CHAPTER 6

SUMMARY FINDINGS, SUGGESTIONS AND POLICY IMPLICATIONS

Tibetans have been living in India for more than five decades since the Chinese forceful occupation of Tibet in 1959 in the name of liberation. Though, Tibetans have been scattered throughout the globe, majority of its people are resettled in India as their second home. The journey of its establishment was tough, but Tibetans in India have managed to overcome all the odds and have retained their socio-cultural and economic sustainability in India.

According to the population census published in 2009 by the planning commission (Central Tibetan Administration), there were 109,015 Tibetans in exile. Out of that, about 60,599 were males and 48,416 were females.

In this background a study on socio-economic status of Tibetans in Karnataka was taken up. The study provides introduction about the existence of Tibetans in India. Along with this, it deals with the theoretical background and the review of literature. It employed three important theories: first theory on refugee by Rogge classified the refugees into two categories; forced and impelled. The second on refugee by Kunz’s in 1981 expanded to include the concept of majority-identified, event-related and self-alienated refugees. And the third theory on social integration implies that Tibetan refugees in India are integrated well with local communities from both social and economic aspects. In the third chapter, it provides the information on administrative structure of Central Tibetan Administration and occupational structure of Tibetans in exile. Later in the fourth chapter, it deals with the Tibetans in Karnataka from four dimensions like demographic structure of Tibetans in Karnataka, healthcare services in Bylakuppe and Mundgod, students enrolment in Central School for Tibetans in Bylakuppe and Mundgod, provision of welfare to old-age home in Bylakuppe and Mundgod and provision of financial aid towards needy Tibetans in Bylakuppe and Mundgod. The last part of the study deals with the socioeconomic status of Tibetans in Bylakuppe and Mundgod with special reference to income, expenditure and savings of the Tibetan households.

Appropriate statistical and econometric techniques like Chi-square test, One way ANOVA and Scheffe’s post hoc test, Independent Samples t test, Multiple regression,
Dummy variable regression model and Correlation analysis have been employed for analyzing the data.

6.1. Summary of the Findings

Since the study is based on both primary and secondary sources of data, the findings are drawn separately for primary and secondary data.

6.1.1 Findings from Secondary Data

The major findings of the study are presented as follows:

- The theory on refugee by Rogge classified the refugees into two categories; forced and impelled. The Tibetan refugees in India fall into forced migrant category. They were forced to leave their homeland in 1959 due to illegal occupation of Tibet by Chinese. Thereby, Tibetans in India come under forced migrant refugees. In the similar manner, Kunz’s refugee theory implies that Tibetans were compelled to leave their homeland on account of disturbing socio-political events and active discrimination imposed. Thus, the first ever Bylakuppe Tibetan settlement Lugsung Samdupling was established in 1960. And subsequently Mundgod Doeguling Tibetan settlement was established in 1966.

- The total population of Tibetans in India as per 2009 Tibetan population census was 109015. Out of that, 60599 were males and 48416 were females.

- In 2007-08, the new-born male Tibetans in Karnataka was 91 and 105 were females. Where as in 2013-14, there was a reduction in the number of both new-born male and female with 62 each.

- In 2007-08, the total number of male death among Tibetans in Karnataka was 225 and female’s death was 66. While in 2013-14, the number of the male death has decreased to 111 and that of female has increased slightly to 70.

- In 2007-08, the total numbers of Tibetan males from Karnataka into Special Frontier Force was 511 and the females were 64. Whereas in 2013-14, the number of males in SFF has decreased to 465 and the females has increased to 96.
In 2007-08, the total number of Tibetan monks in Karnataka was 19729 and the nun was 895. While in 2013-14, the number of monks in Karnataka has decreased slightly to 19578 and the nun has increased slightly to 1054.

The number of male students studying outside the Tibetan community in 2007-08 was 514 and it has increased to 606 in 2013-14. While the female Tibetan students studying outside the community was 637 in 2007-08 and it has increased to 708 in 2013-14. Over the years, there are more numbers of female students studying outside the community when compared to male students.

In 2007-08, the total number of Tibetan populations in Karnataka was 45,098. Whereas in 2013-14, the number of populations has decreased to 43,549.

In 2007-08, about 37 percent of the Tibetan populations falls into age-group 18-33, followed by 28 percent from age 33-59, 20 percent of population falls into age-group 7-17, 9 percent into age-group 60-84, 5 percent into age-group 0-06 and 1 percent into above 85 years. While in 2013-14, number of populations in age-group 18-33 has declined from 37 percent to 32 percent, while there is an increased in the population of age-group 33-59 from 28 percent to 36 percent. Indicating that middle age Tibetan population in Karnataka has increased almost by ten times.

In year 2007-08, highest number of Tibetan population in Karnataka is noted in Bylakuppe old settlement with 16,017, followed by Mundgod settlement with 15,947 and lowest population in Hunsur settlement with 3,333. While in year 2013-14, highest number of Tibetan populations is noted in Mundgod Settlement with 15,854, followed by Bylakuppe old with 15,611 and lowest in Hunsur with 2,698.

In case of healthcare services recorded at Tso-Jhe Khangsar hospital (Bylakuppe) in 2009, 90 percent availed OPD services, with 4 percent for dental services, immunization with 3 percent, birth, eye and antenatal care with 1 percent each respectively. While inpatients, death and mental illness were recorded at 0 percent each. In comparison to 2014, changes are very minor with OPD accounting for 86 percent, with increased in dental to 7
percent, eye and antenatal care with 2 percent each. Death and mental illness were recorded again at 0 percent each.

- Considering the gender-wise inpatients recorded at Tso-Jhe Khangsar hospital in Bylakuppe, the male inpatients recorded in 2009 were 7 and the female were 8. While in 2014, the male inpatients recorded were 9 and females were 3.

- In 2009, DTR hospital in Mundgod recorded 51 percent for OPD services, laboratory with 21 percent, dental with 9 percent, X-Ray/ECG at 8 percent each, immunization with 4 percent, eye with 3 percent, antenatal care (ANC) and inpatients (IP) with 1 percent each, death and birth with 0 percent each. Where as in 2014, OPD was recorded at highest with 53 percent, laboratory with 21 percent, dental with 11 percent, X-RAY/ECG with 8 percent, eye, IP and immunization with 2 percent each, ANC with 1 percent, death, birth, and TB with 0 percent each. The changes in healthcare services recorded at DTR hospital in Mundgod was less in terms of percentage change.

- In 2009 at DTR hospital in Mundgod, the total numbers of male inpatients recorded were 115 and females were 94. While in 2014, there were increased in male inpatients to 139 and decline in female inpatients to 75. It is noted that male inpatients recorded was more when compared with female inpatients signifying males were receiving more healthcare services when compared to females.

- Considering the student’s enrolment in Central School for Tibetans (Bylakuppe main); in 2009, there was 54 students in class-I. While in 2014, the number of the students in class-I has declined to 40. Similarly in 2009, there were 41 students in class-XII. While in 2014, the number of the students has declined to 21. Similar decline in the number of the students can be witnessed in all classes.

- In 2009, the total numbers of the male students in CST-Bylakuppe old were 259. While in 2014, the total number of the male students has declined to 187. Likewise, the total numbers of the female students in 2009 were 241 and in
In 2009, the total number of the students in class-I at CST, CVP was 39. While in 2014, the number of the students has declined drastically to 19. Similarly in 2009, the numbers of the students in class-X were 22. While in 2014, the number of the students has declined to 13 students.

Considering gender-wise student’s enrolment in CST-CVP, the total number of male students in 2009 was 142 and it has declined to 104 in 2014. Similarly, the total numbers of female students were 151 in 2009 and it has declined to 111 in 2014. Totally in 2009, there were 271 students in CST-CVP and the number of the students has declined to 215 in 2014.

In 2009 at CST Mundgod, the total number of students in class-I was 46. While in 2014, the number of students has declined to 26. Similarly in 2009, the total numbers of students in class-XII were 153 and the number of students has increased to 206 in 2014.

Taking gender-wise students enrolment in Central School for Tibetans (Mundgod), the total numbers of male students in 2009 were 403. While in 2014, the number has declined to 380. On the other hand, the total numbers of female students in 2009 were 507 and the number has declined to 371 in 2014. Overall, the total numbers of students in CST-Mundgod were 910 in 2009 and the number has decreased to 751 in 2014.

In 2009 at old-age home in Bylakuppe, there were 33 male old-age people and the number has declined to 26 in 2014. Similarly in 2009, the numbers of the females were 20 and it has declined to 14 in 2014. Totally in 2009, the numbers of the old-age people reported were 51 and the total number has declined to 40 in 2014.

Considering the gender wise death of the old people in Bylakuppe old-age home, there were 3 males death in 2009. While there was a death of 1 male in 2014. Likewise in the same year, there was a death of 1 female. Also in 2014, there was a death of 1 female in Bylakuppe old-age home. Overall, the total
number of deaths in 2009 was 4 and the number of the deaths has declined to 2 in 2014.

In 2009 at old-age home in Mundgod, the total number of male (old-age) recorded were 53 and there was a decline in the number to 48 in 2014. Similarly, the total numbers of females recorded in 2009 were 69 and it has also declined to 55 in 2014. Totally in 2009, the total numbers of the old-age people recorded were 122 and the number has declined to 103 in 2014.

In 2009 at old-age home in Mundgod, the total numbers of male deaths recorded were 4 and it has declined to 3 in 2014. Similarly, the number of the female deaths recorded in 2009 was 3 and it has declined to 1 in 2014. Taking total number of old-age death into consideration, there were 7 death of old-age people recorded in 2009 and the number of the deaths has declined to 4 in 2014.

In 2014 under the various sponsorship scheme for needy Tibetans in Bylakuppe, the maximum number of aid has come from casa-del Spain with 23 percent, followed by GAT Germany with 22 percent, Thinley Jinpa Association with 14 percent, Tibetan Children Village (TCV) with 16 percent, Tibet Charity OPA Nangsi (Old-age) with 5 percent, Wager OPA Nangsi (Old-age) with 3 percent, TFS (Verein Tibet Freunde) and AET Nangsi with 2 percent each respectively.

In 2014 under the various sponsorship scheme for needy Tibetans in Mundgod, the maximum number of aid has come from TCV with 28 percent, followed by Thinley Jinpa Foundation with 13 percent, German aid for Tibetan with 11 percent, Ama chela USA and AREF Italy with 10 percent, AET France with 9 percent, FOTSI with 8 percent, Entraide Franco with 5 percent, Canada (Elderly) and Holland Dolma foundation with 2 percent and Dr. Rudolf Ficker with 1 percent.

The result of ANOVA test for differences in the total population among the five Tibetan settlements in Karnataka is found to be significant at 1% level with p=0.000, implying that there is significant difference in the total number
of population among the settlements. The estimated f ratio 10803.603 is significant at 0.01 level.

- The result of ANOVA test for differences in the total number of students in three selected central school for Tibetan in Karnataka is found to be significant at 1% level which implies that there is significant difference in the total number of students in each respective school. The estimated f ratio 244.045 is significant at 1% level.

- Independent sample ‘t’ test was used to test the difference in immunization recorded at Tso-Jhe Khangsar hospital, Bylakuppe and DTR hospital, Mundgod shows that there is significant difference in number of immunization recorded between the two hospitals which is significant at 1% level. The df is 10 with the mean difference of -206.83333 thus implying that DTR hospital has higher number of immunization recorded when compared with Tso-Jhe Khangsar hospital at Bylakuppe.

- Independent samples t test was used to test the difference in number of old-age people at old-age home, Bylakuppe and old-age home, Mundgod. The result of the test shows that there is significant difference in number of old-age people between the two old-aged homes. The df is 10 with ‘t’ value 0.220 which is significant at 1% level.

### 6.1.2 Findings from Primary Data

The primary data has been collected through interview of 400 respondents (head of the household) from Bylakuppe Old Settlement (200) and Mundgod Tibetan Settlement (200) in Karnataka. The head of the household is the sampling unit for the study.

- Out of the 400 respondents interviewed, 79 percent were male and 21 percent were female.

- Age-wise, 23.5 percent of the respondents falls in below 49 years, 36.25 percent into between 50-59 years and 40.25 percent are above 60 years. Taking marital status into account, 97.5 percent were married with 0.75 percent divorced and 1.75 percent of widows.
In terms of family set-up, 49 percent of the respondent’s live in nuclear family and 51 percent of the respondents live in joint family. 81.3 percent of the families were headed by males and 18.3 percent of the families were headed by females.

Educationally, 17.8 percent of the respondents were illiterate, 38.5 percent of the respondents with primary education up to sixth standard, 36.8 percent with secondary education till 12th standard and 7.3 percent had vocational education.

Considering the occupation of the respondents, 49.8 percent were engaged in small business, another 38.5 percent were farmers and 11.8 percent were employed in certain community job within the settlements.

Considering the schooling of children in households, 79 percent of the students go to Central School for Tibetans (CST), 11 percent to Tibetan Children Village School (TCV), 8 percent to Private Non-Tibetan School and 2 percent households had no school going children.

Most of the families are found to be well-off to bear the education related expenditure of their children. It can be noted that only 26.25 percent said to have received educational aid while 73.75 percent have not received any educational aid. Thereby, the educational expenditure is mostly incurred by the households.

With respect to the source of educational aid, 74 percent of the households doesn’t get educational aid, while 10 percent of the households get educational aid from department of education, Central Tibetan Administration (DOE-CTA), 9 percent from Tibetan Children Village (TCV), 3 percent from AET France, 3 percent from private sponsorship and 1 percent from German aid.

Considering the school drop-outs in the households, 29 percent of the households have school dropped children and 71 percent of the households with no school drop-outs. Drop-outs are mostly happening among the students who do not have any interest in studies.
With respect to the perceptual view on changes in education infrastructure in settlements, 80 percent of the respondents viewed out that change have taken place in education, another 6.75 percent reported that no such changes have taken place and 13.25 percent were reportedly not able to give any comments on it.

Considering the education expenditure of the households, it was found that, 39.25 percent of the households had expenses below Rs.2,000, another 34.5 percent of the households had expenditure ranging between Rs. 2001-Rs.10,000 and 26.5 percent of the households had education expenditure above Rs.10,001.

Regarding the level of the satisfaction relating to the educational facilities in their community, it was found out that 1.5 percent of the respondents were strongly dissatisfied, 5.5 were dissatisfied, 40.75 percent had moderate satisfaction, 38 percent were satisfied and 14.25 percent were highly satisfied with the education infrastructure.

On agricultural front, it was found that most of the households own agricultural land. But there were 19 percent of the respondents do not have agricultural land. Because these are the families who have separated either from joint family or they are the recent migrant into settlements.

Agriculturally, 64.5 percent of the Tibetan farmers depend on rain for cultivation and 0.25 percent had bore well facility. Remaining 35.25 percent of the respondents were non-farmers.

In terms of crop cultivation, 16.25 percent of the farmers reportedly cultivate paddy, 30.25 percent maize, 18.25 percent silver oak, pulses and mangoes. And 35.25 percent were non-cultivators.

Totally, 75 percent of the respondents have said that there was a change in the pattern of farming in the last five years. 81 percent in Mundgod feel that cropping pattern has changed and while in Bylakuppe only 69 percent felt the same. It is also felt that such changes have led to the decrease in their agricultural income as viewed out by 72.75 percent of the respondents.
Since most of the Tibetans in Karnataka are small farmers, their agricultural expenditure are also not very high. 38.75 percent of the farmers reportedly have agricultural expenditure below Rs.5,000, 31 percent with the expenditure between Rs.5,001-Rs.36,000 and remaining 30.25 percent with expenditure above Rs.36,001.

It is obvious that agricultural incomes earned by Tibetan farmers are meager in comparison to expenditure made. Most of the farmers are reportedly in loss. But still they do cultivate certain crops because they are not supposed to keep land idle. Considering the agricultural income of the farmers, 53 percent of the farmers reportedly earn income below Rs.1000, another 26.25 percent with income earnings between Rs.1001-Rs.10,000 and remaining 20.75 percent with agricultural income above Rs. 10,001.

From economic front, it was found that 94 percent of the Tibetan households fall into Above Poverty Line (APL), while 6 percent reportedly come under Below Poverty Line (BPL). This indicates that incidence of poverty is low among Tibetan households.

Considering the monthly income of the Tibetan households in Karnataka, 23.5 percent of the Tibetan households had monthly income below Rs.8000, 33.75 percent of the households had income ranging between Rs.8001-Rs.10,000 and 42.75 percent had monthly income above Rs.10,001.

The data reveals that the 25 percent of the Tibetan households reportedly had monthly expenditure below Rs.6000, 42 percent had monthly expenditure ranging between Rs.6001-Rs.8,000, and 33 percent of the households had monthly expenditure above Rs.8,001.

Considering the type of the houses owned by the Tibetan households in Bylakuppe and Mundgod, it was found that 49.5 percent of the households in Bylakuppe have Pucca houses and 50.5 percent of the households live in Kutcha house. When compared with households in Mundgod, 30 percent live in Pucca house and majority 70 percent live in Kutcha house. Totally, 39.75 lived in Pucca houses and 60.25 percent lived in Kutcha houses.
Almost all the Tibetan households in Karnataka reportedly make use of LPG gas for domestic cooking. But never the less, there are 3.25 percent of the households which still use firewood for domestic purpose.

It was noticed that the electricity problem was a major concern among the Tibetans in Bylakuppe affecting their daily activities. While such problems are hardly reported by the respondents from Mundgod. As for the alternate source of electricity, 73 percent of the households in Bylakuppe reportedly own battery/inverter, 9.5 percent have solar lights and 17.5 percent have no alternative option. While in Mundgod, 27.5 percent reportedly own battery/inverter, 51 percent of the households have solar lights and 21.5 percent have no alternative power.

In terms of owning livestock by Tibetan households in Karnataka, 21 percent reportedly possess cow, 1 percent buffalo and 0.75 percent with poultry. Majority, 77.25 percent reportedly do not own any livestock.

Regarding mode of the transportation within settlements, most of the Tibetan households in Karnataka own two-wheelers. Reportedly, 73.25 percent of the households own two-wheelers and 26.75 do not own it. Thus, two-wheeler is the most frequently used mode of transport in settlements.

Over the period of time, it was reportedly found that the Tibetan households in Karnataka have improved standard of living. Among the households, 74.25 percent of the respondents agreed with improved living standard, while 17 percent felt no such changes have taken place and 8.75 percent were unable to give any comments.

It is observed that every Tibetan household in Karnataka is included under financial inclusion with operational bank account. While the differences can be seen in the operation of bank accounts used by the households. In Bylakuppe, most of the households operate their financial transaction in State Bank of Mysore. While in Mundgod, most of the households do financial operation in Syndicate Bank. The reason for such activities is based on location of the bank at convenient place.
On an average, 79 percent of households in Karnataka reportedly have certain amount of fixed deposits in the bank. This signifies that households are financially secure at the time of financial requirement.

In financial front, 20.5 percent of the households reportedly have indebtedness and 79.5 percent have no financial indebtedness. This signifies that Tibetan households are financially self-reliant. And those households with financial shortage are relieved mostly by taking loan from the public sector bank. While few households still depend on immediate family and friends during financial shortage.

Considering the health aspect, 12.5 percent of the households reportedly suffered from chronic illness and 87.5 percent had no major health issues. While identifying such illnesses, 5 percent reportedly have cancer disease, 3.75 percent had hepatitis, and another 3.75 percent had diabetic and blood pressure problems. 87.5 percent had no alarming health issues.

Taking seasonal illness into account, 78.25 percent of the respondents reportedly said to catch with seasonal illness and 21.75 percent rarely get seasonal illness. Among the respondents, 58 percent suffer from cold and fever with the change in season, another 20.25 percent with diarrhea and rest 21.75 percent said to be free from seasonal related illness.

Since there were no major health issues among the Tibetans in Karnataka, it is obvious that, hospitalization is less with 13 percent concerning operation/illness with 12 percent and 1 percent of accident cases.

With respect to the differently abled person among the Tibetan households, 11 percent reportedly have differently abled persons in their households. While 89 percent of the households do not have any differently abled person. Among those with differently abled persons in their families, 1.5 percent is in severe disabled state, 6.25 percent in moderate state and 3.25 percent in mild state. Totally, 3 percent of differently abled suffer from sight problem; another 3 percent with hearing disorder; 1 percent with speech disorder and; 4 percent have problem in usage of legs.
With regards to health expenditure incurred by the Tibetan households in Karnataka, it was observed that, 26.5 percent of the households have health expenditure below Rs.3500, while 34.75 percent of the households’ health expenditure was between Rs.3501-Rs.7,500 and 38.75 had health expenditure above Rs.7,501. It was also found that Tibetans in Karnataka avail most kind of healthcare services within their community; let it be from primary healthcare center, Tibetan homeopathy clinic, monastery clinic and other private hospitals.

With respect to the degree of satisfaction on healthcare services received by the households, 9 percent said to be dissatisfied, 34.25 percent had moderate level of satisfaction, about 42.5 percent said to be satisfied and 14.25 percent said to be highly satisfied with the primary healthcare services within the community.

Considering the important documents owned by respondents, it was noted that all the respondents reportedly hold Green book issued by Central Tibetan Administration. At the same time, they are all legally registered refugees with registration certificate issued by Indian authority. Along with these, every household has ration card issued by state government under public distribution system. While among the respondents, 46 percent hold travel document (Identity Certificate) issued by Indian authority and 54 percent do not have identity certificate. Similarly, 69.5 percent of the respondents hold valid driving license, while 30.5 percent do not have driving license. With due consideration towards holding Aadhaar cards, 82 percent of the respondents reportedly have aadhaar card and 18 percent are yet to apply. Surprisingly, none of the respondents hold Indian passport.

Significant difference was found in possession of few household assets between the two Tibetan settlements in terms of owning assets like tape recorder, mixer/grinder, ceiling fan, four-wheeler, computer and geyser. (Proved by Pearson Chi-Square).

From social integration front, local respondents reported that refugees are very hard working in earning their livelihoods and they often live in harmony.
Most of the respondents agreed that such factor acts as a positive example for them. They also get inspired from how hard the refugees work and manage to accomplish so much in the host land.

- Creation of social infrastructure in refugees’ settlement has benefited local Indians too. Respondents reported that refugees are blessed with excellent social infrastructure and provision was there for the local people to get such benefits too. Respondents viewed that they avail health facilities and education facilities.

- Local respondents reported that Tibetans are normally peaceful and compassionate people. In this way local people feel that the presence of refugees in their surroundings has less external disturbance.

- The respondents reported that refugees are benefiting from the privileges that are unavailable to local Indians. Refugee’s status has offered them better opportunity for education, literacy and basic livelihood.

- Respondents reported that there were stray incidents of conflict and disturbance between refugees and local people. That aroused bitter feelings towards refugees occasionally.

- It was reported that existence of social inequalities between Tibetan refugees and non-refugees leads to social tension. The local respondents viewed that inequality in standard of living between the Tibetans and locals has created social tension. Locals feel that refugee’s standard of living is better when compared with the local people.

- From economic front, the local respondents felt that staying in close proximity with Tibetan refugees has helped them to learn their skills and knowledge. Let it be agricultural related skills, business operation skills and so on.

- The local respondents agreed that the association of refugees with transnational countries has its own impact attracting more flow of tourists and visitors leading to generation of greater income for locals.

- The respondents agreed that presence of refugees has helped in creation of employment opportunities directly and indirectly. There are local people
working directly with Tibetans in fields, school, and private businesses. Especially Bylakuppe settlement has become a popular tourist destination in the area attracting lot of tourists and generating income and employment to localities.

- Some of the respondents reported that refugees limit the operation of local businesses with the opening of small businesses in Tibetans community. Eventually it limits locals’ economic transaction.

- Multiple regression results is significant at 1% level indicating that agricultural expenditure among Tibetans in Karnataka is significantly influenced by the income earned from agriculture and crop cultivated. The $R^2$ value of 0.803 indicates that, the income earned from agriculture and crop cultivated explains 80 percent of the variability in agricultural expenditure made by the Tibetans in Karnataka. Since the explanatory variables are statistically significant at 1% level, the null hypothesis is rejected.

- The correlation result signifies that there is a positive correlation between the income and the expenditure of the Tibetan households. The Pearson’s r value is positive; meaning an increase in income will result in increase in expenditure. Similarly, as the income of the household decrease, the expenditure will also decrease. The Pearson’s r value of 0.643 is positive; meaning an increase in the income of the households will lead to an increase in expenditure and vice-versa. The sig (2-tailed) $p$ value of 0.000 is significant at 1% level. It is concluded that there is a statistically significant positive correlation between the income and the expenditure of the Tibetan households in the Karnataka.

- Multiple regression result reveals that, consumption expenditure of the Tibetan households in Karnataka is significantly influenced by the income and the saving of the households. It was found that for each unit increase in the income of the household, there is an increase in consumption expenditure of the household value of 0.489 and it is significant at 1% level with $t=15.919$, $\text{sig}=0.000$. On the other hand, for each unit of change in the saving of the household, there is increase in the consumption expenditure of the household
value 0.273 with t=2.591, sig=0.010. Since both the variables are statistically significant, the null hypothesis is rejected. The significant value was less than 0.01 indicating a low probability that the explanation of the variation in consumption expenditure of the household by using income and saving of the households was the result of chance.

- Keynes postulated that the marginal propensity to consume (MPC), the rate of change of consumption for a unit (say, a dollar) change in income, is greater than zero but less than 1. Similarly we found the MPC of the Tibetan household to be about 0.489 signifying that for each increase in the income of the household, there is an increase in consumption expenditure of the household by 0.489 which is greater than zero but less than 1.

- Chi-square result reveals significant difference between the income, expenditure and saving of the Tibetan households in Bylakuppe and Mundgod. All the test statistics were significant at 1% level.

6.2 Suggestions and Policy Implications

- **To increase the birthrate among Tibetan women**

  Though economically, it is a positive phenomenon that there is a declining tendency in growth of population, in case of Tibetans refugees in India, there population is marginal and declining birthrate could have a severe impact on their political and cultural identity.

- **Upgrade the healthcare services within community**

  It was noticed that primary healthcare services were not so well-equipped in terms of both manpower and health infrastructure. Quality in healthcare services is a basic requirement of the community. So, there by concerned authority should aim to deliver quality services.

- **To retain/encourage the school enrollment**

  School enrollment data reveals that, there is a declining trend in number of students at higher secondary level indicating the drop-outs of students from the school. Considering the same matter, school authorities and concerned
parents should guide their children in right direction and should aim at retaining the students in school.

❖ **To increase the funds for old-age homes**

At the time of interview, it was reported by the concerned in charge that additional funds are required to give better facilities for old-age people in old-age homes. This calls for more flow of funds towards old-age homes.

❖ **Encouragement of agricultural practice to retain the agrarian nature of the settlement**

There were many cases of farmers having given their land for lease. Such things are not a good practice in long run. Farmers should be encouraged to cultivate with proper subsidies. Most of the respondents reveal that, they lack subsidies in undertaking agricultural activities. Many respondents also recalled that they were always in loss with farming. If that is the case, authorities should look into the best possible way to enhance their soil fertility and proper subsidies to be given to the farmer to encourage farming activities. Often, Tibetan settlements in Karnataka are known as agrarian by nature. But in reality, the numbers of real practicing farmers are very less. Undertaking farming in the right direction will add up in income generations to the households.

❖ **Proper counseling and investment in education**

It was noticed that education investments made by the households were less and there were existence of drop-outs on account of lack of proper counseling. If that is the real case, parents should be encouraged to invest more on education related aspects. At the same time, both parents and students should get proper guidance and counseling from experts. Thereby, it will help in generating more manpower in society.

❖ **To encourage households to save more**

It was observed that Tibetan households save less portion of their income leading to financial indebtedness. To tackle financial problems, households
should practice to save more by reducing the unwanted consumption expenditure.

6.3 Scope for the Further Study

The studies that can be undertaken in future are:

1. To study on the provision of healthcare services in Tibetan community;

2. To study on the role of Non-Governmental Organization funding’s on Tibetan community;

3. To study on the impact of educational attainment among Tibetans in their livelihood and;

4. To study the impact of globalization on Tibetan community.