



AN ANALYSIS OF ECONOMIC WELFARE SCHEMES FOR SCHEDULED TRIBE'S IN INDIA

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ABSTRACT

Tribals, the original inhabitants of India have contributed much to the nation's culture, history and heritage. Under the constitutional provisions of Directive Principles, the States' major concern for tribes has been their welfare and development. It is ironical that despite a large number of well-meaning constitutional provisions aimed at protecting and safeguarding the welfare and interest of the tribal communities, the process of marginalization of the tribal's has gone on unabated. In this context, the paper has made an overview on the economic welfare of tribe's in India.

KEYWORDS: - *Economic Welfare, Schemes, Tribals*

INTRODUCTION

The English word 'Tribe' has come from the Latin word 'tribus' which signifies a particular Type of common organisation which is in line with societies. (Gupta, 2008) Tribal population is found in almost all parts of India.

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The constitution India has provided many privileges to the scheduled tribes considering their complex problems in terms of geographical isolation, socio economic backwardness, distinctive culture, poor infrastructure facilities, language, religion and exploitation by various groups. Tribal population is aboriginal inhabitants of India who have been living a life based on natural environment and have cultural patterns congenial to their physical and social environment. The term "scheduled tribe" is primarily administrative and constitutional concept.

SCHEDULED TRIBES IN INDIA

The Tribal groups in India have distinct cultural patterns. They form the indigenous group are also called 'upajati' in some regions of India. A large chunk of Indians belong to Tribal group (Tribal community) – Adivasis, as they are called, they occupy distinct regions, especially in the hilly and forested areas. Scheduled Tribes in India form the largest proportion of the total population in Lakshadweep and Mizoram followed by Nagaland and Meghalaya. Madhya Pradesh has the largest number of Scheduled Tribes followed by Bihar. Bastar district of Madhya Pradesh consists of largest number of Scheduled Tribes. There are no Scheduled Tribes in Punjab, Delhi, Chandigarh, Pondicherry, Haryana and Jammu and Kashmir. Tribal population in India constitutes 8.2% of Indian population according to census of India, 2001. India has the largest total tribal population compared to any other country in the world.

According to the Constitution (Scheduled Castes) Orders (Amendment) Act, 1990, Scheduled Castes can only belong to Hindu or Sikh or Buddhist religions. There is no religion bar in case of Scheduled Tribes. The Sachar



Committee report of 2006 revealed that scheduled castes and tribes of India are not limited to the religion of Hinduism. The 61st round survey of the NSSO found that 90% of the Buddhists, one-third of the Sikhs, and one-third of the Christians in India belonged to the notified scheduled castes or tribes of the Constitution.

Tribal population in India is around 8.2 per cent of the total population living in the country. Majority of the tribal population live in the states of Odisha, Jharkhand, Chhattisgarh, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan, Gujarat, Andhra Pradesh and West Bengal. These states account for about 80 per cent of the total tribal population in the country. Madhya Pradesh has the highest number of tribal population with 14.7 per cent of the total tribal population in India. Similarly Maharashtra and Odisha stand in second and third position in contributing to the total tribal population. Lakshadweep has a highest number of tribal population with 94.8 per cent to the total population of the union territory followed by the state of Mizoram and Nagaland with 94.4 and 86.5 percent respectively. Similarly Uttar Pradesh has a least number of scheduled tribes with 0.56 percent of its total population followed by Tamilnadu and Bihar with 1.1 and 1.28 per cent respectively (GoI 2011). The ministry of tribal affairs states that there are 705 tribal groups notified by the government of India. Odisha is a state where there is maximum number of tribal communities with 62 than any other state of the country. Within 705 tribal groups 75 groups has been kept under the category of Particularly Vulnerable Tribal Groups (PVTGs) living in various parts of the country.

METHOD AND OBJECTIVES OF THE STUDY

The study makes use of inputs pertaining to the welfare schemes and Tribal Sub Plan collected from the Ministry of Tribal affairs, Government of India. The general aim of the study is to uncover the design and plan of action undertaken by the Tribal Welfare of India. In doing so the paper lays an emphasis on the objectives and various schemes run by the department aiming for an inclusive development of the tribal community and to understand major welfare schemes of Scheduled tribes in India. This study is based on the secondary data.

SCHEMES FOR ECONOMIC DEVELOPMENT OF SCHEDULED TRIBES

Scheduled Tribes (STs) are a group of tribes or tribal communities that are so defined under the Constitution of India. They are a traditionally disadvantaged group and the constitution guarantees them some privileges and benefits so that they can come out of their backward situation. STs make up 8% of the Indian population. They are deemed STs based on certain characteristics such as:

1. Primitive traits
2. Geographical isolation
3. Distinct culture
4. Shy of contact with outside communities
5. Economically backward

The central government has initiated various schemes for the economic development of the ST communities. Some of the schemes are described below.

NATIONAL ST FINANCE AND DEVELOPMENT CORPORATION (NSTFDC)

National ST Finance and Development Corporation (NSTFDC) under Ministry of Tribal Affairs; Govt. of India provides financial assistance by way of soft loans for income generating activities for economic development to scheduled tribes aspirants. National Scheduled Tribes Finance and Development Corporation (NSTFDC), an apex Organization under the Ministry of Tribal Affairs in 2001 was brought into existence with the sole aim of economic upliftment of the Scheduled Tribes in the country by way of extending concessional financial assistance to the target group under its various schemes.

The prominent schemes of NSTFDC are Term Loan, Adivasi Mahila Sashaktikaran Yojana – an exclusive scheme for Scheduled Tribe women, Adivasi Shiksha Rinn Yojana – Education Loan scheme, Micro Credit Scheme for Self Help Groups (SHGs) – comprising Scheduled Tribes as its members, Tribal Forest Dwellers Empowerment Scheme and Teak Growers Scheme. There are still over two crore families of Scheduled Tribes to be covered. NSTFDC aims to put in more concerted effort to enhance its coverage as well as improved delivery system. The awareness among the target group of Scheduled Tribes about the various schemes of the Corporation can be enhanced with the wide usage of state of art technology. The entire team of NSTFDC will work hard with full commitment and dedication to ensure maximum beneficiary satisfaction in terms of value of service rendered.



IMPLEMENTATION OF SCHEMES

The NSTFDC loan schemes are implemented through state channelizing agencies, select PSU Banks, RRBs and other institutions. Subsidies may be available to the beneficiaries under various schemes of different departments of the state governments.

SCHEMES FOR INCOME GENERATION ACTIVITIES

1. Term Loan Scheme

NSTFDC provides Term Loans for viable business units costing up to Rs 50.00 Lakhs. Soft loans under the scheme are extended up to 90 % of the unit cost and the balance is met by way of promoter's contribution, subsidy and margin money loans. Interest charged is between 6 to 10 % depending on amount of loan. The loans are provided with moratorium period and are to be repaid within 5 to 10 years as per projected returns from the units.

Name of Scheme	Quantum of Loan per person	Interest to SCA	Interest from Beneficiary	Repayment Period
Term Loan	Upto Rs. 5.00 Lakhs	3	6	5-10 years
Term Loan	Above Rs 5.00 Lakh to Rs 10.00 Lakhs	5	8	5-10 years
Term Loan	Above Rs.10.00 Lakhs to Rs.45.00 Lakhs	8	10	5-10 years

2. Adivasi Mahila Sashaktikaran Yogna (AMSY)

This is an exclusive scheme for the economic development of scheduled tribes women. Under the scheme, NSTFDC provides loan up to 90% for units for unit cost up to Rs. 2.00 Lakhs. Loans under the scheme is extended at highly concessional rate of interest of 4 %.

Name of Scheme	Quantum of Loan per person	Interest to SCA	Interest from Beneficiary	Repayment Period
AMSY Term Loans for Women	Rs 1.80 Lakhs	2	4	5-10 years

3. Micro Credit Scheme for SHGs

This exclusive scheme for tribal SHGs cater to small loan requirements of ST members. Under the scheme, loans up to Rs 50,000/- are provided per member and maximum Rs 5.00 Lakh per SHG.

Name of Scheme	Quantum of Loan per person/SHG	Interest to SCA	Interest from Beneficiary	Repayment Period
Micro Credit Scheme for SHGs	Rs 5.00 Lakhs	3	6	5 years

Marketing Support Assistance

NSTFDC provides financial assistance to institutions engaged in procurement and marketing of MFPs and other tribal products to meet their working capital requirements.

Adivasi Shiksha Rrinn Yojana (ASRY)

This scheme provides soft loans to tribal students to meet expenditure for pursuing technical and professional education including doctorate courses. Loans up to Rs. 10.00 Lakhs per eligible family is provided at concessional rate of interest of 6 % per annum. Ministry of HRD, Government of India provides interest subsidy for this scheme whereby no interest is payable by a student during the course period and one year or 6 months after getting the job as the case may be.



Name of Scheme	Quantum of Loan per person/SHG	Interest to SCA	Interest from Beneficiary	Repayment Period
ASRY for Education	Rs. 10.00 Lakhs	3	6	5 years after completion of course

CONCLUSION

Most tribes are concentrated in heavily forested areas that combine inaccessibility with limited political or economic significance. Historically, the economy of most tribes was subsistence agriculture or hunting and gathering. From the above study reveals that the major welfare schemes of the different tribes of India. The study makes use of inputs pertaining to the welfare schemes and Tribal Sub Plan collected from the Ministry of Tribal affairs, Government of India. The general aim of the study is to uncover the design and plan of action undertaken by the Tribal Welfare of India.

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