

Impact of NABARD'S Tribal Development Programmes on Sustainable Livelihoods and Socio-Economic Empowerment

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Abstract: *The tribe's economy revolves primarily around the collection and processing of forest products, as well as cultivation primarily for domestic consumption. There are no organized markets or financial institutions to advance the tribal products in tribal economics. Tribal antiques, textile decoration, painting, pottery, cane and bamboo products, and organic & natural food products, all of which are in great demand, are in short supply, and as a result, the community does not benefit financially from their production. As a result, efficient production and effective promotion become critical for the community's economic development. On the other hand, the tribal population of India has a more or less similar natural environment of hills and forests, a poor economy, and traditions that are ideal for the tribe to come up. The tribe always experiences the need for protection. Therefore, the purpose of the study is to analyse the role of NABARD in tribal community development for long-term livelihoods. This paper is basically the essential underpinning of the relevant concept and core issue of tribal development, along with a sketchy account of the approaches and programs initiated by NABARD. The study finds and concludes that NABARD in India has significantly contributed to sustainable livelihood development in a tribal community.*

Keywords: Tribal community, NABARD, sustainable livelihood, economic, production

1. Introduction

The traditional livelihood system of tribal people, also known as 'Adivasi,' has been based on shifting cultivation and the collection of edible forest products in India. 3. The scheduled tribes are commonly referred to as 'Indigenous People.' In India, there are around 705 separate tribal clans. 8. The communities in Andhra Pradesh, Chhattisgarh, Gujarat, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, West Bengal, Northeast India, and the Andaman and Nicobar Islands are particularly significant. 21 The government needs to pay more attention to tribes because they lack the basis of communication and transportation relationships with a city or town. The tribal community typically relies on agriculture, woods, and cattle for a living. The perspective of the tribal people in India, according to geographical location, community types, age, gender, resources, infrastructure, and social, economic, cultural, ecological, and political aspects. For the protection of tribals, the government has set up NABARD, essential as an apex development bank for advanced agriculture and rural development. Its primary function is to provide rural credit finance for the state corporate banks, regional rural banks, and other financial institutions approved by the RBI. ¹⁶. NABARD is strongly tied to tribal development and a sustainable lifestyle. As part of NABARD, the Natural Resources Management (NRM) strategy supports sustainable livelihoods. This paper aims to study the role of the NABARD initiative for sustainable development. The research will concentrate on this variable in order to assess the status of the livelihood in all tribal states, as well as the best approaches to deal with challenges linked to the livelihood-generating techniques for the tribals throughout the states.

2. Statement of the Problem

Tribal groups are the most vulnerable elements of society because they are geographically isolated & socially ignored, and economically exploited. Besides the richness of nature, tribes are among the most disadvantaged in Indian society; therefore, this study examines the various program initiatives implemented by the NABARD to sustain the livelihood of tribal communities in India.

3. Literature Review

Satpati, S., & Sharma, K. (2021) carried out the study in the West Bengal southern plateau and the highland area; the criteria and indicators were chosen using the Sustainable Livelihood Framework (SLF). The study's main finding was that modest landholding sizes and traditional technologies can no longer fulfil the growing demand of the tribal people. Forest resources are also fast depleting as a result of massive industrial demand and even increasing residential needs. Tribal people are now getting forest resources and better education options for the young generation, leading to new vocational opportunities and economic diversification, resulting in the tribal people's economic well-being.

Sathyabama, B.E. (2020): This study investigated the vulnerabilities of the indigenous population in the Ranipet district. The research phase also aimed to learn about the day-to-day activities of indigenous groups. The purpose of this study is to learn about the issues that indigenous groups face in Ranipet.

Goyal, P. K. (2023) examined NABARD's role and function in agriculture and rural development. ⁶. It also sheds insight on NABARD's historical and present performance, as well as its rural development projects. NABARD is committed to the historical development of rural areas. The study might

potentially uncover the benefits and drawbacks of rural finance in India.

Nishanka, A. K., & Subudhi, M. (2022). This paper elaborated on the tribal bank as the ideal movement bank that would be perfect for the Orisha, even though the highest tribal living state is located at a different distance from the town. Thus, this practical study of a tribal bank provides banking services with total involvement and wholehearted social service provision to the tribal people so that they can realize the present social facts of their lives towards better financial inclusion and their development.

Orion, V. (2022): The current study is based on extensive fieldwork undertaken in the Santoshpur Panchayat in the Sundargarh region of Orissa from September 2011 to January 2012. These studies, by and large, highlighted economic and technical aspects and neglected the important socio-cultural dimensions. The outcome of the study examines the socio-economic aspects and environmental dynamics of livelihood sources in rural and tribal India.

4. The Objective of the Study

- To comprehend and discuss the significance of the tribal community in India.
- To discuss the National Bank for Agriculture and Rural Development (NABARD).
- To explain the schemes and programs implemented by NABARD for tribal sustainable livelihood development.

5. Method

This is a descriptive research paper based on secondary data scattered from books, magazines, journals, research papers, and the government's official website.

6. Discussion

Tribal Development Fund (TDF)

- Tribal development situation before the start of the 'Wadi Project' in Vansada in 1982. 19. 'Wadi' is a Gujarati word that means 'an orchard.' The 'Wadi Model of Tribal Development' has been internationally acknowledged as a sustainable and unique technique for poverty eradication² at the UNTP forum of the 'Ministry for Poverty and Environment' in New York. In the USA in 1999, as well as the global dialogues in Hanover, Germany, the concept was presented as a successful, repeatable model for poverty reduction in developing nations.
- The 'Wadi' model of tribal development takes a comprehensive approach to address the product, production, processing, and marketing, as well as the other livelihood requirements. 'Wadi' is at the heart of the program, and all other development interventions revolve around it.
- According to the concept, tribal farmers with improvised lands and residences near the forest are provided support to develop an acre of an orchard in which they plant several fruit-bearing trees and a few agroforestry varieties as broader crops. 22, since the fruit-bearing trees take 4 to 5 years or more to give any returns; during this period, the

farmers are the assistants who take up intercropping with vegetables and other short-duration crops.

- Based on the success of the 'Adivasi Development Programme' with the 'Wadi' tribal development program under the TDF, NABARD started ambitious plans to attempt to duplicate 'the Wadi model' across the country. 20
- NABARD is associated with the project as a nodal agency on behalf of the Ministry of Finance, Government of India (1989). NABARD created a 'Tribal Development Fund' with a corpus of ₹50 crores out of its profit for 2003 and 004. During the year, 43 projects have been sanctioned, and the amount of ₹91.85 crore has been disbursed. Cumulatively, 835 projects (Figure 2) have been sanctioned in 29 state UTs, benefiting 652,756 tribal families spread across 4.54 lakh acres of land with a financial commitment of ₹2,378.22 crores, out of which an amount of ₹1,687.94 crores has been disbursed as of 31st March 2021 (Figure 9).
- During F.Y. 2022, four agri-allied (non-Wadi) TDF projects have been sanctioned in Chhattisgarh (apiculture), Tamil Nadu (animal husbandry), Telangana (micro-enterprise development), and West Bengal (pig and goat rearing) for the impact of the TDF project in Junnar, Maharashtra (Figure 3).

NABARD launches a project for tribal welfare.

- NABARD has started a project worth ₹6.99 crores to safeguard the income of tribal farmers and stop migration. The sum consists of a gift of ₹5.85 crores and a loan of ₹1.14 crores.
- All 1390 Indigenous families in the Trichy and Salem districts are included in the efforts. As the campaign gained momentum, officials visited to evaluate its advancement and gave instructions to the district-level officials. With the potential for intercropping, the grand component covers the development of 40 cashew, 54 mango, and 80 silver oak plantations on a single acre.
- But farmers balance losses to bring the first few years of fruit production in the crops that have been made available to them. 400 farmers acquired the castor plant seeds as a result of 238 farmers obtaining gram seeds, 301 farmers receiving the gram seeds, and so forth.
- The Agriculture Development Organization NABARD has started a livelihood initiative in three tribal hamlets in the districts of Alathur and Chittur taluks, marking its first entry into the tribal world. They distributed 52,000 cashew seedlings, 70,200 mango saplings, and 1.04 lakh silver oak saplings in chosen tribal groups in the area.

NABARD Steps into the Tribal Welfare Sector

- NABARD has located the tribal hamlets of Allimoooppa, Muppathekkar, and Kadapara in Chittur taluk's Parambikulam Tiger Reserve region and Thaligakkallu in Alathur taluk.
- NABARD has proposed the Kerala area for the five-year initiative, which would help the 229 indigenous households in these food-distant settlements from April 2017 to March 2022. NABARD had sanctioned ₹102.45 lakhs for the project, with ₹53.5 lakhs released for the first year.
- The main program elements include livelihood interventions such as goats, dairy, poultry, small shops,

and the provision of sewing machines and grass-cutting machines. Amla, lime, coconut, areca nut, coffee, peppers, vegetable seeds, and agroforestry shade plants such as silver oak will also be brought to the tribal people.

- Gangothri Charitable, Cultural and Educational Trust has trained tribal youngsters to drive four-wheeled vehicles, as well as participate in other skill development programs.

Maa Tota Project

- Implementation of the 'Maa Thota Project' (orchards) with aid from the NABARD Tribal Development Fund was a lesson in self-reliance for Yanadi. The native tribals of the Chittur district, Andhra Pradesh.
- The state government grants tribal members land pattas. The maturity of these land pattas, which are sloping water lands, is typically found just beneath the hillocks. These difficult-to-access areas of land, which were covered in bushes, stones, and pebbles, were traditionally uncultivated.
- NABARD steps forward to provide the Yanadi tribals with an acre of horticulture orchard development per family as a long-term source of income.
- Therefore, its impact on the wetlands has been greened and put to productive use besides wages, intercropping, selling fruits, and other income-generating activities that have increased tribal household income and confidence.
- Nomadic tribal migration has ceased because they have become farmers with a sustainable livelihood.

Fruit of culture in Arunachal Pradesh

- The Nyishi Tribe of the Papum Pare district lacked an integrated economic activities program; 750 acres of land in this district remained uncultivated; and the tribe lacked connectivity to the market for the Nyishi Tribe's social and economic well-being. 15
- Therefore, the NABARD Wadi (Orchard) program aided in the intercropping of oranges, pineapples, sugarcane, and bananas; capacity-building programs for women's employment were implemented through the self-help groups (SHG); and animal husbandry was promoted as viable support for those who did not own large plots of land.
- This impacts the brand of Arunachal and NABARD-funded stores that offer the Nyishi tribal women's SHG handloom and craft goods.

Tribal Women's Empowerment through the Rural Mart Initiative

- Collective Effort for Volunteer Action (CEVA) builds a NABARD-supported rural mart in Chamba, Himachal Pradesh, under the brand name Pangihills to empower tribal people, particularly women. SHG women, farmers, artists, FPO, and others are among those who benefit.
- The main problem was a lack of marketing infrastructure, value addition, and an excess of organized customers for a wide range of agriculture, horticulture, and forest-based commodities.
- For these initiatives, the Pangihills remote mart gave the best platform for Chamba's rural tribal people to earn a living and achieve respect for their products; it links a bigger market to the valuable Himalayan items.
- It affects the tribal women's economic independence and empowerment as they skilfully manage and run the

market. With the removal of the intermediaries, payment is transparent and timely since they are paid directly into their bank accounts. Apart from empowering tribal women, it also helps marginal farmers by promoting their organic food from their farms, as well as genuine handcrafted things like ghee, chukh, snacks, traditional handlooms, handicrafts, indigenous forest-based goods, and Himalayan herbs. It is contributing to the resurrection of the fading Chamba art by promoting Chamba Rumal and Chamba Chappal, which resulted in earning ₹15 lakh every year.

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