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ON LINE MULTI - DISCIPLINARY E-NATIONAL SEMINAR ON Tribal Development Initiatives for Sustainable Livelihood

Supported by
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT (NABARD)

13th September, 2022

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Tribal Development Initiatives for Sustainable Livelihood

Online Multi-Disciplinary E- National Seminar

On

Tribal Development Initiatives For Sustainable Livelihood



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E-NATIONAL SEMINAR ON
Tribal Development Initiatives for Sustainable Livelihood
Supported By
National Bank for Agriculture and Rural Development
13th September, 2022**

Greetings of the Season.....

It is a proud and great honour for us to organize National Seminar on Tribal Development Initiatives for Sustainable Livelihood. The main aim of the E-Seminar is to create awareness and healthy discussions among professionals, academicians and research scholars on major issues related to Tribal Development in the Country.

This E-National Seminar is a stepping stone in visualizing the dreams towards a better future of Tribals. I appreciate the initiative taken by the Department of Commerce for conducting such a relevant E-Seminar, which will benefit to the industry as well as academicians.

The Financial Assistance received from Research and Development Fund of National Bank for Agriculture and Rural Development (NABARD) towards publication of Journal/printing of the proceedings of the seminar is greatly acknowledged.

I also extend my heartfelt gratitude to the committee members of Department of Commerce and all the participants for their enthusiastic efforts to make this conference successful.

Dr. Minu Madlani
Principal
K. P. B. Hinduja College of Commerce

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A STUDY OF CREDIT PLUS APPROACH FOR TRIBAL DEVELOPMENT IN INDIA

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Abstract: -

India has the largest tribal population in the world, 84.3 million, constituting 23% of the world's indigenous people. Article 342 of the Constitution of India has notified 700 ethnic groups as Scheduled Tribes, based on the criteria of primitive traits, distinctive culture, geographical isolation, shy nature and backwardness. The Scheduled Tribes (ST) are referred to as 'adivasis', which literally means 'original settlers'.² The word 'scheduled tribe' has not been defined, but is an administrative term used for the purpose of 'administering' certain specific constitutional privileges, protection and benefits for specific section of people historically considered disadvantaged and backward (Roy Burman J J, 2009).

Tribals are sitting on a mountain of natural resources which they are unable to use effectively due to various socio-economic-political barriers. Though the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, a revolutionary piece of legislation, has been enacted by the Government of India, which recognizes the title rights, use rights, relief and development rights and forest management of tribals, its implementation has been tardy and 'is seldom to the benefit of tribal population' (IFAD, 2010). There are stringent laws prohibiting alienation of tribal land to non-tribals, due to which, land markets are underdeveloped and therefore the cost of acquiring land in tribal areas is extremely low, encouraging the tendency to acquire land in excess of requirement, especially by mining companies. (GoI, 2009). The resources of tribals have become, what the Peruvian economist, Hernando De Soto terms 'dead capital'. The assets held by them are not 'tradable' and cannot be readily turned into capital, cannot be traded outside narrow local circles, cannot be used as collateral for loan and cannot be used as a share against an investment.

Keywords- NABARD, Credit, Tribals, Adivasis, upliftment, etc.

Introduction: -

Money is at the root of human progress, and evolution of credit and debt was as important as any technological innovation in the rise of civilization (Ferguson Niall, 2007). Poor people, however, live in a non-monetized economy depending on erratic and insecure informal channels for basic financial services such as savings, credit, money transfer, insurance and financial counseling. Traditionally, banks have not considered poor to be a viable market (CGAP). Exclusion from financial services 'leads to social exclusion, poverty as well as all the other associated economic and social problems' (RBI, 2008). The STs, being the most vulnerable section of the poor, continue to be marginalized from the financial markets more than other poor communities. Majority of the STs live in scattered habitations located in interior, remote, and inaccessible hilly and forest areas of the country, which the formal institutional finance structure finds difficult in servicing. Banking procedures, documentation formalities, collateral requirements, high transaction cost to the banks and borrowers, inadequate risk mitigation measures and unfavorable mindset of bankers and developmental agencies towards tribals have hampered the availability of financial services to the poor.

Over the last one and half decade NABARD's microfinance initiative through its self help group (SHG) Bank linkage program have passed through various phases: pilot testing, mainstreaming and expansion.

The programme has assumed the shape of a microfinance movement in the country. It has started making inroads in resource-poor regions of the country as well. During this movement, many innovations have taken place in the credit delivery system. There have been innovations in tribal areas, where the process of book-keeping and loading of interest rates have utilized unusual methods like use of symbols. Participatory management has played a crucial role in joint forest management (JFM). Grain banks, which were informally catering to the needs of the tribal people, have been linked to mainstream banking. Similarly, the SHG-bank linkage programme has also facilitated land development programmes, watershed programmes and orchard developments through Wadi approach. Community management of tank-water resources in Tamil Nadu is another dimension to the innovations carried out in the last few years. In Andhra Pradesh, tenant farmers have come together and formed groups to have access to credit in the form of Rythu Mithra groups. An attempt has been made in the following paragraphs to document the various experiences in credit innovations as well as 'Credit Plus' activities in the rural areas, especially for the marginalized tribal people

Objective of the study: -

1. To understand the importance of Credit Plus Approach in Tribal Development
2. To analyze the mechanism of Credit Plus Approach in Tribal Development

Research Methodology: -

The Research approach used in this project is a 'Secondary Data Analysis'. The information existing in the following analysis is based on Government Surveys, Internet, Newspapers, Magazines and Books etc.

Joint Forestry Management: -

In order to translate the National Forest Policies vision into reality, the Ministry of Environment and Forests issued guidelines in June 1990 to facilitate involvement of forest communities in the protection and management of forests. This led to the JFM programme under which the state Forest Department (FD) and the village community entered into an agreement to jointly protect and manage forest lands adjoining villages and to share the responsibilities and usufructuary benefits.

The JFM programme has led to regeneration of degraded forests, reduction of frequency in conflicts, vacation of encroached forest land and improved livelihoods. JFM is not a scheme or a project to be implemented for a certain number of years. It is a shift in governance towards decentralization of powers to local communities and their institutions; it is basic to improving the quality of the forest wealth of the country and its sustainable management, to serve not only the ecological functions but also livelihood needs of millions of people living in 1,00,000 settlements in and around forests. There are two major reasons behind introducing JFM: one, the government's management system did not succeed in arresting forest degradation and deforestation; second, a new management paradigm was evolving in which local people's participation was to be an appropriate and promising tool in arresting forest degradation.

Progress of JFM in India: -

There were around 25,000 JFM committees before October 1989 in India and around 4 million hectares were covered under JFM. The number of revenue villages covered under JFM was 61,347 while forest fringe villages were 1,64,063. The community participation mechanism was devised for forest development and the JFM approach was initiated in 1990 to allow the participation of nearly 15 percent of the total population of the country. Community participation was initiated in 1990-95 at a slow pace but speeded up thereafter. At present, all states have adopted the concept of JFM. So far, 84,000 JFM committees have

been formulated and benefit-sharing mechanisms are being evolved in different states. State Wise progress till 2003 indicated that 1.7 crore hectares of forest area was under JFM, more was to follow

Accumulation of Capital and Microcredit: -

Accumulation of capital is another fallout of the JFM. The intervention has helped in three areas:

- One is the nature of JFM regulations made by the government. For example, in Kerala, the regulations provide that the community has to compulsorily accumulate a part of the income derived by it from the compounding forest offences, collecting 50 percent share of the final felling. The money is to be used for forest and village development.
- Another Method Initiated By the Andhra Pradesh FD and enthusiastically accepted by the women groups, is to accumulate a part of their wages earned in JFM works. This fund is later used to give loans to women in the same groups. This innovation has been able to keep away local moneylenders who used to charge exorbitant interest rates.
- Another experience encouraged by the Ramkrishna Lok Shiksha Parishad is the 'musti vikshya method'. Each family in FCP is requested to keep aside a handful of rice daily which is then collected every week, sold in the market and then deposited in a bank as a collective fund. This method of accumulation could be done even in non-JFM areas, but JFM has facilitated the process.

Grain Bank: An Innovation in Credit Plus Approach: -

Grain bank or storage grain 'gola' refers cultivators to contributing secure seed and storing food during grains in the community season (monsoon) for the members. It may also check seasonal migration, control exploitation by moneylenders, inculcate saving-investment behaviour and nurture entrepreneurship skill among the members. The members jointly contribute some portion of grain, preferably paddy and ragi, during the harvest season to raise a village-based grain fund. Members of the grain bank borrow the required amount of grain during the lean season and repay the loan along with interest in the form of grain during the next harvest. When the fund becomes large, the surplus fund may be issued to needy people of the neighbouring villages with higher rate of interest in order to earn profit. Some portion of the surplus funds may be sold when the price of the grain goes up. The money earned by selling the surplus grain and remaining fund may be considered as savings/security for sanctioning loans to members of the grain bank from formal banks.

Tribals are called 'adivasis' or 'aboriginals', which means the original settlers of the place or region. They generally live in remote areas, have similar language and kinship systems as well as a general lack of social stratification and are totemistic. Tribal development has become synonymous with deprivation, breeding widespread 'discontent' (Singh and Jabbi, 1995). Despite the guarantees enshrined in the Constitution of India (Article 46), the tribals have the lowest health, education and income standards.

There are 20 countries with substantial tribal populations, India having the largest in the world. The 1991 census of India had recorded the tribal population to be 67.8 million and they constitute 8 percent of the national population. Tribal groups are very heterogeneous. In Jharkhand there are 30 tribal groups, including eight minor tribes, known as primitive tribal groups (PTG).

Result and discussion: -

The gap in development indicators between the mainstream population and tribals needs to be bridged before it becomes a social problem. The physical, social and economic infrastructure would help improve the human development indicators of the community and help in their integration into mainstream financial systems. Micro finance could be used as a tool to bring together tribal communities and empower them to

fight for their due in the development process. Community based organizations such as SHGs and SHG Federations would provide a voice to the tribal community and empower them to exercise control over their resources. Micro finance to serve its mandate of empowerment and poverty reduction, has to be bundled with business development services such as financial literacy, skill building, advisory services, building of marketing capabilities etc. The structure of community-based institution requires investment in the capacity building of the community to ensure sustainability.

Conclusion: -

As the existing financial institutions have not been able to meet the diverse needs of tribals, there is need for promoting CBFIs which focus on specific communities. NSTFDC has not been able to effectively meet the financial needs of tribals due to ineffective and inefficient delivery mechanism and reliance on the formal financial institutions which do not have a favourable disposition towards lending to the poor. NSTFDC could be converted from a subsidy-oriented and loan enabling agency into a CBFI along with infusion of private equity and professional management.

Tribal development programmes to be effective have to be managed by the community itself. Educated tribal youth could be trained and inducted into the programme delivery system. The SHGs of tribals and their federations could be used as delivery channel for tribal welfare and development programmes, which would reduce cost of delivery and leakages.

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A CHANGING ERA OF FINANCIAL INCLUSION FOR TRIBAL PEOPLE: NABARD

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Abstract

Financial inclusion is increasingly being recognized as a key driver of economic growth and poverty alleviation the world over. Banks play an important role in providing financial facilities to the unbanked population. In India, as compared to an urban area, the tribal area was always deprived of banking facilities. NABARD has played important role in providing finance to tribal and tribal areas. With the help of this financial inclusion, access to banking facilities has become easier for tribal people. As the Tribal population was always being excluded from financial assistance; the establishment of NABARD has played a vital role in tribal development. Its initiatives have touched millions of tribal lives across the country

The present paper is an attempt to discuss the vital role played by NABARD for financial inclusion as well as various schemes undertaken for tribal development. It also throws light on NABARD's schemes for tribal development.

Keywords

Tribal India, financial inclusion, financial assistance, NABARD, tribal development,

Introduction

Banking channels were the only organized means of driving financial inclusion. Financial inclusion and access to various financial assistance are available in urban India, but the same is not available in tribal India. Many poor people tend to get cheated and sometimes even exploited by rich landlords as well as unlicensed moneylenders due to the vulnerable condition of the poor people. A large chunk of the unbanked population lives in tribal areas, and even today, the formal banking system has been unable to adequately provide the necessary services. Especially in tribal India, financial literacy remains a challenge. In some cases, the absence of even basic literacy has proved to be a hurdle.

Financial inclusion is the process of ensuring access to appropriate financial services and products needed by all sections of society including vulnerable groups such as weaker sections and low-income groups at an affordable cost in a fair and transparent manner by mainstream institutional players. With the beginning of planned economic development, the Government through

Five Years Plans made significant measures in developing tribal and remote parts of the country. Keeping this as the motive, the National Bank for Agriculture and Rural Development (NABARD) was set up in July 1982 by the National Bank for Agriculture and Rural Development Act 1981. The Act was passed on the recommendations of the "Committee to Review Arrangements for Institutional Credit for Agriculture and Tribal Development" (Shivaraman Committee).

It replaced the Agricultural Credit Department (ACD) and Rural Planning and Credit Cell (RPCC) of the Reserve Bank of India, and the Agricultural Refinance and Development Corporation (ARDC). NABARD has been accredited with "matters concerning policy, planning, and operations in the field of credit for agriculture

and other economic activities in tribal areas in India". NABARD has tried to touch all aspects of the tribal economy by providing refinance support to building tribal infrastructure.

Recently on 12th July 2022, NABARD celebrated its 41st Foundation day by saying, "Stepping into the 5th decade of powering tribal development"

Objectives of the Study

- To review the role and functions of NABARD
- To understand the potential of the role NABARD can play to increase financial inclusion in Tribal India
- To examine the developmental initiatives, and creation of various funds and schemes in respect to tribal development undertaken by NABARD.

Research Methodology

Looking into requirements of the objectives of the research design employed for the study is of descriptive type. The present study has been carried out with the help of secondary data source. Keeping in view of the said objectives, available secondary data was extensively used for the study. The investigator procures the require data through secondary survey method. Different news articles, published journals, economic surveys, Books, reports and web were used which were enumerated and recorded.

Literature Review

- 'Dr. Anoop Kumar Singh, Dr.Anupam Vidyarthi' in their article, 'Role of NABARD in Tribal Infrastructure Development', says that There is huge potential for the development of micro infrastructure in tribal areas but there is no existing mechanism for integrated development of intra-village infrastructure. NABARD is actively working in the field of tribal infrastructure development
- 'Parvesh Kumar Goyal' in his research paper 'The Role Of NABARD In Agriculture And rural Development: An Overview' says that NABARD is providing tribal India all-round assistance. It is, in brief, an institution for the purpose of refinancing; with the complementary work of directing, inspecting, and supervising the credit- flows for agricultural and tribal development.
- Dr. D. Jebaselvi Anitha in her research paper, 'A Study on Financial Initiatives Taken By Nabard To Empower Tribal Economy' says, 'The financial initiatives taken by the NABARD in the tribal area is expected to play a significant role in the emergence of the Indian economy. NABARD develops in all areas of agriculture, manufacturing, and services sectors because each of these sectors will continue to be very relevant to the overall GDP growth as well as employment generation
- Dr. Shirsendu Mukherjee in his research paper, 'Group Lending And Financial Inclusion: The Role Of NABARD' says that NABARD, could link millions of tribal poor to the formal banking system and that could have been the main instrument for Financial Literacy (FL) and Financial Inclusion (FI) in the country. India also brings into the global dialogue a diverse set of approaches to financial inclusion: SHGs, MFIs, Commercial Banks, Insurance Companies, Pension Funds, Cooperatives, and agent banking through Business Correspondents.
- Mr. Sandeep S. Kulkarni in his research paper, Role & Achievements of NABARD in Tribal Development of a Country' says, 'Agricultural & tribal development is dependent on the efficiency of the NABARD, which is doing its job as per the requirements of the economy. This bank has proven its need and by launching new projects, schemes, and loan lending modes it has tried to resolve the problem of finance and development as much as possible.

Functions of NABARD:

NABARD was established as a development bank to perform the following important functions:

- To serve as an apex financing agency for the institutions providing investment and production credit for promoting various developmental activities in tribal areas;
- To take measures towards institution building for improving absorptive capacity of the credit delivery system, including monitoring, formulation of rehabilitation schemes, restructuring of credit institutions, and training of personnel;
- To coordinate the tribal financing activities of all institutions engaged in developmental work at the field level and liaison with the Government of India, the State Governments, the Reserve Bank, and other national level institutions concerned with policy formulation; and
- To undertake monitoring and evaluation of projects refinanced by it.

Besides this pivotal role, NABARD also has some more functions which are as follows

- NABARD gives high priority to projects formed under the Integrated Tribal Development Programme (IRDP).
- It arranges to refinance for IRDP accounts in order to give the highest share of the support for poverty alleviation programs run by the Integrated Tribal Development Programme.
- NABARD also gives guidelines for the promotion of group activities under its programs and provides 100% refinance support for them.
- It is setting linkages between Self-help Group (SHG) which are organized by voluntary agencies for the poor and needy in tribal areas.
- It refinances to the complete extent for those projects which are operated under the 'National Watershed Development Programme' and the 'National Mission of Wasteland Development.
- It also has a system of District Oriented Monitoring Studies, under which, the study is conducted for a cross-section of schemes that are sanctioned in a district to various banks, to ascertain their performance and to identify the constraints in their implementation, it also initiates appropriate action to correct them.
- It also supports "Vikas Vahini" volunteer programs which offer credit and development activities to poor farmers.
- It also inspects and supervises the cooperative banks and RRBs to periodically ensure the development of tribal financing and farmers' welfare.
- NABARD also recommends licensing for RRBs and Cooperative banks to RBI.
- NABARD gives assistance for the training and development of the staff of various other credit institutions which are engaged in credit distributions.
- It also runs programs for agriculture and tribal development in the whole country.

- It is engaged in regulations of the cooperative banks and the RRB's and manages their talent acquisition through IBPS CWE conducted across the country.

Role of NABARD:

The scope of the operations of NABARD is large indeed. Besides providing finance to credit institutions, it is providing innovations in regard to formulation of schemes, monitoring of implementation, evaluation of results and evolution of suitable supporting structures of all kinds of agricultural activities. It is performing the various functions assumed by it smoothly and efficiently and to help NABARD discharge its duty, it has been given certain roles as follows:

- It is an apex institution that has the power to deal with all matters concerning policy, planning as well as operations in giving credit for agriculture and other economic activities in the tribal areas.
- It is a refinancing agency for those institutions that provide investment and production credit for promoting several developmental programs for tribal development.
- It is improving the absorptive capacity of the credit delivery system in India, including monitoring, formulation of rehabilitation schemes, restructuring of credit institutions, and training of personnel.
- It coordinates the tribal credit financing activities of all sorts of institutions engaged in developmental work at the field level while maintaining liaison with the Government of India, State Governments, and also RBI, and other national level institutions that are concerned with policy formulation.
- It prepares tribal credit plans, annually, for all districts in the country.
- It also promotes research in tribal banking and the field of agriculture and tribal development.

NABARD and Financial Inclusion

The Department aligns its activities with the agenda of financial inclusion of the excluded population as per the framework and scope described by the Report of the Committee on Financial Inclusion utilizing the Financial Inclusion Fund (FIF). The major activities include formulation of schemes for financial literacy, knowledge dissemination, creation of infrastructure, facilitating technology adoption by banks, and policy advocacy.

NABARD has supported Financial Literacy efforts through various initiatives keeping in mind its importance to augment demand for financial services, especially for those offered on the digital platform. In addition, in order to augment the supply side of the financial ecosystem, NABARD has also extended support for onboarding to digital platforms, improving connectivity and meeting regulatory requirements.

NABARD has adopted a differentiated strategy since 2019-20 for focused Financial Inclusion Fund (FIF) interventions which still continue to address regional inadequacies and bring about inclusive and equitable financial inclusion across the country. Under the strategy, grant assistance is provided at the enhanced rate of 90% for Special Focus Districts (SFDs) which includes aspirational districts, LWE districts, credit deficient districts, districts identified by RBI, and districts in Hilly states and NER as well as Andaman and Nicobar Islands. In the case of other districts, there will be a standard participation share of FIF support vis-à-vis the type of bank viz., SCBs (60%), RRBs (80%), and RCBs (90%) or ceiling prescribed under the scheme.

Standard schemes introduced by NABARD for Financial Inclusion

1) Financial Literacy Programmes

- i) Financial and Digital Literacy Camps by branches of banks
- ii) Financial and digital literacy camps through FLCs
- iii) Reimbursement of Examination fee of BC/BF
- iv) Demonstration Van for Financial Literacy
- v) Handheld Projector with Battery, Screen, and Speakers
- vi) Kiosk Outlets in unbanked villages of North Eastern Region (NER) States
- vii) Special scheme for saturation of enrolment of eligible operative PMJDY A/c beneficiaries for Social Security Schemes (SSS) in 117 Aspirational Districts of 28 States

2) Banking Technology Adoption

- i) Deployment of micro ATMs
- ii) POS/mPOS Deployment in Tier 3 for 6 centers
- iii) Dual Authentication facility at BC Point
- iv) On-boarding to BHIM UPI
- v) On-boarding to PFMS Platform
- vi) Implementing Green Pin facility
- vii) On-boarding to BBPS

3) Regulatory Infrastructure Support

- i) Membership of AUA/KUA
- ii) On-boarding to CKYCR
- iii) Support for Positive Pay System

4) Support for Connectivity and Power Infrastructure

- i) VSAT deployment in SFDs
- ii) Mobile Signal Booster deployment in SFDs
- iii) Solar power unit/ UPS deployment in SFDs

Financial Schemes for Credit Assistance

Agricultural credit is considered one of the most basic inputs for conducting all agricultural development programmes. In India, there is an immense need for proper agricultural credit as the economic condition of Indian farmers are very poor. NABARD has provided following financial and development schemes for tribal and rural India.

- **LOANS FOR FOOD PARKS AND FOOD PROCESSING UNITS IN DESIGNATED FOOD PARKS:** To provide impetus to the development of the food processing sector on a cluster basis in the country; To reduce wastage of agricultural produce; To create employment opportunities, especially in tribal areas.
- **LOANS TO WAREHOUSES, COLD STORAGE, AND COLD CHAIN INFRASTRUCTURE:** To increase the scientific food grain storage requirements toward food and nutritional security.
- **CREDIT FACILITIES TO MARKETING FEDERATIONS:** Procurement of agricultural commodities including milk; Aggregation, storage, and value addition in a few select commodities like milk, etc. ; Marketing
- **ALTERNATIVE INVESTMENT FUNDS (AIFS):** To encourage entrepreneurship in existing or new activities leading to agricultural rural, and tribal development.; To facilitate the development of model units for emulation by tribal people.; To encourage investment in innovative, high-risk, sunrise activities in agriculture and tribal development sectors.
- **PRADHAN MANTRI AAWAS YOJANA - GRAMEEN (PMAY-G):** PMAY-G aims at providing a pucca house, with basic amenities, to all households and those households living in kutcha and dilapidated houses, by 2022.
- **SWACHH BHARAT MISSION-GRAMIN (SBM-G):** SBM-G was launched by Govt. of India with effect on 2nd October 2014 with the goal to achieve universal sanitation coverage in tribal areas by 2nd October 2019. Ministry of Jal Shakti, GoI is the nodal Ministry for SBM-G and the scheme is being implemented by the State Govts./UT.
- MICRO IRRIGATION FUND
- TRIBAL INFRASTRUCTURE DEVELOPMENT FUND
- DIRECT REFINANCE ASSISTANCE TO CO-OPERATIVE BANKS
- LONG-TERM IRRIGATION FUND

Schemes of Rural and Tribal development

NABARD has started various programs to address farm sector issues such as the development of the Kisan Credit Card scheme, participatory watershed development, technology transfer, capacity building for the adoption of technology, farmers' club program, etc. Promotion of Tribal Farm Sector assumes significance in the context of the pressing need of reducing tribal India's over-dependence on agriculture by providing alternate livelihood options and thereby curbing large-scale migration of small and marginal farmers and agricultural laborers to urban areas.

- **FARM SECTOR**
 1. Watershed Development Programme
 2. Tribal Development Program
- **OFF FARM SECTOR**
 1. Exhibition/Melas
 2. Tribal Haats/Tribal Marts

3. Rural Haats/Rural Marts
4. RUDSETI / RUDSETI Type of Institutions / RSETIs
5. Tribal Innovation Fund (RIF)
6. Support for Tribal Housing and Tribal Sanitation

Conclusion

More than 75 percent people of India depend on agriculture. Rural infrastructure investments help in raising the socio-economic status of the tribal people through increased income levels and quality of life. NABARD is an apex institution for providing credit facilities and capacity building to the Indian rural economy, it has a great opportunity for poverty reduction and socio-economic empowerment of tribal people and Rural India.

With an aim of providing sustainable livelihood for tribes, NABARD instituted TDF with a corpus of `0.5 billion out of its profits. Tribal Development Programme is pro-environment with predominantly long-duration horticultural crops. The horticultural plants give sustainable income to the tribal families over a period of 30-40 years

The information so far gathered evidently proves that NABARD is actively working in the field of tribal infrastructure development. It plays a constructive role in ensuring that the co-ordination between states and the institutions involved in tribal development is smooth and result oriented

Financial inclusion means much more than simply having or not having a bank account: it means not only the mere availability of services but also their adoption and usage. The microcredit movement has shown that despite high transaction costs and no collateral, it is possible to provide poor people in tribal areas, with credit facilities for setting up or expanding businesses, investing in self-employment generating activities, and thereby increasing household security.

As per the recent data, Operations under Financial Inclusion Fund as on 31 March 2022, have Total Sanctions: Rs. 5013.91 crore and Total Disbursements: Rs.2804.57 crore

Here we can conclude that the schemes and financial assistance through financial inclusion provided by the NABARD have played a crucial role in the empowerment of tribal people which has brought drastic changes in their standard of living. A helping hand given by NABARD for financial credit has tremendous impact on the tribal financial sector.

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A STUDY OF SCHEMES TAKEN BY GOVERNMENT OF INDIA IN ASSOCIATION WITH NABARD FOR TRIBAL DEVELOPMENT IN INDIA

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Abstract:

NABARD – National Bank for Agriculture and Rural Development, is a Development Bank of the Nation for Fostering Rural Prosperity. NABARD is an apex regulatory body for overall regulation of regional rural banks and apex cooperative banks in India. It is under the jurisdiction of Ministry of Finance, Government of India. The bank has been entrusted with "matters concerning policy, planning, and operations in the field of credit for agriculture and other economic activities in rural areas in India". NABARD is active in developing and implementing financial inclusion.

Keywords: NABARD, Tribal Development Fund, Livelihood programs, Wadi model.

Introduction:

The importance of institutional credit in boosting rural economy has been clear to the Government of India right from its early stages of planning. Therefore, the Reserve Bank of India (RBI) at the insistence of the Government of India, constituted a Committee to Review the Arrangements For Institutional Credit for Agriculture and Rural Development (CRAFICARD) to look into these very critical aspects. The Committee was formed on 30 March 1979, under the Chairmanship of Shri B. Sivaraman, former member of Planning Commission, Government of India. The Committee's interim report, submitted on 28 November 1979, outlined the need for a new organizational device for providing undivided attention, forceful direction and pointed focus to credit related issues linked with rural development. Its recommendation was formation of a unique development financial institution which would address these aspirations and formation of National Bank for Agriculture and Rural Development (NABARD) was approved by the Parliament through Act 61 of 1981. NABARD came into existence on 12 July 1982 by transferring the agricultural credit functions of RBI and refinance functions of the then Agricultural Refinance and Development Corporation (ARDC). NABARD was built with a vision to become the development bank of the nation for fostering rural prosperity.

Tribal Development Fund

NABARD has been closely associated with tribal development and sustainable livelihoods through orchard based farming systems. As an integral component of NABARD's Natural Resource Management (NRM) policy of providing sustainable livelihoods, NABARD laid special emphasis on providing support for holistic development of tribal communities with orchard establishment as the core element.

Based on the successful experience of Adivasi Development Programmes, NABARD embarked upon an ambitious program of replicating the wadi model across the country. In this direction, NABARD created a Tribal Development Fund (TDF) with a corpus of Rs. 50 crore, out of its profits for 2003-04. The corpus was augmented from time to time. All projects under TDF are implemented by partnering with State Governments, Government of India, NGOs and Corporates.

Genesis

The tribal communities are dependent mainly on agriculture, forests and livestock for their livelihood. In many parts of the country, the tribal communities reside in inaccessible areas and are still devoid of common infrastructure facilities such as road and communication, health, education and safe drinking water, which do not allow them to absorb technological and financial facilities provided by government. NABARD has been supporting tribal development through, separate line of credit to agencies supporting tribal families, promotional activities, etc. However, a key concern for NABARD has been the sustainability of tribal livelihoods. NABARD gained rich experience in this direction through implementation of KfW assisted Adivasi Development Programs in Gujarat and Maharashtra. Based on the successful experience of Adivasi Development Programs, NABARD embarked upon an ambitious program of replicating the wadi model across the country. In this direction, NABARD created a Tribal Development Fund (TDF) with a corpus of Rs.50 crore, out of its profits in 2003-04. All projects under TDF are implemented by partnering with KVKs, NGOs and Corporates. The comprehensive tribal development program, popularly called as "Wadi" model along with agri. allied activities are being implemented for improving livelihood of tribals under this program.

The objective of Tribal Development Fund

Promote sustainable participatory livelihood programs ("Wadi" model and "beyond Wadi approach" along with agri. allied activities) which inter alia, aim at economic uplift through sustainable agriculture, social empowerment, improvement in quality of life including health and women development, in tribal predominant areas of the country supported through Non-Government Organisations (NGOs)/ Community Based Organisations (CBOs)/ KVKs, Corporates etc.

The basic elements of the wadi model supported by NABARD have been briefly described below

- Central focus is on "Wadi" (meaning a small orchard of one or two acre of two crops)
- Agriculture allied & off farm sector activities
- Staggered income over long term through plantation of forest species on the boundaries
- Family based approach towards development
- Sustainability – key for success of the model
- Community ownership of project
- Measures to improve the quality of life of tribal families
- Institutional building by formation of cooperatives
- Support for processing and marketing of farm produce

Tribal Development Fund aims at the following

- Create replicable models of integrated development of tribal families, on participatory basis, through adoption of sustainable income generating activities based on potential of the area and the tribal needs;

- To build and strengthen tribal institutions which would enable the communities to be partners in policy formulation, execution of programs and improve social and economic status.

Utilization of Tribal Development Fund (TDF)

Sustainable and participatory livelihood programs such as tree/ orchard based farming systems (wadi); mixed wadis (mixed farming/multi-tier farming; precision farming; natural farming, etc.

- Agriculture allied and off farm activities;
- Traditional economic activities like collection of minor forest produce, herbal medicines, gums, natural dyes, sheep rearing, etc.
- Livelihoods based on tribal art and craft
- Vertical integration through creation of processing and marketing facilities, common infrastructure, etc.
- Measures to improve quality of life such as preventive health care and sanitation;
- Women empowerment through promotion of thrift groups, drudgery reduction, income generation activities, enabling participation of women in institutions, etc.
- Special plans for landless
- training and capacity building of all stake holders such as farmers, PIAs, Government Departments, Corporate partners, etc. and engaging the services of resource support organizations
- Strengthening of tribal organizations through promotion of co-operatives, project level committees, village level institutions, Producers Companies, etc.
- Potential and exploratory studies, mid- term, ex-post evaluation studies, support to events such as workshops, exhibitions, etc. for promoting tribal activities
- Documentation through publication of literature, documentaries, video films, etc.
- Integrated development of tribal dominated villages with focus on sustainable agriculture practices and allied activities encompassing the entire chain of interventions.
- Publicity measures.

Nature of Support

The fund support will be need based, location specific and flexible for appropriate Utilization. The funding will be done by way of grant as found appropriate. The Tribal Development Fund also envisages financial collaboration with State Governments, Corporates, NGOs, Trusts and other developmental agencies.

Project design

The TDF projects aim to provide sustainable livelihoods to tribal families through orchard based farming systems. The characteristic features of TDF projects are:

- Shift in focus from farmer centric to family centric.

- Project size of 500 to 1000 families covering approximately 500 - 1000 acre of orchard plantation in a 2-3 clusters.
- Support for one acre per family.
- Project duration of 5-7 years.
- The project funding is done on grant/ loan basis or blend of both as found appropriate. Generally, the project cost is met as a grant and it is ensured that the participants contribute at least 25% of the labour component. To inculcate good credit habits among the participants, a small loan component (around 10% of the project cost) is provided as loan to Project Implementing Agency (PIA) for on lending. The loan period and interest rate for on lending to the project participants would be decided at the time of sanction of the project.

Conclusion:

Tribal Development Fund (TDF) was created by NABARD with initial corpus of Rs.50 crore, out of its profits for the year 2003-04. The Fund has grown over the years and the credit balance as on 31 March 2020 was Rs. 1143 crore. As on 31 March 2020, 791 Tribal Development Projects are being implemented with a cumulative sanction of Rs.2302.29 crore. These projects are implemented across 29 States and Union Territories, covering 5.53 lakh tribal families which spread over 4.54 acre of land. Villages such as Pathasingapoor, Lakshmipoor, Adivisarangapoor, Gurram mother, Nagapoor and Morripeta are the prime examples in where survival rates of the plants is up to 80% which are a ray of hope to be considered given the extreme tribal remoteness factors during project implementation phases. In this region's the community participation and farmers involvement is also good with 80% dedicated farmers sustaining the Wadi project.

In Nagapoor, Adivisarangapoor and Pathasingapoor villages Wadi farmers harvested the mango crop. The plants which survived in the first year have given good yields. If the overall limitations of the project be reconsidered and reanalyzed pragmatically and viable field level solutions on a community scale be devised and deployed through the local organizational means, there is considerable scope that the desired benefits reach the targeted tribal community in totality.

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AN ANALYTIC APPROACH OF AN OPTION FOR TRIBAL COMMUNITY LIVELIHOOD USING TRIBAL HANDICRAFT

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Abstract:

The Tribal Entrepreneurship Development Program (TEDP) is aimed at improving the lives of the tribal community of India. The program is focused at providing a platform to tribal artists that can help them reach the international market. This is another step towards 'Atmanirbhar Bharat'. Handicrafts are mostly defined as "Items made by hand, often with the use of simple tools, and are generally artistic and/or traditional in nature. They are also objects of utility and objects of decoration." India has the largest concentration of tribal people anywhere in the world except perhaps in Africa. The tribal are children of nature and their lifestyle is conditioned by the ecosystem. India with variety of eco system presents a varied tribal population throughout the length and breadth. The tribal economy is also equally distinctive since it is closed and undifferentiated characterized by adoption of primitive technology in economic pursuits.

Keywords: Tribal Live hood, Tribal Handicraft, NITI Aayog, Assocham, SEEDS, Atmanirbhar Bharat.

Introduction:

India has the largest concentration of tribal population in the world. The tribal are the children of nature and their lifestyle is conditioned by the eco-system. India due to its diverse ecosystems has a wide variety of tribal population. The prominent tribal population covers around 15% of the total geographical area of the country. Though the tribal are mainly concentrated in the north-eastern and central part of India, however they have their presence in all States and Union Territories. Tribe's people constitute 8.14% of the total population of the country, numbering 84.51 million (2001 Census). There are 697 tribes notified by the Central Government under Article 342 of the Indian Constitution with certain tribes being notified in more than one State. More than half the Scheduled Tribe population is concentrated in the States of Madhya Pradesh, Chhattisgarh, Maharashtra, Orissa, Jharkhand and Gujarat whereas in Haryana, Punjab, Delhi, Pondicherry and Chandigarh no community has been notified as a Scheduled Tribe. The largest number of Scheduled Tribes in a State occurs in Orissa, namely, 62. The criteria followed for identification of a community as a Scheduled Tribe are Indication of primitive traits; Distinctive culture; Geographical isolation; Shyness of contact with the community at large; and Backwardness. Tribal groups are at different stages of social, economic and educational development. While some tribal communities have adopted a mainstream way of life at one end of the spectrum, there are 75 Primitive Tribal Groups (PTGs), at the other, who are characterized by a pre-agriculture level of technology; a stagnant or declining population; an extremely low literacy rate; and a subsistence level of economy. The tribal are good craftsmen and are adept in making handicrafts using the locally available resources. These localized handicraft sector in various pockets of the state can be transformed into livelihood opportunities and the products can be commercially marketed.

The tribal handicrafts are specialized skills which are passed on from one generation to another and these handicrafts are means of livelihood of the artisans. However, in absence of any organized activity in this

sector and the products not being adequately remunerative, there is a possible likelihood of the artisans taking up alternate livelihood options (which may involve migration as well).

Handicrafts are mostly defined as "Items made by hand, often with the use of simple tools, and are generally artistic and/or traditional in nature. They are also objects of utility and objects of decoration." The Indian handicrafts are known the world over for their rich variety, grace, elegance and skilled. Excavations conducted in different parts of India prove that India in various periods had unmemorable handicrafts. The ruins and remains unearthed from Mohan-Jo-Daro prove the high skill of craftsmanship of the inhabitants of this region. Household utensils plain and painted pottery brought about by the rhythmic turning of the wheel, terracotas, weapons and implements, ornaments, were some of the artistic and valuable things found there. Varieties of handicrafts are produced over time in all parts of the country including tribal areas. Thus handicrafts of any given time and space reflect and preserve in them the results of centuries of patient experiments of man under varying circumstances. Like art craft treasures also reflect the taste of human society through the individual and give collective mind of the community. Crafts not only satisfy economic wants but also the aesthetic yearning of man.

India is one of the largest handicraft exporting countries. In March 2022, the total handicraft export excluding handmade carpets from India was US\$ 174.26 million which was an 8% increase from February 2022. During 2021-22, the total exports of Indian handicrafts were valued at US\$ 4.35 billion; a 25.7% increase from the previous year.

According to official estimates, India is home to 7 million artisans. However, data from unofficial sources indicates that the artisan strength is as high as 200 million. The wide nature of this range and disparity in the number is due to the informal and unorganized character of this sector. India is home to >3,000 craft forms with artisans, spread across the country, working with papier-mâché in Jammu and Kashmir, thangka painting in Ladakh and Himachal Pradesh, phulkari and bagh textiles in Punjab, brassware in Haryana, basket-weaving in Uttaranchal, chikankari and zardozi work in Uttar Pradesh, blue pottery and block printing in Rajasthan, ajrak and kite making in Gujarat, gond painting in Madhya Pradesh, terracotta products and warli art in Maharashtra, crochet and lace work in Goa, sandalwood carving and banjara embroidery in Karnataka, vallam boat making in Kerala, thanjuvar kalamkari in Tamil Nadu, telia rumal and kondapalli toys in Andhra Pradesh, ikat work in Telangana, cane baskets in Nagaland, sikki grass products in Odisha, dhokra work in Jharkhand, kantha and patachitra crafts in West Bengal, madhubani paintings and mulberry silk products in Bihar, choktse tables in Sikkim, eri silk products in Assam and bamboo products in Chhattisgarh, Arunachal Pradesh, Manipur, Mizoram, Tripura and Meghalaya.

With this wide range of craft skills and the number of artisans in the country, India has the potential to make this sector a multi-billion-dollar industry. Handicraft exports from India reached Rs. 25,706.3 crore (US\$ 3.5 billion) in 2019–20.

Classification of Handicraft

Handicrafts can be broadly classified in three categories

- Consumer goods - Artisan prepare such utilitarian goods for self-consumption or for exchange such baskets for keeping domestic articles, smoking pipes, footwear, hunting arrows, combs, storing, wooden and stone plates for use ,textile items like shawls, coats, jackets.
- Processing industries such as minor forest products for self-consumption and for exchange at weekly hatt on barter age system or sell them for money to purchase other items for self-consumption.

- Decorative items include jewellery, and ornaments, earrings, anklebells, necklaces, head gears, head dresses, In addition other decorative items such as wall paintings, deities either wood or stone, artifacts. These handicrafts for decoration are for self-use or sell /exchange them in the weekly market for money.

Designing in Handicraft

Designing is a very vast subject and has different meanings for item to item, source to source and product for academic and practical purpose separately. The designing can be categorized in five types viz.: Natural design, Decorative & Stylish Design, Structural Design, Geometrical Design, Abstract Design;

- In Natural design the ideas and motives are taken from nature flora and fauna. Natural design are generally used in children room to acquaint them with nature and surrounding. These designs should not be tinkered to preserve the esthetic beauty and essence of the design.
- The source of decorative and stylish designs is also nature and its elements, which are reproduced with simplification and imagination and are meant for general customers.
- In structural design the structure is the main theme of the design.
- In geometrical design the motive are incorporated from the geometrical patterns.
- In abstract design the theme is hidden in the design itself and the creator is the only person to express its theme, meaning and beauty.

Tribal Handicraft as Livelihood option

The tribal economy is also equally distinctive since it is closed and undifferentiated characterized by adoption of primitive technology in economic pursuits. The tribal people earn in their livelihood by undertaking many occupations such as forestry and food gathering, shifting cultivation, settled agriculture, and industrial labour, animal husbandry, fishing, traditional commerce of which household industry including handicrafts is of prime importance There is substantial gap in the level of development between the scheduled tribes and the rest of the population. The work force among the scheduled tribes constituted 58 percent of the total tribal population. Among them about 55 percent of them are cultivators who are mostly marginal and small farmers. Handicrafts and handlooms are part of their activities but not their main occupation inherited from their forefathers.

Tribal have been producing different handicrafts both utilitarian and decorative over centuries. Tribal economy in the earlier days was a barter system through mutual help. Lending, if any, between different members of the community is also governed by customs and interest has not been applied. Thus self-sufficient economy of the tribal does not have substantial surpluses to warrant establishment of regular markets nor knew their potentialities for their handicrafts. Slowly market economies began to appear around religious festivals and demands for new items started increasing. This lead to weekly markets. Traders or middle men came on the scene and slowly these tribal artisans who display their skill, acquired through tradition, used to sell their products to these traders or middleman, unfortunately these artisans are being exploited and are paid paltry amounts. Even this system is getting eroded due to poor marketing facilities and are unable to with stand competition from manufacturing industries.

Studies have shown that there is continuous depletion of their numbers over time and, many of them have become a large body of landless agriculture labour. Their pride place in traditional craftsmanship which provided an outlet to the innate artistic talents by manifesting itself in full range of variegated shapes size and

designs is at present in the state of total disarray. They gradually are moving towards extinction and the official help to market them is tardy.

Government Initiatives

The government is actively working towards developing the sector to maximize its potential. Artisans face challenges such as inaccessibility of funds, low penetration of technology, absence of market intelligence and poor institutional framework for growth. In addition, the sector is plagued by implicit contradiction of handmade products, which are typically at odds with scale of production. To overcome these challenges, the government has launched several initiatives and schemes.

Ambedkar Hastshilp Vikas Yojana

The Ambedkar Hastshilp Vikas Yojana collaborates with Dastkar Shashktikaran Yojana to support artisans with their infrastructure, technology and human resource development needs. This scheme was launched with the objective of mobilizing artisans into self-help groups and societies with the agenda of facilitating bulk production and economies in procurement of raw materials. The program aims to empower these communities with design and technology upgrades, trainings and design workshops to impart commercial market intelligence, introduce new techniques and develop prototypes to suit the preferences of contemporary markets that are central for the implementation of this scheme.

Mega Cluster Scheme

The objective of this scheme includes employment generation and improvement in the standard of living of artisans. This program follows a cluster-based approach in scaling infrastructure and production chains at handicraft centres, specifically in remote regions, where the sector is largely unorganized and has not evolved to adopt modern developments. Under this scheme, clusters are identified by the Handicrafts Mega Cluster Mission (HMCM) via central and state agencies for up skilling and development.

Marketing Support and Services Scheme

This scheme provides interventions for domestic marketing events to artisans in the form of financial assistance that aids them in organizing and participating in trade fairs and exhibitions across the country and abroad. Financial assistance is also provided for social and welfare needs of artisans. Craft awareness, demonstration programs and buyer-seller meets are another key aspect of this program to ensure integrated, inclusive development of the sector. Another component of this scheme is increasing publicity and promoting brands in print and electronic media to improve visibility.

Research and Development Scheme

This initiative was introduced to generate feedback on economic, social, aesthetic and promotional aspects of crafts and artisans in the sector, with the objective of supporting implementation of aforementioned schemes. An in-house research and development team conducts surveys and studies on crafts and their production challenges, which could range from availability of raw materials and access to technology, product design flaws, quality control procedures, financial assistance, legal assistance, international certifications and other operational issues. This research is conducted periodically, and the findings are evaluated, solutioned and plugged into the relevant scheme.

These schemes fall under the government's National Handicraft Development Program, which is being implemented by the Office of the Development Commissioner of Handicrafts.

Institutions involved for promotion of Handicrafts

- Development Commissioner (Handicrafts)
- Tribal Cooperative Marketing Development Federation (TRIFED)
- States Handicrafts and Handlooms Development Corporation Ltd
- National Centre for Design and Product Development, New Delhi
- Rural Non-Farm Development Agency (RUDA)
- Export Promotion Council for Handicrafts, Delhi
- Council of Handicrafts Development Corporation, Delhi
- Khadi and Village Industry (KVIC)
- Non-Government Organizations

Conclusion:

The need of employment by development of handicrafts sector through locally available resources which may be utilized for the development of handicrafts sector. There is a growing need for awakening and planning for recognition of handicrafts as a potential sector of Indian economy for optimum utilization of natural resources through human force for creation of self-employment and natural wealth. The strength of Indian Handicrafts lies in largely inherited creativity and skill of craft persons, traditional and cultural base, low capital investment and high value addition. The opportunities are focused on growing export market especially in developed countries having preferential taste for handicrafts, awareness and usage of handicrafts in dress and lifestyles, technological possibilities for reducing of drudgery and improving qualities. The weaknesses of handicrafts industry rest upon being unorganized with dispersed production bases, lack of working capital at producer's end, diversity of input needs making co-operativisation difficult, market intelligence and perception and the attitude that craft is mainly decorative and non-essential. The challenges and threats to the craft and craftsmen are from growing competition in export market in view of WTO, continued low return weaning craftsman away from their traditional occupation, scarcity of raw material due to depletion and non-presentation of natural mediums and competition from machine made goods.

The Ministry of Tribal Affairs (MoTA) has launched a number of projects to encourage tribal youngsters to develop their leadership skills. One such initiative is the GOAL (Going Online As Leaders) program that was launched on 15 May 2020; it provides mentorship to tribal youth through digital mode. It's a collaboration between MoTA and Facebook that aims at delivering digitally-enabled mentorship to tribal youngsters and equipping them to become leaders in their fields of interest. It also serves a link between socially marginalized youth and a wealth of opportunities and resources on the other side. Multiple efforts are being made to revive traditional arts and crafts by numerous institutions, NGOs, and government agencies. The Tribal Development Entrepreneurship Program (TEDP) is one such initiative. A joint enterprise by the Ministry of Tribal Affairs (MoTA) and apex industry body, ASSOCHAM, it has helped artisans from the remotest parts of the country to generate decent revenues and provide them a platform to promote their work online. As of today, the initiative has succeeded in bringing 350 tribal artisans from various parts of the country into the mainstream of society. The program has provided artisans with opportunities to present themselves digitally to access global markets. This initiatives are in-line with the Aatmanirbhar Bharat Abhiyan announced by the central government to initiate self-sustenance and help in creating employment-generating opportunities for the tribal community.

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ASSESSMENT OF SOCIO-ECONOMIC EMPOWERMENT OF TRIBAL WOMEN ASSOCIATED WITH SELF-HELP GROUP (SHGs) IN SHAHAPUR BLOCK OF THANE DISTRICT, MAHARASHTRA

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Abstract

According to the 2011 census, the tribal population in India was 104 million, constituting 8.6 per cent of country's population (www.ncbi.nlm.gov). However, decades after independence, this segment is still underprivileged and sidelined in Indian society. Since, early days of their existence till their afterlife, tribal people, particularly women face several issues related to economic and social backwardness.

Empowerment is a process that can make these woman socially and economically capable and SHG is a key to empower marginalised sections of society. Thus, the present study aims to assess Socio-Economic Empowerment of tribal women after association with SHGs.

The study was conducted in Shahapur Block in Thane district of Maharashtra with 70 respondents. Respondents were selected randomly. Structured questionnaire was framed for field survey and parameters such as age groups, monthly income level from SHG Business, educational status and economic status of members. Frequency and percentage tools were used for interpretation of data.

Study concluded that after association with SHGs, there were several positive transformations in this section. Key areas in which changes were noticed, were increased income level, enhanced decision-making skills in family matters, participation in social activities, and ability to support their family in crucial time. The study proves that SHGs have empowered Tribal Women to some extent. However, many such sustained efforts from the government and social institutions with regards to awareness and training programs at village level of every district are required to empower tribal women.

Keywords: Socio-Economic Empowerment, SHGs, Tribal Women

Introduction

“Economic Growth doesn't mean anything unless it is inclusive Growth”

-John Green (Author and Blogger)

A tribe is a broad word for a human social group that primarily inhabits in a rural area and makes their living from farming and animal hunting and migrating from one place to another as per their convenience. They have unique cultural, religious, and traditional behaviors that diverge significantly from accepted norms. They

differ from other groups in the national community in terms of their social, cultural, and economic circumstances. Their own conventions, traditions, or particular laws or regulations either entirely or largely govern their position. Like any other social group, half of the tribal population consist of tribal women. Women in tribal society play vital role in their socio-cultural, economic, and religious life and are considered as an economic asset in their society. *Ethnic Groups or Indigenous People (Adivasis) Officially Declared as Scheduled Tribes in India Which Consist of 104 Million People, or 8.6 Percent of the Country's Total Population. Despite the Fact That 705 Ethnic Groups Are Recognized in India. Out of 705, 47 types of tribes were recognized in Maharashtra like Bhil, Munda, Baiga, Kokana, Madia, Warli, Gond, etc.*(Government of India & Ministry of Tribal Affairs, n.d.)

Constitutional Framework

The Fifth Schedule for Central India and the Sixth List for specific regions of north-eastern India are two laws and constitutional provisions in India that acknowledge the rights of Indigenous Peoples to land and self-government, although their implementation is far from ideal. India agreed to support the United Nations Declaration on the Rights of Indigenous Peoples as long as all Indians were Native Americans following independence. Therefore, it does not believe that India is covered by the UNDRIP's definition of "Indigenous Peoples." The State Government of Jharkhand declared the International Day of The World Indigenous Peoples celebrated on August 9th every year worldwide as a State holiday.

Socio-Economic Status

In the modern era; when people are witnessing revolution and development in all walks of life, there is a segment of population deprived of fundamental human rights.

Tribal society are lagging far behind in various walks of life like human rights, education, employment, good health, and socio-economic empowerment etc. Empowering may be understood as enabling weaker sections like poor women, especially tribal women to acquire and to possess power and resources, in order to make decisions on their own. **They don't even know the meaning of equality and also they are not aware about their welfare.** Adivasi (Tribal) women as like other Indian women have lots of special qualities but they are not aware about those qualities, they are not trying to use their qualities to improve the socio-economic conditions.

Self-Help Group (Empowering)

The Government of India and NABARD has taken many initiatives for their betterment, in order to improve their socio-economic status. One such initiative is **"Self-Help Group"**. The concept of Self-Help Group originated from Grameen Bank of Bangladesh. Where banks provide micro-credit to the small group of people, who belong to the same socio-economic background, it helps them to improve their standard of living and to earn for their livelihood. With successful implementation of the above concept in Bangladesh, Government of India, RBI, and NABARD took initiative to promote SHGs in India. NABARD linked SHGs with the Bank in 1992 which helped to improve their small business and made them capable to help themselves, to make them socio-economic independent which is helpful to build their confidence and make them capable to come into the mainstream of society. (Bandeekar & Jaiswar, 2021)

Literature review

(Prajapati Manisha et al., 2020) The goal of the research was to examine the effects that Self Help Groups (SHGs) and Micro-Finance has on the underprivileged tribal women who live in tribally populated areas of Madhya Pradesh. The study's findings showed that the amount of empowerment between the pre-

SHGs and post-SHG situations differed significantly. The paper concludes that all of the low-income households are grouped into independently run, higher-earning groups.

(Murry Nchumthung, 2018) Study examined the effectiveness of women's SHGs as well as its socioeconomic effects on tribal women in Nagaland. This study also focused on the issues that women SHGs in Nagaland were facing and made recommendations for how to deal with them. Further research revealed that key performance factors for the effective operation of SHGs in Nagaland included members' engagement in training, group homogeneity, decision-making patterns, payback performance, and the proportion of production loans to total loans.

(Samantaray & Ananth, 2018) Research article examined “The socioeconomic empowerment of rural women through SHGs”. The study showed that the group members' progress was minimal. Responses to advancements in a variety of technological, economic, income-generating, and marketing areas were extremely weak. Significant changes were not seen in socio-cultural areas either. It was advised that the organisations supporting SHGs should organise the rural women, educate them technically, and boost their risk-taking capacity so they can engage in income-generating activities on a commercial basis and become financially independent.

(Madanant & Rodrigues, 2017) Their study revealed that SHGs had empowered women by assisting them in safeguarding their livelihood and cultivating the habit of saving alongside enhanced social relationships. The researchers emphasised that one of the most crucial institutions is Education. By enhancing their personalities and shattering the mould of ignorance, underprivileged poor women in society can also be uplifted in rural areas, paving the door for actual women's social growth and empowerment.

(Sujeetha et al., 2017) in their paper entitled “Socio Economic Characteristics of Self Help Group Tribal women in Nilgiris District, India” aimed to determine what factors led tribal women to join SHGs. Total sample size 120 were randomly selected. This study revealed that tribe women had low credit orientation, low leadership abilities and low level of socio-cultural linkage. Study also found that for making decisions at all levels tribal women were dependent on their family members.

(Singh et al., 2016) The study revealed that SHGs had a positive influence on the employment, earning potential of SHG member, assets formation and other social factors. The SHG member households had to address issues like slow credit delivery, excessive interest rates on credit amounts, a lack of training, poor marketing, and competition from MNCs. But promoting SHGs in the state will take much more work from the government and the banking industry. There is need to pay attention to loan distribution, training facilities, and programmes to raise knowledge of adopted economic activity.

Profile of SHGs Tribal women in Shahapur Block

In Thane District, Maharashtra, Shahapur Teshil is a sub-district administrative division. There are 225 villages including 6 towns within Shahapur Teshil. Cherpoli, one of the 225 villages in Shahapur Teshil, has 6193 residents, while Ghosai, with a population of zero, is the least populous. In the administrative division of Shahapur, there are 6 towns in the Shahapur sub-district. Shahapur Teshil's Khardi (CT), which has a population of 5579, is the most populous town. According to Census 2011 data, Shahapur Teshil has a total population of 314103. In Shahapur Teshil, there are 957 men for every 1000 women. In Shahapur Teshil, 75.93% of people are literate. In Shahapur sub-district, a total tribe population is 112183 out of 55589 population of women tribe with literacy rate of 59.8%.

In Shahapur District, total **330 SHGs**, in which **3952** women from 24 villages are associated with Umeed, MSRLM (Maharashtra State Rural livelihood Mission). Out of 3952 SHG women, 90 are from SC category, 944 form ST category, 2895 from OBC category and 23 are from Minorities Category. Revolving fund and Community Investment fund (CIF) were distributed by Umeed MSRLM amounted Rs.48,00,000 to 14 Gram Panchayat in Shahapur District. (Data received from District Manager of Umeed MSRLM, Shahapur, dated-8th June, 2022)

Need of the Study

Women's empowerment is a process which promotes women participation in communities and organisations that enhances socioeconomic status of women in society. There is need to empower women especially in the tribal areas. To solve their problems, Self-help groups work as a tool for the weaker sections to channelize their lives in better manner by providing income opportunities, easy loans with concessional rate of interest, developing saving habits and starting their own micro business with micro credit. SHGs in all ways have strengthened the tribal community and contributed to the progress of the nation.

Objectives of the Study

Following are the main purposes been studied by the researchers:

1. To study the profile of SHGs Tribal women in Shahapur Block.
2. To examine the Socio-Economic Empowerment of Tribal women after association with SHGs.

Research Methodology

Data Base

The study is based on Primary Data which is collected directly by the researcher from 70 respondents and Secondary data referred from newspapers, e-magazines, websites, e-journals etc.

Nature of Study

Present study is descriptive in nature and it explores the demographic profile along with socio-economic empowerment of respondents after association with SHGs.

Sampling Size & Technique

For this research study sample size of 70 responded selected randomly from 7 SHGs in Shahapur Block of Thane District.

Statistical Tools

- *Percentage*
- *Frequency table*
- *Bar chart*

Limitation of Study

- The study is limited to 70 respondents only from Shahapur Block of Thane District because of time constraints.
- Due to small sample size, the results cannot be taken as universal.
- The accuracy of the figures and data are subject to the respondent's view.

Data Analysis and Findings

1: DEMOGRAPHIC CHARACTERISTIC OF RESPONDENTS

Particulars	Categories	Frequency	Percentage (%)
Age:	18-35 years	30	42.86
	36 to 59 years	37	52.86
	above 60	3	4.28
	Total	70	100
Marital status:	Divorce	2	2.86
	Married	63	90
	Unmarried	2	2.86
	Widow	3	4.28
	Total	70	100
Role in SHG:	Chairman	10	14.29
	Member	52	74.29
	Secretary	7	10
	Treasurers	1	1.42
	Total	70	100
Education:	Graduate	3	4.28
	HSC	17	24.29
	Illiterate	7	10
	Primary	20	28.57
	SSC	23	32.86
	Total	70	100
Monthly income from SHG business:	Below Rs. 500	28	40
	Rs. 501-1000	16	22.86
	Rs. 1001-2000	11	15.71

	Rs. 2001-5000	3	4.29
	Above Rs. 5000	12	17.14
	Total	70	100
Type of family :	Joint	45	64.29
	Nuclear	25	35.71
	Total	70	100
Economic status of members:	APL	21	30
	BPL	49	70
	Total	70	100

Table 1: (Source- Primary Data)

Interpretation:

- Table 1 presents a summary of the frequency data and percentages of demographic profile where the age group of 36 to 59 years show the highest respondents with 52.86%.
- 74.29% of respondents are associated with SHGs as Members and 22.86 % of respondents earned monthly income from SHG business between 501 Rs. to 1000 Rs.
- 32.86 of respondents have their education level up to SSC. 90% of respondents are married while 2% are single.
- 64.29% of respondents are living in a joint family system and most of them are living below the poverty line.

2: SOCIO-ECONOMIC EMPOWERMENT OF TRIBAL WOMEN AFTER ASSOCIATION WITH SHGS.

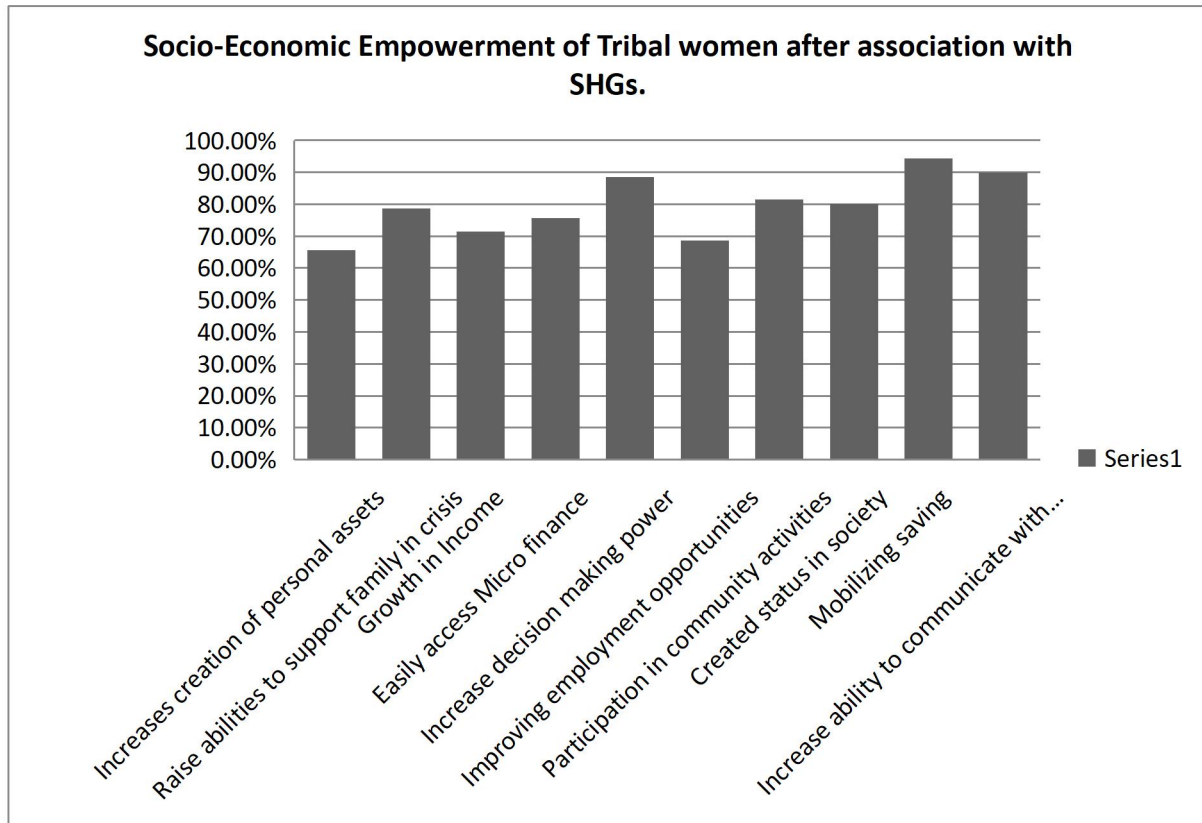


Table 2: (Source- Primary Data)

Interpretation:

- Table 2 indicates a summary of the Socio-Economic empowerment of Tribal women after associating with SHGs. Study revealed that 94.30% respondents (tribal women) mobilised their savings, 90% of respondents have increase the ability of communication with family member, 88.60% respondents have better decision making power, 81.40% respondents have participated in community development activities which have increased their status in society by 80%.
- Study also found that after joining SHGs, 75.70% of respondents have easily assessed micro credit from the Bank and increased their income. 78.60% of respondents have the ability to support their family in difficult time.
- Study analysis shows that 68.60% of respondents are getting employment opportunities and 65.70% respondents have increased their personal assets by joining SHGs.

Conclusion

Women are an essential part of our society and they play a very crucial role in the progress of any community or any groups. However women face many issues which affect their social and economic progress and in a way hinder the progress of our nation. One of the significant solution to this issue is socio-economic

empowerment of women through Self-help groups. Research study revealed that a substantial number of tribal women were living below the poverty level. However SHGs can play significant role in addressing socio-economic issues and empowering this marginalised segment of the society. It can be said that SHGs are working in the right direction by empowering tribal women and also eradicating poverty alongside.

The present study concludes that there is improvement in lifestyle of the females of the tribe. It revealed that after associating themselves with SHGs, there was significant improvement in the women's family and social status. They exhibited better decision making skills that further helped them in maintaining better relations within the family and overall in the society as well.

One of the findings of the study indicates that women sought financial assistance from the banks with the help of SHGs. This leads to their social and economic independence.

Though it is proved from study that SHGs have empowered Tribal Women, but still there is a long way to go. Many such sustained efforts from the government and social institutions with regards to awareness and training programs at village level of every district are required to empower tribal women. This will certainly enhance their skills and make them socio-economic independent.

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TRIBAL CHARACTERS OF NORTHEAST INDIA: A STUDY ON THE CONTROL OF SPREAD OF COVID-19

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Abstract:

Northeast (NE) India is connected to the main land of the country with a narrow strip of 20 K.M. at chicken's neck (Siliguri Corridor), on Assam-West Bengal border. Out of the total geographical land boundary of Northeastern Region (NER) 99 percent (5182 KM) are surrounded by the foreign countries viz. Bangladesh, Bhutan, Myanmar, China and Nepal. Out of the total land area in NER major portion are occupied by tribal people. Non-tribal of NER is mostly residing in Assam, Tripura and Manipur. Majority of the tribal people in NER are peculiar and significantly different from the non-tribal of the main land of the country. Primary objective of this paper is to analyze a few basic peculiar characters of tribal people in NER that restricted the spread of the pandemic Covid-19. Initially from China to the other parts of the world the corona infected Covid-19 had devastated the developmental activities including human being. Majority of the regions faced total lockdown in order to restrict or minimize the spread of Covid-19. The NER of India is peculiar and occupied its place in Covid-19 map in the latter days of infection. Paper stated a few common characters of majority of the tribal people and analyzed the way how it spontaneously restricted the spread of Covid-19 in the region. Paper under takes the descriptive methodology of study and based on the individual level of field verification as well as the data collected from a few published and unpublished secondary source.

Keywords: Character, Control, Covid-19, Northeast, Tribal etc.

Introduction:

India is a land of cultural diversity. Different caste, creeds have their own culture and tradition. Especially the North Eastern Region (NER) is a place of unity in diversity. There are about 427 tribal communities all over India, of which about 145 major tribal communities and a total sub-tribes of 300 are found in northeast India. They all follow their own social norm but all maintains unique social set up of the region. They all live together in a united way and carry the single identity i.e. a resident of NER.

The pandemic Covid-19 has infected each and every corners of the World. India or the Northeast is also not exception to the disease. From December 2019 to the days of writing of this paper always there is report of infection of Covid-19. No one can say that he or she is escaped from the pandemic. Either in positive or in negative ways Covid-19 has impacted the country as a whole. In comparison to the other parts of the county NER was infected late and infected less in number. Out of the total population of NER especially the tribal people of the region are infected less in number.

Hereby in the following paragraphs we are analyzing some of the significant characteristics of majority of tribal people of NER that helped to restrict the spread of Covid-19 in the region. Characters may not be uniformly applicable to all the states or the people of the region but they are found as a whole in the northeast (NE). Characters are discussed bellow-

1. Isolated Geographical Set-up: The NER is bounded by four foreign countries including China where Covid-19 has originally taken the initial shelter. The region is connected only with 12 KM. land boundary to the main land of the country. Assam is the entry point to not only the NER but also the East and South East Asian continent. The region is geographically isolated and that helped to restrict the spread of Covid-19. Hilly terrain of the region has helped to control the spread of the disease. Transportation through roads and airways were controlled at Guwahati (Assam) in addition to the state boundaries. Except emergencies all physical transportation were halted in the region. Thus the isolated geographical set-up of NER has helped to control the spread of Covid-19 in the region.

2. Transportation Bottlenecks: From the days of independence NER is always demanding to remove the transportation bottlenecks of the region. Entire NER is just starting its journey of economic development through setting up of at least one airport in each state. Cancellation of flight services from Guwahati to the other capital cities of the NER is a common character of the region. Improper road condition, heavy fog, unavailability of speedy and comfortable train services in many of the areas, soil erosion, heavy rain etc. always control people from moving from one part to the other. In majority of the hilly terrain, transportation is not at all available and really restricted the spread of Covid-19.

3. Low Expectation and Self-Dependency: Majority of the hill people of NER is characterized by low expectation. They are not aggressive for anything. Except Mizoram other states of the region have low literacy rate and hence their expectations for future days to come is also very low. They are self dependent in nature. Whatever they get in their own residential places they remains satisfied with that. Transportation and communication bottlenecks may be a reason for this special character of Northeast India. Majority of the tribal people in NE never willingly show their interest to move out of their own places or villages. They all like to work and earn livelihood in their own locations. Still the number of hill or tribal people in the capital cities of the country is very limited. Majority of the tribal people always like to stay in isolation bypassing the city crowds and that special nature helped them to control the spread of Covid-19.

4. Organic Food Habit: Tribal people of NER always like to eat organic vegetables. They prefer to grow their own requirements in their own fields in and around the limited residential areas. They prefer the vegetables like French beans, squash, tomato, peas, cabbage, carrot, spinach, lettuce, mint, green/red/raja chilies, spring onion, mushroom, etc. On the other hand they always use fewer amounts of packaged spices or oil. They prefer boil items than the spiced foods. Tribal people always prefer to take at least one pure boil item with their any of the meals. Significantly, majority of the tribal hill people except in Assam normally like to eat red meat (beef, pig etc.) with their meals. All these basic foods help to boost immunity in human health. Thus, there are enough peculiar characters of tribal hill people which restricted the spread of Covid-19 in the region.

5. Timing of Taking Food and Rest: Tribal hill people are always conscious to the timings. They always prefer to follow their own timings for the day to day activities. They always get up early in the morning and take their food in proper time. They do not take any kind of heavy food in the night time. Dinner they take normally before it goes dark in the evening. And they prefer to go for evening walk just after the dinner. In time of bed usually they prefer to take either water or any kind of light food. The principle of tribal hill people is that 'work or walk after the food'.

6. Ayurvedic System of Treatment and Taking Precaution: Tribal people of NER always prefer to live in hill areas. They always reject plains stating pollution composition in those areas. They like to construct houses in the midst of forests. Wherever they go out from their house they prefer to come back with some natural tree leaves, roots, stems etc. They prefer to use those items either for eating purposes or for treatment

of different disease. They normally do not prefer to go to allopathic treatments either in direct or indirect ways. They prefer to use natural compositions as medicines. They prefer ayurvedic medicines than the allopathic. If require for any major health disorders they may meet allopathic doctors but precautionary treatment they always like to take from nature.

7. Preference of Physical Exercise: Since tribal people live in hill areas they always face physical exercise attached with their livelihood activities. Regular up-down, regular walking of tribal people becomes a part of their regular exercise. Besides that hill people always prefer morning walk, evening walk, different kinds of games and sports specially football. They always maintain physical fitness which helped them boost up immunity and restrict the spread of Covid-19 in the beginning.

8. Residential Settings: Tribal people always like to construct their houses in hill areas. Looking into the water sources and greenery forests they prefer to construct their houses in forests. They normally reside in hill areas but not like a village but in a scattered way of construction. They always get fresh air which is very rare in towns or cities of the country. Due to cold weather hill forests of northeast are also mostly free from wild animals. Therefore, they can construct their houses wherever they prefer specially in forest areas. Thus, by regular traditional habit tribal people maintains physical environment and social distance which are the required condition to restrict the spread of Covid-19.

In one sense of living and livelihood pattern the tribal people of NER are lucky enough in comparison to the others. They are occupying the places which are special natural zones not only in the region but also in the country. If somehow other non tribal people of the country visit those tribal people living areas of the NE then they find it as magic. Greenery clean rain fall areas of the northeast may give so many clues to the non tribal people for better living and livelihood.

Conclusion: Tribal people of Northeast are much peculiar in nature. Majority of them prefer to live in an isolated world wherever they follow their own tradition and culture. Their food habit, livelihood pattern, residential structure, etc. are sustainable in character. Knowingly or unknowingly they follow some norms and traditions which are much require in restricting the spread of Covid-19 in the region. Food habit, regular physical exercise, social distance, maintenance of physical health and hygiene etc. are the part of their livelihood pattern and helped them a lot to restrict the spread of Covid-19. Covid-19 is a declared pandemic; if someone, somehow, somewhere was able to restrict the spread of the disease then that is really praiseworthy.

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EMPLOYABILITY SKILLS AND ECONOMIC EMPOWERMENT OF WOMEN IN SLUMS IN THE TIRUNELVELI DISTRICT

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Abstract:

The empowerment of women is one of the central in the process of development all over the world in the 21st century. Women's empowerment can be defined as a change in the circumstances of a woman's life, which enables her to raise her capacity to manage a more enriched and rewarding life. Empowerment of women is essentially the process of lifting the economic, social, and political status of women. Education and occupation is the fundamental instrument to expand women's ability to have resources and to make their deliberate life choices. In India, women's empowerment is multi-dimensional in nature which requires the active participation of all the communities in the developing nation. The government of Tamil Nadu has given due importance and it plays a vital role in implementing various schemes for women's empowerment. This paper attempts to analyze the participatory role of women, in community livelihood programs conducted by the "Tamil Nadu Slum Clearance Board" in Tirunelveli District to increase their employability skills and their economic status.

Introduction:

Empowerment refers to the process of enhancing the capacity of individuals or groups of people to make their choices and to transform those choices into desired actions and outcomes. It is a multi-faceted, multi-dimensional concept which determines by social and cultural factors, it has many elements like Economic, social, political, and personal. Women's empowerment is a process in which women gain a greater share of control over resources and access to money and control over decision-making in the home, community, society, and nation, and to gain 'power'. Empowering women is not only useful for women but also for society as a whole. Education is the main instrument for transformation in any society, by educating women, a country can reduce poverty, improve productivity and offer its children a better future and also increases the participation of women in the labor force reducing poverty in the economy.

Statement of Problem:

The women in Tamilnadu are mostly having a low level of income and their socio-economic status is very low. They are not given equality in various aspects such as economic, political, administrative, etc. To empower them the government of Tamil Nadu implemented various women-centric schemes with the prime objective of bringing about socio-economic development and empowerment of women. As a part of these activities, the government has selected TNSCB to implement these schemes to empower women in the weaker sections of the community. Hence it is necessary to study the role of the TNSCB in implementing the programs which are sponsored by the state government with the following objectives.

Objectives of the Study:

1. Examine the extent of women's participation in the community development programs conducted by the TNSCB.

2. To access the level to which women get empowered by participating the community development programs.

Methodology;

This study is conducted based on the primary data for its analysis. The primary data was collected from 183 samples from the slum areas in Tirunelveli district those who benefited from the Slum clearance Board, Tirunelveli through their community development program. The study is mainly based on the employability skills of the beneficiaries and understanding of the level of participation in the livelihood programs conducted by the TNSCB. This researcher used a simple percentage and linear regression model as a statistical tool for his study. The period of study was in the year 2020-201 and this study was conducted in Tirunelveli District.

Review of Literature:

According to Taylor and Perezniето (2014), Women's economic empowerment is the process of achieving women's equal access to and control over economic resources and ensuring they can use them to exert increased control over other areas of their lives¹.

Chiranjeevulu and Krishna Murty (2011), there is a need to have women-friendly economic policies that can enhance their social and economic position and make them self-reliant. There should be a clear vision to remove the obstacles in the path of women's emancipation from the government and women themselves. Efforts should be made for the all-around development of each and every section of Indian women and give them their due share².

According to Radhakrishna Rao (2010) a place where there is the highest literacy rate in India, the best health care, and a low infant mortality rate. Women in Kerala enjoy a privileged position in society³.

Dr. Nishishkant Jha (2008) in his paper women's empowerment, has described the worldwide situation of women's empowerment and several measures taken by the Indian government for women's empowerment, such as giving them educational facilities, employment, and entrepreneurship opportunities⁴.

According to Bhowmik (2005), Status and Empowerment of Tribal Women in Tripura, This discrimination is more acute in the remotest rural areas as the urban tribal women have been able to overcome both their backwardness and also rural disadvantages. According to the author, it was due to some unbalanced and incomprehensive work programs which were unable to reach grass root level needy people⁵.

According to Parvathi and Karthikeyan (2002), education plays a role as a means of human resource development for sensitizing one's perceptions, awareness and for motivating and changing one's behavior to suit arising needs, and demands, and opportunities for survival, growth and development. Education is the greatest force for empowerment. The process of education will not be complete without value content. Empowerment can only be acquired through knowledge⁶.

Amartya Sen (1999) studied economic reforms in India and found that income enables other capacities. Although this may be true for upper-class women seeking personal satisfaction, the primary reason why poor women labor outside the home is income generation to pay for basic survival needs⁷.

According to United Nations (1997) "Women are the invisible workforce in India", Without equal access to the job market, women cannot participate in better-paid work so their economic status remains stunted. India has forsaken an untapped human capital resource with high potential⁸.

Role of Tamil Nadu Slum Clearance Board:

Tamil Nadu is one of the most urbanized states in the country with 48.45% of the population of the State living in urban areas. The slums are typical centers of unsafe housing, unhygienic and insanitary surroundings without the basic civic amenities for healthy living such as safe roads, drinking water, electricity, solid waste disposal, etc. The Census department in its report for the year 2011 has assessed that 14.63 lakh households are living in the urban slums of Tamil Nadu⁹.

Tamil Nadu Slum Clearance Board (TNSCB) was established in September 1970 with the motto “GOD we shall see in the smile of the poor” to provide them with livable housing with basic infrastructure facilities and livelihood programs to improve their living conditions. The Board initially implemented its activities in Chennai and has gradually extended to other urban areas of Tamil Nadu since 1984 in a phased manner.

The role of TNSCB is not only to construct houses in the slum areas but to make the housing programs more comprehensive and complete they are conducting socio-economic and livelihood programs but Community development activities are also being carried out. The major programs carried out for the socio-economic betterment of the slum families in Tamil Nadu includes Employment Training Programme, Post Resettlement Services, and Livelihood activities.

The main aim of the employment training program is to upgrade the skills of slum youth to make them more employable through formal and nonformal short-term courses with need-based employment opportunities. These courses are conducted through Government and Non-Government organizations and reputed training institutes. The special feature of this program is, that TNSCB is providing a stipend to meet their transportation cost for attending this training programme.

Data Development & Analytical Framework:

The survey was conducted among 183 beneficiaries living in slum areas in Tirunelveli District, among the beneficiaries, 116 (63%) of the people got married, and unmarried people 67 (37%). The literacy levels of the beneficiaries are about (168) 92%, which means among the total samples only 15 (8%) peoples are illiterate. The studies were conducted based on the variables among the female population, to study the economic impact of the women who have benefitted from these livelihood programs.

Table: 1

Data Summary of 183 Beneficiaries and their Marital Status

Gender	Marital Status		Total
	Married	Unmarried	
Female	116	67	183
Total	116	67	183

Source: Primary Data

From the above table, it has been observed that 183 of the female population got benefited from the slum clearance board through various housing schemes, among the total 183 female beneficiaries 128 (70%) of the female population have attended livelihood programs to enhance their living standards.

Table: 2**Data Summary age wise classifications of Beneficiaries**

Age	The beneficiary of Livelihood Programmes		
	Yes	No	Total
1 - 30 Years	98	0	98
31 - 40 Years	30	40	70
Above 40 Years	-	15	15
Total	128	55	183

Source: Primary Data

From the above table it reveals that 98 (77%) of the people who have benefitted between the age of 1 to 30 years and 30 (16%) of the people who have benefitted between the age group of 31 to 40 years, there is no beneficiary who has attended these programs from the age group above 40.

Table: 3**Data Summary Education Wise Classification of Beneficiaries.**

Level of Education	Female		Total
	Married	Unmarried	
Illiterate	15	0	15
Primary School	18	3	21
Middle School	15	7	22
High School	21	34	55
Higher Secondary School	17	53	70
Total	86	97	183

Source: Primary Data

From the above table it shows that 15(8%) of the people are illiterate, 21 (11%) are having education up to primary school, 22(12%) of people have their education level up to middle school, 55(30%) of the peoples having education up to high school level and 70 (38%) of the people's education up to Higher Secondary level of peoples earning their income through other jobs

Table: 4**Data Summary Occupation-wise classifications of Beneficiaries**

Nature of Employment	Female		Total
	Married	Unmarried	
Self Employment	15	17	32
Monthly Income	81	30	111
Permanent Income	7	5	12
Daily Wages	13	15	28
Total	116	67	183

From the above table, it shows that 32(17%) of the people earn their income through self-employment, 111 (60%) through monthly income, 12(7%) of people through daily wages and 28(16%) of people earn their income through other jobs.

Table: 5**Data Summary Source of Income wise classifications of Beneficiaries**

Occupation	Female		Total
	Married	Unmarried	
Live Stock/Poultry	9	15	24
Agriculture	8	0	8
Daily Wages	13	15	28
Others	86	37	123
Total	116	67	183

The above table is showing the source of income of the beneficiaries from these beneficiaries 24 (14%) people are earning through livestock/poultry, 8(4%) people are earning their income through agricultural based activities and 28(15%) of peoples are earning their income through daily wages and 123(67%) of peoples are earning their income through other jobs.

Table: 6**Data Summary Income classifications of Beneficiaries**

Average Monthly Income	Female		
	Married	Un Married	Total
1000-5000	2	9	11
5000-10000	34	14	48
10000-15000	65	39	104
15000-20000	15	5	20
Total	116	67	183

Source: Primary Data

The above table is showing the income level of the beneficiaries from these beneficiaries 116 (63%) of the married and 67 (37%) of the unmarried people have the income earning capacity, among the female population 11 (6%) of the peoples are earning a monthly income of Rs.1000-5000 and 48 (26%) of peoples are earning Rs.5000-10000 per month and 104 (57%) of the population has earning Rs.10000 to 15000 per month this contribution is more than the male population and 20 (11%) of the peoples having to earn capacity of more than Rs.15000 to 20000 per month. Hence it reveals that come level of the female population has increased more and above the male population.

Table: 7**Data Summary Female Beneficiary Participation in Livelihood programs**

Name of the Course	No of Beneficiary
Computer	15
Bakery	11
Home Appliances	2
Practical Nursing	26
Radiography	2
Beautician Course	31
Tailoring	41
Total	128

Source: Primary Data

The above table shows that the participation of female beneficiaries in attending the livelihood programs is more in the field in which they can participate.

Findings of the Study:

The researcher considered the following factors to find the impact of beneficiaries who attended the livelihood programs conducted by the TNSCB, Tirunelveli.

1. Age of the Beneficiary
2. Education Level of the Beneficiary
3. Nature of Occupation
4. Source of Income
5. Monthly Income

The results of the linear regression model indicate that there is an impact of livelihood programs conducted by the TNSCB on their employability skills among their female beneficiaries. The impact of their employability skills leads to getting a better job for their livelihood and an increase in their economic activity.

Table: 8

Factors that Influence the Employability Skills

Variable	Un standardized Coefficient		standardized Coefficient		Sig.
	B	S.E	B	t.	
Livelihood Programmes (Constant)	0.065	0.204	0	0.318	0.751
Age of the Beneficiary	0.533	0.060	0.569	8.875	0.000
Education of Beneficiary	-0.092	0.019	-0.320	-4.863	0.000
Nature of Occupation	0.142	0.037	0.280	3.887	0.000
Source of Income	0.011	0.021	0.034	0.514	0.608
Monthly Income	0.004	0.049	0.006	0.076	0.939

Source: Computed from Primary Data

Conclusion

The present study concludes that the livelihood programs conducted by the TNSCB play a greater role in increasing employability skills. The said factor has given an idea about the economic empowerment of women and it shows a significant change in their Economic activities related to their daily life. Thus, they will be able to spend for their family in every part of their life. Hence, it is proved that the training program has made every significant change in skill development and aftermath positive consequences.

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WOMEN EMPOWERMENT THROUGH SHGs- TIRUNELVELI DISTRICT

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ABSTRACT:

SELF HELP GROUP (SHG) assumes a critical part in mitigating neediness in India. The National Bank for Agriculture and Rural Development (NABARD) sent off its pilot period of the Self Help Group (SHG) in February 1992 in India to help the poor rustic individuals in giving credit. SHGs are little gatherings shaped by a gathering of country ladies casually to produce support and monetary advantage, feeling of obligation among themselves and these gatherings make the monetary consideration as well as up bring the social rejection of ladies which thusly increment the strengthening of ladies and lessening the social rejection at a bigger degree. The current review is an endeavor to dissect the job and execution of SHGs in advancing ladies strengthening from area Tirunelveli; Palayamkottai, and Ambasamudiram blocks were chosen for the examination. The expansive target of the review is to examine the working arrangement of SHGs for assembly of saving, conveyance of credit to the poor, reimbursement of advances and in developing of assessment of SHG individuals in regards to increment in the force of navigation. Both essential and auxiliary information are gathered and age, family framework and number of wards in the family are examined in segment data. The review centers around the job of SHGs in Women strengthening, social attachment and financial advancement of the poor for their Consolidation. The review uncovered that degrees of fearlessness and confidence of Women expanded showing positive changes. The Women in SHGs arose as more self-assured of their freedoms, specifically while managing the nearby local area and on friendly matters.

Key words: Role of SHGs, Women Empowerment, Micro Finance.

INTRODUCTION:

Self Help Group (SHGs) assume a significant part in easing neediness in country India. The individuals from SHG are from various pieces of India particularly women and they take part in the reserve funds, pay age and different exercises of SHG. The beginning of SHG is the brainchild of Mohammed Yunus, organizer behind Grameen Bank of Bangladesh. SHGs were begun and framed in 1975. In India, it was started by NABARD in 1986-87. (NABARD, 2001) Empowerment is a diverse, complex and multifaceted idea. Strengthening of ladies is a complex idea as well as a cycle where in enormous portion of ladies can get gotten to information, assets and to other scholarly perspectives and oversee their choice in their family, local area and at large nation too. SHG plays a significant part to play in enabling women in our general public. The overall targets of SHG program in India connect with social strengthening (equivalent status, cooperation in direction), financial strengthening (admittance to and command over assets, decreased weakness, and

expansion in pay), and limit building (expanded abilities, information, self and common assistance, and positions of authority) (TNCDW, 20001). Accordingly the examination centers around the job of self improvement gatherings in engaging ladies. The little start of connecting just 500 SHGs to banks in 1992, had developed to over 0.5 million SHGs by March 2002 and further to 8 million SHGs by March 2012. It is widely recognized that the SHGs of poor people will be the main impetus for India to walk towards the very financial power in the impending 10 years.

SELF HELP GROUP (SHGs):

SHG is a little gathering of provincial poor, who have intentionally approached to shape a gathering for development of the social and monetary status of the individuals. It tends to be formal (enrolled) or casual. Individuals from SHG consent to save consistently and add to a typical asset. The individuals consent to utilize this Common asset and such different assets (like awards and credits from banks), which they might get collectively, to give little advances to penniless individuals according to the choice of the gathering. The individuals consent to utilize this Common asset and such different assets (like awards and credits from banks), which they might get collectively, to give little advances to poor individuals according to the choice of the gathering.

NEED OF SHGs:

The country poor are weakened because of different reasons, on the grounds that the greater part of them are socially in reverse, unskilled, with low inspiration and poor monetary base. Exclusively, an unfortunate man isn't just frail in financial term yet additionally needs admittance to the information and data which are the main parts of the present improvement process. In any case, in a gathering, they are engaged to beat a large number of these weaknesses.

Role of SHGs covers the accompanying as under

financial turn of events and inspiring the everyday environments of poor people.

- To prepare the assets of the singular individuals for their collective
- To make a propensity for reserve funds and use of nearby assets in type of using individual abilities for bunch Interest.
- To make mindfulness about freedoms that assistance in monetary help.
- To recognize issues, dissecting and tracking down arrangements in the gathering
- To go about as a media for financial improvement of the town.

REVIEW OF LITERATURE:

With the top goal of this exploration, audit were gathered from books, reports from NABARD, DRDA and other Non Governmental associations, auxiliary information from Census of India, articles distributed within the presumed public and worldwide diaries to grasp the idea and its examination areas.

- A SHG may be a gathering of ladies who consolidate intentionally and store a modest quantity of cash routinely and use inside themselves for their possibility needs (AbhaskumarJha 2000). This instrument has been seen by individuals as a financial device which will loan them credit for their earnest necessities (V.M. Rao 2002) SHGs foster the uniformity within the situation with ladies and it improves the ladies job in all circles of life. (Ritu Jain 2003). the elemental standards of the SHGs are bunch approach, common trust, association of little and reasonable gatherings, bunch cohesiveness, sprit of frugality,

request based loaning, security free, ladies amicable credit, peer bunch strain in reimbursement, expertise preparing limit building and strengthening (N. Lalitha).

- Vinayamoorthy and Pithoda (2007) selected an example from three locale of Tamilnadu i.e., from Vellore, Thiruvannamallai and Dhramapuri regions of the state. The review centered to look at the pay, consumption and therefore the reserve funds example of the individuals subsequent to joining SHGs and the job of SHGs in giving microcredit and reasoned that monetary exercises of SHGs ended up finding lasting success.
- Kumararaja (2009) featured the advancement of SHGs in India and in Tamil Nadu . The review focused on the continual improvement in the quantity of SHG and how much advance authorized for the SHG and dissected the development example of SHG throughout the long term. it's found through the review that nonstop and reliable observing will prompt the consistent development of SHG prompting a general improvement of rustic ladies.
- Dhavamani (2010) targets were to count the event of self improvement gatherings and to break down the strengthening of the ladies through SHGs in Sattur Taluk in Tamilnadu under 3 NGOs. He establishes from his review that SHG may be a suitable choice to accomplish the targets of rustic turn of events and uncommonly ladies strengthening. Through the SHG, the miniature credit is dispensed to rustic individuals for the motivations behind making them to get out an undertaking and using the advance accommodated the pioneering exercises. The propensity for reserve funds assists the individuals with moving faraway from the grip of cashbanks.
- Prasadarao and Radhika (2011) in their test paper made an unmistakable examination on the effect of SHGs on the information and perspectives, Skills, assets, day to day life and native area support and found that SHGs has made an enormous change in their life in all viewpoints. presumably , SHGs have set another strengthening plan for monetary intermediation by banks and has become an expected device for the strengthening of ladies, social fortitude and financial improvement of the poor yet the importance lies on the people groups mentalities which are the greatest detour in the outcome of any program. Subsequently they inferred that ordinary observing and appropriate mindfulness and preparing are fundamental for make the program fruitful and practical.
- Nachimuthu and Gunatharan (2012) made the examination on business of women in Tamilnadu and attempted to track down the strength of SHGs and the various types of endeavors in enabling the ladies. They additionally found that those who laid out the pay age action has enabled more than the other and furthermore the SHG business people are better compared to other (Non SHG) business visionaries. .

Comparatively there are enormous number of analysts are done in the space of Women strengthening and SHGs, yet the present review is extraordinary and select concerning the review region.

METHODOLOGY:

This part frames the wellsprings of data , testing, assortment strategies and different techniques utilized in information examination. Information was gotten from both essential and optional sources. An organized meeting plan helped in gathering essential information from test SHG individuals. Quantitative system is taken on utilizing self-detailing strategy. the themes of the current review were women SHG individuals in Tirunelveli District. The expected examples were picked by taking over a three-stage separated irregular testing technique. the first stage included the NGOs, the next stage zeroed in on the SHG and the

third stage managed SHG individuals based on segment locales. As per the Corporation of Tirunelveli, the segment district in Tirunelveli is separated into three general classifications palayamkottai and Ambasamuthiram comprising of 10 zones. Goals of the Study Even careful the expansive target of the review is to seem at the job and execution of SHGs in advancing l women empowerment, the review features a few explicit goals. They are:

1. To research the segment variables of the example respondents,
2. To dissect ladies strengthening through SHGs in Tirunelveli District.
3. To dissect the financial additions determined by the part after joining and prior to joining the SHGs
4. To interrupt down the social advantages inferred by the individuals from Tirunelveli District.
5. To look at the working arrangement of SHGs for the activation of saving, conveyance of credit ,reimbursement of advance and in developing of assessment of SHG individuals with reference to increment in the force of dynamic in the blocks.

Information assortment and Analysis:

The review was done in the Tirunelveli locale of Tamilnadu state. Two blocks from the loca were chosen by utilizing chit strategy for basic irregular examining. From locale Tirunelveli; Palayamkottai and Ambasamuthiram blocks were chosen for the examination. Subsequently, the rundown of all the SHGs from the chose blocks of locale was obtained for the examination. The evaluation strategy was utilized to choose the SHGs from the chose blocks. From the locale examiner select 20 SHGs for the review. Agent attempted to contact the whole SHGs part anyway because of certain reasons the absolute number of women individuals from SHGs reached from chosen areas . A portion of the respondents couldn't be reached as they were not accessible at the hour of interview. Information were gathered with the assistance of pre-ried semi-organized interview timetable and agenda. Perception, centered bunch conversation and contextual analysis technique were additionally used to help the quantitative information. Examination of the information was finished with the assistance of various factual instrument like recurrence appropriation, rate, mean, standard deviation, weighted mean score, Correlation coefficient(r) as well as different direct relapses. This concentrate additionally featured the effect of the SHGs on the situation with individuals in the family.

Investigation of result:

Examination of the women strengthening through SHGs in this study depends on two aspects: examination of segment data and examination of ladies strengthening. The age, family framework and number of wards within the family are broke down in segment data. the reason of joining SHGs, motivation behind advance, reimbursement of credit, pay, reserve funds, use and powers in significant choices are examined in Women strengthening. Arrangement has been made supported age gathering of the recipients.

Findings of the Study:

The review distinguished different pointers that had contributed towards strengthening of the respondents and analyzed SHGs tasks in such manner. It utilized Descriptive Statistics to sum up the perspectives and self-revealing reactions from individuals from SHGs with regards to recurrence of conveyance, mean variance and rate. T-test, Chi-square, Anova followed by the Duncan Multiple Range Test (DMRT), was utilized to research states of ladies when joining the SHGs. The quantitative outcomes are introduced in three sections

- i) profile of the instance SHGs - this gives data connected with size of the gatherings, the preparation skilled and gatherings held
- ii) social foundation of women in SHGs - this remembers segment subtleties of the people for SHGs and

- iii) Impact on Empowerment of women in SHG: The factors utilized in the IFAD model, for instance , changes in women versatility and social collaboration, work designs, command over assets and thinking abilities are likewise examined.
- Greater a part of the respondents 70.70 percent were viewed as within the classification of consistently and 19.19 percent SHGs individuals in at some point. Just 10.10 percent were never regarding authoritative discipline of SHGs. As respects the interest of people in bunch exercises the all SHG individuals shows that practically all ladies SHG individuals have interest in gathering's movement, which during a way mirrors their contribution and cooperation.
 - The greater part 52.00 percent of the respondents were continuously acting altogether SHGs exercises while 40.40 percent were at some point perform. Just 7.07 percent respondent were seen to be never perform SHGs exercises concerning hierarchical framework.
 - The aftereffect of the review shows that 42.92 percent respondents were seen to possess at some point Performed the SHGs exercises where as 41.41percent consistently perform SHGs work. Just 15.65 percent Respondents were seen that they never perform SHGs work regarding monetary administration. The after effects of the review demonstrated that the respondents 45.45 percent were viewed as in every case effectively worked for outer linkage followed by 36.36 percent were at some point work. Just 18.18 percent respondents were seen that they never play out any SHGs action with regards to outside linkage.
 - Greater a part of the respondents for example 78.94 percent respondents were seen to possess consistently played out the SHGs exercises and perceived by relative and local area where as 24.24 percent at some point perform SHGs work. Change in SHG Member's monetary position: Concerning its impact on the monetary status of those ladies, within the gatherings, Majority of the respondents 79.79 rate interviewees concur that their monetary position has improved since they joined the SHG and 18.18 rates says what's happening is equivalent to ever and just 2.02 rates say that they can not utter a word.
 - Greater a part of the respondent's i.e.64.64 rate within the gatherings have detailed a positive impact on their portion in the family pay and 23.23 individuals express that the circumstance continued as before; just 12.12 rate individuals in these classes separately say that they cannot utter a word.
 - Among all of the respondents, the 48.98 rate saying that they get to require an interest in the family's monetary choices and 38.38percent individuals from the gatherings detailed that they partake the maximum amount as in the past.

CONCLUSION:

Consequently it tends to be closed from the above consider that microfinance is assuming a fundamental part in the social, mental also as monetary strengthening of women in India. The cooperation of women in SHGs has enhanced their pay, reserve funds, and strengthening. The association of the women in the gathering significantly adds to progress and flawlessness in the personal satisfaction, societal position and certainty of the individuals, the SHG within the review region are starting to lead the pack and assuming a significant part in friendly change, foundation building, and government assistance exercises. However various examinations led at different levels show various ends, it tends to be recognized from the present review that in spite of bottlenecks, microfinance is provided for aiding the poor to upscale themselves to a superior living and assuming a fundamentally sure part in overhauling women empowerment.

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NABARD AND WOMEN EMPOWERMENT

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Abstract –

Women plays significant role in any society development as well as progress. There is interrelated relationship between women empowerment and economic development of the country. In India women are contributing at per their male counterparts in the development of the country. There are various government institutions which are proving to be instrumental in making women of the country self reliant. Better involvement of women in economic development reflect improved participation and say in decision making process, better access to resources such as health, hygiene, and educational institutions.

Keywords – women, development, India, empowerment.

Introduction -

Free micro credit collateral given by self help groups are one of the most important instrument in order to gain financial independence. Women gaining employment opportunities, becoming self reliant gives them access to authority and confidence to which they were unaware of .

Nearly a century has passed, and despite the multidimensional growth that India has achieved since, his concerns remain relevant even today. Although women constitute almost half of India’s population of 1.2 billion, they are largely excluded from participating in economic activities and decision-making, as well as access to resources of health, nutrition, education, etc. This exclusion and discrimination is reflected in low female labour force participation rates, with India recording a meagre 22.3% in 2021 in comparison with 30.3% in 1990.

In the Environment of increased significance being given to invention, technology and tone- food, especially in post-covid period, economically weaker sections have faced an acute loss of jobs and income. Indeed though women have the eventuality to contribute to ménage finances, they frequently don’t have the agency to share in opinions related to avenues of income generation, therefore many a time pushing their families to the point of poverty. In a country that’s at the cusp of a rapid-fire metamorphosis in terms of evolving employment openings, urbanization and invention, womanish participation in the frugality remains pivotal to where India stands encyclopedically. Indeed though working women regard for roughly 432 million, about 343 million aren’t in paid formal job places or work. An estimated 324 million of them aren’t in the labour force; and another 19 million are part of the labour force but not employed. Hence, the nature of employment among women is either not reckoned for in the formal frugality, or women end up not having access to formal jobs due to existent socio-artistic complications. As a society with deep- confirmed patriarchy, indeed if women want to attain employment, the dominant tradition of womanish domestic responsibility coupled with social smirch limits their profitable advancement and access to openings in comparison with their manly coequals.

Women plays significant role in every society. Country’s overall development and growth largely depends on the premise when men and women are viewed as equal partners. Yet, in developing nations, women have

lower socio and economic status. In these countries empowerment of women is crucial to bring forward women labour in the foremost stream of economic development.

Empowerment refers to the process of permitting an individual to behave, think, as well as doing their own work in independent way. It bring out the way through which one can gain authority over one's lives. Empowerment gives platform for social transformation as well as giving control over their lives. Empowered women act as a catalyst of growth and development, which in turn, gives them equal chance to choose their goals and make them enough powerful to confront their subordinate role and status in the society.

Although women occupy fifty percent of population globally instead they are not included in socioeconomic growth equally as men counterparts. Mobilization of women population in socioeconomic growth of the country needs to be encouraged for progressive nation. In India, rate of women work participation remains less than half of men. Despite many attempts have been made to put forward women work participation on track but they are majorly occupied in the arena of informal sector.

According to Oxford dictionary 'empowerment' as the action or activity which gives authority to individual on one's own life decisions. Empowerment is an activity focuses on modifying the nature of systematic ways and means in which society functions which oppress women and keep men in power positions.

Economic empowerment of women in particular plays significant role against socio economic taboos of society. Economic empowerment means gaining economic control, power over various means of production, decision making authority. It helps in boosting confidence of individual, strength and decision-making power.

In Indian society, women constitute twenty four percent of national labour force according to ILO Report. Women tend to contribute larger share of their earning on family as compared to male counterparts. Even with this background, society obstructs their growth from gaining control over resources. Women are the backbone of Indian society. They constitute greater part in agricultural work, about 80 percent people involved in dairy production are women. Since independence, governmental programmes has taken different forms; from welfare specified policies to the ongoing emphasis on their growth and empowerment largely. The planning commission laid stress on women's empowerment by focusing ninth five-year plan on "inclusion of an identifiable women component plan in the programmes of the respective ministries right from the planning, monitoring and implementation of the programmes to ensure that it reaches to the women and they are being benefitted from it". The ninth plan policy (1997-2000) also focused on people participation in the planning machinery as well as the growth of women self-help groups. Empowerment of women became one of the prime objectives of initial five year plan of the government.

NABARD: SHG Bank Linkage Programme- NABARD initiated shgs bank linkage programme to benefit poor of poorest population. Previously banks prevent from lending to poor because of credit risk and lack of credibility. The programme of self-help group and bank linkage gives financial facilities at low cost and making shgs members empowered. This programme helps in betterment of livelihood conditions of poor people.

At initial stage of planning, the Indian government witnessed the need for institutional credit in order to emphasize rural economy. Hence, NABARD came into existence in 1982 by taking up functions of agricultural credit of Reserve Bank of India. Initiated at capital of Rs. 100 crores, currently its paid-up capital comes Upto Rs. 14,080 crore (2020 NABARD Report). Indian government has complete ownership over NABARD.

Various Projects of NABARD-

Microfinance Sector- In 1992, NABARD had started the self-help group- bank linkage programme (SHG-BLP). Through this scheme nearly 112.43 lakh self-help groups and 14 crore households of India has been empowered (2021 Report, GOI). According to 2021 data, around 30 lakh SHG availed credit support.

E Shakti- this program came into existence as pilot scheme in 2015 in two districts in order to digitize self-help groups. According to 2021 report, E-Shakti portal has registered 13 lakh SHGs, covering 150 lakh members and 281 districts. This project helped bankers in granting on line credit to SHGs through inbuilt grading system in the portal. This has led to greater number of credit linkage with banks from 4.86 lakh (38%) to 6.49 lakh (53%). SHG gets notified about their transaction through message in their local languages (10 available language) which magnified their trust and increased self-reliance among women. It digitizes the books of accounts and various other records of SHGs.

Livelihood Intervention (SHG)- In order to encourage entrepreneurship movement, NABARD has initiated two programmes of skill development and capacity building through the establishment of firstly, Micro Enterprise Development Programme (MEDP) supported nearly 6 lakh SHG members through 18434 MEDPs and secondly, Livelihood and Enterprise Development Programme (LEDP) has helped around 1.4 lakh SHG members through 1284 LEDPs.

Skill Development- NABARD has trained nearly 10 lakh rural youth through 35,557 schemes with the help of grant assistance of Rs. 174 crores. According to NABARD Report 2021, it has skilled 31,890 individuals with the help of 679 skill development schemes and Rs. 20 crore grant assistance.

Marketing Initiative (Rural Haat)- To help rural people by providing accessible market area where they can buy and sell their produce. Rural haats came out as significant market link. In 2020, total 58 rural haats have been sanctioned with the grant assistance of Rs. 7.7 crore and in 2021, 636 rural haats came into existence with grant support of Rs. 54.23 crore.

Micro Credit Innovations Department- the main aim of this department is to provide sustained access to financial facilities and services for the rural people. The department came into force in 1998 with SHG-Bank linkage programme. Through department of micro credit innovation, NABARD has fulfilled its part as the provider of microfinance initiatives in India. NABARD started SHG-Bank linkage program as a pilot project in 1992, now it has become largest microfinance scheme around the globe.

Pan India LEDP- This programme was started in 2020 with the help of NAB Foundation under the slogan 'My Pad My Right' covering 35 districts of India. Arunachalam Muruganantham, has designed the cost-effective pad making machine so that it could be accessible by poorest. LEDP is technical partner in this programme. Under this programme LEDP facilitated livelihood opportunities to members of self-help groups with the help of pad making machines. This programme also helped in improving menstrual hygiene accessibility for rural women in India.

Supporting as well as sponsoring training and capacity building programmes, seminars and workshops for the benefit of all the stakeholders, that is, non-governmental organizations, governmental agencies, bankers and members of self-help groups.

Conclusion –

It is evident that women are playing significant role in progress of the country and government institutions are proving to be helping hand in achieving their goals. NABARD is taking up various initiatives in order to make women self reliant and empowered. Country development relies on shoulder of both male and female equally. Therefore it is crucial to make women at par with male counterparts.

A CRITICAL REVIEW OF THE ORIGIN AND THE SUCCESS OF THE ONE DISTRICT ONE PRODUCT (ODOP) SCHEME LAUNCHED BY THE GOVERNMENT OF UTTAR PRADESH

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Objectives of the study-

- To study the factors that led to the introduction of the ODOP scheme.
- To understand the critical features of the ODOP scheme.
- To find the objective of the ODOP scheme.
- To analyse the success of the ODOP scheme.

Keywords-

One District One Product (ODOP) scheme, One Village One Product (OVOP) scheme, employment, skill development, training, incubation, Uttar Pradesh

Research Methodology-

Case study through the use of secondary data.

Introduction

The state of Uttar Pradesh is spread over 2,40,928 sq. kms of land and has a population of 204.2 million people. Although all the states in India are rich in diversity, this state has its own tale in uniqueness and diversity. It is the fourth largest state in India with the highest population. Due to its vastness and the huge population, it has variety in crops, food, climate, cultures and traditions. The state also has the credit of having the largest number of MSMEs in the country. Over 4000 crore people are employed in these MSMEs. There are some products in Uttar Pradesh that are found nowhere else in India or the world. To name a few, the Chickan Kari, Zari Zardosi in Lucknow, Bareilly and Kasganj, the wooden toys of Chitrakoot among many others. Many of these products are the dying traditions of some tribe in some remote region. Many of these tribes lived in extreme poverty. Hence it was imperative to bring some measures to ensure and enhance their livelihood and promote these dying arts.

The One District One Product (ODOP) scheme

The Government of Uttar Pradesh launched the One District One Product (ODOP) scheme in the year 2019 with a provision of Rs. 250 crores under the budget of 2018-19. This was done with the objective of reaping the benefits of large-scale procurement and massive scale marketing of these products. It provides an efficient value chain framework and infrastructure support. As per the scheme, there can be one or more ODOP product in a single district. There may also be several districts sharing a common product under ODOP. The state conducts surveys to identify an ODOP product based on its growth volume, uniqueness and popularity

among many other factors. The scheme facilitates forward and backward linkages, building and development of incubation centres, building and development of training centres for budding entrepreneurs, marketing and branding of the ODOP products. These products are GI tagged which means that they carry the certificate that they belong to a certain region of Uttar Pradesh.

This project has a close resemblance to the One Village One Product (OVOP) scheme of Japan introduced in 1971 by the then Oita province governor Mr. Morihiko Hiramatsu. This scheme was aimed at focussing on one product per village which had the maximum potential to create wealth and generate employment for the village. It has its origin to a group of women who used to produce home made biscuits to sell them in the local market. Gradually these women acquired the additionally required skills of book keeping, accounting, marketing their products. The women also began taking rounds of the market to understand the needs and expectations of their customers. In the time to come, the quality and packaging of the biscuits was improved. This dynamic focus of the Japanese women towards their business made them popular throughout Japan and the scheme came to be known as One Village One Product (OVOP) by the people of Japan. This scheme increased the confidence of the rural women and improved their standard of living. Gradually the banks also started lending to the businesses involved in this scheme. It resulted in employment opportunities and improved standard of living of the rural Japanese. In the times to come many other countries viz. Indonesia, Thailand introduced similar schemes for the development of their villages.

Criteria for identifying an ODOP product-

- The product should form a considerable percentage of the total agriculture produce of the district.
- Presence of ODOP in the particular district.
- Level of processing happening in the district.
- Number of workers engaged with the potential ODOP product.
- Marketing linkages with the nearby districts and towns.
- Level of infrastructural development.

The main objectives towards the launching the scheme were-

- Promotion of many fast-dying local art / craft / skills which otherwise would perish in the times to come.
- To provide employment to the local population.
- To decrease the problem of migration of workforce to others states such as Mumbai, Delhi etc.
- To bring improvement in the quality of products.
- To develop the skills of the local population such as artisans, farmers and others.
- Better packaging and branding of the local products.
- Branding the product as a tourism product. (Live demo of products as well as creating demand for the products among tourists – to be taken back as souvenirs.
- To reduce and remove the economic and regional imbalances among different districts of the states.
- To promote the concept of ODOP among other states if it is found to be successful in Uttar Pradesh.

The ODOP scheme has four schemes-

Common Facility Centre Scheme (CFC), Marketing Development Assistance Scheme (MDA), Financial Assistance Scheme (Margin Money Scheme) and Skill Development Scheme.

- **Common Facility Centre Scheme (CFC)**- This scheme aims at building infrastructural development for business growth. This is a pre-requisite for developing every region and building regional skills and creating new identity. It involves the following-
Lab testing facility, centres for development and training, logistics, centre for production and processing, value chain links among many others.
- **Marketing Development Assistance Scheme (MDA)**- This initiative intends to provide fair price for the artisans, exporters, weavers and entrepreneurs of the ODOP by systematic marketing through national and international fairs, trade exhibitions and melas.
- **Finance Assistance Scheme (Margin Money Scheme)**- Under this scheme, the businesses which have adopted the ODOP scheme will be provided with margin money to start the business. This is facilitated through the regional rural banks, the nationalized banks and the scheduled banks. The margin money gets merged with the subsidy after the successful operation of two years of the scheme.
- **Skill Development Scheme**- Under this scheme, advanced tool kits are distributed to the artisans, a certified training of 10 days is provided to them, the trainees are even paid an honorarium of Rs. 200 in order to encourage them to successfully complete the training.

Additional Chief Secretary of the Uttar Pradesh Government Mr. Navneet Sehgal had created time bound goals for the success of his ODOP project. He created a detailed plan and brought into the mainstream e-commerce giants such as Flipkart, eBay, Amazon.in and Amazon Global which enabled a global presence to the ODOP products. The Flipkart and UP government partnership led to a 52% quarterly growth in the revenues and generated a turnover of around Rs. 1,000 crores by selling of more than 2 crore products such as toys of Varanasi, aluminium utensils of Kanpur, wood carved crafts from Saharanpur to name a few.

Success of the ODOP scheme-

Even though the exports had slowed down on account of Covid, during the period Uttar Pradesh could successfully fare well in exports. In the period between April 2020-2021 to March 2021-2022, Uttar Pradesh could manage to increase its exports from Rs 1,07,423.5 crore to Rs 1,40,123.5 crore, which roughly accounts to 30 per cent increase. The MSME and the Export Promotion department has stated that out of these total exports, One District One Product (ODOP) share is around 72 per cent. The exports have increased by 2427 percent for Project goods of Special Purpose. This shows that ODOP will play a major role in the government's goal of making Uttar Pradesh a trillion-dollar economy.

- The success of ODOP Uttar Pradesh has led to the Central Government adopting it and the scheme being adopted in 16 states of India.
- The ODOP scheme has led to realising the true potential of every state in India. Through a thorough study, various products that could be put under the ODOP umbrella has been identified.
- The designing of the scheme has been made in such a way that there is constant involvement of the beneficiaries who are the local community. Various financial as well as non-financial incentives are provided to them at every step.
- Many products have gained national as well as international fame and recognition, thanks to the involvement of major e-commerce companies such as Flipkart and Amazon.
- It is a major boost towards the Government's dream of a self-reliant India.

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THE ROLE OF NABARD IN INDIAN AGRICULTURE

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ABSTRACT:

The foremost feature of the National Bank for Agriculture and Rural Development (NABARD) is to acquire all elements of the rural financial system. Apart from providing financial help to the U.S.A.'s underprivileged people, the organization also oversees the operation and supervision of banks. Millions of rural families throughout the U.S.A. Have benefited from NABARD. The most important goal of this paper is to benefit a higher know-how of the NABARD's financial projects in rural areas. NABARD, economic initiatives, operating, and assist are all things that come to mind even as contemplating NABARD. The studies will add to the literature on NABARD and its position in Indian Economy. The development of the agriculture zone isn't always simplest confined to noticed seed, water the flora and take the yield however also to make the good marketplace place to be had once the farm produce is ready on the market. NABARD has been forms with many purpose and goal even though the core ambitions for the development of agriculture and its promotion. In this research paper studies is focusing on the function and function of the NABARD and its numerous features.

Keywords: NABARD, Rural entrepreneurship development, Business Law approach

INTRODUCTION

National Bank for Agriculture and Rural Development or NABARD is the main regulatory frame within the U.S.A.'s rural banking gadget and is taken into consideration as the top improvement finance group that's established and owned with the aid of the government of India. This bank aims to offer and adjust credit score to the rural regions, as a way to be a first step toward enhancing the rural improvement inside the u . S .. NABARD has been given many responsibilities associated with the formula of guidelines, making plans, and operations in agriculture and monetary improvement. NABARD includes those duties effectively and works closer to promoting and growing guy industries inside the rural areas just like the agriculture enterprise, cottage industries, different small scale industries, and rural crafts with a view to create better infrastructure and better employment possibilities for the people residing in these areas. The Government of India established this financial institution thinking about all the guidelines of the National Bank for Agriculture and Development Act of 1981. To put it in easy phrases, you can say that the National Bank for Agriculture and Rural Development or NABARD is the primary and particular bank of the USA for agriculture and rural development. NABARD's establishment passed off on 12 July 1982 as a principal regulating body for agriculture financing and rural phase. The government of India established NABARD underneath the outlines of the National Bank for Agriculture and Rural Development Act 1981.

ROLE OF NABARD:- NABARD is the one of the central body for agriculture and rural development and it has significant role in the development of the rural India some of the role of NABARD is as follows-

1) NABARD provides for various investment and production credit for different developmental activities, policies and project with the aim to achieve rural all growth and prosperity. NABARD also ensures that there should be proper financial assistance to be provided to all the agriculture and rural project. Hence in rural areas the main issues related to money and resources so to provide monetary and other assistance arises NABARD perform it very well.

2) NABARD also plays very significant role to co-ordinate with all other agency for successfully implementation of any policy or project. NABARD co-ordinate with all other government agency like RBI, various ministries and state government for the proper implementation of any rural project.

3) With regard to rural entrepreneurs NABARD perform the role of monitoring agency. It formulate the policies and various schemes like rehabilitation schemes, restricting credit and also provides institutional framework for the providing the personnel training, also provides development in the credit delivery system absorption capacity.

4) NABARD look into to provide the refinance assistance to all the financial institution in the agriculture and rural development like cooperative and rural banks, in Maharashtra, Maharashtra Gramin Bank, Konkan Kshetriya Gramin Bank etc. The basic objective to provide the short term financial assistance.

5) NABARD also performs the regulatory functions by keeping check on all other institution who involved in the agriculture and rural development. It also provides basic training and framework to all the institution who work for the upliftment and of agriculture and rural entrepreneurs.

Apart from all other mentioned role NABARD also maintains the portfolio of National Resources Management programmed as it is also connected with the field of agriculture. At the same time NABARD also provides help and all the assistance to self-help group for facilitation of any programme in rural areas for the development of agriculture and its connected areas.⁴ Hence one could say that the role of NABARD is very pivotal in the development, promotion of agriculture and related activities in the rural areas and it also help for the rural entrepreneurship.

FUNCTIONS OF NABARD:- As it has been mentioned time and again in this research paper that the NABARD is the central agency it provides the financial assistance to the agriculture and rural entrepreneurs and to achieve its goal it performs various functions like, financial function, credit function, supervisory functions and development function, etc. Below researcher discusses the what can be improvise for the better implementation and to achieve greater success on the part of NABARD :-

a) Financial and Facilitative Functions:- NABARD provides finances to various banks and financial institution who further lend the money to farmers and small scale entrepreneurs like handicraft, poultry, dairy, food manufacturing and processing units, artistic and many other manufacturing products. Basically to provide good market place and to aware theses small entrepreneurs is also required.⁵ One of the examples is that the agricultural products are available for the sale in Mumbai Grahak Panchayat, this is non-governmental organization it provides assistance to consumers and also creates awareness to protect the consumers from any deceiving activities at the same time it facilitate the small entrepreneurs and farmers to sale their farm produce in Cities i.e. directly to people. Researcher here believes that NABARD should also provide the assistance to these organizations which will facilitate the platform to small entrepreneurs and farmers to sale their products directly to the people.

b) Monetary and Credit Function:- NABARD is mainly the provider of the credit in rural areas. It performs the credit function by regulating and channelizing the credit flow in the rural areas. This function also enables the NABARD to monitor the various activities in the remote areas it may be connected with the agriculture or rural entrepreneurships. Credit flow also regulated the currency flow in the rural areas so that there should not shortage or in excess of the money and there should be proper utilization of the money on the market. It also establishes the proper regulation of the market and various produce for its optimum uses of resources.

c) Regulatory and Supervisory Function:- For development of the agriculture and rural entrepreneurships NABARD is the Supreme Institution. NABARD performs functions of monitoring all the activities related to promotion and development of rural projects. NABARD also keep watch on other institutions and others banks who operated in the area of agriculture and rural entrepreneurships, any financial institution who lends money, on credit and non-credit societies, also on clients banks, etc. NABARD very confidently performs the role of regulatory and monetary agency on all other banks and financial institutions those operates their businesses in rural areas in the field of agricultures.6 Regulation and supervision of the functions of Regional Rural Banks and Cooperative Banks are the developmental activities are done by NABARD and it also conducts periodic inspections of state level cooperative units like Marketing Federations, Apex Weavers Societies, and State Cooperative Agriculture and Rural Development Banks.

d) Promotion and Developmental Function:- NABARD, if formed with one of the most significant objectives for the promotion and development of agriculture and rural entrepreneurships activities and for its development it performs various functions like it lend money, provide financial assistance, organize training session and camps and all other activities. NABARD also assist the rural banks and co-operative societies which are working in rural areas to prepare action plan for the development of the agriculture sector. Even if the all the possible steps has been taken by NABARD for the development of agriculture sector but assessment of the policy and plans must be done, because the reason is that to frame the best documental policy is one side of the coin and how that policy or plan succeeded its altogether is different aspect hence unless the assessment of any policy or plan is not done it would remain on the paper.

SCHEMES:

Direct Refinance Assistance to Cooperative Bank

This program provides financial assistance to cooperative banks to aid in the development of their businesses. Increasing the amount of money they can lend out. There are two types of loans that fall into this category which are as follows:

a) Short Term Multipurpose Credit Product

This involves meeting working capital requirements, as well as repairing and maintaining farm equipment. This product covers activities such as storage, packaging, and grading of commodities, as well as related marketing.

b) Abetment to Cooperative Banks to Lend to Sugar Factories

Cooperative banks are granted refinancing assistance so that the cash can be used by farmers to purchase sugarcane. The fund is utilized to cover other agricultural expenses. On the outstanding balance, interest is paid in quarterly rests. The bank's risk rating will be used to determine the security. Scheduled Banks typically issue unencumbered fixed deposit receipts, but the State Cooperative Banks may use Government guarantees, promissory notes as collateral.

Aid of Producer Organizations

NABARD's Producers Organization Development Fund is in charge of implementing this scheme. Financial support is provided in the form of loans and grants for capacity building and trade facilitation, as well as credit support for share capital. PODF's main goal is to address the ongoing needs of Producer Organizations (PO) while also ensuring that they are entirely sustainable. Loans are available to Registered Producer Organizations, whereas grant components are available to government non-profits, licensed Community Based Organizations (CBOs), registered Producer Organizations (POs), the implementing agency, or both, as well as other institutions approved by NABARD. The credit limit is 90 percent of the development's total expenditure.

NABARD Infrastructure Development Assistance (NIDA) This loan assistance will be used to fund rural infrastructure projects. Additional solutions, such as annuity-based services, PPP, mezzanine capital, and so on, are available depending on the borrower's needs. The loan's interest rate is changeable, as it is determined by the borrower's risk profile and the project's specifications. Based on the project specifications, a moratorium period of 2-4 years is offered. The loan's repayment term and schedule are determined by the borrower's risk profile and the project's characteristics.

Financing and Evolution of PACS

PACS (Primary Agricultural Credit Societies) provide credit and other services to their members. Upgrading agro- storage centers, agro-service centers, agro-processing centers, agricultural marketing and transportation facilities, and farm-information centers are all eligible for assistance. The Asset Liability Committee sets the interest rate(ALCO).

The Umbrella Programme for Natural Resource Management (UPNRM)

NABARD has developed this program to fund NRM-based, community-managed, sustainable rural livelihood programs. These initiatives will have to pass a Guiding Principles level assessment. The interest rates will be determined by the project's type, target audiences, and channel partners.

Other Investment Funds (AIFs)

NABARD contributes to the success of NABARD's current refinance and co-finance products, as well as other developmental activities such as encouraging entrepreneurship in agricultural and rural development activities, facilitating the development of model units for the rural poor to emulate, encouraging investment in innovative activities in the rural development and agricultural sectors, and assisting units that are unable to scale up their operations.

Abiding Irrigation Fund (LTIF)

NABARD efforts aiming at assisting and expediting a completion of vital and medium irrigation projects which are currently under construction. State governments and the National Water Development Agency (NWDA), which is part of the Ministry of Water Resources, are both eligible to borrow funds from NABARD under the LTIF.

CONCLUSION

Agriculture zone has grown to be structured aspect on finance in a country financial system. Money Lender's Role has come to be bigger toward farmer's interest inside the context of supply of finance. Necessity of finance to farmer has become the benefit nook to money lender to make the most farmers' ignorance, illiteracy.

More than 75 per cent people of India depend on agriculture. Rural infrastructure investments help in raising the socio-economic status of the rural people through increased income levels and quality of life. NABARD being an apex institution for providing credit facilities and capacity building to Indian.

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NEW TRENDS OF BUSINESS FOR TRIBAL COMMUNITIES

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Abstract

The majority of the tribes lived in the countryside and relied mainly on agriculture. Forests are the main source of subsistence for them. They collect their food from them, use the timber or bamboo to construct their houses, collect firewood for cooking and in winter to keep warm; use grass for fodder, brooms and mats and collect leaves for leaf plates.

The research paper discusses livelihood sources of tribal communities apart from agriculture, better business prospects and new trends in business development for the growth of tribal communities.

Keywords

Tribal people, tribal community, livelihood, business

Objectives of the study

1. To study the socio-economic condition of tribal community
2. To identify the new opportunities for generation of income for tribal community
3. To study new trends for development of business of tribal community

Research design

Descriptive research design

Introduction

A tribe is a social division in a traditional society consisting of families linked by social, economic, religious, or blood ties, with a common culture and dialect. A tribe possesses certain qualities and characteristics that make it a unique cultural, social, and political entity. Tribes are also known by the name 'Adivasis' in India.

Tribal land is the epicenter of production. It is not only a reflection of prosperity but a symbol of status also especially in rural areas. The tribal communities in India have developed their identity in close vicinity to the natural resources around which they have developed their cultural traditions, economy, social life, religious myths and techniques of production. With the passage of time, they have developed a symbiotic relation with their local environment. For them land is not merely a source of livelihood rather a representation of their cultural identity and existence.

The distribution of ownership of agricultural land suggests that the tribal owned larger lands, as they were principally farmers and forest dwellers. All this, though, does not translate into better incomes since the agricultural productivity of these lands are low owing to several factors like primitive methods of cultivation, low level of mechanization and low level of fertility, etc. They fairly use traditional (non-intensive) methods

of farming. In some cases, their land is also of inferior quality (hilly, undulating) with little irrigation or no irrigation facilities. On the other hand, the employment status of tribal participation in work is better than SCs and OBCs but relatively poor compared to others (general category). However, only employment does not indicate a better position in the labor market, but the quality of work and the associated remuneration also matters a lot. In this context, the level of human capital is an important determinant of the quality of work and the level of earnings. In sum, non-availability of resources, both physical and human, is a major issue with the tribal people.

Tribal people have suffered a lot; even in post-colonial India they have not only been alienated from the development processes, but even from their own dwellings. As the main developmental processes went on to create social spaces of inequality, tribal communities have faced marginalization virtually in every sphere of social life. Most of them are malnourished, two thirds continue to be illiterate and live below the poverty line. With the introduction of globalization the role of media has been redefined. Because of this, their long-standing social position, which is self-representation, has become a question mark. This has actually made them kind of disappear from mainstream society. In turn, this has brought a question on their indigenous identity.

Tribal communities in India produce a variety of products through locally sourced materials which helps them sustain their families and livelihoods. Perhaps the most well-known and recognized products from these communities are their arts and crafts, which carry a rich legacy and are passed down generations.

Features of Tribal Community

1. Sale within community

The production and transactions of goods and services take place within small communities in a limited geographical area.

2. Barter base

The exchange of goods and services takes place through barter and gift without intention of generating profit.

3. No surplus

The manufacture of goods takes place only for bare sustenance. The need for surplus production never arises.

4. Division of labor

Work is divided and distributed on the basis of age and gender as a benchmark and not any educational qualifications.

5. Tribal markets

A periodic tribal market is set up so as to sell the goods that also serves as a source of strong bonding amongst tribes.

6. Use of simple technology

Tribes used simple handmade tools so as to produce goods and services. The tools are even self-produced within the community.

7. Production by family and friends

Production and consumption takes place within family and friends. There exists a strong tie amongst the community.

Review of Literature

1. (Lal, 2014)

The study is about tribal communities: their literacy level, educational status, health status and their rights. It is found that tribal regions are pathetic in India. People are living below the poverty line with scarce resources. They are facing the problems of land alienation and indebtedness. Women, specifically, should be imparted with education by health functionaries. Development of poultry and fisheries are to be encouraged. Remunerative prices should be provided to the tribals for their forest produce.

2. (Ozhukayil, September 2014)

The study revealed that the tribals still maintained the tradition of conserving forest resources. They are aware that their health and welfare are intimately linked to the state of the environment. This awareness ensures the conservation and protection of forests, their dwelling places. Tribal areas of Idukki District are bereft of educated and employed tribals. The children and the youth in these areas have none from among their community to take up for motivation. It is further found that the tribal people have the ability to contribute to the search for solutions to major issues of environmental sustainability of the coming generations.

3. (Sadar)

The study was undertaken to study the Socio-economic status of the migrant tribal women and girls in 10 cities in India. A sample of 1500 migrant tribal women and 1500 migrant tribal girls making a total of 3000 was drawn from these cities. The migrated tribal women and girls had to face a number of problems immediately after their migration to cities. The main problems were communication through local language, residential accommodation, employment, education, lack of social contacts, difficulties in adjustment with the local environment etc. majority of the women had to work at home as housewives in spite of their desire and need for out-door jobs for supplementing the family income. It is found that Even after migration to cities the tribals stick up to their value system. Some of the NGOs in big cities are working in the city to provide social support and welfare services to migrant tribal women and girls in cities.

4. (Tribal Health in India- Bridging the gap and a roadmap for the future, Ministry of Health and Family Welfare)

The study was about the status of tribal health in India. It is found that tribal communities have a poor health status with various diseases. They purely rely on a public health system with low output and low quality and therefore there is a need to restructure and strengthen the public health care system as per the needs of the tribal community which remains the highest priority for the Ministry of Health and Family Welfare. It is necessary that tribal health must receive the first attention for their socio-economic development.

5. (Ms. Pooja Meena, March 2021)

The paper discusses problems and opportunities of tribal entrepreneurs that are not only Funds related but lack of knowledge, lack of technology, cut throat competition and lack of knowledge of government policies. In the era of globalization, Indian MSMEs and the tribal entrepreneurs, although with adequate skills, are not able to be a part of equal competition. Government has taken several policy initiatives but still there is a need for proper coordination and implementation of government schemes for MSMEs and tribal entrepreneurs so that they can convert challenges into opportunities. The important key players that actually can strengthen the

innovative skills in SMEs are the education system, government and the end users. The coming generation is going to see the growth of SMEs as a result of the developing economy and continued efforts from the entrepreneurs.

6. (Group, 2005)

This study revealed that households have low levels of earning because they have low levels of employment, and this again is due to their low level of resource access. Thus livelihood insecurity and inadequacy is not a matter of just non-fulfillment of livelihood needs, but also of non-availability of adequate resources and work. The study also shows that many households are dependent on both farm and nonfarm wage work. Hence, ensuring minimum wages in wage-work, fair working conditions etc. would be one way to improve their situation. However, a more long-term and sustainable option has to be promoting their rights to the local natural resources and increasing the productivity of the same. Hence, the wage support offered by Government schemes such as EGS must also be geared to achieve this goal of increasing the productivity of their resources and ensuring that they are able to obtain their basic livelihood needs from these natural resources.

BOOMING INDUSTRY AREAS FOR TRIBES

1. Cane & Bamboo products

Variety of products is produced using cane and bamboo as a raw-material which is easily accessible to tribal communities. Tribes have specialized skills to convert cane and bamboo into toys, baskets, furniture, mats, trays, different home décor items and various other products of everyday use. Furthermore, bamboo is also used for medicinal use that can act as a significant source of income for the community.

2. Herbal products

Masses have gained increased awareness with regards to enhancing their lifestyle and habits by inculcating herbal products. These herbal products help in providing medication for various diseases.

Use of medicinal herbs like Shankhapushpi, Atis, kuth, kutki, kapikachhu, karanja, is immensely contributing to the routine habits of people. There are bright opportunities to establish herbal manufacturing units. The herbal products, Amla, Isabgol, Senna, Ashwagandha, Aloe-vera, have strong demand which account for 75% of raw material used in manufacturing of Ayurvedic products.

3. Wood carvings / Stone carvings / Marble Carvings for decorative use

Tribes have gained expertise in showcasing their exclusive carvings at different places – pillars of religious places, forts, royal palaces and decorative stone panels for buildings. This work has gained high recognition for tribes and can further prove an important source of sustenance for them.

4. Art Metal wares / Copper wares

Different kinds of metal and copper wares are used by tribes for designing images, idols, jewellery and other utility items. High demand for the produce has boosted the sales for tribal products.

5. Tribal outfits

Tribal fashion in India has reached heights of demand not only in India but in other foreign countries. This folk attire has also been helpful in supplementing jewellery, from necklace, armband, headgear, wristlet, ornament for the waist, or even anklets.

6. Painting on paper and cloth

Different tribal paintings like Warli painting, Tanjore painting, Madhubani Art, Khovar Art and so has found a way in Indian history. This art has become an important part of international collections, exhibitions and the art market through which tribal communities have found success in various markets that are also promoted online.

7. Manufacture of Eco-friendly bamboo spoons and spatulas

Bamboo spoons and wooden spatulas have become the integral part of every household cutlery. Presently, these items are not only used in rural areas but also widely accepted in urban areas. This has also resulted in increasing demand for these products and thereby increases in the production generating higher business prospects.

8. Handicraft

The government of India has set up an Export Promotion Council for Handicraft under the control of the Ministry of Textiles Government of India. Art of producing the craft products is the genetic capability of Tribal and these are found only in Tribal areas. Hence, there is a greater possibility to sell these tribal arts to get better prices. Handicraft industry has greatly contributed to the export of the Indian economy.

9. Cold storage and Refrigeration

Refrigeration of fruits and vegetables and other processed items has also been an important source for generation of income for tribal communities. This is because not everyone can afford to acquire refrigerators in rural areas. Higher class tribal community is serving the needs of different households and small business units.

10. Leaf plate and cup manufacturing

Leaf plates and cups were manufactured recently by the Telangana community of tribals as a part of their struggle towards earning daily bread.

Their leaf plates have already become a big hit in both Asifabad and Mancherial districts. The villagers now manufacture about 2,000 to 2,500 plates on a daily basis after they received machinery for production from US based Chirag Foundation.

11. Tourism Business

Various temples are situated in the Tribal area. There is a high need to develop these temples and various gatherings as tourist spots in tribal areas. Nowadays the tourism business occupies the highest place in the total service sector of the world. The tourism business in India is growing significantly. The tourism industry has a good contribution in employment generation.

Besides above mentioned trending opportunities, some other opportunities of Tribal entrepreneurship are as under:

- Participation in Make in India program
- Participation in startup India program
- Free entry into world trade
- Dairy business

- Mineral mining
- Horticulture
- Beverage & Alcohols
- Packaging units
- Set up of educational institutions

EMERGING TRENDS IN BUSINESS AMONGST TRIBES

1. E commerce

Development of user-friendly softwares will help tribes in acquiring training that will be useful for promotion of online sale of products. Linkage with various e-commerce websites like Flipkart, Amazon will help in boosting up the demand for their products and thereby increasing the sales.

2. Use of accounting tools

Training with reference to usage of accounting tools can be provided to those entrepreneurs having basic knowledge of accounting and technology. Example: Use of spreadsheet for recording of transactions and calculation of business profits, Training to use Tally as a software.

3. Marketing

Entrepreneurs are trained to promote their products by developing the **tie-up with advertisement agencies**. They explain the benefits of their unique products and can spread awareness to consumers. Further, provision of training can be given for designing brochures and distributing them at public places. Collaboration with semi-urban and urban marketers is a part of the strategy.

Apart from it, **social media platforms** serve as a strong tool for promotion of products online. Entrepreneurs can develop their page on any social media platform and can advertise their products.

Government support helps tribal entrepreneurs in developing their **own website** through which their products can get a good exposure amongst the public.

4. Inventory management

Bulk manufacturers of art products are taught to manage their product inventories through barcoding or by maintaining material registers. Training programs from amongst those listed on the website are selected based on the needs, resources, and interests of tribal groups.

5. Newly introduced business loan schemes

Tribes, if provided with the loan, ultimately will contribute to the development of the economy through the increased production of a variety of products. They are made aware of different schemes of loans and easy repayment options.

6. Awareness of Government schemes

Information on prevalent government schemes to help tribal artisans are imparted. Modalities required to access the schemes are also shared.

CONCLUSION

It can be concluded that there are multiple growth and development options for tribal communities to progress. The only thing is that they have to identify the opportunities that best match their talents. Apart from it, the government is playing an important role that needs to be further focused on for encouraging Corporate Social Responsibility funds towards up scaling tribal youth, promoting innovation in products and marketing facilities for tribal products by engaging franchises in small and medium towns and also in Metropolitan Cities, investments must be made so as to make the raw materials easily available, accessible and affordable to the tribal people, and promotion of marketing strategies amongst tribes so as to encourage the sales of their products.

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FINANCIAL PERFORMANCE OF HANDLOOM WEAVERS IN COTTAGE INDUSTRIES IN TENKASI - A STUDY

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ABSTRACT

Clothing is a basic human need as much as food and shelter. Till the 19th century, when there were no machines for the production of cloth, the handloom industry was the sole supplier of cloth for the entire need of the world. Handloom weaving is the India's biggest cottage and labour intensive sector, which has been playing a very important role in the country's economy by forming part of India's rich heritage and exemplifying the rich artistry of the weavers. There are historical records to show that handloom fabrics of India had established their reputation in the international market long before the historic Industrial Revolution in the West and the Indian Handloom fabrics received popular patronage and adorned regal personages, besides having received acclaim abroad in the olden days. The primary objective of the present research work is to analyse the socio-economic conditions of the handloom weavers. The detailed objectives of the study are to study the present situation prevailing in the handloom industry with particular reference to the problems faced by handloom weavers, the policy of the Government of India towards promoting the handloom industry since independence, economic conditions of the handloom weavers to find out their economic status and living condition and organizational issues having impact on the socioeconomic conditions.

Key words: Handloom weavers. Cottage Industries, Financial performance, Technology

Introduction

The handloom sector plays a vital role in India's rural economy. It is one of the largest economic activities, providing direct employment to over 65.51 lakh persons engaged in weaving and allied activities. As a result of effective government intervention through adequate financial assistance and implementation of various developmental and welfare schemes, this sector has been able to withstand the competition from the power loom and mill sectors. Consequently, the production of handloom has gone up to 6108 million sq. metres in 2005-06, from 500 million sq. meters in the early 1950s. This sector contributes nearly 19 per cent of the total cloth produced in the country and also adds substantially to the export earnings. This sector is drawing the attention of the planners and other developmental activists due to its massive employment generation capability. The inputs and grants provided by the Government of India to handloom industry has been increasing year after year. Despite such massive infusion of funds, there was a deceleration in the share of handloom sector to the total clothing production of the country. Periodical reviews and researches are essential to assess the status of this sector, its dynamics towards new marketing environment and the factors responsible for the development. Particularly micro level studies in the functional areas of management of the handloom societies will help in identifying the issues that are contributing or hindering their growth and

development. Such analytical framework will assume greater significance in the process of providing livelihood support to millions of handloom weavers operating in remote parts of the country..

Review

“Economics of Cotton Handloom Industry in India” is the study of P.C.Mahapatrol conducted in the state of Orissa. He examined the relevance of the handloom industry to the economy of the Orissa state and scrutinized the general characteristics of the industry. Output and employment aspects of the industry, income of the weaving households and their economic conditions have been analyzed. The major problems facing the industry such as marketing, finance and supply of yam were highlighted. In addition, the study also evaluated the efficacy of various policies adopted by the Government for the development of the handloom industry in Orissa.

John D.K.Sundar Singh (1987) has made a comparative analysis of co-operative and private sectors on the cost structure, profit, physical output, productivity, sales, wages and reinvestment. It has been found that master weavers have produced 87.80 per cent of handloom products and the cooperatives have produced only 12.20 per cent of the products. The production of fine varieties of saree by the weavers was relatively low, compared to production of coarse varieties. The weavers in the co-operative sector got better wages than the weavers working under master weavers. Consequently, the master weavers earned greater profit than the co-operatives.

Amrik Singh Sudan, (1997) in his book titled ‘Marketing Management of Handloom Products in Jammu & Kashmir,’ has made a detailed analysis of marketing management of handloom products of J&K State Handloom Development Corporation and observed that the handloom products lacked quality control, testing and inspection. He has suggested to establish data banks to assess customers’ preferences and speedy disposal of looms/sales rebates for strengthening the handloom marketing, apart from improving finishing operations and measures for incorporating variety of designs

K.Renganthan and P.V.Veeraragavan (1985) analysed the sectoral costs of mill sector, powerloom sector and handloom sector. They observed that the fabrics produced in handlooms are costlier on the average by 20 percent than those of powerlooms due to higher conversion cost consequent to low labour productivity

“Impact of Handloom Co-operatives on the Socio-economic Conditions of Weavers in Visakhapatnam District by K. Rama Mohana Rao² is an attempt in the direction of conducting district level studies. The main objective of the study is to measure the impact of primary handloom weaver’s co-operative societies on the socio-economic conditions of weavers in the Visakhapatnam district, by choosing 250 weavers who are members of cooperative societies. The author analyzed the impact of the social life of the weavers with the help of the factors such as improvement in social status, better household facilities to children, ability to spend on family members, entertainment, confidence in future and participation in local associations

Objectives

The study has the following objectives.

- (i) To study the present situation prevailing in the handloom industry with particular reference to the problems faced by handloom weavers
- (ii) To examine the policy of the Government of India towards promoting the handloom industry since independence.
- (iii) To analyse the economic conditions of the handloom weavers to find out their economic status and living conditions.

Hypothesis of the Study

Based on the objectives of the studies the following null Hypothesis was formed.

1. There is no significant relationship between the age of the respondents and their level of satisfaction.
2. There is no significant relationship between the educational qualification of the respondents and their level satisfaction.

METHODOLOGY

For the purpose of identifying the sample weavers, an attempt has been made to collect data pertaining to the occupational distribution of the households at national level from Census of India, 2001 Reports.

As per the Census 2001, the Indian workforce is over 400 million which constitutes 39.1 per cent of the total population of the country. Out of the total workers, the dependence on agriculture is brought out by the fact that 31.7 per cent of workers have been securing livelihood from agricultural sector, 26.5 per cent of workers as agricultural labourers. This is followed by other workers at 37.6 per cent. Of the total work force as per 2001 census, only 4.2 per cent of workers are recorded as household industry workers. It is a fact that the population of India is mainly concentrated in the field of agriculture and allied activities.

In pursuance of the objectives set for the study, the primary and secondary methods of data collection have been adopted. The primary data are collected from the selected sample of weaver households in the selected Mandals of Guntur District, with the help of a schedule. Secondary data are collected from the annual reports of Assistant Director of Handloom Office, Guntur District, official websites of Ministry of Textiles, Government of India and Government of Andhra Pradesh and First, Second and Third National Handloom Censuses. In addition to the above mentioned sources, supporting data have been collected from the published sources like journals, periodicals, reports and books.

Sampling

A sample of 50 respondents was selected for the study by using stratified random sampling method. The sample respondents for the study was stratified into 10 respondents each from five handloom weavers namely alangulam, pavoorchatram, surandai, ambai, sankarancovil.

Limitation of the study

- The study is limited to tenkasi only and so the result may vary in other regions.
- The data collected from the respondents are subject to change.
- The information will be collected valid until there is no technical change or any innovation

ANNUAL INCOME

The income of the weavers' families determines the standards of living and financial status. Individuals with higher income will naturally have the capacity to spend on various goods and services to have a better life. In the study area, all the weavers are dependent on weaving as their lone activity for their livelihood.

Level of awareness towards organic products Vs Size of the family of consumers

Range of income	Weavers under MWS	Weavers under Co-operative Societies	Independent Weavers	TOTAL
Below Rs.25,000	5.0000	4.9306	4.7778	5.0000
Rs.25,001to50,000	4.0000	3.9028	3.7556	4.0000
Rs.50,001to75,000	3.2667	3.3889	3.5111	3.2667
Rs.75,001to1,00,000	2.6667	3.2639	3.4222	2.6667
Above Rs. 1,00,000	5.0000	4.9306	4.7778	5.0000
Total	4.0000	3.9028	3.7556	4.0000
	5.0000	4.9306	4.7778	5.0000

Source: Computed Data

The above table shows the following results.

Since the 'p' value is less than 0.05 in case of the size of the family of the Handloom weavers and the level of awareness towards Handloom weavers is good for the environment, advertising, economical, offer and discounts, suppliers and queries and complaints", the null hypothesis is rejected and it is concluded that there is a significant relationship between size of the family of the consumers and level of awareness towards organic products "Organic farming Handloom weavers is good for the environment, advertising, economical, offer and discounts, suppliers and queries and complaints".

Level of satisfaction towards Handloom weavers among different monthly income of consumers

Consumers of different monthly income have different level of satisfaction towards organic products. In order to find out the significant difference in level of satisfaction towards organic products among different monthly income of consumers in Palayamkottai, 'ANOVA' test is attempted with the null hypothesis as, "There is no significant difference in level of satisfaction towards Handloom weavers among different monthly income of consumers in Palayamkottai". The result of ANOVA is presented.

Level of satisfaction towards Handloom weavers among different monthly income of consumers

Particulars	Monthly Income (Mean Score)				F Statistics
	Below Rs.15000	Rs.15001-20000	Rs.20001-30000	Above Rs.30000	
Quality	4.7778	5.0000	4.7778	5.0000	4.187*
Quantity	3.7556	4.0000	3.7556	4.0000	4.023*
Price	3.5111	3.2667	3.5111	3.2667	0.658
Availability of products	2.6667	3.2639	3.4222	2.6667	4.273*

Taste	5.0000	4.9306	4.7778	5.0000	5.769*
Health fitness	4.0000	3.9028	3.7556	4.0000	1.432

Source: Computed data

*-Significant at five per cent level

The mean score of satisfaction towards Handloom weavers among different monthly income of consumers along with its respective 'F' statistics. The important satisfaction towards organic products among the consumers who are earning monthly income of below Rs.15000 are quality and health fitness and their respective mean scores are 5.0000 and 4.9000 among the consumers who are earning monthly income between Rs.15001-20000, quality and taste and their respective mean scores are 5.0000 and 4.8333. The important satisfaction towards organic products among the consumers who belong to the monthly income between Rs.20001-30000 are quality and taste and their respective mean scores are 4.9306 and 4.5000, among the consumers who belong to the monthly income of above Rs.30000, quality and taste and their respective mean scores are 4.7778 and 4.4222. Regarding the level of satisfaction towards organic products, the significant difference among the different monthly income of consumers, is identified in the case of quality, quantity, availability of products and taste, since the respective 'F' statistics are significant at 5 per cent level, the null hypothesis is rejected.

Ranking of major problems faced in buying Handloom weavers

Sl. No	Major problems faced in buying organic products	Total Score	Average	Rank
1.	Only consumers with higher income can buy Handloom weavers	6194	41.29	V
2.	weavers is too expensive	9432	62.88	I
3.	There is no consumption awareness about Handloom weavers	7253	48.35	IV
4.	Handloom weavers is only available in limited stores/ markets	7781	51.87	III
5.	Buying Handloom weavers is highly inconvenient	8919	59.46	II
6.	Handloom weaver does not possess much of difference with non organic foods	5165	34.43	VI

Source: Computed Data

It is observed that 'weavers is too expensive' has been ranked as the first major problem faced in buying organic products, 'buying weavers is highly inconvenient' has been ranked as second, organic food is only 'available in limited stores/markets' has been placed in third position, there is 'no consumption awareness about Handloom' is ranked as fourth followed by 'only consumers with higher income can buy Handloom' has been ranked as fifth position and 'Handloom does not possess much of difference with non Handloom' ranked as last position.

Ranking of future prospects of Handloom

Sl. No	Future prospects of organic products	Total Score	Average	Rank
1.	Improve the marketing channels for Handloom	7791	51.94	V
2.	Ensure regular supply of Handloom	7831	52.20	IV
3.	Ensure food safety	8659	57.72	I
4.	Educate people about the benefits of Handloom	7688	51.25	VI
5.	Improve health of consumers	8034	53.56	III
6.	Ensure good quality	8388	55.92	II
7.	Good opportunities to ensure food security and nutrition	6940	46.26	VII
8.	Ensure food availability	6039	40.26	VIII
9.	Ensure the sustainable marketing of Handloom	5676	37.84	IX

Source: Primary Data

It is observed from the that ‘Ensure food safety’ has been ranked as the first future prospects of organic products,’ Handloom ensure good quality’ as second, improve health of consumers placed in third position, ‘ensure regular supply’ of organic products as fourth followed by ‘improve the marketing channels’ for Handloom as fifth position, ‘educate people about the benefits’ of Handloom as sixth position, ‘good opportunities to ensure food security and nutrition’ as seventh position, ‘ensure food availability’ as eighth position and ensure the sustainable marketing of Handloom products as last position

Findings of ranking of major problems faced in buying Handloom

- It is found that the idea “Handloom is too expensive” has been ranked as the first major problem faced in buying organic products; ‘buying Handloom is highly inconvenient’ has been ranked as second; and ‘Handloom is only available in limited stores/markets’ placed in third position and ‘Handloom does not possess much of difference with non Handloom s’is ranked as the last position.

Findings of Level of Satisfaction towards Handloom

- The Government of Andhra Pradesh has been implementing this scheme through issue of Artisan Credit Cards to the all artisans involved in production/manufacturing process and sale of handloom cloth. The scheme aims at providing adequate and timely assistance of Rs.25,000/- to upto 2 lakh from the banking institutions to the artisans to meet their credit requirements, both investment needs as well as working capital in a flexible and cost effective manner.
- The handloom weavers are mostly dependent on money lenders for credit until the introduction of Artisan Credit Card scheme by Development Commissioner for Handlooms, New Delhi and Handloom Weaver

Groups Scheme by NABARD from banking institutions to meet their credit requirements. But which are not to the extent requirement of the industry due to frames of bankers about the low level of income of the weavers

- The weavers who have Artisan Credit Cards or NABARD sponsored Handloom Weaver Groups are eligible to avail credit. Only one member from the family is eligible for subsidy under this scheme and extendable credit is limited upto Rs. 15,000 per annum, in case of groups the subsidy will be limited to individual loan of Rs. 15,000 per weaver. The loan taken by the weavers will be repaid fully (100 per cent) in the form of installments as fixed by bankers without any default and the interest charges to these loans is 3 per cent.
- Respondents were asked to express their opinions regarding the operation of these schemes with respect to their awareness and efficacy. Out of the above mentioned development and welfare schemes, it is observed that the selected weavers are benefited by only few of them, viz. Health Insurance, Mahatma Gandhi Bunkar Bima Yojana, House-cum-Workshed, Pavala Vaddi and Pension schemes. Of the total 629 selected weavers, 117 weavers reported that they have been benefited by the schemes of health insurance and Mahatma Gandhi Bunkar Bima Yojana and 99 weavers got loan facility under the schemes of House-cum-Workshed.

Conclusion

It is concluded that the important perception towards Handloom among the married consumers are organic products are more expensive than conventional products and organic products are not easily found in grocery stores or in the hyper stores /markets and among the unmarried consumers, price of organic products is a barrier to buy and I usually read the ingredients on the labels before purchasing. The important factors that influence to buy organic products among the male consumers are health advantage and environmental concern. The important factors that influence to buy organic products among the female consumers are incremental standard of living of farmer community and health advantage. Organic food is too expensive is the major problem faced by the consumer in buying Handloom and buying organic food is highly inconvenient is the next major problem faced by the consumer in buying organic products. Buying of Handloom is increasing because of environmental and health issues associated with food production. The increase in consumers' interest in organic products has been attributed among other issues to the growing demand for food free from pesticides and chemical residues. With the present study an attempt is made to describe the consumer perception towards organic products. The main motives to purchase organic products are health and environmental benefits, plus support for local or small farmers. In addition, an important factor that was revealed as a barrier to the development of organic foods is consumer information. Increased consumer awareness of organic labeling and their trust in organic labels as well as increasing the availability and range of organic food products, may be the most effective way of increasing their market share.

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TRIBAL FOOD BUSINESS DEVELOPMENT IN DIGITAL INDIA: A REVIEW STUDY

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Abstract

Digital India is the Government of India's development programme, with the goal of transforming India into a digitally enabled society and knowledge economy. In the same context, this study is an attempt to review tribal food business development in digital India. There are many tribal food ingredients and recipes that are unknown to the consumers residing in urban and sub-urban areas of nation. For example, bamboo pickle or sticky rice. Despite the government of India's promotion, tribal entrepreneurs confront challenges in turning tribal cuisine into profitable companies. The purpose of this review paper is to highlight the psychological believes of the consumers towards the tribal food. Some of which include avoidance of tribal food due to lack of information on the internet, mistrust upon the ingredients, lack of government certification etc. These barriers can be reduced up to a large extent by making wise use of digital India. Like, influencers of social media platforms can promote tribal food business like no other and sharing the reviews will help clear out the doubts and misbeliefs among the consumers. The literature for this paper has been collected from various research journals, e-magazines, news articles, government websites etc. TRIFOOD scheme launched has its special focus upon the value addition of tribal food products. Tribal food business require hand holding right from idea generation to idea implementation to profit generation. They even require protection in the form of patents and intellectual property rights that can now be digitally filled without crossing boundaries. A very interesting example of tribal food business is the Nahri restaurant, that has its branches at several locations in Gujarat. This restaurant has not just received help from government but also from Tata trust. The increased popularity of Nahri restaurant showcases that tribal food business has the power to develop into success stories.

Keywords: *Digital India, Tribal food, Nahri restaurant, TRIFED, Tribal development, psychological barrier.*

1.1 The digital India programmes

Digital India is a project launched by the government of India in the year on 1st July, 2015. Since then, the program has its focus upon building a union between citizen of India and different government departments. It strives to make government services available to citizens electronically by minimising paper effort. The Digital India initiative is the result of developments brought about by communication and information technology. The strategy also includes a goal to build high-speed internet networks in rural regions. It is a programme aimed at transforming the country into a digitally empowered knowledge - based economy.

The digital India programme was launched with a wide set of visions for the development of India's financial growth. One of the basic services provided by this programme speaks of building fast speed internet networks not just in urban but also in rural India. Rural Indian citizens are also to be made digital literate. Facilities such as smart phones, bank accounts, a safe cybersafe are to be made accessible to every citizen via this programme.

Along with this, all citizen documentation will be made available on the cloud platform, and individuals will no longer be required to provide such documents in order to get services. Provision of electronic cashless transactions from day-to-day small transactions to big transactions for various businesses are also a part of this programme (Goswami, H., 2016).

There are pillars of digital India that form the basis of this undergoing programme, these pillars are listed below in the following points (Shinde, S., & Jain, J., 2022).

- NOFN and NII are providing better internet service and improvement of communication.
- E-governance, which includes re-engineering of the procedures for delivering government services using technology services that are more efficient and quicker by reducing the paperwork.
- Bridging gap between penetration of network and mobiles phones to the most geographical distant places in India.
- To create an open database so that information could be circulated within the different departments of government.
- Skilling up of the youth in the nation to make them versatile at work for digital India.
- Electronical items to be manufactured in India itself, and thereby reducing imports dependency.
- Creating employability through the upliftment of IT sectors.
- Opening of internet services that are accessible to all.
- Early harvest program to make services time efficient with effective implementation.

1.2 Digital India's untapped tribal communities

The Ministry of Tribal Affairs government of India has been very proactive in empowering the various tribal populations of India. One of the most useful methods of empowering tribal populations is to introduce them, to the power of digital literacy. It requires participation as well as coordination from both state and central government. Digital programs like GOAL (Going Online as Leaders) have been launched and carried out in association with Facebook. The GOAL programme is totally digitally enabled, which is especially important during COVID times. It aims to empower 5000 youths from different tribal communities into becoming entrepreneurs, teachers, influencers, artists etc. (MoTA, 2022).

There are various challenges of digital India platform that somehow stand against the growth and development of tribal entrepreneurs. These are listed below in the following points (Debnath, N. G., & Biswas, P., 2021).

- Lack of enthusiasm for the digitalization programme.
- Human inertia as a result of prior habits and livelihood.
- Negative thinking as a result of the program's complexity.
- Lack of understanding about how to use smart phones.
- There is a very low percentage of tribal rural people that have bank accounts.
- Very little understanding of the English language and also there aren't enough English-medium schools in remote regions.
- Due to a lack of information, tribal population have very uneasy sentiments about a cashless transaction.
- In rural and distant locations, there is a lack of awareness programmes
- Digital illiteracy.
- Poor participation by private organisations that makes the process more complex and difficult to execute.

2.1 Tribal food business: An acknowledgment of tribal culture

India's tribal food are a direct representation of its rich and diverse culture. These tribal cuisines are balanced in nutrition and could be utilised to deal with environmental pressure of nutritional lack. Tribal foods of India

comprise of ingredients that the urban population of India has hardly ever heard of; let alone consuming it. However, India has about 3,900 wild plants that are edible and consumed by tribal population. A few examples of tribal food are mentioned in the following points (Khanna, S., 2019).

- Local quinoa and black millets from Chhattisgarh
- Chironji from Jharkhand
- Wild sticky rice from North-eastern states
- Sinki, fermented radish dish from Sikkim
- Galgal mountain lemons of Northern India's hilly regions
- Chapura (red ants) from Chhattisgarh served as snacks
- Indian tufles (Katarua mushrooms) from Himalayan terai regions

The government of India has been extensively working from the grassroot level to bring upon the upliftment of tribal population. An attempt towards the same has been witnessed by the promotion of tribal foods from across the nation. Various food festivals are being organised that support and showcase these food varieties and expand the reach across the nation. Also, an attempt has been made in the coming sections to discuss about the psychological barriers that stand against the development of tribal food business followed by various discussions of the role of digital India in the upliftment of the same.

2.2 Psychological barriers

In spite of being highly promoted by the government of India, entrepreneurs face difficulties developing the tribal food into successful businesses. The primary barrier that the tribal food business owners face includes the acceptance of the food by the consumers of urban and sub-urban areas of India. The reluctance of tribal food acceptance from the consumers seems to directly originate from the psychological perspective that they had developed in their minds. These psychological barriers are listed below in the following points (Chetia, M., M., 2019; Mishra, A, 2017).

- Tribal food like water rice is looked down upon by the non-tribal counterparts. As to impose that these food items are not matching up to their standards.
- The tribal food is considered as non-palatable, since majority of tribal food encompasses use of insects, meats of various animals, etc that not popular in other parts of nation.
- Due to lack of transparency in the cooking ingredients and methods the tribal food is considered to be not good for consumption due to various religious beliefs across the nation.
- Information lack on the internet sources about the tribal foods causes consumer to be cautious of the food that they might come across locally.
- Most of the tribal business owners sell their food in locally available, non-reliable packaging material without any form of legal labels like FSSAI labels, ISO certification etc. Firstly, it decreases the shelf life of the food and secondly the consumers develop a mistrust on the authenticity of the products.
- Since the tribal food is getting influenced by the urbanisation and modernisation, it is felt by the urban consumers that their food is better at providing nutrition.

2.3 Role of Digital India in upliftment of tribal food businesses

Digital India programme has joined hands with TRIFED (Tribal Cooperative Marketing Development Federation of India Limited) to re-energize sluggish economic activity in order to support tribal livelihood development. This has enabled in establishing a mainstream connection to tribals. In order to support the tribal food businesses a programme known as TRIFOOD which is a joint initiative of Ministry of Food Processing Industry, Ministry of Tribal Affairs and TRIFED, has been launched. It was launched under Van Dhan Yojana

in August 2020. The TRIFOOD focuses mainly upon procuring the raw materials from the local forest sources of various tribal communities and then performing value addition upon them and eventually marketing them to generate economic gains (TRIFED, 2020). Here, the role of digital India can be witnessed in various forms which are mentioned below.

- Connecting the tribals with the right people who are associated with this programme to provide better reach of the consumers like SHGs can work better in bridging the gap between the consumers and producers.
- The tribal entrepreneurs can receive technical and research based assistance from experts across the nation, without having them to physically cross the boundaries.
- Educating the tribals about the various food processing techniques, business formulas, marketing strategies, money management etc to help them get prepared to compete with in the market.
- Spreading knowledge about the tribal foods via social media platforms as to generate awareness as well as interest among the consumers of urban and sub-urban areas of the nation. This can help reduce the psychological barriers that stand against the tribal food businesses.
- The digital approach considers the complete supply-demand tribal chain, at every level, and includes a cutting-edge website.
- The digital India can promote grassroot food innovators which can then be patented and utilised efficiently to generate income for the tribal community.
- Protection in the form of IPR filling can now be done easily and in lesser time due to better digital connectivity, across the nation.

2.4 Examples of successful tribal food business

The Nahri restaurants is a great example of tribal food business. It has been established by the tribal women of SHGs of Surat, Gujarat. This restaurant serves tribal food i.e., ragi rotla and bamboo pickle. The Nahri restaurant has expanded the business to eight branches in Dang and about five branches in Navasari and Valsad. The Nahri restaurant has received assistance from BAIF Development Research Foundation which was later on supported by NABARD, ONGC and department of science and technology of central government. The Nahri restaurant popularity has been increasing day by day, from reaching to consumers via social media platforms to receiving help from big players of the nation like Tata trust (Mehta, Y., B., 2020).

3.1 Conclusion

The Digital India programme is the outcome of advances in communication and information technologies. Introducing tribal groups to the power of digital literacy is one of the most effective ways of empowering them. Tribal foods in India are a direct reflection of the country's rich and diverse culture. However, today, India is known as the Diabetic Capital of the world. It can be easily witnessed from the words of consumers around the world that Indian food is high in carbs, oily and additionally not good for maintain a healthy fit body. This is where the tribal food of India can come up front, and lead a way to circulate a better name for the Indian foods. Since, it is known that Indian tribal food is prepared using minimal list of processes to ingredients. This helps in preserving the nutritional value of the food. With the hand holding of digital India programme and TRIFED the leaders and entrepreneurs of tribal communities can come upfront and promote their indigenous food. The tribal food business can be great examples of local to global promotion. This leads to overall development of the tribal communities providing them with financial assistance, opportunities of business development, employment generation, social status, modernisation, better market understanding, which eventually helps in economic development of India. The Nahri restaurant is a great example to take on this subject.

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ROLE OF NABARD TRIBAL DEVELOPMENT IN INDIA

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Abstract

The National Bank for Agriculture and Rural Development (NABARD) was established as an apex rural development bank in the year 1982, through an Act of Parliament, to provide refinance for agriculture, allied activities, small scale industries, cottage, and village industries, rural artisans, and crafts in an integrated manner. It provided promotional grants to Vas / NGOs for various programmes such as mother units, ancillarisation, and common facility centers, training including skill up-gradation and entrepreneurship development, marketing, etc., NABARD has been closely associated with tribal development and sustainable livelihoods through orchard based farming systems. As an integral component of NABARD's Natural Resource Management (NRM) policy of providing sustainable livelihoods, NABARD laid special emphasis on providing support for holistic development of tribal communities with orchard establishment as the core element. The implementation of comprehensive Adivasi Development Programmes (ADPs) in Gujarat since 1995 and in Maharashtra since 2000 had provided several insights for NABARD in framing strategies for holistic development of tribal regions. With the implementation of tribal development programmes, based on the successful experience of Adivasi Development Programmes, NABARD embarked upon an ambitious programme of replicating the wadi (small orchard) model across the country. In this direction, NABARD set up a Tribal Development Fund (TDF) with a corpus of Rs. 50 crore in the year 2003-04. The corpus was augmented from time to time. All projects under TDF are implemented by partnering with State Governments, Government of India, NGOs and Corporate. The vigorous growth of the agricultural sector requires a matching flow of funds. Agricultural finance has a special place in the development of the agro-socio-economic of the country, both at the micro and macro level. Its catalytic role strengthens the farm and increases the productivity of scarce resources. The application of new technological inputs obtained through the help of agricultural finance to increase agricultural productivity. Agricultural finance can also help to reduce regional economic imbalances. Therefore, the role of agricultural finance in the strengthening and development of the market both input and output in agriculture is essential.

Keywords: Tribal development, sustainable live hoods, Adivasi Development, regionaleconomic

A Brief Review of Literature:

Priya Basu and Pradeep Srivastava⁴² (2005), have made an empirical assessment on recent rural access to finance by surveying 6000 households. They feel that despite substantial efforts and a vast network of rural banks, the rural poor still have very little access to formal finance, and informal lending remains strong. Over the past decade, new microfinance approaches designed to deliver finance to the poor have emerged and some have shown promise. Based on this assessment, they draw lessons for exploiting the potential of microfinance in India, outline areas of concerned government policy towards microfinance and rural credit for the poor. In their assessment, they evaluated the SHG bank linkage and its effectiveness of it in targeting the poor.

Raja ram Dasgupta⁴³ (2005) explained that one of the reasons for the lackluster performance of both public and private sector banks in extending credit to weaker sections is their high level of NPAs (Non-performing assets). While credit under the Swarnjayanthi Gram Swarozgar Yojna Scheme across states has been extended in proportion to the poor in the population, this is not so in the case of self-help group (SHG) credit that has been growing at the rate of 120 percent per annum. However, growth in SHG credit has been uneven. The southern states are seen as SHG developed states while Bihar and Madhya Pradesh are among those

characterized as SHG backward. But besides the SHG model extending credit to weaker sections, other different models exist for extending microcredit to the poor and weaker sections.

Mahindra Dev⁴⁴ (2006) argues that Financial inclusion is important for improving the living conditions of poor farmers, rural nonfarm enterprises, and other vulnerable groups. Financial exclusion, in terms of lack of access to credit from formal institutions, is high for small and marginal farmers and some social groups. Apart from formal banking institutions, which should look at inclusion both as a business opportunity and social responsibility, the role of the self-helpgroup movement and microfinance institutions is important to improve financial inclusion. This requires new regulatory procedures of the financial system. The study by the Economic and political weekly research foundation (2006) highlights that credit delivery to the farm and informal sectors have deteriorated because the institutional structures have been allowed to weaken. The latest example is the curtailment of the refinancing capabilities of the national bank for agriculture and rural development. The time has come to reorient such an approach and

ensure that NABARD operates as a non-commercial apex institution engaged in financing and promoting bank lending activities for the informal sector⁴⁵.

Balamirtham⁵² (2009) made a study on “Women SHGs in the Upliftment of Tsunami Victims” and concluded that the upliftment of women affected by Tsunami SHGs has been doing women's service. SHGs have been so active after Tsunami in Kanyakumari District. The active role played by SHGs in assisting Tsunami-affected women wiped the hard tears of those who have been wounded by the Tsunami. It is possible for the SHGs only through the cooperation of the Government and NGOs who have sponsored SHGs. Lakshmi Narayanan and Ramanathan and Guvav (2010) focus that capacity building is the key to the healthy growth and sustainability of the SHG Bank Linkage Programme. A variety of capacity-building programs for all the partners involved in SHG banking including bank branches, NGOs, Government officials, elected representatives of Panchayat Raj Institutions, Farmers Clubs, and SHGs should be undertaken.

Venkatesh, (2011) has concluded that women's livelihood has been prominently empowered by Microfinance. Serving women through microfinance means fighting poverty and promoting gender equality. The weapon of choice can be said as microfinance. Nadia (2014) highlighted that one of the main causes of poverty in rural India is a lack of access to financial resources and productive assets. The researcher further suggested that rural finance is critical to the enhancement of economic outcomes for individuals in India. There has been robust evidence that opening branches in rural unbanked locations in India was associated with a reduction in rural poverty.

Silvia (2015) suggested that saving promotes asset accumulation, helping to create a buffer against shocks and to relax credit constraints, providing an important pathway out of poverty.

Objectives of the Study:

1. Create replicable models of integrated development of tribal families on participatory basis, through adoption of sustainable income generating activities and to build and strengthen tribal institutions, which enable mainstreaming of the communities by improving their socio-economic status
2. To highlight the Various Programmes initiated by the NABARD for Sustainable Development of advasi programs
3. To understand the Key Linkages between the NABARD and Sustainable Development of Rural India.

Research Methodology:

The research paper is an attempt at exploratory research, based on the secondary data sourced from journals, magazines, articles, and media reports. Looking into the requirements of the objectives of the study the research design employed for the study is of descriptive type. Keeping given the set objectives, this research design was adopted to have greater accuracy and in-depth analysis of the research study. Available secondary data was extensively used for the study. In this research paper, the investigator procures the required data through the secondary survey method. Different news articles, Books, and Web were used which were enumerated and recorded. An attempt has been made to understand the concept of rural finance in India and the role of NABARD in the priorities of the credit sector and also various programs initiated by the NABARD for the sustainable development of rural India.

Tribal Development Fund

NABARD has been closely associated with tribal development and sustainable livelihoods through orchard based farming systems. As an integral component of NABARD's Natural Resource Management (NRM) policy of providing sustainable livelihoods, NABARD laid special emphasis on providing support for holistic development of tribal communities with orchard establishment as the core element. Based on the successful experience of Adivasi Development Programmes, NABARD embarked upon an ambitious program of replicating the wadi model across the country. In this direction, NABARD created a Tribal Development Fund (TDF) with a corpus of Rs. 50 crore, out of its profits for 2003-04. The corpus was augmented from time to time. All projects under TDF are implemented by partnering with State Governments, Government of India, NGOs and Corporates

Role of NABARD in Indian Rural Economy:

- It is an apex institution that has the power to deal with all matters concerning policy, planning as well as operations in giving credit for agriculture and other economic activities in the rural areas.
- It is a refinancing agency for those institutions that provide investment and production credit for promoting several developmental programs for rural development.
- It is improving the absorptive capacity of the credit delivery system in India, including monitoring, formulation of rehabilitation schemes, restructuring of credit institutions, and training of personnel.
- It coordinates the rural credit financing activities of all sorts of institutions engaged in developmental work at the field level while maintaining liaison with the Government of India, State Governments, and also RBI, and other national-level institutions that are concerned with policy formulation.

CONCLUDING REMARKS:

The 'Wadi' as sustainable development model has proved its basic worth by achieving the objectives of sustainable livelihood along with environmental development leading to sustainable development. The 'Wadi' model has proved that a committed professional management oriented NGO could become successful to idealize the poor, depressed, oppressed and dependent tribals through mutual co-operation, collective efforts and confidence building by experiencing the success. However, the replication of the Wadi is more an opportunity than challenge due to the path already carved by BAIF after long experience of experiments and failures in last three decades in developing 'Wadi' model. The prescribed recommendations based on our study could be helpful to accelerate the process of replication of wadi model in other.

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RURAL WOMEN EMPOWERMENT AND ECONOMIC DEVELOPMENT WITH RESPECT TO BALLARI DISTRICT OF KALAYANA KARNATAKA REGION

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Abstract

The developing countries like India we have been witnessing inequality between two genders from ages. Economic development of country has become the driving force in bringing down the inequality among men and women. We cannot ignore the fact that empowering women is benefitting the economic development as well. Women empowerment and Economic development of the country are like two face of the coin. Women engaging in productive work and earning income has become the integral part of all developing nations economies. This paper discusses on women empowerment and economic development in rural India and establishes the linkage of the women empowerment through various connotations necessary to build up women capacities so as to involve them in productive activities, family and social transformation, decision-making process, political representation, entrepreneurial development and social leadership. Author has collected data from 150 rural women of Ballari district of Kalayana Karnataka region of Karnataka state. Data is collected by using random sampling method and descriptive statistics is used to analyze the data. Important finding of this research paper is women are breaking the barriers of confining themselves merely to household chores and reproduction to involve themselves in production activities and earn income.

Key words: *Women empowerment, Economic Development, Rural Women, Kalayana Karnataka Region*

1. Introduction

Economic development and Women empowerment are cognate. To ensure the sustainable economic development of a country achieving gender equality is crucial along with that empowering women's is essential for our society. Sustainable development accepts environmental protection, social and economic development, including women's empowerment. In the current scenario women are performing multiple roles of working but still they are not considered equal to men. Women empowerment includes women awareness of their rights, self-confidence, to have a control over their lives both at home and outside and their ability to bring a change in the society. Empowerment has many elements which depend upon and relate to each other i.e. economic, social, political and personal Economic empowerment means to give woman her rights in the economy. Social empowerment means status of woman in the society should be equal to man by eliminating injustice and inequity. Women should have respectable value in the society. Political empowerment means women should have access to political positions from provincial level to national assemblies and be given right to vote along with men without any discrimination. The status of women in a society is a significant reflection of the level of social justice in that society. Women's status is often described in terms of their level of income, employment, education, health and fertility as well as their roles within the family, the community and society. In rural India, the role of women is substantial and crucial

2. Review of Literature

Evidence on the Importance of Women to Economic Development The most influential evidence on the importance of women to economic development has come from research used to support the World Bank's 'Gender Mainstreaming Strategy' launched in 2001 (Dollar and Gatti 1999; Klasen 1999). This research highlighted that societies that discriminate by gender tend to experience less rapid economic growth and poverty reduction than societies that treat males and females more equally, and that social gender disparities produce economically inefficient outcomes (World Bank 2001a). For example, it is shown that if African countries had closed the gender gap in schooling between 1960 and 1992 as quickly as East Asia did, this would have produced close to a doubling of per capita income growth in the region (WBGDG 2003).

Families are often unwilling to invest in the education of girls if this investment is not perceived as bringing them direct economic gains -- girls are valued only as wives and mothers, and/or marriage transfers any potential future gains from this investment to another family. As 1 in 7 girls marries before the age of 18 in the developing world (UNFPA 2012), early and forced marriage remains a key issue and an important factor limiting young women's engagement in both education and economic activities.

World Bank research has highlighted how the poor are less likely to engage in higher risk return activities and the result is that the return on their assets is 25-50% lower than for wealthier households (Holzmann and Jørgensen 2000). While not a gendered analysis, women's relative poverty, lack of assets, and lack of experience might mean they are particularly risk averse keeping them from higher return economic initiatives. However, women have been shown to use micro-finance effectively to develop small enterprises and are recognized as good at paying back loans.

Female-headed households may not be the 'poorest of the poor' as popularly constructed, since women who live with men may suffer 'secondary poverty'-- the household overall is not poor but, as the man withholds income for personal consumption, women and children within the household are poor (Chant 2006).

Care needs to be taken to ensure that programmes serve women's needs and women are not merely placed at the service of these policy agendas (Molyneux 2007). It is important to remember that policies to promote economic development that include women but do not tackle the structural inequalities at the basis of their exclusion may bring growth gains, but will not necessarily bring gender equality gains.

3. Objectives of the Study

To study the socio-economic background of rural women in understanding the occupational pattern with respect to economic empowerment

4. Research Methodology

By intent, this study will be a descriptive research that uses the survey method. Hence the study will be a fact-finding investigation with adequate interpretation. It will focus on certain aspects or dimensions of the identified problems. The study will be designed to gather descriptive information.

4.1. Sampling method

The sampling method adopted was simple random sampling. The population includes rural women of Ballari district of Kalyana Karnataka region of Karnata state. Samples of rural women were obtained.

4.2. Sources of data and data collection

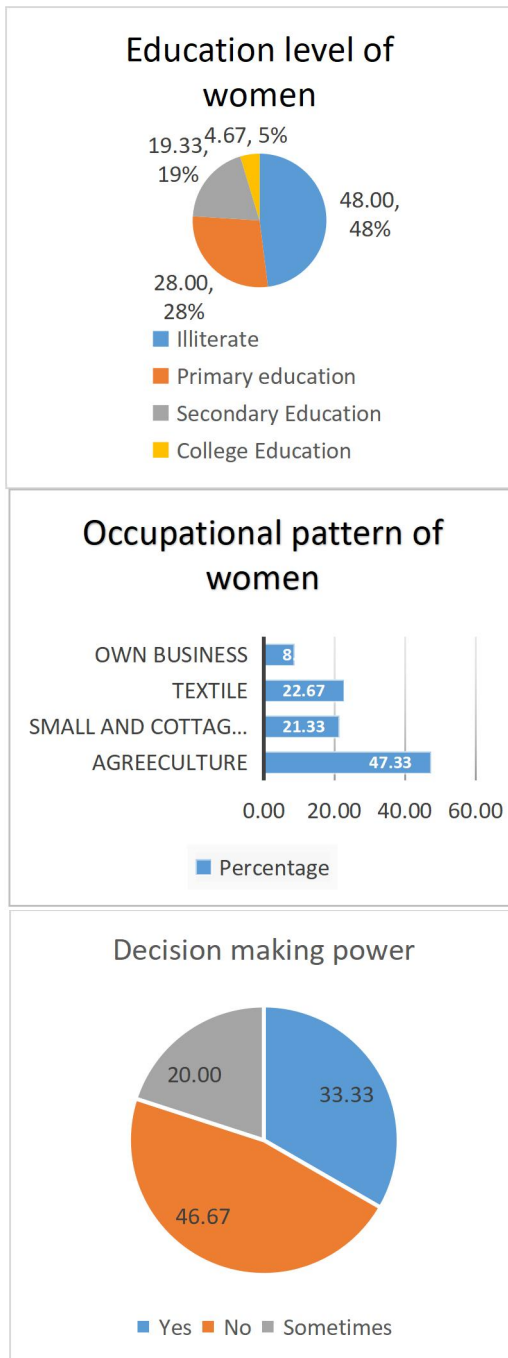
Data required for the research has collected from both primary and secondary sources. Primary data has collected by Interview Schedules/Questionnaire to the respondents. Secondary data will also be collected from

books relating to the topic, articles, reputed journals, the financial press, government publications, websites and company annual.

4.3. Data analysis methods

Data has analysed using descriptive statistical techniques consistent with the objectives of the study. Frequency analysis and graphical representation are used for analyzing the data.

5. Analysis and Interpretation



Lesser opportunity accessible for rural women in perceiving their education. The Social stigma still prevails against sending girl child to school. Once the child reach the puberty she will be forced to drop from the schools. The given chart shows that 48.48% of women are still illiterate, 28.28% of women has perceived the primary education. When it comes to secondary education the graph drops to the 19.93% and mere 4.67%. Therefore there is a strong caution towards making women to enter college education.

The majority of rural women still depending on the agriculture as their main source of income as chart shows it contributes to 47.33%, Identification of women as being a reliable, productive and cheap labor force makes them the preferred workforce for small and cottage industries and textiles industries about 21.33% and 22.33% respectively. Only fewer women of 8.67% run their business like tailoring, achar and papad making etc.

The women in the rural doesn't have a say in the decision making in the family. We can see 46.67% of women say that there opinion is not considered in decision making. Where in the earning women feels about 33.33% their opinion in decision making make importance. But 20% of women are unsure about their stand in decision making.

6. Finding, Suggestion and Conclusion

Findings

- The Social stigma still prevails against sending girl child to school. Once the child reach the puberty she will be forced to drop from the schools.
- The majority of rural women still depending on the agriculture as their main source of income.
- Identification of women as being a reliable, productive and cheap labor force makes them the preferred workforce for small and cottage industries and textiles industries.
- The women in the rural doesn't have a say in the decision making in the family but the economically independent women's opinion in decision making is considered.

Suggestion

- Government has to come up with awareness programmes in educating girl child.
- There must be a strong push needed to enroll a girl student to college by providing them free education or lesser fee chargeable to girl child to a college education.
- Skills of women labor must be improved in cottage, handloom and garment industry so that they can less rely upon agriculture and work in factories.
- Women with economic independence by earning money can be gained social respect.

Conclusion

The social inequality between men and women should be eradicated in coming years. Women have equal right to educate, participate in social affair and involve in economical productivity. The women in rural must not be seen as means of reproduction, rather they must be seen as the means of economic development. Economically empowered women have a position in decisions making in family affairs and women gain respect in the society. To become economically empowered education plays a vital role in selecting their occupation.

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UNDERSTANDING ECONOMIC IMPORTANCE OF NABARD'S 'WADI' MODEL OF TRIBAL DEVELOPMENT AND SUSTAINABLE LIVELIHOOD SUPPORT

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Abstract

Looking at the very large tribal population residing in India over centuries, the tribal communities are still found to be majorly located in remote places like on hills or in dense forests. The main sources of livelihood for them therefore, still remain - productions made from natural land and forest resources. Thus, an attempt to increase their standard of living should be necessarily directed towards higher income from their traditional occupation with innovative ideas with sustainability in mind.

Present research paper in an attempt to understand the economic Importance of the 'wadi' Model initiative of NABARD for Tribal Development and Sustainable Livelihood Support of Tribal communities in Gujarat and Maharashtra.

Key Words: 'wadi' Model of Tribal Development, NABARD, Gujarat, Maharashtra

A. Introduction:

As per 1951 census, total tribal population in India was 5.6% which according to 2011 Census, has increased to 8.6% of the total population of India. Tribal population in rural areas stands at 11.3% of the total population while 2.8% of urban areas. There are about 550 tribes in India located in 30 states and union territories. Looking at the very large tribal population residing in India over centuries, the tribal communities are still found to be majorly located in remote places like on hills or in dense forests. The main sources of livelihood for them therefore, still remain - productions made from natural land and forest resources. Thus, an attempt to increase their standard of living should be necessarily directed towards higher income from their traditional occupation with innovative ideas with sustainability in mind.

NABARD over the period of time has introduced several measures, schemes and projects for tribal development and sustainability of tribal communities across the states of India. However, strategies to achieve above goals differ as per the local geo-environmental conditions.

Present research paper in an attempt to understand the economic Importance of the 'wadi' Model initiative of NABARD for Tribal Development and Sustainable Livelihood Support of Tribal communities in Gujarat and Maharashtra.

B. Research Objectives:

The study is carried out with following objectives in mind:

1. To understand the spread of tribal population in the states of Gujarat and Maharashtra.
2. To understand the economic importance of the 'wadi' Model initiative of NABARD.

C. Research Methodology:

A. Description of Sample: For the analysis, the 'wadi' model implemented by NABARD in the states of Gujarat and Maharashtra is considered.

B. Data Collection: The secondary sources of data collection, pertaining to implementation of 'wadi' model by NABARD is aggregated from various reports of NABARD, Government of India, Reports of state governments of Gujarat and Maharashtra and so on.

C. Analysis: The data collected and analyzed is gauged around basic features and importance of 'wadi' model of tribal development initiated by NABARD in the states of Gujarat and Maharashtra.

D. Limitations: The study is limited to 'wadi model of tribal development and sustainability and therefore, other models and schemes of NABARD as well as others are excluded.

D. Tribal Population in the states of Gujarat and Maharashtra:

The table below deals with tribal populations in the states of Gujarat and Maharashtra as per census 2011.

Table : 1 Tribal populations in the states of Gujarat and Maharashtra

State	Total population	Tribal population	% of tribal population to total
Gujarat	60440000	8917000	14.75%
Maharashtra	112374000	10510000	9.35%

Source: Census, 2011.

From the above table it becomes clear that both the states have quite a big number of tribal population over and above the national average of 8.6%. Gujarat has a higher percentage of population falling under tribal category, however, in absolute number it is Maharashtra which is leading out of two states.

E. Introduction To 'Wadi' Project:

It is one of the successful NABARD initiatives for providing support for holistic development of tribal communities with orchard establishment as the core element. The project is a part of implementation of comprehensive Adivasi Development Programmes (ADPs). In Gujarat it was implemented since 1995 and in Maharashtra since 2000 This project was externally supported by German government owned development bank, Kreditanstalt für Wiederaufbau (KfW) who have chosen NABARD as Indian partner. The project implementation at ground level has been taken up by BAIF (Bhartiya Agro Industry renamed as BAIF Development Research Foundation), one of the renowned nongovernmental organisations (NGO) in the natural resource management sector. The "wadi model of tribal development has been acclaimed worldwide as a sustainable and replicable model for poverty alleviation. NABARD started replicating the wadi model across the country and for this it created a Tribal Development Fund (TDF) with a corpus of Rs. 50 crore, out

Tribal Development Initiatives For Sustainable Livelihood

Supported by NABARD

of its profits for 2003-04. The corpus was augmented from time to time. All projects under TDF are implemented by partnering with State Governments, Government of India, NGOs and Corporates.

The term “*Wadi*” in Gujarati means a 'small orchard' established in one or two acres of land. In such “*Wadi*” growing of mango or cashew or amla or any fruit crop suitable to the project area or a combination of these fruit crops, with forestry species on the periphery of the land holdings was encouraged. Tribal families having less than 5 acre land are given 1 acre wadi each for raising 60 fruit plants suitable to local conditions and 600 forestry plants on the boundary. Thus sustainable livelihood and development of tribal areas is promoted. Other development interventions included with this project are- environment, gender and health viz., soil conservation in the wadis, water resource development, agriculture development, women development, and health etc. which are woven around the *wadi*.

Thus, The “*Wadi*” model of tribal development is holistic in approach addressing production, processing and marketing of the produce and also other livelihood needs.

The "Wadi" programme sponsored by Kreditanstalt für Wiederaufbau(KfW), Germany is under implementation in in two states: Gujarat since 1995: Valsad (Dharampur & Kaprada blocks) and Dangs Maharashtra since 2000: Nasik (Peint, Triambak & Surgana blocks) and Thane (Mokhada block). Since 2007 another *Wadi* Programme has been launched in Dangs and Valsad districts of Gujarat named as ADPG - Phase 2 with the financial assistance from KfW Germany.

F. Economic Importance of Project:

1. Innovative Funding:

The programme is supported by a grant assistance of Rs. 130.00 crore by a German development bank viz., Kreditanstalt für Wiederaufbau(KfW). The main wadi and other components are supported with grant assistance. A unique feature of the funding mechanism is blending of grant with credit to ensure participants' stake and involvement in the programme, but also for self-reliance of the participants. The funding helped in set up of “*Wadi*” and income generating activities. Further loan assistance is given to the tribal participants to support income generating activities, micro enterprises, water resources development etc. This innovative credit programme is being implemented through Non-Governmental Organisations (NGOs) and Self help Groups (SHGs).

2. Coverage:

In these two states of Gujarat and Maharashtra, over 33,400 tribal families have been brought under the programme and an area of around 30,800 acre, spread over 356 villages has been brought under 'wadis' of cashew and mango (and also amla in Maharashtra) along with boundary plantation of fuel wood and fodder species.

3. Income generation:

Under this programme, production has already started of around 300 MT of cashew and 500 MT of mango, further there has been establishment of 10 village level processing units providing employment to 180 landless tribal people, mostly of which are women. Ten tribal co-operative societies have also been registered to facilitate the continuation of the programme. Due to this programme there has been a shift in cropping pattern towards commercial crops such as vegetables and pulses has resulted in generating regular income. This has helped in developing saving habits through SHGs and has led to reduced dependence on moneylenders.

4. Economic and Ecological Support:

The programme has also been helpful in supporting the economy and environment of the area. This has helped in arresting migration of people. The seasonal migration has been reduced to a great extent as ‘‘Wadi’’ provides year round employment opportunities to tribal families. On the environment front, it has helped in arresting soil as well as water erosions.

5. Labour Productivity Improvement:

The health programme carried out simultaneously with the ‘wadi’ initiative has reduced the incidences of infectious diseases in the area and has improved health and sanitation in the project villages. Thus, there has been labour productivity improvements.

6. Micro Enterprises Development:

This programme has brought out entrepreneurial skills especially of tribal women and they have been successful in running the micro enterprises and other income generating activities such as nursery management, vermicomposting etc.

G. Conclusion:

The 'Wadi' programme initiative by NABARD, as a sustainable development model has proved its worth by achieving the objectives of Improving standard of living, sustainable livelihood along with environmental development leading to sustainable development.

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A COMPARATIVE STUDY OF WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS (SHGS) IN INDIA

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***Abstract:** Role of women is significant, indispensable and incomparable in human society. Women constitute merely half or more than half of the universal population. In many civilised societies also it is observed that still in 21st century women are deprived of their basic and fundamental rights. In today's modern civilized society too a major part of women population still face the problems like like domestic violence, discrimination in economic and educational rights. They also face traditional unhuman practices, health inequalities. They still remain as the victim of inequality in society. Always there is a need for women empowerment. The concept of Self-Help Groups (SHGs) is a way to empower women in a right direction. SHGs is a way to empower women in a unique manner. SHGs has potential to bring a dramatic change in the miserable life of women especially in rural areas. In this research paper the researcher has made an attempt to throw light on the concept of women empowerment, the concept of SHG, dimensions of women empowerment and the role of SHGs in women empowerment.*

The relationship between women empowerment and socio-economic development has been a major part in studies of overall development of any nation. The UN quotes that, empowering the status of women is not only helpful for women but it is required for the overall socio-economic development of the nation.

Though women comprise half of the population of any nation till today they have limited restricted control and stake in the family's income. In many cases, women remain confined to a very narrow range of restricted narrow range of low income activities.

In rural areas, 27.10% of the population lives under poverty. The unemployment is 7.32% and amongst women it is 8.5%. This happens due to low growth of new and productive employment opportunities.

Key Words: Women Empowerment, Self-Help Groups, Role of SHGs.

Introduction: Women empowerment can be defined as, 'Creating an environment where women are given the power to make decisions, pertaining to their own lives'.

(UN 2001) has defined women empowerment as, 'the process by which women take control and ownership of their lives through expansion of their choices'.

Dimensions of Women Empowerment: Chen and Mohmund (1995) have thrown light on four dimensions of empowerment. These are material cognitive, perpetual and rational. They can be elaborated as :

1. Through expansion of material resource base for women material empowerment can happen.
2. From women's recognition of their own skills and abilities, indicated by greater self-esteem and confidence cognitive empowerment can happen.
3. Through changes in how others perceive them, indicated by social prestige and value perpetual empowerment is possible.

4. Through changes in gender relations with in the family and in the broader society indicated by gender reduction in inequality in relationships the relationship empowerment takes place.

Mayoux (2000) has given four elements of empowerment linked with power. These are :

1. **Power Within:** This indicates women are expected to development their necessary aspirations and strategies required for change.
2. **Power to:** This term indicates development of necessary skills and access the necessary resources to achieve their aims and objectives in life.
3. **Power With:** Here, women are expected to examine their collective interests to organize, to achieve them and link them with other women and men's organisation for change.
4. **Power Over:** Here, inequalities in power and resources are taken care of. Women's ability to achieve their aspirations are also taken into account.

John Snow, a researcher has identified six areas in which empowerment of women can happen:

1. Economic security.
2. Visibility and mobility.
3. A sense of self and vision of future.
4. Decision making power within household.
5. Ability to interact in public sphere.
6. Participation in non-family groups.

In brief, the dimensions of women empowerment have their own importance in each and every sphere that affect life of women.

Definition of Self Help Groups (SHGs): A SHG is, a group of rural poor. The members volunteer to organisation themselves into a group. Their group activity aims at eradication of poverty of group members. They earn and save money. Their savings are converted into a common fund. This fund is called 'Group Corpus'.

The SHGs may be formed either by male members or by female members or both. The SHG is a voluntary association of the poor who come together to improve their socio-economic conditions.

SHG group can be studied as a way to increae effectiveness of women owned businesses. They are thought to increase mutual trusts, a spirit of thrift, group cohesiveness, among other attributes.

Generally, members of SHG belong to same socio-economic background. They come together and get united to solve their common economic problems. They trust in mutual help. Their small savings are expected to keep in bank.

Generally, one SHG can have twenty members. They are from homogeneous economic class. They are self-selected members on the basis of affinities and mutual trust. Members meet on regular intervals at a fixed time, at a fixed place. From the funds pooled by them they take loans which are normally need based loans. The SHG is expected to develop their own rules and regulations. They decide about various sanction, rules about

violations, meeting procedures and process norms for change in leadership, training to members, handholding etc. The entire work is done in a democratic manner.

Concept of SHG: The concept of SHG is based on following principles:

1. A group supplemented with mutual help.
2. A group for the socio-economic development of poor members.
3. Poor members are expected to make savings and other services.
4. Poor to become bankable.
5. Poor are expected to have wider outreach.
6. SHG is expected to have lower transportation cost and lower risk cost for the bank.
7. Periodical meetings through non-traditional savings.
8. Rare defeats due to group pressure.
9. Small, frequent, short duration loans.
10. Loans without security.
11. Loans with bare documentation.
12. Loans based upon trust.
13. Flexible democratic system.
14. Creation of common fund.
15. Contribution of small savings on regular basis.

Role of SHG in Women Empowerment: After the successful launching of SHG, participation of women in business has increased considerably. It has shown a great impact on their empowerment. It has made women to understand and realise their unique potential. SHG has given courage and independent thinking to members. Women have started expressing their desire. They have also started expressing, spreading the message of financial independence freely. Women have explored element of growth and development. They have set their own objectives with a great sense of self-sufficiency.

Dimensions in Women Empowerment: Various authors have given a number of women empowerment dimensions. These dimensions can be explained as:

A) Economic / Material Empowerment: Experts have done extensive and exhaustive research on the role of SHG in economic empowerment of women. These changes can be mentioned as:

1. Reduced economic dependence on men.
2. Reduction in poverty.
3. Meeting of daily expenses.

4. Emergency help to family.
5. Investment on education, health, housing etc.
6. Providing resources to achieve their aspirations.
7. Control on economic resources.
8. Complete economic security.
9. Complete ownership of productive assets like land, housing, cash savings etc.
10. Creation of permanent assets.
11. Smooth flow of income and consumption.
12. To start with micro and small enterprises.
13. To develop ability for small and large purchases.
14. Expansion of base for material resources.

B) Cognitive / Psychological Empowerment: Experts have given explanation about the role of SHGs in psychological empowerment of women. These can be explained as:

1. Improvement in courage and confidence.
2. Developing sense of self and vision of future.
3. Self – esteem and confidence.
4. Recognition of own abilities and skills.
5. Development of self esteem and confidence.
6. Realization of power, strength, capability and identity.
7. Ability to set one’s objectives.
8. Development of objectives and act accordingly.
9. Speak confidently on public forums.
10. Setting of own aspirations and strategies.
11. Complete change in perception.
12. Development of consciousness about their abilities.
13. Development of self – image.
14. Knowledge about inherent strength.
15. To overcome shyness.
16. To overcome the problem of shyness.

17. To act confidently on public forums.
18. Improvement in literacy level.
19. Increase in awareness and knowledge.
20. Awareness about rights.
21. Awareness about sanitation and health.
22. Awareness about child care, environment, food and nutrition.

C) Family & Society Related or Relational Empowerment: Psychological and economic empowerment of women have given them value in society and family. Following aspects are self-explanatory on the front of relational empowerment. They are:

1. Recognition in the society.
2. Interaction with public.
3. Active participation in non-family social groups.
4. Social visibility and mobility.
5. Considerable reduction in gender based violence.
6. Purchasing assets for regular income.
7. Increase in bargaining power.
8. Change in perception about gender relations at society level.
9. Drastic change in attitude of family members especially husband.
10. Health awareness at family level.
11. Status at family level.
12. Contribution to family.

D) Managerial Empowerment: Participation of women in SHGs from the point of managerial abilities can be mentioned as:

1. Formation of social capital.
2. Efforts to make development in decision making, planning, co-ordination, financial skills as group leaders.
3. Skills development.
4. Set micro enterprises.
5. To express and communicate opinions freely.

6. To have proper group management.
7. Get organized into groups.
8. Formation of collective interest.

E) Political Empowerment: Women are not away from politics. Many female leaders in active politics have excelled with a great capacity and efficiency. The experts who have done in depth research on the role of SHGs in political environment of women have observed that participation of women in SHGs has development many prospective leaders. SHGs make them powerful decision makers. They gain confidence to reveal their inherent leadership skills. It has made easy to have greater participation of women in local govts.

Suggestions and Recommendations: The researcher would like to give following suggestions:

1. Majority of members of SHGs are illiterate. SHG can take up the initiative to give minimum education to uplift their state.
2. To create employment opportunities Govt. and NGOs are expected to come up with SHGs programmes to inculcate entrepreneurship amongst the rural women.
3. SHGs have increased employment opportunities amongst rural women. The same strategy can be illiterate women in urban areas.
4. SHGs should promote the products manufactured by its members by conducting exhibitions in rural and urban areas.

Conclusions: It is sad to mention that in many communities women are disempowered in today's world. The basic philosophy lies in women empowerment through increasing employability, self-sufficiency and developing a habit of savings amongst rural women.

Micro finance can be the powerful strategic instrument for poverty alleviation. SHGs have uplifted the rural women economically and socially in the society. As women constitute an integral part of economic development of the nation, the Govt. must give equal significance to the women and their well being in the society.

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STUDY OF INNOVATIVE ENTREPRENEUR IDEAS FOR THE SUSTAINABLE DEVELOPMENT OF TRIBAL SOCIETY

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ABSTRACT

Adopting business strategies and activities that meet the needs of the enterprise and its stakeholders today while protecting, sustaining, and enhancing the human and natural resources that will be needed in the future. NABARD, set up as an apex Development Bank with a mandate for facilitating credit flow for the promotion and development of agriculture and integrated and sustainable rural development, has the mission of "Promoting sustainable and equitable agriculture and rural development through effective credit support, related services, institution building, and other innovative initiatives"

So, these initiatives have played a vital role in the sustainable development of tribal society

The objectives of this paper are to analyze innovative business ideas that lead to sustainable development of tribal people and economic growth of the tribal areas.

Keywords : entrepreneur, innovative business ideas, sustainable development

INTRODUCTION

Business is a thing that takes human uplift in all manner. And business gets successful when it has new and innovative ideas. At the beginning of the 19th century, people come up with innovative ideas. New machinery was developed in this century. By the time plastic was invented by Belgian chemist and clever marketeer Leo Baekeland in 1907. Plastic was a blessing in those days. Because a new industry was emerging at that time. And they need a substitute for wood as well as a need something which can be pliable and easily shaped. But this becomes terrific as plastic has the chemical properties that have made plastic an incredibly useful and durable material also make it difficult to dispose of, with some types taking thousands—even tens of thousands—of years to degrade in a landfill. So, it cannot be called a sustainable innovative business model. Innovation must be sustainable toward society as well as the environment. And now days world moving towards that, and today's generation trying to innovate that kind of business model that will bring sustainable development. Like a car, gazettes will run on solar energy. Also, it will help to increase economic growth. With new innovative business ideas, we can save our environment, increase the standard of living of people, completing the demand of needs of daily livelihood.

The innovative idea should keep a balance between the economy, environment, and upliftment of society and nation. Survival is important in business and for that purpose, companies need to come up with new innovative ideas. According to historical data from BCG, the correlation between value and innovation has grown even stronger over the last two decades. This means people moving toward sustainable development. In India, 216 million poor people depend on natural resources for they're the most critical elements here are the access to and equitable management of local resources in a viable and sustainable way. NABARD, set up

as an apex Development Bank with a mandate for facilitating credit flow for the promotion and development of agriculture and integrated and sustainable rural development, has the mission of "Promoting sustainable and equitable agriculture and rural development through effective credit support, related services, institution building, and other innovative initiatives". NABARDs pioneering and innovative work in the NRM sector through the implementation of Wadi, Indo-German Watershed Development Programmed (IGWDP), Rural Infrastructure Development Fund (RIDF), Watershed Development Fund (WDF), Tribal Development Fund (TDF), SHG-Bank Linkage Programmed and other related programs, positions NABARD as the national agency which can influence not only the policy environment but also investment level and capacity building of stakeholders in livelihood based NRM livelihood.

OBJECTIVES OF THE STUDY

- I. To study innovative Entrepreneur ideas that lead to the sustainable development of tribal people.
- II. Studying innovative Entrepreneur ideas helps to achieve the economic growth of the tribal areas.
- III. Studying innovative Entrepreneur ideas helps to change tribal people's standard of living people.
- IV. To study innovative Entrepreneur ideas fulfilling the needs of people.

RESEARCH METHODOLOGY

As per requirements of the objectives of this research paper employed for the study is of descriptive type. The present study has been carried out with the help of secondary data source. Keeping in view of the said objectives, available secondary data was extensively used for the study. The investigator procures the require data through secondary survey method. Different news articles, published journals, economic surveys, Books, reports, and web were used which were enumerated and recorded.

REVIEW OF LITERATURE

- I. **1M K Ganeshan, 2Dr. C. Vethirajan, 3R. Ashok Kumar** (April 2021) concluded in their research that The trend of innovative practices in India is positive. It is observed that the reasons behind the acceptance of innovation practices are inspired mainly by two factors i.e. cut-throat competition and customer satisfaction. To face competition in the market and grab new customers from the market innovation is necessary. Entrepreneurs have to follow strategic steps for introducing new ideas to the business
- II. **Steve Evans, Doroteya Vladimirova,**(April 2017) This paper aims to strengthen the theoretical foundation of the emerging field of SBMs by presenting a unified perspective drawing on multiple bodies of literature – business model innovation, sustainability innovation, networks theory, stakeholder theory, and PSS. This paper also contributes to the broader research area of business model innovation by unpacking the concept of value creation from a sustainability perspective. We develop five propositions (Table 2), which lay the foundational concepts for innovation toward SBMs.\
- III. **Paola Pisano, Marco Pironti, and Alison Rieple** said in their paper on the basis of the results reported in this paper, this methodology supports newcomer organizations in making decisions based on key factors relating to business models, customers relations and innovative competitive advantages
- IV. **Štefan Slávik1*** SHS Web of Conferences 83, 01063 (2020) concludes that Current Problems of the Corporate Sector 2020 It is a creative process in which excessive algorithm would lead to the unification of results and thus to a counterproductive solution. Research should focus more on recognizing the favorable conditions that stimulate original and unconventional solutions and on distinguishing "signal-tonoise" [15], hence the ability to perceive principal trends and not slip down into banalities and false opportunities

- V. Dr. D. Jebaselvi Anitha in her research paper, 'A Study on Financial Initiatives Taken By Nabard To Empower Rural Economy' says that, 'The financial initiatives taken by the NABARD in the rural area is expected to play a significant role in the emergence of the Indian economy. NABARD develops in all areas of agriculture, manufacturing and services sectors because each of these sectors will continue to be very relevant to the overall GDP growth as well as employment generation'
- VI. Dr. Shirsendu Mukherjee in his research paper, 'Group Lending And Financial Inclusion: The Role Of NABARD' says that NABARD, could link millions of rural poor to formal banking system and that could have been the main instrument for Financial Literacy (FL) and Financial Inclusion (FI) in the country. India also brings into the global dialogue a diverse set of approaches to financial inclusion: SHGs, MFIs, Commercial Banks, Insurance Companies, Pension Funds, Cooperatives and agent banking through Business Correspondents.
- VII. Mr. Sandeep S. Kulkarni in his research paper, Role & Achievements of NABARD in Rural Development of a Country' says that, 'Agricultural & rural development is dependent on the efficiency of the NABARD, which is doing its job as per the requirements of the economy. This bank has proven its need and by launching new projects, schemes, loan lending modes it has tried to resolve the problem of finance and development as much as possible.

FINDING

NABARD is apex bank for development in India, its main role to develop economic backward class people of country.

- NABARD has taken the initiative of Implementation of Maa Thota Project with assistance from the Tribal Development Fund of NABARD.
- The Impact of this initiative are as follows
 - ✓ The wasteland has been brought under green cover and put to productive use
 - ✓ Increased household income and confidence levels of tribals through wages, intercrop, selling of fruits, and taking up other income-generating activities
 - ✓ The migration has completely stopped as the nomadic tribals have become farmers with sustainable livelihoods
- NABARD Sponsored Mobile ATM Van Launched in West Siang District, Arunachal
- This is the second of its kind after starting one in the capital and this facility has been extended to Aalo as the best-performing bank branch in the State. Branch manager Kirmar Ete disclosed that the bank customers' problem would be reduced to a great extent through mobile ATM van and the introduction of normal ATM at a bank is also about to be started soon to address the woes of the people.
- Tribal people in our 4 new villages in the Coimbatore district of Tamil Nadu are undertaking new means to earn a living. They are learning things from jewelry-making to bakery skills to computer literacy.
- Various training programs to come include vegetable & fruit processing, millet-based baking, management of seed banks, service & electrical training for boys & girls, computer-based skills, and how to access available government schemes.
- Because of NABARD initiatives triable people has become financially independent. Their standard of living has improved. Their lifestyle has begun to change.
- People are moving towards higher education and students are getting good career opportunities as the NABARD has taken initiatives
- Tribale people are now started living with the fast world all this because of NABARD and they have become self-dependent, no need to depend on anyone else.

- NABARD comes with new innovative entrepreneur skill for development of tribal people.
- NABARD continuously taking initiative to upliftment of their standard of living through its projects like Integrated Rural Development Programme (IRDP), Self-help Group (SHG)
- NABARD focused on Financial inclusion Fund which helps Tribal people to build their own entrepreneur ideas and execute it easily. In which they conduct program on financial literacy.

In following table of innovation index of India NABARD plays an important role.

INDIA INNOVATION INDEX 2020: RANKINGS Table 1. Best performers: four of the five highest scoring major states in the India Innovation Index

Rank	Majors States	Score
1	Karnataka	42.5
2	Maharashtra	38.03
3	Tamil Nadu	37.91
4	Telangana	33.23
5	Kerala	30.58
6	Haryana	25.81
7	Andhra Pradesh	24.19
8	Gujarat	23.63
9	Uttar Pradesh	22.85
10	Punjab	22.54

(Source: NITI Aayog on January 20, 2021)

Karnataka retained its leadership position in the major States category in the second edition of the India Innovation Index released by NITI Aayog.

Year	GII Score	GII Rank	Total Countries
2015	31.7	81	141
2016	33.3	66	128
2017	35.5	60	127
2018	35.2	57	126
2019	36.58	52	129
2020	35.6	48	131

(Source: NITI Aayog on January 20, 2021)

Conclusion

In India peoples earning source is agriculture. NABARD is building a nation through its various initiatives. NABARD encourage rural people to empowered them self. NABARD is building a bridge in rural and urban standard of living. Because of NABARD Tribal people has brough tremendous changes in there day to living. NABARD is providing credit facility to Tribal people so they can setting up or expanding business, for investing in self-employment. As per the recent data, NABARD Operations under Financial Inclusion Fund as on 31 March 2022, has Total Sanctions: Rs. 5013.91 crore and Total Disbursements: Rs.2804.57 crore which can change economy growth of India.

Here we can give conclusion for this study is that, in upcoming era, India will prove its real capacity of growth as Tribal people also educated, self-reliant and self- employed. They will also contribute their knowledge and innovation in building the nation. India will become more powerful nation as all Indian people will participating in economic development.

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A STUDY OF SELF HELP GROUPS (SHGS) AS A TOOL TO WOMEN EMPOWERMENT: CASE STUDY OF GRAMIN MAHILA VIKAS SANSTHAN AJMER RAJASTHAN

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Abstract

Self-Help Groups (SHGs) are informal associations of people who choose to come together to find ways to improve their living conditions. It can be defined as self governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose. Villages face numerous problems related to poverty, illiteracy, lack of skills, lack of formal credit etc. These problems cannot be tackled at an individual level and need collective efforts. Thus SHG can become a vehicle of change for the poor and marginalized. SHG rely on the notion of "Self Help" to encourage self-employment and poverty alleviation.

This paper is an attempt to understand the contribution of SHGs in the empowerment of women living in rural Ajmer Rajasthan, through Gramin Mahila Vikas Sansthan ,an organisation established to uplift the standard of living in Rajasthan and giving the locals a ray of hope to develop.

Objectives:

1. To understand the government initiation "SHG" for women empowerment
2. To study the benefits of SHGs
3. To analyse the impact of Gramin Mahila Vikas Sansthan ,Ajmer, Rajasthan in women empowerment.

Introduction

Majority of Indians are unaware of India's holistic program of the 1980s, the Self-Help Group (SHG) system. The self-help group is an integrated program of micro-enterprise covering particular aspects of self-employment. They are small voluntary associations formed by unprivileged sections, who come together to solve their common problem by creating such groups. It is a group that usually includes people who are below the poverty line, in lay man's language.

The term self-help group refers to a self-governed, peer-oriented, informal group of people with the same economic background who desire to accomplish a common purpose collectively. People here come together and collect money voluntarily. The amount they are able to save conveniently out of their earnings, they agree to contribute it for the common fund and lend it to the members to meet their issues and emergency needs. SHGs have successfully mobilised small savings on a weekly or monthly basis from the persons who were not able to save any amount of money, small or big.

History of self-help groups

It dates back to 1985, an organisation called Mysore resettlement, and area development agency (MYRADA) undertook such initiative. The SHGs movement started in the southern States under the leadership of

Tribal Development Initiatives For Sustainable Livelihood

Supported by NABARD

MYRADA. Awareness was raised amongst people, especially women regarding prudence and understanding the importance of low-cost credit. In about two years there were approximately 300 SHGs under MYRADA's project. MYRADA also trained SHGs in organising meetings, setting agendas, keeping minutes and accounts. Over time several other agencies like the National Bank for Agricultural and Rural Development (NABARD), the Reserve Bank of India (RBI), leading NGOs, as well as multilateral agencies like International Fund for Agricultural Development (IFAD) helped in the growth of the SHGs.

As SHGs are formed under the swarn Jayanti Gram Swarozgar Yojana, for subsidy would be 50 percent, there is no monetary ceiling on subsidies on minor irrigation projects as well as for self employed people.

The SHGs concept when it first started was very much an innovative step, but over the years passed numerous problems came to be noticed such as lack of continued official support, the education status was below par, regarding actual governance of SHGs, discontinuation and increased work burden. Whereas there have been possible solutions for certain issues:

- The general education is a must especially female education
- Special care and starting of vocational small scale manufacturing units
- General awareness
- Incentive to be provided to the banks so that they could launch branches in rural area

Bank Linkage Programs

The program further gained strength from the National Bank For Agriculture And Rural Development (NABARD), linking the small number of groups with a bank. It was called the Self-help Group Bank Linkage Program (SBLP). This initiative linked group members, many of whom did not have a bank account before to banks. The SBLP has proven to be an excellent medium for social and economic empowerment for rural women. NABARD undertook measures to assist MYRADA through a grant of INR 1 million in 1987. By the year 1994 about 620 SHGs were linked with banks. The success led to the transformation with the ever-increasing number of banks and NGOs participating therein. Such linkage of SHGs spread rapidly and fast that in over a decade they emerged as the single most extensive microfinance programme in the world.

Government's Role

Self Help Groups are usually formed, trained and groomed by an NGO, Bank Branch or a Government agency called as Self-Help Promoting Institution. The SHPI trains the members to maintain simple accounts of the collected thrift and loans given to members.

The regular meetings also provide them a platform to discuss and resolve many social and common issues, thus fortifying their togetherness.

A savings bank account is opened with a bank branch and regular thrift collection and loaning to members build-up the financial discipline among the members to encourage the bank to provide larger loans to the group.

Self-help groups are all about creating healthy habits rather than creating restrictions. It is an innovative step to add the good and subtract the bad.

Need for SHGs

One of the reasons for rural poverty in our country is low access to credit and financial services.

A Committee constituted under the chairmanship of Dr. C. Rangarajan to prepare a comprehensive report on 'Financial Inclusion in the Country' identified four major reasons for lack of financial inclusion:

- Inability to provide collateral security,
- Poor credit absorption capacity,
- Inadequate reach of the institutions, and
- Weak community network.
- The existence of sound community networks in villages is increasingly being recognised as one of the most important elements of credit linkage in the rural areas.
- They help in accessing credit to the poor and thus, play a critical role in poverty alleviation.
- They also help to build social capital among the poor, especially women. This empowers women and gives them greater voice in the society.
- Financial independence through self-employment has many externalities such as improved literacy levels, better health care and even better family planning.

Benefits of SHGs

- Social integrity – SHGs encourages collective efforts for combating practices like dowry, alcoholism etc.
- Gender Equity – SHGs empowers women and inculcates leadership skill among them. Empowered women participate more actively in gram sabha and elections.
- There is evidence in this country as well as elsewhere that formation of Self-Help Groups has a multiplier effect in improving women's status in society as well as in the family leading to improvement in their socio-economic condition and also enhances their self-esteem.
- Pressure Groups – their participation in governance process enables them to highlight issues such as dowry, alcoholism, the menace of open defecation, primary health care etc and impact policy decision.
- Voice to marginalized section – Most of the beneficiaries of government schemes have been from weaker and marginalized communities and hence their participation through SHGs ensures social justice.
- Financial Inclusion – Priority Sector Lending norms and assurance of returns incentivize banks to lend to SHGs. The SHG-Bank linkage programme pioneered by NABARD has made access to credit easier and reduced the dependence on traditional money lenders and other non-institutional sources.
- Improving efficiency of government schemes and reducing corruption through social audits.
- Alternate source of employment – it eases dependency on agriculture by providing support in setting up micro-enterprises e.g. personalised business ventures like tailoring, grocery, and tool repair shops.
- Changes In Consumption Pattern – It has enabled the participating households to spend more on education, food and health than non-client households.
- Impact on Housing & Health – The financial inclusion attained through SHGs has led to reduced child mortality, improved maternal health and the ability of the poor to combat disease through better nutrition, housing and health – especially among women and children.
- Banking literacy – It encourages and motivates its members to save and act as a conduit for formal banking services to reach them.

Opportunities

- SHGs often appear to be instrumental in rural poverty alleviation.
- Economic empowerment through SHGs, provides women the confidence for participation in decision making affairs at the household-level as well as at the community-level.

- Un-utilised and underutilised resources of the community can be mobilised effectively under different SHG-initiatives.
- Leaders and members of successful SHGs bear the potentiality to act as resource persons for different community developmental initiatives.
- Active involvement in different SHG-initiatives helps members to grow leadership-skills. Evidences also show that often women SHG leaders are chosen as potential candidates for Panchayat Pradhans or representatives to Panchayati Raj Institution (PRI).

Challenges

- Lack of knowledge and proper orientation among SHG-members to take up suitable and profitable livelihood options.
- Patriarchal mindset – primitive thinking and social obligations discourages women from participating in SHGs thus limiting their economic avenues.
- Lack of rural banking facilities – There are about 1.2 lakh bank branches and over 6 lakh villages. Moreover, many public sector banks and micro-finance institutions are unwilling to provide financial services to the poor as the cost of servicing remains high.
- Sustainability and the quality of operations of the SHGs have been a matter of considerable debate.
- No Security – The SHGs work on mutual trust and confidence of the members. The deposits of the SHGs are not secured or safe
- Only a minority of the Self-Help Groups are able to raise themselves from a level of micro-finance to that of micro-entrepreneurship.

Gramin Mahila Vikas Sansthan Ajmer Rajasthan :A case study

Gramin Mahila Vikas Sansthan is a Civil Society Organisation that works largely with local communities on initiatives linked to their social empowerment and livelihood support. It began its work in 1997 and its work is currently spread over in 400 villages in Srinagar, Silora, Kekri and Bhinay Panchayat Samitis of Ajmer district in Rajasthan, India.

Gramin Mahila Vikas Sansthan is based in Ajmer district of Rajasthan. Like many other districts of Rajasthan, Ajmer district too is a rain deficient district.

Main occupation of the people in the area is agriculture and animal husbandry. Because of lack of rainfall, agriculture work is not possible and without agriculture animal husbandry cannot be imagined. These factors have affected livelihood of people and their economic hardships have increased. Migration is the order of the day, adversely affecting women and children and leading to increase in child labour.

The common problems of the area are child marriages, illiteracy, girls education, etc. Gender discrimination is rampant as a vast segment of population lays emphasis on the education of boys instead of girls and gives priority to boys over girls in all sections of life. Women have least participation in the society they cannot take decisions independently and do not have participation in developmental activities.

With a view to get rid of the above mentioned problems and to get control over discriminations in the society, the organisation is making efforts ever since its inception. It is working in several domains like education, health, women development, child development, child labour eradication, girl education, environment, improved agriculture, drought mitigation, employment generation, etc., with its experienced workers. In this pursuit, GMVS is getting financial and technical support from various organisations.

Gramin Mahila Vikas Sansthan started its efforts for rural development in the year 1999 with the formation of five self help groups (SHGs) at Khoda Ganesh and Shala Ki Dhani villages under Srinagar Panchayat Samiti of Ajmer district. These groups obtained loans from banks and started income generation activities like dairying, agriculture work, tailoring, embroidery, etc. These activities benefited SHG members a lot.

With this initial success, the organisation started constitution of 25 new SHGs in the year 2000. And even while the work on these SHGs was progressing, the organisation constituted 35 new SHGs in the following year as a part of Famine Relief Project. All these groups were linked with banks and loans arranged for different income generation activities. In 2002, the organisation promoted another 22 groups. For their capacity building, these groups were taken to different SHGs promoted by several organisations in Udaipur. While on excursion, GMVS group members interacted with Udaipur group members, who were engaged into various occupations through SHGs.

With this initial experience, the organisation has promoted new groups every year. By the end of the year 2007, the organisation had promoted almost 200 SHGs out of which 190 were exclusively of women. These SHGs have saved about Rs 90 lakh and given loans totalling Rs 2 crore by banks. The process of formation of new groups is going on. Income of all the SHG members has gone up through income generation activities like dairying, animal husbandry, improved agriculture techniques, tailoring, embroidery, and production of items like chalk, incense stick, candle, fancy garlands, fancy bags, paper bowls, handicraft items, etc. Members of about 15 groups have repaid all the loan instalments and are earning Rs 1,000 to Rs 1,400 per month.

Recently, the organisation has taken steps to charge a small amount of Rs 1 or Rs 2 from each member of the group. While on one hand this leads to a sense of belongingness among the group members, on the other hand almost 50 per cent of the honorarium of the project worker is also generated from local resources. The group members readily give this amount and feel that this is for their welfare. It, however, must be noted that full right to pay or not pay to the project worker lies with the group members and if any member makes any objection, the money is not charged. GMVS feels if such an arrangement is adopted on a large scale, the organisations can be made self-reliant to a large extent and empowerment of people will also hasten up.

A major project of Women Empowerment

Rural women have certain restrictions and limitations in context of involvement and leadership. Male dominance and patriarchal system of society has made such provisions, which become stronger in village. These women are not raising their voice against any kind of violence or problems in their routine. They are forced to give priorities to their family first then to their personal demands.

Poor status of women in the society drives them to accept all the complications and violence in the families. They are not given proper attention and are not provided with any essential care during critical situations of deliveries and postnatal care. They are also held responsible for the birth of male or female child.

To empower women, GMVS has initiated formation of self-help groups. In these groups women save a fixed amount of money and are allowed to take loans from collective savings of the group. So far almost 1,000 SHGs covering almost 11,560 households have been formed.

SHGs have brought in remarkable changes among women:

1. Self-reliance among women
2. Confidence and decision-making
3. Increased social, economic and mental status in the community

4. Ability to establish their identity and shape their future

Economic empowerment of the women has enabled them to establish their own identity and ownership in the family as well as society. It also facilitates learning of new skills and self-improvement. Self-reliant women can better think about their children. Confidence building among the women has motivated them to join various village based and panchayat forums. Women have started demanding their rights. Leadership of the women have been seen in their group meeting and loaning process. They are keeping record of their saving, which has provided ownership and decision making capacity.

Skill training are provided to women to assist them in establishing their priorities and importance against the dominating community. Awareness on the rights of the women and motivation to oppose any social violence against is disseminated to the women through regular village based meetings, puppet shows and street plays.

Impact being visible through Empowered Woman

A story which reflects the impact of the initiative of GVMS .

Shy and poor Jhoomi Devi residing in Nimbukia Ki Dhani village under Srinagar Panchayat Samiti of Ajmer district has added her name to the list of women getting rid of their poverty after being empowered through self help groups. Jhoomi Devi used to work as daily wager in Ajmer city, 25 km away from her home, and was somehow rearing her family. She and her husband used to go every morning to Ajmer and return in the evening. Out of about Rs 100 that they used to earn after back breaking labour, Rs 32 were spent in commuting to Ajmer and back. When they did not get work on a particular day, it became very difficult to meet out expenses of the family.

Then one fine day, GMVS workers selected Nimbukia Ki Dhani as their new area of intervention. They were there to organise below poverty line (BPL) women through self help groups and link them with self-employment.

After an effort lasting for almost one month, Laxmi Women Self Help Group and Pooja Women Self Help Group were constituted on October 21, 2003. Both of these SHGs had BPL women as members.

Jhoomi Devi opted to join Pooja Women Self Help Group with a few of her friends. She was elected as chairperson of the group. As they had very meagre income, they started with a very small saving of Rs 20 per month per member. This was the first step towards a better future.

Initially, Jhoomi Devi used to work as daily labour. When the group was sanctioned a loan of Rs 35,000, the zeal of the group members and their faith in the organisation's workers increased. They started participating in group activities on a large scale. It was the right time to give inputs like concept of group, regularity of meetings, compulsory attendance of each member, bank linkage, continued knowledge, etc. As a result the women started treading on the path of empowerment.

Soon Jhoomi Devi started bearing all the responsibilities related to her group. Not only this, she also started motivating other women of the village to constitute group. A woman who always used to remain behind the veil and used to answer questions in yes or no by nodding her head, Jhoomi Devi can now be seen any time speaking openly on developmental and social issues of the village and the area. She represents women in all village level issues and cooperates in putting their view point before the men and the old of the village. She also extends full cooperation to the officials visiting the village and accomplishing their work.

For employment generation, Jhoomi Devi had purchased four goats by taking loan from the bank. The goats are giving decent profit to her. Both Jhoomi Devi and her husband take responsibility of looking after goats.

Because of the feeling of empowerment in her and her leadership qualities, the villagers address her as Sarpanch Sahib and accord due recognition to her participation in social issues.

This birth of Sarpanch inside Jhoomi Devi has been possible only because of group. She thanks the organisation, bank and the government for this and says that her transformation has been possible only because of this self help group scheme. She said she would expand the goat rearing business to earn even more money. She appeals to all the poor women to get associated with the vocations of their liking so they can get rid of poverty and they can lead life in a dignified manner.

Conclusion and recommendations with regards to Measures to Make SHGs Effective

- The Government should play the role of a facilitator and promoter, create a supportive environment for the growth and development of the SHG movement.
- Expanding SHG Movement to Credit Deficient Areas of the Country - such as Madhya Pradesh, Rajasthan, States of the North-East.
- Rapid expansion of financial infrastructure (including that of NABARD) and by adopting extensive IT enabled communication and capacity building measures in these States.
- Extension of Self-Help Groups to Urban/Peri-Urban Areas – efforts should be made to increase income generation abilities of the urban poor as there has been a rapid rise in urbanisation and many people remain financially excluded.
- Positive Attitude – Government functionaries should treat the poor and marginalized as viable and responsible customers and as possible entrepreneurs.
- Monitoring – Need to establish a separate SHG monitoring cell in every state. The cell should have direct links with district and block level monitoring system. The cell should collect both quantitative and qualitative information.
- Need Based Approach – Commercial Banks and NABARD in collaboration with the State Government need to continuously innovate and design new financial products for these groups.

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ROLE OF NABARD IN PROMOTING SUSTAINABLE LIVELIHOODS OF TRIBALS THROUGH WADI MODEL IN MAHARASHTRA

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Abstract

NABARD has been closely linked to tribal development and sustainable livelihoods through orchard-based farming systems. The establishment of orchards forms the cornerstone of the holistic development of tribal communities, which is a key component of NABARD's Natural Resource Management (NRM) policy of providing sustainable livelihoods. The economic improvement of farmers through sustainable agriculture, social empowerment, an improvement in quality of life, including health, and women's empowerment are the main characteristics of the wadi model. NABARD supports micro agro processing activities for tribal farmers in wadi project areas as well as financing economic activities in the primary, secondary, and tertiary sectors in watershed development project areas. The current study emphasizes how NABARD uses Wadi Projects to encourage tribal farmers in Maharashtra to live sustainably.

Keywords: Wadi model, NABARD, Sustainable livelihoods, BAIF.

Introduction

The sustainable development approach is required to reconcile the nation's desire for economic growth with its environmental concerns. Sustainability is a method put forth to raise human life standards within the boundaries of the global environment. It includes strategies for enhancing human welfare that don't harm the environment or have an adverse effect on the welfare of other people. The fundamental ideas of sustainable development in this context included maintaining an equitable distribution of opportunities and resources among the population, as well as the interconnections between economy, society, and environment that are necessary to support the earth's carrying capacity. In India, depleted soils are endangering the livelihoods of rural farmers, and new approaches to land use management that boost soil fertility and productivity are needed to sustain biodiversity, ecosystems, and human life.

Races and tribes have been compared to a melting pot in India. Next to Africa, India has the second-highest concentration of tribal people in the world. According to census data from 2011, there were 104282 Scheduled Tribes in India, making up 8.61% of the total tribal population. Tribal people differ from other populations in that they have unique, specialised traits. They are straightforward individuals with unusual customs, traditions, and practises. Primitive tribes have existed in forests and hills in India for thousands of years without ever having any kind of contact with the main centres of civilization. Their economy is largely unstructured, uncomplicated, self-sufficient, and non-specialized.

What is Wadi?

A small horticultural orchard called WADI is encircled by tree species. WADI projects essentially call for the development of one to three acres of land owned by each tribal family for orchards surrounded by other forest species. Overall, it adopts a holistic developmental strategy and considers all facets of rural life. It covers a

number of areas, including agricultural production, resource management, social mobilisation, and economic advancement. It is a farming system based on trees. The WADI model chooses two or more tree crops to reduce the climatic, biological, and marketing risks. Mango, cashew, amla, or any other fruit crop appropriate for the region are typically the main tree crops in WADI fields, with forestry species growing on the edges of the land holdings. On the edge of 1 acre of land, WADI farmers typically grow 600 forestry plants and about 60 locally appropriate fruit plants.

WADI: ITS GENESIS AND EVOLUTION

When NABARD began a development initiative in certain areas of Gujarat and Maharashtra in 1995 and 2000, respectively, the idea of WADI was introduced into the Indian context. Through general lines of credit and refinancing at concessional rates, NABARD has a close relationship with tribal development organisations. NABARD had gained several insights into formulating strategies for the comprehensive development of tribal regions from the implementation of comprehensive Adivasi Development Programmes (ADP) in Gujarat and Maharashtra. In this regard, NABARD received support from the Kreditanstalt für Wiederaufbau (KfW), a German bank that has chosen NABARD as their partner in India.

One of the most well-known nongovernmental organisations (NGO) in the field of natural resource management, Bharatiya Agro Industries Foundation (BAIF), has taken on the task of programme implementation at the local level. Their model stands out as a sustainable one that can be replicated in other tribal areas because of the major impact they have made in a short amount of time. In more than 251 villages in Gujarat and Maharashtra, BAIF launched this initiative. The majority of the project areas were dry lands that had long been inhabited by tribal people. At least one acre of land belonged to each tribal family. Even though the programme has been running for more than 25 years, its original concept is still relevant today. More than a million families in Gujarat and Maharashtra are influenced by it today. Even though the programme has been running for more than 25 years, its original concept is still relevant today. More than a million families in Gujarat and Maharashtra are influenced by it today.

Objectives of the study

- 1) To understand and analyse the concept of Wadi Model.
- 2) To evaluate the suitability of Tree Based Farming Systems by NABARD in fulfilling credit needs of the tribals in Maharashtra.
- 3) To study the role of Wadi Model in enhancing sustainable livelihood of the tribal in Maharashtra.
- 4) The study focuses on finding out the usefulness of wadi farming in other parts of tribal areas in India.
- 5) It offers suggestions.

Need of the study

Agriculture, forestry, and livestock are the main sources of income for the tribal communities. Through orchard-based farming systems, NABARD has been closely linked to tribal development and sustainable livelihoods. Through distinct lines of credit to organisations that support tribal families, promotional activities, etc., NABARD has supported tribal development. The sustainability of tribal livelihoods, however, has been a major concern for NABARD. Through the implementation of KfW-assisted Adivasi Development Programmes in Gujarat and Maharashtra, NABARD gained extensive experience in this area. Therefore, the goal of the current study is to evaluate how NABARD's "Wadi" model programme has improved tribals livelihood in Maharashtra.

Research Methodology

The research study is descriptive in nature and entirely based on secondary data. The data have been collected from various sources such as Government Books, Magazines, Newspapers, Reports and Journals.

Review of literature

Gulshan Deshlahara and Ashok Pradhan (2015), examined the impact of Wadi Project on addiction behaviour among the tribes of Nawagaon in Raigarh District, Chattisgarh. The paper studied the tribes of Nawagaon village located in Dharmjaigarh block of Raigarh district. The project was executed by Raigarh Sahyog Samiti, to discover the addiction behaviour among the people. Two groups were considered: 57 beneficiary families who participated in the Wadi project and 117 non-beneficiary families who weren't involved in the Wadi project. The Primary data was collected through interview schedule technique using census method. The study found that Gudakhu was the most commonly addicted material among the tribes and on a whole 4.44% unmarried persons were found addicted with one or the other product. The study concluded that Wadi project's intervention resulted in positive changes in the Nawagaon village.

Pratik Doshi, James Brockington and Robert Brook (2015), in their research paper assessed agro forestry adoption in tribal areas of Maharashtra. The research describes a study initiated in 2014 to discover why wadi agroforestry systems were adopted by some farmers while not by others. The study found that 64% of eligible farmers adopted and even the rate of retention was high, their farms had a significant increase in tree cover, which was evidence that less pressure was being placed on the remaining local forests for fuel wood. The intrinsic variables used to study were age and education, size of farm, numbers in the household, capital assets, etc. The study concluded that wadi project members receive different advantages like technical guidance, tree planting and construction materials, financial compensation and marketing assistance through farmer cooperatives which helps to generate income and improve livelihoods of tribals.

Rasmi Ranjan Puhan, Lakshmipriya Malla (2015), analysed the actual socio-economic condition of tribal people prevailing in Odisha. The study was carried in two tribal blocks of Kalahandi district such as Koksara and Madanpur-Rampur among the SHGs having only bank linking experience. The study focused on finding out whether Micro-financing has had any effect on the issue of tribal people's isolation, whether microfinancing has raised tribal people's awareness of development and whether microfinancing has increased tribal participation in development programmes to reap increased benefits. The research found that the impact of SHGs on the lives of the poor is evident empirically. The study concluded that the intervention has significantly changed how the tribals feel about saving while also helping to mobilize a sizable amount of credit with continued assistance from formal financing institutions.

Rambabu Botcha (2012), in his research paper analysed the community structures used for Sustainable development by tribes through Tribal development project by NABARD. Through his research he examined that the tribal communities can be sustained and encouraged with existing resources and services by substituting their attitude, providing aid and generating awareness. The study revealed that DNR College Association with the initiation of Field Action Project (FAP) focused on Sustainable Development through Maa Thota Committees, Self Help Groups (SHGs), Former's Club and projects related to "Financial Inclusion" and "Social Inclusion".

Data Analysis and Discussion

About Maharashtra

In Maharashtra, the Tribal Sub Plan covers an area of 50,757 square kilometres as opposed to the State's overall geographic area, which is 3,07,713 square kilometres. This equates to roughly 16.5 percent of the State's total area. The following table compares the tribal population and the state's population based on the last four decennial censuses: -

Table no. 1

Census Year	State's Total Population (Lakh)	Tribal Population (Lakh)	Percentage
1971	504.12	38.41	7.65
1981	627.84	57.72	9.19
1991	789.37	73.18	9.27
2001	968.79	85.77	8.19
2011	1123.74	105.10	9.35

Source: mahatribal.gov.in

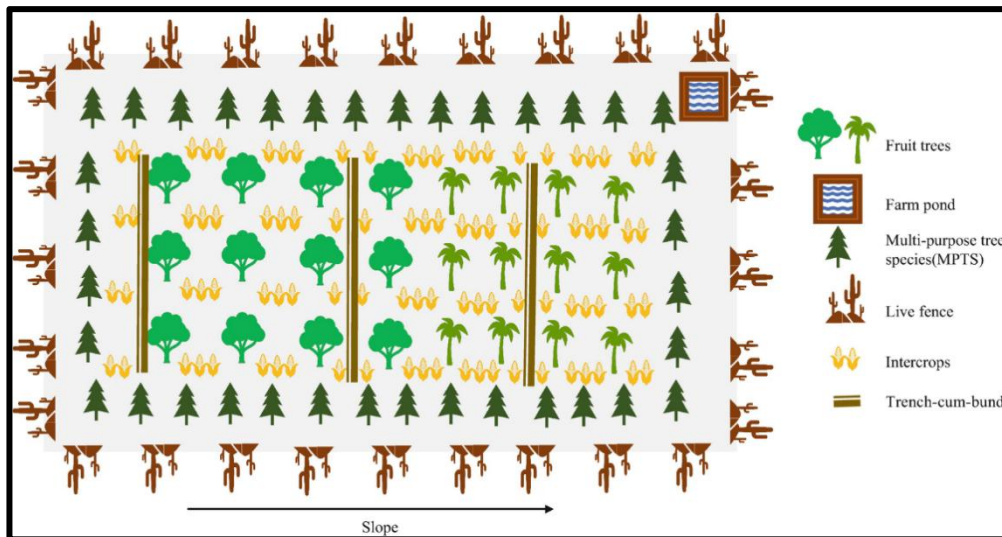
According to the aforementioned population statistics, the tribal population has remained relatively stable at around 9 percent of the State's total population between the years 1999 and 2001. The Bhils, Gonds, Mahadeo Kolis, Pawras, Thakurs, and Varlis are the major tribes in Maharashtra. The Kolams (Yavatmal District), Katkaris (primarily in Thane and Raigad Districts), and Madia Gonds (Gadchiroli District) are the three tribes that the Indian government has recognised as primitive tribes. There are 35 Districts in the State, and the western hilly Districts of Dhule, Nandurbar, Jalgaon, Nashik, and Thane are where the majority of the tribal people tend to stay (Sahyadri Region).

And the Chandrapur, Gadchiroli, Bhandara, Gondia, Nagpur, Amravati, and Yavatmal comes in Eastern Forest Districts. In accordance with the Government of India's directive, Integrated Tribal Development Projects (I.T.D.Ps.) were established in 1975–1976 in the villages where more than 50% of the population was tribal. There were 16 such ITDPs that the Indian government had approved. As a result, additional I.T.D.Ps were formed in the villages where the tribal population was just barely less than 50%. And they are called as the Additional Tribal Sub Plan (ATSP) Blocks/Projects.

Initiative by NABARD:

The National Bank for Agriculture and Rural Development (NABARD) has supported a number of welfare initiatives for the nation's Scheduled Tribes under the purview of its Tribal Development Fund. One of NABARD's integrated tribal development initiatives is the Wadi project.

Chart no. 1



A wadi is an orchard in Gujarati. A Wadi plot under the project typically provides one acre of protection for each beneficiary, who must be a marginal farmer with no more than 5 acres of land. In the Wadi model, two or more crops are carefully chosen for intercropping to reduce climatic, biological, and marketing risks. Fruit trees like cashew, mango, and litchi are planted with the agricultural crops in each acre.

The main characteristics of a Wadi model are women's empowerment in tribally predominate regions of the nation, social empowerment, improvement in quality of life, including health, and economic uplift of farmers through sustainable agriculture. The major interventions focus on improved farming-based agro-forestry techniques, soil and water harvesting strategies, and land use planning. As a result, Wadi improves the food and nutritional security of tribal households in addition to their agrarian livelihoods.

In various villages across India, NABARD approved a Wadi project in light of the extreme poverty, land, and climatic conditions.

The key practices in Wadi Model farming are:

1. Fencing
2. Intercropping
3. Organic Farming
4. Water and Soil conservation
5. Local community building

Wadi, The Tree Based Farming Model in Bhendipada Village

Tree-Based Farming has been effective in generating stable incomes for farmers in rainfed regions. The model has assisted tribal families in some areas of Maharashtra in converting their underutilised wastelands into productive mango and cashew growing areas.

There are 80 households in the small village of Bhendipada. The "Warli" tribal group makes up about 80% of the total population, and the Katkari community makes up 15%. 2.50 acres on average are owned. The majority of farmers grow millets like Nagli and Varai in addition to paddy during the monsoon season. However, during the other seasons, people rely on the products of the forest or move to nearby locations in search of work.

The Maharashtra Institute of Technology Transfer for Rural Areas (MITTRA), an organisation supported by BAIF Development Research Foundation, Pune, promoted tree-based farming using the wadi agri-hortiforestry model to assist small farmers in obtaining sustainable income. A plantation of 50 to 60 plants (two to three species of grafts) on an acre of land with forestry along the borders makes up the wadi model. A live hedge and dry fencing are also present on the one acre of land. Participation in the programme is open to small farmers with lands under 5 acres. Technical assistance in pit digging, graft selection, plantation, after care activities, and improved agriculture and vegetable cultivation are given to them.

The wadi model was first presented and discussed in village gatherings. People in Bhendipada were initially hesitant to enter a wadi. Due to the area's rainy conditions, the majority of farmers were concerned about the survival of their grafts. Others were concerned that these outsiders might seize their lands. A few carefully chosen farmers were taken to Gujarat, where BAIF had successfully established wadies, to persuade them.

Case Study of Mr. Ganesh

The first person to go for wadi was Mr. Ganesh. He disregarded the jeers that were directed at him. The family's elders opposed him strongly because Ganesh's grandfather had previously failed at this type of tree farming. 20 years ago, Ganesh's great-grandfather borrowed Rs. 1000 to plant 50 Alphanso grafts. Horticulture plants, however, couldn't be raised by him because they couldn't survive in a rainfed environment. He was unable to pay back his loan of Rs. 5000.

Ganesh, however, was eager to test the wadi model. After Kharif season, he believed that staying in his village would help him avoid moving to Mumbai or Nashik. Mr. Ganesh made the decision to take part in BAIF's wadi programme in 2000–2001, and he planted mango and cashew grafts on a one-acre plot of land. Along with taking care of the plants, he also trenched the plot to conserve water and soil. He participated actively in wadi holders group meetings to gain knowledge of the scientific methods for digging pits, applying fertiliser, caring for plants, and watering them as required. He has successfully grown 60 plants at this point, in addition to engaging in forestry, floriculture, and vegetable farming.

Later, he took part in floriculture by planting Galardia and Marigold as an international crop on a 200 square metre plot. He did not just stop here; he also managed to obtain a diesel engine from the tribal department for watering plants and planted eucalyptus as a block plantation on 0.5 acres of land. Ganesh received Rs. 30680 from one acre of land in 2010. The Table provides Mr. Ganesh's wadi plot's annual income.

Table no. 2

Year	Mango		Cashew		Vegetable Cultivation Earnings (Rs)	Floriculture Earnings (Rs)	Total Earnings (Rs)
	Yield (kg)	Earnings (Rs)	Yield (kg)	Earnings (Rs)			
2004	–	–	50	1750	–	–	1750
2005	–	–	60	2100	–	1200	3300
2006	30	1500	105	3675	800	9600	15575
2007	60	2400	125	4375	2600	7600	16975
2008	90	3600	200	7000	3500	8000	22100
2009	45	1800	237	9480	3000	8500	22780
2010	400	10000	174	7830	3600	9250	30680

Source: leisaindia.org

Wadi management

Farmers who participate are grouped into wadi tukadis, each of which has ten members. Various topics pertaining to operations, marketing, and processing of produce derived from trees are discussed at monthly meetings. Women attend these meetings through self-help groups and interact on topics like wadi plant growth, saving money, health, product marketing, etc. A "Vibhag" has been formed by the representatives of these wadi tukadis and SHGs to plan the future marketing and processing of products like cashew, mango, and vegetables. Only the participants are currently handling the cashew processing. Vasundhara Agri-horti Producers' Company (VAPCO L), a producer association that brings together farmers to assist them in marketing their produce, is further connected to Vibhags.

Mr. Ganesh is a member of the Sahyadri Vibhag, which is in charge of gathering and processing fruits and vegetables like mangoes and cashews. He oversees Vibhag's cashew collection efforts. In order to build a cashew processing plant, he also donated Vibhag his one acre of land.

Scaling up

69 tribal farmers participated in the raising of wadies in the village of Bhendipada in response to Ganesh's success. Through the Adivasi Development Program, MITTRA has successfully up scaled the wadi model on 1405.50 acres of land involving 1658 families in the Mokhada taluka and on 12293.50 acres of land involving 13848 families in the tribal areas of Mokhada, Surgana, Peint, and Trimbak blocks of the Nashik district in Maharashtra. The tribal families' idle wastelands in the Peint, Surgana, Trimbak and Mokhada talukas of Nashik and Thane district are now being used to grow mangoes and cashews.

Conclusion

India has a staggering 80 million tribal people. The wadi model offers a practical way to guarantee the tribal people's way of life and nutritional security while also assisting in the replenishment of the natural resource base. Over 100 million small and marginal farmers in India could profit from this model. The projects are anticipated to provide sustainable livelihood opportunities for tribal families, increased agricultural and horticultural productivity, and ecological sustainability. Support under NABARD is available for integrated tribal development. Additional elements of the TDF project include training and capacity building, processing and marketing, microbusinesses for women and landless people, community health improvement, women's empowerment, building community organisations, etc. The overall impact of the tribal development programme led to stable livelihoods, a decrease in hardship and migration, an improvement in quality of life, a rise in the capacity and involvement of women in the development process, the emergence of entrepreneurship, and the growth of active people's organisations. It has addressed the twin issues of migration brought on by poverty and environmental degradation, and it has developed into a replicable model for biodiversity conservation while boosting rural prosperity. The socioeconomic status of the tribal people has improved since the program's implementation.

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DIGITALISATION OF SELF HELP GROUPS- A STUDY OF E SHAKTI PROJECT

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Abstract

E Shakti project launchd for digitalisation of self help groups bank linkage programe (SHGBLP). It is a step towards a mission of digitalisation of India. E Shakti project main objective is digitalisation of SHG members social and financial data. Provide financial services on digital platform making a wider accessibility and also provide a transparency in a financial system. The objective of this study is to highlight the E shakti project financial servies, features & benefits and analyse the e shakti project impact on SHGs performance. Secondary data can be used for current study. Secondary data can be collected from articles, journals, newspapers, government annual reports and websites etc. The data of e shakti project collected from their launch year 2015 to year 2020. For analysis of data used a descriptive statistics. The study finds that the coverage area of E Shakti project increased every year and also huge growth find in number of registered SHGs & its members under the e shakti portal. Its shows that the SHGs and its members trust on digitalisation and ready to work on e shakti portal.

Key Words: Self Help Group, E shakti, digitalisation, NABARD, e-book keeping

Introduction

SHG is a small group of persons specially women are included in this groups. SHG member mainly comes from similar socio economic background. Group members of SHG is save our small savings and savings convert into a group corpus fund. Corpus fund used for group members employment and income generation activities. Corpus fund used for provide a loan to the SHG members at low interest and remaining amount deposited with the bank. Banks provide special loans to the members of SHG without any collateral security.

E Shakti project launchd by the National Bank Of Agriculture And Rural Development (NABARD) in year 2015 for digitalisation of self help groups bank linkage programe (SHGBLP). It is a step towards a mission of digitalisation of India. E Shakti project main objective is digitalisation of SHG members social and financial data. Provide financial services on digital platform making a wider accessibility and also provide a transparency in a financial system. On 15th March 2015, E Shakti a pilot project of SHGs digitalisation was launched in Dhule district of Maharashtra and Ramgarh district of Jharkhand. Under this project, all SHGs e-book-keeping on a website (www.eshakti.nabard.org) with profile of SHGs member. It includes following information of SHG member is: saving detail, JIGs, credit detail. In other words, that platform provide a social, demographic and financial information of members of a SHG. Such informations available at real time basis to stakeholders. The data about SHGs are uploaded with the help of android base application.

Stakeholders on E shakti Project

- SHG members
- Self Help Promoting Institutions (SHPIs)
- NGOs
- Banks
- Government Agencies (NABARD, SLRMs, NRLM etc.) and
- Credit Information Companies

E shakti Project provide services as follows:

- SHGs members information about savings and lending.
- Credit history of SHGs and its members.
- Generation of financial reports such as profit & Loss account and Balance sheet
- Generation of audit reports.
- MIS about SHGs performances
- E loan application fill
- Automatic SMS delivered to members in local languages

Features and benefits of E Shakti Project:

- E-book keeping of SHG members transactions.
- Report generation according to banks norm.
- Management Information System provides information about socially and financially empowering programmes.
- Transparency
- Real time basis information- E Shakti speedup the process and servicing by providing real time information to the Self Help Groups stakeholders. Banks, NGOs, SHGs members and other supporting agencies get the information on E Shakti application.
- Auto SMS in local language related to transaction and other updates
- System generated loan applications- E shakti provide a service of loan application generated by a system to the bankers.
- Automatic grading to SHGs- the system give a grades to all the registered SHGs on the basis of NABARD norms.

- Android base application
- Data used by governments
- Use for CSR activities
- Use for provide commodities to rural market
- Proper credit appraisal Project E Shakti (Digitalisation of SHGs)

Research Methodology

The current study is descriptive in nature. For achieving the objectives of the study, secondary data can be used. Secondary data can be collected from articles, journals, newspapers, government annual reports and websites etc. The data of e shakti project collected from their launch year 2015 to year 2020. For analysis of data used a descriptive statistics.

Objectives

- To highlight the E shakti project financial service, features and benefits
- To analyse the E shakti project impact on SHGs performance.

Performance Appraisal of E Shakti Project

On 31st March 2015, 8333 SHGs (110000 members) data was uploaded on E shakti portal and it was covered 949 villages of two districts across the India. After the success of E shakti project it extended to 22 districts in next year 2016-17. In 2016-17, 1.25 lakh SHGs (include NRLM) data uploaded on E shakti platform. It covers 18000 village of 25 districts, 188 bank branches and 14.73 lakh rural households. The growth of SHGs linked with E shakti project was very higher in lesser time its 1400 percent.

SHGS, Coverage Districts and SHGs member

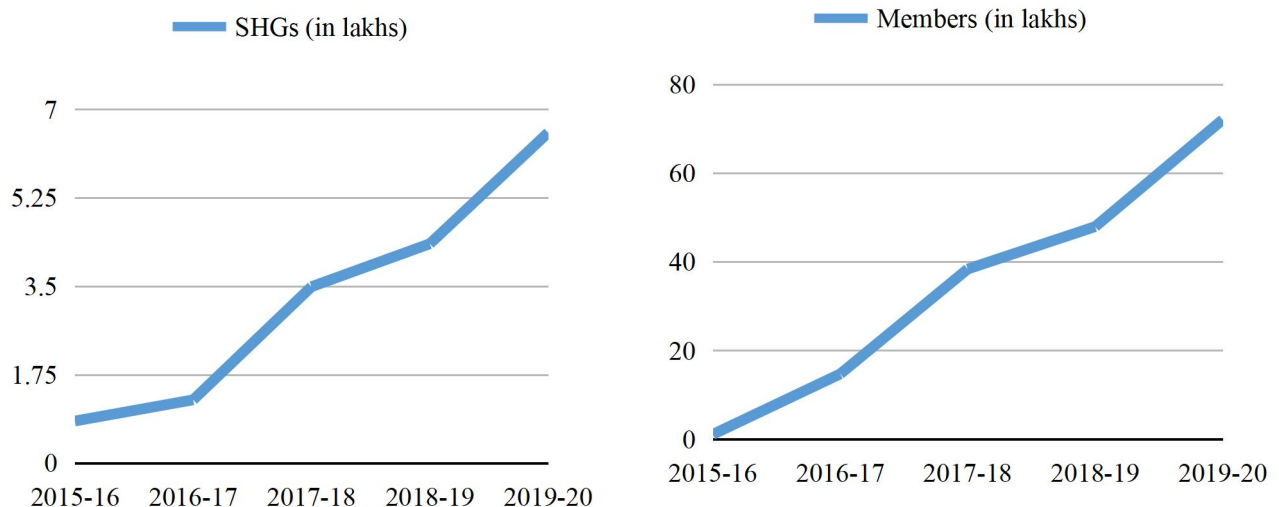
	Cumulative Districts	Cumulative SHGs	Members
2015-16	2 (949 villages of 2 states)	8333 SHGs	110000 members
2016-17	25(18000 villages)	1.25 lakh SHGs	14.73 lakh members
2017-18	100	3.49 lakh SHGs	38.36 lakh members
2018-19	100 (22 states)	4.34 lakh SHGs	47.91 lakh members
2019-20	254 (98000 villages)	6.54 lakh SHGs	72 lakh members

Source: NABARD Annual reports, 2014-2016 to 2019-2020

In 2017-18, NABARD work on to link the banks and enabled him to credit flow to SHGs by e shakti application. E shakti platform also provide a SHGs monthly grading. Core Banking Software was usednfrom this year for linkage of e shakti software with credit information companies. Its helps in the generation of reports through Management Information System (MIS). The area of coverage was increased 25 districts to 100 districts with 3.49 lakh SHGs who involved 38.36 lakh members/participants. In this year growth in SHGs registered under or linked with E shakti portal was 179.2 percent.

In 2018- 19, a drive start for aware the peoples about social security schemes (PMJJBY, PMSBY, jan than account, Atal pension Yojana etc.) of government in jan to march month. Its drive main objective was aware the members of SHGs about the different schemes of government that contribute in their rational livelihood and also in micro-finance & financial inclusion. On March 2019, 4.34 lakh SHGs that include 47.91 lakh members was linked with e shakti portal and covers 100 districts of 22 states across the India. In this year growth percent was low compare with the sessions growth rate it was only 24.36%.

In 2019-2020, COVID pandemic was impact the whole world, but it was good for digitalisation. Digitalisation was very fastly grow in this session due to restriction implied by governments on movements of public. So, 50 percent growth rate in SHGs under e shakti. It extend the coverage area to 254 districts from 100 districts. 6.54 lakh SHGs and include 72 lakh members was linked with e shakti.



Conclusion

E Shakti project is a good initiative taken by the NABARD towards the government mission “Digitalisation of India”. E Shakti provide a different financial services (e book keeping, report generation, SHGs grading, e loan application, MIS about different schemes etc.)on digital platform. This study concluded that the coverage area of E Shakti project increased every year and also huge growth find in number of registered SHGs & its members under the e shakti portal. In year 2020 the coverage district increase from 2 districts to 254 districts and 8333 districts to 6.4 lakh SHGS data uploaded on e shakti portal. Its shows that the SHGs and its members trust on digitalisation and ready to work on e shakti portal.

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SUSTAINABLE DEVELOPMENT THROUGH TRIBAL DEVELOPMENT FUND (TDF)

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“Averages are no consolation to those who have been left behind.” — Angus Deaton, Author- The Great Escape: Health, Wealth, and the Origins of Inequality.

The views and opinions expressed in this paper are those of the author and do not necessarily reflect the official policy or position of the Organisation to which the author is associated.

Abstract:

Indian economy is still largely agrarian and the villages are still the backbone of India beyond the glitter and shine of cities. The tribal population an important element of the populace and constituting ~9% of the population is still mainly dependent on forests, livestock and agriculture. But the denuding forest resources, shrinking water table and poor fuel & fodder supply have jeopardized their agriculture and livestock productivity. Without rural economic development, the objectives of sustainable economic development cannot be reached.

Efforts are being made by the Government and Non-Government Organizations (NGO) to provide financial and technical assistance to the tribals through various schemes and development programmes in the country since independence. The importance of institutional credit in boosting rural economy has been clear to the Government of India right from its early stages of planning. A major change occurred after 1969 when India adopted social banking and multiagency approach to adequately meet the needs of rural credit.

National Bank for Agriculture and Rural Development (NABARD) is playing a vital role in the economic development and empowerment of tribals. NABARD has been entrusted with the management of various development funds including Rural Infrastructure Development Fund (RIDF), Watershed Development Fund and Tribal Development Fund (TDF). The effort of NABARD has been to reach out to people even in the most remote or inaccessible part of the country.

NABARD embarked upon an ambitious program of replicating the WADI model (orchard-based farming) across the country. In this direction, NABARD created a Tribal Development Fund (TDF) in 2003-04. The Paper provides a bird's eye view of the WADI model replicated through TDF and its approach targeting tribal families while covering multiple Sustainable Development Goals (SDGs).

Keywords: Tribals, Rural Finance, NABARD, Tribal Development Fund (TDF), WADI Model, Sustainable Development.

Introduction and Context:

The whole world is looking with hope to unleash and tap the human potential with an aim to turbocharge the process of development in their own countries. Various attempts are being made even by India to have a balanced economy and to have economic prosperity with equitable distribution.

Till today a large section of the Indian population has still to taste the basic elements of rural development with higher discrepancies noted in the tribal backward areas. Poverty and unemployment are the chronic

diseases of the tribal masses. In the tribal areas, it is imperative to take necessary steps to address these chronic problems. If they fail to assimilate into the larger economy, their frustration will grow and a significant percentage of population would be under severe economic duress and resultant impact on health and happiness.

The population of Scheduled Tribes (STs) in the country, as per Census 2011 is 10.45 crore. STs constitute 8.6 percent of the country's total population and 11.3 percent of the total rural population. Population of ST males is 5.25 crore and ST females is 5.20 crore.¹

As per the National Sample Survey Office (NSSO) estimates, ST people living below the poverty line in 2011-12 were 45.3% in the rural areas and 24.1% in the urban areas as compared to 25.7% persons in rural areas and 13.7% persons in urban areas below poverty line for all population.²

The unemployment rate among scheduled tribes has also increased in urban and rural areas between 2004-05 and 2011-12, according to figures in the NSSO's report on Employment and Unemployment among Social Groups in 2011-12. Unemployment among urban scheduled tribe men increased from 2.9 percent in 2004-05 to 3.4 per cent in 2011-12, while in the case of urban scheduled tribe women, it increased from 3.4 per cent to 4.8 percent over the same period.³

Lower rates of employment/ High poverty levels reflect lesser opportunities to participate in the economy and a lower degree of socio-economic development.

This situation is particularly damaging for poor tribal farming communities that have traditionally depended on forest resources for fuel, fodder and complementing the meagre production from their small farms but are today dealing with dwindling forests and water resources. The denuding forest resources, shrinking water table and poor fuel & fodder supply have jeopardized their agriculture and livestock productivity. The small and marginal, fragmented and unirrigated holdings capable of raising a mono crop and low productive livestock population do not provide adequate resources and income for the tribal livelihood. Such factors, including their bigger family size, compel them to starve or migrate to nearby towns and many a time to distant localities for subsistence. Since independence, efforts are being made by the Government and Non-Government Organizations (NGO) to provide financial and technical assistance to the tribals through various schemes and development programmes in the country since independence. These existing development schemes offer some relief to the tribals, but there is a recurrent relapse to poverty due to various reasons.⁴

Rural Finance and Poverty Alleviation:

Access to finance by the poor and vulnerable groups is a prerequisite for poverty reduction and social harmony. In fact, providing access to finance is a form of empowerment of the vulnerable groups. Financial inclusion denotes delivery of financial services at an affordable cost to the vast sections of the disadvantaged and low-income groups. The various financial services include savings, credit insurance and remittance facilities. The objective of financial inclusion is to extend the scope of activities of the organised financial system to include within its ambit people with low incomes. Through focused and calibrated credit, attempt must be to lift the poor from one level to another so that they can come out of poverty.⁵

The importance of institutional credit and rural finance in boosting rural and tribal economy has been clear to the Government of India right from its early stages of planning. A major change occurred after 1969 when India adopted social banking and multiagency approach to adequately meet the needs of rural credit. The history of rural credit, microfinance and poverty alleviation are inextricably interwoven. After nationalization of the banking sector in India and with rapid expansion of the banking network substantial flow of resources to the priority areas took place.⁶

The decade of 80s saw launch of several anti-poverty programmes like The Integrated Rural Development Programme (IRDP) in which banks were expected to participate by lending required credit to the poor beneficiaries at affordable rates. However, it was found that the banks were not delivering the required credit services due to various supply and demand side constraints. This in turn led to the realization that there was need for promoting an apex financial institution to promote agriculture and rural development, combining the role of supervision, monitoring, refinance and even market intervention.⁷

NABARD and Its Role:

National Bank for Agriculture and Rural Development (NABARD) was formed in 1982 with a vision of bringing prosperity to rural India. It was formed by transferring the agricultural credit functions of RBI and the refinance functions of the erstwhile Agricultural Refinance and Development Corporation (ARDC). It is known as the apex bank for agriculture and rural credit. RBI is called apex bank because it is the banker of the bank. Similarly, NABARD is also called apex bank because it is also a banker of the bank for the agriculture sector. The government owned institution aims to promote sustainable and equitable agriculture and rural development through collaborative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity.

Over the past few years, the role and scope of NABARD has been enlarged significantly by the Government of India. NABARD has been entrusted with the management of various development funds including Rural Infrastructure Development Fund (RIDF), Watershed Development Fund, and Tribal Development Fund (TDF). Supporting local communities through watershed and WADI initiatives is one of the major steps taken by NABARD. The effort of NABARD has been to reach out to people even in the most remote or inaccessible part of the country. NABARD has been closely associated with tribal development and sustainable livelihoods through orchard-based farming systems.⁸

WADI Model:

The implementation of comprehensive Adivasi Development Programmes (ADPs) in Gujarat since 1995 and in Maharashtra since 2000 had provided several insights for NABARD in framing strategies for holistic development of tribal regions. The Adivasi Development Programmes were externally supported by German government owned development bank, Kreditanstalt für Wiederaufbau (KfW) who chose NABARD as Indian partner. The programme implementation at ground level was taken up by BAIF, one of the renowned nongovernmental organizations (NGO).

‘Wadi’ is a Gujarati word which means a ‘small orchard’ covering one or two acres. The ‘‘Wadi’’ as an effective tool for tribal development has evolved gradually out of two decades of concerted efforts made by BAIF in Vansda, Gujarat. This very concept has been experimented in almost every part of India dominantly inhabited by tribal population with great degree of success. A unique feature of the funding mechanism is blending of grant with credit not only to ensure participants’ stake and involvement in the program, but also for self-reliance of the participants. As the program progresses with ‘‘Wadi’’ establishment and income generating activities, loan assistance is also given to the participants to support income generating activities, micro enterprises, water resources development and other emergent needs under Alternative Credit Delivery System.⁹

Replication of Model Through Tribal Development Fund (TDF):

Based on the learnings from Maharashtra and Gujarat, NABARD embarked upon an ambitious program of replicating the wadi model across the country. In this direction, NABARD created a **Tribal Development Fund (TDF)** with a corpus of Rs. 50 crores, out of its profits for 2003-04. As on 31st March 2021, a total of

835 projects benefitting 5.60 lakh families spread across 5.33 lakh acre area have been sanctioned. Cumulative sanction and disbursement stood at Rs. 2378 Crore and Rs.1688 Crore respectively. All projects under TDF are implemented by partnering with State Governments, Government of India, NGOs and Corporates.¹⁰

Purpose of TDF

- To promote sustainable participatory livelihood program (“Wadi” model and “beyond Wadi approaches”) which inter alia, aim at economic uplift through sustainable agriculture, social empowerment, improvement in quality of life including health and women development, in tribal predominant areas of the country through demonstration projects supported through Non-Government Organization (NGOs) / Community Based Organization (CBOs) / GOs. The “Beyond Wadi approaches may include (a) livelihoods based on traditional arts and crafts or agro and forest-based activities for illiterate or semi-literate groups, (b) projects harnessing the core competencies of the potential tribes, viz., organic cultivation; indigenous knowledge especially regarding medicinal plants and preparation of medicines; collection, extraction and usage of natural dyes; etc.
- To take up promotional efforts such as capacity building, exposure visits, training, developing literature, sensitization programs etc. for the benefit of communities, NGOs, Self-Help Groups (SHGs), Panchayats, Bankers and Government Departments.
- To implement sustainable livelihood program and similar other relevant initiatives through the state governments.
- To support promotional activities for micro-credit, promotion of SHGs, Income Generating Activities for land-less, SC / ST communities and other weaker sections of the community and other related activities in conjunction with the livelihood development program.
- To support activities related to development of tribal market, processing and marketing of products manufactured by tribal families/ communities.
- To support other relevant activities as approved by NABARD.¹¹

Since FY2021, NABARD also extended support to other (non-wadi) projects to cover agri-allied activities such as sericulture, apiculture, animal husbandry, and micro-enterprise development, to include more landless tribals and tap the potential of other income generation activities.¹²

Project design

The TDF project aims to provide sustainable livelihoods to tribal families through orchard-based farming systems. The characteristic features of TDF projects are:

- Shift in focus from farmer centric to family centric.
- Project size of 500 to 1000 families covering approximately 500 - 1000 acre of orchard plantation in 2-3 clusters.
- Support for one acre per family.
- Project duration of 5-7 years.
- The project funding is done on grant / loan basis or blend of both as found appropriate. Generally, the project cost is met as a grant and it is ensured that the participants contribute at least 25% of the labour component. To inculcate good credit habits among the participants, a small loan component (around 10%

Tribal Development Initiatives For Sustainable Livelihood

Supported by NABARD

of the project cost) is provided as loan to Project Implementing Agency (PIA) for on lending. The loan period and interest rate for on lending to the project participants would be decided at the time of sanction of the project.¹³

WADI and Sustainable Development:

The “Wadi” model of tribal development is holistic in approach addressing production, processing and marketing of the produce and also other livelihood needs.

The core of the programme is “Wadi” and other development interventions are built around “Wadi” a 'small orchard' established in one acre of land. The “Wadi” may be of mango or cashew or any fruit crop suitable to the project area or a combination of fruit crops. Inter-cropping with cash crops like vegetables, flowers, millets, cereals, etc. in the core wadi plantation, along with forestry species on the periphery of the land holdings are promoted to ensure continuous stream of income to farmers during initial period of wadi establishment. Two or more fruit crops are selected in the "Wadi" model to minimize the climatic, biological and marketing risks. Intercropping of the cash crops Tribal families having less than 5 acres of land is given 1 acre wadi for raising normally 40-60 fruit plants suitable to local conditions and 400 forestry plants on the boundary (number of plants per wadi changes as per the plant species selected).¹⁴

This wadi model of tribal development together with suitable soil conservation, water resource development and other measures for improving the quality of tribal life such as community health & sanitation, women development, institutional development, etc. has been recognised worldwide as a sustainable and replicable model for poverty alleviation. The model was presented as a successful replicable model for poverty alleviation in the developing countries at the UNDP Forum of Ministers for Poverty and Environment in New York, USA in 1999 as well as at the Global Dialogue in Hanover, Germany. The model was also exhibited in the “Basic Needs Pavilion” at the Expo-2000, GmbH, Hanover.¹⁵

In accordance with one of the main agenda of development of sustainable agriculture, NABARD promotes and supports watershed and livelihood-based programmes, natural resource management programmes, transfer of agriculture technology through farmers clubs, development of tribal farmers by tribal development programmes, enhancing resilience of agriculture against climate change, promoting gender equity and social empowerment and financing of producers’ organisations.¹⁶

Wadi Approach and SDGs

NABARD’s wadi approach targeting tribal families is a good example for this covering multiple Sustainable Development Goals (SDG). Set forward by the United Nations (UN) in 2015, the Sustainable Development Goals (SDG) are a collection of 17 global goals aimed at improving the planet and the quality of human life around the world by the year 2030. These are also known as global goals.

NABARD developmental programmes directly/indirectly addresses the following 9 goals of Sustainable Development Goals (SDG):¹⁷



Sustainable economic development

Snapshot of the economic sustainability is tabled below

Project Aim	To provide sustainable livelihoods to tribal communities and reduce distress migration through Wadis (orchards)
Project Outcomes	Benefitted 5.6 Lakh tribal families across 5.3 Lakh acre of land in 29 States/ Union Territories.
Total Projects Sanctioned in numbers (Sanctioned since inception (FY 2004 –FY 2021))	835
Total grant sanctioned (in Rs)	2378 Crores
Total grant released as on 31 March 2021 (in Rs)	1688 Crores
Projects sanctioned during FY 2021 (in numbers)	51
Amount released during FY 2021 (in Rs)	93.1 Crores
People's Prosperity	835 Projects, benefitting 5.6 Lakh tribal families under TDF

(Source- NABARD Sustainability Report 2020-21)

Sustainable Social Development:

Health Programme: Some of the basic problems faced by the tribal families are related to malnutrition, illness and inaccessibility to health care. Community health programme focuses on Mother and Child Health Care (MCH) as well as primary and preventive health care. The participants are educated on sanitation and hygiene. The local youth, especially women, called Village Health Guides (VHG) are trained in diagnosis and treatment of common illness and serious cases are referred to appropriate facilities.¹⁸

Women Development: There has been an increased emphasis on women's participation in the programme. The major activities taken up are promotion of SHGs, income generation activities, drudgery reduction along with awareness generation about reproductive health and development aspects. The income generating activities included fruit and forest plant nurseries, vegetable cultivation, produce collection, papad making, vermi composting etc. In order to reduce drudgery of women, three major activities are taken up in the field. They are smokeless stoves, use of bearings in the traditional grinding stones and pedal thresher for paddy.¹⁹

Sustainable Ecological Development:

Tribal Development Programme is pro-environment with the cultivation of predominantly long duration horticultural crops. The horticultural crops can provide sustainable income to the tribal families over a period of 30-40 years.²⁰

Project Outcomes	Benefitted 5.6 Lakh tribal families across 5.3 Lakh acre of land in 29 States/ Union Territories.
Number of Trees Planted	2.58 Crores
Sequesterian Potential (Process of capturing and storing atmospheric- CO ₂)	5.68 million ton Carbon dioxide (CO ₂) per year.

(Source- NABARD Sustainability Report 2020-21)

NABARD's commitment towards equitable and inclusive development is built upon a strong Environmental and Social Policy (ESP). Its programmes of participatory watershed development and orchard-based livelihoods programme for the vulnerable tribal population (wadi) have been successfully improving the livelihoods and are also addressing the sustainability aspects.²¹

On 26th January 2022, our Republic Day, NABARD announced launching of 'JIVA' an agroecology programme to transform our natural resource management programmes. JIVA uses natural farming as the underpinning using the Food and Agriculture Organization of the United Nations (FAO's) principles of agroecology and the 'Farmer-Farm-Landscape' approach for the transformation.²²

The Tribal Development Fund (TDF) of NABARD has been a trailblazer in both policy framework dynamics and actual groundwork outreach for a significant tribal populace.

Conclusion:

The impact of the TDF projects is multi-dimensional in the form of sustainable livelihood, reduction of migration, adoption of supplementary livelihood activities, improved quality of life, improved participation of women in development, improvement in nutrition, overall increase in awareness about health and hygiene, sanitation, woman empowerment, etc. The tribal communities are able to engage themselves full time in wadi operations in a more meaningful and sustainable way. The conservation of ecology and environment of tribal region and putting these areas to more productive use are the advantages of this program.²³

The wadi model provides an effective solution to ensure their livelihood and nutritional security while also helping to regenerate the natural resource base. The opportunity is thus immense in terms of enhancing the food production of the country from the same amount of cultivated area. With the wadi intervention areas emerging as hubs of vegetable and fruit production, there is a further opportunity of linking these farmers to local and regional markets through value chain interventions and food processing-based enterprises to achieve

further economic gains for the farmers.²⁴ Linkages and exposure to market with better bargaining power will further empower the tribal families with holistic developmental efforts of NABARD under 'Wadi Model' of Tribal Development Program.²⁵

Above all, as India's apex level development financial institute, NABARD can further enhance its role as a thought leader in the field of sustainable rural development while ensuring its pole position in understanding of the rural eco-system.²⁶

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SUSTAINABLE TRIBAL DEVELOPMENT: PROBLEMS, PROSPECTS, POLICIES, AND CASES

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ABSTRACT

Tribals have been divided into several tribal belts in India based on physical characters and other aspects of life. They live in forest hills and naturally isolated regions but some are in contact with people of modern culture either by migrating to cities for work, developmental projects if carried out in their area, people going to study their living and now government trying to bring them in the purview of inclusive development. In the course of acculturation, they have also been cheated by many so-called civilized people who grabbed their land instead of providing assisting. They have to a great extent retained their traditions and customs as socially distinct communities in contrast to their counterparts. Tribal has attracted more and more scholars to study them. In developing societies tribal people have specific local knowledge as a result of close interaction with natural and physical environments and cultural adaptation being eco-friendlier and more sustainable instead of encouraging tribal farmers to adopt input-intensive agriculture the state departments should advocate the cultivation of crops organically. Sustainable practices have been followed by them then coming in contact with modern civilization had adopted unsustainable capital-intensive practices in agriculture leading to problems of indebtedness. The present approach by government, non-government organizations, and research institutes again are teaching and reviving sustainable organic practices to tribal people for increasing their incomes. Tribal welfare is the concern for inclusive growth.

Keywords: *tribal problems, tribal welfare, sustainable tribal development, organic farming, tribal welfare*

INTRODUCTION

About 8 percent of the Indian population belongs to a category listed as "Scheduled Tribes" enumerated in the Schedule to Article 342 of the Constitution of India. After Independence, our First Prime Minister Jawaharlal Nehru believed that we have a false belief "to call some people primitive and to think of ourselves as highly civilized" and believed that tribes should "develop along the lines of their genius".

In the All-India conference of the Tribal people held at Jagdalpur Bastar District Madhya Pradesh in March 1955 he advised tribal people "Wherever you live, you should live in your way. This is what I want you to decide yourselves. How would you like to live? Your old customs and habits are good. We want that they should survive but at the same time we want that you should be educated and should do your part in the welfare of our country." In ancient India, tribal people were considered part and parcel of the Indian population living in remote forests and hills and enjoying free life. During the British period, some missionaries in the 19th century took advantage of their simple, ignorant life and promised conversion to improve their lives. During the freedom struggle, national leaders thought of

uplifting them and bringing them into the broader framework of the Hindu culture. After Independence integration of the tribal people in their respective regional and national settings approach was followed.

In developing societies tribals have specific local knowledge as a result of close interaction with natural and physical environments and cultural adaptation being eco-friendlier and more sustainable. In present times such farmers are considered innovators due to increased attention and scientific research for sustainable agriculture. Traditional knowledge refers to long-standing information, wisdom, traditions, and practices of indigenous people as tribal people. They play an important role in generating knowledge based on the understanding of their environment, and conservation methods sustaining their natural resources. It is important to recognize indigenous local knowledge which supports the survival of cultural and biological diversity to reduce poverty and hunger among local people. Thus, instead of encouraging tribal farmers to adopt input-intensive agriculture the state departments should advocate the cultivation of crops organically.

PROBLEMS OF TRIBAL COMMUNITIES

Land alienation and Indebtedness

Tribal people make living isolated subsistence life of agriculturists using primitive tools and technology by which production was not sufficient for them to survive. Their standard of living was subsistence and then they came in contact with other cultures which were more advanced during the British period. They had intentions of exploiting economically the tribal people for their profit. Acculturation changed the mode of tribal life both economically and socially. The need for better technology and upgrading life required money since there were no banks, they depended on moneylenders who had the malicious intention of exploiting uneducated ignorant tribal people having an eye on tribal land. Tribal people took the money but due to crop failure as a result of catastrophic disaster were not able to return the money and pay high interest and were thus, caught in a vicious circle of money lenders who resorted to mortgaging their land in exchange for not returning money leading to land alienation. Indebtedness due to acculturation led to land alienation further leading to problems of bonded labour, poverty, etc. These money lenders became landlords or Zamindars and tribal people had to work as labour which led to several tribal revolts during the British Period against landlords and government in the 19th century. After Independence Government created several cooperative societies to lend money to tribal people to reduce their dependency on moneylenders and enacted laws to curb land transfer from tribal to non-tribal. The second cause of land alienation after independence is the government had to acquire land for developmental projects, industrialization and urbanization. Arrangements for rehabilitation and monetary compensation given by the government were not enough and the mode of compensation did not suit them thus they revolted against government measures and were supported by some social activists. The remedial measures failed due to many reasons cooperatives did not give loans as easily as moneylenders, the location of cooperatives, the need for money for necessities other than agricultural work such as social personal activities like marriage, death, etc. corruption in cooperatives, government staff not favourable to illiterate tribal people, uneducated tribal people are not able to take benefit of cooperative societies and do not know how to use the money for better tools and technology to produce more qualitative and quantitative products. The money given in compensation is spent on unnecessary commodities because they do not know how to utilize them. Thus, they again fall prey to money lenders. There is a need for quick and proper rehabilitation of tribal while replacement, provision of fertile land with other necessary supplements, proper employment to the tribal, and benefit in the project were established thus checking further indebtedness.

Unemployment:

Due to cultural contact leading to indebtedness and land alienation they gradually lost their land thus tribal people became unemployed with no alternative employment other than agriculture and their population was also increasing further increasing unemployment. The industrialization process after independence through several projects of government aggravated the problem of unemployment as they were illiterate and could not be employed in those projects. Through the constitution, the government provided reservations to tribal people and various employment generation schemes but the quota was not fulfilled due to a lack of education. Tribal people should be skilled in industrial management of their own expenditures and then provided employment. They are not able to get the proper advantage of the government schemes targeted for them due to corruption thus methods to reduce corruption in general and particular should be implemented for tribal people to get benefits.

Bonded Labour

Government after independence has abolished this system and made it unconstitutional through article 23 of fundamental rights and laws enacted to check the problem. Besides economic they face physical and sexual exploitation leading to several health problems and sexual diseases. Though government has taken measures to completely abolish it but lack of employment opportunities suited to them again traps them into bonded labour due to dependency on money lenders.

Migration

Problems in native tribal place act as push factor forcing people to migrate and search for lucrative employment with higher wage opportunities and need for better education also led to migration. Migration leads to further new problems working conditions may not be hygienic, may not get proper wages, women may be sexually exploited by contractors leading to sexual diseases and mental harassment. Frustration due to maladjustment in the new surroundings and not able to mix up. As a result, they are not able to upgrade financially nor physically as in their village with increased psychological frustration. Overpopulation due to migration in new areas creates several problems and depopulation is their own area led some tribes to the level of extinction.

Education:

Before independence British Government's expenditure was very less and even lesser for tribal parts being almost negligible. The genesis of main problems faced by tribal people is lack of education. Christian missionaries in lieu of propagation of Christianity provided some western education to the tribal people especially in north east. After Independence new constitution provided the education necessary under article 15(4) and 46. The Centre and State Government have formulated education policy, literacy plans with opening of schools in different parts of tribal areas. Several facilities like hostels, scholarship and reservation in admission is provided in different types of institutions and college. Then also literacy level among tribal people is low in comparison to non- tribal and condition of women is far worse. Cause of failure may be the education principles are designed generally for all socio-cultural groups whereas tribal people have totally different socio-cultural environment leading to maladjustment. Parents cannot afford to send their children to schools as they are part of their subsistence earning. The infrastructure in schools is of low quality leading to schools being closed in adverse climatic conditions and there are very few schools with hostels. Teachers are not enough thus there is pressure on few teachers and if they also not delivering properly purpose of education is futile. There is communication gap between non tribal teachers and tribal children. For education to show its impact on tribal

development it should be framed according to the socio cultural background of tribal people, need based education should be taught in decentralized manner starting from their surroundings and gradually to region to state and to national level, language in their own dialect so that they can grasp easily, more schools, hostels with good infrastructure is needed, good dedicated more teachers, dedicated to tribal development should be appointed, tribal origin teachers, should be given preference and non-tribal teachers to be given lucrative facilities to take extra pain.

Health:

Tribal people inhabit the most unhealthy regions of country, therefore, suffer from a large number of diseases such as intestinal diseases due to unhealthy sanitary provisions and safe drinking water, leading to diarrhea, cholera, dysentery etc. skin diseases due to dirty cloths, malaria, kalazar, black water fever, general disease due to culture contact, intoxicated liquors and drinks and drug addiction. Government of India initiated several programmes, in first three plans of tribal development to address the health problem. Primary health centers, hospitals in tribal area, mobile health units, immunization programmes, sanitation facilities and safe drinking water are being provided. But success have not been achieved as targeted due to several factors as they believe that diseases are due to effect of sorcery and witch craft rather unhygienic conditions. The medical doctors are not sympathetic to tribal patients with such cultural mindset thus tribal are not able to connect with them and go to priest or shamans. The medical institutions lack number of good medical personnel as doctors and nurses as they do not show interest to work in rural tribal area due to lack of facilities of good housing, education and recreation. Appointment in such areas is regarded as punishment thus increasing absenteeism and they resort to private practice where tribal people cannot pay high fees. Hospitals are also in unhygienic conditions and have distance problem, mobile vans face poor road communication. Awareness programmes regarding health problems without harming their cultural life, balanced approach between tribal medicine men and government medical officers as there is need of psychological treatment supplementary to health diagnosis, building tribal confidence towards government programmes, to increase number and quality of government medical officers' incentives should be given to them and preference to native doctors. Health facilities along with infrastructure development, drinking water facilities and proper sanitation programmes should be promoted (Dholni S.P. and Singh RSP 1996)

APPROACH, PLANS AND PROGRAMMES FOR TRIBAL DEVELOPMENT IN INDIA:

Plans for tribal development should be such as to empower tribal communities to decide about their own development based on their needs and priorities, including protection of their distinct identities. Tribal sub plans by the government have failed to achieve its objectives due to lack of community participation, transparency and accountability since it was implemented in 1974-75.

APPROACHES TO TRIBAL WELFARE

The isolation of tribal had led them to live in subsistence stage. The term tribal welfare is used to cover an all-round development of the tribal people as a weaker section of the Indian population. Central and State Governments are working for improving the social, economic political and other conditions of the tribal people. Two types of efforts with regard to their welfare is seen (i) Reform Approach and (ii) Administrative Approach.

According to Mazumdar (1960) reforms approach should be initiated among the tribal by firstly understanding the tribal dynamics. Reforms approach can work out only when it is important and tribal leadership developed. In administrative approach general programs for tribal development has been

launched whereas each tribal area has different problems and setting, needing different approach. Thus, Welfare Programmes should be suitably adjusted to the requirements of each area. S.C. Dube (1960) outlines four main approaches to tribal problems (i) the social service approach, (ii) the political approach (iii) the religions approach and (iv) the anthropological approach. In social service approach voluntary social agencies show humanitarian approach in the tribal areas in their cultural frame. In independent India different all India tribal conferences are indirectly uniting tribal people. In religious approach conversion of tribal people and anthropological approach calls for understanding the tribal and then chalking out the tribal welfare programmes. Anthropologists believe in the ultimate integration of the tribes into the mainstream of Indian life (Vidyarthi L.P. and Rai Binay Kumar (2000)

WELFARE SCHEMES FOR SCHEDULE TRIBES:

In the Eighth schedule of the constitution a list of tribes was incorporated in 1977 it contained names of 527 tribes. Its constitutional obligation to provide tribal people reservation and protect them from discrimination.

Constitutional Safeguards:

- Article 15(A) for educational advancement of the scheduled tribes' provision of reservation of seats, relaxation in marks in admission, scholarship etc.
- Article 46 – Education and economic interests of SC and ST are safeguarded and protection from social injustice and exploitation.
- Article 330 and 332 – reservation of seats in Lok Sabha and State Vidhan Sabhas for SC and ST.
- Article 339(1) – The President may at any time appoint a Commission to report on the administration of the Scheduled Area and the Welfare of the Scheduled Caste and Tribes in the state.

Important initiatives for Tribal Welfare during the year 2014 were launch of Van Bandhu Kalyan Yojana, Single Window System for obtaining Market Information on Minor Forest Produces, setting up of 184 Eklavya Model Residential Schools, Preparation of Tribal Map of India and launch of MFPNET Portal of TRIFED. Ministry of Tribal Affairs is the nodal Ministry for the overall policy, planning and coordination of programmes for the development of the scheduled tribes. They are intended to support and supplement through financial assistance the efforts of other Central Ministries, the State Governments and voluntary organizations. Ministry of mining has genuine concern regarding the adverse impacts of mining on the local communities especially the vulnerable and tribal communities and the government was serious to address these issues in this sector.

SUSTAINABILITY AND TRIBAL WELFARE

Innovative sustainable means should be adopted to increase the income of the tribal people. As drip irrigation prototype was developed in Jharkhand to provide small and marginal farmers with sustainable income and livelihood has helped farmers innovative technology best suited to vegetable cultivation on small and marginal holdings. Initially demonstrated in five districts of Jharkhand is now being extended across the state by the Rural Development Department. It has been developed in Jharkhand as part of livelihood generation project supported by UNDP which strengthens the state government's capacity to implement livelihood programmes in the state. In Jharkhand population is mostly tribal facing high level of poverty. Since 2009 UNDP in partnership with state government of

Jharkhand is helping it to effectively deliver livelihood schemes and programmes. In areas of acute water shortage multiple cropping being practiced after introducing drip irrigation is almost doubling their farm income ([www.in.undp.org>home>success stories](http://www.in.undp.org/home/success_stories)) Wadi model for sustainable livelihoods has been tried and tested in tribal areas of India. Abhijeet Mohanty, Kieran Robson and Rosie Clarkson have tried to see how it is working in Koraput district in Odisha. In Daswantpur block in Koraput traditionally tribal communities were practicing shifting cultivation of subsistence crops like millets and pulses supplemented by collection of forest fruits, roots honey etc. Over exploitation of the forests have reduced soil fertility thus threatening wellbeing of the tribal community which draws livelihood from agriculture and forest pushing them to be bonded and migrant labour, their debt burden has increased and they are exploiting forest produce for income.

Wadi project is one of the integrated tribal development initiatives of NABARD which supports various welfare projects for Scheduled Tribes in the country under Tribes Development Fund. Wadi means orchard. Any marginal farmer not having more than 5 acres of land can be beneficiary covering one acre for project to reduce the risks of climatic, biological and marketing. In each acre fruit trees like cashews, mangoes, litchis etc. are planted with the agricultural crops. Wadi project aims to strengthen the agrarian livelihoods of the tribal households and increase food and nutritional security. The basic features are economic upliftment of the farmers through sustainable agriculture, social empowerment, improvement in quality of life including health and women empowerment in tribal dominated areas of the country. It looks into land use planning, soil and water harvesting and improved farming through agro-forestry practices. NABARD sanctioned a Wadi Project in 37 villages covering 1116 tribal families of Dasmantpur block. Firstly, exposure visit for tribal farmers was organized and gained experience at Gujarat where Wadi plantations initiated during 1980s. Water and soil conservation is practiced through earth and stone bunding platform, trenches and ring basis, ring wells, check dams and diesel pump sets reduces water flow controlling erosion and ground water levels improved increasing crop intensity. Fruit trees were planted and fencing was done in "H" type to protect their cattle. For optimal use of land and meeting short term requirements inter-cropping was practiced to cultivate range of crops like grams, millets and vegetables providing rich nutritional food and surplus supplements their income. Organic farming is practiced vermi-compost pits are constructed cow dung and goat droppings are used for composting. Organic produce is grown as it reduces dependency on chemical fertilizers and improving soil fertility. Neem cake and cow urine is used to prevent termite bacterial and fungicide attack. This naturally boosted production. Udyan Vikas Samiti (UVS) is formed to ensure better after care activities and marketing. It is helping in providing capacity building and skill upgradation training on orchard development, income generation and resource mobilisation. All UVS were helped to open their respective bank accounts for smooth and transparent fund flow 157 landless households were specially focused to provide support for animal husbandry, a multipurpose utility shop, tailoring unit, vegetable vending unit and cycle repair shop. This has reduced distress migration by 30 percent. Their income is now about 8,000 to 10,000 per annum from WADI.

Wayanad in Kerala has high percentage of tribal population and options for livelihood are restricted as this is not industrialized area. The things become more difficult for landless especially from tribal communities due to their dependency on daily wages as agricultural workers and local bio-resources. M.S. Swaminathan Research Foundation (MSSRF) is focusing on such communities to improve their livelihood options.

Boosting agricultural sector was important as economy of Wayanad is predominantly agrarian. The farmers were using inorganic methods of cultivation and were replacing food crops with cash crops. Thus, organic cultivation methods and technologies of stability and sustainability which will increase

productivity of small farms are promoted. For improving new income generation avenues of tribal/rural farmers' appropriate agro-techniques for on farm value addition to agricultural products, by products and wastes for greater economic returns are implemented. Capacities of individual farmers and farmer's group were exposed to various composting techniques, new cultivation practices, increased usage of manure, screening of bio-pesticide plants and preparation of bio-pesticides. Azolla, spawn and mushroom, vermin-compost production is adopted for income generation. Training is imparted to prepare panchagavya – a traditional plant tonic for organic farming, 'Trichoderma' a bio-control agent and vermin-compost for market production.

They are also taught to utilize soil kits for testing soil pH and NPK values advantage of biogas plants, relevance of effective microorganism, importance and scope of medicinal plants for income generation and Primary Health Care, marketing and efficiency of organic manures, poultry and animal husbandry. The livelihood programmes are implemented through Self Help Groups and they are based upon the local bio-resources and their value addition and cultivation of medicinal plants for enhanced income.

The majority of the human population depends on just 100-150 plant species for most of their requirements whereas tribal of South India use 1000-1500 species of plants. This approach not only increases the choice of plants and nutritional values but also prevents over exploitation of any single or few species. Tribes also use a plenty of non-timber forest produce for their day-to-day subsistence and show prudence and ecological wisdom in resource utilization. For harvesting ripened fruit, a stone of a size such that only ripened fruits fall is kept near the tree in fruiting season whoever wants to consume hits the trunk with stone and only ripened fruits fall. Since thousands of years tribal people recognize the medicinal value of some plants and use it for treatment. Elderly members possess a great deal of knowledge of medicinal plants as well as on medicines for curing certain life-threatening diseases. Each tribe has its own method of collecting the plants as well as the preparation of medicines. Dosage and duration of medication depends on the age of the patient and the intensity of disease. The traditional agriculture practices and knowledge of tribal people is invaluable and sustainable. They follow subsistence lifestyle, local diet habits and depend on rain fed irrigation thereby conserving traditional practices. They are self-reliant in as they select and conserve seeds from one season to next, the cultivation they follow is draught and pest tolerant and disease resistant and they fulfill the high calorie requirements due to their tough life. They practice Mixed Cropping System (MCS) which enables them to cultivate cereals, leafy vegetables, pulses and oil crops together in limited area depending on monsoon rain and prevent top soil erosion, legumes help in nitrogen fixation maintaining soil fertility. Community cooperation and participation also helps in sustainable livelihood. Seeds are stored in traditional granaries made of bamboo and coated with soil with conical roof thatched with local grass with aeration to make seeds viable till next use. Another method is storing in earthen pots and covering with cotton. The practices led to conserve genetic strains for long time but at present due to increase in tribal population and acculturation with people practicing unsustainable life style their life style is threatened. The commercial attitude leads to over exhaustion of resources on which tribes depend and develop unhealthy attitudes in tribal areas. Whatever policy decisions are made regarding ecological balance of biodiversity tribal people of the area should be consulted (**Ravishankar T**)

NABARD is closely associated with tribal development and sustainable livelihood through orchard-based farming systems through Natural Resource Management (NRM) Policy laying special emphasis on providing support for holistic development of tribal communities. The Implementation of comprehensive Adivasi Development Programmes (ADPs) in Gujarat since 1995 and in Maharashtra in 2000 is a step in this direction its central focus is WADI model of tribal development recognized

internationally as model for poverty alleviation. To replicate Wadi Model across country NABARD created a Tribal Development Fund (TDF) with a corpus of 50 crore, out of its profits for 2003-04 and it is increased with time. The projects under TDF are implemented by partnering with State Governments, Government of India, NGOs and corporates. Overall impact of Tribal Development Programme has resulted in stable livelihoods, reduction in distress and migration, improved quality of life, increased capacity and participation of women in development process, creation of entrepreneurship. It has also ensured women empowerment, food security, healthcare education for children and prevented migration (www.nabard.org>writereaddata>file).

Tribals are one of the poorest communities of rural Maharashtra depending on agriculture, produce from which is not sufficient therefore they have to work as bonded or cheap wage labour and forest timber until next harvest. Thus, they have to search for alternative employment in times of seasonal unemployment migrating to cities to look out for work. In this period women have to single handedly cope with the household and agricultural work estimating 60-80 percent of the labour performed by women in agriculture and allied activities in their own homes. There are programmes for women covering health, hygiene, nutrition and family welfare, education and training but data related to present status of tribal women is not available adequately. Sustainability of these projects needs to be examined which asks for viewing sectoral goals in context of national goals, maintenance concerns. This gives clear understanding of what the training is set to achieve on a long-term basis. Low priority being given to sustainability results in no marked improvements in the socio-economic contribution of the tribal people, increases cost of maintenance of infrastructure existing in tribal areas with regard to number of beneficiaries, poor quality of services and benefits are not fully accessible to the marginalized group in tribes such as women and children. Role of women in tribal development is important but their socio-economic development is very poor (**Vasave Dilvarising**) Social sustainability can be provided if land allottees who have poor economic background are supported through adequate financial and institutional support for cultivation of land. For economic sustainability agriculture and animal husbandry and other allied activities need to be developed, leading to diversification of economic base and establishment of functional linkages between basic villages, agro-service centers and market centers. Water management should be practiced and cropping pattern should not include water intensive crops (ncert.nic.in>ncerts>legy 209)

CONCLUSION:

Tribes have their own way of living in forests, hills their practices and knowledge is invaluable, sustainable which is observed when research is done on their mode of living. We should not think that we are very developed and they are backward it's just a perception when we look from the point of view of modern development concept of West. After adopting Green Revolution and experiencing its ill effects after so many decades specially on health and its unsustainability we are talking about Second Green Revolution which is based on more organic and sustainable means. It is seen that traditional farming practices followed earlier in rural areas and tribal pouches was practicing means which were more sustainable and now we are carrying out projects to teach sustainable practices to them. Lifestyle they were living was environmentally friendly, self-reliant and sustainable with no adverse impact on climate but by coming in contact with so called more civilized people their life was disturbed and they faced problems of land alienation, indebtedness bonded labour, immigration, education and health problems. In independent India there are constitutional provisions, welfare schemes for Scheduled Tribes institutional financial support, central government, state government and NGOs trying to train them cope with their problems, integrate them into mainstream development and safeguard them from exploitation

by spreading health, educational and infrastructural facilities. They are being helped to adopt sustainable means and increase their incomes preserving their cultural, traditional beauty.

The focus of tribal development is ensuring enabling ecosystem of equal opportunities for education, health and livelihood and to promote sustainable development of the tribal community preserving the unique identities and culture of these communities. In India more than 500 tribal groups are residing possessing separate ethnic situations and cultural traits and it is their identity. They need to be inclusive part of mainstream development yet preservation and sensitivity towards their socio-cultural identity need to be addressed. The large projects of commercial development and modernization such as construction big power projects, mining construction of large dams leads to displacement of tribal as they are not skilled or educated to get jobs in these projects and on other hand the forest land on which their livelihood depends is also disturbed increasing their misery. Thus, their economic base has reduced due to exploitation of natural forest resources. Both the government and voluntary sectors have emphasized on tribal development with the approach of project formulation and timely effective implementation of the development projects and sustainability issue has not received much attention.

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THE CHAI POINT ACQT: BREWING TRADITION AND TECHNOLOGY FOR SUCCESS

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Abstract

The unique selling proposition of Chai Point was a combination of Access, Convenience, Quality, and Turnaround time (ACQT). The route map of Chai point is quite interesting; in 2009, the idea surfaced, 2010 it becomes a reality and by 2011, around 10 Chai Point Stores are opened in Bangalore, and 1 million chai cups were sold and add-on products like Vada Pao and Samosa were introduced. In 2014, Chai call, Website, and mobile app were launched and went on the cloud. In 2015, Fidelity invests \$10mn and in 2016, the PrioriTea mobile wallet, reward program, and boxC were launched. By 2017 they were able to open 97 outlets across Bangalore and are venturing into other cities. The growth propositions of Chai Point were innovation and consistency.

Keywords: Chai point, Tradition, Technology

Introduction

Chai Point's initiative was to brand the very common yet the most sought-after product in India, 'Chai' under the slogan "India runs on Chai". India especially Bangalore had many cafes but very few Chai joints. People used to flock to cafes due to the lack of quality joints for Chai. Chai Point found the untapped area and brought its quality tea to customers and they could have it on the go at the airports, or in business or offices. They made this possible by merging tradition and technology. They have an efficient technology management strategy and supply chain which is evident in the customer reviews. The Proprietary Shark point of sale (POS) system helps Chai Point to manage the processes, from placing orders, collecting payments, capturing customer information, supply chain management, actionable insights, viewing reports, spending capacity, and developing individual strategies for customizing the needs of customers. The machine learning engine Shark ML is used to predict demand at retail stores, plan inventory, and manage and prevent loss of revenue. The proactive method to eliminate repair and maintenance is practiced at Chai Point to enhance customer experience and reduce revenue loss. The problems of over-stocking and pilferage are overcome by an app in boxC machines through need-based orders that can be placed by facility managers.

Cloud Immersed in 2016

Chai Point (2016) launched Internet of Things (IoT) enabled systems called boxC. This cloud brewing move, powered by the Shark platform, equipped Chai Point with smart devices connected to the cloud to capture signals from vending machines to send real-time data to the Cloud and redirect the same to clients via the dashboard of customer relationship management (CRM).

The quality of Chai is maintained through optimum brewing and flushing cycles. The Founder and CEO of Chai Point, Amuleek Singh believes that for a business to be viable, the inflow of the volume of customers and average purchase order sizes are crucial. His view is that these two aspects and store-by-store attention constantly pave way for the business expansion. Chai point considers the privacy and need of smoking and non-smoking customers by providing space for both. The consistency of quality is maintained to build and retain customer loyalty. The customer ease and satisfaction were further expanded through the

mobile-based application with adequate information about the products available, and to place orders from nearby outlets with lots of freebies and discounts.

The Vision of Chai Point is for working in India to create a retail chain, with a true value orientation, to be beverage focused, and build a brand around the liquid chai. Chai Point does not offer a basic franchise model, instead offers a core aspect of the employment value proposition through Partner Franchise Model in which the best employees will be given an option to own Chai Point Franchise. This model would help faster expansion with high caliber units of Chai Point through loyal employees.

The marketing strategy of Chai Point is branding the common product to create an impact without much alteration of the product. The 5 pillars are the 5C's of Chai Point; Customer Sales (C1), Chai Quality (C2), Customer Services (C3), Cleanliness (C4), and Chai Point ethics & environment (C5).

Green T-Brigade:

The delivery fleet of Chai Point consists of electric scooters deployed across all cities with the fleet saving fuel, keeping air pollution levels low in and around all its locations. The innovative lightweight, the heat-resistant disposable flask is also completely recyclable, making Chai Point the first beverage outlet with 100% biodegradable packaging.

The threat of competition:

One of the biggest perceived rivals of Chai Point is Infinita, which generates \$3.8 million more in terms of revenue. Other competitors are Chaipatty which is also headquartered in Bangalore and generates 33 % more in terms of revenue, and Chaayos with more employees catering to non-alcoholic beverages.

Conclusion

Expanding its presence, Chai Point holds the credit of being the first company to deliver a hot beverage to the doorstep in a heat retaining disposable flask, available in different volumes with the capacity to retain heat for around 60 minutes approved for food industry usage and certified free of harmful BPAs. Training curriculum and programs for authentic chai brewing are provided by Mountain Tail Academy (MTA) and MTA sources, trains, tests and certifies all employees at Chai Point. Currently, Chai Point operates in eight Indian cities across retail locations, airports, and business parks physically along with online services of "Chai-on-Call". In 2017, Chai Point started selling teas on Amazon, foraying e-commerce platform. Year-on-year growth of 50% with estimated annual revenue of \$7.5 M, through smart technology and a supply chain powered by machine learning, is expected. With 97 locations and 1200+ employees as of 2017, within a span of 7 years, Chai Point has proved its ACQT beyond doubt brightening customer experiences of Chai.

Key Learning Points

- The CEO can play a powerful role in reinforcing expectations and cascading information to their teams
- Setting up local units and champions helps to disseminate business messages
- Active listening to customers, and enhancing customer experiences to make their days brilliant will get you customer loyalty
- Providing professional training to employees will empower them
- Less is more: concentrating on fewer products with high quality proves worthy than having more with low quality

- A helicopter view of where the company is headed motivates, inspires, and energizes employees to take the business to greater heights with a clear vision and future direction of the company and also enables the employees to see ‘what is in it for me’
- Innovative, State-of-the-Art technology can reinforce, strengthen and empower businesses.
- Technology is not an add-on or feature for the core offering anymore; it is an enabler to smoothly delivering the core offering to the valued customer.
- Employee value proposition through employee ownership brings in loyalty and commitment from the best employees to expand business
- Branding with the congruence of key external and internal messages takes business a long way.
- Values underpin the way an organization does business
- Employee engagement has to be integrated into the measuring systems.
- Making managers accountable for engagement scores in their areas will prove successful for business
- Employee development and strategic tuning is an essential steps for employee engagement
- Learning & growth, internal business processes, customer service satisfaction, and financial performance (balanced scorecard) as a management system broadens the measure of corporate health beyond profit to customers and people satisfaction.
- Budding entrepreneurs need to methodically look for opportunities to tap the untapped niche area.
- Entrepreneurs are not merely risk takers but they need to measure risk-takers.
- Achieving success is not the key in business; rather it is sustainability in the mass market.
- Optimizing and building fundamental pillars are crucial for start-ups
- Start-ups through visionary leadership can build strong companies with the highest level of customer satisfaction through quality products in an ethical, green-friendly environment, true to its value orientation.

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INITIATIVES FOR SUSTAINABLE LIVELIHOODS OF TRIBAL

(A Case of Study of Maharashtra)

Dr. Mahadappa Gonda

Abstract

Tribal community in India constitutes around 9 percent of its total population as per census 2011 and the community is away from the modern services from all aspects even during the period of digitization. However, the representatives of various constitutions and sectors of the country first time in the history have elected a Tribal Lady as the president of the country and highest position as per the constitution. Efforts are being made from the government and from private sectors to bring the tribal community to main stream of the social structure and there has been gradual improvement in development of tribal community

Introduction

Indians have elected Ms. Draupadi Murmu as 15th president of India, the constitutional head and first citizen of the country. She is the first lady from the Tribal Community to whom the country has elected her as the president first time in Indian history. India is one of those countries having highest population of tribal community and around 8.6 percentage of the total population belongs tribal community as per the censuses 2011 and it was projected that it will be 9 percent by 2021. The tribal community has been given a special status by the constitution of India and recognised as Scheduled Tribes (STs). The total population of scheduled tribes as per the census 2011 was 10.43 crores and more than 97 percentage of the scheduled tribes belong to the rural and hilly areas. Tribe is a part of Indian social structure having specialized characteristics in social, economic, religious and educational aspects. The tribal community in India is also called as 'Adivasi' and adivasi is considered as original inhabitant. Adivasi included heterogeneous group of tribal community and considered as the aboriginal population of India.

Tribal community in India is concentrated in specific geographical regions like in North-East region covering the states of Mizoram, Nagaland, Assam, Manipur, Tripura, the tribes like Abor, Garo, Kashi, Kuki are found and mostly they belong to Mongolian race. The Himalayan region covering, North Bengal, Uttar Pradesh and Himachal Pradesh is having the tribes like hepcha, rabha. The central India consisting of the states of Odisha, Bihar and Madhya Pradesh has the tribal community like Mnda, Santal, Gond, Oral, Bhumij etc. Western region consisting the states of Rajasthan, Gujath, Maharashtra, Nagar Haveli, most tribes are Bhil, Katkari, Thakur etc. Though the tribal community is settled in various regions of the country, majority of them is concentrated in few states of India. The states of Maharashtra, Madhya Pradesh, Odisha, Rajasthan, Gujath, Jharkhand, Chhattisgarh, Andhra Pradesh, West Bengal and Karnataka account around 83.2 percentage of the total tribal community

The Ministry of Tribal Affairs, government of India, has made of list of around 500 types of tribes (National Commission for Scheduled Tribes) belong to tribal community across India. Some of these tribes are overlapping in few states. These sub-communities are identified with different names in different states of

India. The common tribes are Bhil, Munda, Madia, Baiga, Santhal, Thakur, Warli, Koli Dhor, Birhor, Korker, Pahari Lorwa, Gond, Bison, Abhuj Maria etc. However the important feature of all the sub-communities in tribal community is their backwardness, most disadvantaged and considered as the lowest section of Indian society till today.

Though the tribal community has heterogeneous groups, few things are common among all the groups, they live in forest and hilly areas even today, traditionally they hunt and collect products from forest, they believe in superstition and in evil spirit. They make their home by themselves by using the material available in the forest and in their farm land. Alcoholism is one of the problems or habits among tribal community, Tribal community in India is the most disadvantaged community and deprived from modern facilities of human life

The government of India has created “The Ministry of Tribal Affairs” in the year 1999 with objective of socio-economic development of Scheduled Tribes (STs). Before this ministry the tribal affairs were handled by a division of ‘Ministry of Home Affairs’ named as ‘Tribal Division’ since independence. “National Commission for Scheduled Tribes” was established through the 89th Constitutional Amendment in 2003. The commission makes recommendations to the central government for bringing the tribes in the mainstream of the social structure. And there has been increase in budget allocation for the projects for tribal community’s welfare. The schemes like Jal Jeevan Mission for house, Toilets, health cards under Ayushman Bharat, Eklavya Model Schools have introduced by the central government

Objectives of the study

The following are the two main objectives of the study

- To analyse the distribution of tribal community in the state of Maharashtra
- To analyse the initiatives taken for sustainable livelihood of tribal

Tribes in Maharashtra

The state of Maharashtra is one of the leading states having second largest population among all the states of India as per census 2011 and having 9.3 percent of the total population of the country as per the census 2011. Total population of the state was 11.24 crores and it is estimated that it will reach to 13.36 crores by 2021 considering 10 percent growth in one decade (2011 to 2021). Gross enrolment ratio (GER) in higher education during the year 2019-20 was around 32 percent of the age group 18 to 24 years. GER at national level is 27 percent. The ratio of rural to urban population was 55:45 in 2011 and it is estimated that the ratio of rural population will reduce to 53 from 55 and ratio of urban population will increase to 47 during the year 2021 whereas it is projected that rural population at national level will be 65 and urban population 35.. The state is highly urbanised in the nation. The literacy rate is almost 87 percent in 2021 which is higher than the national rate of literacy. The state is third in geographical area among all the states and divided into 36 districts. The state of Maharashtra is contributing around 40 percent of national income through tax collection to the central government

Tribal Community

Tribal community in the state of Maharashtra is settled in few districts in large number. The community consists like Gond, Madia, Thakur, Bhil, Koli, Warli, etc. The tribal community in Maharashtra follow the old tradition and mostly found in hilly areas like in other states of India. They have lack of education due to their migration for search of job or work. They settle in a small village with kaccha houses and their main survival is hunting, farming, labour work and selling forest products.

Table 1**Tribal Population in Maharashtra****In lakhs**

Census 1991			Census 2001			Census 2011		
Total population of the state	Total tribal population	% Tribal to total	Total population of the state	Total tribal population	% of tribal to total	Total population of the state	Total tribal population	% of tribal to total
789.37	73.18	9.19	968.79	85.77	8.85	1123.74	105.10	9.35

Source: TRTI

The table no 1 shows the relation between total population of the state with the population of tribal community in the state of Maharashtra during last three census, 1991, 2001 & 2011. There percentage of tribal population with the state population in 1991 was 9.19 which has come down to 8.85 in the census 2001 and increased by 0.5 percentage in 2011 census. The percentage of tribal population in the state in 2011 was 9.35 which is higher than percentage of tribal population at national level which was. 8.6. Though there is increase in total population of the tribal community in each census, the percentage change in tribal population is not in same direction in each census

Table 2**Rural /Urban & Male /Female Tribal in Maharashtra 2011 census**

Rural		Urban		Total	
Male	45,40,456 (50.41)	Male	7,74,569 (51.49)	Male	53,15,025
Female	44,65,621(49.59)	Female	7,29,567 (48.51)	Female	51,95,188
Total	90,06,077	Total	15,04,136	Total	105,10,123

Source: created from TRTI

It is revealed from the table 2 is out of total tribal population rural population in Maharashtra is 98. 57 percent and 1.43 percent is in urban area. The percentage of urban tribal population at national level was 97.2 as per census 2011. The ratio of male to female population in rural area was 50.41: 49.59 and in urban area it is slightly different. 51.49 percent of the total urban population was male and 48.51 perecent was female.

Table 3**Tribal Population in selected Districts****In Lakhs**

District	Census 1991		Census 2001		Census 2011		%of tribal population to total population
	Total population of the district	Total tribal population	Total population of the district	Total tribal population	Total population of the district	Total tribal population	
Palghar	-	-	-	-	29.90	11.18	37.39
Thane	52.49	9.51	81.32	11.99	80.70	4.25	5.26
Raigad	18.25	2.34	22.08	2.69	26.34	3.05	11.57
Nashik	38.51	9.31	49.94	11.64	61.07	15.64	25.60
Nandurbar	10.63	6.61	13.12	8.60	16.48	11.42	69.29
Dhule	14.73	3.75	17.08	4.44	20.51	6.47	31.54
Jalgaon	31.88	3.14	36.83	4.36	42.30	6.04	14.27
Amaravti	22.0	3.16	26.07	3.57	28.89	4.04	13.98
Yavatmal	20.77	4.46	24.58	4.73	27.72	5.14	18.54
Nagpur	32.87	4.58	40.68	4.44	46.54	4.38	9.41
Chandrapur	17.72	3.49	20.71	3.75	22.04	3.89	17.64
Gadchiroli	7.87	3.05	9.70	3.72	10.73	4.15	38.67
Total		53.40		64.23		79.65	

Source: TRTI

- Total increase in tribal population from 1991 to 2001, 10.83 lakhs, (64.23-53.40) 20% increase
- Increase in total population of tribal from 2001 to 2011, 15.42 lakhs (79.65-64.23), 24% increase

The table no 3 is district wise population of tribal community in selected districts of the state. The districts shown in the above table are with more number of tribal populations. Out of 36 districts of the state the above 12 districts together constitute around 76 percent of the tribal population of the state. As per the census 2011 total tribal population of the state was 105, 10,123 and 12 districts together having 79, 65,000 which is around 76 percent.

Table No 4**Districts with Highest Tribal Population**

Name of the District	Total population of the district (as per census)	Total Tribal Population	% of Tribal population to total	Rank in tribal population in the state
Nandurbar	16,48,000	11,42,000	69.29	1 st Rank
Gadchiroli	10,73,000	4,15,000	38.67	2 nd Rank
Palghar	29,90,000	11,18,000	37.39	3 rd Rank
Dhule	20,51,000	6,47,000	31.54	4 th Rank
Nashik	61,07,000	15,64,000	25.60	5 th Rank
Total		48,86,000		

Source: created

The table 4 shows the districts with high percentage of tribal population in total population of the districts. Nandurbar district constitutes 69.29 percent tribal populations in its total population. This district is having highest percentage of tribal population in the state of Maharashtra. Gadchiroli district stands second with 38.67 percent tribal population in total population of the district, Palghar is third having 37.39 percent, tribes, Dhule district is having 31.54 percent tribes of its population and Nashik district is fifth in percentage of tribal population in total population of the district. The above mentioned five districts together account around 48.86 lakh tribal populations out of the total tribal population in the state. This accounts around 46.48 percent of the total tribal population of the state. Thus these five districts are with highly populated tribal community in the state

Enrolment for Higher Education

As per the data available on All India Survey on Higher Education (AISHE) 2019-20 gross enrolment ration (GER) was 27.1 percent (age group 18-23 years) at all India level and 32.3 percent at state level

Table 5**Gross Enrolment Ratio**

Social category of students	National Level			Maharashtra State Level		
	% GER	% Male	% Female	% GER	% Male	% Female
All category	27.1	26.9	27.3	32.3	33.5	31.0
S C category	23.4	22.8	24.1	32.2	31.1	33.1
S T Category	18.0	18.2	17.7	15.4	17.4	13.5

Source: AISHE & created

The table no 5 gives a comparative study of gross enrolment ratio (GER) for three social groups between all India level and state level. Gross enrolment ratio in higher education at nation level for all categories was 27.1

percent (18-23 age group) and GER of the state was 32.3 higher than the national level during the year 2019-20. Even the Schedule Caste (SC) category the state of Maharashtra was having GER higher, 32.2 percent and at national level 23.4 percent. However for Scheduled Tribe (ST) category GER at nation level was 18 percent whereas the state of Maharashtra was having 15.4, around 2.6 percent less. The state of Maharashtra alone contributes around 10 percent of the total tribe population of the country. Out of total 10.40 crore tribal populations in India, the Maharashtra was having 1.05 crores, but GER from ST category was less as compared with nation level

Table 6**Staff from ST category in higher education**

Type of staff	National Level		Maharashtra State Level	
	% of SC category in total staff	% of ST category in total staff	% of SC category in total staff	% of ST category in total staff
Teaching Staff	9%	2.4%	11.6%	1.6%
Non-Teaching staff	14.0%	4.5%	Not Available	Not Available

Source: AISHE/created

The above table no 6 reveals the percentage of teaching and non-teaching staff in higher education at national level and in the state of Maharashtra. 7 percent seats are reserved for ST category candidates in teaching posts in higher education but only 2.4 percent seats are filled the post of teachers at national level and only 1.6 percent of the seats of ST category are filled in the state of Maharashtra in teaching posts. It shows that very few youths from ST category have been entering in higher education and completing their degree

Initiatives for Sustainable Livelihood by the State Government

There have been efforts made by both the government and by private sector organizations to bring the tribal community into the mainstream of the society. As mentioned in introduction section the tribal community is most underprivileged and at the bottom of social strata of Indian social structure mainly due to socio-economic and geographical reasons. However the governments, State and the Central, have taken initiatives improve the quality of life of tribal community

The Ministry of Tribal Development

The Government Maharashtra has created a separate ministry, "Ministry of Tribal Development" with the Minister of State, Secretary at the state level and the project officers at block level with the main objective of socio-economic development of the tribal community. From the time of creation of the separate ministry the government has been making a budgetary provision of around 9 percent in its annual budget for Tribal Development Schemes. The budget outlay is being spent /utilised through Tribal Sub Plan (TSP) for implementing various schemes of tribal development. The government has introduced many schemes under which subsidy are given to the tribes for agriculture, horticulture, animal husbandry, fisheries, water conservation and so on.

Tribal Research & Training Institute

The government of Maharashtra established an autonomous institute for conducting research and giving training on various aspects of the tribal community. The institute is known as Tribal Research & Training

Institute (TRTI) established in the year 1972 with centrally sponsored schemes. The institute is headed by the commissioner, TRTI and assisted by the joint Director and Deputy Director and it is working independently

Initiatives for Livelihoods by the NABARD

National Bank for Agriculture and Rural Development (NABARD) which has been established and working for foster rural development through extending credit facilities has taken initiatives for projects on Tribal Development. Some of the projects are as under:

- 1) **Tribal Development Fund (TDF):** Tribal Development Fund of Rs. 50 crores was created by the NABARD from out of its profit during the year 2003-04 for ambitious program of replacing the Wadi model across the country. This fund was created based on successful experience of adivasi Development Programs. Tribal development fund is being used for implementing the projects by partnering with the state government, NGOs and the corporates. The basic objective of the fund is to create a model, integrated development of tribal families on participatory basis through adoption of sustainable income generating activities to build and strengthen tribal institution and bring them in main stream of communities by improving their socio-economic status.
- 2) **The Wadi Project of NABARD:** It is a project for integrated tribal development. Under this project a wadi plot of one acre per beneficiary is used for intercropping to minimise climatic, biological and marketing risks. Under this project, fruit trees like cashews, mangoes etc. are planted with agricultural crops. An important feature of the model is economic development of tribal through land use planning, soil and water harvesting, improved farming and agro-forestry practices.

TDF in Maharashtra: Cumulative status of Tribal Development Fund as on 31st March 2021 was, projects undertaken in Maharashtra 54 covering around 48082 families and funds released for various projects was Rs.185.23 crores.

Conclusion

Multiple projects and activities are being implemented by the private and government organizations and agencies for the socio-economic development of the tribal community in the state of Maharashtra. The central government and the state government has been introducing and implementing the schemes of subsidies for sustainable livelihood of the tribes. These efforts resulted in improving the economic aspect of the tribal community to some extent. However there is still lot of scope for improving their socio-economic status. Mortality rate of children in tribal community is still high, 32-59 deaths per 1000 births where as general mortality is 19 deaths per 1000 births. Gross Enrolment Ratio (GER) from tribal community in Maharashtra during 2019-20 was around 14 percent where general GER was 32 percent. Only 1.6 percent of the teachers in higher education were from ST category

Suggestions (recommendations): based on the above analysis the following are recommendations made for improving livelihood of the tribal community in Maharashtra

- Good quality education at school level at the location of tribal community and some incentives to the parents who send their children to school and who complete school education successfully
- Facilities of free higher education in urban areas for those who complete their school education successfully
- Identifying the potential skills of tribal children during their school years and giving them specialized coaching /training free of cost in related area
- Allotment some government land to the landless tribal family for generating regular income through agriculture/horticulture and this process should be made very simple

- Promoting rural entrepreneurship through marketing their products in urban markets
- Helping them in selling their surplus agricultural produce at fair prices to generate income for them
- Reducing government restrictions on use of forest land for grazing of animals to promote animal husbandry

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TRIBAL SPORTS SUSTAINABILITY

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Abstract:

The lives of tribal tribes in India have been fashioned over centuries of discrimination, marginalization, and encroachment, as is the case with many indigenous people around the world. They depend mainly on foraging for food and subsistence farming because they dwell in harsh environments. The tribal welfare programmes of the government have not reached all of them, and many do not have access to education or growth prospects. The Indian Tribal works hard to promote these tribal sports and athletes. The purpose of research is to analysis on sport is to help promote effective and responsible management of volunteer's social participation and community involvement for the lives of indigenous peoples. To increase the usefulness of sport to support tribal livelihoods, community education, health development, SFD Sport-based development often generates high interest from residents, funders, and policy makers.

Key words: Tribal, Sports, Sustainability, livelihoods

Introduction

Over the centuries, Indian tribal life, like many indigenous peoples around the world, has been marked by discrimination, marginalization and aggression. Because they live in harsh environments, they rely primarily on foraging and subsistence farming. Government indigenous welfare programs do not reach everyone, and many lack access to education and growth prospects. Indian tribes work hard to promote the sports and athletes of these tribes. According to the United Nations Educational, Scientific and Cultural Organization (UNESCO) 2015, traditional sports and games are considered intangible heritage of humanity. Traditional games and sports only form the backbone of communities, part of the intangible heritage, and symbols of the cultural diversity of our society. It is also an efficient means of communicating the values of , and forms an integral part of national and development strategies. All of this reinforces our ultimate goal of sport for peace and development awareness. In addition, traditional games and sports reflect different cultural expressions, bridging cultures and promoting mutual understanding. Most of the traditional games and sports, expressions of indigenous cultures, and ways of life that contribute to humanity's common identity have already disappeared, and what remains is the combined influence of globalization and global harmony. It is in danger of imminent extinction and extinction. The wealthy threaten the diversity of the world's sporting heritage. In this way, traditional games and sports have become an added value for cultural understanding and mutual tolerance within and between international communities, contributing to the formation of a culture of peace. Participation in Indigenous sports continues to be a way for Indigenous peoples to assert and celebrate their cultural identity. On Turtle Island, Indigenous sports participation has emerged as an essential lens to better understand issues related to Canada's Indigenous communities, health, colonialism, culture, gender, and self-determination. (Forsyth & Giles, 2013).

The society has evolved from a purely corporate Adivasi affairs unit in 1974 to a tribal and Harijan welfare cell in 1984. Marginalized tribal communities. India has a vast and rich ecosystem that allows diverse tribes to thrive and survive in the country. The northeastern part of the country is completely unexplored. The valleys of northeastern India are home to lush vegetation, majestic mountain beauty, and a rich variety of flora and fauna. India's tangible and intangible heritage is known for its diversity. Different languages, costumes,

religions, rituals, flora and fauna, climate, diet, sports and games, art and architecture, music, dance, festivals and leisure activities. Sponsored by Tata Steel, the Tribal Cultural Society (TCS) works to preserve the rich tribal heritage and culture of the indigenous peoples of Jharkhand. The tribe have strong physiques that make them natural athletes. Many members of the tribe have had success in sports and athletics in the past. Jaipal Singh Munda captained the Indian Olympic team in 1928 and won the country's first gold medal in ice hockey. Silvenus Dung Dung, Michael Kindo, Manohar Topno, Vimal Lakra and others have played hockey for India at the Olympics, World Championships, Asian Games and Asian Cup.

Objectives and Methodology

The main objectives of the study is to analyse on sport is to help promote effective and responsible management of volunteer's social participation and community involvement for the lives of indigenous peoples and to increase the usefulness of sport to support tribal livelihoods, community education, health development, SFD Sport-based development often generates high interest from residents, funders, and policy makers by using secondary source.

Scope of study

Tribal people make up about 100 million people in India, or more than 8% of the total population. Used when talking about athletes in tribal communities. That they only entered for reservations for people in "their category". This is controversial, but at best, children in these tribal communities often lack the facilities, training, support, or exposure to thrive in sport. It aims to help promote the effective and responsible management of volunteer social participation and community involvement in the lives of Indigenous peoples. Nonprofits play a key role in filling tribal welfare gaps in education, health, sports and other areas, leading to sustainable goals.

Analysis of the study

STUDY1: Bridges of Sports (BoS) - 2016 by Nitish M Chiniwar : This NGO helps parliamentarians, tribal children from Orissa and Karnataka to become sports icons. After earning a master's degree in motorsports engineering from Cranfield University. He worked in the motorsports industry for many years. But there was this nagging feeling that drove him to use sport as a tool to bridge social divides and bring about social change. In 2015, he and his team explored the sports ecosystems of several countries and how communities work together to foster sports culture. They found that there are many children, especially in tribal areas, who have the talent to succeed in sports but cannot afford the training or the bus fare to get there. They are socially and economically lagging behind. They are also unaware of the government program.", so in 2016 they targeted these children in Karnataka, Madhya Pradesh and Orissa under a program called Patan. They started – planning education and fostering grassroots development. Children in Volleyball, Soccer tracks and field. He added. Currently, 900 Siddhi children are being trained under the Patan Programme. We can see that they want to represent our country and the United States by participating in various sporting events held by governments and nations."The effect was great. Ravikiran Siddi and Namita Siddi are part of the selected and trained kids and currently run the 100 meters in 11.71 and 12.89 seconds respectively. After putting down deep roots in Karnataka, they moved to Madhya Pradesh and Orissa. While in the MP they approached the young Gond and Baiga tribes. Surprisingly, he might want to see these children perform very well various short walks over long periods of time without a proper diet. Without hesitation, we decided to provide these youngsters with comprehensive training from local trainers. Their travel expenses, equipment for sports activities, training and meals are all our obligations now. There are 600 kids we train, and at least 15 to 20 of them hope to win gold instead of representing the United States. They operate over 5,000 sports leagues to reach over 5,000 indigenous youth across India and aim to have 100 coaches for our teams. Based on

accumulated factors, you will be promoted in the range of Rs 10,000 to Rs 50,000. Currently, the male to female ratio is 65:35. Our plan is to do 50/50. That's why I want to hire a female coach. This gives women confidence that they can play for themselves. Orissa is the only one with an equal ratio of male and female trainers. It also mandated MPs to have separate women's teams for the rest of the year, and things have improved in that kingdom since then.

STUDY2: Nilgiris Wynaad Tribal Welfare Society (NWTWS) – 1978: NWTWS has been working on tribal welfare since 1978 in Nilgiris area of Tamil Nadu. It was originally developed to address community health issues, but there were many other issues facing the community, so it expanded its welfare program. As well as providing medical care through clinics, the NWTWS organize health camps; take socio-economic measures to strengthen the tribesmen, and run boarding schools and hostels for tribal children.

STUDY3: Mrida Education and Welfare Society: The Mrida Education and Welfare Society seek to do just that with its grassroots-led development programs. It functions among tribal communities in Mahakoshal region as compared to the most backward districts of Madhya Pradesh. The organization began as a school for children from tribal communities who lacked knowledge and aspirations. Mrida has sought to build and expand effective education, nutrition and livelihoods for school-age children in tribal zones. This also has implications for education, giving young people the opportunity to excel in sports. The organization also offers shared accommodation for orphans and single children. Through Kheti Shiksha Ke Liye (Agroforestry Construction Project), we also provide sustainable livelihood programs to parents of school-going students.

Conclusion

Adolescent participation in prosocial activities such as sports can promote identity formation, self-efficacy, and social support, but its benefits are not recognized in India. Youth in India. investigated the longitudinal effects of adolescent participation in sports on economic, social and political engagement, marital health, and family planning in children. Aboriginal sustainable practices were the care and management of the mangrove environment. Sport can play a positive role in increasing participation in physical activity and improving the overall health, well-being and community outcomes of Aboriginal and Torres Strait Islander peoples. When using this guide to inform approaches to improve the contribution of sport to sustainable development, policy makers should fully consider the specific opportunities and limitations for implementation in national and local contexts. It is recommended that you consider Such assessments will take into account the current state of development, the existing physical, human and organizational infrastructure for sport, and the potential scale and depth of potential sport-based contributions to specific SDGs. can.

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TRIBAL WOMEN ENTREPRENEURS AND INDIA

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Abstract

In a global Economic development entrepreneurship has a vital role, and commonly it has been considered as male dominant activity. Research on women entrepreneurs is extensive in developed countries, little has been done in this area in developing economies. This paper will review the research on entrepreneurship as a career choice for women in India. The paper focuses on the current scenario favorable and unfavorable to women entrepreneurs in India. And the contribution of Government of India in promoting women in startup culture.

Key Words: Women Entrepreneur, Developing Economy, India, Startup

Introduction

The increasing presence of women as entrepreneurs has led to significant business and economic growth in the country. Women-owned business enterprises are playing a prominent role in society by generating employment opportunities in the country, bringing in demographic shifts and inspiring the next generation of women founders. In the past couple of decades, the status of women in Indian society has changed drastically. Today, Women have been playing a vital role in the growth of the Indian economy and have made a big impact and got success in almost every sector

Research Methodology

A **stepwise** procedure was used for the review and explanation. We pursued articles about women entrepreneurs and/or their ventures, articles that compared women and men entrepreneurs and their ventures, and articles that included sex of the respondent as an analytic variable relevant to the research constructs.

REVIEW OF LITERATURE

Tribal Poor women from the low-income group are venturing into entrepreneurship in the micro enterprise sector due to the changing economic scenario. **Rao (1995)** attributes the inadequacy of entrepreneurship amongst rural women to the absence of congenial and appropriate entrepreneurial climate and an industrial base. The GOI has initiated entrepreneurial development programmes for women in rural areas. These programmes do contribute to social transformation since they absorb rural women in income generating activities either on full or part time basis. But in developing entrepreneurship among women there have been several problems and identifying and eradicating such problems that inhibit the growth of grassroot entrepreneurship will help in envisaging active participation and contribution of women.

He assessed the factors that impede and slowdown the process of entrepreneurial development among women in the backward mandals of A.P. as (a) poor financial status (b) lack of cooperation from the family and society keeping them away from mainstream development (c) illiteracy.

The study by **Rathore and Chhabra (1991)** rural that with little training women could do business in the agro-based industries sector like food preservation, bakery, dairy poultry etc. As women have been helping

men in such activities without getting any credit or financial remuneration. In areas, where forests are predominated they can do forest preservation, collection assortment and classification of medicinal plants. Apart from traditional industry women could be encouraged and trained in maintenance and repairs of small machinery etc. They concluded that women in both rural and urban areas needed training, finance and the cooperation and encouragement from the family, the society and governmental organizations to enable them as entrepreneur to enter the mainstream of the country's economy.

Ramamurthy, V.M.J.A., Krishnakumar, T. (2008) discussed how training programmes can effectively address the wider needs for confidence building as well as business orientation among poor women entrepreneurs. He concluded that women development agencies including NGOs have to be sensitive to the training needs of the target group. He adds that there is an urgent need to change the orientation of the people who are administering the programmes and policies. The recent pronouncements of governments and international agencies recognizing the important role played by micro enterprises will not yield result unless the relevant policies and programmes as well as people are re-oriented suitably.

Jyothi and Prasad (2009) find a striking difference in the educational background of women entrepreneurs in general and those belonging to rural India. Social factors like caste, community and religion were found to strongly influence the growth of entrepreneurship. The findings reveal that the system of joint family was on decline and that there was no significant relation between occupational background and entrepreneurial character of the women. A majority of them misperceived training as a pre-requisite for getting finance. The main reason, which urged them to take up business activities, were unemployment and inadequate educational qualification.

Sarngadharan and Beigum Resia (1995) studying the institutional support and problems faced by women entrepreneurs in Kerala confirm that women entrepreneurs confront numerous problems like outside financial support being meager, marketing purchase of raw materials, competition from larger units, slackness in demand as major problems in promoting and running their enterprises.

Awasti D.N. (2005) conducted a case study of women owned micro and small enterprises within India's Self-Employed Women's Association (SEWA) and reports that women change in two ways when they organize on the basis of work to join a union or form a cooperative. First their self-perception evolves, they realize that they actually are workers that as such they contribute to the nation's economy and so become conscious of the fact that they have more roles than those traditionally emphasized by society i.e. as mother-wife and housekeeper. Second women come to disregard their differences of caste, religion or community and manifest relatively high levels of solidarity especially in times of crisis.

The study by **Nair (2006)** reviewed the strategies and approaches in training women entrepreneurs in the Indian rural sector. The review stresses the incorporation of gender in policy making and implementing agencies as gender has a direct bearing not only on the access to resources and the ability of individuals to realize their productive potential but also on the entire socio-cultural fabric of societies. The nexus between gender and economic deprivation is so complex that policies and schemes addressing these issues need to be extra-sensitive and flexible to the social and cultural echoes of the rural communities before settling on to resolve their economic problems.

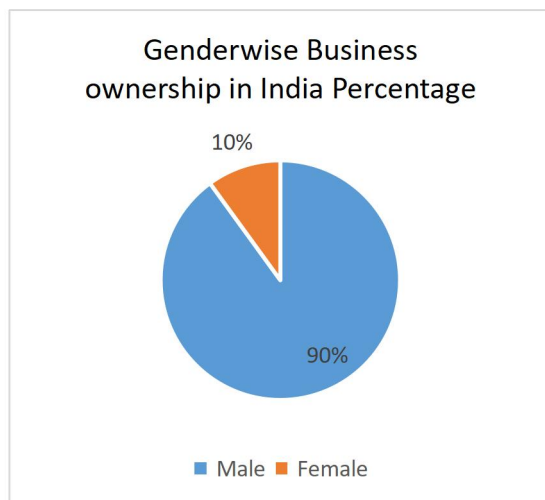
Manimekalai and Rajeswaris (2008) study on women entrepreneurs running micro enterprises in Trichirappally rural that women were engaged in trade and service units. Majority of them were sole proprietorship. The raw material and marketing were mostly within the district or state and a number of agencies helped the women entrepreneurs in starting and running the enterprise including banks district industries centre, the family and friends and relatives.

The impact of skill development training programmes for promoting/ creating self-employment for women of the vulnerable sections of society was studied by **Begum and Srinivasan (2000)**. The findings suggest a need for increasing, the awareness about the existing training programmes which can motivate women to become self-employed. The study further implied that more knowledge input programmes should be planned in the extension work of the community.

The review of literature reveals by and large, comprehensive and focus study on women entrepreneurs especially from below poverty line villages is scarce and limited in nature. Thus, there is a wide scope for further research to investigate issues pertaining to women entrepreneurs in low income group/ below poverty line villages.

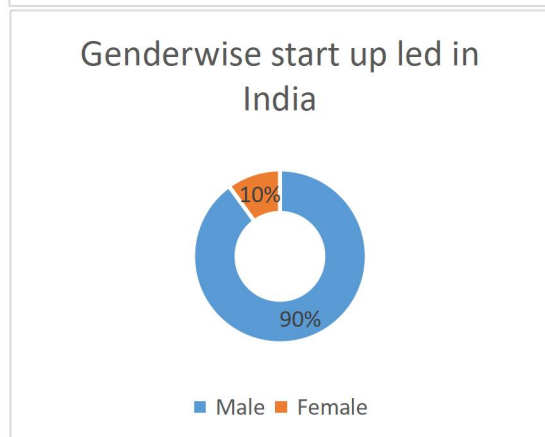
Women Entrepreneurs in India

Be it building new-age ventures or paving the way for aspiring women entrepreneurs, **women entrepreneurs in India** are leading a cultural revolution. Their role in the business world is pivotal and has led to enhancing the economic growth of India, employment generation, and industrialization. Though the number is small and only seven out of 100 entrepreneurs in India are women, several government initiatives and women-oriented business policies aim to boost the entrepreneurial spirit among Indian women.



According to the *National Sample Survey*, only 14% of the businesses in India are run by women entrepreneurs. Most of the companies are bootstrapped and run on a small scale. The global disparity is evident in a report which says nearly 126 million women have their own business across the globe while Indian women linger around the 8 million mark; a paradoxical statement is given that India is the second-most populous nation in the world.

10% of Indian startup unicorns are women-led 20.37% of women are MSME owners, which account for 23.3% of the labor force. Women-led startups provide a 35% higher return on investment compared to those led by men. 10-15% of tech startups have at least one-woman founder/co-founder.



Entrepreneurship in India was not always a popular trend, especially among women. However, the tide is turning now. With whatever little opportunity is available, the female population of the country is choosing entrepreneurship as a profession. In the last few years, the way Indian women have shown the courage to walk on the difficult road to entrepreneurship is really commendable. The beauty of this entrepreneurial growth among Indian signoras is that the initiative comes from not just big cities but also from small towns and remote villages. Let's look at some of the inspiring women entrepreneurs in India who have turned their dreams into professions under challenging circumstances.

With the consistent developments in the Indian startup ecosystem, more and more women are chasing the entrepreneurial dream and flourishing in their ventures. This is empowering other Indian women who are still confined to the traditional homemaker role to think for themselves. However, a recent report states that only

two Indian cities have made it to the list of the 50 most favorable global places for women to work. India's Silicon Valley, Bengaluru, ranked 40th, while Delhi was at 49th place. This survey was conducted by the tech giant Dell in partnership with the consultancy firm IHS Markit. The ranking—based on inputs from women entrepreneurs in India, policymakers, venture capitalists, media, and academicians—measures a city's ability to attract and support those women who want to grow their businesses.

Some interesting facts about Indian Women entrepreneur are about 58% of the female entrepreneurs were in the age range of 20-30 when they started out. Nearly 73% of them report revenue of approximately Rs 10 lakhs in a financial year. Almost 57% of these women started out solo, i.e., without any other member. About 35% of the women had a co-founder. Roughly 71% of the Indian female entrepreneurs employ five people or less. In a country like India where most women aren't encouraged to think big (especially in the rural parts of the nation), there are some who have soared higher than one would expect in a constrictive setup. These wonder women are inspiring other ladies to venture on the path of entrepreneurship through their success stories comprising personal struggles and challenges. As a result, India is steadily rising up the ranks when it comes to a favorable startup environment coupled with some solid backing from the Indian government.

Government of India Ministry of Commerce and Industry Department of Promotion of Industry and Internal Trade under set up a startup India With a vision to promote the sustainable development of women entrepreneurs for balanced growth in the country, Startup India is committed towards strengthening women entrepreneurship in India through initiatives, schemes, creation of enabling networks and communities and activating partnerships among diverse stakeholders he startup ecosystem. This Scheme defines women led startup as a startup with Founder/Co-Founder as Women with at least 50% equity in the Start-up entity would be considered a Woman led Startup. And Indian government under the Startup Monthly Allowances Incentive, a monthly allowance of Rs 20000/- would be provided to the Woman Led Startup subject to the fulfilling of the eligibility criteria as prescribed in the Notification for Startup Funding & Incentives.

Conclusion

Entrepreneurial activity among women continues to attract attention worldwide. However, despite obvious gains, tribal women lag behind men in business ownership and economic independence on every continent. It is crucial to give importance and also to promote women led entrepreneurship in developing nations. India nevertheless promoting women led start up through various schemes. There is no surprise in forthcoming years we could witness women entrepreneurs are at par with the men in business.

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A STUDY ON ROLE AND IMPORTANCE OF NABARD IN TRIBAL DEVELOPMENT

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ABSTRACT

Tribals have been divided into several tribal belts in India on the basis of physical characters and other aspects of life. They live in forest hills and naturally isolated regions but some are in contact with people of modern culture either by migrating to cities for work, developmental projects if carried out in their area, people going to study their living and now government trying to bring them in purview of inclusive development. In developing societies tribal people have specific local knowledge as a result of close interaction with natural and physical environments and cultural adaptation being more eco-friendly and sustainable instead of encouraging tribal farmers to adopt input intensive agriculture the state departments should advocate the cultivation of crops organically. Sustainable practices have been followed by them then coming in contact with modern civilization had adopted unsustainable capital intensive practices in agriculture leading to problems of indebtedness. The present approach by government, non government organizations, research institutes again are teaching and reviving sustainable organic practices to tribal people for increasing their incomes. Tribal welfare is the concern for inclusive growth.

Keywords: tribal problems, tribal innovation, tribal development, organic farming, tribal welfare, tribal developmental and promotional programmes.

INTRODUCTION

About 8 percent of the Indian population belongs to a category listed as "Scheduled Tribes" enumerated in the Schedule to Article 342 of the Constitution of India. After Independence our First Prime Minister Jawaharlal Nehru believed that we have false belief "to call some people primitive and to think of ourselves as highly civilized" and believed that tribes should "develop along the lines of their own genius". In ancient India tribal people were considered part and parcel of Indian population living in remote forest and hills and enjoying free life. During British period some missionaries in the 19th century for taking advantage of their simple, ignorant life promised conversion to improve their lives. During freedom struggle national leaders thought of uplifting them and bring them in the broader frame-work of the Hindu culture. After Independence integration of the tribal people in their respective regional and national setting approach was followed.

In developing societies tribal's have specific local knowledge as a result of close interaction with natural and physical environments and cultural adaptation being more eco-friendly and sustainable. In present times such farmers are considered innovators due to increased attention and scientific research for sustainable agriculture Traditional knowledge refers to long standing information, wisdom, traditions and practices of

Tribal Development Initiatives For Sustainable Livelihood

Supported by NABARD

indigenous people as tribal people. They play an important role in generating knowledge based on the understanding of their environment, conservation methods sustaining their natural resources.

OBJECTIVES OF THE STUDY

- 1) Throwing light on various programmes/policies adopted by the Government of India for rural development.
- 2) Discussing about National Bank for Agriculture and Rural Development (NABARD) and Regional Rural Banks (RRBs) in short.
- 3) Studying the schemes/programmes undertaken by NABARD.
- 4) Analyzing and evaluating the schemes/programmes that contribute to rural development of our country.
- 5) Making concluding remarks.

METHODOLOGY:

The study is based on secondary sources of data/information. Different books, journals, newspapers and relevant websites have been consulted in order to make the study an effective one.

Welfare Schemes for Schedule Tribes:

In the Eighth schedule of the constitution a list of tribes was incorporated in 1977 it contained names of 527 tribes. Its constitutional obligation to provide tribal people reservation and protect them from discrimination.

Constitutional Safeguards:

- Article 15(A) for educational advancement of the scheduled tribes provision of reservation of seats, relaxation in marks in admission, scholarship etc.
- Article 46 – Education and economic interests of SC and ST are safeguarded and protection from social injustice and exploitation.
- Article 330 and 332 – reservation of seats in Lok Sabha and State Vidhan Sabhas for SC and ST.
- Article 339(1) – The President may at anytime appoint a Commission to report on the administration of the Scheduled Area and the Welfare of the Scheduled Caste and Tribes in the state.

Important initiatives for Tribal Welfare during the year 2014 were launch of Van Bandhu Kalyan Yojana, Single Window System for obtaining Market Information on Minor Forest Produces, setting up of 184 Eklavya Model Residential Schools, Preparation of Tribal Map of India and launch of MFPNET Portal of TRIFED. Ministry of Tribal Affairs is the nodal Ministry for the overall policy, planning and coordination of programmes for the development of the scheduled tribes. They are intended to support and supplement through financial assistance the efforts of other Central Ministries, the State Governments and voluntary organizations. Ministry of mining has genuine concern regarding the adverse impacts of mining on the local communities especially the vulnerable and tribal communities and the government was serious to address these issues in this sector.

ROLE OF NABARD

NABARD has been instrumental in grounding Tribal, social innovations and social enterprises in the rural hinterlands. It has in the process partnered with about 4000 partner organizations in grounding many of

the interventions be it, SHG–Bank Linkage programme, tree–based tribal communities’ livelihoods initiative, watershed approach in soil and water conservation, increasing crop productivity initiatives. NABARD virtually ploughs back all the profits for development spending, in their unending search for solutions and answers. Thus the organization had developed a huge amount of trust capital in its 3 decades of work with Tribal communities.

- 1) NABARD is the most important institution in the country which looks after the development of the cottage industry, small scale industry and village industry, and other rural industries.
- 2) NABARD also reaches out to allied economies and supports and promotes integrated development.
- 3) NABARD discharges its duty by undertaking the following roles:
 - a) Serves as an apex financing agency for the institutions providing investment and production credit for promoting the various developmental activities in rural areas.
 - b) Takes measures towards institution building for improving absorptive capacity of the credit delivery system, including monitoring, formulation of rehabilitation schemes, restructuring of credit institutions, training of personnel, etc
 - c) Co–ordinates the rural financing activities of all institutions engaged in developmental work at the field level and maintains liaison with Government of India, state governments, Reserve Bank of India (RBI) and other national level institutions concerned with policy formulation.
 - d) Undertakes monitoring and evaluation of projects refinanced by it.
 - e) NABARD refinances the financial institutions which finances the rural sector.
 - f) NABARD partakes in development of institutions which help the rural economy.
 - g) NABARD also keeps a check on its client institutes.
 - h) It regulates the institutions which provide financial help to the rural economy.
 - i) It provides training facilities to the institutions working in the field of rural up liftment. j) It regulates the cooperative banks and the RRB’s, and manages talent acquisition through IBPS CWE.

NABARD’s refinance is available to state co-operative agriculture and rural development banks (SCARDBs), state co–operative banks (SCBs), regional rural banks (RRBs), commercial banks (CBs) and other financial institutions approved by RBI. While the ultimate beneficiaries of investment credit can be individuals, partnership concerns, companies, State-owned corporations or co-operative societies, production credit is generally given to individuals. NABARD has its head office at Mumbai, India. NABARD Regional Office [RO] has a Chief General Manager [CGMs] as its head, and the Head office has several top executives viz. the Executive Directors[ED], Managing Directors[MD], and the Chairperson. It has 336 District Offices across the country, one special cell at Srinagar. It also has 6 training establishments. NABARD is also known for its “SHG Bank Linkage Programme” which encourages India's banks to lend to self–help groups (SHGs).

DEVELOPMENTAL AND PROMOTIONAL PROGRAMMES

Agriculture remains major source of income for nearly 65% of the total population in India. Further, about 52% of the total work force is dependent on agriculture for the livelihood. Under the sector, increasing production, enhancing productivity, ensuring marketing, improving income and providing livelihood to the rural families are the major challenges for all the developmental agencies including State/Central Government.

In order to address these concerns, NABARD is implementing a number of participatory flagship developmental and promotional programmes through channel partners at the grass root level. Some of them are,

- a. Watershed Development Programme under Watershed Development Fund (WDF)
- b. Tribal Livelihood Development Projects under Tribal Development Fund (TDF)
- c. Promotion of Farmers' Producers Organisations under Producers Organisation Development and Upliftment Corpus (PRODUCE) Fund
- d. Farm Sector Promotion Projects/programmes under Farm Sector Promotion Fund
- e. Climate Change Initiatives under funding arrangements viz. Adaptation Fund (AF), Green Climate Fund (GCF), National Adaptation Fund for Climate Change (NAFCC) and NABARD Climate Change Fund
- f. Natural Resource Management under Umbrella Programme for Natural Resource Management
NABARD developmental programmes directly/indirectly addresses the following 9 goals of Sustainable Development Goals (SDG):

GoalNo.1- Elimination of Poverty

GoalNo.2- Achieve Food Security, improved nutrition and promote sustainable agriculture

GoalNo.3- Achieve Gender Equality and Empower all women and girls

GoalNo.4- Ensuring access to water and sanitation for all

GoalNo.5- Affordable and clean energy

GoalNo.6- Sustainable cities and communities

GoalNo.7- Combat Climate Change and its impact

GoalNo.08- Reverse land degradation & promote conservation biodiversity

GoalNo.09- Strengthen the means of implementation and revitalize the global partnership for sustainable development

TRIBAL INNOVATION

NABARD role in Tribal development in India is phenomenal. National Bank For Agriculture & Rural Development (NABARD) is set up as an apex Development Bank by the Government of India with a mandate for facilitating credit flow for promotion and development of agriculture, cottage and village industries... The Indian economy as a whole is poised for higher growth in the coming years. Role of NABARD in overall development of India in general and rural & agricultural in specific is highly pivotal. Through assistance of Swiss Agency for Development and Cooperation, NABARD set up the Rural Innovation Fund. Vrajlal Sapovadia Rural Infrastructure Development Fund (RIDF) is another noted scheme for the bank for rural development. Tribal Innovation Fund is a fund designed to support innovative, risk friendly, unconventional experiments in these sectors that would have the potential to promote livelihood opportunities and employment in rural areas. The assistance is extended to Individuals, NGOs, Cooperatives, Self Help Group, and Panchayati Raj Institutions who have the expertise and willingness to implement

innovative ideas for improving the quality of life in rural areas. There are linkages between SHG and other type institutes with that of cooperatives. The purpose of RIDF is to promote innovation in rural & agricultural sector through viable means. Effectiveness of the program depends upon many factors, but the type of organization to which the assistance is extended is crucial one in generating, executing ideas in optimum commercial way. Cooperative is member driven formal organization for socio-economic purpose, while SHG is informal one. NGO have more of social colour while that of PRI is political one. Cooperative type of organization is better (Financial efficiency & effectiveness) in functioning (agriculture & rural sector) compared to NGO, PRIs. NABARD has started a new direct lending facility under 'Umbrella Programme for Natural Resource Management' (UPNRM). Under this facility financial support for natural resource management activities can be provided as a loan at reasonable rate of interest. The sanctioned projects include honey collection by tribal in Maharashtra, tussar value chain by a women producer company ('MASUTA'), eco-tourism in Karnataka etc.

DEVELOPMENT OF TRIBALS

NABARD has been laying special emphasis on providing support for holistic development of tribal communities with orchard establishment as the core element. Following successful experience of Tribal development and sustainable livelihoods through orchard based farming systems under Adivasi Development Programmes implemented in Gujarat and Maharashtra, with assistance, NABARD embarked upon an ambitious program of replicating the wadi (small orchard) model of tribal development across the country. policy for providing sustainable livelihoods of Tribal families. Projects under TDF are implemented by partnering with State Governments, NGOs and Corporates. Today, 'wadi' model has become an important livelihood interventions for the tribal population.

'WADI' MODEL OF DEVELOPMENT

The "Wadi" model of tribal development is holistic in approach addressing production, processing and marketing of the produce and also other livelihood needs. The core of the programme is "Wadi" and other development interventions are built around "Wadi" a 'small orchard' established in one acre of land. The "Wadi" may be of mango or cashew or any fruit crop suitable to the project area or a combination of fruit crops. Inter-cropping with cash crops like vegetables, flowers, millets, cereals, etc. in the core wadi plantation, along with forestry species on the periphery of the land holdings are promoted to ensure continuous stream of income to farmers during initial period of wadi establishment. Two or more fruit crops are selected in the "Wadi" model to minimize the climatic, biological and marketing risks. Intercropping of the cash crops Tribal families having less than 5 acres of land is given 1 acre wadi for raising normally 40-60 fruit plants suitable to local conditions and 400 forestry plants on the boundary (number of plants per wadi changes as per the plant species selected). This wadi model of tribal development together with suitable soil conservation, water resource development and other measures for improving the quality of tribal life such as community health & sanitation, women development, institutional development, etc. has been recognised worldwide as a sustainable and replicable model for poverty alleviation.

NATURE OF SUPPORT

The fund support needs based, location specific and flexible for appropriate utilization. The entire fund requirement of the programme is done by way of grant. The grant support is extended to the selected families for project interventions and to the Project Implementing Agency (PIA) for project management expenditure. The grant support for activities such as soil conservation, water resource development, women development, health, etc. For other than project assisted families in the project villages are also covered under the programme on a case- to- case basis.

IMPACT OF THE TRIBAL DEVELOPMENT PROGRAMME

Development of Tribals promotion of people's organizations like Village Planning Committees (VPCs), Farmer Producer Organization (FPO), Self Help Groups (SHGs), etc. The tribal communities are able to engage themselves fulltime in wadi operations in a more meaningful and sustainable way. The conservation of ecology and environment of tribal region and putting these areas to more productive use are the advantages of this program. Linkages and exposure to market with better bargaining power has empowered the tribal families with holistic developmental efforts of NABARD under 'Wadi Model' of Tribal Development Program. Through the programme, NABARD has been able to generate as park of hope in the lives of marginalized, uplifted them from poverty and shown them a ray of light for the future. Above all, as India's Apex level Development Financial institute, NABARD sees its role as a thought leader in the field of rural development and the projects, the initiatives under TDF, are a legacy of participation of tribal families, the barren land has been brought back as green and productive land.

CONCLUSION

Tribal development in India is very much needed for the growth of Indian economy Different approaches, strategies and programmes have been taken for the uplift of rural development. The Prime Minister, Dr. Manmohan Singh, launched the ambitious Bharat Nirman initiative, which aimed at strengthening the country's rural infra-structure. The initiatives taken by the Government of India for rural housing deserve appreciation. The home-less people are reaping the benefits from this scheme. NABARD's role with regard to rural development needs no description. Farmers' Club, RIDF, KCC and SHG-Bank Linkage Programme etc. have helped a lot for the development of economy. The introduction of KCC scheme is a bold step taken by the GOI to mitigate the problems of the farmers. The said scheme has eased the flow of credit to farmers. So effective implementation of the schemes may result in overall development of rural areas that may improve the quality of life of rural people. The Government needs to pay strict vigil on the proper implementation of the programmes. An awareness programme should be arranged for the beneficiaries so that they can know the ins and outs of different schemes. If they are in dark, the ultimate goal will be defeated. In independent India there are constitutional provisions, welfare schemes for Scheduled Tribes institutional financial support, central government, state government and NGOs trying to train them cope with their problems, integrate them into mainstream development and safeguard them from exploitation by spreading health, educational and infrastructural facilities. They are being helped to adopt sustainable means and increase their incomes preserving their cultural, traditional beauty.

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A STUDY ON CRISIS OF TRIBAL PEOPLE DURING COVID-19 WITH REFERENCE TO MUMBAI SUBURBS

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Abstract:

This Paper describes the effect of the COVID-19 Pandemic on tribal community in Mumbai suburbs. Areas like 2 Mumbai Suburban koli Mahadev, Dongar Koli, Varli, Gond, Raj Gond, Arakh., Oraon, Dhangad, Dhodia, Thakur, Thakar lives in forests. Every tribe has their own unique culture which are protecting them from the COVID -19 these tribes were studied in detailed manner to understand their situation. the tribal populations in different parts of the country and engaged in different occupations were all affected by the lockdown measures in different ways. In the absence of state support and social security, the COVID-19 pandemic and lockdowns created short- and long-term hardships for already marginalised tribal communities in India

Keywords : tribal people, Covid-19 ,crisis

Introduction:

The English word tribe has come from the Latin word ‘tribus’ which signifies a particular type of common and political organisation which is alive in all these societies. The name ‘tribe’ refers to a category of people and designates a step of development in human society. As a type of society the term signifies a set of typical features and as a point of advancement it cannots a definite form of social organization

The imposition of lockdown and COVID-19 has disturbed the life of tribals and forest dwellers by destroying their livelihood and health. The paper argues that there is an urgent need to focus on food security and strong social protection mechanisms to help tribal communities to minimise the impact of the pandemic on their social and economic life.

The outbreak of the COVID-19 has severely affected the livelihood of the world’s over 476 million indigenous and tribal people

Most of these tribes are characterised by isolation, economic backwardness, poor infrastructure, and quality of healthcare.

Lives of tribal and forest dwellers are closely knit with the forest as their livelihood is dependent on forest resources. This pandemic has inevitably created a harsh effect on their social and economic life.

In the absence of state support and social security, the COVID-19 pandemic and lockdowns created short- and long-term hardships for already marginalised tribal communities in India

India’s Scheduled Tribe (ST) population, which comprises 8.6% of the total population (as per 2011 census data), faced multiple vulnerabilities even before the pandemic. Minaketan Behera and Preksha Dassani (2021). During the COVID-19 pandemic, these vulnerabilities were exacerbated and new challenges emerged for tribal populations.

The tribal population in India does not represent a homogeneous grouping. This means that the effects of the pandemic and lockdowns on the livelihoods of tribal people in the country also varied from region to region and occupation to occupation

According to the Ministry of Tribal Affairs estimates cited by Behera and Dassani, about 1.5–2 million tribal people from tribal areas work across different parts of the country. With lockdown measures leading to suspension of manufacturing and service sectors activities, many workers were laid off or did not receive salaries. In the absence of social security, this led to widespread financial distress among migrant informal sector workers, including tribal migrants.

Likewise, the tribal populations in different parts of the country and engaged in different occupations were all affected by the lockdown measures in different ways.

Lockdowns and “Social Distancing” Affected Livelihoods

POINTING to the widespread loss of livelihood and deepening economic distress among tribal communities across the country on account of the lockdown since March 22, civil society organisations have called for a COVID-19 response cell to be set up in the Union Ministry of Tribal Affairs that can coordinate with the state governments and activists to provide relief to indigenous communities through the remainder of the lockdown and after.

“High level of social deprivation and exclusion has led to the prevalence of diseases and health concerns such as malnutrition, malaria, leprosy, tuberculosis (TB) and other diseases. Absence of healthcare facilities can severely limit the capacities to deal with any major COVID-19 outbreak in tribal areas posing a serious threat to the tribal population,”

Problems faced by tribal

Lack of access to health facilities

Citing government data, the report noted that “high levels of social deprivation and exclusion” has led to a prevalence of diseases and conditions like malnutrition, malaria, leprosy, tuberculosis (TB) and other diseases. “Absence of healthcare facilities can severely limit the capacities to deal with any major COVID-19 outbreak in tribal areas posing a serious threat to the tribal population. As is well known by now, COVID-19 impacts people with compromised health conditions and low immunity,” the researchers noted. The poor health indicators among tribal populations in India go hand in hand with the lack of adequate healthcare infrastructure in tribal areas. These shortages are exacerbated by high rates of non-functionality of the health centres, absenteeism of personnel and unavailability of basic drugs and equipment.

Data revealed that 57% of the STs expressed concern regarding a shortage of essential drugs at health centres, and 42% felt that long-distance travel to centres restricts their access to medical advice or treatment (Ministry of Health and Family Welfare 2018).

Access to Education Worsened for Tribal Children

Another social indicator that has been adversely impacted by the pandemic and lockdowns is education. In this context too, tribal communities have been among the worst affected. The tribal children used to go to the ashram schools (residential schools) which were established in tribal areas. These children were getting free education, tuition, textbooks and other stationery, proper meals and shelter and scholarships. Due to the lockdown all these schools are shut. Schools in urban areas are at least trying to provide online education, but the schools in villages are lacking all the facilities.

Loss of livelihood from Minor Forest Produce (MFP)

Almost 60% of annual collection of minor forest produce (MFP) or Non-Timber Forest Produce (NTFP) takes place between April and June. However, since the period has coincided with the lockdown this year, the report pointed out how the move was affecting the livelihoods of the communities.

Sale of Forest Produce Was Hit by Lockdown Restrictions

Timber, non-timber forest products and associated industries are major sources of income and employment in the country, and are especially significant for forest-dwelling tribal populations. For instance, 30–40 million people are estimated to be involved in the collection and processing of kendu leaves and beedi making.

Kendu leaves and sal seeds :

Kendu leaves and sal seeds provide tribals with a good amount of income even in the lean agricultural period and support them to invest in agriculture activities. Since the lockdown period coincided with the collection period (April–June) of MFPs, the tribals were unable to collect and sell their produce because of physical distancing norms, lack of buyers, and movement restrictions. The closing of local haats to avoid crowding deterred their sales and in the current situation traders are unwilling to buy MFP.

Adivasi women depend on minor forest products, which include timber, forest medicine, herbs, honey, gooseberry, tree gum, and fruits that give them livelihood. During the summer season, this is a major source of income for the tribal women. But, due to the lockdown, the weekly markets got closed and the Adivasi women were left with no earnings.

Even with these coping strategies and the reopening of markets later, the incomes of the women vendors fell.

when the government announced the reopening of the market, a majority of women vendors were compelled to take loans in order to restart their businesses. The tribal market women vendors mostly rely on vegetable produce in the rural hill district areas, which is often supplied by rural women and farmers. Since the lockdown, supply chains have taken a hit and vendors are faced with shortages of steady supply of produce due to restrictions imposed on public transport leading to hike in prices of produce. There is a lack of customers due to the “stay home” advice, government restrictions, and short duration of lockdown relaxation, all leading to loss in profit which adversely

Marginalised Tribal Communities Faced Further Marginalisation

Livelihood and income losses were not the only way in which the pandemic led to further marginalisation of already marginalised tribal communities. While the sudden announcement of lockdown measures left them without their usual sources of income, the resulting financial insecurity had knock-on effects on the safety, health and education of these communities.

tribal people in various regions also faced direct and indirect violence at the hands of dominant sections during the pandemic.

Marginalised Tribal Communities Continued to Face Mental Injustice

In this pandemic, it has been possible for mainstream society to stay at home because of being digitally connected, being able to work from home, etc. However, these things are far removed from the NT-DNT communities, as observed acutely during relief work when it was found that people did not even own a simple phone, much less a smartphone with internet. A virus that has caused a global pandemic was brought to India

from the “developed” world by “developed” people and it came and affected them worst, who are at the bottom of the pyramid, who had never heard about it. This sudden emergency created immense mental distress for the NT-DNTs, creating a situation of double emergency. This is because till today, these communities are living in an emergency created by the scarcity of primary resources. They have now been faced by this additional calamity of the coronavirus pandemic. This community does not have a culture of storage and hoarding, because they are nomadic. They need to live light because they need to pick up everything they own and move to the next spot. Therefore, it was observed during relief operations that they did not have any ration stored at home. In this constant migration, and with no television, radio or other media, they did not even get any news about the pandemic.

Furthermore, it is clear that the injustice faced by marginalised tribal communities is rooted in the mainstream globalised structures that have systemically excluded these communities and appropriated their resources.

There was a disproportionate impact of such disruptions on tribal women. The market for minor forest products (MFP) was hit by the imposition of lockdown measures

The Forest rights’ groups demanded the Ministry of Tribal Affairs to constitute a COVID Response Cell for tribal communities; to ensure and issue necessary guidelines or advisories to the states on measures to be taken for tribals and forest dwellers to deal with COVID-19 and the lockdown. It mentioned that the ministry needed to ensure healthcare, food security, wage employment, strengthen MFP productivity, review forest diversions and ensure proper implementation of the Forest Rights Act (FRA) among others.

Objectives of the study:

1. To study the livelihood situation of the tribal people during COVID-19 , which includes,
 - (a) the present situation of livelihoods resources, livelihood activities, outputs obtained from these activities, and the status of satisfaction of needs, and,
 - (b) the factors affecting the livelihood situation of the people.
2. To evolve the conceptual framework and to develop the participatory investigation tool that would be simple, suitable and adequately flexible to enable the growth to study the livelihoods situation in the local context.

Methodology:

Unavailability of published works on the tribal youth during the COVID-19 was a major concern for the paper. The critical assessment of the vulnerable condition of the tribal youth in Mumbai is based on the secondary data available in the reports published by the Ministry of Tribal Affairs (MoTA) and other government reports. The information on several cases of how tribal people are affected by the pandemic and measures taken by the government is collected from news reports and blog posts, and has been collated and assessed with the available government reports in the backdrop.

Findings :

Health status

Older adults and individuals with serious underlying medical conditions face increased risk for developing severe COVID-19 symptoms, which contributes to higher hospitalization and death rates.²² Rural residents are more likely to be older and to have a health condition including cardiovascular disease, chronic disease, diabetes, and obesity, that exacerbates the effects of COVID-19

Socioeconomic vulnerability

Health and socioeconomic disparities are interconnected and associated with heightened likelihood of contracting COVID-19 or developing severe illness. For example, the likelihood of dying from COVID-19 per 100,000 residents is 4.5 times higher in communities facing severe housing problems, 1.4 times higher in communities with a high poverty rate, and 1.4 times higher in communities facing food insecurity.²³

This linkage of health and socioeconomic disparities drives higher rates of COVID-19 and cases of severe illness in already vulnerable populations.²⁴ Compounding socioeconomic vulnerability with rurality results in even higher rates of those risk factors for example, food insecurity, poverty, being uninsured, and low socioeconomic status likely to exacerbate the effects of COVID-19

Conclusion:

COVID-19 response schemes specifically for tribal people must focus on raising awareness, ramping up testing in tribal areas, providing food security and livelihood support, and these may be supported through funds available under Article 275 as well as funds available in the District Mineral Funds, Special Purpose Vehicles for various projects, etc,

To ensure food security, it is recommends free groceries, including nutritious food such as millets, wheat, dal and vegetables, to be supplied through the Public Distribution System (PDS) for the next six months. It has also recommended plans to ensure wage employment for all tribals and Other Traditional Forest Dwellers (OTFD) under MGNREGA as well as the additional 50 days of work that land title holders under the Forest Rights Act are entitled to; effective mechanisms for collection, storage, procurement and sale of non-timber forest produce (NTFP) during the ongoing collection season; waiver of GST on tendu leaves; and modification of the Union government's April 6 order restricting movement of people in national parks, tiger reserves and other protected areas, a move that adversely impacts an estimated 3 million people living in and around these protected areas.

“High level of social deprivation and exclusion has led to the prevalence of diseases and health concerns such as malnutrition, malaria, leprosy, tuberculosis (TB) and other diseases. Absence of healthcare facilities can severely limit the capacities to deal with any major COVID-19 outbreak in tribal areas posing a serious threat to the tribal population

Cites instances of tribal migrant workers being stuck in cities with no access to food or work or means to return home, and their livelihood affected due to difficulties in accessing NTFP or MFP. “Those who are stuck in the cities are without any support system, shelter, food, or water and facing acute hunger and almost a famine like situation. In addition, they have to often face police atrocities and criminalization, causing mental and psychological distress

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MAKE IN INDIA INITIATIVE FOR TRIBAL ENTREPRENEURS

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Abstract

The Make in India initiative of the NDA government made a lot of news as its main focus was on the development of the manufacturing sector of Indian Economy. Since its launch lot of research is being conducted to review the success of the scheme and its impact on the Indian economy. The current research is an attempt to study the basic outlook of the scheme and also discuss its contributions in terms of creating opportunities for tribal entrepreneurs whilst easing the problems involved in tribal entrepreneurship. It also highlights the challenges of the make in India initiative particularly for the tribal entrepreneurs. The paper concludes that the government needs to work on implementation of the scheme. It should strive for better implementation of the decided policies. The problems of the tribal entrepreneurs on the grassroot level needs to be understood and addressed.

Introduction

The Indian economy has been witnessing positive sentiments during the past few years. The macroeconomic indicators have also displayed an encouraging trend in the recent times. The Make in India initiative launched by Government is expected to reboot Indian economy while eliminating the unnecessary laws and regulations, making bureaucratic processes easier, government more transparent, responsive, accountable and to take entrepreneurship to a sustainable level. Apart from initiatives such as development of smart cities, skill development, National Investment and Manufacturing zones, FDI enhancement, the government is making efforts to speed up the entrepreneurial opportunities to the tribals for their socio economic development. The demand for art, handicrafts, medicinal herbs, agricultural major and minor forest products provide an excellent opportunity for the tribal population to become self employed, financial independent through make in India scheme. Businesses are actively participating in the Make in India mission of the government. With various initiatives being implemented by the government to facilitate the ease of doing business, entrepreneurship activities in India are picking up pace and providing immense opportunities socially deprived to participate and succeed through make in India initiative.

Objectives of Study

- To understand the concept and vision of Make in India initiative
- To study the opportunities and roadblocks of Make in India Initiative for tribal entrepreneurs/businesses.

Make in India Initiative – The Concept

Prime Minister Narendra Modi launched the Make in India initiative on September 25, 2014, with the primary goal of making India a global manufacturing hub, by encouraging both multinational as well as domestic companies to manufacture their products within the country. It is being led by the Department of Industrial Policy and Promotion (DIPP), Ministry of Commerce and Industry, Government of India, of Industrial Policy and Promotion. The initiative aims to raise the contribution of the manufacturing sector to 25% of the Gross Domestic Product (GDP) by the year 2025 from its current 16%. Make in India has introduced multiple new initiatives, promoting foreign direct investment, implementing intellectual property

rights and developing the manufacturing sector. It targets 25 sectors of the economy which range from automobile to Information Technology (IT) & Business Process Management (BPM), the details of each can be viewed on the official site. It also seeks to facilitate job creation, foster innovation, enhance skill development and protect intellectual property. The logo of 'Make in India' – a lion made of gear wheels – itself reflects the integral role of manufacturing in government's vision and national development.

The national program is designed to facilitate investment by eliminating red-tapism, promoting innovation by major bureaucratic reforms, deregulations and public-private partnerships. It targets to build best-in-class manufacturing infrastructure and enhance skill development so as to create environment favorable to that of setting up of business ventures in India. However, the vision though laudable is not easy to attain. There are a number of obstructions which the government will have to resolve before it can hope to achieve its dream of making India a global manufacturing hub.

Literature Review

(Bhatia & Agrawal, 2018) States that the government has been successful to a great degree in terms of positioning India as international manufacturing hub not only on the basis of slogans and propaganda, but on the basis of the small steps taken in every sphere of the economy. These small actions, from reducing the export formalities to setting up an Investor Facilitation Cell, have been the real catalysts behind this campaign and are at its core. It is also evident that the campaign has great opportunities for India's future and hence must be pursued with equal vigour in the coming years.

(Sahoo, 2018) The measures taken by the Government are directed to open new sectors for foreign direct investment, increase the sectoral limit of existing sectors and simplifying other conditions of the FDI policy. FDI policy reforms are meant to provide ease of doing business and accelerate the pace of foreign investment in the country. Over all scenario of make in India and FDI was a positive summon to prospective investors from all over the world. It represents a wide-ranging refurbish of processes and policies. Earlier, Indian Government was working with a mindset of an issuing authority, but now with the launch of Make in India, it has started working as a Business Partner

(Aneja, 2016) has stated that make in India is an ambitious project, but it is the one that India urgently needs to kick start and sustain its growth momentum. With relentless policies towards this end, it is possible to make India the powerhouse of manufacturing sector in the world. He concluded that the concept of Make in India will certainly going to lift up the Indian economy and will aid in meeting the major challenges of poverty, unemployment, low per capita income and help in sharing the burden of government.

India is considered a challenging nation to start a new venture as its business environment presents too many barriers (Nally, Kapoor, & Juan 2015). Rigid licensing norms, elongated approval processes, poor infrastructure, stringent land and labor laws, were few of the many reasons, which ranked India at 142nd position among 189 nations in ease of doing business (World Bank Report on Ease of Doing Business 2015). Through, this initiative the government also aims at easing out the ways business is done in India and hopes to improve its position in the global ranking and bring it to the top 50 in the next 5 years.

To attain the above, the Make in India initiative strategizes to simplify the laws and policies of doing business in India. (Sindhu, 2015). As a part of the initiative the government has already relaxed the FDI norms and increased its cap in various industries in controlled manner. Efforts are also on to make the county's tax system transparent and predictable. (Parthasarthy, and Agarwal 2016).

Skill India is another project launched so as to have synergy between the objectives of the government, the industry and job (Das, 2015). Development of 100 smart cities, digital India, pentagon of corridors and

manufacturing zones are all efforts to stimulate Make in India. The dream of making India a global manufacturing hub, though, sounds very rosy but is full of challenges and roadblocks. Anarchic laws, tedious and costly land acquisition; rigid and inflexible labor laws are the three Ls that pose the biggest challenge to the successful implementation of Make in India (Jagannath, 2014).

Besides the above, multiple taxation, poor governance and police raj and Companies Act 2013 are some of the other impediments that the initiative has to resolve. (PHD Chamber Study, 2016). No country in the world has achieved high income status without developing manufacturing to a point where it accounts for at least a high share (around 30 per cent) of GDP. (Ghose, 2015). The initiatives of the government aim at easing out the way business is done in India and hopes to improve its position in the global ranking and bring it to the top 50 in the next 5 years.

Benefits of Make in India

- 1) Create Employment:- One of the main objectives of Make in India campaign is to provide job opportunities to as many citizens of India as possible. It has targeted the youth of the country as its prime recipient. The investments in the targeted sectors, i.e. telecommunications, pharmaceuticals, tourism etc. will encourage the Indian youth to come forward with their innovative concepts.
- 2) Increase GDP:- Due to the manufacturing of products in India, economic growth is unavoidable, which will not only boost the trade sector but also will increase the GDP of Indian economy as with the setting up of new factories. Various sectors such as exportation, architecture, textiles, telecommunications etc. are likely to flourish inevitably, strengthening the Indian economy which is already the seventh largest in the world.
- 3) FDI Inflow and Strengthen Rupee:- The advent of the manufacturing industries would automatically convert India into a hub for the manufacture of various commercial products; as a result, there would be a grand collection of the FDI, which, in turn, would strengthen the rupee against the American dollar.
- 4) Foster Ease of Doing Business:- New Improved business processes and procedures were developed to facilitate the ease of doing business in India and create confidence among entrepreneurs as a result of which India moved up 12 places in the World Bank's Doing Business ranking 2016 released in October, 2015.
- 5) Technology Upgradation:- India being an underdeveloped country obviously lack various latest mechanization, which, is a big hurdle in the path to development of the nation. Hence, with the myriad of countries coming forth by the make In India crusade, India will be given the opportunity to make use of the latest technology these countries bring along. Not only will India benefit from the knowledge and use of the technology but also, the concerned nations will be provided with a skilled manpower

Challenges for Make in India

Manufacturing plays a vital role in India. But there is need of sound policies and facilities for land procurement, labour laws, power tariffs, transport, and logistics. Government has shown intent to ease the processes but the actual implementation is very slow. The Infrastructure development in India is extremely slow which halts the economic development. Thus, Until this facilities are developed to cater the needs of the multinational companies, the effect of make in India cannot be seen practically.

Opportunities and Scope for Tribal Entrepreneurship under Make in India Initiative

The Role of entrepreneurship in development of any economy is prime and vital. It is a major contributor for the national income of every country in the world. The common vision of economic development of the developing countries can be realized only with the upscaling of entrepreneurial activity. It is of most

importance in the tribal areas because the opportunities for business are ample while reducing the problems of unemployment, poverty, concentration of economic power and enhancing the earning capacity of the tribal population. It is a golden opportunity for the tribal class to participate in the export business activities of the country. Balanced regional development and optimum utilizations of all factors of production will be possible only when the tribal population take up entrepreneurship. There is tremendous scope for the tribal entrepreneurs to exploit the opportunities in the following areas

a) Art and Craft products – the ingredients for the art and craft related products are found in tribal areas and the art of producing them also is the genetic capability of the tribal population.

b) Medicinal products – tribal areas are rich sources for medicinal herbs also the tribals are experts in producing herbal medicines. Therefore there is an opportunity to set up manufacturing units of herbal medicines.

c) Agriculture – maximum of tribal population depends upon agriculture for their livelihood. However they are unaware of the agripreneurship opportunities available to them.

d) Minor forest products business – this market is unorganized and the resource is also not utilized fully yet. This provides a scope for the tribal entrepreneurs to explore minor forest products business by making it into an organized business activity.

e) Tribal Tourism – Tribal areas are famous for temples, architectural arts and places of public gatherings. This can be pursued further into a tourism business.

f) Dairy products, Mining, Horticulture, education sector etc.

Roadblocks for Tribal Entrepreneurs

- a) Lack of Infrastructural facilities like transport, communication etc
- b) Lack of awareness of technology
- c) Lack of skills – Business related skills like marketing, finance etc
- d) Lack of financial sources
- e) Lack of education
- f) Improper implementation of Government schemes and programmes.

Conclusion

The Make in India campaign launched by the Government of India shows a positive result. This campaign is also giving sufficient pace for development of tribal entrepreneurship. The Make in India scheme is providing opportunities to the big corporates as well as young and talented entrepreneurs, the tribal population being an inclusion to this. With Major policy reforms under this scheme, tribal entrepreneurial opportunities are increasing. The problem of financing new ventures which was a major problem of tribal entrepreneurs is eased under the start up India campaign launched by the Government of India in January 2016. However there are certain challenges for make in India to become completely successful and the success to get reflected in the nations GDP. A Nation can develop only if it meets the domestic demand of goods and services which is catered on its own and the country exports on considerable amount. Tribal output plays a very important and vital role for this purpose. But, for that sound policies and facilities for financing, provision of infrastructural

facilities, training, ease of transport, and logistics etc are the primary requirements. The implementation of GST system and demonetisation created problems for all the small scale sectors including tribal entrepreneurs. After the turbulence, the value of rupee decreased. It ultimately reduced the value of our exports. Government in between also levied long term capital gains tax on investment in india which was earlier exempt. All these issues reduce the confidence of entrepreneurs of all types. For the success of Make in India program, mere willingness to spend on infrastructure and attracting FDIs will not serve. The government needs to work on implementation. It should strive for better implementation of the decided policies. The problems on the grassroot level needs to be understood and addressed.

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