<p>An independent think tank devoted to financial inclusion is the Consultative Group to Assist the Poor. By providing financial services, they aim to enable the impoverished, particularly women, to seize opportunities and develop resilience. Through applied research and active collaboration with their partners, they test and create novel solutions for creating inclusive and responsible financial systems that help individuals escape poverty, safeguard their gains, and further global development objectives.</p> <p>(CGAP, n.d.)</p>
MSC	<p>For two decades, MicroSave Consulting (MSC), a boutique consulting organisation, has worked to promote significant financial, social, and economic inclusion worldwide. The company is operating in more than 65 developing nations, with 11 offices worldwide and 180 employees of various nationalities and specialities. In order to unlock long-term value and produce sustainable performance gains, it collaborates with players in financial services ecosystems. Clients of MSC include local companies, governments, donors, and private sector organisations.</p> <p>(MicroSave, n.d.)</p>
World Bank	<p>In order to encourage financial inclusion, the World Bank publishes the Global Findex database, the largest database in the world that offers information on how adults save, borrow, pay, and other financial activities. The data is gathered through a survey conducted by the World Bank and Gallup Inc. that includes over 150,000 adults from almost 140 economies. Since 2011, the database has been published every three years.</p> <p>(World Bank, 2021)</p>

Name of Organisation	Area of Work for Financial Inclusion
AFI	<p>In order to promote financial inclusion in member nations, the Alliance for Financial Inclusion is a partnership owned and run by the central banks of those nations. It was established to serve as a forum for information exchange on a global scale to enhance financial inclusion regulations. The AFI has over 89 member nations.</p> <p>(Alliance for Financial Inclusion [AFI], n.d.)</p>
UNCDF	<p>It makes microfinance and investment funds more accessible and opens up new prospects for the impoverished and their communities. With an emphasis on Africa and the poorest nations in Asia and the Pacific, UNCDF is especially dedicated to helping those nations that are recovering from conflict or a disaster. To help microfinance institutions reach more low-income households and small businesses, it offers seed capital in the form of grants and loans as well as technical assistance. Local governments also fund capital investments that will improve the lives of the impoverished, such as irrigation schemes, schools, feeder roads, and water systems.</p> <p>(FinDev Gateway, n.d.)</p>
United Nations	<p>According to the UN Development Agenda, all nations must establish and carry out policies supporting the global development goals. To eradicate poverty, the United Nations hosts many summits and conferences in the social and economic spheres. It announced the third United Nations Decade for Poverty Eradication (2018–2027).</p>
IMF	<p>Its goal is to ensure all its member nations experience prosperity and long-term progress in financial inclusion. Every year, it releases financial access data to disseminate information about the efforts made by member nations' banking sectors to offer financial services to their people.</p>
ADB	<p>Through ongoing efforts to eradicate poverty, the Asian Development Bank focuses on ensuring an inclusive, prosperous, and sustainable Asia and the Pacific. It offers both financial and technical support to its member nations. It also promotes policy discussions and provides advisory services. It publishes working papers and discussion papers on financial inclusion.</p>

Source:(Kiran, 2022)

### **3.3. Financial Inclusion in India**

In India, the annual review performance meeting of the finance minister (2018) mainly suggested three components of financial inclusion. These are as follows-

➤ **Access to Financial Services**

Individuals can access existing financial resources from financial institutions. This is critical because so many barriers prevent individuals from accessing financial institutions. It includes unawareness of opening bank accounts, physical distance to banks, structural and procedural formalities, lack of proper financial literacy, language-related issues, etc. This dimension can be measured using information provided by financial service providers, such as the proportion of the population with bank accounts, the number of bank account deposits, etc.

➤ **Use of Financial Services**

This focuses on the proper use of banking services. It states the regularity and frequency with which people use these facilities. The percentage of the population that has a bank account but does not use it properly is referred to as 'marginally banked'. These people may not use banking services due to a variety of reasons. The main reasons for the irregular usage of banking services are the remoteness of banking outlets, lack of customised products, basic illiteracy, etc.

➤ **Quality of Financial Services**

It estimates the degree to which the present financial resources satisfy the customers' demands and needs. The experiences of customers, their outlook, and their attitude toward the financial services available are the main variables involved. The requirement for financial services is not uniform for the entire society. The demand side has to be considered when analysing the quality of financial services.

#### **3.3.1. National Strategy of Financial Inclusion in India**

The RBI prepared the National Strategy for Financial Inclusion for India 2019–2024 under the auspices of the Financial Inclusion Advisory Committee. It draws recommendations and input from the Government of India as well as other financial sector regulators, including the Securities Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI), and Pension Fund

Regulatory and Development Authority of India (PFRDA). The National Strategy for Financial Inclusion 2019–2024 lays out the main goals and vision of India's financial inclusion policies. These policies are to support and maintain the process of financial inclusion at the national level by bringing all parties involved in the financial sector together in a broad convergence of action. The strategy focuses on deepening the scope of financial inclusion, fostering financial literacy and consumer protection, and making sure formal financial services are accessible at a reasonable cost. The following is the main vision of the National Financial Inclusion Strategy 2019-24. Despite several initiatives by the Government of India, more actions are required to guarantee that different groups of unserved populations have proper access to and use financial services. The NSFI also aims to overcome the inherent barriers to accessing various financial goods and services, focusing on the nation's development priorities. The vision of the NSFI is given in the following diagram

**Figure 3.3**

*Vision of the National Strategy of Financial Inclusion*



Source: (Reserve Bank of India, 2020)

## ❖ **Strategic Pillars of the National Strategy for Financial Inclusion**

### **1. Universal Access to Financial Services**

A formal financial service provider should be within a 5 km radius of every village, and customers can be onboarded through a simple digital process. The procedure should be designed to create an ecosystem with less paper.

#### **Action Plans and Milestones:**

Fundamentally, increasing the outreach of banking outlets of Scheduled Commercial Banks /Payments Banks/ Small Finance Banks, to provide banking access to every village within a 5 KM radius/ hamlet of 500 households in hilly areas by March 2020. Secondly, strengthen the ecosystem for various modes of digital financial services in all the Tier-II to Tier-VI centres to create the necessary infrastructure to move towards a less cash society by March 2022. Leverage the developments in the fintech space to encourage financial service providers to adopt innovative approaches for strengthening outreach through virtual modes, including mobile apps, so that every adult has access to a financial service provider through a mobile device by March 2024.

### **2. Providing a Basic Bouquet of Financial Services**

Provide a basic bouquet of financial services, including a Basic Savings Bank Deposit Account, credit, micro-life and non-life insurance products, pension plans, and appropriate investment products. It must be made available to all willing and qualified adults.

#### **Action Plans and Milestones:**

Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have recently taken up employment) is to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), a Pension scheme (NPS, APY, etc.) by March 2020. Here also needs to Make the Public Credit Registry (PCR) fully operational by March 2022 so that authorised financial entities can leverage the same for assessing credit proposals from all citizens.

### **3. Access to Livelihood and Skill Development**

Provide relevant information to newcomers to the financial system about the ongoing Government livelihood programmes, if they are undergoing any skill development program. Help them augment their skills, engage in meaningful economic activity, and improve income generation.

#### **Action Plans and Milestones:**

Focus on process literacy along with concept literacy and which empowers the customers to understand not only what the product is but also helps them learn how to use the product using technology-led Digital Kiosks, Mobile apps, etc., through the strategy period (2019-2024). It also plans to expand the reach of Centres for Financial Literacy (CFL) at every block in the country by March 2024.

### **4. Financial Literacy and Education**

Easy-to-understand financial literacy modules with specific target audience orientation (e.g. children, young adults, women, new workers/ entrepreneurs, family persons, about to retire, retired, etc. in the form of Audio-Video/ booklets shall be made available for understanding the product and processes involved. It is also expected that these modules would help the new entrants.

#### **Action Plans and Milestones:**

RBI develops financial literacy modules through the National Centre for Financial Education (NCFE) that cover financial services in the form of Audio-Video content/ booklets, etc. These modules should be with a specific target audience orientation (e.g., children, young adults, women, new workers/ entrepreneurs, senior citizens, etc.) by March 2021 and expand the reach of Centres for Financial Literacy (CFL) at every block in the country by March 2024.

### **5. Customer Protection and Grievance Redressal**

Customers should be aware of the resources available for solving their grievances. When storing and sharing a customer's biometric and demographic data, appropriate precautions must be taken to protect their privacy.

**Action Plans and Milestones:**

To strengthen the internal grievance redressal system for financial services providers by the end of March 2020, to ensure prompt and timely responses. And establish a common toll-free helpline by the end of March 2022 to provide answers to consumer complaints about the banking, securities, insurance, and pension sectors.

**6. Effective Co-ordination**

The essential stakeholders must coordinate in a focused and continual manner. Government agencies, regulators, financial service providers, telecom service regulators, skill training institutes, and so on. Customers must be able to use the services consistently. The focus will be on consolidating gains from prior initiatives while improving the quality of service for last-mile delivery. It is possible to deepen the culture of digital finance by increasing capacity among Business Correspondents and developing payment system ecosystems at the village level.

**Action Plans and Milestones:**

With the developments in geospatial information technology, a strong framework for tracking financial inclusion progress can be created, with a focus on aspirational districts, the northeastern region, and districts impacted by left-wing extremism. A CFL dashboard and monitoring framework must be created by March 2022

Achievements as per the national strategy of financial inclusion

- Providing banking access to every village within a 5 km radius/hamlet of 500 households in hilly areas is one of the key objectives of the NSFI: 2019-24. The milestone has been fully achieved in 27 states and 8 union territories (UTs) as of March 31, 2024; 99.99 per cent of the identified villages/hamlets across the country have been covered.
- The pilot CFL project, initiated in 2017 to explore innovative and participatory approaches to financial literacy at the block level, has been scaled up based on experiences gained since its implementation. As a part of the National Strategy for

Financial Inclusion (NSFI), it was envisaged to expand the reach of CFLs to cover the entire country by March 31, 2024. In consonance with this milestone, the CFL project was rolled out in three phases across the country. Starting with 80 CFLs, initially covering an equal number of blocks in the pilot phase, the project has expanded to 2,421 CFLs, catering to 7,225 blocks, as of March 31, 2024.

**Figure 3.4**

*Strategic Pillars of the National Strategy for Financial Inclusion*

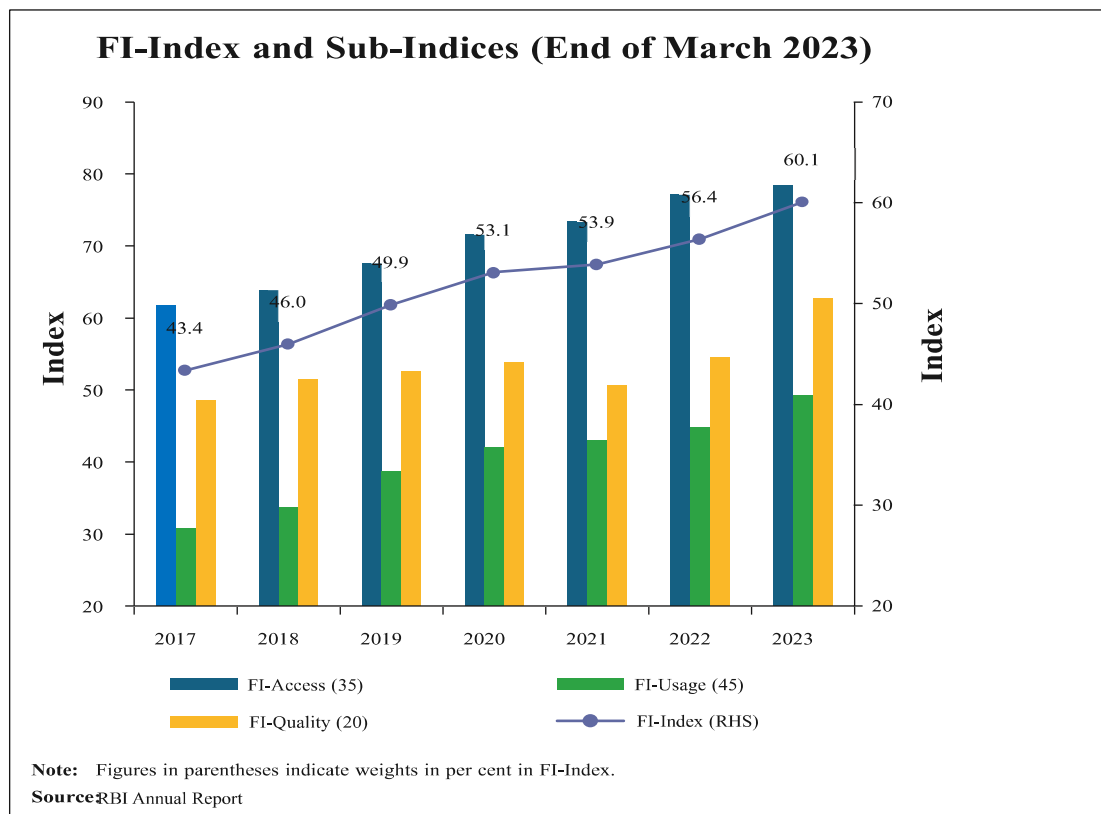


Source: (Reserve Bank of India, 2020)

➤ **Progress of Financial Inclusion in India**

The Reserve Bank of India (RBI) and the Indian government have collaborated to advance financial inclusion as one of the nation's main objectives. Among the significant initiatives taken over the past fifty years are the nationalisation of banks, the establishment of a strong branch network of scheduled commercial banks, cooperatives and regional rural banks, the implementation of mandatory priority

sector lending policies, the lead bank scheme, the promotion of self-help groups, the allowing of BCs/BFs to be designated by banks to deliver banking services at the doorstep, zero balance BSBD accounts, etc. The main aim of all the programs is to offer financial services to most Indian people who have been financially excluded until now. To bring a large number of unbanked people into the mainstream banking system, the Indian government and RBI have implemented several initiatives, including the National Strategy for Financial Inclusion (2020), Kisan Credit Card (1998), BSBD Accounts (2004), Business Correspondents and Business Facilitators (2006, 2009), Swabhimaan (2011), and Micro Finance-Self Help Group Model (1992). By providing basic banking services to several previously unbanked people, the Pradhan Mantri Jan Dhan Yojana has highly increased financial inclusion in India during the past ten years, especially in rural regions (Kurussiveettil & Karuppanagounder, 2024). In 2021, the RBI started the Financial Inclusion Index (FI Index) to measure the level of financial inclusion around the nation based on three main factors: access, usage, and quality. A value between 0 and 100 shows financial inclusion or exclusion, where 0 denotes total financial exclusion and 100 denotes full financial inclusion, which is used by the index to capture data on several facets of financial inclusion. The result as per the RBI's FI Index was 64.2% for the fiscal year that ended in March 2024 (RBI, 2024), up from 60.1% in March 2023 (RBI, 2023). In March 2022 and March 2021 (RBI Annual Report 2021,22), the value was 56.4% and 53.9%, respectively (R.B.I Bulletin, 2024).

**Figure 3.5***Financial Inclusion Indices and Sub-Indices*

(Reserve Bank of India, 2024)

### 3.4. Financial Inclusion in Kerala

In Kerala, ‘financial inclusion’ is an essential factor for its economic development, especially for attaining the goal of making financial products at reasonable prices to underserved people in society. This is specifically significant in light of Kerala's unique socioeconomic environment, which is characterised by high literacy rates, a strong cooperative movement, and a diverse population with a remarkable number of migrant workers (Mohan & Hemalatha, 2016). To improve financial inclusion and financial literacy, the state government has introduced several initiatives to support underserved communities, including low-income families, women, and people living in rural areas. The Government has launched digital banking platforms, self-help groups (SHGs), and microfinance organisations as stages of initiatives to address the needs of these marginalised communities (K & Geetha, 2022). As a result, Kerala's

citizens now hold a remarkable number of bank accounts, and many unbanked people can access savings accounts, loans, and insurance. The financial literacy initiatives of the Government have enabled citizens to acquire appropriate information for making wise financial decisions. It enhances their ability to manage their money and develop long-term financial plans (Shihabudheen, 2012).

### **3.4.1. Financial Inclusion Barriers in Kerala**

Kerala has high literacy rates and a positive social atmosphere, yet there are several barriers to financial inclusion. Providing financial services to all people, especially those from low-income and disadvantaged backgrounds. Access to inexpensive financial services is the most important focus of financial inclusion for economic empowerment. However, Kerala has several challenges. On the infrastructural side, financial services are still a question mark to available in rural regions due to a lack of proper banking infrastructure, so that the goal of financial inclusion is not ensured for underserved people. (Kumar & Thangam, 2018; Vasantha & Nagar, 2015). In addition, the problem is a little more complicated due to the digital divide. Many people in rural areas lack access to digital financial services, which are commonly seen everywhere (Kumar & Thangam, 2018). Financial literacy is still poor among some groups, especially among rural women, and their inability to make informed financial decisions is due to their ignorance of financial services and products. In the cultural and social dimension, the practice of traditional banking and gender discrimination is a problem. The prevailing social norms and resistance to change are also significant barriers. Various cultural barriers make financial inclusion more difficult (K& Hemalatha, 2016; Thomas & Bella, 2024). Women and other marginalised groups consistently face these obstacles while trying to obtain financial services. While watching from the institutional side, people may be discouraged from using formal financial systems due to the strict terms and conditions of financial institutions. This is especially true in the case of people living in rural areas, as they cannot achieve these norms. The effectiveness of financial inclusion initiatives has not successfully met the expectations due to the failure of financial institutions to

customise their products to meet the demands of low-income and rural populations (R, 2014; Kumar & Thangam, 2018).

Although Kerala has made great progress in financial inclusion, the above-noted problems indicate that improved interventions and changes in the legislation are required to obtain a better result. To achieve complete financial inclusion, it is necessary to address infrastructural deficiencies and financial illiteracy and modify financial products according to the requirements of a range of demographics. Furthermore, encouraging a culture of support and adaptable institutional structures might improve the efficacy of financial inclusion initiatives.

### **3.5. Conclusion**

This chapter presented the theoretical framework on financial inclusion. It provides a detailed result on the progress of financial inclusion at the global level and the strategy adopted by India from 2019 to 2024 for financial inclusion. India's national strategy on financial inclusion is based on six pillars, even though there is a gap in implementation, specifically in rural and marginalised populations. Although there is a high literacy rate in Kerala, it is confronted with infrastructural, cultural, and institutional issues in achieving full financial inclusion. The findings underscore that an effective financial inclusion requires a compinged effort not only on access but also on usage and quality dimensions of services. This requires a strong policy intervention as well as specific involvement from the government and financial institutions. Based on this perspective, the following chapter focuses on exploring the theoretical background of repatriation and rehabilitation of Sri Lankan Tamil repatriates in Kerala. It also examines the significant concepts related to the rehabilitation process.

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## *Chapter 4*

# **THEORETICAL FRAMEWORK ON REHABILITATION OF SRI LANKAN REPATRIATES IN KERALA**

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#### **4.1. Introduction**

This chapter traces the history of the repatriates from Sri Lanka, following their trajectory from displacement through restoration in India. The chapter first sets out the essential definitions of certain concepts given by the United Nations High Commissioner for Refugees. It includes definitions of refugees, statelessness, forced displacement, and repatriation. Then it cites the Refugee Convention Act 1951 and its Protocol 1967. After that, it examines the Citizenship Act of 1948 in Sri Lanka, through which large numbers of Indian-origin Tamils were stripped of their nationality and left in a vulnerable status. India and Sri Lanka, thereupon, signed a set of bilateral arrangements by which a repatriation and resettlement template was enforced. Based on this background, the chapter traces the rehabilitation process in Kerala through the five estates under Rehabilitation Plantations Ltd. and Kerala Forest Development Corporation Ltd.

#### **4.2. Person Who Needs International Protection as per UNHCR**

Refugees

Asylum-seekers

Internally displaced people

Stateless people

Returnees

#### **4.2.1. Refugees**

As per the definition of UNHCR, “Refugees are people forced to flee their own country and seek safety in another country. They are unable to return to their own country because of feared persecution as a result of who they are, what they believe in or say, or because of armed conflict, violence, or serious public disorder”. Many have been forced to flee with little more than the clothes on their back, leaving behind their homes, possessions, jobs, and loved ones. They may have suffered human rights violations, been injured in their flight, or seen family members or friends killed or attacked.

The 1951 Refugee Convention defines a refugee as a person who “Owing to well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of their nationality and is unable or, owing to such fear, is unwilling to avail themselves of the protection of that country.”(United Nations, 1951).

#### **4.2.2. Asylum-Seekers**

An ‘asylum-seeker’ is someone who intends to seek or is awaiting a decision on their request for international protection. In some countries, it is used as a legal term for a person who has applied for refugee status and has not yet received a final decision on their claim. The UNHCR defines an asylum-seeker as “Someone who is seeking international protection. Their request for refugee status, or complementary protection status, has yet to be processed, or they may not yet have requested asylum, but they intend to do so”. From the definition, it is clear that war, persecution, and human rights violations force people to flee their homes. To escape violence or threats to their lives or freedoms, many must leave with just a few moments' notice, carrying little more than the clothes on their backs. When someone crosses an international border seeking safety, they often need to apply to be legally recognised as a refugee. While they seek asylum and await the outcome of their application, they are referred to as asylum-seekers and should be protected. Not all asylum-seekers will be found to be refugees, but all refugees were once asylum-seekers. At the end of June 2024, there

were approximately 8 million people around the world waiting for a decision on their asylum claims (UNHCR, n.d).

In the opinion of UNHCR, seeking asylum is a human right, and every person in the world has the right to apply for asylum if they are fleeing conflict or persecution. They must not be expelled or returned to situations where their lives or freedoms would be in danger. This is the principle of non-refoulement, which is enshrined in the 1951 Refugee Convention. It is also part of human rights law and customary international law and must be guaranteed by all countries.

#### **4.2.3. Internally Displaced People**

The United Nations Guiding Principles on Internal Displacement defined an internally displaced person as "Persons or groups of persons who have been forced or obliged to flee or to leave their homes or places of habitual residence, in particular as a result of or to avoid the effects of armed conflict, situations of generalized violence, violations of human rights or natural or human-made disasters, and who have not crossed an internationally recognized state border." - (UNHCR, n.d.).

Internally displaced people have been forced to flee their homes by conflict, violence, persecution, or disasters; however, they remain within the borders of their own country. They are some of the world's most vulnerable individuals, and many of them have been displaced for years or even decades. They have been uprooted from their homes and means of subsistence, and they frequently encounter hazardous situations and still confront dangers after escaping for their lives. Although it is the primary duty of national governments to safeguard and aid their displaced citizens and inhabitants, they may not be able or want to do so.

#### **4.2.4. Stateless People**

The UNHCR 1954 Convention relating to the status of stateless persons and its Article 1 defined a stateless person as "A person who is not considered a national by any State under the operation of its law.". The definition clearly states that 'stateless people' are not recognised as citizens by any country and are denied the right to a nationality. They are often not allowed to go to school. They also face so many problems in finding

a job and getting married. Around the world, millions of people are denied the right to a nationality and treated as stateless. Because of this statelessness, they are unable to access the basic rights and services. They are also often at a higher risk of exploitation and abuse. The reasons for statelessness include gaps in nationality laws, discrimination based on religion, gender, caste, and language-related problems. The emergence of new countries, changes in borders, and deprivation of nationality are also factors leading to statelessness.

From the above explanation, it is understood that a 'stateless person' is not considered a national of any country. A 'refugee' is someone who has fled their country to escape conflict or persecution and has crossed an international border. While most refugees have a nationality, a person can be both 'stateless' and a 'refugee'. However, the majority of stateless people live within the country in which they were born and have never crossed an international border (UNHCR, n.d.).

#### **4.2.5. Returnees**

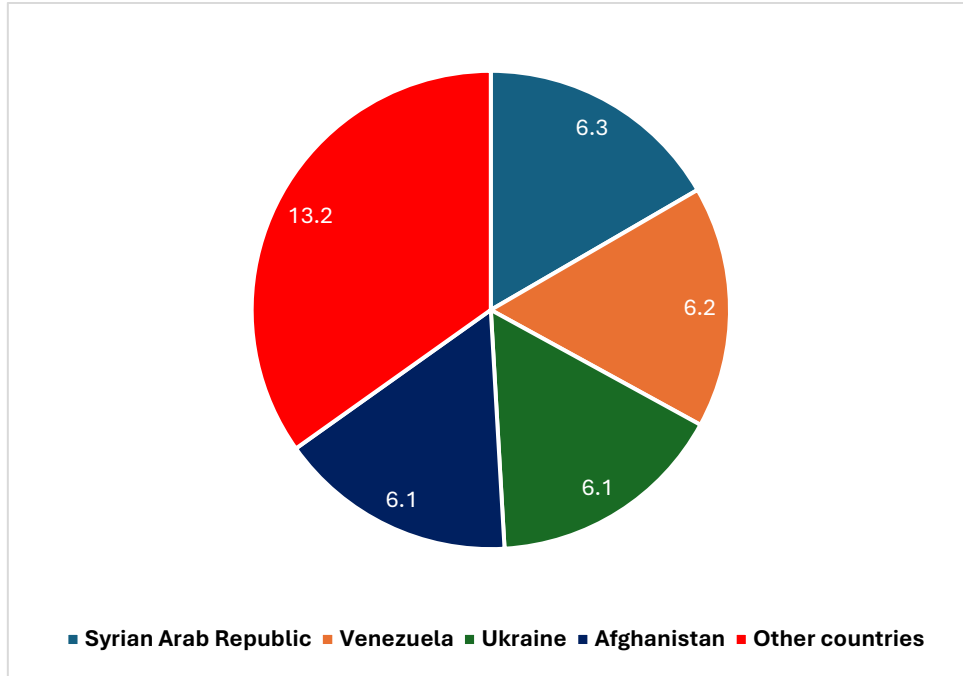
The term 'returnee' refers to "A refugee or internally displaced person who has returned to their country or area of origin to remain there permanently"-UNHCR. However, they are not yet fully reintegrated into their community. A returnee loses their refugee status upon returning. They require protection in the form of shelter, education, employment, and other essential services (UNHCR, n.d.).

### **4.3. The Person Needs International Protection: An Analysis in the Global Scenario (UNHCR Data Bank)**

There are 122.6 million people who have been forcibly displaced globally as of mid-2024. This statistic comprises 72.1 million internally displaced people, 37.9 million refugees, 8 million asylum seekers, and 5.8 million others who need international protection. Under the UNHCR's mandate, about two-thirds of all refugees and other people seeking international protection come from just four nations. These nationals are Afghanistan (6.1 million), Venezuela (6.2 million), Ukraine (6.1 million), and the Syrian Arab Republic (6.3 million).

**Figure 4.1**

*Number of Refugees in the World Statistics (Figures in Million)*



Source: (UNHCR, 2024)

Of the total refugees in the world, nearly one-third of those in need of international protection were hosted by Colombia, Germany, the Islamic Republic of Iran, Turkey, and Uganda. The numbers and percentages are given in the following table.

**Table 4.1**

*Distribution of Refugee Hosting*

Hosting of Refugees	No. of Refugees (In Million)	Per cent in Total
Islamic Republic of Iran	3.8	10.03
Türkiye	3.1	8.18
Colombia	2.8	7.39
Germany	2.7	7.12
Uganda	1.7	4.48
Other Countries	23.8	62.80
Total	37.09	100

Source: (UNHCR, 2024)

## **4.4. Refugee Convention 1951**

### **4.4.1. History of the 1951 Refugee Convention**

Millions of people fled their homelands in search of refuge aftermath of the First World War (1914 - 1918). Governments responded by drawing up a set of international agreements to provide travel documents for these people who were, effectively, the first recognized refugees of the 20th century. Their numbers increased dramatically during and after the Second World War (1939-1945), and millions more were forcibly displaced. In response, the international community steadily assembled a set of guidelines, laws, and conventions aimed at protecting the basic human rights and treatment of people forced to flee conflict and persecution. The process, which began under the League of Nations in 1921, culminated in the 1951 Convention, which consolidated and expanded on previous international instruments relating to refugees. This continues to provide the most comprehensive codification of the rights of refugees at the international level (United Nations, 1951).

### **4.4.2. The Difference between the 1951 Convention and its 1967 Protocol.**

In July 1951, a diplomatic conference in Geneva adopted the Convention Relating to the Status of Refugees. It has since been subject to only one amendment in the form of the 1967 Protocol. Initially, the 1951 Convention was essentially limited to protecting European refugees in the aftermath of the Second World War. The document contains the words “Events occurring before 1 January 1951”, which are widely understood to mean “Events occurring in Europe” before that date. The 1967 Protocol, adopted on 4 October 1967, removes these geographic and time-based limitations and it the Convention to apply universally and protect all persons fleeing conflict and persecution.

Grounded in Article 14 of the Universal Declaration of Human Rights 1948, which recognises the right of persons to seek asylum from persecution in other countries. The United Nations Convention relating to the Status of Refugees was adopted in 1951. The Convention entered into force on 22 April 1954. This convention has been subject to only one amendment in the form of a 1967 Protocol, which removed the

geographic and temporal limits. The 1967 Protocol gave the Convention for universal coverage.

In several regions, it has been supplemented by refugee and subsidiary protection regimes. It paved the way for the progressive development of international human rights law. The 1951 convention consolidates previous international instruments relating to refugees and provides the most comprehensive codification of the rights of refugees at the international level. In contrast to earlier international refugee instruments were applied to specific groups of refugees. But the 1951 Convention and its Article 1 endorse a single definition of the term 'refugee'. The emphasis of this definition is on the protection of persons from political or other forms of persecution. A refugee, according to the Refugee Convention Protocol 1967, is "Someone unable or unwilling to return to their country of origin owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion". The 1951 convention consolidates previous international instruments relating to refugees and provides the most comprehensive codification of the rights of refugees at the international level.

#### **4.4.3. Core Principles of Refugee Convention Protocol 1951**

The convention is both a status and rights-based instrument and is underpinned by several fundamental principles, which are non-discrimination, non-penalisation, and non-refoulement. As per the convention, the provisions of the convention are to be applied without discrimination as to race, religion, or country of origin. Developments in international human rights law also reinforce the principle that the Convention be applied without discrimination as to sex, age, disability, sexuality, or other prohibited grounds of discrimination. The convention further stipulates that, subject to specific exceptions, refugees should not be penalised for their illegal entry or stay. Importantly, the Convention contains various safeguards against the expulsion of refugees. The principle of nonrefoulement is so fundamental that no reservations or derogations may be made to it. It provides that no one shall expel or return ("refouler") a refugee against his or her will, in any manner whatsoever, to a territory where he or she fears threats to life or freedom. Finally, the Convention lays down basic minimum standards for

the treatment of refugees, without prejudice to States granting more favourable treatment. Such rights include access to the courts, to primary education, to work, and the provision for documentation, including a refugee travel document in passport form.

The convention does not apply to those for whom there are serious reasons for considering that they have committed war crimes or crimes against humanity, serious non-political crimes, or are guilty of acts contrary to the purposes and principles of the United Nations. The convention also does not apply to those refugees who benefit from the protection or assistance of a United Nations agency other than UNHCR, such as refugees from Palestine who fall under the auspices of the United Nations Relief and Works Agency for Palestine. Refugees in the Near East (UNRWA). Nor does the Convention apply to those refugees who have a status equivalent to nationals in their country of asylum (UNHCR, 2011).

A total of 26 state delegates attended and gave satisfactory credentials for the convention. As per the request of the General Assembly, the United Nations High Commissioner for Refugees also participated without the right to vote in the deliberations of the Conference.

Some of the highlighting points of the Convention are: -

### **1. Facilitation of Refugee Travel**

Governments which are parties to the Inter-Governmental Agreement on Refugee Travel Documents signed in London on 15 October 1946, or which recognise travel documents issued by the Agreement.

### **2. Principle of Unity of the Family**

The family forms the basic unit of society and remains central to every refugee's rights. Yet many threats endanger this unity. The ad hoc Committee on Statelessness and related problems assures with satisfaction that the rights granted to a refugee also cover their family members.

### **3. Welfare Services**

In the moral, legal, and material spheres, refugees need the help of suitable welfare services. Appropriate nongovernmental organisations, Governments, and intergovernmental bodies to facilitate, encourage, and sustain the efforts of properly qualified organisations.

### **4. International Cooperation in the Field of Asylum and Resettlement**

Many persons still leave their country of origin for reasons of persecution and are entitled to special protection on account of their position. Governments continue to receive refugees in their territories, and they act in concert in a true spirit of international cooperation. Because of these, the refugees may find asylum and the possibility of resettlement.

### **5. Extension of Treatment Provided by the Convention**

All nations should follow the above-mentioned convention. The countries must follow their principles as far as possible. They should give the same treatment to refugees as the civilians in their country.

#### **4.5. Repatriation of Refugees**

The European Union defines repatriation as “The personal right of a refugee or a prisoner of war to return to their country of nationality under specific conditions laid down in various international instruments and human rights instruments as well as in customary international law”. In this sense, repatriation refers to the return of refugees, either voluntarily or involuntarily. It will usually happen with ongoing support from international agencies and representative Governments. Repatriating refugees is a complicated procedure that depends on several variables, such as safety, political stability, and the participation of numerous parties.

#### **4.5.1. Repatriation of Indian-Origin Tamils from Sri Lanka**

##### **➤ The Situation in Sri Lanka Before the Citizenship Act of 1948**

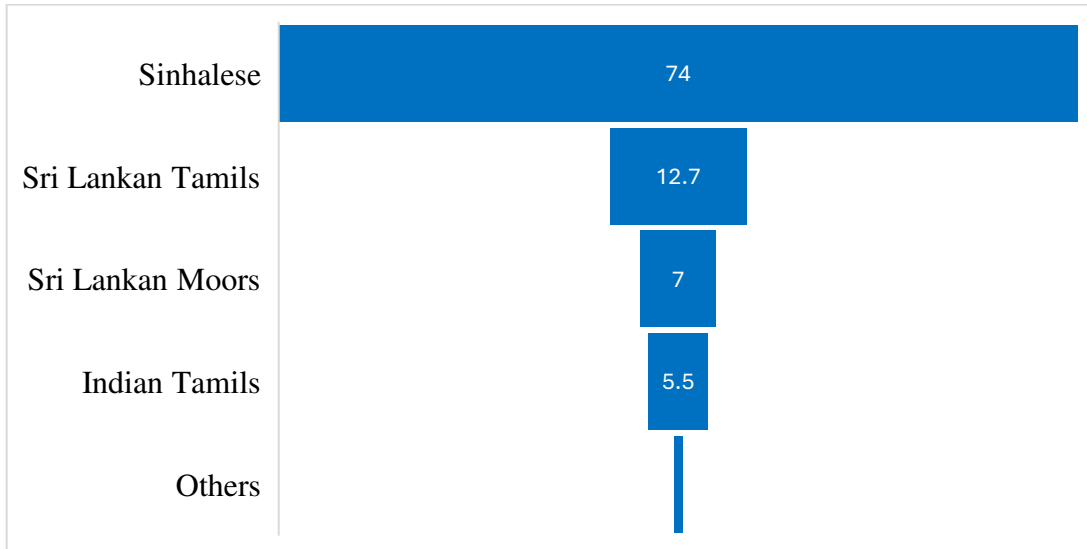
Tamils have been in Sri Lanka for centuries, having developed through different stages of contact and settlement before the 1948 Citizenship Act. Evidence points to the early centuries of harmony between Sinhalese and Tamils, confirming Sri Lanka's historical status as a multiethnic nation. Tamil kingdoms also had a significant impact; in the early years of the common era, Tamil kings even controlled the Sinhalese monarchy. A separate Tamil monarchy had developed on the Jaffna peninsula by the thirteenth century. As a result, the island became a pluralistic society with a sizable Tamil minority in Ceylon. Beginning in the 19th century, the British colonial era played a significant role in forming Sri Lanka's Tamil community. The British imported a significant number of indentured labourers from South India to meet the enormous demand for cheap labour in the quickly growing tea, rubber, and coconut plantations in the central and southern regions (Kandyan nation). This exodus was also aided by the fact that the Sinhalese people were generally unwilling to do the plantation work. These immigrants became known as 'Indian Tamils' and were officially distinguished from the indigenous 'Sri Lankan Tamils' in the 1911 Census, despite their shared linguistic roots.

The Indian Tamils primarily settled in estate enclaves, with little social interaction with the Sinhalese and Sri Lankan Tamils, who lived primarily in the island's north and east. Compared to the Sri Lankan Tamils, the Indian Tamil community maintained strong social, cultural, and economic ties with India, their motherland, through regular journeys, marriage alliances, and remittances. They made important contributions to the island's economic progress through their labour. They contributed significantly to the island's economic growth through their labour. When Sri Lanka gained independence in 1948, Indian Tamils comprised a sizable proportion of the island's population. In 1948, 11.7% of the population was of Indian Tamil descent. Despite reflecting the population in 1981, the following table demonstrates the significant presence of Indian Tamils as a result of this migration:

#### 4.5.2. Sri Lankan Population by Ethnic Group 1981

**Figure 4.2**

*Population in Sri Lanka by Ethnic Group (Percent)*



Source: (Sahadevan, 1995)

Note: The 'Others' percentage is .08, which includes Burghers .03 Per cent, Malays .03 Per cent, and others .02 per cent.

The status of the Indian Tamils became a controversial topic before the passing of the 1948 Citizenship Act. The Sinhala government took action to safeguard the interests of the majority Sinhala population because they were afraid that the Indian Tamil settlers would hinder their progress. The majority of Sinhalese believed that Indian Tamils had always posed a threat to the Ceylonese state, citing ancient invasions. Arguments were also advanced that Indian Tamils were only "Birds of passage" with no long-term interest in Ceylon, retaining strong relationships and remitting revenue to India. In this context, the Nehru-Senanayake negotiations in 1947 sought to evaluate the eligibility of Indian residents for Ceylonese citizenship. However, opposing viewpoints persisted, with India asserting that Indian Tamils were entitled to citizenship due to their long presence and economic contributions, while Sri Lanka emphasised their lack of permanent interest. In the end, the Ceylon Citizenship Act of 1948 established citizenship based on descent and registration; its terms were read strictly and narrowly, mainly to exclude people who were not deemed "Indigenous".

This Act had a significant impact on Indian-origin Tamils in Sri Lanka, with many losing their right to vote and becoming stateless. These actions were considered discriminatory in India. Thus, the basis was established for a long-running bilateral disagreement over the future and status of Indian Tamils in Sri Lanka, which would be attempted to be resolved by repatriation initiatives in the decades that followed.

#### **4.5.3. Sri Lankan Citizenship Act 1948**

The Ceylon Citizenship Act of 1948 was an important piece of legislation that established citizenship in newly independent Ceylon. This statute, together with the succeeding Indian and Pakistani Residents (Citizenship) statute of 1949, had a significant and negative impact on the Indian Tamil population residing in Sri Lanka.

The 1948 Act described two methods of obtaining citizenship: descent and registration (Democratic Socialist Republic of Sri Lanka, 1948)

1. Citizenship by Descent: Proof of the birthplaces of one's father and paternal grandfather had to be provided.
2. Citizenship by Registration: Individuals who did not qualify by descent could obtain citizenship by registration. Registration criteria included the following-
  - Having a mother of Ceylonese heritage and having lived in Ceylon for a certain amount of time right before applying (seven years if married, 10 years if unmarried).
  - Being a widow, widower, or spouse of a citizen of Ceylon (by birth or registration) who has lived in Ceylon for at least a year and plans to stay there.

The 1948 Citizenship Act's requirements severely affected the enormous number of Indian Tamils, who were mostly employed on plantations (BAJAJ, 2004).

#### **1. Problem of Large Statelessness:**

Since they had come to Ceylon for employment, most Indian Tamils found it very difficult to fulfil the strict requirements for citizenship by descent, particularly the one about paternal heritage in Ceylon. In addition, a large number of people lacked literacy

and encountered tremendous obstacles when trying to get birth certificates and other essential records for themselves and their relatives. This led to the denial of citizenship and subsequent statelessness for a considerable number of Indian Tamils. This is the first move in denying citizenship to nearly one-tenth of the population.

## **2. Discriminatory:**

To deny citizenship to people who were not deemed 'indigenous', the Act was purposefully made tough and restricted, primarily targeting the Tamil community from India. Political and economic nationalism in Sinhalese, along with worries about the Tamil population's possible political influence and fear of being swamped by them, were the main drivers of this.

## **3. Violation of Fundamental Rights and Security**

The denial of citizenship undermined the human security of the Indian Tamils by denying them access to fundamental rights. It includes the ability to vote, work, educate their children, and receive healthcare. They lacked economic and social mobility and were secluded. Due to their lack of political representation, their concerns were frequently ignored.

## **4. Adverse Effect on the Bilateral Relationship of India-Sri Lanka**

The Citizenship Act of 1948, its execution, and the discriminatory policies that followed caused a serious strain in India-Sri Lanka ties. India first insisted that the Indian Tamils were citizens of Sri Lanka and considered these actions to be discriminatory. Tamil militancy eventually rose as a result of societal unrest sparked by the Indian Tamil community's sense of unfairness and prejudice. This Act was strongly denounced as "Humiliating, discriminatory, and anti-social" by the Ceylon Indian Congress.

### **4.5.4. Nehru-Kotelawala Agreement of January 1954**

The prime ministers of India, Jawaharlal Nehru, and Sri Lanka's prime minister, John Kotelawala, met and negotiated in New Delhi before signing the Nehru-Kotelawala

Agreement on January 18, 1954. The agreement's goal was to address the ambiguity around the rights and future of Indian Tamils in Sri Lanka (Abraham, 2019).

Key points of the agreement are:

- Accelerated Stateless Persons Registration: Following the Indian and Pakistani Residents' (Citizenship) Act of 1949, Sri Lanka committed to expediting the registration of stateless individuals as its citizens.
- Option for Indian Citizenship: In line with Article 8 of the Indian Constitution, Indian Tamils who were not registered as Sri Lankan citizens might, if they so choose, register as Indian citizens. "All administrative facilities" would be made available for this purpose by India.
- Control of Illicit Immigration: Both governments demonstrated their initiative to stop the illegal immigration flow between them and agreed to take all necessary actions in that regard.
- Keeping Consultation: Both prime ministers stated that they wanted to keep the two governments' current close consultation process on issues impacting their shared interests going.
- As per this agreement, India was granted citizenship for 2,34,488 citizens up to October 1964, the total repatriated to India was nil, and the total people who gained Sri Lankan citizenship was 140185.

Because both governments had different interpretations of the agreement's stipulations, neither country strictly enforced it. So, the agreement was not very successful. From Sri Lanka's perspective, an individual should automatically become an Indian citizen if they were ineligible for Sri Lankan citizenship. On the other side, India claimed that Article 8 of the Indian Constitution prohibited this. Nehru made it clear that India would only accept individuals who chose to become its citizens, and statelessness was unacceptable, underlining the Indian Tamils' moral and legal right to become Sri Lankan citizens.

Further results of the conflict resolution, India refused to accept that individuals denied Sri Lankan citizenship would automatically become Indian citizens. Nehru insisted on only recognising people who voluntarily chose Indian citizenship. Despite the agreement, additional laws and regulations created numerous obstacles to the registration procedure, which hindered the speedy processing of applications and imposed significant responsibilities on the 'stateless' Tamils. And, the Ceylon Government appeared to anticipate that the majority of Ceylon's approximately 985000 Indians would choose Indian citizenship. However, in 1954, only a small number (8,163) requested Indian citizenship. This Act has achieved very little progress up to 1964. The failure of the Nehru-Kotelawala Agreement prompted another session in New Delhi in October 1954 to reconcile the differences in interpretation. However, the subsequent meeting uncovered new and fundamental divisions and left the issues unsettled.

In summary, despite setting guidelines for dealing with Indian Tamil citizenship in Sri Lanka, the Nehru-Kotelawala Agreement of 1954 ultimately fell short of its goals because of varying interpretations and ineffective execution. Additional discussions between the two nations were required as a result of this failure.

#### **4.5.5. Sirimavo-Sasthri Pact -1964**

The Sirimavo-Shastri Pact of 1964 represented a watershed moment. During Nehru's time, India declared that Sri Lanka was the responsibility of the Indian-origin citizens. However, later, Indian Prime Minister Lal Bahadur Shastri and Sri Lankan Prime Minister Sirimavo Bandaranaike signed an agreement on October 30, 1964. Under this agreement, both India and Sri Lanka committed to assuming responsibility for several stateless people. The agreement stated that of the total 975000, India would offer citizenship to 5.25 lakh stateless persons and Sri Lanka would grant citizenship to 3 lakhs, along with its natural increase. A 7:4 ratio was proposed to remedy the issue (Government of India & Government of Ceylon, 1964).

Some important points of the agreement are as follows-

- The remaining 150,000 individuals were to have their status and future determined by a separate agreement between the two countries.
- The repatriation will take place in a phased manner.
- During their stay in Sri Lanka pending repatriation, these individuals were to be given the same rights as foreign citizens of their country, except remittance facilities, but including free visas and normal facilities for continuous residence.
- Those who were gainfully employed on the date of the agreement were required to continue working until the date of repatriation or until the age of 55, whichever is earlier.
- The Government of Sri Lanka agreed to allow these individuals to repatriate all of their assets, including Provident Fund and gratuity amounts, at the time of their final departure, subject to a minimum allowable amount of Rs. 4,000 per family and exchange control regulations that would not be discriminatory.
- It was necessary to create two registries as soon as possible: one for individuals who would be returned to India and another for those who would be granted Sri Lankan citizenship. However, completing these registrations was not a requirement before the citizenship and repatriation process could begin.

### **1. Phases of Implementation and Their Progress**

There were several hindrances and lags in the Sirimavo-Shastri Pact's implementation. By 1970, neither country had finished its obligations as expected, especially Sri Lanka, which had made very little headway in giving citizenship. They have given only citizenship to 7,316 people until June 1970, and India has repatriated only 12,798 people. The pact's specified 4:7 ratio of granting Sri Lankan citizenship to repatriation to India was not properly followed in the initial years. Initially, Sri Lanka prioritised the ratio of citizenship issuance to Indian citizenship registration over actual repatriation. Later, under Sirimavo Bandaranaike, the United Front (UF) administration in Sri Lanka amended the Implementation Act in 1971 to connect the

rate at which Sri Lankan citizenship is granted to the number of people who are repatriated to India.

The Sirimavo-Shastri Pact was strongly opposed by various political forces in Sri Lanka and India. In Sri Lanka, Tamil political groups condemned it as a betrayal of human rights and liberties. They called it a "Shameless horse deal" that ignored Tamil workers' views. Sinhalese nationalist parties also rejected the treaty, seeing it as harmful to the Sinhalese people. Opposition parties in India also questioned the deal, claiming that the numerical method was "Unsound in principle" and that those who were born and reared in Ceylon shouldn't be allowed to keep their citizenship. Others saw it as a deviation from India's stand on forced repatriation.

The impacted population in Sri Lanka experienced hardship and uncertainty as a result of the delay in the implementation process. According to Sri Lankan legislation, some people were deemed "Overstayers" because they had trouble closing their affairs in Sri Lanka before repatriation. India strongly opposed the idea of a separate electoral register for individuals granted Sri Lankan citizenship (Phadnis & Kumar, 1975).

Despite its limitations and implementation challenges, the Sirimavo-Shastri Pact represented a significant bilateral effort to address a complex as well as long-standing issue, laying the groundwork for a possible settlement of the citizenship status of a large number of Indian-origin people in Sri Lanka.

#### **4.5.6. The Indira Gandhi-Sirimavo Bandaranaike Agreement of January 1974**

This agreement mainly focuses on addressing the issues of the remaining 150,000 people of Indian-origin Tamils in Sri Lanka who were not included in the Sirimavo-Shastri Pact of 1964. The key points of the agreement are that the remaining individuals, the Government of Sri Lanka, would grant citizenship to half (75,000) of them, along with the natural increase. At the same time, the Government of India would accept half (75,000) of them returning to India and grant them Indian citizenship, along with the natural increase in that number. As per the agreement, 75,000 people would only be repatriated to India after the 525,000 people covered by the 1964 agreement had been repatriated, which would take place over two years. The 75,000 people would acquire

Sri Lankan citizenship after 300,000 people had been granted citizenship, which would be in a 1:1 ratio to the number of people repatriated to India (Government of India & Government of Sri Lanka, 1974).

The following diagram, table, and diagram indicate the phases of repatriation from 1964 to 1981.

**Table 4.2**

*Phases of Repatriation to India*

Period	Total Gained Indian Citizenship	Total Repatriated to India	Total Gained Sri-Lankan Citizenship
Up to 1970	70,879	13,733	8,519
From 1970 to 1973	1,15,062	92,690	52,294
1974	43,325	35,141	20,074
1975	34,675	18,511	10,591
1976	21,670	33,321	19,033
1976 to 1981	88301	90,904	51,601
Total	373,912	284,300	162,112

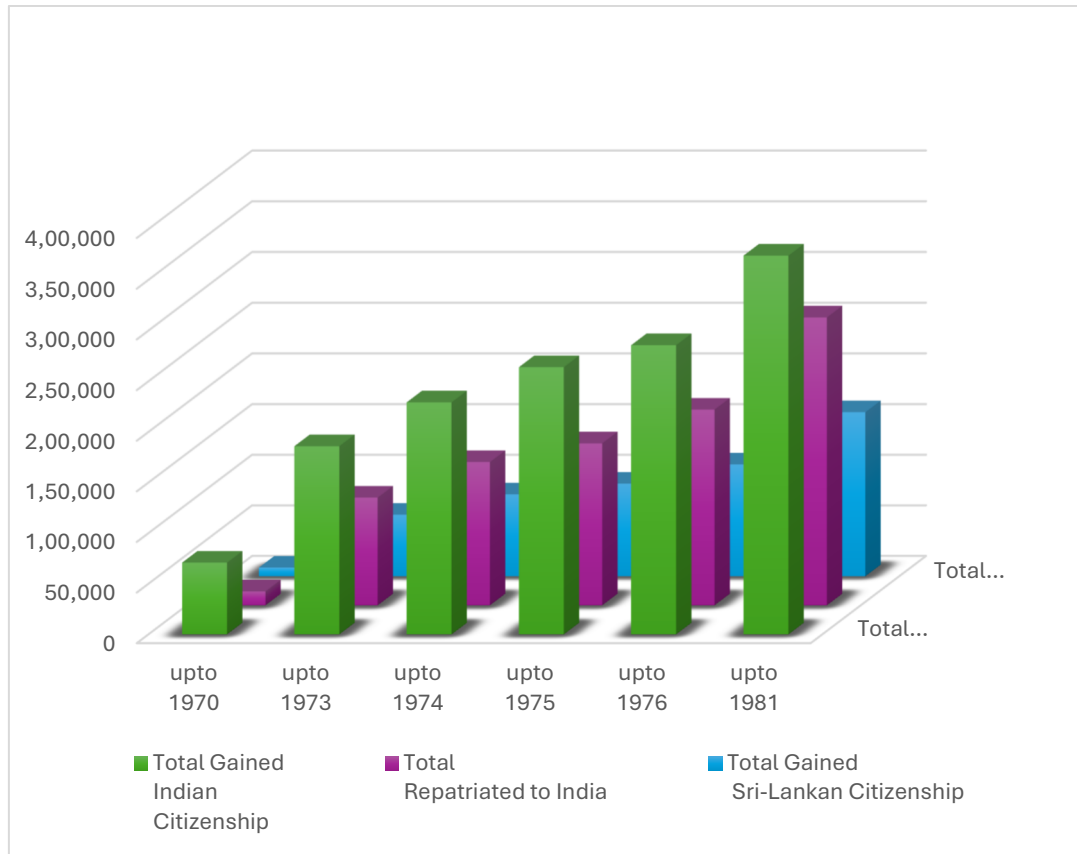
Source:(BAJAJ, 2004)

The sources provide cumulative figures up to 1981 for the total number of people accounted for by India in terms of granting citizenship (373,912), the total number of people repatriated to India (284,300), and the overall number of people granted Sri Lankan citizenship (162,112) under the agreements relating to persons of Indian-origin in Sri Lanka.

The following diagram shows the year-wise breakup of data on the progress of granting citizenship in India, repatriation to India, and granting citizenship in Sri Lanka.

**Figure 4.3**

*Phases of Granting of Citizenship and Repatriation*



Source:(BAJAJ, 2004)

**4.5.7. Impact on CAA on Repatriated Tamils in Kerala**

Indian-origin Tamils who returned to India before 1982 were granted citizenship; however, the Citizenship (Amendment) Act (CAA) 2003 classified those who arrived after 1983 as “Illegal migrants”. Indian-origin Sri Lankan Tamil refugees who left the country during the period of Civil War between the LTTE and the Sri Lankan government from 1983 to 2009 are ineligible for Indian citizenship, despite living in India for decades. But this reading specifically mentions that the repatriates arrived in India before the period of 1983, and were granted citizenship as per the Citizenship Act 1955 in India. In the 2019 case of P. Ulaganathan versus Government of India, the Madras High Court ruled that their exclusion violates their right to life and personal liberty under Article 21 of the Constitution, highlighting the need for immediate resolution. And, in the Abirami S. vs Union of India 2022 case, the Madras

High Court advocated for granting citizenship to Indian-origin Tamils. This aligns with the principles of the Citizenship (Amendment) Act 2019 (Onmanorama, 2020; The Diplomat, 2024).

#### **4.6. Rehabilitation of Indian-Origin Sri Lankan Tamil Repatriates in Kerala**

Rehabilitation is the process of helping people regain their health and independence who have left their homes because of persecution, war, or other reasons. This often includes medical, psychological, and social support in addition to helping them find new jobs and integrate into their new communities. As it has been discussed many times before, mental rehabilitation and the creation of a sense of belonging are equally important in the case of any immigrant.

After the repatriation of Indian-Tamils from Sri Lanka, they have stayed in the 'Mandapam' camp of Tamil Nadu located in Rameswaram, for registration and transit to appropriate rehabilitation centres. The next step of the Central Government was to make necessary arrangements for the rehabilitation of those who were staying in the temporary transit camps. The rehabilitation process is the combined responsibility of both the Central and State Governments. The Central Government distributed the repatriates to the agreed states or state-sponsored agencies. For this purpose, an amount of Rs 20000 for each family was fixed as a scheme for relief and rehabilitation. As per the rehabilitation policy of the Central Government, there were two options available for the repatriates residing in the camp. These options were either they claim the amount offered and find their livelihood and shelter at their own risk, or they agree to go with rehabilitation agencies in the states that undertook the mission. In this case, the amount will be given to the appropriate agencies of the State Government, and they have to ensure the livelihood, employment, and basic amenities and facilities for them. In both cases, the family card has to be stamped by the Government and given to them if they find rehabilitation on their own risk; otherwise, the agencies have to keep it in their safe custody. The rehabilitation agencies that were willing to acquire and take care of the repatriates should not have the right to select a specific number of members in the family. They were bound to acquire all the members included in

the family card. Up to 1981, of the total 284,300 repatriates in India, a majority were settled in rehabilitation agencies in Tamil Nadu, including TANTEA (Tamil Nadu Tea Plantation Corporation Ltd.) in Nilagiri. The others were settled in Karnataka, Andhra Pradesh, and Kerala (Seethi, 2018).

The state government of Kerala implemented rehabilitation programs through two major agencies, RPL and KFDC. Rehabilitation Plantation Limited was specifically formed for the rehabilitation of Indian-origin Sri Lankan repatriates in Kerala. It has two major sub-units, such as 'RPL Kulathupuzha Estate' and 'RPL Ayiranlur Estate'. The rehabilitation in Kerala has also taken place at three other locations, which are Gavi in Pathanamthitta District, Kambamala in Wayanad District, and Nelliampathy in Palakkad District. All these three estates are controlled and managed by Kerala Forest Development Corporation Limited (KFDC). The history, demographic, and geographical profile of the agencies are as follows-

#### **4.6.1. Rehabilitation Plantation Limited (RPL)**

In the year 1972, the Rehabilitation Plantations Ltd was established as a government rubber plantation initiative to settle Sri Lankan repatriates. Later, on May 5, 1976, it was incorporated as a government company. The Government of India contributed 40% of the share capital, and the remaining 60% was contributed by the Kerala Government. The organisation relocated 700 families with an agreement to employ two persons in a family (Rehabilitation Plantations Ltd., n.d.). The RPL has two sub-units, which are-

##### **❖ Kulathupuzha Estate**

The Kulathupuzha estate of the company is situated in Kulathupuzha Panjayath of Pathanapuram taluk and the eastern part of the Kollam district of Kerala. A total of 458 Indian-origin Sri Lankan repatriate families were settled between 1978 and 1981. The total area of the estate is 1337 ha and of which 1308 Ha. is planted with rubber and 29. Ha of area which is under the high-tension lines is planted with a wide variety of cashew plants. The repatriated families are housed at 13 labour colonies in different parts of the estate. The dependent family members of labourers are also residing in

the labour lanes. The children of labourers and their dependents are studying at schools and colleges in the nearby locality, and a school bus facility is provided to them for the conveyance of the children from their residences. A Government High School in 'Tamil Medium' is also functioning within the estate for the education of children of the repatriates. A garden hospital is functioning in the estate with the service of a residential medical officer. Medicines are supplied to the employees and their dependents from the hospital pharmacy. The nearest town to the estate is Kulathupuzha town, which is 10 km from the estate. Presently, a total of 636 families are within the estate with an approximate population of 3800. At present, the total workers in the estate is 442, including permanent and casual workers (Source: Management Data).

#### ❖ **Ayiranallur Estate**

Ayiranallur estate is a model plantation. This estate covers an area of approximately 700 hectares. Rubber cultivation started in Ayiranallur during the year 1972. The land was leased to the company from the Forest Department of Kerala. A total of 248 repatriated families were settled there in a phased manner from 1978 to 1981. The estate is situated in the Eroor Panajayath of Punalur Taluk. The entire population in the estates is living in labour lanes, settled into 7 colonies. Punlaur is the nearest town with an approximate distance of 7 KM. At present, a total of 320 families are settled across various labour lanes with a total population of 1800. A total of 341 workers are in the estate, including permanent, casual, and daily wage workers. The estate has the nearest access to a Tamil-Medium school and a hospital pharmacy. The school bus facility is provided for the students in the estate.

#### **4.6.2. Kerala Forest Development Corporation (KFDC)**

Kerala Forest Development Corporation (KFDC) is a public sector undertaking established in 1975. Its registered office is at Kottayam. The main objective of the company is to provide raw material to the wood-based industries and use the available forest land to rehabilitate Indian-origin Sri Lankan Tamil repatriates with the cultivation of plantation crops. A total of 10000 Ha. Land is leased out to KFDC from the Forest Department for its operations. Rehabilitation of 140 families took place

between 1978 and 1981. KFDC functioned with a head office and its 6 divisions, which are the Thiruvananthapuram Division, the Punalur Division, the Munnar Division, the Gavi Division, the Thrissur Division, and the Mananthavady Division. The Indian-origin Sri Lankan repatriates are living in the three divisions, such as the Gavi Division, the Thrissur Division, and the Mananthavady Division (Priya, 2024; Kerala Forest Development Corporation Ltd, 2024).

#### ❖ **Gavi Division**

Gavi division is located in the Seethathode Pajayath of Konni Taluk in Pathanamthitta District. The nearest town to the Gavi division is Vandiperiyar, which is 29 KM Away from the divisional office. The repatriates are settled in three colonies named Gavi, Meenar, and Kochu Pamba. The distance between Gavi and the Meenar is 5 KM, and Gavi and Kochupamba is 9 KM. The Seethathode Panjayath, which is situated 110 KM away from the Gavi divisional office. The background of the Gavi division is that KFDC took over the cardamom plantation from the Forest Department in 1975 with its minimum number of workers. As per the cardamom development project sanctioned by the Government of Kerala, KFDC decided to extend the cardamom planting area to 1000 Ha. in a phased manner. The management did not have sufficient workers for the effective implementation of this plan. During this time, the repatriation of Indian-origin Tamils took place in India, and KFDC formulated a contract with the central government for the rehabilitation of refugees in Kerala. As per this agreement, a total of 140 families were rehabilitated in the Gavi division between 1979-83. They have been employed in the estate and accommodated at different labour lanes of the estate. The main cash crop of the estate was cardamom. The coffee was also a part of it. Later, due to the frequent changes in the climate conditions and the vast area of cultivation, there has to a continuous decline in productivity year after year. Gradually, the division diversified its function to eco-tourism projects by the year 1990. Presently, there are 236 families in Gavi with an approximate population of 700. They have settled in 196 labour lanes across the three estates under the Gavi division. The present repatriated workforce in the estate is 175, including casual workers. The major plantation crops in the Gavi division are cardamom and coffee. The cardamom estate

of Gavi division is spread across an area of 585 hectares. The estate also has a cooperative store promoted by EDC (Eco Development Committee) and a Tamil Medium L.P. school.

The Gavi division is located inside the core forest area of Periyar Tiger Reserve. It is 29 kilometres away from the main town of Vandiperiyar and 20 km inside the forest. Because of the remoteness of the area, the facilities are minimal. No other establishments exist there other than a primary school, a ration shop, an EDC shop, and a dispensary of KFDC. The workers depend on Vandiperiyar town for the education of children, medical aid, the purchase of provisions, and other entertainment purposes. The transportation facilities in these areas are pathetic. Only one bus is operating across the estate (one trip). The plantation workers are compelled to hire Jeeps from Vandiperiyar town for their emergency needs. The lack of adequate medical and transportation facilities is always a concern for the people in Gavi.

#### ❖ **Thrissur Division**

Pakuthippalam sub-unit of KFDC Thrissur division is located at Nelliampathy Panjayath of Chittur Taluk in Palakkad district. It is 30 kilometres away from the nearby main town, Nenmara, and 15 kilometres away from the nearest habitation. The area is surrounded by three sides Parambikulam Tiger Reserve. Under the Pakuthippalam sub-unit, there are two cardamom estates, namely Pothumala and Pakuthippalam. The present strength of workers in these two sub-units is only 17, with a population of less than 45 members, including children. They are the successors of about 75 families of Indian-origin Sri Lankan Tamil repatriates of 1978. Even though there was good production in the early days from these cardamom plantations, it was drastically reduced due to the adverse climatic conditions, the presence of pests, diseases, and a shortage of adequate workers. In the year 2011, KFDC took over the coffee estates of Beatrice, Meeraflores, and Rossary for usufruct collection. As part of the diversification of activities, KFDC started eco-tourism programmes in these areas, using the available buildings and facilities. The total strength of workers in all these estates is only 19. The workers depend on Nenmara town for the purchase of necessities. There are no public transportation facilities available to the workers, and

they depend on the vehicles coming to the estate for official purposes. It is also based on the availability; otherwise, they would be required to hire jeeps at a high cost, ranging from 1200 to 1500. The lack of medical and educational facilities is also an important factor for workers in Nellyampathy.

#### ❖ **Mananthavady Division**

The Kambamala tea estate under the Mananthavady division is situated 15 KM away from Mananthavady Town in the Wayanad district. The estate is under Tavinjal Pnajakayath of Mananthavady taluk. The nearest town to the estate is Thalappuzha, 5 KM away from the estate. The area of Land is 100 Ha, completely cultivated with a tea plantation. The entire unit has been divided into two units, such as Kambamala 1 and Kambamala 2.

In 1965 Forest Department tried to plant this area with eucalyptus, but it couldn't reach the expectations. When the attempt failed, the department left the land vacant, and it's about 800 hectares, and afterwards the area was occupied with meadows. This area was taken over by the K F D C in 1979 by an agreement with the Forest Department to construct a tea plantation and a tea factory. In 1979, the Forest Development Minister Sri P.S. Srinivasan laid down the foundation for a tea factory, and there began the activities of the estate. Further, the total area of land was planted at different times, such as in 1979, 1.3 hectares, in 1981, 30 hectares, in 1982, 45 hectares, and in 1983, 10.3 hectares. After the completion of 100 hectares of plantation, the Government of India declared the Forest Act. According to this Act, the forest area should not be used for non-forestry purposes. Though the plantation of tea is a non-forestry act, the plantation was limited to 100 hectares, and left the aim of constructing of factory and the remaining 700 hectares of land too. A minimum of 250 hectares of plantation was compulsory for starting a tea factory to ensure adequate tea leaves for the production of tea dust. Sufficient labour for the estate was ensured with the influx of Indian-Origin Tamil repatriates after the rehabilitation agreement. The rehabilitation process was being held in two phases. In 1981, 25 families were rehabilitated, and 45 families were rehabilitated in the year of 1982. At present, there are 170 repatriated workers in the estate, including permanent and casual labourers.

The current population is approximately 500, settled as 92 families in different labour lanes of the estate.

#### **4.7. Conclusion**

The present chapter culminates in a focus on the fact that rehabilitation is not only an immediate need for settlement, but it is also a long-term process that ensures socioeconomic integration and community development. The chapter described the historical and legal background of repatriates and narrated the situation in Sri Lanka before and after the 1948 Citizenship Act. It traced the significant bilateral agreements that framed the citizenship and repatriation of Indian- origin Tamils from Sri Lanka. It also underlined the rehabilitation process of Indian-origin Sri Lankan Tamils in Kerala across the five estates under two major agencies. This background lays the foundation for the next chapter, which presents a detailed data analysis based on the pre-determined objectives.

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*Chapter 5*

**DATA ANALYSIS,  
INTERPRETATION, AND  
DISCUSSION**

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## **5.1 Introduction**

This chapter provides a detailed analysis and discussion of the data collected for the study. The analysis follows the precise objectives of the research, providing an overall insight into the socio-economic status, financial inclusion, Government and institutional support, sustainability of rehabilitation plantations, and the problems faced by the Sri Lankan repatriates in Kerala. The analysis uses both descriptive and inferential statistical methods to depict the findings. Descriptive analysis is performed using frequency distributions, percentages, mean, and standard deviations. Inferential analysis was performed using parametric and non-parametric tests. Parametric tests, including ANOVA, T-test, and Correlation. Non-parametric tests include the Mann-Whitney U test and the Kruskal-Wallis test. Normality tests were performed for quantitative tests. The association between qualitative variables has been tested with the Chi-square test. The presentation by objectives allows for an insightful understanding of the findings, providing a clear visual of the complex experiences and realities of the repatriate community in Kerala.

## **5.2 Socio-Economic Status of Sri Lankan Repatriates in Kerala.**

The method used for the analysis of the socio-economic status of Sri Lankan repatriates in Kerala encompassed a mixture of descriptive and inferential statistical methods. The descriptive statistics, including frequency, percentage, mean, and standard deviation, were employed to depict the overall demographic and socio-economic profile of the repatriates. This is described based on the variables such as age, gender, marital status, education, occupation, income, asset holding, and place of residence. Chi-square tests were used to check the relationship between categorical variables. It is used to check the association between gender and education, Place of

residence and education. ANOVA was used to investigate the relationship between age and educational qualification, since the Shapiro-Wilk test ensured normality, and post-hoc tests were conducted to determine differences between groups. For income-related investigations, in which the assumption of normality was not fulfilled, non-parametric tests were utilised. The Kruskal-Wallis H test was utilised to investigate differences in income by residence, education, and type of occupation. The Mann-Whitney U test was utilised to investigate differences in income by land ownership, building ownership, vehicle ownership, and gold ownership because all these variables failed the normality assumption. This analytical method enabled one to have a close and statistically rigorous analysis of the different socio-economic aspects of the repatriates

### 5.2.1 Demographic Qualitative Variables of the Respondents

**Table 5.1**

*Sampling Profile*

Variable	Category	Frequency	Percentage
Gender	Male	234	74
	Female	81	26
Marital Status	Married	256	81
	Widow	42	13
	Unmarried	17	5
Place of Residence	Ayiranallur	89	28
	Kulathupuzha	115	37
	Kamabmala	51	16
	Gavi	51	16
	Nelliyampathy	9	3
Level of Education	Illiterate	34	11
	Can Read and Write	32	10
	Primary	108	34
	Higher School	96	30
	Higher Secondary	33	10
	UG/PG/Professional	12	4

Variable	Category	Frequency	Percentage
Level of Education (Sri Lanka)	Illiterate	1	5
	Can Read and Write	13	65
	Primary	6	30
Religion	Hindu	307	97
	Christian	8	3
Occupation	Full time	315	100
	No Work	215	68
Extra Time Work (if any)	Cooley Worker	51	16
	Driving	19	6
	Business	7	2
	Tapping	12	4
	Private Employee	7	2
	Others	4	1
Nature of Work in the Estate	Permanent	234	74
	Casual	70	22
	Daily Wages	11	3
Ownership of the House	Estate Provided Only	293	93
	Owned & Estate Provided	15	5
	Owned House Only	7	2
Holding of Assets	Yes	83	26
	No	232	74
Building	Yes	19	6
	No	296	94
Vehicle	Yes	146	46
	No	169	54
Gold	Yes	34	11
	No	281	89

Source: Primary data

Table 5.1 gives an in-depth picture of the demographic and socio-economic profile of Sri Lankan repatriates in Kerala.

The data shows that the majority of the repatriates are male (74.3%), while females make up only one fourth of the total respondents (25.7%). The marital status reveals that a majority are married (81.3%), indicating a family-oriented social life within the estate.

Regarding the geographical distribution of repatriates, the majority of repatriates settled in Kulathupuzha (36.5%), followed by Ayiranallur (28.3%). However, Nelliampathy accounts for the least share (3%).

The profile of education among the repatriates shows that the majority have completed only primary education (34.3%), followed by high school (30.5%). A small percentage of repatriates have higher secondary education (10%) and higher education (4%). Notably, a significant percentage of repatriates are illiterate (11%). The education profile from Sri Lanka was very low, with basic literacy (68.4%) being the most prevalent form, indicating constrained academic continuity after repatriation.

Regarding the employment status, all the repatriates are engaged in full-time employment, with no part-time employment option within the estate. In terms of additional income activities, the majority of repatriates are not involved in any additional income-generating activities (68%); however, a small portion of repatriates are engaged in additional occupations such as running a business, rubber tapping, driving, and other manual work outside the estate.

The Hindu religion is predominant in the estates (97.5%), and the remaining repatriates are Christians. The representation of no other religion has been seen in the estates.

The average income earners per household is two. Only a few families have more than two income-generating members.

Assets-wise, a mere 26.3% possess land and 6% possess buildings, reflecting very low levels of ownership of immovable properties. Ownership of vehicles is relatively high at 46.3%, but the majority are two-wheelers. Ownership of gold remains low, which indicates only 10.8%.

## 5.2.2 Characteristics of the Sample

**Table 5.2**

*Quantitative Features of the Sample*

Variables	Mean	Std. Deviation
Age	45.96	7.348
Income from the Estate	2748	493.054
Income from Other Sources	800	1361
Number of Members in the Family	3.93	1.217
Number of Independent Members in the Family	1.77	0.572

Source: Primary data

It is evident from the table that the average age of the repatriates is about 46 years (Mean = 45.96, SD = 7.35).

The average weekly income of the repatriates from the estate is ₹2,748 (SD = 493.05), which constitutes their primary source of livelihood. An average weekly income of the households from other sources shows that ₹800 (Income from secondary employment). However, the high standard deviation (1,361) implies high differences among the households. This means some households have a secondary source of income, but the majority are wholly dependent on the estate income.

An average number of members in households of the repatriates is closer to 4 (Mean = 3.93, SD = 1.22). However, the average income-earning members per family is lower, which is an average of less than 2 (Mean=1.77, SD = 0.57). This means that the majority of households depend on only one or two members. It denotes an economically vulnerable condition of the repatriates.

## 5.2.3 Association of Gender and Educational Qualification

**H<sub>0</sub>**: There is no significant association between gender and educational qualification among Sri Lankan repatriated workers in Kerala.

**H<sub>1</sub>**: There is a significant association between gender and educational qualification among Sri Lankan repatriated workers in Kerala.

**Table 5.3***Gender \* Educational Qualification*

		Level of Education						(n=315)
		Illiterate	Can Read and Write	Primary	High School	Higher Secondary	UG/PG/ Professional	Total
Gender	Male	18	21	81	78	28	234	234
	Female	16	11	27	18	5	81	81
Total		34	32	108	96	33	12	315
							$\chi^2$	14.127
Significant at the 5 per cent level							p-value	0.015*
							d.f	5

Source: Compiled from primary data (\*Indicate Significant)

Table 5.3 describes the association between ‘Gender’ and ‘Level of education’. Since the P-value is significant ( $\chi^2$  Value=14.127, d.f=5, p=0.015), the null hypothesis is rejected and confirms that a statistically significant association exists between gender and level of education. It is also understood from the cross-tabulation that male workers are more educated than female workers.

#### **5.2.4 Association of Place of Residence and Education Qualification**

**H<sub>0</sub>:** There is no significant association between place of residence and level of education.

**H<sub>1</sub>:** There is a significant association between place of residence and level of education.

**Table 5.4**

*Place of Residence \* Educational Qualification*

(n=315)

		Level of Education						Total	
		Illiterate	Can Read and Write	Primary	High School	Higher Secondary	UG/PG/ Professional		
Place of Residence	Ayiranallur	11	7	21	33	10	7	89	
	Kulathupuzha	9	13	42	34	13	4	115	
	Kamabmala	8	1	19	17	5	1	51	
	Gavi	5	7	24	10	5	0	51	
	Nelliyampathy	1	4	2	2	0	0	9	
Total		34	32	108	96	33	12	315	
								$\chi^2$	34.778
								d.f	20
Significant at the 5 per cent level								p-value	0.021*
								Monte Carlo(P-Value)	0.021*

Source: Compiled from primary data

(\*Indicate Significant)

Table 5.4 illustrates the association between ‘Place of residence’ and ‘Educational qualification’. Due to a violation of expected cell count assumptions, a Monte Carlo Simulation was applied to confirm the result. Here, the null hypothesis is accepted due to the p-value being significant (p=0.02,  $\chi^2$  value =34.778, d.f=20). It found that there is a statistically significant association between place of residence and level of education (p-value = 0.021).

The table further reveals that Kulathupuzha exhibits the highest proportion of people with Primary, High School, and higher secondary education, indicating comparatively better educational qualifications. However, the Kamabmala and Gavi record higher percentages of people belonging to lower education categories. Nelliyampathy exhibits the lowest proportion among all other places.

### 5.2.5 Relationship between Age and Educational Qualification

**Table 5.5**

*Normality Results: Relationship between Age and Educational Qualification*

	Level of Education	Shapiro-Wilk		
		Statistic	d.f	p-value
Age	Illiterate	0.894	34	0.310
	Can Read and Write	0.968	32	0.451
	Primary	0.973	108	0.250
	High School	0.980	96	0.141
	Higher Secondary	0.968	33	0.416
	UG/PG/Professional	0.883	12	0.096

Source: Primary data

Table 5.5 shows the result of the Shapiro-Wilk test was performed to determine the normality of the distribution of age among different educational levels of Sri Lankan repatriates in Kerala. According to the test outcomes, the age variable was normally distributed in every educational subgroup since all p-values were above the default significance level of 0.05.

In particular, the p-values were 0.310 (Illiterate), 0.451 (Can read and write), 0.250 (Primary), 0.141 (High School), 0.416 (Higher Secondary), and 0.096 (UG/PG/Professional). While the p-value for the UG/PG/Professional group was near 0.05, it remained a sign that there was no significant departure from normality. These results validate that the normality assumption is met, allowing for the use of parametric statistical tests, such as ANOVA, to compare age distributions across educational levels.

**H<sub>0</sub>:** There is no significant difference in the mean age across different educational qualification groups.

**H<sub>1</sub>:** There is a significant difference in the mean age across at least one pair of educational qualification groups.

**Table 5.6**

*Relationship between Educational Qualification and Age*

(n=315)

Source of Variation	Sum of Squares	d.f	Mean Square	F-value	p-value
Between Groups	4757.64	5	951.52		
Within Groups	12193.9	310	39.46	24.112	P<0.001***
Total	16951.5	315			

Significant at the 1% level

Source: Compiled from primary data.

(\*\*\*Indicate Highly Significant)

**Table 5.7**

*Tukey HSD Post Hoc Test: Comparison of Educational Qualifications*

Comparison Groups	Mean Difference	p-value
Illiterate vs UG/PG/Professional	18.99	0.001
Read & Write vs UG/PG/Professional	13.23	0.001
Illiterate vs Higher Secondary	13.2	0.001
Primary vs High School	10.36	0.001
High School vs UG/PG/Professional	10.09	0.001
Illiterate vs High School	8.9	0.001
Illiterate vs Primary	8.63	0.001
Read & Write vs Higher Secondary	7.44	0.001
Primary vs Higher Secondary	4.57	0.004

Source: Compiled from primary data.

Table No.5.6 illustrates that there is a statistically significant difference in the mean age across different educational qualification groups ( $F = 24.112$ ,  $p < 0.001$ ). This indicates that the level of education varies with the age of the respondents. The analysis reveals that the older repatriates generally have lower educational qualifications, as well as being illiterate (mean age = 54.32 years), and can read and write only (Mean Age = 48.56 years). In simple terms, repatriates with higher educational qualifications, such as those holding higher secondary education (mean age = 41.12 years) or UG/PG/Professional degree (Mean Age = 35.33 years), are comparatively younger.

The post hoc Tukey HSD test further confirms that there is a statistically significant difference between age and educational groups are significant. For instance, the mean age difference between illiterate individuals and those with a UG/PG/Professional degree is approximately 18.99 years ( $p < 0.001$ ), which is substantial. Similarly, significant differences are observed between the illiterate group and those with primary, High school, and Higher secondary school. This trend suggests a generational shift in educational attainment, where younger individuals are more likely to have access to and complete higher levels of education.

### 5.2.6 Association between Nature of Work and Level of Education

**H<sub>0</sub>:** There is no significant association between the nature of work and the level of education.

**H<sub>1</sub>:** There is a significant association between the nature of work and the level of education.

**Table 5.8**

*Nature of Work \* Level of Education*

(n=315)

		Level of Education						Total
		Illiterate	Can Read and Write	Primary	High School	Higher Secondary	UG/PG/ Professional	
Nature of Work in the Estate	Permanent	22	24	93	72	19	4	234
	Casual	4	6	15	23	14	8	70
	Daily Wages	8	2	0	1	0	0	11
	Total	34	32	108	96	33	12	315
Significant at the 1% level							$\chi^2$	75.272
							d.f	10
							p-value	<0.001***

Source: Compiled from primary data

(\*\*\* Indicates Highly Significant)

Table 5.8 exhibits the association between ‘Nature of work’ and ‘Level of education’. The result reveals that the Pearson chi-square value of 75.272 with degrees of freedom 10, and  $p < 0.001$ . Since the p-value is highly significant, the null hypothesis is rejected. It is concluded that there is a statistically significant association between the level of education and the nature of work.

Further, the results explain that the lower-educated groups (illiterate and can read/write) are daily wage or casual workers, while those with higher secondary education and UG/PG/Professional degrees are permanent or skilled work categories. For instance, 72.7% of daily wage workers are illiterate, while there are no higher secondary/UG/PG-qualified workers among them. Among the 33.3% of Higher Secondary holders and 57.6% of UG/PG/Professional degree holders are permanent employees.

**5.2.7 Relationship between Place of Residence and Income from the Estate**

**Table 5.9**

*Normality Results*

	<b>Place of Residence</b>	<b>Statistic</b>	<b>d.f</b>	<b>p-value</b>
Weekly Income of the Respondents from the Estate	Ayiranallur	0.258	89	<0.001
	Kulathupuzha	0.593	115	<0.001
	Kamabmala	0.613	51	<0.001
	Gavi	0.252	51	<0.001
	Nelliyampathy	0.536	9	<0.001

Source: Primary data.

The Shapiro-Wilk test values reveal that the weekly income of the respondents from all five locations is not normally distributed since all the p-values are less than the 0.05 significance level.

**H<sub>0</sub>:** There is no significant difference in the mean income across different places of residence.

**H<sub>1</sub>:** There is a significant difference in the mean income across different places of residence.

**Table 5.10***Kruskal-Wallis H Test on Place of Residence and Weekly Income from Estate*

	Place of Residence	N	Mean Rank	Kruskal-Wallis H	d.f	p-value
Weekly Income	Kulathupuzha	115	187.55	65.117	4	<0.001***
	Ayiranallur	89	175.67			
	Gavi	51	149.06			
	Nelliyampathy	9	127			
	Kamabmala	51	74.94			
	Total	315				

Source: Compiled from primary data.

(\*\*\*)Indicate Highly Significant)

Table 5.10 underscores the result of the Kruskal-Wallis H test. The study covered five residential areas, such as Kulathupuzha, Kamabamala, Gavi, Nelliyampathy, and Ayiranallur, with a total of 315 sample respondents. The findings reveal that a statistically significant variation in total income across all five locations, as indicated by a Kruskal-Wallis H statistic of 65.117 on 4 degrees of freedom, with a corresponding p-value < 0.001. As per the reports, there is a significant difference between the place of residence and their level of income.

With respect to the above analysis, respondents from Kulathupuzha have the highest total income (Mean Rank 187.55) and which is followed by Ayiranallur with a mean rank of 175.67. The Kamabamala reported the lowest income among the five estates. (Mean Rank 74.94).

### 5.2.8 Relationship between Place of Residence and Weekly Income from Extra Work

**Table 5.11***Normality Test for Income from Extra Work*

	Place of Residence	Statistic	d.f	p-value
Weekly Income of the Respondents from Other Sources	Ayiranallur	0.706	89	<0.001
	Kulathupuzha	0.696	115	<0.001
	Kamabmala	0.672	51	<0.001
	Gavi	0.409	51	<0.001
	Nelliyampathy	0.617	9	<0.001

Source: Primary data

Table 5.11 shows the Shapiro-Wilk test values for weekly income in all five residential places. It indicates significance values of  $p < 0.001$ , which means the data have significantly varied from normality.

**H<sub>0</sub>:** There is no significant difference in the mean income from extra work across different places of residence.

**H<sub>1</sub>:** There is a significant difference in the mean income from extra work across different places of residence.

**Table 5.12**

*Kruskal-Wallis H test: Place of Residence \* Income from Extra Work*

	Place of Residence	N	Mean Rank	Kruskal-Wallis H	d.f	p-value
Weekly Income from Extra Work	Ayiranallur	89	175.49	20.471	4	<0.001***
	Kulathupuzha	115	165.10			
	Kamabmala	51	157.55			
	Gavi	51	115.27			
	Nelliyampathy	9	139.00			
	Total	315				

Source: Compiled from primary data.

(\*\*\*Indicate Highly Significant)

Table 5.12 shows that the weekly income from sources other than the estates differs across the residential location. The Kruskal-Wallis H test was used to find out the variation of income. It revealed that there is statistically significant variation in income from other sources at these places. It is noted by a Kruskal-Wallis H statistic of 20.471 with degrees of freedom of 4 and a p-value of  $< 0.001$ .

Based on the test result, the highest income is reported for the repatriates in Ayiranallur (Mean Rank 175.49), followed by Kulathupuzha (165.10), and the least income is reported in Gavi (115.27). This implies a large geographical difference in access to additional income.

### 5.2.9 Association of Nature of Work and Total Income from the Estate of the Respondents

**Table 5.13**

*Normality Test for Income Based on the Nature of Work*

	Nature of Work in the Estate	Statistic	d.f	p-value
Total Income	Permanent	0.656	234	<0.001
	Casual	0.848	70	<0.001
	Daily Wages	0.673	11	<0.001

Source: Primary data

Table 5.13 presents the results of the normality test based on the Shapiro-Wilk test. The overall income among all categories of work reveals a p-value < 0.001, which indicates that the data is not normally distributed among the groups.

**H<sub>0</sub>:** There is no significant difference in the total income of respondents based on the nature of work in the estate

**H<sub>1</sub>:** There is a significant difference in the total income of respondents based on the nature of work in the estate.

**Table 5.14**

*Kruskal-Wallis H test: Nature of Work \*Total Income from the Estate*

	Nature of work	N	Mean Rank	Kruskal-Wallis H	d.f	p-value
Total Income	Permanent	234	159.98	4.185	2	0.123
	Casual	70	159.94			
	Daily Wages	11	103.55			
	Total	315				

Source: Compiled from primary data.

Table 5.14 indicates the ranking of total income based on the nature of work. The nature of work is categorized as permanent, casual, and daily wage. The result found that the mean ranks for overall income were 159.98 for permanent employees, 159.94

for casual employees, and 103.55 for daily wage employees. The value of the test statistic was 4.185 with a degree of freedom of 2 and a p-value of 0.123. Since the p-value is higher than the significance level of 0.05, it fails to reject the null hypothesis. It indicates that no significant difference in total income among different work categories.

### 5.2.10 Association of Educational Qualification and Total Income of Estate

**Table 5.15**

*Normality Test for Income Based on Level of Education*

	Level of Education	Statistic	d.f	p-value
Total Income	Illiterate	0.863	34	0.001
	Can Read and Write	0.755	32	<0.001
	Primary	0.581	108	<0.001
	High School	0.763	96	<0.001
	Higher Secondary	0.858	33	0.001
	UG/PG/Professional Degree	0.924	12	0.030

Source: Primary data

Table 5.15 illustrates the findings based on the Shapiro-Wallis test. The result underscores that the p-values of all the educational groups are below 0.05, which means income distributions based on education are significantly different from the assumption of normality.

**H<sub>0</sub>:** There is no significant difference in the total income of respondents based on their level of education

**H<sub>1</sub>:** There is a significant difference in the total income of respondents based on their level of education.

**Table 5.16***Kruskal-Wallis H test: Level of Education\*Total Income from Estate*

	Level of Education	N	Mean Rank	Kruskal-Wallis H	d.f	p-value
Total Income	UG/PG/Professional Degree	12	214.54	23.987	4	<0.001***
	High School	96	158.31			
	Higher Secondary	33	149.73			
	Primary	108	121.76			
	Can Read and Write	32	117.41			
	Illiterate	34	115.32			
	Total	315				

Source: Compiled from primary data.

(\*\*\*)Indicate Highly Significant)

Table 5.16 reveals the influence of educational qualification on the total income of the repatriates. A Kruskal-Wallis H test was applied to find out the relationship. The level of education comprises five groups, such as 'Can read and write', 'Primary', 'High School', 'Higher Secondary', and 'UG/PG/Professional Degree'. The test reported a Kruskal-Wallis H value of 23.987 with 4 degrees of freedom and a p-value of <0.001, indicating a statistically significant difference in total income among the different levels of educational group.

The UG/PG/Professional Degree holders have the highest mean income (Mean rank 214.54). The illiterate group has the lowest mean income among all educational levels (Mean rank 115.32). This result points to the fact that the level of education has a positive impact on the level of income.

### 5.2.11 Relationship between Asset Holding and Income

**Table 5.17**

*Normality Test for Income Based on Land Ownership*

	Land Ownership	Statistic	d.f	p-value
Total Income	Yes	0.753	83	<0.001
	No	0.785	232	<0.001

Source: Primary data

Table 5.17 indicates the Shapiro-Wilk test on normality. The findings underscore that both land-owners ( $p < 0.001$ ) and non-owners ( $p < 0.001$ ) distributions have significantly differed from normality.

**H<sub>0</sub>:** There is no significant difference in the mean total income between respondents who own the land and those who do not.

**H<sub>1</sub>:** There is a significant difference in the mean total income between respondents who own the land and those who do not.

**Table 5.18**

*Mann-Whitney U Test: Land Ownership\*Total Income of the Respondents*

	Land	N	Mean Rank	Sum of Ranks
Total Income	Yes	83	183.49	15230.00
	No	232	148.88	34540.00
	Total	315		
			Mann-Whitney U	7512.000
			Z	-3.012
			p-value	0.003**

Source: Compiled from primary data

(\*\*Indicate Very Significant)

Table 5.18 presents the result of a Mann–Whitney U test. As per the result, the value of Mann-Whitney U is 7512.000 and a Z-score of -3.012, with a p-value of 0.003. It indicates that there is a statistically significant difference in land ownership and income levels. Hence, the null hypothesis is rejected, concluding that an increase in

income has a positive impact on the land ownership of the repatriates. The 83 repatriates who owned land reported a higher income (Mean Rank=183.49) compared to the 232 non-landowners (Mean Rank=148.88).

### 5.2.12 Relationship between Total Income and Ownership of Building

**Table 5.19**

*Normality Test for Income Based on Building Ownership*

	Building Ownership	Statistic	d.f	p-value
Total Income	Yes	0.818	19	0.002
	No	0.794	296	<0.001

Source: Primary data

Table 5.19 explains the result of the Shapiro-Wilk test used to determine the normality of total income distributions by building ownership. The outcomes reveal that the p-values for responses from those who own a building ( $p = 0.002$ ) and those who do not ( $p = <0.001$ ). In both cases, the distributions vary from normality.

**H<sub>0</sub>:** There is no significant difference in the mean total income between respondents who own the building and those who do not.

**H<sub>1</sub>:** There is a significant difference in the mean total income between respondents who own the building and those who do not.

**Table 5.20**

*Mann-Whitney U Test: Building Ownership\*Total Income*

	Building	N	Mean Rank	Sum of Ranks
Total Income	Yes	19	211.84	4025.00
	No	296	154.54	45745.00
	Total	315		
			Mann-Whitney U	1789.000
			Z	-2.694
			p-value	0.007**

Source: Compiled from primary data.

(\*\*Indicate Very Significant)

Table 5.20 measures the relationship between the ‘Ownership of buildings’ and the ‘Level of total income’. Here, the comparison was between two independent groups, such as those who ‘Owned a building’ (N = 19) and those who ‘Did not own a building’ (N = 296). The result of Mann–Whitney U 1789.000, Z-score of -2.694, and p-value 0.007. It reveals that there is a statistically significant relationship between the level of income and ownership of a building. It is reported that the mean rank of income of building owners is predominantly higher (211.84) than non-building owners (Mean Rank of 154.54).

### 5.2.13 Relationship between Total Income and Ownership of a Vehicle

**Table 5.21**

*Normality Test for Income Based on Vehicle Ownership*

	Vehicle Ownership	Statistic	d.f	p-value
Total Income	Yes	0.776	146	<0.001
	No	0.771	169	<0.001

Source: Primary data

Table 5.21 describes the result of the normality test based on the Shapiro-Wilk test on total income by vehicle ownership. In this case, the p-value is significant for both groups, revealing that the data are not normally distributed.

**H<sub>0</sub>:** There is no significant difference in the mean total income between respondents who own the vehicle and those who do not.

**H<sub>1</sub>:** There is a significant difference in the mean total income between respondents who own the vehicle and those who do not.

**Table 5.22***Mann-Whitney U Test: Vehicle Ownership\*Total Income*

	Vehicle	N	Mean Rank	Sum of Ranks
Total Income	Yes	146	178.96	26128.50
	No	169	139.89	23641.50
	Total	315		
			Mann-Whitney U	9276.500
			Z	-3.848
			p-value	<0.001***

Source: Compiled from primary data

(\*\*\*)Indicate Highly Significant)

Table 5.22 presents the relationship between the total income and vehicle ownership of the repatriates. The table also reveals that those who own a vehicle have a higher total income (Mean Rank 178.96) than non-vehicle owners (Mean Rank 139.89).

The result exhibits the Mann–Whitney U value of 9276.500, Z-score of -3.848, and p-value <0.001. In this case, the p-value is less than the significance level, hence the null hypothesis is rejected and concluded that there is a statistically significant difference in the total income of the vehicle owners and non-owners.

#### 5.2.14 Relationship between Total Income and Ownership of Gold

**Table 5.23***Normality Test for Income Based on Gold Ownership*

	Gold Ownership	Statistic	d.f	p-value
Total Income	Yes	0.706	34	<0.001
	No	0.732	281	<0.001

Source: Primary data

Table 5.23 lists the normality result based on the Shapiro-Wilk test. It depicts the normality of total income distribution according to gold ownership. It was shown that for gold owners ( $p < 0.001$ ) and non-owners ( $p < 0.001$ ), the p-values are less than 0.05, which indicates deviation from normality.

**H<sub>0</sub>:** There is no significant difference in the mean total income between respondents who own the gold and those who do not.

**H<sub>1</sub>:** There is a significant difference in the mean total income between respondents who own the gold and those who do not.

**Table 5.24**

*Mann-Whitney U Test: Gold Ownership \*Total Income*

	Gold	N	Mean Rank	Sum of Ranks
Total Income	Yes	34	151.26	5143.00
	No	281	158.81	44627.00
	Total	315		
			Mann-Whitney U	4548.000
			Z	-.463
			p-value	0.644

Source: Compiled from primary data

Table 5.24 demonstrates the relationship between ‘Gold ownership’ and ‘Total income’ of Sri Lankan repatriates in Kerala, and a Mann–Whitney U test was conducted to find the result. The test compared two independent groups. The first group includes respondents who have ownership of gold (N = 34), and the second group consists of those who do not (N = 281). The outcome explained that there is no statistically significant difference in total income between the two groups since the Mann–Whitney U value of 4548.000, Z-score of -0.463, and a p-value of 0.644 ( $p > 0.05$ ). The mean rank of total income for gold owners was 151.26, which was slightly lower than the mean rank of 158.81 among non-owners. These results indicate that gold ownership is not specifically influenced by variations of total income within the repatriate community.

The analysis of the socio-economic and financial inclusion status of Sri Lankan repatriates in Kerala offers a revealing glimpse into the multifaceted realities faced by this community. The findings reflect a population that is largely integrated into estate-based employment, with a significant concentration in low-skilled, labour-intensive occupations. Education levels remain modest, particularly among the older

generation, although incremental progress can be observed among children and youth. Most repatriates reside in estate-provided accommodations, and despite having access to basic amenities like electricity and drinking water, housing conditions remain modest, often limited to asbestos-sheet structures.

### **5.3 Financial Inclusion of Sri Lankan Repatriates in Kerala**

The analysis has been conducted in three principal dimensions: Access, Usage, and Quality of financial products and services. The study applied a frequency analysis to identify whether they possessed a bank account, categories of banking services they used (public, private, cooperative, and post office), and holdings of other financial services such as loans and insurance. Other than this, the possession of ATM and debit cards, cheque books, and other banking services was also assessed. In order to evaluate the impact of socio-economic characteristics on financial access, a multiple linear regression analysis was performed with age, gender, income, educational qualification, and place of residence as independent variables. Additionally, ANOVA and regression coefficients confirmed the hypotheses regarding age, gender, socioeconomic status, education, and geographical location, highlighting access to formal financial resources.

The purpose and frequency of interactions with financial institutions were studied to analyse the specific dimension of usage. In this case, descriptive statistics were used to understand the frequency at which repatriates visited the bank for routine transactions, which included withdrawals and deposits of money, loan applications, bill payments, and fund transfers. It also analysed a detailed usage of fintech services, such as debit cards, UPI/mobile wallets, internet banking, and credit cards. The degree of differences in usage levels across these products was tested using the Friedman test. Further analysis conducted with One-Way ANOVA and Tukey's HSD test looked at employment type and place of residence, and their associated savings behaviours. The Spearman's coefficient was used to study the relationship between income and savings, as well as outstanding loans, to contextualise financial behaviours across different economic strata.

It assessed the quality of financial inclusion by stratifying awareness levels alongside user satisfaction regarding the schemes and services provided by the banks. The

perceptions regarding the level of service confidentiality, staff conduct, grievance redressal systems, banking interactions, and the satisfaction of automated teller machines and digital services were cumulatively evaluated using frequency analysis and the Friedman test. The Awareness of banking products and financial inclusion schemes of the Central government was also assessed using the Friedman test. The study also analysed service engagement barriers.

The normality of the data has been ensured with the Shapiro-Wallis test, the non-parametric test was used for those variables at which the normality assumption is not met.

Finally, the level of financial inclusion is judged based on the financial inclusion index developed by the researcher. This index followed the methodology proposed by the RBI.

### 5.3.1. Access Dimension of Financial Inclusion

**Table 5.25**

*Descriptive Statistics on Access Variables*

Variables	Response	Frequency	Percent
Having a Bank Account	Yes	315	100
	No	0	0
<b>Type of Bank</b>			
Public	One Account	277	87.94
	Two Accounts	36	11.43
	Three Accounts	1	0.32
	More than Three Accounts	1	0.32
	Total	315	59.3
Private Sector	No Account	290	92.06
	One Account	25	7.94
	Total	315	59.3
Cooperative Bank	No Account	294	93.33
	One Account	21	6.67
	Total	315	59.3
Post Office	No Account	285	53.7
	One Account	30	5.6
	Total	315	59.3

Variables	Response	Frequency	Percent
Types of Bank Accounts	Saving Bank Account	315	100
	Basic Saving/Jan Dhan	28	9
	Fixed Deposits	8	3
	Current Account	6	2
	Recurring Account	0	0
Having Insurance	Yes	108	34
	No	207	66
Types of Insurance	Life Insurance	100	93
	Health Insurance	22	20
	Livestock Insurance	0	0
	General Insurance	8	7
	Others	0	0
Having a Loan	Yes	121	38
	No	194	62
Types of Loan	Housing Loan	25	21
	Medical/Health Purpose	20	17
	Business Loan	7	6
	Educational Loan	19	16
	Vehicle Loan	24	20
	Personal Loan	49	41
Savings and Investment	Yes	61	19.37
	No	254	80.63
Types of Investment	Bank	21	6.7
	Gold Scheme	8	2.5
	Real Estate	4	1.3
	Chitty	50	15.9
	Mutual Fund/Stock	17	5.4
	Post office savings schemes	46	14.6

Source: Primary data

Table 5.25 shows the descriptive statistics of the 'Access' dimension of the financial inclusion variables. The results show that 'Access' analysis of financial services among respondents is characterised by high basic inclusion in the formal banking sector. Interestingly, all respondents indicated that they had a bank account in public sector banks, representing effective penetration of account-based financial services.

Of the respondents with public sector bank accounts, 87.9% possessed a single account, whereas only 11.4% possessed two accounts, and less than 1% had three or more. This indicates limited diversification in access to public sector bank accounts.

Access to private sector banks is indicated as limited, where 92% indicated no account, and 8% have an account. The same trend was seen for cooperative banks, where 93.3% indicated no account, and only 6.6% indicated having one. Partially improved access is observed in post office savings services, with 9.5% of the respondents having an account, but the rest (90.5%) do not have one.

In terms of the type of bank accounts, all of the respondents maintained a minimum of one savings bank account, reflecting universal use of simple savings instruments. Nonetheless, access to other types of accounts is low, with only 9% of respondents having Basic Savings/Jan Dhan accounts, 3% fixed deposit accounts, and 2% current accounts. However, no respondent has a recurring deposit account.

The results regarding insurance policy show that 34% of the respondents claimed some kind of insurance, while 66% had no insurance coverage. Of the insured, the vast majority (93%) were covered by life insurance policies, followed by 20% with health insurance and 7% with general insurance.

Access to loans was indicated by 38% of the respondents, while 62% never took any loans, indicating low credit inclusion. Of those who had taken loans, 41% had personal loans, followed by housing loans (21%), vehicle loans (20%), medical/health loans (17%), educational loans (16%), and business loans (6%).

The savings and investment aspect of the respondents reveals a medium level of formal and informal savings behaviour. Out of the total 315 respondents, only 19.37% individuals reported having any form of savings, while 80.63% of respondents reported no current savings.

The investment through post office savings schemes was cited by 46 repatriates (14.6%), and the investment by the banks was cited by 21 repatriates (6.7%). Both of these indicate the dependence on formal investment by the repatriates. However, investment in chitty funds shows 15.9%, indicating a reliance on traditional and

informal investment channels. The investment in Gold (2.5%), real estate (1.3%), and mutual funds or stocks (5.4%) is less commonly chosen.

The dominance of chitty highlights the repatriates' preference for a community collective savings bank option available without any procedure.

#### ❖ Preference for Opening a Savings Bank Account

**Table 5.26**

*Preferences for Opening a Savings Bank Account*

Reasons	(n=315)	
	N	Percent
Getting Salary and Wages	312	99
Getting Government Benefits	291	92.4
Deposit and Withdrawal	54	17.1
Receiving and Paying Remittance	30	9.5
Part of Social Status	26	8.3
Others	2	0.6

Source: Primary data

Table 5.26 reveals the reasons for opening bank accounts. The most frequently reported reason is that receiving salary and wages, which was reported by 99.0% of the respondents. This means that almost all account owners mainly use their bank accounts for receiving their employment earnings.

The second most commonly cited reason is receiving Government benefits, cited by 92.4% of the respondents, indicating that social welfare payments and government transfers are also a key aspect for opening a savings bank account

However, 17.1% of the participants reported that access to fundamental banking facilities such as deposits and withdrawals, 9.5% reported receiving and paying remittances are their next preference, and 8.3% of people mentioned that they have opened the account as a part of social status.

❖ **Holding of Banking Products**

**Table 5.27**

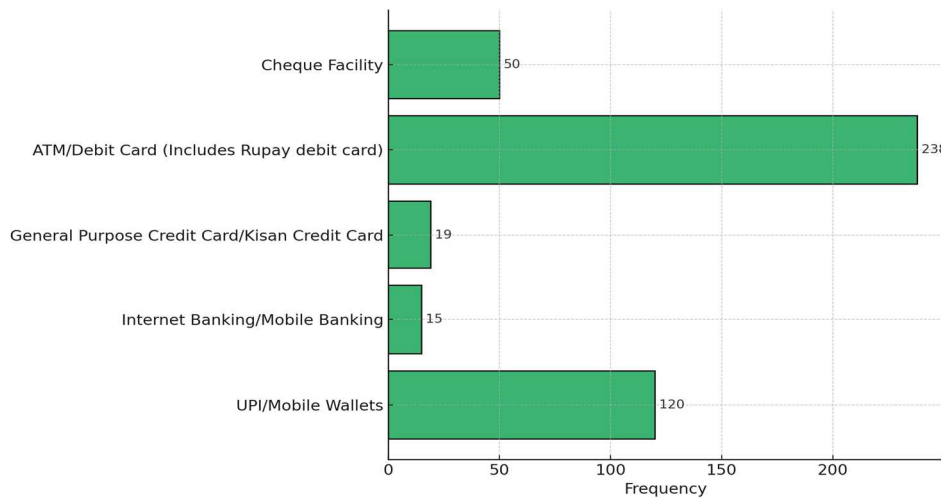
*Descriptive Statistics of the Holding of Banking Products*

(n=315)		
Variables	Frequency	Percentage
Cheque Facility	50	16
ATM/Debit Card (Includes Rupay Debit Card)	238	76
General-Purpose Credit Card/Kisan Credit Card	19	6
Internet Banking/Mobile Banking	15	5
UPI/Mobile Wallets	120	38

Source: Primary data

**Figure 5.1**

*Descriptive Statistics of Holding of Banking Products*



Source: Primary data

Table 5.27 and Figure 5.1 present the analysis of ownership of different banking products by the repatriates. Among the instruments, ATM/Debit Cards (including RuPay) are predominant, with 76% of repatriates owning them.

UPI/Mobile wallet is the second most common, held by 38% of respondents, which shows a slow shift towards digital payments. While this detail implies some degree of digital uptake, it also shows that most (62%) do not hold UPI or wallets, indicating

constraints in terms of access to smartphones, internet connectivity, or digital awareness.

The ownership of the cheque facility is very low, with 16%. Only 6% of repatriates hold general-purpose credit cards, and just 5% of repatriates possess internet or mobile banking facilities.

❖ **Impact on Socio-Economic Variables on Financial Access**

**H<sub>0.1</sub>:** Socio-economic variables have no significant effect on financial access variables

**H<sub>1.1</sub>:** Socio-economic variables have no significant effect on financial access variables

**H<sub>0.2</sub>:** Age has no significant effect on access to financial products.

**H<sub>1.2</sub>:** Age has a significant effect on access to financial products

**H<sub>0.3</sub>:** Gender has no significant effect on access to financial products.

**H<sub>1.3</sub>:** Gender has a significant effect on access to financial products.

**H<sub>0.4</sub>:** Total household income has no significant effect on access to financial products.

**H<sub>1.4</sub>:** Total household income has a significant effect on access to financial products.

**H<sub>0.5</sub>:** Educational qualification has no significant effect on access to financial products.

**H<sub>1.5</sub>:** Educational qualification has a significant effect on access to financial products.

**H<sub>0.6</sub>:** Place of residence has no significant effect on access to financial products.

**H<sub>1.6</sub>:** Place of residence has a significant effect on access to financial products.

**Table 5.28***Regression Results*

<b>Predictor</b>	<b>Unstandardized B</b>	<b>Std. Error</b>	<b>Beta</b>	<b>T</b>	<b>P-value</b>
Constant	1.048	0.33		3.172	0.002
Age	-0.007	0.005	-0.08	-1.339	0.182
Total Income	0	0	0.259	4.785	<0.001
<b>Gender</b>					
Female	-0.114	0.08	-0.074	-1.428	0.154
<b>Place of Residence</b>					
Ayiranallur	0.29	0.215	0.195	1.353	0.177
Kulathupizha	0.271	0.21	0.195	1.291	0.198
Kambamala	0.336	0.217	0.184	1.548	0.123
Gavi	0.409	0.216	0.224	1.891	0.06
<b>Educational Qualification</b>					
Primary	-0.09	0.099	-0.064	-0.906	0.366
HS	0.281	0.105	0.193	2.685	0.008
UG_PC	0.214	0.143	0.098	1.496	0.136
PG_PC	0.912	0.213	0.26	4.271	<0.001
ANOVA F-Value: 9.816(0.000), VIF-1.607					
R: .513					
R <sup>2</sup> : .263					
Adjusted R Square: .236					
Durbin-Watson: 1.601					
a. Predictors: (Constant), PG_PC, Kulathupizha, UG_PC, Female, Total_Income, Primary, Kambamala, Age, Gavi, HS, Ayiranallur					
b. Dependent Variable: Access to financial inclusion products					

Source: Compiled from primary data

Table 5.28 illustrates the multiple regression analysis results regarding the impacts of the 'Socio-economic variables' on 'Financial Access'. The assessment of normality for the dependent and independent variables was deemed unnecessary here, as multiple regression is robust to deviations from normality in moderate to large samples ( $n > 200$ ), and the central limit theorem ensures the reliability of coefficient

estimates for statistical inference. Based on this assumption, the result of the overall model is fit (f-value = 9.816,  $p < 0.001$ ). The  $R^2$  is 0.263, reflecting that the model explained about 26.3% of the variation in access score.

The result reveals that, among the predictive variables, household income has a positive and significant impact on 'Financial access', with a beta of 0.259. This indicates that higher income leads to better financial access, affirming economic capacity in facilitating financial access.

Educational qualification has another significant predictor. Relative to illiterate participants, those who have higher secondary education have more satisfactory access to financial services ( $\beta = 0.193$ ). The postgraduate or professional qualification participants had the highest positive impact on financial access ( $\beta = 0.260$ ), indicating that education is followed by more active use of financial products. But, primary level education ( $\beta = -0.064$ ) is not statistically significant, indicating that higher levels of education alone contribute to making a real difference towards better access.

Gender does not have a considerable impact on 'Financial access'. The negative beta value of females ( $\beta = -0.074$ ), with the male group, indicates women would have lower financial access than men, though the difference is not statistically significant.

Regarding the location of residence, none of the other locations has a statistically significant effect. But Gavi positively affected financial access with a marginally significant impact ( $\beta = 0.224$ ). Other areas such as Ayiranallur ( $\beta = 0.195$ ), Kulathupuzha ( $\beta = 0.195$ ), and Kambamala ( $\beta = 0.184$ ) reported positive effects, but it's not statistically significant.

Age reported a negative beta value ( $\beta = -0.080$ ), indicating that older people might have less access to financial services, but this relationship was not statistically significant. This could imply a weak generational gap in the acceptance or usage of new financial products, but more evidence would be needed to substantiate this.

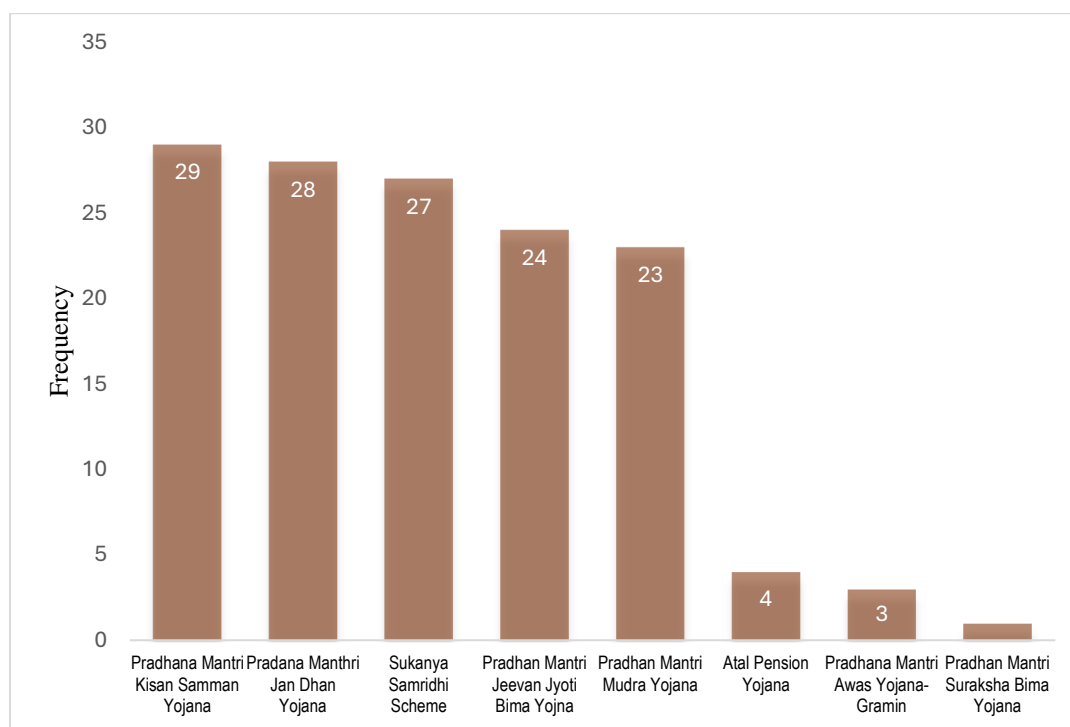
## ❖ Access to Government Financial Inclusion Schemes

**Table 5.29***Descriptive Statistics of the Access to Government Financial Inclusion Schemes*

(n=315)

Variables	Frequency	Percentage
Pradhana Mantri Kisan Samman Yojana	29	9.2
Pradana Manthri Jan Dhan Yojana	28	8.89
Sukanya Samridhi Scheme	27	8.57
Pradhan Mantri Jeevan Jyoti Bima Yojna	24	7.62
Pradhan Mantri Mudra Yojana	23	7.3
Atal Pension Yojana	4	1.27
Pradhana Mantri Awas Yojana-Gramin	3	0.95
Pradhan Mantri Suraksha Bima Yojana	1	0.32

Source: Primary data

**Figure 5.2***Access to Government Financial Inclusion Schemes*

Source: Primary data

Table 5.29 and Figure 5.2 show the results of the descriptive analysis of access to government financial inclusion schemes. The study finds a persistently low level of access to central government financial inclusion schemes.

Of all the schemes studied, the Pradhan Mantri Kisan Samman Yojana has the highest access, with a total of 29, which is followed by Pradhan Mantri Jan Dhan Yojana, with 28 repatriates. Whereas the Pradhan Mantri Mudra Yojana, a scheme that provides loans to business entrepreneurs to start and grow businesses, has been taken up by only 23 repatriates.

Atal Pension Yojana, meant to ensure pension security for labourers in the informal sector, has been taken by only 4 repatriates. It is found that just 3 among the repatriates so far availed Pradhan Mantri Gramin Awas Yojana, a rural housing scheme.

The least accessed financial inclusion scheme among all is the Pradhan Mantri Suraksha Bima Yojana, a low-cost scheme of accident insurance, which was taken by just 1 repatriate.

### 5.3.2. Usage Dimension of Financial Inclusion

#### ❖ Frequency of Bank Visits for Different Purposes

**Table 5.30**

*Descriptive Statistics on the Frequency of Visiting Banks*

Variables	Intervals	Frequency	Percentage
Deposit Money	Daily	2	1
	Monthly	3	1
	Sometimes	37	12
	Rarely	78	25
	Never	195	62
Withdraw Money	Daily	4	1
	Monthly	226	72
	Sometimes	53	17
	Rarely	25	8
	Never	7	2

Variables	Intervals	Frequency	Percentage
Take a Loan	Daily	0	0
	Monthly	0	0
	Sometimes	42	13
	Rarely	78	25
	Never	195	62
Transfer Money	Daily	0	0
	Monthly	0	0
	Sometimes	21	7
	Rarely	14	4
	Never	280	89
Pay off Bills and Other Charges	Daily	0	0
	Monthly	0	0
	Sometimes	8	3
	Rarely	11	3
	Never	296	94

Source: Primary data

The descriptive analysis of the frequency of bank visits by the respondents is given in Table 5.30. The analysis shows that the most frequent reason for visiting the bank is to withdraw cash. A large majority of respondents withdraw money every month (72%), and 17% do it occasionally. This indicates that withdrawals are a habitual and normal financial activity, and it implies heavy dependence on cash transactions. Only a small portion of the repatriates withdraw every day (1%), and never withdraw (2%).

However, depositing money is much less common among the repatriates. The majority repatriate (62%), never deposit, and only 1% deposit every day or every month. Approximately one-fourth of the repatriates deposit occasionally, and 12% deposit sometimes.

In brief, the result reveals that for most of the repatriates, the bank is primarily a withdrawal outlet rather than a deposit point. It shows a limited usage of formal savings among the repatriates.

Regarding access to credit, a majority of repatriates have never gone to a bank to take a loan (62%), and only 13% access bank loans occasionally, while 25% revealed that they have hardly done so. This means that the use of formal institutions is limited, perhaps because of ineligibility for credit, ignorance of bank loans, or use of informal channels.

The analysis further shows that the money transfer through the banks is minimal. Most of the repatriates reported that they have never used this service, while only 7% used it occasionally and 4% rarely. This underscores that remittance or digital money movement is not a major component of their banking interaction.

Similarly, paying bills and other charges through banks is also negligible, with 94% never using this facility. 6% indicate using it occasionally and rarely. This reflects a continued preference for traditional alternatives for general utility services.

#### ❖ Frequency of Bank Visits for Different Purposes

**H<sub>0</sub>:** There is no statistically significant difference between the frequency of bank visits for different purposes

**H<sub>1</sub>:** There is a statistically significant difference between the frequency of bank visits for different purposes.

**Table 5.31**

*Friedman Test Result for the Frequency of Bank Visits for Different Purposes*

(n=315)					
Variables	Mean Rank	Chi-Square	d.f	p-value	
Withdraw Money	5.72				
Deposit Money	3.57				
Access to loans through Banks	3.51	971.574	4	<0.001***	
Transfer Money	2.81				
Paying off Bills and Other Charges	2.75				

Source: Compiled from primary data (\*\*\*)Indicate Highly Significant)

Table 5.31 reveals the result of the Friedman test. The study highlights that there is a significant difference in the usage of various financial services ( $\chi^2 = 971.574$ ,  $df = 4$ ,  $p < 0.05$ ). Among the services, withdrawing money is ranked highest (Mean Rank 5.72), indicating it is the most important reason for visiting the bank. It was followed by the deposit of money (Mean Rank 3.57). Accessing a loan through banks shows a moderate rank (Mean Rank 3.51). Transfer of money has a lower rank (Mean Rank 2.81). Paying off bills and other charges was the least used service, which recorded a mean rank of 2.75.

❖ **Frequency of Usage of Financial Product**

**Table 5.32**

*Descriptive Statistics on the Frequency of Usage of Financial Products*

Usage Frequency	Never	Rarely	Sometimes	Monthly	Daily	Total
Cheque Facility	263	32	18	0	2	315
ATM/Debit Card	86	20	63	126	20	315
General Purpose Credit Card/ Kisan Credit Card	297	8	8	2	0	315
Internet/Mobile Banking	300	10	4	1	0	315
UPI/Mobile Wallets	209	10	18	2	76	315

Source: Compiled from primary data

Table 5.32 describes the frequency of usage of the different financial products by the respondents. The cheque facility is the least used financial product, with the vast majority never availing themselves of it (263) and only a few making use of it daily (2). It indicates that it has the least relevance in the day-to-day transactions of the repatriates.

The usage of ATM/Debit Card is moderately high, with the majority employing it monthly (126) and some repatriates use it daily (20). It indicates it is the most used banking product for day-to-day transactions.

The use of general-purpose credit cards/Kisan credit cards is limited, with the majority of repatriates never availing themselves of it (297), indicating a weak penetration or

minimal applicability. On the other hand, UPI/Mobile wallets indicate an increasing adoption, with a significant percentage using them every day (76). However, a considerable segment never uses it (209), indicating lopsided adoption.

Finally, Internet/Mobile Banking is among the least utilized services, with almost no respondents reporting regular monthly use (only 1) and the overwhelming majority (300) never using it. This pattern may be attributed to limited digital infrastructure, lack of trust, or insufficient familiarity with such services.

#### ❖ Level of Usage of Financial Product

**H<sub>0</sub>:** There is no statistically significant difference in the level of usage of each financial product.

**H<sub>1</sub>:** There is a statistically significant difference in the level of usage of each financial product.

**Table 5.33**

*Friedman Test Result for the Level of Usage of Financial Products*

Variables	Mean Rank	Chi-Square	d.f	p-value
ATM/Debit Card (Includes Rupay debit card)	4.17			
UPI/Mobile Wallets	3.36			
Cheque Facility	2.63	596.17	4	<0.001***
General Purpose Credit Card/Kisan Credit Card	2.45			
Internet Banking/Mobile Banking	2.40			

Source: Compiled from primary data.

(\*\*\*Indicate Highly Significant)

Table 5.33 shows the results of the Friedman test regarding the usage of the financial products. The analysis reveals that there is a significant difference between the level of usage of the financial products ( $\chi^2 = 596.17$ , d.f=4,  $p < 0.001$ ).

Among the products, ATM/Debit card (Mean Rank = 4.17) was identified to be the most widely used, followed by UPI/Mobile wallets (Mean Rank = 3.36), indicating that these are the most chosen modes for money transactions.

Contrarily, internet banking/mobile banking (Mean Rank 2.40), general-purpose credit card/kisan credit Card (Mean Rank 2.45), and cheque facility (Mean Rank 2.63) depict minimal usage among the repatriates.

❖ **Reason for Deposit with the Bank**

**H<sub>0</sub>:** There is no statistically significant difference between the rankings of the reasons for depositing savings in the bank.

**H<sub>1</sub>:** There is a statistically significant difference between the rankings of the reasons for depositing savings in the bank.

**Table 5.34**

*Friedman Test on the Reason for Depositing with a Bank*

Reasons	Mean Rank	Chi-Square	d.f	p-value
Safety	1.73			
No Convenient Other Choices	2.16			
Easily Withdraw Whenever Needed	2.41	44.400	4	<0.001***
Interest Income	2.86			
Nearest Access	4.73			

(n=21)

Source: Compiled from primary data

(\*\*\*Indicate Highly Significant)

Table 5.34 explains the reasons for making deposits in banks. Friedman Test results on the reasons for depositing savings in banks reveal statistically significant differences in the priorities of respondents ( $\chi^2 = 44.400$ ,  $df = 4$ ,  $p < 0.001$ ). Here, the lower mean ranks signify greater preferences.

Among the given factors, safety was seen to be the most significant motivation, and it was given the lowest mean rank of 1.73. This indicates that people value their money being safe more than anything else.

The second most significant influence was the absence of convenient other choices (Mean Rank 2.16), and this suggests that, beyond using the assets for their consumption, limited accessibility to other feasible alternatives also influences

decision-making. In contrast, interest income (Mean Rank 2.86) has a moderate preference among these. However, the nearest access (Mean Rank 4.73) was the least preferred factor among all.

The conclusion is that safety and the absence of better alternatives are the strong motivators for depositing money with the bank.

#### ❖ Reason for Availing a Loan from the Bank

**H<sub>0</sub>:** There is no statistically significant difference between the rankings of the reasons for availing a loan from the bank.

**H<sub>1</sub>:** There is a statistically significant difference between the rankings of the reasons for availing a loan from the bank.

**Table 5.35**

*Friedman Test on the Reasons for Taking a Loan from the Bank*

Variables	Mean Rank	Chi-Square	d.f	p-value
More Trustworthy	1.81			
Low Rate of Interest	2.57			
Less Mental Pressure	2.84	176.130	5	<0.001***
Unawareness of Other Sources	3.98			
Simple Procedure	3.99			

Source: Compiled from primary data

(\*\*\*Indicate Highly Significant)

Table 5.35 shows the results of a Friedman Test ( $\chi^2 = 176.130$ ,  $df = 5$ ,  $p < 0.001$ ). It indicates that there is a significant variation in the reasons for availing loans from the banks.

It is found that being trustworthy is the main reason for taking a loan from the bank (Mean Rank = 1.81). This is followed by a low rate of interest for the bank loan (2.57). Less mental pressure is a reason for some of the repatriates (Mean Rank 2.84).

However, the absence of other convenient choices (Mean Rank 3.98) and a simple procedure (Mean Rank 3.99) are the least preferred reasons for taking a loan from the bank.

❖ Reason for Taking Life Insurance

**H<sub>0</sub>:** There is no statistically significant difference between the rankings of the reasons for taking life insurance.

**H<sub>1</sub>:** There is a statistically significant difference between the rankings of the reasons for taking life insurance.

**Table 5.36**

*Friedman Test on Reason for Taking Life Insurance*

(n=99)				
Reasons	Mean Rank	Chi-Square	d.f	p-value
Security for the Future (Old Age)	1.76			
Security of the Dependent Family	1.86			
Savings	2.72	282.028	4	<0.001***
Meeting Future Entertainment	3.77			
Others	4.9			

Source: Compiled from primary data

(\*\*\*Indicate Highly Significant)

Table 5.36 discloses the Friedman Test results, performed to find the reasons for taking life insurance. There is a statistically significant difference in the importance assigned to each reason ( $\chi^2 = 282.028$ ,  $df = 4$ ,  $p < 0.001$ ). In other words, the respondents do not view all reasons equally when it comes to choosing life insurance.

Among the five listed motives, the most prominent reason was ‘Security for the future’, with the smallest mean rank of 1.73, suggesting that most respondents consider life insurance as a long-term financial safety net for their elderly years.

The second most important reason was ‘Security of dependent family’ (Mean Rank = 1.86), highlighting the concern for the financial protection of loved ones. ‘Savings’ is the third preferred reason (Mean Rank = 2.72), showing a moderate recognition of life insurance as a savings tool.

On the other hand, reasons such as ‘Meeting future entertainments’ (3.77) and ‘Other reasons’ (4.9) were given the least importance.

### ❖ Reason for Not Taking Life Insurance

**H<sub>0</sub>:** There is no statistically significant difference between the rankings of the reasons for not taking life insurance.

**H<sub>1</sub>:** There is a statistically significant difference between the rankings of the reasons for not taking life insurance.

**Table 5.37**

*Friedman Test on the Reason for Not Taking Life Insurance*

(n=216)				
Reasons	Mean Rank	Chi-Square	d.f	p-value
Insufficient Savings	2.73			
Lack of Proper Knowledge	2.98			
Fear of Failure of the Instalment	3.03	43.783	4	<0.001***
Fear of Loss of Money	3.07			
Improper Access Facility	3.19			

Source: Compiled from primary data

(\*\*\*Indicate Highly Significant)

Table 5.37 reports the results of the Friedman Test on reasons for not purchasing life insurance. The test reveals a statistically significant difference in the relative importance given to various reasons ( $\chi^2 = 43.783$ ,  $df = 4$ ,  $p < 0.001$ ).

Based on the details, insufficient savings have the lowest mean rank (2.73), showing financial constraints are the strongest hurdle to buying life insurance. Lack of proper knowledge, with a mean rank of 2.98, is the next preferred reason, suggesting that inadequate awareness about life insurance products is an important factor in taking life insurance.

The fear of failure of instalment (Mean Rank 3.03) and fear of loss of money (3.07) ranked next, indicating fears related to financial loss and concerns about the reliability of payment of the premium.

Finally, improper access facility was ranked last with the highest mean rank of 3.19, indicating that while access issues are pertinent, they are relatively less serious hurdles compared to the other considerations.

### 5.3.3. Quality Dimension of Financial Inclusion

#### ❖ Awareness of Banking Products

**Table 5.38**

*Awareness of Various Banking Services*

(n=315)			
Variables	Aware/ Not Aware	Frequency	Percent
ATM/Debit Card	Aware	243	77
	Not Sware	72	23
UPI/Mobile Wallets	Aware	159	51
	Not Sware	156	49
Cheque Facility	Aware	85	27
	Not Sware	230	73
Internet Banking/Mobile Banking	Aware	56	18
	Not Sware	259	82
General Purpose Credit Card/ Kisan Credit Card	Aware	57	18
	Not Sware	258	18

Source: Primary data

Table 5.36 presents the descriptive statistics of awareness of banking products. The majority of repatriates are aware of the ATM/Debit card service, with 243 (77%). The UPI/Mobile wallet knowledge is reported by 159 respondents (51%).

However, only 85 respondents are aware of the cheque facility (27%), and only the lowest level of awareness was reported on Internet banking/Mobile banking and General-purpose credit card/Kisan credit card (18% each).

Overall, these figures show varying levels of awareness of financial services.

### ❖ Friedman Test of Awareness of Banking Products

**H<sub>0</sub>:** There is no statistically significant difference between levels of awareness of banking products.

**H<sub>1</sub>:** There is a statistically significant difference between levels of awareness of banking products.

**Table 5.39**

*Friedman Test Results of Awareness of Banking Products*

(n=122)					
Variables	Mean Rank	Chi-Square	d.f	p-value	
ATM/Debit Card (Includes Rupay Debit Card)	4.15				
UPI/Mobile Wallets	3.54				
Cheque Facility	2.51	583.7	4	<0.001***	
Internet Banking/Mobile Banking	2.42				
General Purpose Credit Card/Kisan Credit Card	2.38				

Source: Compiled from primary data

(\*\*\*Indicate Highly Significant)

The Friedman Test result is illustrated in Table 5.39. The results show that there is a significant difference in awareness levels of different banking products ( $\chi^2 = 583.7$ , d.f = 4,  $p < 0.001$ ).

According to the result, ATM/Debit Cards (Mean Rank 4.15) were the most familiar to respondents, indicating that they are the best-known and most widely recognised banking instruments.

The UPI/Mobile wallets ranked next (Mean Rank 3.54), indicating awareness of mobile payment systems.

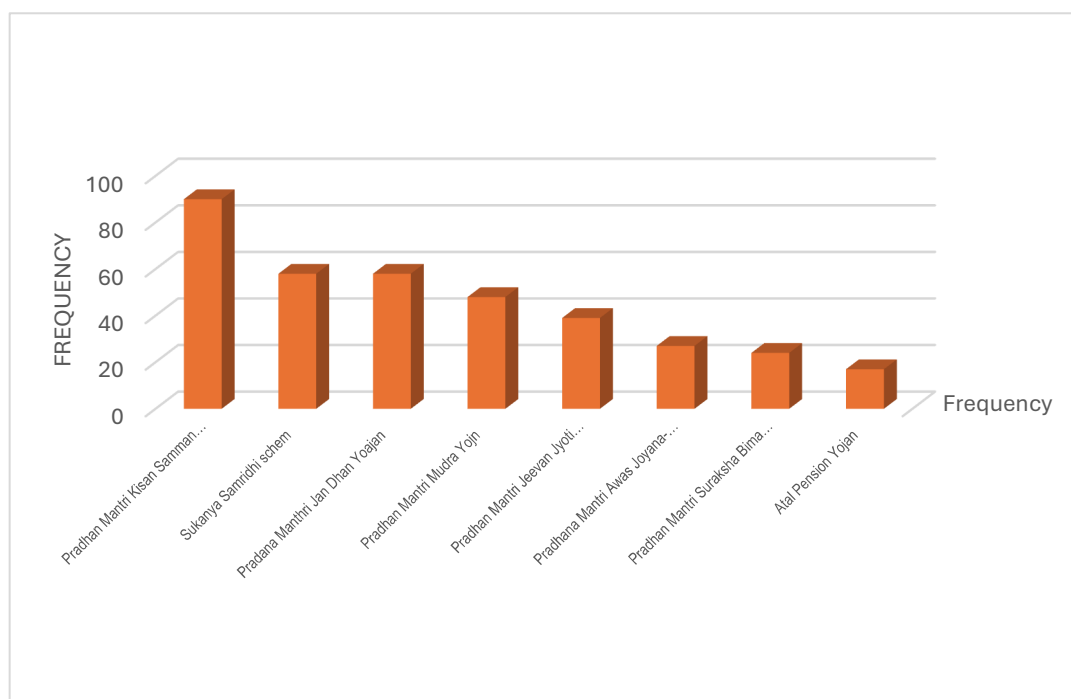
Even so, the cheque facility (Mean Rank 2.51), internet/Mobile banking (Mean Rank 2.42), and general-purpose credit card/Kisan credit card (Mean Rank = 2.38) have minimal awareness among the repatriates.

It indicates that, whereas widely accepted banking instruments like ATM cards are highly familiar, there is widespread unawareness of digital banking and credit-based products.

❖ **Awareness of Financial Inclusion Schemes**

**Figure 5.3**

*Frequency of Awareness of Financial Inclusion Schemes*



Source: Compiled from primary data

Figure 5.3 highlights that, among the total sample of respondents (n = 315), the distribution of awareness for various financial inclusion schemes is categorized by frequency as follows.

The Pradhan Mantri Kisan Samman Yojana has the highest degree of awareness, with 90 respondents indicating familiarity with the scheme, followed by the Sukanya Samridhi Scheme and Pradhan Mantri Jan Dhan Yojana, each indicated by 58 respondents.

48 respondents indicate awareness of the Pradhan Mantri Mudra Yojana. 39 repatriates indicate familiarity with the Pradhan Mantri Jeevan Jyoti Bima Yojana. The Pradhan

Mantri Awas Gramin-Yojana and Pradhan Mantri Suraksha Bima Yojana have an awareness of 27 and 24, respectively.

The minimum awareness is of the Atal Pension Yojana, indicated by only 17 respondents.

#### ❖ Friedman Test on Awareness of Financial Inclusion Schemes

**H<sub>0</sub>:** There is no statistically significant difference in the level of awareness among respondents regarding various financial inclusion schemes.

**H<sub>1</sub>:** There is a statistically significant difference in the level of awareness among respondents regarding various financial inclusion schemes.

**Table 5.40**

*Friedman Test Results of Awareness of Financial Inclusion Schemes*

(n=90)					
Variables	Mean Rank	Chi-Square	d.f	p-value	
Pradhan Mantri Kisan Samman Yojana	5.80				
Sukanya Samridhi Scheme	5.39				
Pradana Manthri Jan Dhan Yajana	5.13				
Pradhan Mantri Mudra Yojana	5.21	294.58	8	<0.001***	
Pradhan Mantri Jeevan Jyoti Bima Yojana	4.98				
Pradhana Mantri Awas Joyana-Gramin	4.68				
Pradhan Mantri Suraksha Bima Yojana	4.66				
Atal Pension Yojana	4.62				

Source: Compiled from primary data

(\*\*\*Indicate Highly Significant)

Table 5.40 displays the results of the Friedman test regarding the level of awareness of different financial inclusion schemes. The test revealed a statistically significant difference in awareness among the schemes ( $\chi^2=294.58$ , d.f=8, p-value<0.001). Since the p-value is less than 0.05, the null hypothesis is rejected, confirming that repatriates do not rank the level of awareness for all the schemes equally.

Among the schemes, Pradhan Mantri Kisan Samman Yojana received the highest awareness score (Mean Rank =5.80). This is followed by the Sukanya Samridhi Scheme (Mean Rank = 5.39) and the Pradhan Mantri Mudra Yojana (Mean Rank = 5.21), both of which reflect a relatively higher level of awareness.

However, Atal Pension Yojana (Mean Rank = 4.62), Pradhan Mantri Suraksha Bima Yojana (4.66), and Pradhan Mantri Awas Yojana – Gramin (4.68) scored lower among all the schemes.

❖ **Quality of the Financial Services**

**H<sub>0</sub>:** There is no statistically significant difference in the level of perception of the quality of financial services among the respondents.

**H<sub>1</sub>:** There is a statistically significant difference in the level of perception of the quality of financial services among the respondents.

**Table 5.41**

*Friedman Test Results of Quality of the Financial Services*

Variables	Mean Rank	Chi-Square	d.f	p-value
Satisfaction with ATM/Credit Card Services	5.63			
Satisfaction with /Mobile Banking/UPI Services and Their Performance	5.16			
Grievance Redressal System of Banks	3.93			
Confidentiality of Customer Information	3.54	76.175	6	<0.001***
Behaviour of Bank Staff	3.44			
Banking Procedure and Documentation	3.28			
Product Differentiation	2.98			

Source: Compiled from primary data

(\*\*\*)Indicate Highly Significant)

Table 5.41 indicates that the result of the Friedman test is used to analyse the variation in perception of satisfaction regarding various dimensions of quality of financial services. The test yielded a chi-square value of 76.175 with 6 degrees of freedom and a p-value of <0.001. It indicates a statistically significant variation in the perception

of satisfaction across all the banking services. It means the repatriates' experience or satisfaction with various services varies significantly.

Based on the values in the table, the repatriates are given a high satisfaction score for 'ATM/Credit card services' (Mean Rank 5.63) and a second level of satisfaction score for 'Electronic banking/Mobile banking/UPI services and their performance' (Mean Rank 5.16). The 'Grievance Redressal System' (3.93), 'Behaviour of the bank staff' (3.44), and 'Confidentiality of Customer information' (3.54) have received an average rating. However, the lowest rating of satisfaction is given for 'Product differentiation' (Mean Rank=2.98).

#### **5.3.4. Assessment of Financial Inclusion**

The assessment of financial inclusion has been done using a financial inclusion index. It was constructed based on a three-dimensional conceptualization of Access, Usage, and Quality of financial services (Sarma, 2008). It uses a weighted aggregative approach. A 35% weightage is given to Access, 45% to Usage, and 20% to Quality, which are considered for the overall assessment of financial inclusion.

There are eight sub-indicators for the 'Access dimension', including ownership of a bank account, holding various types of accounts, coverage of insurance, availability of loans, savings and investments, and access to government schemes. The scores are percentages of the total sample size (N=315).

The 'Usage dimension' recorded the frequency of usage of financial products and financial services. The usage frequency was assessed on a five-point scale. The scores assigned for frequencies are as follows: Daily (4), Monthly (3), Sometimes (2), Rarely (1), and Never (0), based on the weighted average index method.

The 'Quality dimension' focuses on measuring the degree of awareness about financial inclusion schemes and the level of satisfaction with financial products and services. The assessment of awareness and satisfaction is based on an ordinal scale ranging from 0-4, representing "Not Aware to Highly Aware". But, the level of satisfaction was recorded on a 0-5 scale representing "Not Aware to Excellent".

The raw scores for each dimension were standardized and weight assigned according to their respective weights to find out its weighted contribution and finally which were sum-up to find the overall Financial Inclusion Index, expressed as a percentage of three interpretation levels such as Low level of financial inclusion (0-40%), Medium level of financial inclusion (41-70%) and High level (71-100%) of financial inclusion (Sharma,2008).

According to the methodology, the following findings are generated.

**Table 5.42**

*Result of Financial Inclusion Index*

<b>Dimension</b>	<b>Weight (%)</b>	<b>Result Achieved (%)</b>	<b>Composite Index (%)</b>
Access	45	12.43	
Usage	35	8.40	34
Quality	20	13.15	

Source: Compiled from primary data

Table 5.42 indicates the overall financial inclusion index of 34%, which falls within the range of 0-40%. It indicates that only a “Low level of financial inclusion” within the surveyed respondents.

Here, the index underscores that there are significant barriers to financial access, usage, and quality aspects of financial inclusion. Based on this, it is noticed that, limited access to banking infrastructure, constrained usage of financial products and services, and inadequate quality of financial service delivery among the respondents. This low composite score underlines the requirement of comprehensive policy interventions and imparting initiatives to enhance financial infrastructure development, improve service accessibility, and the need to strengthen the overall financial ecosystem to fill the remaining financial inclusion gap and ensure broader economic participation among the target population.

❖ **Nature of Work and Amount of Savings****Table 5.43**

*Normality Results on the Relationship between the Nature of the Job and the Amount of Savings*

Nature of Work		Shapiro-Wilk		
		Statistic	d.f	p-value
Amount of Savings	Permanent	0.985	234	0.064
	Casual	0.972	70	0.092
	Daily Wages	0.957	11	0.275

Source: Compiled from primary data

Table 5.43 depicts the normality result of the savings based on the nature of employment such as Permanent ( $p = 0.064$ ), Casual ( $p = 0.092$ ), and Daily Wages ( $p = 0.275$ ). In all three types, the p-values were higher than the significance level of 0.05. This indicates that the data on the amount of savings are not significantly different from normality, and thus, the normality assumption holds for each category. Therefore, the parametric test, One-Way ANOVA suitably used to compare the mean savings between these groups.

**H<sub>0</sub>:** There is no significant difference between work and the amount of savings of Sri Lankan repatriates.

**H<sub>1</sub>:** There is a significant difference in the 'Nature of work' and the 'Amount of savings' of Sri Lankan repatriates.

**Table 5.44**

One-Way ANOVA-Nature of Work \*Amount of Savings

(n=315)

Source of Variation	Sum of Squares	Df	Mean Square	F-Ratio	p-value
Between Groups	78500000	2	39250000	<b>7.815</b>	<b>0.001**</b>
Within Groups	156000000	313	500000		
Total	234500000	315			

Source: Compiled from primary data

(\*\*Indicate Very Significant)

**Table 5.45**

*Tukey HSD Post Hoc Test: Comparison of Savings Based on the Nature of Work*

Nature of Work	Mean Difference	p-value
Permanent vs Casual	850	0.008
Permanent vs Daily wages	1200	0.001
Casual vs Daily wages	350	0.32

Source: Compiled from primary data

Tables 5.44 and 5.45 show the analysis shows the results of One-Way ANOVA and Post Hoc test. It is clear from the table that there is a statistically significant difference in work and the amount of the savings (F=7.815, P=0.001).

A post hoc analysis with Tukey’s HSD test was used to establish where the differences were. The permanent employees saved an average of Rs 2100/ per month, which is higher than the casual and the daily wages workers.

The average savings of the casual workers are Rs 1250/ month, and the daily wage workers are Rs 950/month. It indicated that the stability of work and permanency have a positive impact on savings.

❖ **Relationship between Place of Residence and Savings**

**Table 5.46**

*Normality Results on the Amount of Savings Based on Place of Residence*

Place of Residence	Shapiro-Wilk			
	Statistic	d.f	p-value	
Ayiranallur	0.982	89	0.085	
Amount of Savings	Kulathupuzha	0.976	115	0.06
	Kamabmala	0.97	51	0.072
	Gavi	0.968	51	0.09
	Nelliyampathy	0.957	9	0.324

Source: Compiled from primary data

Table 5.46 shows the normality result of the amount of savings and place of residence. The findings underscore that the data were not significantly different from a normal

distribution. Ayiranallur ( $p = 0.085$ ), Kulathupuzha ( $p = 0.060$ ), Kamabmala ( $p = 0.072$ ), Gavi ( $p = 0.090$ ), and Nelliampathy ( $p = 0.324$ ). In this case, all  $p$ -values were above 0.05, and normality is assumed. This shows that the log-transformed savings data are normally distributed in all regions, which supports the application of ANOVA to compare mean savings by place of residence.

**H<sub>0</sub>:** There is no significant difference in the place of residence and the amount of savings of Sri Lankan repatriates

**H<sub>1</sub>:** There is a significant difference in the place of residence and the amount of savings of Sri Lankan repatriates.

#### ❖ Relationship between Place of Residence and the Amount of Savings

**Table 5.47**

*One-Way ANOVA-Place of Residence \*Amount of Savings*

(n=315)					
Source of Variation	Sum of Squares	Df	Mean Square	F-Ratio	p-value
Between Groups	94,685,893.09	4	23,671,473.27	3.689	0.006**
Within Groups	1,989,277,598.97	311	6,417,024.51		
Total	2,083,963,492.06	315			

Source: Compiled from primary data

(\*\*Indicate Very Significant)

**Table 5.48**

*Tukey HSD Post Hoc Test on Comparison of Savings Based on the Place of Residence*

Nature of Work	Mean Difference	p-value
Ayiranallur vs Kamabmala	1141.33	0.079
Kulathupuzha vs Gavi	1106.14	0.074
Ayiranallur vs Gavi	1278.59	0.035

Source: Compiled from primary data

Tables 5.47 and 5.48 show the results of the One-way ANOVA performed to test the relationship between monthly savings and place of residence. The analysis indicated a statistically significant variation in mean savings among all the locations.

The result of Tukey's HSD post hoc tests revealed that the residents of Ayirnaluur have significantly greater savings (₹1455.06/month) compared to Gavi residents (₹176.47/month), with the difference being statistically significant at the 5% level ( $p = 0.035$ ).

Ayiranallur and Kamabmala show the mean variation, but it is not statistically significant due to the p-value of 0.079, which is higher than the limit. While comparing the Savings of the respondents between Kulathupuzha and Gavi, Kulathupuzha reported higher savings, but it is not significant since the p-value is higher than the significance limit of 0.05.

In all the cases, the response from Gavi reported a lower level of savings.

❖ **Relationship between the Nature of the Work and the Outstanding Amount of the Loan**

**Table 5.49**

*Normality Results on the Nature of the Work and the Outstanding Amount of the Loan*

Nature of Work	Shapiro-Wilk Statistic	d.f	p-value
Permanent	0.674	233	<0.001
Casual	0.668	70	<0.001
Daily Wages	0.728	11	0.001

Source: Compiled from primary data

Table 5.49 depicts the result of the Shapiro-Wilk test. The findings revealed that in the case of each of these three groups, such as permanent ( $W = 0.674$ ,  $p < 0.001$ ), casual ( $W = 0.668$ ,  $p < 0.001$ ), and daily wage ( $W = 0.728$ ,  $p = 0.001$ ), the p-values fell short of the critical limit of 0.05, so the assumption of normality was violated here.

**H<sub>0</sub>:** There is no significant difference in the outstanding loan amount among the different job categories of Sri Lankan repatriates.

**H<sub>1</sub>:** There is a significant difference in the outstanding loan amount among the different job categories of Sri Lankan repatriates.

### ❖ Nature of Work in the Estate and the Outstanding Amount of the Loan

**Table 5.50**

*Kruskal-Wallis H test: Nature of Work in the Estate and the Outstanding Amount of the Loan*

	Nature of Work in the Estate	N	Mean Rank	Kruskal-Wallis H	d.f	p-value
Outstanding Amount of the Loan	Permanent	233	156.07	1.121	2	0.0078**
	Casual	70	158.42			
	Daily Wages	11	181.86			
	Total	315				

Source: Compiled from primary

(\*\*Indicate Very Significant)

Table 5.50 shows the results of the Kruskal-Wallis H test used to find any significant difference in the outstanding balance of the loan and the type of work in the estate. The result indicates that there is a statistically significant difference between the loan outstanding of the work category (a Kruskal-Wallis H value of 1.121, d.f 2, p-value 0.007). The significant p-value implies that the type of employment is related to the loan outstanding.

Inside the result, it reveals that daily wage employees have a higher amount of outstanding loans, occupying the maximum mean rank (181.86), followed by Casual employees (Mean Rank 158.42). The permanent employees have the least amount of outstanding loans among the work category (Mean Rank 156.07). It indicates the possibility of differences in financial soundness, steadiness of income, or capacity to borrow between the various types of employees.

### ❖ Correlation between Income and the Amount of Savings

In this case, the normality of the data has been ensured with the Shapiro-Wallis test. Here, income shows ( $p = 0.054$ , with statistics 0.901 and d.f 315), and savings shows ( $p = 0.056$ , with statistics 0.906 and d.f 315). In both cases, the p-values are higher than the significance level of 0.05.

**H<sub>0</sub>:** There is no significant correlation between income and the amount of savings

**H<sub>1</sub>:** There is a significant correlation between income and the amount of savings

**Table 5.51**

*Correlation Results of Income and Amount of Savings*

Variables	Total Income	Amount of Savings
Total Income	1	
Amount of Savings	.385*	1
Correlation is significant at the 0.01 level (2-tailed).		

Source: Compiled from primary data

Table 5.51 shows the results of the Pearson correlation test conducted to determine how total income relates to the amount of savings. The finding of a correlation coefficient of 0.385 represents a moderate positive relationship between the two variables. This implies that as one's income goes up, their savings also tend to go up. The table also illustrates that there is statistical significance between the total income and the amount of savings.

**❖ Correlation between Income and the Amount of Loan Outstanding**

The normality of the data has been ensured with the Shapiro-Wallis test, and the income shows ( $p = 0.070$ , with statistics 0.910 and d.f 315), and outstanding loans show ( $p = 0.081$ , with statistics 0.952 and d.f 315). In both cases, the p-values were higher than the significance level of 0.05.

**H<sub>0</sub>:** There is no significant correlation between income and the amount of loan outstanding

**H<sub>1</sub>:** There is a significant correlation between income and the amount of loan outstanding

**Table 5.52***Correlation of Income and the Outstanding Amount of the Loan*

<b>Variables</b>	<b>Total Income</b>	<b>Amount of loan</b>
Total Income	1	
Amount of Loan	0.192*	1

Correlation is significant at the 0.01 level (2-tailed).

Source: Compiled from primary data

Table 5.52 shows the results of the correlation analysis between income and the outstanding amount of the loan. The result shows a correlation coefficient of 0.192 between total income and the amount of the loan. It indicates a weak positive relationship. This means that a lower amount of loan outstanding is visible among higher-income repatriates and vice versa. However, the result is statistically significant, but the relationship between these variables is not so strong.

In terms of financial inclusion, while bank account ownership is nearly universal, the effective use of financial products and services is considerably low. The frequency of banking transactions is primarily limited to basic functions such as cash withdrawals and salary deposits. Savings behaviour remains minimal, and access to advanced financial instruments, insurance, and government intervention schemes is either limited or marked by a lack of awareness. The cooperative and public-sector financial institutions appear to be the most accessed, while private banks and digital financial platforms have minimal penetration. The chapter underscores a need for more inclusive and targeted financial literacy programs and stronger policy interventions that address both awareness and accessibility, and not much on the quality dimension. A comprehensive development strategy encompassing education, infrastructure, employment diversification, and institutional support will be essential for enhancing the economic resilience and social integration of this repatriated population in Kerala.

#### **5.4. Role of Government and Non-Governmental Agencies in Uplifting the Standard of Living of the Sri Lankan Repatriates of Kerala.**

To assess the functioning of Government and Non-Governmental organisations in enhancing the living standards of Sri Lankan repatriates settled in Kerala, a blend of descriptive and inferential statistical techniques was used. Descriptive measures such as frequency and percentage distribution were used on a large scale to give a complete picture of government and institutional assistance, kinds of ration cards possessed, entitlement to social security pensions, educational and scholarship assistance, and the functions performed by Repco Bank. This method facilitated easy quantification of the penetration and utilisation of different welfare programs and services, pointing out areas of successful coverage alongside locating schemes of limited reach among the community.

Chi-square tests of independence were primarily employed for inferential analysis to test the association between categorical variables. It includes the association between the place of residence and the type of ration cards, medical aid, financial support, political representation, and housing allowance. For situations when the chi-square assumptions were violated (e.g., zero values in cells), the Monte Carlo Simulation verified statistical significance. Further, normality testing (Shapiro-Wilk) was done on income data, and since most groups had non-normal distributions, the non-parametric Kruskal-Wallis H test was utilised to test significant differences in total income between different ration card holders. These inferential procedures sought to identify statistically significant relationships and differences, shedding more light on the determinants of the socio-economic status of the repatriates.

### 5.4.1. Access to Government and Institutional Support

**Table 5.53**

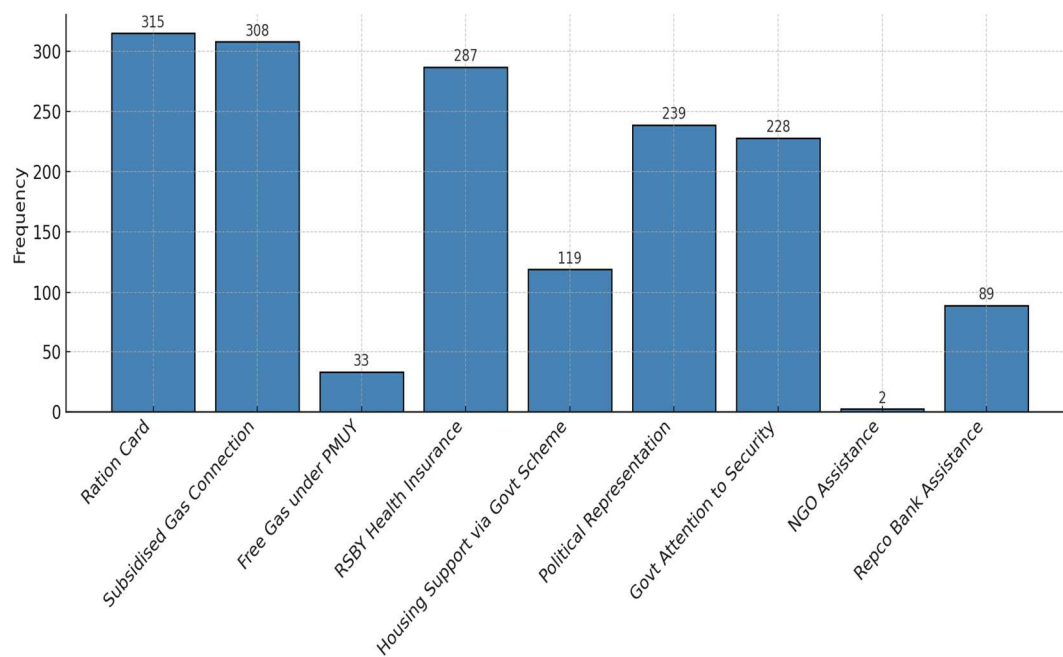
*Government and Institutional Support*

Variables	Frequency	Percentage
Ration Card	315	100
Subsidised Gas Connection	308	98
Free Gas Under PMUY	33	10
RSBY Health Insurance	287	91
Received Housing Support via the Government Scheme	119	38
Political Representation	239	76
Government's Attention to Security	228	72
NGO Assistance	2	1
Repc Bank Assistance	89	28

Source: Primary data

**Figure 5.4**

*Government and Institutional Support*



Source: Primary data

Table 5.53 and Figure 5.4 highlight the prominent role of the government and other institutional welfare programs in enabling the socio-economic status of respondents. All the repatriates claim that they have ration cards, suggesting universal access to food security schemes.

A majority claim that they have access to subsidised gas connections (97.8%), suggesting the successful coverage of domestic utility welfare schemes. But the Pradhan Mantri Ujjwala Yojana reveals the least penetration, with coverage reported by only 10.5%. This indicates that although gas coverage is extensive, PMUYs did not create much impact among the repatriates.

Most of the respondents covered the RSBY health insurance scheme (91%). Yet, housing assistance through government schemes displays merely 37.8% coverage, suggesting possible impediments in eligibility, documentation, or scheme access.

A significant majority (75.9%) of respondents recognise political representation, and 72.4% believe the government's security attention is good. 28% reported that they receive support from the Repco Bank.

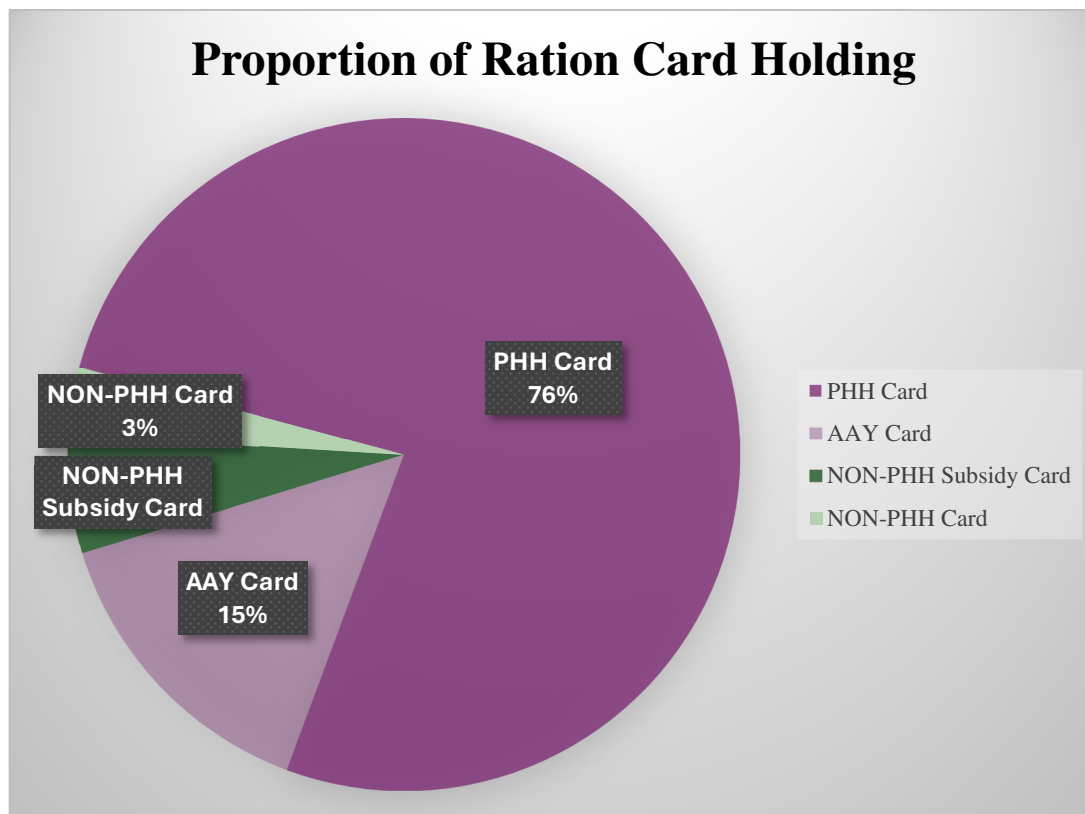
#### **5.4.2. Types of Ration Card**

**Table 5.54**

*Categories of Ration Card*

<b>Types of Ration Card</b>	<b>Frequency</b>	<b>Percent</b>
PHH Card	241	76.5
AAY Card	46	14.6
NON-PHH Subsidy Card	18	5.7
NON-PHH Card	10	3.2

Source: Primary data

**Figure 5.5***Categories of Ration Card*

Source: Primary data

It is clear from Table 5.54 and Figure 5.5 that the highest proportion of respondents comes under the PHH category (76.5%), indicating a pink colour card, reflecting their economic situations in the society.

Among the repatriates 14.6% are AAY card holders (Yellow Cards), this is the card meant for the poorest of the poor. It implies a significant percentage of the population lives in extreme poverty.

On the other hand, just 3.2% of the respondents have NON-PHH (White Cards), and 5.7% have NON-PHH Subsidies card (Blue Cards). The result reveals that a significant portion of repatriate families are economically backward situation and depend on public welfare schemes to survive and sustain themselves.

### 5.4.3. Access to Social Security Pension

**Table 5.55**

*Access to Social Security Pension*

<b>Access to Social Security Pension</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	144	46
No	171	54
<b>Type of Pension Received</b>		
National Old Age Pension	112	78
Widow Pension	28	19
Pension for Unmarried Women above 50 Years	0	0
Pension for the Physically Challenged Person	4	3
Unemployment Pension	0	0

Primary data

Table 5.55 describes the percentage of access to social security pension schemes. It also explains the proportion of access to social security pension schemes by different categories of people.

### 5.4.4. Access to Educational Scholarship

**Table 5.56**

*Access to Educational Scholarship*

(n=153)		
<b>Educational Support Programs</b>	<b>Frequency</b>	<b>Percentage</b>
Post/Pre-Metric Scholarship for SC/ST/OBC (E-Grants)	114	36
Tea Board / Spices Board / Rubber Board Scholarships	34	14
Estate Provided/Company Provided Assistance	31	10
RepcO Bank Scholarship	54	17
Ayyankali Scholarship	19	06
Other Scholarships	4	01

Source: Primary data

Table 5.56 presents a description of scholarship and other educational supports for the children of the repatriates. The scheme most used is the Post/Pre-metric e-grant

scholarship for SC/ST/OBC categories, which is being availed by 36.2% of the children. This is followed by Repco Bank scholarships with 17.1.

A total of 10.8% of children benefited from scholarships from Tea, Spices, or Rubber Boards. 9.8% respondents received a scholarship from the estate, and 6.0% of children utilised the Ayyankali scholarship, which is targeted at marginalised groups. It is noted that only 1.3% have received other types of scholarship assistance.

#### 5.4.5. Role of Repco Bank in the Rehabilitation

**Table 5.57**

*Role of Repco Bank in the Rehabilitation*

(n=89)		
<b>Types of Support</b>	<b>Frequency</b>	<b>Percent</b>
Financial Support for Education	52	16.5
Financial Support for Medical Aids	48	15.2
Financial Support for Housing	40	12.7
Insurance Support for the Family	36	11.4
Delivery Aid	29	9.2
Others	18	5.7

Source: Primary data

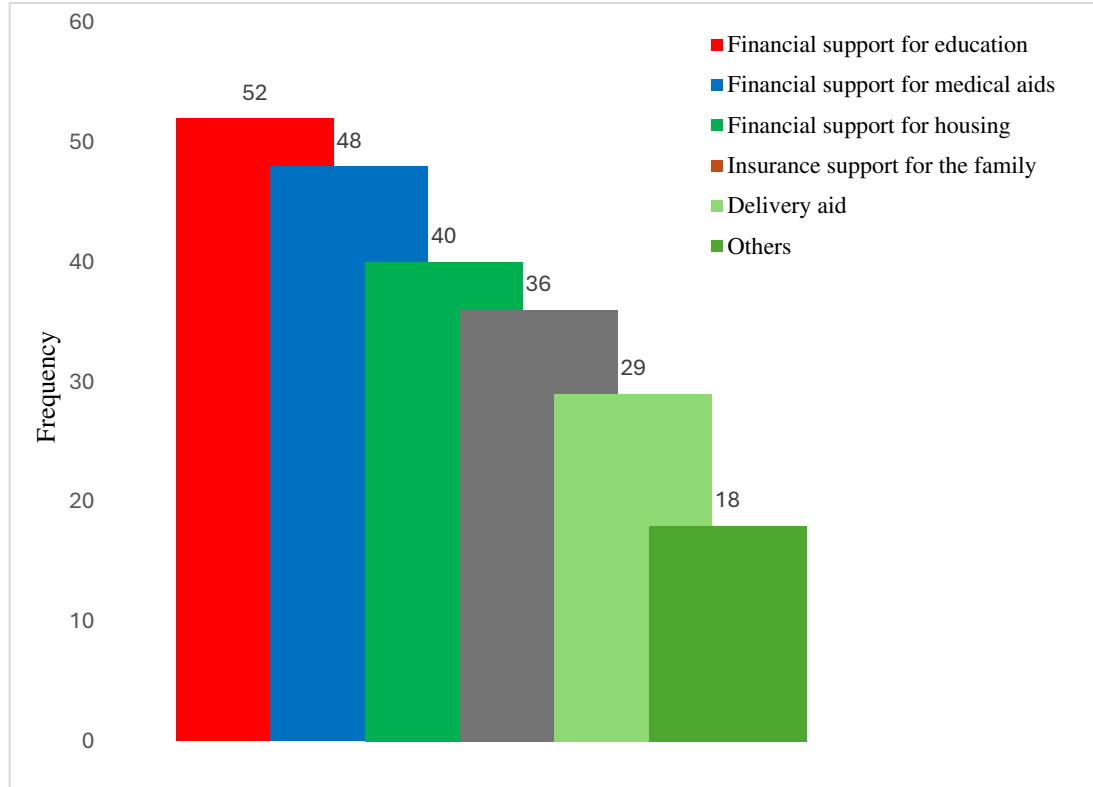
Table 5.57 indicates the access to various pension schemes by the respondents. The table explains that 46% of the respondents receive any form of social security pension, while the majority, 54% do not receive any pension benefits.

Among the beneficiaries, the national old age pension is the most widely accessed scheme, with 78% of the respondents benefiting from it, indicating that elderly repatriates have better access to state-supported financial assistance.

The pension for widows was availed by 19% of the beneficiaries. Even so, no respondents reported receiving pensions for unmarried women above 50 years or the unemployed pension, except for a small fraction. A least 3% of repatriates receive pensions for physically challenged persons.

**Figure 5.6**

*Role of Repco Bank in the Rehabilitation*



Source: Primary data.

Table 5.57 and Figure 5.6 demonstrate different types of assistance provided by the Repco Bank to the repatriated communities. Among the assistance, the financial assistance for education accounts for 16.5% followed by medical support is 15.2%, which was the most commonly reported.

Repco Bank insurance assistance received by repatriates was 11.4%. The respondents who received delivery support from the bank reported 9.2%, and only 5.7% of repatriates received any other support from the bank.

**5.4.6. Association between Place of Residence and Type of Ration Card**

**H<sub>0</sub>:** There is no significant association between the place of residence and the type of ration card

**H<sub>1</sub>:** There is a significant association between the place of residence and the type of ration card

**Table 5.58***Types of Ration Card\*Place of Residence*

(n=315)

		Place of Residence					Total	
		Ayira Nallur	Kulath upuzha	Kamab Mala	Gavi	Nelliya mpathy		
Types of Ration Card	NON-PHH Card	6	4	0	0	0	10	
	NON-PHH Subsidy	8	6	2	2	0	18	
	PHH Card	59	98	39	39	6	241	
	AAY Card	16	7	10	10	3	46	
	Total	89	115	51	51	9	315	
							$\chi^2$	22.717
							d.f	12
Significant at the 5% level.							p-value	0.030*
							Monte Carlo p-value	0.029*

Source: Compiled from the primary data.

(\*Indicate Significant)

Table 5.58 explains the result of the chi-square test of independence used to analyse the association between place of residence and type of ration card possessed by Sri Lankan repatriates in Kerala. The test confirmed a chi-square value of  $\chi^2 = 22.717$  with 12 degrees of freedom and a p-value of 0.030. It is also with a Monte Carlo Simulation method due to some of the cells in the chi-square showing a zero value. As the p-value is lower than the significance level of 0.05, it is concluded that there is a statistically significant relationship between place of residence and the type of ration card owned.

The cross-tabulation showed differences in the distribution of types of ration cards among various locations of the estate, with the PHH Pink card being the most common in all locations, specifically in Kulathupuzha and Ayiranallur.

In terms of AAY card possession, Nelliyamapathy has the highest possession ratio. Kambamala and Gavi stand in the second position in holding of AAY card. Holding an AAY card indicates a comparatively weak economic condition.

**5.4.7. Association of Place of Residence and Financial Support for Medical Aid**

**H<sub>0</sub>:** There is no significant association between the place of residence and access to financial support for medical aid among Sri Lankan repatriates in Kerala

**H<sub>1</sub>:** There is a significant association between the place of residence and access to financial support for medical aid among Sri Lankan repatriates in Kerala

**Table 5.59**

*Place of Residence\*Financial Support for Medical Aid*

(n=315)			
Place of Residence	Received Aid	Not Receive Aid	Total
Ayiranallur	22	67	89
Kulathupuzha	24	91	115
Kamabmala	1	50	51
Gavi	1	50	51
Nelliyampathy	0	9	9
Total	48	267	315
	$\chi^2$		24.557
	d.f		4
Significance at the 1% level	p-value		<0.01**
	Monte Carlo p-value		<0.01**

Source: Compiled from the primary data.

(\*\*Indicate Very Significant)

The results from Table 5.59 show a statistically significant association between the ‘Place of residence’ and the ‘Receipt of financial assistance for medicine/medical assistance from Repco Bank’. It has been confirmed with a Monte Carlo Simulation method due to some of the cells in the chi-square showing a zero value. The p-value of the Monte Carlo Simulation shows <0.01. It is similar to the chi-square value shown in the table. The test reveals that there is a significant association between both types of variables because the p-value is less than 0.05; here, the null hypothesis has been rejected, and concluded that the place of residence strongly affects access to financial assistance for medical conditions

The cross-tabulation shows that most of the recipients were from Kulathupuzha and Ayiranallur (50%,45.8% respectively). But, only 2.1% were from Gavi and Kamabmala, and no one from Nelliampathy received this benefit. It exemplifies geographical inequality in accessing medical aid.

#### 5.4.8. Type of Ration Card and Total Income

**Table 5.60**

*Normality Test for Income Based on the Type of Ration Card*

Ration Card Category		Shapiro-Wilk	
		Statistic	p-value
Total Income	NON-PHH Card	0.92	0.357
	NON-PHH Subsidy Card	0.78	0.001
	PHH Card	0.784	<0.001
	AAY Card	0.80	<0.001

Source: Primary data

Table 5.60 indicates the result of the normality test. It indicates that, for the NON-PHH card group (n=10), both tests gave a p-value > 0.05 (0.079; p-value = 0.357), which means that income in this group is normally distributed. But for the NON-PHH Subsidy Card, PHH Card, and AAY Card groups, the p-values are below 0.05 (0.001, <0.001, and <0.001, respectively), indicating that the income distribution in these groups considerably differs from normality.

**H<sub>0</sub>:** There is no significant difference in total income among the different types of ration card holders.

**H<sub>1</sub>:** There is a significant difference in total income among the different types of ration card holders.

**Table 5.61**

*Kruskal-Wallis H test: Type of Ration Card \*Total Income*

	Type of Ration Card	N	Mean Rank	Kruskal-Wallis H	d.f	p-value
Total Income	NON-PHH Card	10	257.75			
	NON-PHH Subsidy	18	188.56			
	PHH Card	241	159.57	24.450	3	<0.001***
	AAY Card	46	116.15			
	Total	315				

Source: Compiled from the primary data.

(\*\*\*Indicate Highly Significant)

Table 5.61 describes a statistically significant variation in the levels of income among the various ration card groups ( $\chi^2 = 24.450$ ,  $df = 3$ ,  $p < 0.001$ ). The mean ranks for overall income show a significant difference among the different ration card holders.

The highest income was reported in the NON-PHH cards (Mean Rank 257.75), followed by NON-PHH Subsidy Blue cards (188.56). The income reported by PHH cardholders with a mean rank of 159.57, which is just above the income of AAY cardholders.

Similarly, the lowest income was reported among AAY cardholders (Mean Rank 116.15). This means that holders of NON-PHH cards are usually in higher income brackets, and those with PHH and particularly AAY cards belong to lower income groups. Therefore, the null hypothesis is rejected.

#### **5.4.9. Association of Place of Residence and Political Representation**

**H<sub>0</sub>:** There is no significant association between political representation and the place of residence among Sri Lankan repatriates.

**H<sub>1</sub>:** There is a significant association between political representation and the place of residence among Sri Lankan repatriates.

**Table 5. 62***Place of Residence\*Political Representation*

(n=315)							
Place of Residence	Political Representation	No Political Representation	Total	$\chi^2$	d.f	p-value	Monte Carlo Simulation p-value
Ayiranallur	64	25	89	34.613	4	<0.001***	<0.000***
Kulathupuzha	98	17	115				
Kamabmala	38	13	51				
Gavi	39	12	51				
Nelliyampathy	0	9	9				
Total	239	267	315				

Source: Compiled from the primary data.

(\*\*\*)Indicate Highly Significant)

Table 5.62 illustrates the association between 'Political representation' and 'Place of residence'. A chi-square test of independence was used to prove the result. It showed  $\chi^2$  34.613(d.f=4, N = 315),  $p < 0.001$ . The Montecarlo simulation also confirmed the result. This means that the level of political representation largely depends on the place where they reside.

In brief, the result discloses that a large proportion of respondents from Kulathupuzha (85.2%) and which is followed by Gavi (76.5%) feel that they are getting proper political representation, while nobody from Nelliyampathy feels this. Hence, there is a significant association between political representation and the place of residence of the repatriates.

#### **5.4.10. Association Place of Residence and Housing Support from the Government.**

**H<sub>0</sub>:** There is no significant association between housing support and the place of residence among Sri Lankan repatriates.

**H<sub>1</sub>:** There is a significant association between housing support and the place of residence among Sri Lankan repatriates.

**Table 5.63**

*Place of Residence\*Housing Support*

(n=315)

Place of Residence	Housing Support	No Housing Support	Total	$\chi^2$	d.f	p-value
Ayiranallur	49	40	89	17.888	4	0.001**
Kulathupuzha	34	81	115			
Kamabmala	18	33	51			
Gavi	17	34	51			
Nelliyampathy	1	8	9			
Total	119	196	315			

Source: Compiled from the primary data.

(\*\*Indicate Very Significant)

Table 5.63 explains the association between ‘Housing support’ and ‘Place of residence’ of Sri Lankan repatriates, using a chi-square test of independence. The findings reveal a chi-square value of 17.888, with a p-value <0.001, proving a statistically significant association between these two variables.

This highlights that assistance from the Government considerably differs from one place of residence to another. Notably, a higher percentage of respondents from Ayiranallur (55.1%) received housing assistance from the Government. The respondent received housing assistance from Kulathupuzha in the amount of 29.6%. The respondents from Kambamla and Gavi had received 15.1%,14.3% respectively. Nelliyampathy received a relatively small percentage of housing assistance (11.1%).

In this analysis, it’s clear that the overall perception of the housing, education, NGO support, and financial assistance is limited and not equally distributed among different regions. The findings underscore the need for the location-focused intervention of the Government and NGOs. It will ensure a holistic socio-economic upliftment.

**5.5. Issues and Challenges Faced by Sri Lankan Repatriates in Kerala**

To address the issues and challenges of Sri Lankan repatriates in Kerala, both descriptive and inferential statistical measures were used to derive meaningful conclusions. Descriptive statistics, including frequencies and percentages, were

utilised to summarise aspects of repatriates' experiences, such as feelings of being second-class citizens, attitudes of the locals, cause of insult, psychological distress, security issues, and engagement in activities such as alcohol use, gambling, lottery, political parties, self-help groups, and trade unions. This provided for an obvious quantification of the prevalence and character of these problems in the community. Also, children's treatment at school and within society was evaluated via surveys, quantifying feelings of equality and causes of discrimination.

Inferential statistical tests, the Chi-square test and the Kruskal-Wallis H test played a central role in establishing associations and significant differences among variables. The Chi-square test was used extensively to establish associations between emotions related to living in India and aspects such as residence and gender. Where necessary, Monte Carlo simulations were used to validate findings, particularly where low cell frequencies occurred. It also found strong connections between residence and security problems like the availability of Naxals/Maoists, wild animals, and natural disasters, along with social habits like drinking, gambling, lottery participation, and civic activities. The analysis of income was conducted with the Kruskal-Wallis H test to find out whether the incomes varied according to different emotional feelings of staying in India. The normality of the data has been computed with the Shapiro-Wallis test. Non-parametric tests were used only for those variables for which the normality assumption cannot be assumed.

### 5.5.1. Issues and Challenges of the Repatriates

**Table 5. 64**

*Issues and Challenges of the Repatriates*

Variable	Category	Frequency	Percentage
Feeling Associated with Living in India	Second Citizen	395	74.4
	Employees	62	11.7
	Sri Lankans	58	10.9
	Slaves	13	2.4
	No Opinion	3	0.6

Variable	Category	Frequency	Percentage
Perception about the Attitude of the Local People	Not Helpful	167	31.5
	Not Understanding	91	17.1
	Not Sincere & Honest	68	12.8
	Hatred	57	10.7
	Insulting	36	6.8
Ground of Insult	Language	31	5.8
	Colour	19	3.6
	Religion & Caste	7	1.3
	Rehabilitation	43	8.1
	Others	28	5.3
Feeling about Refugee Status	Not Happy	114	21.5
	Not Proud	111	20.9
	Jealous to Locals	31	5.8
	Feeling Inferior	67	12.6
	Feeling Ashamed	57	10.7
Security Problems	Naxals/Maoists	41	7.7
	Wild Animals	115	21.7
	Natural Calamities	78	14.7
	Snake Bite	78	14.7
	Other Problems	38	7.2

Source: Primary data

Table 5. 64 describes the issues and problems encountered by Sri Lankan repatriates in Kerala, and a few critical patterns appear across social, psychological, and security contexts. A majority of respondents (74.4%) had reported a high level of being treated as second-class citizens in India, reflecting pervasive feelings of social exclusion.

11.7% repatriates perceived themselves as employees, while 10.9% felt their identity as Sri Lankans. A small percentage of people have a feeling of slaves (2.4%), with a

very minuscule fraction (0.6%) holding no view about this. This analysis indicates that this attitude was common and consistent across the population studied.

On the social interaction side, a significant proportion of repatriates (31.5%) reported that local people are 'Not helpful'. This is followed by the perceptions of 'Not understanding (17.1%)', 'Not sincere and honest' (12.3%).

Other unpleasant experiences reported are those of being treated with 'Hatred' (10.7%) and 'Insulting' attitude (6.8%). When the reason for the insult was analysed, it was found that the significant reason is 'Rehabilitation', which is followed by 'Language', 5.8% and 'Colour', 3.6%. While not as frequent, these answers still reflect the multifaceted layers of discrimination experienced by repatriates on ethnic, linguistic, and religious grounds. In particular note, 'Religion and caste-based insults' were reported by only 1.3%.

In the psychological dimension, 21.5% reported they are feeling 'Not happy', which tied up with similar responses, 20.9% of the respondents feel 'Not Proud', and 5.8% are feeling jealous of the Local people. It is further evident in 'feelings of inferiority' (12.6%) and 'shame' (10.7%).

Safety issues were also a major problem with respondents, with attack from 'Wild Animals' (21.7%) and 'Fear of Natural Calamities' (14.7%) being the most frequent threats, followed by 'Snake Bites' (14.7%) and threats posed by 'Naxals/Maoists' reported (7.7%). These findings point towards the ecological and safety risk exposures of the community, particularly those residing in rural forest regions.

### 5.5.2. Discrimination and Social Exclusion of Children of the Respondents

**Table 5. 65**

*Treatment of Children at the School and Society*

Variables	Opinion	Frequency	Percent
Treatment of Children at the School and in Society	Equally	263	83
	No Equally	51	17
Total		315	100

Source: Primary data

**Table 5. 66***Reasons for Perception of Discrimination*

<b>Variables</b>	<b>Frequency</b>	<b>Per cent</b>
Behaviour of Local Children in the Classrooms	39	22
Behaviour from the Parents of the Local Children	37	21
Behaviour from Other Members of the Society	35	20
Treatment of Local Children at the Playground	28	16
Other Reasons	36	21

Source: Primary data

Tables 5.65 and 5.66 show how their children are treated at the school and in society. Interestingly, 83% (n=263) of the respondents believe that their children are treated equally, and 17 % (n=51) indicated that their children are not getting equal treatment in the school and society.

Among the unequal perception reports, further analysis was undertaken to comprehend the particular contexts in which discrimination is felt to exist. The most frequently cited reason for discrimination was the actions of local children in the classroom (22%, n=39), proposing that repatriate children will be excluded or discriminated against by children in school. This is closely followed by negative parental attitudes of local children (21%, n=37), and other community members (20%, n=35), suggesting that the experienced discrimination is not limited to the school but also pervades the rest of the social environment.

Secondly, 16% (n=28) of the participants also mentioned how their children are treated in playgrounds as a context where inequality is experienced, referring to difficulty in spontaneous social interactions. The other reasons, encompassing differences in culture, language, or socioeconomic status, were indicated by 21% (n=36) of the repatriates.

### 5.5.3. Alcohol Consumption and Its Impact

**Table 5.67**

*Frequency of Alcohol Consumption*

Variables	Frequency	Percent	
Alcohol Consumption	Consume	184	58
	Not Consume	131	42

Source: Primary data

**Table 5.68**

*Behaviour in the Family after Consuming Alcohol*

Variables	Frequency	Percent
Quarrel with Family and Outsiders	30	16
Friendly with Family and Outsiders	62	34
Quarrel with Family and Friendly with Outsiders	20	11
Friendly with Family and Quarrel with Outsiders	9	5
Always Silent and Sleepy	63	34

Source: Primary data.

Tables 5.67 and 5.68 describe the alcohol use within the families. As per the findings, 58% of the participants (n=184) recognised the existence of alcoholics within their family, and 42% (n=131) reported that there are no alcoholics.

To gain further insight into the effects of alcoholism on family relationships, the respondents were asked to report the usual behaviour of alcoholic members. The findings outline multifarious behavioural consequences. A considerable percentage, 34 % (n=63), indicated that alcoholics are always silent and sleepy, implying a withdrawal or passive attendance, which may demonstrate both physical illness and emotional detachment.

Another 34% (n=62) described alcoholics as friendly with family and outsiders, suggesting that not all alcoholism is disruptive, though its long-term effect on well-being and obligations is suspect.

However, disturbing patterns were identified by 16% (n=30) of the respondents who reported that the alcoholics are always quarreling with family and outsiders, suggesting possible intra-domestic strife and social tension. Similarly, 11% (n=20) of repatriates reported that the alcoholics are friendly with outsiders and quarrel with Family.

While 5% (n=9) reported the inverse pattern, such as being friendly with family and quarreling with outsiders. These pairings illustrate complex and unstable behavioural patterns. It creates severity in the family and issues in social life.

#### **5.5.4. Participation in Gambling and Lottery**

**Table 5.69**

*Participation in Gambling and Lottery*

Variables	Response	Frequency	Percent
Participation in a Gambling Card Game	Yes	75	21.4
	No	240	68.6
Frequency of Participation in Card Game	Regularly	32	42.7
	Not Regularly	43	57.3
Participation in Lottery Ticket	Yes	219	62.6
	No	96	27.4
Frequency of Participation in the Lottery Ticket	Regularly	75	34.2
	Not Regularly	144	65.8

Source: Primary data

Table 5.69 illustrates the results regarding the participation in gambling activity and participation in the lottery among respondents. Around 21.4% of the respondents indicated the household had a gambling player, and 68.6% indicated there were no gambling players.

Within households that have gamblers, 42.7% indicated that gambling is a regular habit, suggesting an ongoing and potentially problematic behaviour that may affect the household's financial stability.

Additionally, the majority, 62.6% of the respondents, indicated that they or their households buy lottery tickets, indicating how deeply rooted lottery activities are in the financial practices of the community as a desirable yet not to be counted on source of quick money. However, a mere 34.2% of them purchase regularly, whereas 65.8% purchase occasionally.

### 5.5.5. Participation in Political Parties and Social Organisations

**Table 5.70**

*Participation in Political and Social Organisations*

Variables	Response	Frequency	Percent
Political Parties	Associate	185	59
	Not Associate	130	41
Self-Help Group	Member	212	67
	Not a Member	103	33
Trade Union	Member	309	98
	Not a Member	6	02

Source: Primary data

Table 5.70 explains the participation in the political parties and social organisations. It is clear from the table that 59% of the participants reported affiliation with political organisations, reflecting a high rate of political knowledge and activism.

Similarly, a larger extent of participation was observed for Self-Help Groups (SHGs), as 67% of the sample participants reported being members. SHGs have a significant role to play in providing access to microcredit, savings schemes, skill upgradation, and empowerment, particularly to women and economically weaker sections.

In addition, the highest participation rate was found in trade unions, with 98% of the respondents affirming that they are members. This is critical considering the high number of repatriates employed in plantations or other industries that are intensive in labour. The very low rate of non-participation, a mere 1.1%, shows that union membership is almost universal for the working portion of this population.

### 5.5.6. Cultural Integration and Community Participation

**Table 5.71**

*Cultural Integration and Community Participation*

Variables	Frequency	Percent
Celebration in Local Festivals	208	66.0
Invitation for Local Functions	195	61.9

Source: Primary data

Table 5.71 explains the cultural integration and community participation among respondents. The research shows that the majority of the Sri Lankan repatriates in Kerala are adapting to local culture, which is a positive indication of social integration. Specifically, 66% of the respondents join in local festivals, which shows a very high level of contact with the host community's cultural practices. However, 34% of the respondents reported that they do not join in any local festivals. This indicates a large minority who may feel excluded or may consciously abstain from involvement, perhaps due to cultural differences, alienation, or social non-acceptance.

On the social interaction side, 61.9% of the respondents reported that they are invited by natives to gatherings, which is a strong indicator of social acceptance and integration among individuals. However, 38.1% responded that they are never invited, which also shows that a broad segment of the population still experiences social distance or exclusion from the indigenous community.

### 5.5.7. Association between Feelings Associated with Living in India and Place of Residence

**H<sub>0</sub>:** There is no significant association between the feeling associated with living in India and the place of residence of Sri Lankan repatriates in Kerala.

**H<sub>1</sub>:** There is a significant association between the feelings associated with living in India and the place of residence of Sri Lankan repatriates in Kerala.

**Table 5.72***Feeling Associated with Living in India \* Place of Residence*

(n=315)

		Place of Residence					Total	
		Ayiranallur	Kulathupuzha	Kamabmala	Gavi	Nelliyampathy		
Feeling Associated with Living in India	Second Citizen	75	93	36	36	6	246	
	Employees	6	12	6	5	0	29	
	Sri Lankans	5	6	7	9	3	30	
	Slaves	2	2	2	1	0	7	
	No Opinion	1	2	0	0	0	3	
Total		89	115	51	51	9	315	
							$\chi^2$	19.754
							d.f	16
Level of Significance 5%							p-value	0.232
							Monet Carlo	0.236

Source: Compiled from the primary data

Table 5.72 illustrates the results of a chi-square test conducted on the residence and self-reported feelings of living in India. The result shows that the sentiment of being treated as a second-class citizen is most frequently expressed in all the locations, with 75 respondents from Ayiranallur, 93 respondents from Kulathupuzha, 36 from each of Kamabmala and Gavi, and 6 respondents from Nelliyampathy, adding up to 246 out of 315 respondents. This is a general sense of being marginal, regardless of region. Due to the low anticipated cell counts in some categories, a Monte Carlo simulation was performed to confirm the finding, and this returned a similar p-value of 0.236, further affirming the finding that the association between the feeling of second citizen and place of residence is not statistically significant.

### 5.5.8. Association of Feelings Associated with Living in India and the Gender of the Respondents

**H<sub>0</sub>:** There is no significant association between the Feeling associated with living in India and the gender of Sri Lankan repatriates in Kerala.

**H<sub>1</sub>:** There is a significant association between the feelings associated with living in India and the gender of Sri Lankan repatriates in Kerala.

**Table 5.73**

*Feeling Associated with Living in India\* Gender*

(n=315)

		Gender		
		Male	Female	Total
Feeling Associated with Living in India	Second Citizen	185	61	246
	Employees	22	7	29
	Sri Lankans	20	10	30
	Slaves	4	3	7
	No Opinion	3	0	3
Total		234	81	315
			$\chi^2$	3.173
			p-value	0.529
Level of Significance 5%			Monte Carlo	0.552
			d.f	4

Source: Compiled from the primary data

The result of the cross-tabulation of gender and feeling associated with living in India is given in Table 5.73. It is clear from the table that most respondents said they have a feeling of ‘Second-class citizen’, of them 185 are males and 61 are females. Another group of a smaller number identified as ‘Employees’, of whom 22 were males and 7 were females. Also, 20 males and 10 females described themselves as ‘Sri Lankans’.

The sense of being a ‘Slave’ is reported by 4 males and 3 females, whereas 3 males gave the response of no specific opinion, and no females chose this option.

The test provided a chi-square value of 3.173 with 4 degrees of freedom and a p-value of 0.529, showing that the link of association between gender and feelings related to living in India is not statistically meaningful. Due to the low cell frequencies in certain categories, a Monte Carlo simulation was used to authenticate the results. The

simulated p-value was 0.552, which was consistent with the outcome of the chi-Square test.

### 5.5.9. Association of Feelings Associated with Living in India and the Income

**H<sub>0</sub>:** There is no significant difference in weekly income from the estate across different emotional perceptions of living in India

**H<sub>1</sub>:** There is a significant difference in weekly income from the estate among at least one of the emotional perception groups.

**Table 5.74**

*Kruskal-Wallis H test: Feeling Associated with Living in India and Income from the Estate*

Feeling Associated with Living in India		N	Mean Rank	Kruskal-Wallis H	d.f	p-value
Total Income	Second Citizen	246	163.98	6.183	4	0.186
	Employees	29	133.67			
	Sri Lankans	30	130.70			
	Slaves	7	155.71			
	No Opinion	3	180.83			
Total		315				

Source: Compiled from the primary data

Table 5.74 measured whether the income and feelings associated with living in India are related or not. A Kruskal-Wallis H test is performed for this purpose. The test results indicated that the repatriates who have a feeling of ‘Second-class citizen’ registered the highest income (Mean Rank 163.98), followed by the repatriates who have a feeling of ‘Sri Lankans’ (130.70) and ‘Employees’ (133.67).

However, it fails to reject the null hypothesis, because the p-value is not significant in the table. This means that there is no statistically significant variation in estate income among the different emotional feeling groups.

### 5.5.10. Security Problem and Place of Residence

#### ❖ Presence of Naxals/Maoists and the Place of Residence

**H<sub>0</sub>:** There is no significant association between the presence of Naxals/Maoists and the place of residence of Sri Lankan repatriates in Kerala

**H<sub>1</sub>:** There is a significant association between the presence of Naxals/Maoists and the place of residence of Sri Lankan repatriates in Kerala

**Table 5.75**

*Presence of Naxals/Maoists \* Place of Residence*

(n=315)

Place of Residence	Presence Reported	No Presence Reported	Total
Ayiranallur	0	88	88
Kulathupuzha	0	114	114
Kamabmala	41	12	53
Gavi	0	51	51
Nelliyampathy	0	9	9
Total	41	274	315

	$\chi^2$	216.46
Significant at the 1 per cent level	p-value	<0.001***
	Monte Carlo	<0.001***
	d.f	4

Source: Compiled from the primary data

(\*\*\*Indicate Highly Significant)

Table 5.75 shows that only respondents from Kamabmala reported the existence of Naxals/Maoists, whereas no respondents from Ayiranallur, Kulathupuzha, Gavi, and Nelliyampathy reported such experience. The chi-square value shows a statistically significant association between place of residence and perceived presence of Naxals/Maoists at the 1% level of significance. Due to the low cell frequencies in certain categories, a Monte Carlo simulation was also used to authenticate the results. The simulated p-value was <0.001, which was consistent with the outcome of the chi-square test.

### ❖ Presence of Wild Animals and the Place of Residence

**H<sub>0</sub>:** There is no significant association between the place of residence and the reported presence of wild animals among Sri Lankan repatriates in Kerala.

**H<sub>1</sub>:** There is a significant association between the place of residence and the reported presence of wild animals among Sri Lankan repatriates in Kerala.

**Table 5.76**

*Presence of Wild Animals \* Place of Residence*

(n=315)			
Place of Residence	Presence Reported	No Presence Reported	Total
Ayiranallur	5	84	89
Kulathupuzha	37	78	115
Kamabmala	35	16	51
Gavi	46	5	51
Nelliyampathy	9	0	9
Total	132	183	315
		$\chi^2$	85.035
Significant at the 1 per cent level		p-value	<0.001***
		Monte Carlo	<0.001***
		d.f	4

Source: Compiled from the primary data

(\*\*\*Indicate Highly Significant)

Table 5.76 indicates that the prevalence of the presence of wild animals is significantly large in some places. It is clear from the table that Nelliyampathy reported the highest presence of wild animals, followed by Gavi and Kamabmala. It is evident from these findings that people living in forest bordering or off-the-beaten-track locations are more exposed to wildlife incursions.

On the other hand, wild animal prevalence is much lower in Kulathupuzha and Ayiranallur, indicating relatively fewer threats to these places. The chi-square test statistic value ( $\chi^2 = 85.035$ ,  $df = 4$ ) is statistically significant. Because of low cell frequencies in certain categories, a Monte Carlo simulation was also used to

authenticate the results. The simulated p-value was <0.001, which was consistent with the outcome of the chi-square test and established statistically a strong association between place of residence and the presence of wild animals.

❖ **Natural Calamities and Place of Residence**

**H<sub>0</sub>:** There is no significant association between the place of residence and the fear of natural calamities among Sri Lankan repatriates in Kerala.

**H<sub>1</sub>:** There is a significant association between the place of residence and the fear of natural calamities among Sri Lankan repatriates in Kerala.

**Table 5.77**

*Natural Calamities \* Place of Residence*

(n=315)			
Place of Residence	Reported	Not Reported	Total
Ayiranallur	3	86	89
Kulathupuzha	10	105	115
Kamabmala	30	21	51
Gavi	26	25	51
Nelliyampathy	9	0	9
Total	78	237	315
		$\chi^2$	115.716
Significant at the 1 per cent level		p-value	<0.001***
		Monte Carlo	<0.001***
		d.f	4

Source: Compiled from the primary data

(\*\*\*Indicate Highly Significant)

Table 5.77 determines the association between ‘Fear of natural disasters’ and the ‘Place of residence’. Cross-tabulation shows that the fear of natural disasters disproportionately exceeds in certain places. A total of 78 respondents showed fear of natural disasters. The highest number of them came from Kamabmala and Gavi, which indicates more fear in these two locations. Notably, a 100% fear response was indicated by Nelliyampathy repatriates, though the sample in this location was relatively small.

Kulathupuzha and Ayiranallur show a few incidents of natural disasters. These results indicate that risk perception concerning natural disasters is more common in specific areas, particularly Kamabmala, Gavi, and Nelliampathy.

The Pearson chi-square is 115.716 with 4 degrees of freedom and a p-value of <0.001. Since low cell frequencies in certain categories, a Monte Carlo simulation was used to authenticate the results. The simulated p-value was <0.001, which was consistent with the outcome of the chi-square test, which signifies an extremely significant association between fear of natural disasters and residential area.

#### ❖ Place of Residence and Alcohol Consumption

**H<sub>0</sub>:** There is no significant association between the usage of alcohol and the place of residence among Sri Lankan repatriates.

**H<sub>1</sub>:** There is a significant association between the usage of alcohol and the place of residence among Sri Lankan repatriates.

**Table 5.78**

*Usage of Alcohol \* Place of Residence*

			(n=315)
Place of Residence	Use Alcohol	No Alcohol Use	Total
Ayiranallur	48	41	89
Kulathupuzha	66	49	115
Kamabmala	39	12	51
Gavi	28	23	51
Nelliampathy	3	6	9
Total	184	131	315
		$\chi^2$	10.22
Significant at the 5 per cent level		p-value	0.037*
		d.f	4

Source: Compiled from the primary data

(\*Indicate Significant)

Table 5.78 shows the association between 'Place of Residence' and 'Alcohol Consumption'. The chi-square test shows a chi-square value of 10.220 and 4 degrees

of freedom, with a p-value of 0.037. Since the p-value is smaller than the 5% significance level, it is concluded that there is a statistically significant association between alcohol consumption and place of residence.

The Kamabmala has the largest percentage of alcohol consumers, followed by Kulathupuzha, Ayiranallur, and Gavi. On the contrary, Nellyampathy recorded the minimum percentage of alcohol consumers.

❖ **Regular Participation in Gambling and the Place of Residence**

**H<sub>0</sub>:** There is no significant association between regular playing of gambling and the place of residence among Sri Lankan repatriates.

**H<sub>1</sub>:** There is a significant association between regular playing of gambling and the place of residence among Sri Lankan repatriates.

**Table 5.79**

*Regular Participation in Gambling \* Place of Residence*

(n=315)

Place of Residence	Regular Participation	No Regular Participation	Total
Ayiranallur	2	6	8
Kulathupuzha	13	24	37
Kamabmala	12	5	17
Gavi	4	5	9
Nellyampathy	0	3	3
Total	31	43	74
		$\chi^2$	9.569
		p-value	0.048*
Significant at the 5 per cent level		Monte Carlo	0.039*
		d.f	4

Source: Compiled from the primary data

(\*Indicate Significant)

Table 5.79 reflects a clear difference in gambling activity according to the place of residence of Sri Lankan repatriates. A much larger percentage of respondents from

Kamabmala (12 of 17) and Kulathupuzha (13 of 37) reported regular gambling, whereas no respondent from Nelliampathy reported such activity. This variation reflects different levels of exposure or acquaintance with gambling activity in these communities.

To assess the statistical association between place of residence and regular gambling behaviour, a chi-square test was used. The test produced a chi-square statistic ( $\chi^2$ ) of 9.569 with degrees of freedom of 4 and a p-value of 0.048. Due to low cell frequencies in certain categories, a Monte Carlo simulation was also used to authenticate the results. The simulated p-value was 0.039, which was consistent with the outcome of the chi-Square test. Thus, it can be concluded that the association between place of residence and playing of gambling is statistically significant.

#### ❖ Regular Participation in the Lottery and the Place of Residence

**H<sub>0</sub>:** There is no significant association between regularly taking the lottery and the place of residence among Sri Lankan repatriates.

**H<sub>1</sub>:** There is a significant association between regularly taking the lottery and the place of residence among Sri Lankan repatriates.

**Table 5.80**

*Regular Participation in the Lottery \* Place of Residence*

(n=315)

Place of Residence	Participate Regularly	Participate not Regularly	Total
Ayiranallur	24	36	89
Kulathupuzha	16	65	115
Kamabmala	20	23	51
Gavi	14	17	51
Nelliampathy	1	5	9
Total	75	146	315
		$\chi^2$	21.553
Significant at the 5 per cent level		p-value	0.006**
		d.f	8

Source: Compiled from the primary data

(\*\*Indicate Very Significant)

Table 5.80 reveals the result of the chi-square test, which shows a chi-square value ( $\chi^2$ ) of 21.553 and 8 degrees of freedom with a p-value of 0.006. Since the p-value is less than 0.05, it can be said that there is a statistically significant association between place of residence and participation in lottery tickets.

While analyzing the regular buying of lottery tickets, a major share of respondents from Kamabmala (20 out of 51), which is followed by Ayiranallur (24 out of 89). The repatriates in the Gavi reported a moderate buying habit (14 out of 51).

But the ratio of regular buyers in Kulathupuzha (16 out of 115) and Nellyampathy (1 out of 9) is comparatively low.

❖ **Community Participation and Place of Residence**

**H<sub>0</sub>:** There is no significant association between community participation and the place of residence among Sri Lankan repatriates.

**H<sub>1</sub>:** There is a significant association between community participation and the place of residence among Sri Lankan repatriates.

**Table 5.81**

*Community Participation \* Place of Residence*

(n=315)

Place of Residence	Participation	No Participation	Total
Ayiranallur	74	15	89
Kulathupuzha	74	41	115
Kamabmala	28	23	51
Gavi	18	33	51
Nellyampathy	4	5	9
Total	198	117	315

	$\chi^2$	21.615
Significant at 1 per cent level	p-value	0.01**
	d.f	4

Source: Compiled from the primary data

(\*\*Indicate Very Significant)

Table 5.81 indicates that Ayiranallur, Kulathupuzha, and Kamabmala recorded a maximum number of respondents (74%) involved in community programs. Particularly, in Ayiranallur, 83.1% of its inhabitants are involved in community events, revealing high community participation in the location.

On the other hand, in terms of participation, a low rate of participation was recorded in Gavi and Nelliampathy, with 18 and 5, respectively.

### 5.5.11. Level of Government Involvement in the Issue Solving

**Table 5.82**

*Government Involvement in the Issue Solving*

(n=315)

<b>Issue Reported</b>	<b>Mean Rank</b>
Presence of Naxals/Maoists	2.88
Presence of Wild Animals	2.69
Fear of Natural Calamities	3.12
Fear of Snakebite	2.29
Any Other Problems	1.71

Source: Primary data

Table 5.82 shows the descriptive analysis of the involvement of Governments in solving different issues.

Among various reported concerns, the maximum average rating for government participation was noted in cases of 'Natural calamities' (Mean Rank = 3.12), which reflects that people tended to be satisfied or acknowledged some degree of effective government intervention in these kinds of scenarios.

Conversely, opinion towards government action in addressing 'Fear of snakebite' related issues (Mean Rank = 2.29) and other general problems (Mean Rank 1.71) was notably lower. This indicates that respondents viewed negligible or insufficient government action in tackling these issues.

For issues related to threats from Maoists (Mean Rank 2.88) and for 'Threat from wild animals' (Mean Rank 2.69), shows a moderate level of satisfaction with government

action, indicating that although efforts may be being made, they are not necessarily perceived to be entirely adequate by the affected populations.

As per the comprehensive analysis, various conclusions can be drawn regarding the issues and challenges of Sri-Lankan repatriates in Kerala. The findings indicate that they are facing social disintegration, psychological distress, and other vulnerabilities. Trade union participation and the involvement of the self-help group need to be encouraged to avoid the issues of discrimination, alcohol addiction, and gambling involvement. In security problems, natural calamities, and community participation have been significantly influenced by residential locations. It demands immediate policy intervention from the government.

### **5.6. Sustainability of Rehabilitation Plantations as a Livelihood Agency**

The research applied a mixture of descriptive and analytical methods to analyse the sustainability of repatriation plantations as a means of livelihood. Reliability was tested using Cronbach's Alpha to establish internal consistency among the sustainability constructs of Infrastructural & Organisational, Economic, Social, and Environmental. Principal Component Analysis (PCA) was used to confirm the underlying structure of the constructs. The adequacy of the sampling and suitability of the data were established through the Kaiser-Meyer-Olkin (KMO) measure and Bartlett's Test of Sphericity. PCA helped determine the most important factors that inform the sustainability framework.

Apart from this, 'Mean rank' and 'Friedman test' were also computed to evaluate perceived performance by each sustainability dimension. These statistics gave a precise insight into respondents' perceptions of different sustainability indicators. An overall analysis has been made based on a sustainability index constructed by the researcher himself. This exhaustive methodology enabled a multi-dimensional assessment of sustainability in the context of repatriation plantations.

### 5.6.1. Reliability Analysis for the Study

**Table 5.83**

*Reliability Analysis of the Sustainability Factors*

<b>Variables</b>	<b>Alpha Value</b>
Infrastructure and Organisational	0.625
Economic	0.588
Social	0.632
Environmental	0.817
Over all	0.822

Source: Primary data

Table 5.83 discloses that among the four factors, the ‘Environmental Sustainability’ scale was most reliable, which shows the result of Cronbach's alpha of 0.817, reflecting an excellent internal consistency.

The ‘Social Sustainability’ result reflected an acceptable reliability with an alpha of 0.632, which meant that all the items in this construct are properly correlated to measure the same construct.

A moderate reliability for the ‘Infrastructure and Organisational Sustainability’ of 0.625, which is less than the generally accepted threshold of 0.70 but still acceptable within the exploratory research dimension.

The ‘Economic Sustainability’ scale has a very low coefficient of 0.588 means a poor internal consistency. An overall scale reliability for all dimensions produced a Cronbach's alpha is 0.822, indicating that there is high internal consistency when all items are taken as a whole. This confirms the overall consistency of the constructs to be applied for finding the result within the repatriation plantations.

### 5.6.2. Test Adequacy Analysis

**Table 5.84**

*KMO and Bartlett's Test*

<b>Kaiser-Meyer-Olkin Measure of Sampling Adequacy.</b>		<b>0.720</b>
	Approx. Chi-Square	22.37
Bartlett's Test of Sphericity	d.f	12
	p-value	0.048

Source: Compiled from primary data.

Table 5.84 reflects the result of sampling adequacy with the Kaiser-Meyer-Olkin. As per the result, the adequacy value is 0.720, which has a middle rank in Kaiser's scale. This denotes that the sample is adequate and can be used for factor analysis. Bartlett's Test of Sphericity gives the chi-square of 22.37, with d.f 12, and a significance level p-value is 0.0488. Here, the p-value is less than 0.05, which means that the correlation matrix is significantly different from an identity matrix, and thus that the variables are proper for use in factor analysis as per KMO and Bartlett's Test of Sphericity.

### 5.6.3. Principal Component Explained by Principal Component Analysis

**Table 5.85**

*Communalities*

<b>Variables</b>	<b>Initial</b>	<b>Extraction</b>
Infrastructure and Organisational Sustainability	1.000	0.820
Social Sustainability	1.000	0.912
Economic Sustainability	1.000	0.596
Environmental Sustainability	1.000	0.786

Source: Compiled from primary data.

**Table 5.86***Total Variance Explained*

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.909	78.177	78.177	3.909	78.177	78.177
p2	.734	14.675	92.852			
3	.264	5.279	98.131			
4	.093	1.869	100.000			
5	9.357E-17	1.871E-15	100.000			

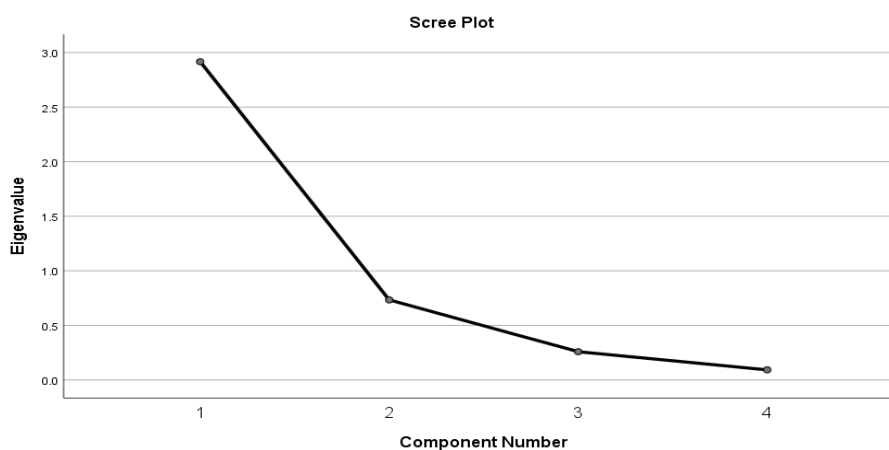
Extraction Method: Principal Component Analysis.

Source: Compiled from primary data.

**Table 5.87***Component Matrix*

	Component
	1
Environmental and Infrastructure Sustainability	0.906
Social Sustainability	0.955
Economic Sustainability	0.629
Environmental Sustainability	0.886

Source: Compiled from primary data

**Figure 5.7***Scree Plot*

Source: Compiled from primary data

A principal component analysis was performed to understand the underlying dimensions of the respondents' perceptions of sustainability. It is visible from the communality values indicated in the table that most of the variables are well-explained and reflecting high extraction values for 'infrastructural organisational Sustainability' the value is 0.820, Social sustainability shows 0.912, and Environmental sustainability indicates 0.786. It is confirmed that a substantial amount of the variance of these variables is shared and explained by the common factor.

In the case of the 'Economic sustainability' dimension, it reports a relatively small communality, i.e., 0.596, which denotes that it is relatively less closely correlated to the overall sustainability. The Total Variance Explained in the table is 1, and only a component whose eigenvalue was above 1. It supports the extraction of a single factor as per Kaiser's criterion. And this factor explained 78.18% of the total variance and ensured a strong and unifying, and underlying structure of the variables of sustainability. The large cumulative variance also acts as evidence of the stability of the factor solution.

From the Component Matrix table 5.87, it is confirmed and found that the 'Social sustainability' score is 0.955, 'Infrastructural and Organisational sustainability' is 0.906, and 'Environmental sustainability' is 0.886, which reveals high factor loadings. These high factor loadings show a strong relationship among all the factors. Based on the factor loading result, it can be confirmed that it is capable of representing a single construct for reflecting the sustainability perception of repatriation plantations.

The economic variable, while still contributing with a moderate loading of 0.629, shows comparatively weak performance compared to the other dimensions. Overall, based on the factor analysis, the repatriation plantations are viewed as sustainable, especially about their social, environmental, and organisational sustainability performance.

#### 5.6.4. Descriptive Statistics on the Sustainability of Rehabilitation Plantation

##### ❖ Infrastructural & Organizational Sustainability

**Table 5.88**

*Infrastructural & Organisational Sustainability*

Q. Code	Infrastructural & Organisational Sustainability	Mean Rank
IO1	The entire management team of the company is efficient and works with a long-term vision.	3.77
IO2	Workers in the plantations are cooperative and work with a team spirit	3.00
IO3	Power & Water Supply are reliable and satisfactory.	3.50
IO4	Road facilities throughout the plantation are satisfactory	3.00
IO5	Buildings and infrastructure are durable for a long time	1.73

Source: Compiled from primary data.

Table 5.88 describes the sustainability score related to ‘Infrastructural and organisational sustainability’. The result says that the sustainability score among the five residential areas reveals a generally positive reaction in all measured indicators. The highest mean rank is identified for ‘the entire management team of the company is efficient and works with a long-term vision’, which received an accurate mean rank of 3.77. It reflects the efficiency of the management with long-term vision and operational competence. It is followed by a mean rank of 3.50. ‘Power & water supply are reliable and satisfactory’.

It also explains a unified opinion among all respondents and confirms that utility services are stable and satisfactory, and have a second position in the organisational and infrastructural dimension. The ‘worker cooperation and team spirit’ and ‘road facility throughout the plantation’ were recorded with a mean rank of 3.00. It shows a moderate level of satisfaction regarding this sustainability. The lowest mean rank is 1.73, which was noted for ‘building and infrastructure durability’. That means building and infrastructure are not durable and are a major concern regarding this.

❖ **Assessment of Economic Sustainability****Table. 5.89***Assessment of Economic Sustainability*

<b>Q. Code</b>	<b>Economic Sustainability</b>	<b>Mean Rank</b>
ES1	The creditworthiness of the company is sufficient to meet its liabilities	2.92
ES2	The income generated from the plantation is sufficient to meet the basic needs of the workers and their families.	2.77
ES3	The financial support from the government and non-Government organisations ensure the sustainability of the plantation.	2.35
ES4	The entire product of the plantation is of good quality and capable of meeting competition in the long term	3.31
ES5	The plantation can provide stable and long-term employment opportunities for repatriates.	3.65

Source: Compiled from primary data.

Table 5.89 presents a positive perception of ‘Economic Sustainability’. The highest mean rank was recorded for a key indicator that ‘the ability of plantations to provide stable and long-term employment opportunities for repatriates’ (Mean rank 3.65). ‘The entire product of the plantation is of good quality and capable of meeting competition in the long term’ indicates a mean rank of 3.31, confidence of the respondents regarding the economic survival of the rehabilitation Plantation.

However, ‘the income generated from the plantation is sufficient to meet the basic needs of the workers and their families’ shows a mean rank of 2.7, showing an average favourable condition. The ‘creditworthiness of the company is sufficient to meet its liabilities’ underscores a mean rank of 2.92, which also denotes an average sustainability perception. ‘Financial support from the government and non-government organisations ensures the sustainability of the plantation’ has stayed in the last position with a mean rank of 2.35. This means a lesser involvement of the Government in the financial and credit support for the rehabilitation agencies.

❖ **Assessment of Social Sustainability****Table 5.90***Assessment of Social Sustainability*

<b>Q. Code</b>	<b>Social Sustainability</b>	<b>Mean Rank</b>
SS1	Promoting a sense of community and social cohesion among Sri Lankan repatriates is the concern of Plantation	2.42
SS2	Educational and healthcare facilities are adequately available for the plantation workers and their families.	2.19
SS3	Providing equal opportunities for Women and marginalised groups for Environmental Sustainability employment and decision-making is the concern of the Company.	3.58
SS4	Ensuring dignity, safety, and fair treatment in the working environment of workers is the concern of the Company.	3.96
SS5	Preserving and contributing to the cultural heritage of the repatriated community is one of the concerns of the Company.	2.85

Source: Compiled from primary data

Table 5.90 reported the highest mean rank score of 3.96 for the variable ‘ensuring dignity, safety, and fair treatment in the working environment’. It reveals that the management strongly believes in the workers' safety and welfare. The mean rank score of 3.58 highlights that it has a moderate to high agreement score on ‘equal opportunities for women and marginalised groups in employment and decision-making’. It means companies consider equality in the organisation.

In the table the ‘preservation of cultural identity’ has a mean rank of 2.85, showing that the agencies are taking average efforts to maintain cultural heritage. And, ‘promoting a sense of community and social cohesion’ is showing a very low to moderate rank of 2.42. The ‘educational and healthcare facilities’ show a mean rank score of 2.19, suggesting that education and healthcare are not a concern of the agencies. It's the least preferred among all the social sustainability variables.

❖ **Assessment on Environmental Sustainability****Table 5.91***Assessment of Environmental Sustainability*

<b>Q. Code</b>	<b>Assessment of Environmental Sustainability</b>	<b>Mean Rank</b>
ES1	The plantation follows environmentally sustainable practices such as organic farming and soil conservation.	3.42
ES2	The use of pesticides and fertilisers in the plantation is minimised to reduce environmental harm.	3.35
ES3	The plantation management ensures the conservation of water resources and reduces wastage.	3.96
ES4	There is a reforestation or afforestation initiative associated with the plantation to maintain ecological balance.	1.69
ES5	The plantation management actively engages in climate change adaptation strategies to ensure long-term sustainability.	2.58

Source: Compiled from primary data.

Table 5.91 reveals a positive perception among the respondents regarding the environmental practices. The plantation management ensures the conservation of water resources and reduces wastage, reported a mean rank score of 3.96. This indicates a strong and stable perception among the respondents. The ‘organic farming and soil conservation’ and ‘minimisation of pesticide and fertiliser use’ denote a mean rank of 3.42, 3.35, respectively, showing a moderate to high concern regarding this.

The practice of ‘climate change adaptation strategies’ has received a mean rank of 2.58 denotes a serious concern regarding the need for adoption of climate change strategies in the long run. Conversely, ‘reforestation and afforestation initiatives’ scores reveal a lowest mean of 1.69, showing the lowest effort from the agencies regarding the reforestation effort.

### 5.6.5. Overall Sustainability

**H<sub>0</sub>:** Infrastructural & Organisational sustainability, economic sustainability, social sustainability, and environmental sustainability do not have a significant combined effect on overall sustainability performance.

**H<sub>1</sub>:** Infrastructural & Organisational sustainability, economic sustainability, social sustainability, and environmental sustainability have a significant combined effect on overall sustainability performance.

**Table 5.92**

*Friedman Test Result for Overall Sustainability*

(n=13)				
Sustainability Variables	Mean Rank	Chi-Square	d.f	P-value
Infrastructural & Organisational sustainability	2.12			
Economic Sustainability	2.31	3.275	3	0.351
Social Sustainability	2.92			
Environmental Sustainability	2.65			

Source: Compiled from Primary Data.

The findings in Table 5.92 reveal that ‘Social sustainability’ has the highest mean rank, 2.92, indicating that in the overall element, ‘Environmental Sustainability’ has the second-highest mean rank. This is followed by ‘Environmental Sustainability’ 2.31. The ‘Social sustainability’ has a mean rank of 2.92, pointing to a positive opinion towards social interaction, equality, and well-being within the plantation society. The score of ‘Infrastructural & Organisational Sustainability’ shows the lowest among all dimensions, with a mean rank of 2.12. This indicates a fairly positive attitude toward social cohesion and interaction.

The ‘Infrastructural and organisational sustainability’ is comparatively the least among all. But, the result of the Friedman test indicates that p-value = 0.351, which is >0.05, indicating that the observed differences in mean ranks are not statistically significant. This means that there is no sufficient evidence to conclude that the

respondents ranked the sustainability dimension differently, so here there is no provision to reject the null hypothesis.

#### **5.6.6. Assessment of the Sustainability of Rehabilitation Agencies Based on the Sustainability Index**

In this analysis, the sustainability index has been decided based on a four-level assessment framework consisting of 'Infrastructural & Organisational Sustainability', 'Economic Sustainability', 'Social Sustainability', and 'Environmental Sustainability'. Each of these dimensions was measured through respective indicators, and these indicators were based on a five-point Likert agreement scale. The purpose of measurement is to elicit respondents' perceptions and attitudes towards sustainability practices (Likert, 1932).

Since the data is ordinal and the distribution failed to fulfill the criteria of a normal distribution, non-parametric statistical methods were employed to derive mean ranks for each indicator, and these were then summed to give dimensional mean ranks (Siegel & Castellan, 1988). The dimensional mean ranks were then standardised to percentage scores using the formula  $\text{Percentage Score} = (\text{Mean Rank}/5) \times 100$ , thereby for the convenience of interpretation on a single scale. Based on the mean ranks, a tri-level classification system was developed.

As per the sustainability scale, the values in the scale are indicated as Low sustainability 1.00-2.33 (20.0%-47%), Medium sustainability 2.34-3.66 (48%-73%), and High sustainability 3.67-5.00 (74%-100%), which provides a systematic approach to the sustainability performance of the organisation by different dimensions. The overall Sustainability Index was determined based on the mean rank of all dimensions, and both the overall percentage score as well as classification were derived. The result of the study is given in the following table.

**Table 5.93***Result of the Sustainability Index*

<b>Sustainability Dimension</b>	<b>Mean Rank</b>	<b>Result Achieved (%)</b>	<b>Composite Index (%)</b>
Infrastructural and Organisational	3.00	60%	60
Economic Sustainability	3.00	60%	
Social Sustainability	3.00	60%	
Environmental Sustainability	2.99	60%	

Source: Compiled from primary data

Table 5.93 reveals the sustainability score of the plantations. The result shows that each dimension scored around 60 per cent. But, the ‘Environmental sustainability’ dimension scored 59.96%, which is close to the low sustainability threshold, indicating that environmental protection and management need more attention. In a nutshell, the overall sustainability of the rehabilitation agencies is in a ‘Moderate Position’ across all dimensions.

## **5.7. Discussions**

This topic explains a detailed synthesis of the major findings of the study conducted on Sri Lankan repatriates in Kerala, systematically aligned with the stated research objectives. Drawing on both quantitative data analysis and qualitative insights, here critically examines the socio-economic status, financial inclusion, Government interventions, and the sustainability of repatriation plantations as a livelihood agency. The discussions are structured thematically and informed by relevant scholarly literature to ensure a contextual understanding of the challenges and opportunities faced by the repatriates.

### **5.7.1. Socio-Economic Status of the Sri Lankan Repatriates in Kerala**

The socio-economic status of Sri Lankan repatriates in Kerala reflects a complex interplay of gender, geography, education, and asset ownership. The research finds that the socio-economic standing of Sri Lankan repatriates in Kerala is extremely low, marked by low income, intense reliance on estate employment, minimal asset-holding,

and spatial inequalities. This finding is consistent with more general literature on the socio-economic status of refugees and migrants from around the world, which is typically pejorative and emphasises hardship and marginalisation. For instance, Giri (2003) portrays the difficult socioeconomic conditions of refugees across the world, and Dodge & Weibe (1981) mentioned differences in terms of living conditions for repatriates who were settled in colonies in and around Madurai. While there is evidence of gradual improvement, particularly among younger generations, significant challenges remain. Addressing these challenges requires multi-dimensional policy interventions that focus on inclusive education, gender-sensitive employment strategies, and asset-building support. Without such targeted efforts, the long-term rehabilitation and integration of this displaced community will remain incomplete.

#### ❖ **Gender Disparities in Education and Employment**

The study reveals significant gender disparities, particularly in education and employment. Women among the repatriate communities are generally less educated compared to men. This is consistent with findings by UNESCO (2016), which state that displaced and refugee women often face compounded barriers to education due to traditional gender roles, domestic responsibilities, and safety concerns. Moreover, the lack of institutional support and gender-sensitive rehabilitation measures often lead to poor skill development among repatriate women (Kabeer, 2005). This educational disadvantage translates into limited access to meaningful employment. Most women are engaged in estate work without opportunities for upward mobility or skill diversification. As per Sen (1999), employment is not only a source of income but also a means of empowerment. Therefore, the exclusion of women from supplementary income-generating activities indicates a significant socio-economic gap that requires targeted policy attention.

#### ❖ **Regional Disparities in Educational Access and Attainment**

The place of residence plays a vital role in shaping the socio-economic outcomes of repatriates. Regions like Kulathupuzha and Ayiranallur exhibit relatively better educational attainment, likely due to their proximity to urban centres and better access

to schooling infrastructure. In contrast, remote locations such as Nelliampathy and Gavi lag in educational access, reflecting a broader trend of regional disparity in resource allocation (Dreze & Sen, 2013). The impact of such geographic inequality is profound. Children and youth in marginalised areas often suffer from inadequate educational infrastructure, poorly trained teachers, and a lack of academic motivation, which in turn perpetuates cycles of poverty (Tilak, 2007).

#### ❖ **Generational Shift in Education**

The data reveal that younger repatriates are generally more educated than older generations, suggesting a positive generational shift. This transition highlights the impact of host country integration policies and educational access post-repatriation. According to Dryden-Peterson (2016), refugee children often experience better educational outcomes over time if adequately integrated into public education systems. This trend among repatriates is indicative of adaptive resilience, where younger members of the community leverage the relatively improved schooling environment in Kerala to achieve better qualifications. Additionally, the study found that education emerges as a strong determinant of employment quality among repatriates. Individuals with higher educational qualifications tend to be employed in more permanent and stable jobs within the estates, while those with lower education levels are restricted to casual or daily wage labor. This supports the human capital theory, which posits that investments in education yield better employment outcomes and economic returns (Schultz, 1961; Psacharopoulos & Patrinos, 2004). The observation that "Age is negatively related to educational qualification" and "Education has a direct correlation with income" indicates that enhancing education may be one way for them to enhance their socio-economic status, a requirement also emphasized by research such as Ansari (2016) for domestic migrants in India. For repatriates, access to vocational training and adult education programs could significantly enhance their employability and income levels. The importance of skill development in post-displacement contexts has been emphasised by the International Labour Organisation (ILO, 2017), which advocates for inclusive labour markets for displaced populations.

### ❖ **Place-Based Income Inequality**

It is clear from the studies that income disparities among repatriates are strongly linked to their place of residence. Households in regions like Kulathupuzha report relatively higher income levels, both from estate employment and extra work. In contrast, places like Kamabamala and Nelliampathy experience economic stagnation. This confirms that spatial inequality continues to shape livelihood outcomes long after the initial resettlement (Rodríguez-Pose & Hardy, 2015). Lack of access to economic opportunities in remote settlements often leads to reliance on subsistence-level estate employment. Without diversification of income sources, these communities remain vulnerable to economic shocks and inflationary pressures. This is echoed in the findings of Chambers and Conway (1992), who argue that sustainable livelihoods must be built on a foundation of diverse income streams and asset accumulation.

### ❖ **Assets and Economic Resilience**

Ownership of assets like land, buildings, and vehicles significantly correlates with better economic outcomes among repatriates. These assets not only contribute to current income but also provide financial security and creditworthiness in the long term. As observed by de Janvry and Sadoulet (2000), asset ownership serves as a buffer against economic vulnerability, particularly in rural and marginal communities. However, the data reveals that only a small fraction of repatriates own immovable assets, indicating a severe limitation in their ability to accumulate wealth. This limitation is a direct consequence of their historical displacement, restricted property rights, and lack of state support for asset-building. The low rates of asset ownership, where just 6% own a building and 26% own land, highlight the limited economic mobility even for permanent workers, complementing reports about the lower status of refugees in host countries, where they have fewer career choices. Therefore, policy interventions aimed at facilitating land access, microcredit, and housing support could significantly uplift their socio-economic status (UNHCR, 2014).

### **5.7.2. Financial Inclusion of the Sri Lankan Repatriates in Kerala**

The financial inclusion of Sri Lankan repatriates in Kerala presents a mixed picture across the three dimensions of access, usage, and quality. The detailed discussion of the findings is given in the following sections.

#### **❖ Access Dimension**

Access to financial services is a foundational element of financial inclusion, representing the initial step towards economic participation and empowerment. The findings of the present study indicate that a significant number of Sri Lankan repatriates in Kerala possess at least one bank account, demonstrating a basic level of inclusion in the formal financial system. This aligns with the global trend identified by the World Bank (2018), which emphasizes that bank account ownership is the gateway to utilizing additional financial services, such as savings, credit, and insurance. This implies the "withdrawal-centric banking" trend, meaning that while access to basic accounts is attained, the quality and depth of financial inclusion are low. This is an important finding because the study specifically sought to bridge research by examining the "Quality" dimension of financial inclusion empirically, given that earlier studies mainly focused on "Access" and "Usage". However, mere account ownership does not guarantee functional financial access. The preference among repatriates for public sector banks, as opposed to private or cooperative institutions, suggests a reliance on institutions that are traditionally more accommodating to rural and low-income populations. The over-reliance on public sector banks is reflective of the overall profile of financial inclusion in India, where public sector banks have a prominent role in poverty alleviation strategies. As NABARD (2020) notes, public sector banks are often perceived as more approachable due to their widespread presence in rural areas, lower costs, and their link to government-sponsored benefit schemes. This preference underlines the importance of trust, institutional familiarity, and physical accessibility. Despite such progress, repatriates living in remote areas like Gavi and Nelliampathy still face barriers in accessing bank branches, ATMs, and financial facilitators. The Reserve Bank of India (2020) has acknowledged that spatial disparities in banking infrastructure continue to

exclude segments of rural and displaced populations. In addition, the research finding that education and income have a strong impact on financial access is supported by international financial inclusion literature. For example, Hagstrom & Pereira (2021) established that better-educated and richer refugees were more financially included, and Dar & Ahmed (2021) reported the effect of education and income on financial inclusion indicators in India. The established barriers, such as "fear of loss of money" or "failure to pay in instalments" for not purchasing insurance, also reflect wider issues of financial inclusion, for example, financial illiteracy and inappropriate banking products, as raised by Schuetz & Venkatesh (2020). For the repatriates, access challenges are often compounded by linguistic barriers, historical marginalisation, and a lack of identity documents in earlier phases of resettlement, though this has improved in recent years.

#### ❖ **Usage Dimension**

While access enables entry into the financial system, it is the consistent and purposeful use of financial products that defines the second dimension of financial inclusion. The study reveals that even among those with bank accounts, the level of engagement with financial services remains limited. Many repatriates primarily use their accounts for receiving government subsidies or wage payments, rather than for savings, credit, or investment purposes. This shallow usage pattern is consistent with findings from the Global Findex Database (Demirguc-Kunt et al., 2015), which shows that many financially included individuals do not fully utilise available services due to a lack of awareness, irregular income, or institutional complexity. Banerjee and Duflo (2011) argue that poor households often prefer cash savings or informal community borrowing due to perceived risks and complexities associated with formal institutions. Moreover, the study suggests that while multiple account ownership exists, these accounts are often inactive or underutilised. As observed by Collins et al. (2009), low-income families frequently open accounts to fulfil administrative requirements, but do not integrate them into their financial routines. For displaced communities like the Sri Lankan repatriates, overcoming this usage barrier requires a holistic approach

involving not only access but also education, trust-building, and consistent income support mechanisms.

### ❖ **Quality Dimension**

The quality of financial inclusion pertains to the appropriateness, reliability, and impact of financial services on the lives of users. In this dimension, the study finds that the repatriate population is inadequately served. For instance, very few respondents have enrolled in insurance schemes, and an overwhelming majority lack awareness of the benefits of life or health insurance. This exposes them to substantial risks in the event of illness, accidents, or economic shocks. Giné et al. (2008) highlight that in rural India, insurance uptake is limited not just by access, but by lack of clarity about policies and the difficulty of claim procedures. Another concern is the limited exposure to and usage of digital financial platforms. Despite the proliferation of Aadhaar-linked services, UPI, and mobile banking across India, these innovations have not sufficiently penetrated repatriate communities. Klapper and Lusardi (2020) stress that digital literacy and local-language support are crucial for inclusive financial technology adoption. The digital exclusion observed among repatriates often due to poor network infrastructure, low smartphone penetration, and limited technical skills reinforces their socio-economic marginalization.

Furthermore, the mismatch between the financial needs of repatriates and the services provided points to quality gaps. Financial products are often not tailored to the earning patterns or risk profiles of displaced and low-income populations. As UNHCR (2014) recommends, financial inclusion strategies for displaced persons must consider cultural sensitivity, community engagement, and long-term livelihood planning. Improving the quality of financial inclusion among Sri Lankan repatriates requires comprehensive measures. These include simplifying product design, reducing procedural barriers, training local financial facilitators, and integrating financial services with livelihood programs. Government and non-governmental agencies can collaborate to deliver mobile banking vans, vernacular-language apps, and workshops that demystify savings, credit, and insurance procedures.

### **5.7.3. The Role of Government and Non-Governmental Agencies**

#### **❖ Governmental Interventions in Livelihood and Social Protection**

The role of government agencies in the rehabilitation and socio-economic upliftment of Sri Lankan repatriates in Kerala is multifaceted and foundational. The data gathered from the field shows that a large portion of these repatriates are beneficiaries of several government welfare schemes. These include the distribution of ration cards, subsidised cooking gas under the Public Distribution System (PDS) and Pradhan Mantri Ujjwala Yojana (PMUY), health services under the Rashtriya Swasthya Bima Yojana (RSBY), and educational scholarships such as e-grants. These interventions are aligned with the broader vision of inclusive development under India's social security and poverty alleviation policies (Ministry of Rural Development, 2019). The universal distribution of ration cards, particularly PHH and AAY types, highlights the effective targeting of food security programs toward economically weaker sections. The study reveals a high dependence on government food security schemes (100% ration card holders) and primary health centres, but poor coverage of housing schemes and social security pensions, and no role played by NGOs. This aligns with the overall criticism of the Indian government's "ad hoc approach" to refugees and its absence of a systematic policy for dealing with migrants, as laid out by Bentz (2013) and Debbarma (2024). This mirrors earlier studies that emphasise the significance of India's PDS in ensuring caloric sufficiency for low-income households (Kattumuri, 2011). The implementation of subsidized gas connections and medical outpatient services reflects the operational success of health and energy access schemes in these communities. However, PMUY-specific reach appeared limited, suggesting either implementation inconsistencies or a lack of awareness about eligibility among repatriates (Gulati et al., 2020).

When it comes to housing, the response was mixed. A substantial number of respondents did not receive government-supported housing, indicating that housing remains a major unmet need. Research on housing policies in India's plantation regions suggests that challenges such as land tenure ambiguity, poor documentation, and bureaucratic delays hinder effective implementation of schemes like PMAY-G

(Bhan & Jana, 2013). Moreover, access disparities were observed across estates, indicating that geographic and administrative barriers continue to constrain equitable service delivery. Regarding political participation a key indicator of social inclusion, many respondents acknowledged a fair degree of civic engagement. However, a portion of respondents still felt unrepresented, highlighting gaps in political inclusion mechanisms. This is consistent with earlier observations by Chopra (2015), who notes that political representation of marginalised groups often remains symbolic unless supported by institutional responsiveness and localised policy implementation. Healthcare services under schemes like RSBY were relatively strong in terms of outreach. Respondents acknowledged access to free outpatient treatment in local government hospitals, which is essential for vulnerable populations like repatriates who often suffer from poor living conditions, occupational health issues, and limited income (Srivastava & Sharma, 2020).

#### ❖ **NGO Participation and Financial Support**

An unexpected and alarming finding from the study is the near-total absence of NGO involvement in the rehabilitation and support ecosystem of Sri Lankan repatriates. Very few respondents acknowledged any support from non-governmental organisations. This is a missed opportunity, given the historically proven capacity of NGOs to complement state efforts, especially in community mobilisation, awareness building, micro-credit provision, and health education (Chambers, 1995; Hasan, 2006). In many global and Indian contexts, NGOs have acted as critical agents of social change by identifying micro-level needs and delivering targeted interventions. Their absence in the repatriate settlements in Kerala suggests either systemic exclusion, lack of access, or a historical void in partnership models between civil society and state actors. There is a compelling need for policy frameworks that integrate NGOs into rehabilitation programs.

Additionally, the limited outreach of Repco Bank, a repatriate-focused financial institution, further compounds the financial support gap. The limited availability of Repco Bank facilities, a bank exclusively for repatriates, further reflects the insufficiency of targeted assistance, in contrast to the vision of empowering their

socio-economic resiliency and integration. While theoretically positioned to provide housing loans, education loans, and small-scale credit, Repco's on-ground performance appears underwhelming. Dev and Sengupta (2014) argue that unless financial institutions proactively build community linkages and ease access mechanisms, their services are unlikely to reach the target populations. The low financial engagement also reflects a lack of institutional outreach, procedural complexity, and limited financial literacy among repatriates. It reiterates the need for financial institutions to work in tandem with local bodies and NGOs to implement financial inclusion and social development goals effectively.

#### ❖ **Education, Social Pensions, and Regional Inequality**

Educational support plays a vital role in shaping the future of marginalised communities. Among repatriates, access to scholarships like e-grants and other schemes, such as the Ayyankali Scholarship, was limited. This suggests considerable gaps in awareness, application support, and documentation challenges frequently cited in the literature on displaced populations (Bhattacharyya, 2017). The study also reveals a skewed regional distribution of welfare scheme benefits. Some estates demonstrated higher rates of access to housing and medical services, while others lagged significantly behind in every welfare metric. For instance, housing support and medical service access were more pronounced in certain regions, while others reported minimal or no access. These inequalities are consistent with prior findings that estate-based or remote settlements face systemic exclusion from service delivery due to logistical, political, and infrastructural challenges (Srivastava & Sharma, 2020). Such disparities perpetuate inter-regional inequality, limiting the scope for uniform repatriate welfare. An integrated spatial policy that factors in geographic marginality, infrastructure deficits, and estate-specific histories is necessary to ensure equitable access to government benefits. Social pensions, although not reported in large numbers in this dataset, are another area requiring policy attention. Given the aging population among the repatriates, the expansion of old-age pensions, widow pensions, and disability benefits through simplified and community-supported enrollment drives can be a game-changer.

#### **5.7.4. To Identify the Issues and Challenges Faced by Sri Lankan Repatriates in Kerala**

##### **❖ Economic Insecurity**

One of the most pressing challenges identified in the analysis is the issue of persistent economic vulnerability among repatriates working in plantation sectors. Despite being the central source of livelihood for many, plantation jobs remain largely informal, seasonal, and low-paid. This fragile economic base results in limited income security, pushing many households to live on the margins of subsistence. The research detects a common identity crisis among the repatriates, in which most feel being "Second Citizens" and subjected to hostile attitudes and discrimination at the hands of locals. Such a feeling of marginalisation cuts across demographic and economic considerations and is consistent with the wider literature on the psychosocial anguish endured by refugees and repatriates around the world. As Bhowmik (2011) points out, the plantation economy in India has historically undercompensated its labour force, especially those from marginalised communities. George (2013) and George & Jettner (2015), in particular, determined that Sri Lankan Tamil refugees in India have greater emotional and somatic distress than those in Canada, frequently perceiving that they have inadequate socio-political rights. This economic stagnation restricts not only individual advancement but also the community's capacity for collective development (Ellis, 2000). Additionally, rising living costs and inflation further erode the real income levels of plantation workers, making it increasingly difficult for families to meet basic needs. Without access to credit facilities or income-generating schemes, economic mobility remains limited. This aligns with the Sustainable Livelihoods Framework, which emphasises the role of economic capital as foundational for long-term livelihood resilience (Chambers & Conway, 1992).

##### **❖ Institutional and Infrastructural Deficits**

While some respondents acknowledged the existence of basic facilities, the quality and reach of infrastructural support in the plantations remain inadequate. Schools, healthcare facilities, transportation, and housing often fall below acceptable standards. The gaps in service provision reflect systemic neglect, despite decades of repatriate

settlement. This not only affects the daily well-being of residents but also diminishes the long-term sustainability of plantation-based living.

Institutionally, the repatriate population suffers from bureaucratic bottlenecks, inadequate grievance redressal mechanisms, and limited representation in local governance. Many respondents reported delays in receiving welfare entitlements, a lack of transparency in the administration of schemes, and unequal treatment by authorities. These challenges mirror wider patterns seen among displaced and rehabilitated populations in India, where institutional support is fragmented and often fails to respond to evolving community needs (Chattopadhyay, 2005). A further challenge lies in the lack of integration between state policies and local-level implementation. While macro-level initiatives may exist, their translation into tangible outcomes remains inconsistent, often due to weak monitoring and insufficient community involvement. Bebbington (1999) notes that without a robust institutional framework, access to other livelihood capitals becomes severely restricted, hindering development.

#### **❖ Social Disempowerment and Limited Representation**

Beyond economic and infrastructural issues, repatriates face challenges related to identity, social exclusion, and disempowerment. Despite being naturalised citizens, many still encounter subtle forms of discrimination based on their ethnic roots, historical migration status, and language. This contributes to a sense of marginality, weakening their ability to fully participate in public life or assert their rights (Berry, 1997). Moreover, the absence of strong, organised community leadership has left repatriate voices underrepresented in decision-making processes. Although social bonds exist within the community, they have not translated into robust collective action or institutional advocacy. Even with some involvement from the community, large numbers of refugees are still socially distant, indicating that full social assimilation is not an easy task. A further observation by Tribe (2002) concerning the hostility and isolation experienced by refugees. The lack of NGOs or civil society engagement in these areas further compounds the issue, reducing opportunities for external support and visibility. Young people in particular feel detached from both

their cultural heritage and the wider societal mainstream. This disconnection creates generational divides, eroding the intergenerational transmission of knowledge and weakening long-term social sustainability. As noted by Scoones (1998), sustainable development requires not just material inputs, but also social agency and cultural continuity.

### **5.7.5. Sustainability of Sri Lankan Repatriates in Kerala**

#### **❖ Social, Environmental, Infrastructural, and Economic Sustainability Aspects**

The study highlights that repatriation plantations are perceived to have relatively strong foundations in the areas of social, organisational, and environmental sustainability. Respondents appreciated the presence of functioning institutional mechanisms and basic infrastructure that support their daily lives. These institutional supports are crucial, particularly for vulnerable and displaced communities, as they provide the groundwork for accessing essential services and building community cohesion. Socially, the plantations foster a sense of community and collective identity among repatriates. The shared cultural background and similar historical experiences have contributed to strong interpersonal networks, mutual support, and community solidarity. These social dynamics contribute to increased resilience and emotional well-being. Literature on sustainable livelihoods often emphasises the role of social capital and trust in enabling marginalised communities to mobilise resources and cope with risks (Pretty, 2003; Putnam, 2000). Environmental sustainability was also rated positively, indicating that repatriate communities are either engaged in or aware of practices that support ecological balance. Many plantations follow long-standing traditions that encourage conservation and sustainable use of natural resources. The role of place-based environmental awareness and stewardship cannot be overlooked in rural livelihood systems, particularly those dependent on nature-based economies (FAO, 2014).

Despite strengths in social and environmental areas, infrastructural organisational sustainability remains the most pressing challenge for repatriation plantations. Respondents also raised concerns about stagnant income levels, limited job opportunities, and an overall lack of financial security. This economic fragility

undermines the sustainability of plantations as a reliable livelihood source and highlights the need for targeted interventions. Many of the plantation jobs are seasonal, informal, or poorly paid, and are not sufficient to support growing family needs. The absence of alternative livelihood options further exacerbates the situation. Young people, in particular, struggle to find skilled employment or opportunities for entrepreneurship, leading to outward migration and declining community engagement. This trend is consistent with observations in other plantation-based economies across India, where dependency on a single livelihood source often leads to economic vulnerability (Bhowmik, 2011). There is also a disconnect between the physical infrastructure and the material outcomes in terms of income and employment. While roads, housing, and institutions may be available, they are not effectively translating into improved economic well-being. This calls for more integrated livelihood strategies that not only provide services but also improve access to credit, markets, and vocational training. As noted by Scoones (1998), sustainable livelihoods must encompass economic viability alongside institutional and social supports.

The sustainability of repatriation plantations depends on the interconnectedness of different livelihood components. The alignment of infrastructure, social systems, and environmental practices provides a foundational platform, but without proper infrastructural facilities, the overall sustainability is weakened. This interdependency underscores the need for a holistic and coordinated policy approach. Policy makers and stakeholders must invest in capacity-building initiatives that equip repatriate communities with skills, knowledge, and financial tools to diversify their income sources. This could include micro-enterprise support, agricultural diversification, and targeted employment programs. NGOs and government agencies should also work together to improve outreach and ensure that repatriate voices are included in planning and monitoring processes. Furthermore, institutional mechanisms such as cooperatives, self-help groups, and community-based organisations can play a vital role in bridging service delivery gaps and amplifying local leadership. These organisations can also facilitate partnerships with external agencies, bringing

innovation and investment to economically stagnant areas (Chambers & Conway, 1992; Bebbington, 1999).

### **5.8. Conclusion**

While going through the analysis, it highlights remarkable disparities in the socio-economic status of the repatriates, particularly in education, income, and employment. These factors directly influence their level of financial inclusion. Although access to bank accounts is widespread among the repatriates, the effective usage and awareness of banking services remain limited. The involvement of the Government is moderate, and NGO participation is minimal. The repatriates are facing multiple challenges across different settlements, and almost which are uniform across the estates. The sustainability of all the estates is found to be at a moderate level. These insights provide a strong basis for the following chapter, which consolidates the major findings and presents a summary of the study.

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*Chapter 6*

**FINDINGS AND CONCLUSIONS  
OF THE STUDY**

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## **6.1. Introduction**

This chapter presents the major findings of the study on the financial inclusion and rehabilitation of Sri Lankan repatriates in Kerala. The results are organized in accordance with the research objectives, beginning with the demographic and socio-economic peculiarities of the respondents. The findings emerge from the interpretations made in the preceding analysis chapter, based on the primary data collected from repatriates rehabilitated in various plantations.

## **6.2. Findings of the Study**

The following sections delineate the key findings of the study in detail.

### **6.2.1. Socio-Economic Status of Sri Lankan Repatriates in Kerala.**

1. **Predominance of Full-Time Workers:** All respondents are on full-time estate work. The majority of repatriates do not have a second job or additional income sources, which limits the income diversity.
2. **Low level of Education:** Educational conditions of the repatriates are pathetic. Primary education predominates among the repatriates, and illiteracy persists among more than one-fourth of the population.
3. **Nature of Work:** The majority are permanent workers, but this has not ensured better wages relative to casual or daily wage labourers.
4. **Prevalence of Estate-Provided Housing:** The majority of the respondents are living in the estate-provided houses (93%).

5. **Status of Asset Ownership:** The ownership status of the building and land shows the very smallest percentage among the repatriates. Only 6% of the repatriates have a building, and 26% have land.
6. **Relationship of Place of Residence with the Income and Education:** The place of residence is closely associated with the income and education of the repatriates. Across the place of residence, the repatriates in Kulathupuzha have a higher amount of income and the highest education level. But the income and educational level of the repatriates in Nelliampathy and Kambamala are very pathetic.
7. **Relationship of Income and Asset Ownership:** Income has a strong positive relationship with ownership of land, buildings, and vehicles. When the income of repatriates increases, they have acquired more value in land, buildings, vehicles, and other assets.
8. **Relationship between Education and Income:** Education shows a direct positive impact on income. When education increases, income also tends to increase, and vice versa.
9. **Gender and Education:** The educational level of the respondents shows a gender gap. Males have achieved a comparatively better level of education than the female repatriates across all five estates.
10. **Age and Educational Qualification:** The younger people attained more education than the older people. Many of the younger people attained higher secondary, undergraduate, and postgraduate degree qualifications.
11. **Place of Residence and Income from Extra Work:** The place of residence is closely related to the income of the repatriates, and there are locational disparities in income from extra work. The repatriates in Kulathupuzha estate have more income from extra work than in other places. This is due to the availability of opportunities for additional income generation. Nelliampathy and Gavi have only limited chances for generating extra income.

## **6.2.2. Financial Inclusion of Sri Lankan Repatriates in Kerala**

### **❖ Access Dimension**

1. **Complete Bank Account Inclusion:** All the respondents have one or more bank accounts, showing better participation in the formal banking sector.
2. **Reliance on Public Sector Banks:** The majority of the repatriates have reliance on public sector banks (87.94%), and they have one or more accounts in public sector banks. There is limited access to accounts in private and cooperative banks.
3. **Low Level of Investment in Bank Deposits:** The investment through formal banking channels shows a limited diversification. The majority of repatriates hold a savings bank account only. The holding of fixed deposit accounts (3%) and current accounts (2%) is very low, and nobody has a recurring deposit account.
4. **Purpose of Account Opening:** The primary reasons for opening a bank account are receiving wages and getting government benefits. Only a few repatriates have opened bank accounts as a part of their social status, and the repatriates who use the bank account for receiving and paying remittance, and for other purposes are very few.
5. **Low Insurance Penetration:** The overall level of financial protection is very low, as only a small portion of repatriates have any kind of insurance. Among the few respondents who had taken insurance, 93% had opted for life insurance, and only a small portion of people had health insurance (20%).
6. **Low Access to Bank Loans:** Only one-third of the repatriates had availed any form of loan, which denotes limited loan access by the repatriates. Among the loans availed, the personal loan dominates with a 41% share. Only a small minority have availed a loan for business purposes.
7. **Low Usage of Digital and Credit Products:** The usage of digital and credit card services is pathetic among the repatriates. The usage of banking services shows that a significant majority have ATM/debit cards. But, the usage of credit cards and internet/mobile banking is very low (6%, 5% respectively).

8. **Positive Impact of Income and Education on Financial Access:** Income and education have a positive influence on financial access. Higher financial access is noticed among the repatriates who have a higher level of income and education.

❖ **Usage Dimension**

9. **Reason for Visiting the Bank:** The majority of the repatriates visit the bank to withdraw money, and a small portion of the repatriates visit for deposit and other purposes, which denotes a consumption-oriented usage pattern.

10. **Limited Usage of Diversified Banking Services:** The usage of banking for electronic payment and electronic transfer services is limited among the repatriates. A significant portion of repatriates never used the bank for paying off their bills (94%) or transferring money (89%).

11. **Reasons for Deposit with the Bank:** The repatriates keep trustworthiness towards the banks because an important reason for the deposit of money with the bank is the safety provided by the banks.

12. **Reasons for Taking Bank Loan:** The ‘Trustworthiness’ is the main reason for taking a loan from a bank.

13. **Usage Frequency of Financial Products:** There is a great variation in the level of usage of various financial products. ATM/Debit card is the most used financial service. Internet banking/Mobile banking and Credit cards are the least used.

14. **Limited Utilisation of Government Financial Inclusion Schemes:** The usage of government financial inclusion schemes is very pathetic. Among the available schemes, the Pradana Mantri Kisan Samman Scheme is the most used (9.20%), and the Pradana Mantri Awas Yojana is the least used scheme (0.95%).

15. **Low Level of Saving and Investment Habits:** The savings and investments through the formal financial institutions are very poor. The savings in banks and the post office show only 6.7% and 14.3 % respectively.

16. Dependence on Informal Investment and Post Office: among the respondents who have investments, the majority were dependent on local chitty and post office savings schemes. The investment in gold, mutual funds, and real estate is very limited.
17. Reason for Taking Life Insurance: The most significant reason for taking life insurance is 'Security for the future'.
18. Reasons for not Taking Insurance: 'Insufficient savings' is the most essential reason for not accessing life insurance.
19. Regional Differences in Saving Habits: Savings vary across the residential locations. The repatriates of Ayiranallur have significantly higher savings than others, and the repatriates in Gavi have comparatively very less.
20. Savings Pattern and Employment Types: The nature of employment has a significant impact on the amount of savings of the repatriates. The permanent workers have higher savings than casual and daily wage employees.
21. Relationship between Income and the Outstanding Amount of the Loan: The Regression result of the income and the outstanding amount of the loan shows an inverse relationship. The result reports that when income increases, the outstanding amount of the loan decreases.
22. Nature of the Job and the Outstanding Loan: The job permanency is the primary motive for the repayment of the credit burden. The daily wage employees have a larger amount of outstanding loans, and the permanent employees have comparatively a smaller amount of pending loans.

❖ **Quality Dimension**

23. Low Awareness of Financial Inclusion Schemes of the Government: The awareness level of the Central Government's financial inclusion schemes is very low and uneven. The repatriates have the maximum awareness of Pradhan Mantri Kisan Samman Yojana (28%). This is followed by Sukanya Samrithi Account and

Pradhana Mantri Jan Dan Yojana (18% each). The repatriates have the lowest awareness of Atal Pension Yojana (6%).

24. Satisfaction with Service Quality of the Banks: There is a significant difference in the satisfaction with service quality among the repatriates. The perception of satisfaction with ATM/Credit card services and UPI services is highest among the repatriates. But the satisfaction is low with the product differentiation.
25. Relationship of Income with Savings and Outstanding Loan: A higher amount of savings and a lower amount of loan outstanding have been noticed among the repatriates who have a better level of income.
26. Nature of Job and Loan Outstanding: The nature of the job influences the loan outstanding. Daily wage workers have a higher loan burden than others. It indicates that the steadiness of income and the capacity to borrow from others are very less for the daily wage employees and which influences the repayment capacity of the loan. The loan outstanding of the permanent workers is comparatively low due to the regularity of income and employment.

#### ❖ Financial Inclusion

27. Poor Level of Financial Inclusion: The financial inclusion of repatriates is low and indicates that there are significant barriers to financial Access, Usage, and Quality aspects of financial inclusion. Here, the financial inclusion index is 34, which falls within the range of the low financial inclusion scale, 0-40%.

### **6.2.3. Role of Government and Non-Governmental Agencies in Uplifting the Standard of Living of the Sri Lankan Repatriates of Kerala.**

1. Dependence on Government Food Security Programs: The repatriates are highly dependent on government food security programmes. All of them had ration cards, with the majority falling under the PHH (76.5%), which is followed by the AAY (14.6%) categories.

2. **High Coverage of Government-Subsidised Scheme:** The majority of respondents received subsidised gas connections. Access to the free gas connection scheme named Pradhan Mantri Ujwal Yojana is very low.
3. **Marked Access to Health Facilities:** Most of the respondents received estate-based outpatient medical care (96%), and 91% were insured by RSBY health insurance.
4. **Minimal Government Housing Support:** Only one-third of the repatriates have benefited from housing support under government programs.
5. **Prominent Political Representation:** Despite regional differences, a majority of repatriates experienced political representation (76%). Among the estates, the repatriates in Kulathupuzha have the highest political representation, and the repatriates in Nelliampathy have the least.
6. **Sensitivity to Government Security Programs:** Most of the repatriates acknowledged that the government pays attention to issues related to safety and security.
7. **Negligible Involvement of NGOs:** There is a severe lack of civil society involvement, since only 1% of repatriates had received any help from NGOs.
8. **Limited outreach of Repco Bank Services:** The penetration of banking services from Repco Bank, a co-operative bank established to provide services to repatriates, across the regions is very poor. A small portion of repatriates receive any form of financial or scholarship support from Repco Bank, and the majority are not aware of its services.
9. **Uneven Access to Educational Assistance:** Access to educational assistance and scholarships for repatriates is not uniform. Only 36% of the repatriates used e-grant scholarships for their children. The estate-based scholarship support is 9.8% and the Ayyankali scholarship is 6%. The Repco Bank scholarship is the least utilised educational assistance.
10. **Association of Place of Residence and Support Schemes:** A wide disparity is found in the outreach of supportive schemes across the place of residence. The residence

places have a high correlation with access to the ration card type, health care services, Repco Bank support, and Political representation.

11. Inadequate Coverage of Social Security Pension Schemes: The coverage of pension and social security schemes in the area is inadequate. Among the total pension beneficiaries, nobody receives a pension as an unmarried person or an unemployment pension.

#### **6.2.4. Issues and Challenges Faced by the Sri Lankan Repatriates in Kerala**

1. Adverse Attitude of the Local People: There is an existence of a negative attitude from the local people. The majority of the repatriates believe that local people are not helpful, and some repatriates believe that the behaviour of the local people is hateful. A minority faces insulting behaviour from the locals.
2. Divergent Feelings about the Refugee Status: The repatriates have mixed feelings about their refugee status. Some of the repatriates are not happy about their refugee status, and some of the repatriates have a feeling of shame and inferiority with the locals.
3. Security Threats: There are a variety of security issues identified across the place of residence. Threats from wild animals and snake-bite-related problems are mainly noticed in Gavi and Nellyampathy. Threats from Maoists were noticed only in Kambamala.
4. Not Much Discrimination Against the Children: Only a small portion of respondents feel that their children face discrimination from the school, society, and friends (17%), and the reported discrimination is mainly from the local children.
5. Excessive Drinking: Overconsumption of alcohol has been identified among the repatriates, and more than half of the repatriates face alcohol related issues in their families. Of these, Kambamala has the highest usage (76.5%).
6. Participation in Gambling and Lottery Tickets: Some of the respondents engage in gambling activities (21.6%), and most of the gamblers are regular players. The

majority of repatriates purchase a lottery ticket (62.6 %), and one-third of them are regular buyers.

7. Association with Political Parties and Trade Unions: Half of the repatriates are members of either of any political parties, and most of the respondents' family members are involved in Kudambasree (67%), and a significant majority of respondents have membership in the trade unions (98%).
8. Participation in Local Festivals and Functions: A visible social exclusion is noticed among repatriates. A significant minority do not participate in local festivals (34%), and a majority have not been invited or participated in local functions.
9. Presence of Wild Animals: The presence of wild animals creates security threats to the lives of the repatriates. The wild animals are particularly concentrated in some of the estates, and the highest presence is noted at Nelliampathy, Gavi, and Kambamala.
10. Widespread Marginalisation Irrespective of Demographic Features: Throughout all analyses, the repatriates in Kerala face social exclusion and an identity crisis. The majority of repatriates have a feeling of being second-class citizens in Kerala (74.4%). While this marginalisation is not significantly determined by demographic or economic factors such as educational qualification, place of residence, and income.
11. Low Involvement of the Government for Problem-Solving: The disparity in the involvement of the government in issue-solving. In dealing with natural disasters, Maoist issues, and animal issues, the intervention of the government is moderate (Mean rank is above 3). But, a low level of intervention was seen in cases of snakebite and other issues (Mean = 1.71).

#### **6.2.5. Sustainability of Rehabilitation Plantations as a Livelihood Agency**

1. Evaluation of Infrastructural and Organisational Efficiency: The overall organizational and infrastructural sustainability is better in all five locations. On

the organizational side, the management team is working with a long-term vision and mutual support (mean rank 3.77). On the infrastructural side, the estate authorities take adequate effort to ensure the water supply of the estate (Mean rank 3.5). But, the durability of the building shows a weak position across all the locations, indicating a high tension about the long-term existence of plantations as lively hood agency (Mean rank=1.73).

2. Evaluation of Sustainability on the Economic Dimension: The employment potential of all the plantations shows good conditions, and they can generate adequate employment opportunities for the repatriates (Mean rank 3.65). The product quality of the estates also shows a competitive position (Mean rank=3.31). But the creditworthiness and support from the government are very weak in all the estates (Mean Rank 2.92, 2.35, respectively)
3. Evaluation of Social Sustainability: The workers and their social life are well treated in all the estates, and the estates consider ensuring dignity, safety, and fair treatment in the working environment of workers (Mean rank=3.96). In addition, the estates provide adequate opportunities for women and marginalised people for equal participation in the decision-making process (Mean rank=3.58). But they do not give much consideration to the education and healthcare facilities for the workers and their children (Mean rank=2.19).
4. Environmental Sustainability Efforts of the Management: The water conservation efforts of all the estates are highly appreciable, and give adequate consideration to water preservation and maintaining ecological balances (Mean rank=3.96). The estate management across all the locations ensures eco-friendly practices through the use of minimal pesticides and chemical fertilisers, and instead of that the organic fertilisers are used to the maximum possible extent. But, the reforestation efforts of the plantations are not much appreciable, which have a low to moderate level of effort (Mean rank=1.69).
5. Overall assessment of the Sustainability Position of the Estates: A moderate level of sustainability is seen across the estates. While assessing the sustainability of plantations based on four core dimensions, such as infrastructural, economic,

social, and environmental, the composite index is 60%, which falls under a moderate level of sustainability scale (47%-73%).

### **6.3. Conclusion**

In summary, the findings of the study exhibit the varying demographic and social, and economic profiles. The education, housing, income, and employment in the highest-paid jobs are pathetic. A weak financial inclusion has been identified in access, usage, and quality dimensions of financial inclusion from the results of the financial inclusion index. The involvement of the government and NGOs has not been much appreciated in the findings. Moreover, many issues and challenges, including security threats, alcohol-related issues, the problem of gambling, identity crises of the repatriates in Kerala, etc., were identified. The results generated through these findings serve as valuable inputs for recommendations and the expected policy interventions. The next chapter gives valuable implications and recommendations based on the findings underlined in this chapter.

*Chapter 7*

**IMPLICATIONS AND  
RECOMMENDATIONS OF  
THE STUDY**

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## **7.1 Introduction**

This chapter presents in-depth and well-rounded policy suggestions based on the research findings on the core areas of socio-economic status, financial inclusion, the role of governmental and non-governmental agencies, issues of repatriates in Kerala, and the sustainability of rehabilitation agencies. The chapter proposes the theoretical and practical implications and provides detailed recommendations according to the five research objectives. The chapter addresses solutions based on evidence of significant issues related to education, financial literacy, policy measures, social inclusion, and plantation sustainability. The scope of further research has been framed based on the limitations encountered in the research. Theoretical and practical implications and objective-based recommendations are given in the following paragraphs.

## **7.2 Theoretical Implications of the Research**

1. Elaborate on the Definition of Financial Inclusion: The concepts of Financial Inclusion can be elaborated by adding the marginalised people, along with the underprivileged and weaker people concept.
2. Confirm the Findings of Socio-Economic Mobility Theories: The result of the study can be confirmed with the findings of 'Socio-Economic Mobility Theories', showing the connection between education, income, and financial behaviour.
3. Confirm with the Marginal Men Theory: The findings can confirm the concept of the 'Marginal Man' Theory by highlighting the identity struggles of repatriates between inclusion and exclusion.

### **7.3 Practical Implications of the Research**

#### **1. Educational and Vocational Training Programmes Required.**

There is a high requirement for vocational training and skill-oriented education to enhance the earning capacity and employment mobility of the repatriates.

#### **2. Significance of Financial Literacy and Education at the Local Level**

There is a need to strengthen financial literacy through targeted campaigns on digital banking, savings, and insurance. This can be ensured with an association of training programmes of SEBI and NISM.

#### **3. Income Diversification Means Needed**

The majority of respondents mainly depend on estate employment. The additional income sources of the repatriates can be ensured by providing small-scale entrepreneurship development support programmes or employment opportunities in the eco-tourism sector.

#### **4. Targeted Health Care and Housing Assistance**

A targeted approach from the government and local self-government is needed to ensure basic healthcare and housing facilities, particularly for the underserved regions, by prioritizing the housing needs of these people while making the decision in the Grama Sabha.

#### **5. Need Community Integration and Awareness Programs**

Social integration can be fostered through cultural exchange and addiction intervention programs at the local level. It can be done through community centres, clubs, and local self-government facilities.

#### **6. Required Addiction and Social Risk Intervention Programmes**

Specialised intervention is needed to counter problems such as alcoholism, gambling, and related family turbulence among repatriate communities. This Awareness can be envisaged through community centres, clubs, and local self-government facilities.

## **7.4 Recommendations**

### **7.4.1 The Socio-Economic Status of Sri Lankan Repatriates in Kerala.**

1. **Income Diversification Programmes should be Enhanced:** All the respondents are full-time employees, and a very small percentage are engaged in extra income-generating activities. There is a wide disparity in the extra income of repatriates across the estates. The Kambamala, Gavi, and Nellyamapthy have the very least opportunities for gaining extra income. Proper training and encouragement should be enacted to do extra work, such as tapping, driving, and other business skills etc. The income sources of the repatriates can also be diversified by starting additional employment generation programmes, such as eco-tourism programs and entrepreneurship development programmes. The action plans are to be developed to address income imbalances across estates.
2. **Education and Vocational Training should be Enhanced:** A strong correlation exists between education and income. Initiatives should be taken to enroll new generations of repatriates into higher secondary, vocational education, UG/PG/Professional degree education. The government should coordinate the efforts of local-level social organisations and NGOs for enhancing educational enrolment in the future. The estate management authority and the government together need to take the initiative to construct more educational and vocational centres near the rehabilitation centres.
3. **Impart Education Programmes for Women:** A large portion of women repatriates are illiterate and included in the primary education group. The government should organise specific literacy and training programs to fill this gender gap in educational attainment. It can be done through SHGs and Community centres at the panchayat or village level.
4. **Provide Skill-based Training Specifically for Women:** Provide skill-based training to women to experience various skills, including fashion designing, stitching, and small-scale business skills etc.

5. **Ensure Promotions and Career Enhancement Programs:** The workers in the estate do not have higher-level opportunities in the estate. The estate authorities should frame proper policies for workers to get promotion to high-paid jobs within the estate. They also encourage career enhancement opportunities within the estate.

#### **7.4.2 Financial Inclusion of Sri Lankan Repatriates in Kerala**

1. **Encourage Banking Activities beyond the Public Sector Banks:** The repatriates are highly dependent on public sector banks. The usage of services of other banks is limited. The estate authority should initiate adequate orientation programs to enable banking transactions with all types of banks, including private banks, co-operative banks, and post offices.
2. **Promote Diversified Formal Banking Investment:** The repatriates have limited diversification of investments in formal bank accounts. The financial institutions should organise an awareness programme to raise awareness about the formal deposit options, such as fixed deposit and recurring deposit.
3. **Insurance Penetration should be Strengthened:** Access to insurance is weak among the repatriates. Insurance companies should take targeted awareness programs and campaigns to promote various insurance policies, including life insurance. Building a micro insurance or a subsidies insurance plan with the support of the government is required to target lower-income groups.
4. **Simplify the Loan Process and Design Customised Loans:** A small portion of the repatriates have access to bank loans. The banks should simplify the process of loan application and provide necessary documentation assistance to ensure credit inclusion among the repatriates. The paperwork requirements should be minimised, particularly for elderly and illiterate people. Banks should launch loans for casual and daily wage employees on a flexible repayment basis.
5. **Promote Awareness on Innovative Banking Services:** The access and usage of digital banking and credit card services is pathetic among the repatriates. A targeted financial literacy program should be conducted across the estate to raise awareness, access, and usage of digital and credit-card services. The financial

institutions should give proper training to the staff to educate the repatriates in the Tamil language with a simplified procedure to get confidence among them. They can also appoint facilitators to provide door-to-door support.

6. **Promote Tamil Language Support ATM Facility and Banking Outlets:** The banks should try to develop ATM and other banking outlets, and design their keys and functions capable of operating in the Tamil language. It will help people to access its digital facilities more comfortably. A focused infrastructure investment should be made in the underperforming areas, like Gavi, Nelliampathy, and Kambamala.
7. **Enhance the Access and Usage of Government Financial Inclusion Schemes:** Since the participation in government financial inclusion schemes is poor. The state and central government should take necessary initiatives to start an on-site enrolment campaign to access financial inclusion schemes of the government, including Jan Dan Yojana, Atal Pension Yojana, Sukanya Smriti accounts, and other schemes, to ensure more participation. The knowledge gap can be minimized by using audio-visual aids, posters, and pamphlets.
8. **Encourage Formal Savings Culture:** The formal savings among the repatriates are insignificant. To promote regular savings, banks should take the initiative to provide customised offers and prizes. All the necessary support should be given to them to find matching deposits to ensure parity with their income. The support of SHGs and other cooperatives can be incorporated to promote various group-linked savings schemes.
9. **Low-Premium Life Insurance Policies should be Introduced:** Insufficient savings are an important reason for not availing of life insurance policies. This problem can be reduced by introducing low-premium insurance schemes by the insurance companies.
10. **Financial Inclusion Monitoring and Evaluation System Should be Introduced:** A financial inclusion dashboard should be created for repatriates to monitor the access usage and other grievances of the repatriates at the regional level. It must be followed with a regular review and policy actions.

### **7.4.3 Role of Government and Non-Governmental Agencies in Uplifting the Standard of Living of the Sri Lankan Repatriates of Kerala.**

1. **Provide Housing Assistance:** Most of the repatriates are residing in the estate-provided houses. Even after the retirement of the workers from the estate, they are still residing in the same labour lanes of the estate. The government should take necessary initiatives to provide better accommodation and housing assistance for the repatriates. The focus should be given to underserved areas like Gavi and Nellyampathy.
2. **Political Representation should be Enhanced:** Some regions where the political representation is currently the least. The political representation can be improved by ensuring fair and transparent political campaigns across the regions, and the region-wise reservation strategies for representatives from repatriates can also be adopted.
3. **Enhance the Involvement of NGO's:** Since the NGO involvement in supporting the repatriates is poor. The NGO's involvement should be ensured to provide innovative skill training, health facilities, medical checkups, and livelihood programmes for the repatriates.
4. **Ensure Equal Access to Medical Services:** The medical services are not equally available to all regions. The support of mobile clinics and satellite medical services should be organized at regular intervals in neglected areas like Nellyampathy and Kambamala.
5. **Expand Repco Bank Branches:** The Repco Bank branches are away from some of the estates. The government should take necessary steps to expand its branches to the underserved areas such as Kambamala, Gavi, and Nellyampathy. A government-involved campaign must be organized at the local level to raise awareness about the Repco Bank and its various schemes and benefits.
6. **Improve the Scholarships Support and Educational Assistance:** The scholarship support is not properly accessible to the children of repatriates. Local self-governments should implement policy-level actions to raise awareness about

various scholarships and educational assistance. It includes the Repco Bank scholarship, the Tea Board scholarship, and other scholarships. This will ensure the education level of the repatriate students.

7. Targeted Pension Reforms should be Adopted: The Pension must be reformed to provide benefits to unmarried women above 50 years, and an unemployment pension should be ensured for the households of the repatriated workers.
8. District-Wise Audit should be Organised: A district-level regular auditing programme should be conducted to reduce the service delivery gaps in providing various welfare schemes and government benefits. Other than this, the government should introduce digital tools to monitor the delivery of welfare schemes and maintain transparency in providing welfare services. It will ensure the uniform supply of all the services in the estates.

#### **7.4.4 Issues and Challenges Faced by Sri Lankan Repatriates in Kerala**

1. Social Integration Programmes should be Promoted: The majority of repatriates have an inferiority feeling about living in Kerala, and some repatriates believe the local people are not helpful and insulting. The authorities should take the initiative to run an awareness campaign among the repatriates to remove such feelings. The estate authorities and panjayath representatives should initiate joint social interaction programs to build a better relationship between repatriates and the local communities.
2. Establish Psychological Support and Grievances Redressal System: Create mental health centres and helplines near the settlement areas to support repatriates in solving various psychological and social issues related to displacement. Additionally, create a grievance redressal cell at the ward level or the panchayath level for the repatriates to report insult, abuse, and any violence against them.
3. Ensure a Secure Atmosphere in Risk-Prone Areas: To solve the security threats from wild animals, proper fencing is required in forest areas. The forest authority should ensure seasonal weeding and cleaning operations are undertaken to clear undergrowth, enhance visibility, and reduce risks associated with animal threats

and snakes. They also plan regular patrols in areas such as Gavi and Nelliampathy, where the threats from the wild animals are high. Adequate disaster preparations for natural calamities should be ensured by involving the village and the panchayath. A regular warning system can be established for this purpose.

4. **Ensure Equality and Child Safety in the School:** Some of the repatriate children face discrimination in the school environment. Training should be provided to teachers, other staff, and children in the school to create an inclusive and non-discriminatory environment for the repatriated students.
5. **Targeted Interventions for Controlling Alcohol Abuse:** Excessive alcohol consumption is one of the issues among the repatriates. The government and NGO's must launch community awareness campaigns, family counselling at the regional level, and alcohol de-addiction campaigns at the local level to reduce alcohol usage and to raise awareness about its social impact.
6. **Anti-Gambling Awareness Campaigns:** Conduct campaigns for better money management, and highlight the risks of taking lottery tickets and playing gambling.
7. **Encourage Cultural Integration Programmes:** The repatriates in some of the estates have only least amount of participation in local festivals and functions. The estate authorities and local bodies should focus on arranging joint celebration festivals to have a community bonding and make up the cultural gap.
8. **Enhance the Government's Involvement:** The government would be advised to improve its involvement in giving proper treatment to snake bite attacks and other local issues via focused healthcare and support services. Improved community interaction and resource investment are suggested for places that are persistently threatened by wildlife and insurgent activity.

#### **7.4.5 Sustainability of Rehabilitation Plantations as a Livelihood Agency**

1. Invest in the Infrastructure and Basic Welfare Services Projects: Ensure the road facility throughout the estates, and initiatives should be taken to ensure the durability of the buildings in the estate. The investment should be made in the education and health services within the rehabilitation estates. The educational scholarships and support need to be provided and enhanced.
2. Subsidies, Grants, and Planned Eco Tourism Projects: The financial sustainability can be enhanced by a collaboration with NGOs. Through these, the subsidies and grants can be ensured. Economic sustainability can be improved through planned eco-tourism projects in all the regions, along with the basic activities.
3. Safety of Working Environment should be Ensured: The safety of the working environment should be ensured by proper enforcement of labour rights, periodical inspection, and other welfare programmes for workers.
4. Initiate Reforestation Efforts and Environmental Safety: The reforestation efforts from the management in all the estates are weak. The management should take the initiative for the reforestation efforts. It needs to have a consistent, eco-friendly environment. Environmental safety can be ensured by minimizing the pesticides and insecticides and promoting organic farming. In addition, the climate change adaptation strategies can be implemented with the help of experts and bring up eco-friendly soil conservation projects.
5. Form a Sustainability Inspection and Monitoring Committee: The management should create a sustainable monitoring committee by incorporating members of local bodies, community representatives, and other environmental activists.

#### **7.5 Scope for Future Studies**

1. In this study, income, asset ownership differ in the five regions. A further study can be carried out to assess the social, psychological, and other factors that influence such regional disparities.

2. The need for giving organised financial literacy programmes has been noticed in the study. A longitudinal study can be conducted to assess the effectiveness of the financial literacy campaign in the access, usage, and quality dimensions.
3. The study primarily focuses on the socio-economic aspects of the respondents, without specifically addressing their health. A cross-sectional and longitudinal study could be conducted to examine the health aspects of the repatriates.
4. This study addresses a limited range of issues and challenges faced by Sri Lankan repatriates in Kerala. A more detailed study could be conducted on their social inclusion or exclusion.
5. A comparative study could be performed to analyse the socio-economic and health status of workers under KFDC Ltd and RPL.
6. The education level and occupation rate of children of the repatriated Tamil workers could be analysed and compared with those of local students in Kerala.
7. Given the observed disparity in educational enrollment between male and female Sri Lankan repatriate workers in Kerala, a further study could be organised to determine if this disparity also exists in their children's educational status.

## **7.6 Conclusion**

In a broader sense, the study aims to understand the financial and social dilemmas a repatriate passes through in the course of life. Consequently, the study considers in depth the financial inclusion and rehabilitation of Sri-Lankan Tamils in Kerala. The stratified random sampling method has been used to select the sample, and a structured questionnaire and an interview schedule have been employed to collect data from the respondents. The result underscores that the Sri Lankan Repatriated Tamils in Kerala face significant socio-economic challenges and experience a sense of feeling of being 'Second-Class Citizens'. It underlines that their level of financial inclusion remains low. While basic needs are addressed, critical gaps persist in housing, pensions, and NGO support. It is also found that the sustainability of rehabilitation plantations is in a 'Moderate position'. The study recommends the necessity of a

coordinated effort to enhance education, income diversification, housing, and financial inclusion for their long-term empowerment and integration. Hopefully, the study will turn fruitful if the repatriates are bestowed with any kind of social integration or financial inclusion support from any agency, governmental or non-governmental.

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# **APPENDICES**

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**Interview Schedule**

**1. Socio-economic status of Sri Lankan repatriates in Kerala.**

1. Name of the respondents
2. Age :
3. Gender :
  - Male
  - Female
  - Others
4. Marital Status :
  - Married
  - Un Married
  - Widow/ Separated
5. Place of residents :
  - Kambamala
  - Gavi
  - Nellyampathi
  - Kulathupuzha
  - Ayiranallur
6. Level of education :
  - Illiterate
  - Can read and Write
  - Primary
  - Secondary
  - Higher Secondary
  - UG & Professional Degree
  - PG & Professional PG
- 6a). Level of education in Sri Lanka :
  - Illiterate
  - Can read and write
  - Primary
  - Secondary
  - Higher Secondary

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7. Religion :
- UG& Professional Degree
  - PG &Professional PG
  - Hindu
  - Christian
  - Others
8. Cast :
- SC
  - ST
  - OBC
  - General
  - Others
9. Nature of Occupation :
- Full-Time Estate/Company Work
  - Part-Time Estate/Company Work
- 9a. Extra time outside work/Extra time work if an:
- Cooley Worker
  - Auto Driver
  - Self Owned
  - Business
  - Tapping
  - Private Employee
  - Others
10. Nature of work in the estate :
- Permanent
  - Casual
  - Temporary/Daily wages
11. What is your work in the estate :
12. How long have you been in the estate :
13. Number of members in the Family :
14. The number of dependent members in the family :

15. Please mention the details of your family members.

	Age	Gender
Spouse		
Father		
Mother		
Child 1		
Child 2		
Child 3		
Others		

15 a) Educational Details of Family Members (India)

	illiterate	Can Read & write	Primary	Secondary	Higher Secondary	UG& Professional Degree	PG & Professional PG
Spouse							
Father							
Mother							
Child 1							
Child 2							
Child 3							
Others							

15 b) Educational Details of Family Members (In Sri Lanka)

	illiterate	Can Read & write	Primary	Secondary	Higher Secondary	UG& Professional Degree	PG & Professional PG
Spouse							
Father							
Mother							
Child 1							
Child 2							
Child 3							
Others							

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16. Ownership status of the house :
- Owned house
  - Owned & Estate provided
  - Estate provided Only
  - Rented
16. a) What is the distance of your house from the estate if you stay in the owned house/rented house?:
17. Nature of Your house?
- Concrete Roof
  - Tiled Roof
  - Asbets/Sheet
  - Others
18. Number of Toilets in Your House (Not For Estate provided house)
- 0
  - 1
  - 2
  - More Than 2
18. a) If you don't have a toilet in your house, do you have a common toilet facility?
- Yes
  - No
18. b) If yes, It is sufficient for your family?
- Yes
  - No
19. Does your house is electrified?
- Yes
  - No
20. Source of drinking water
- Pipeline Only
  - Pipeline & Well
  - Well
  - Other Source

- 20 a. Nature of Water Supply
- Government-Provided/Japan Drinking Water
  - Estate Provided
  - Panjayath Jalanidi Scheme
  - Others
21. Distance from the nearest town :
22. Weekly income of the respondents from the restate :
- 22a. Weekly income of the respondents from another source :
- 22b. Weekly income of other members of the house :
- 22c. Total weekly income of the household from all the sources :
- 22d. Do You or Your household receive a retirement pension from the estate?
- Yes
  - No
- 22e. If Yes total amount for a month?
23. Holding of Asset:
- Land
  - Building
  - Vehicle
  - Gold
- 23a. If you have the vehicle. Select the vehicle you have& Your Family have:
- Two Wheeler
  - Three Wheeler
  - Tour Wheeler
  - Heavy Vehicle
- 23b. Holding of Household durables:
- TV
  - Refrigerator
  - Washing Machine
  - Mixy/Grinder
  - Laptop/Tablet
  - Others

24. Please tick the social media account you have.

a) WhatsApp	
b) Instagram	
c) Facebook	
d) Telegram	
e) Others	

## 2. Financial inclusion of Sri Lankan repatriates in Kerala.

25. Do you have a bank account?

Yes

No

a. If yes, where do you have an account? :

Type of Bank	No of Accounts
a) Public Sector(SBI,Canara,Gramin)	
b) Private Sector (ESAF,ICICI,Federal)	
c) Cooperative bank/Kerala bank	
d) Post office	
e) Others	

b. What type of Account do you have?

	Saving Bank A/c	Basic Savings Bank/ Jandhan A/c	Fixed Deposit A/c	Recurring deposit A/c	Current A/C	Others
Public Sector						
Private Sector						
Cooperative bank						
Post office						
Repc/Kerala Bank						

c. If you have a savings bank A/c/Basic Savings Bank A/c, why do you open it?

<b>Reasons</b>	
i. Deposit and withdrawal	
a) Receiving and Paying remittance	
b) Getting Salary and Wages	
c) Getting Government benefits	
f) Part of Social status	
f) Other reason	

d. What intervals generally do you visit the bank for different purposes?

Purpose	Daily	Monthly	Sometimes	Rarely	Never
a) To deposit money					
b) To withdraw money					
c) To take a loan					
d) To transfer money					
e) To pay off any bills and charges					
f) Any other					

26. What is the distance of the bank from your house?

27. If you don't have a bank account, Please note the reason(s) for not having a bank account

<b>Reasons</b>	
i. I have no money to put into it	
ii. The banks are away from my village	
iii. I am afraid of loss of money	
iv. Do not have proper documents	
v. Illiteracy	
vi. Concerned about bank charges	
vii. Others	

28. Are you aware of any of the following products?

Facilities	Highly aware	Moderately Aware	Somewhat aware	Least aware	Not Aware
Cheque facility					
ATM/Debit card (also includes Rupay Debit Card)					
General purpose Credit Cards / Kisan Credit cards					
Internet banking/Mobile Banking					
UPI/Mobile Wallets					

28a) If Yes, Do you have it?

Facilities	Yes	No
Cheque facility		
ATM/Debit card(also includes Rupay Debit Card)		
General purpose Credit Cards / Kisan Credit cards		
Internet banking/Mobile Banking		
UPI/Mobile Wallets		

28b) If Yes, How frequently have you use?

Facilities	Daily	Monthly	Sometimes	Rarely	Never
Cheque facility					
ATM/Debit card(also includes Rupay Debit Card)					
General purpose Credit Cards / Kisan Credit cards					
Internet banking/Mobile Banking					
UPI/Mobile Wallets					

29. Do you have savings?

Yes

No

a. If yes, how much is the amount of savings in a month?

b. Where do you invest your savings?

Bank	
Gold	
Real estate	
Chitty	
Mutual fund/Stocks	
Post office savings schemes	
Lend to others	

c. If you save in the bank, what is the reason for holding there? [Rank the reasons based on their importance]

<b>Reason</b>	
Safety	
Interest income	
Easily withdraw whenever needed	
Nearest Access	
No convenient other choices	

30. Do you have a loan?

Yes

No

a) If yes, What kind of loan do you have?

a) Housing Loan	
b) Medical/ Health Purpose	
c) Business Loan	
d) Educational Loan	
e) Vehicle Loan	
f) Personal Loan	
g) Other .....	

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b) Where is the source of such a loan?

a) Estate Provided	
b) Money lender	
c) Public Sector/Private Sector Bank	
d) Self Help Group	
e) Public Co-operative Bank (Repro Bank, Kerala Bank)	
f) Private Co-operative Banks	
g) Others	

c. Please furnish the details of such loan.

Sl. No	Name of Lender	Loan amount

d. Balance of amount to be paid

Sl.No	Balance amount to be paid

e) If the loan is from the bank, what are the reasons that led to the choice? (Rank the reasons based on their importance)

Reason	
a) Low rate of interest	
b) Less mental pressure	
c) More trustworthy	
d) Simple procedure	
e) Unawareness of other sources	
f) Other interest	

f) Do you believe you can repay the loan with your current income?

I can repay it immediately	
I will take a long time to repay the debt	
I can repay only with an additional source	
I can't ever repay it	
No Comments	

31. Do you have any insurance?

Yes

No

a) If yes, please specify what type of insurance you have. (Use tick marks)

A) Life insurance	
B) Health Insuranceance	
C) Livestock insurance	
D) General insurance	
F) Others	

b) If you have life insurance what is the purpose of it? [Rank the reasons based on their importance]

<b>Reason</b>	
a) Saving	
b) Security for future (old age)	
c) Security of dependent family	
d) Meeting future entertainments	
e) Any other	

c) If you don't have a life insurance? What are the reasons (s) for not having life insurance? (Use tick marks)

<b>Reason</b>	
a.Lack of Proper Knowledge	
b.Insufficient savings	
c.fear of loss of Money	
d.No Proper Access	
e. Fear of Failure of Instalments	

32. Are you aware of the following initiatives of the government to bring financial inclusion?

Statement	Highly aware	Moderately aware	Somewhat aware	Least aware	Un Aware
a) Pradana Manthri Jan Dhan Yoajana					
b) Pradhana Mantri Kisam Samman Joyana					
c) Pradhan Mantri Jeevan Jyoti Bima Yojna					
d) Pradhan Mantri Mudra Yojna					
e) Pradhan Mantri Suraksha Bima Yojna					
f) Atal Pension Yojana					
g) Sukanya Samridhi scheme					
h) Pradhana Mantri Awas Joyana-Gramin					
i) Others (specify).....					

32a. Out of the following, please tick the financial Products/services availed by you.

Statement	Yes	No
a) Pradana Manthri Jan Dhan Yoajana		
b) Pradhana Mantri Kisam Samman Joyana		
c) Pradhan Mantri Jeevan Jyoti Bima Yojna		
d) Pradhan Mantri Mudra Yojna		
e) Pradhan Mantri Suraksha Bima Yojna		
f) Atal Pension Yojana		
g) Sukanya Samridhi scheme		
h) Pradhana Mantri Awas Joyana-Gramin		
i) Others (specify).....		

33. Please rate the quality of the financial services.

Code		Poor	Fair	Good	Very Good	Excellent	Idon't Know
a	I am satisfied with the confidentiality of customer information						
b	I am satisfied with the behaviour of the institution's employees towards me						
c	I am satisfied with the Grievance Redressal system of banks						
d	I am satisfied with product differentiation in the financial services offered to me						
e	I am satisfied with the banking procedure and documentation						
f	I am satisfied with the ATM/Credit card services						
g	I am satisfied with the electronic banking/Mobile banking/UPI services and its technical performance						

### 3. Role of Government, Governmental and Non-Governmental agencies as a livelihood agency.

25. Do you have a ration card

Yes

No

a) If Yes, Which category does your family belong to?

AAY Card

PHH Card

- Non-PHH subsidy Card (blue)
- Non-PHH cards (White)
- Others

26. Does your house have a subsidized gas connection?

- Yes
- No

35a. Do you availed a free gas connection under PMUY Scheme?

- Yes
- No

27. Do your family receive any Social Security Pension from the government?

- Yes
- No

a. If Yes, Which type of pension do you receive?

a) National Old Age Pension	
b) Widow Pension	
c) Pension to unmarried Women above 50 years	
d) Pension the physically challenged Person	
e) Un Employment Pension	
f) Any other Pension	

25. Do you have RSBY Health insurance?

- Yes
- No

26. Do you have medical OP services in your estate?

- Yes
- No

a) If Yes frequency of visit?

- Daily
- Weekly
- Monthly
- Occasionally
- Rarely

27. Do you have received any House/housing assistance/ housing land as per government schemes?

Yes

No

a) If Yes, What is the name of that scheme?

Life mission	
Rebuild Kerala scheme	
Competition for Partly constructed house	
Construction of Padanamuri	
Land to Landless scheme	
Other Schemes	

25. Are your children receiving any of the following education Aid/Grants/Scholarships

Post metric/Pre-metric scholarship e-grants for SC	
Pre/Post metric Hostel facility	
Tea Board/ Spices Borad/Rubber Board	
Estate Provided/Company Provided	
Repc Bank Scholarship	
Ayyankali Scholarship	
Others	

25. Do you believe you get proper political representation?

Yes

No

26. Does the government provide proper attention regarding your security matters?

Yes

No

27. Do you get any kind of assistance from any NGO?

Yes

No

43a. Do you get any kind of assistance from Repco Bank?

Yes

No

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b. If Yes, What is it?

Financial support for medicine/Medical aid	
Financial support /any support for education	
Financial support for Housing	
Delivery Aid	
Insurance Support for family	
Others	

#### 4. Issues and Challenges of Sri Lankan repatriates in Kerala

44. What is your feeling associated with living in India?

Citizens	
Second Citizens	
Employees	
Sri Lankans	
Slaves	

44. How do you feel about the attitude of local people?

Not Helpful	
Not Understanding	
Not Sincere & Honest	
Hatred	
Insulting	

44. Suppose you feel insulted by the local People. What grounds were you insulted?

Regarding language	
Regarding colour	
Regarding religion and caste	
Regarding rehabilitation	
Others	
No Comments	

44. How do you feel when you think about your refugee status?

Feeling Not Happy	
Feeling Not Proud	
Feeling Jealous to Locals	
Feeling Inferior	
Feeling ashamed	
No Comments	

44. Do you feel any security problems in your locality?

Yes

No

a. If yes what is it?

Presence of Naxals/Maoists	
Presence of Wild animal	
Fear of Natural Calamities	
Fear of Snake Bite	
Other Problems	

a. If you face any of the problems above, how do you feel the Government is involved in resolving them?

	Not Involve	Passively Involve	Somewhat Involve	Actively Involve	Very actively involve
Presence of Naxals/Maoists					
Presence of a Wild animal					
Fear of Natural Calamities					
Fear of Snake Bite					
Other Problems					

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44. Do you believe your children are equally treated in school and society?

Yes

No

a. If No, what situations do you feel it?

The behaviour of Local children in the classrooms	
Behaviour from the parents of the local children	
Behaviour from other members of the society	
Treatment of local children at the playground	
Treatment of teachers in the class room	

44. Do you have any alcoholics in your family?

Yes

No

a) If yes, how do they behave in the family? (Use tick mark)

Quarrel with family and outsiders	
Friendly with family and outsiders	
Quarrel with family and friendly with outsiders	
Quarrel with outsiders and be friendly with family	
Always silent/Sleepy	
No Comments	

44. Do you have a gambling player in your family?

Yes

No

51a. If Yes play regularly?

Yes

No

45. Do you or any member of your family take the lottery ticket?

Yes

No

52a. If Yes, they take regularly?

Yes

No

46. Do you associate with any political groups?

Yes

No

47. Are you a member of any SHG?

Yes

No

48. Are you a member of any Trade Union?

Yes

No

49. Do you celebrate local festivals?

Yes

No

50. Do the locals invite you to any functions?

Yes

No

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## Appendix B

### Questionnaire

#### Sustainability of rehabilitation plantation as a livelihood agency

To what extent do you agree with the following statements related to the Sustainability of rehabilitation plantations? (1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree and 5= Strongly Agree)

#### Infrastructural & Organizational Sustainability

Code	Questions	Strongly agree	Agree	Moderate agree	Disagree	Strongly Disagree
A	The entire management team of the company is efficient and works with a long-term vision.					
B	Workers in the plantations are cooperative and work with team spirit					
C	Power & Water Supply are reliable and satisfactory.					
D	Road facility throughout the plantation is satisfactory					
E	Building and infrastructure are durable for long time					

#### Economic Sustainability

Code	Questions	Strongly agree	Agree	Moderate Agree	Disagree	Strongly Disagree
A	The creditworthiness of the company is sufficient to meet its liabilities					
B	The income generated from the plantation is sufficient to meet the basic needs of the workers and their families.					

<b>Code</b>	<b>Questions</b>	<b>Strongly agree</b>	<b>Agree</b>	<b>Moderate Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
C	The financial support from government and non-government organizations ensures the sustainability of the plantation.					
D	The entire product of the plantation is of good quality and capable of meeting competition for the long term					
E	The plantation can provide stable and long-term employment opportunities for repatriates.					

### **Social sustainability**

<b>Code</b>	<b>Questions</b>	<b>Strongly agree</b>	<b>Agree</b>	<b>Moderate Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
A	Promoting a sense of community and social cohesion among Sri Lankan repatriates is the concern of Plantation					
B	Educational and healthcare facilities are adequately available for the plantation workers and their families.					
C	Providing equal opportunities for Women and marginalised groups for employment and decision-making is the concern of the Company.					
D	Ensuring dignity, safety, and fair treatment in the working environment of workers is the concern of the Company.					
E	Preserving and contributing for the cultural heritage of repatriated community is one of the concerns of the Company.					

## Environmental Sustainability

Code	Questions	Strongly agree	Agree	Moderate Agree	Disagree	Strongly Disagree
A	The plantation follows environmentally sustainable practices such as organic farming and soil conservation.					
B	The use of pesticides and fertilizers in the plantation is minimized to reduce environmental harm.					
C	The plantation management ensures the conservation of water resources and reduces wastage.					
D	There is a reforestation or afforestation initiative associated with the plantation to maintain ecological balance.					
E	The plantation management actively engages in climate change adaptation strategies to ensure long-term sustainability.					

### 1. Infrastructural and Economic Sustainability

Sachs, J. D. (2015). *The Age of Sustainable Development*. Columbia University Press.

United Nations (2020). Sustainable Development Goals Report.

### 2. Social Sustainability

Boström, M. (2012). A social-ecological perspective on sustainability. *Sustainability: Science, Practice and Policy*, 8(1), 3-14.

Pretty, J. (2003). Social capital and the collective management of resources. *Science*, 302(5652), 1912-1914.

### 3. Environmental Sustainability

Elkington, J. (1997). *Cannibals with Forks: The Triple Bottom Line of 21st Century Business*. Capstone Publishing.

WCED (1987). *Our Common Future*. World Commission on Environment and Development.

## Appendix C

## Methodology for Index Construction

## Financial Inclusion Index Calculation

## 1. Calculation of Access Index

## a. Access Dimensions and Sub-Indicators

Code	Access Sub-Indicators	Description / Categories
A1	Bank Account	Public, Private, Cooperative
A2	Account in the Post Office	Yes/No
A3	Types of Bank Accounts	Savings, Basic savings, Fixed, Current, Recurring
A4	Insurance	Life, Health, General
A5	Loans	Housing, Medical, Business, Education, Vehicle, Personal
A6	Savings and Investments	Bank, Gold scheme, Real estate, Chitty, Mutual Fund, Post Office
A7	Banking Products Held	Cheque, ATM, Credit Card/KCC, Internet/Mobile banking, UPI/Wallet
A8	Government Scheme Access	PMJY, Mudra Yojana, PM Kisan Samman Yojana, PMJJBY, PJBYP, APY, Account, PMAJGY, PMSBY, PM Jan Dhan.

## b. Proportion analysis (Access Index Calculation)

Variables	Number of People	% Access (out of 315)
Bank Account Ownership	315	100.00%
Types of Bank Accounts (average)	—	22.67%
Insurance (any type)	108	34.29%
Loan (any purpose)	121	38.41%
Savings & Investment	61	19.37%
Banking Products (average of 5 tools)	—	28.06%
Government Scheme Access (average)	—	5.77%

Overall Access Index =  $(100.00 + 22.67 + 34.29 + 38.41 + 19.37 + 28.06 + 5.77) / 7 = 35.51\%$

Weighted Access Score (35%) =  $35.51 \times 0.35 = 12.43\%$

## 2. Usage Index Calculation (Weighed Average Index)

The Weighted Average Index (WAI) method is a statistical technique used to convert qualitative or ordinal survey responses into a single quantitative score. In this method, each response category is assigned a numerical weight reflecting its relative importance or frequency (e.g., Daily = 4, Monthly = 3, Sometimes = 2, Rarely = 1, Never = 0). The frequency of responses in each category is multiplied by its corresponding weight, and the products are summed to obtain the total weighted score for the item.

The index is then calculated by dividing the total weighted score by the maximum possible score (total number of respondents × highest possible weight) and multiplying the result by 100 to express it as a percentage. This allows the data to be compared, ranked, and interpreted more effectively.

### a. Usage of Banking Services

Activity	Frequency Scores (Daily=4, Monthly=3, Sometimes=2, Rarely=1, Never=0)	Total Responses	Score	Maximum Possible Score 4*315	Index (%) Score/ Maximum possible score*100
Deposit Money	$(2 \times 4 + 3 \times 3 + 37 \times 2 + 78 \times 1 + 195 \times 0) = 169$	315	169	1260	13.41
Withdraw Money	$(4 \times 4 + 226 \times 3 + 53 \times 2 + 25 \times 1 + 7 \times 0) = 825$	315	825	1260	65.48
Take a Loan	$(42 \times 2 + 78 \times 1 + 195 \times 0) = 162$	315	162	1260	12.86
Transfer Money	$(21 \times 2 + 14 \times 1 + 280 \times 0) = 56$	315	56	1260	4.44
Pay Bills/Other Charges	$(8 \times 2 + 11 \times 1 + 296 \times 0) = 27$	315	27	1260	2.14

Average Index (Banking Services):  $(13.41 + 65.48 + 12.86 + 4.44 + 2.14) / 5 = 19.67$

**b. Usage of Financial Products**

Financial Product	Frequency Scores (Daily=4, Monthly=3, Sometimes=2, Rarely=1, Never=0)	Total Responses	Score	Maximum possible score 315*4	Index (%) Score/ Maximum possible score*100
Cheque Facility	$(2 \times 4 + 18 \times 2 + 32 \times 1 + 263 \times 0) = 76$	315	76	1260	6.03
ATM/Debit Card	$(20 \times 4 + 126 \times 3 + 63 \times 2 + 20 \times 1 + 86 \times 0) = 604$	315	604	1260	47.94
Credit Card (GCC/KCC)	$(2 \times 3 + 8 \times 2 + 8 \times 1 + 297 \times 0) = 30$	315	30	1260	2.38
Internet/Mobile Banking	$(1 \times 3 + 4 \times 2 + 10 \times 1 + 300 \times 0) = 21$	315	21	1260	1.67
UPI/Mobile Wallets	$(76 \times 4 + 2 \times 3 + 18 \times 2 + 10 \times 1 + 209 \times 0) = 356$	315	356	1260	28.25

Average Index (Financial Products):  $(6.03 + 47.94 + 2.38 + 1.67 + 28.25) / 5 = 17.65$

**c. Overall Usage Index**

- Banking Services Index: 19.67
- Financial Products Index: 17.65

Overall Usage Index =  $(19.67 + 17.65) / 2 = 18.66$

Weighted Usage Index (45%) =  $18.66 \times 0.45 = 8.40\%$

**3. Quality Index Calculation**

**a. Assign Scores to Categorical Responses**

**A. Awareness Levels**

Awareness Level	Score
Not Aware	0
Least Aware	1
Somewhat Aware	2
Moderately Aware	3
Highly Aware	4

**B. Satisfaction Levels**

Satisfaction Level	Score
Not Aware	0
Poor	1
Fair	2
Good	3
Very Good	4
Excellent	5

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**b. Calculate Individual Subcomponent Indexes**

❖ **Awareness of Financial Inclusion Schemes**

**Index calculated as the average of all 9 schemes:**

Average Index Schemes

$$=0.1492+0.3968+0.1492+0.6254+0.2762+0.3968+0.3683+0.1429+0.05409=0.2843 \backslash \text{Number of Schemes}$$

$$= \{0.1492 + 0.3968 + 0.1492 + 0.6254 + 0.2762 + 0.3968 + 0.3683 + 0.1429 + 0.0540\} \{9\} = 0.2843$$

❖ **Satisfaction with Quality of Financial Products**

**Index calculated as the average of 6 product-related variables:**

**Average Index Quality**

$$=2.381+1.314+1.317+2.179+2.600+2.0576=1.9750 \backslash \text{Number of Product variables}$$

$$= \{2.381 + 1.314 + 1.317 + 2.179 + 2.600 + 2.057\} \{6\} = 1.9750$$

❖ **Awareness of Financial Products**

Index calculated as the average of 5 products:

❖ **Average Index Products**

$$=0.5905+2.0921+0.4571+0.4063+1.59375=1.0279 \backslash \text{Number of Products Variables}$$

$$= \{0.5905 + 2.0921 + 0.4571 + 0.4063 + 1.5937\} \{5\} = 1.0279$$

**c. Calculate Combined Raw Index**

$$\text{Combined Index} = 0.2843 + 1.9750 + 1.0279 = 3.2872$$

**d. Apply 20% Weightage**

Since this section contributes only 20% to the total index:

$$\text{Weighted Index (out of 1.0)} = 3.2872 \times 0.20 = 0.6574$$

**e. Convert to a Percentage of 20% Component**

$$\text{Component} = 0.6574 \times 100 = 65.74\%$$

**f. Contribution to Overall Composite Index (out of 100%)**

$$\text{Final Contribution to Total Index} = 0.6574 \times 100 = 65.74\%$$

#### 4. Overall Financial Inclusion Index Calculation

Dimension	Weight (%)	Achieved (%)
Access	35%	12.43%
Usage	45%	8.40%
Quality	20%	13.15%

##### a. Calculate Overall Index

Each component is already expressed as its weighted contribution to the total index. So, the overall financial inclusion index is:

$$\text{Overall Index} = 12.43 + 8.40 + 13.15 = 33.98\%$$

##### b. Interpret the Result

To interpret the level of financial inclusion, we follow a simple classification scale:

Index Range (%)	Level
0% – 39.99%	Low Level
40% – 69.99%	Medium Level
70% – 100%	High Level

#### Result:

The overall financial inclusion index is **33.98% rounded to 34%**, which falls in the range of **low financial inclusion**.

The **non-uniform classification (40–30–30 split)** is intentional and justified based on:

- Real-world progress patterns in financial inclusion
- Policy thresholds and meaningful differentiation
- Empirical clustering of scores
- Precedent in scholarly and institutional research

#### Reference

Sarma, M. (2008). *Index of Financial Inclusion* (Working Paper No. 215). Indian Council for Research on International Economic Relations (ICRIER). [https://icrier.org/pdf/Working\\_Paper\\_215.pdf](https://icrier.org/pdf/Working_Paper_215.pdf)

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## Construction of Sustainability Index

The assessment of sustainability was conducted across four dimensions:

- Infrastructural & Organisational Sustainability
- Economic Sustainability
- Social Sustainability
- Environmental Sustainability

Each dimension was evaluated based on a set of indicators rated on a five-point agreement scale. The results are presented as non-parametric mean ranks, which reflect the central tendency of respondents' agreement levels.

### 1. Non-Parametric Mean Rank Scores by Dimension

Dimension	Indicators	Mean Ranks	Dimension Mean Rank
Infrastructural & Organisational	IO1 – IO5	3.77, 3.00, 3.50, 3.00, 1.73	3.00
Economic	ES1 – ES5	2.92, 2.77, 2.35, 3.31, 3.65	3.00
Social	SS1 – SS5	2.42, 2.19, 3.58, 3.96, 2.85	3.00
Environmental	EV1 – EV5	3.42, 3.35, 3.96, 1.69, 2.58	2.998

### 2. Scaling Mean Ranks to Percentage

To interpret the ranks on a common scale, each dimension's mean rank was converted to a percentage using the formula:

Dimension	Mean Rank	Scaled Percentage
Infrastructural & Organisational	3.00	60.00%
Economic	3.00	60.00%
Social	3.00	60.00%
Environmental	2.998	59.96%

Percentage Score =  $(\text{Mean Rank} / 5) \times 100$  {Percentage Score}

### 3. Classification Criteria

Sustainability levels were classified into High, Medium, and Low based on the scaled

Mean Rank Range	Scaled % Range	Sustainability Level
1.00 – 2.33	20.0% – 46.6%	Low
2.34 – 3.66	46.7% – 73.2%	Medium
3.67 – 5.00	73.3% – 100%	High

### 4. Final Classification

Dimension	Mean Rank	% Score	Classification
Infrastructural & Organisational	3.00	60.00%	Medium
Economic	3.00	60.00%	Medium
Social	3.00	60.00%	Medium
Environmental	2.998	59.96%	Medium

- Overall Sustainability Index (Mean Rank): 3.00
- Overall Percentage Score: 60.00%
- Overall Classification: Medium Sustainability

### References

Siegel, S., & Castellan, N. J., Jr. (1988). *Nonparametric statistics for the behavioural sciences* (2nd ed.). McGraw-Hill Book Company.