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**GOVERNMENT OF MAHARASHTRA
TRIBAL DEVELOPMENT DEPARTMENT**

**ROLE OF FINANCIAL INSTITUTIONS
IN TRIBAL DEVELOPMENT.**



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1996

P R E F A C E

Development of the tribals has been a major concern of the Central and concerned State Governments in India. Both Government and non-Government organizations are working on uplifting the socio-economic status of the tribals.

As regards to some of the Government agencies at district and tahsil level, we have the D.R.D.As. (District Rural Development Agencies), I.T.D.Ps., (Integrated Tribal Development Projects), T.D.C. (Tribal Development Corporation) etc. which co-ordinate development programmes for the tribals.

In order to understand the role of these institutions and more precisely the D.R.D.A., I.T.D.Ps. and Lead Banks, this study was undertaken by Tribal Research and Training Institute. The work of data collection, analysis and report writing was assigned to Dr. Robin D. Tribhuwan who worked under the supervision of Mr. Raskar, Deputy Director (I.A.D.P.)

I am sure, the results and findings of this research will contribute in modifying or re-correcting the approach of tribal development. Besides its academic implications the report will also be useful for administrators and policy planners.

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CHAPTER ONE

**TRIBAL DEVELOPMENT
AND
INSTITUTIONAL FINANCE.**

CHAPTER ONE

TRIBAL DEVELOPMENT AND INSTITUTIONAL FINANCE : AN OVERVIEW

1.1 INTRODUCTION :

Extreme poverty, social and geographical isolation, illiteracy, poor health and nutritional status of the tribals have stimulated the attention of government during British regime and the Indian Government, after independence. The post-independence era witnessed a large number of development measures, policies and programmes on over-all development of tribals.

Yet another move after independence was the making of constitutional provisions to safeguard the socio-economic interests of Scheduled Castes and Tribes. The first Prime Minister of India late Pandit Jawaharlal Nehru initiated five basic principles (popularly known as Panchasheel). These are as under :

i) Backward people especially the Scheduled Tribe people should develop along the lines of their own genius and avoid any imposition of any development ideas. Encouraging their art and culture is essential.

ii) Tribal rights over land and forest should be respected and protected.

iii) Tribals should be trained in administration and development activities to enable them to carry out their own activities in accordance with the norms of civilized society. Too many outsiders should not be brought into the tribal areas.

iv) Multiplicity of schemes and over administration should be avoided.

v) The results should be judged on the basis of human development and not merely on the basis of statistics and amount spent.

Since the inception of the 1st Five Year Plan, the government of India has been making special provisions for the welfare of Scheduled Tribes. Table 1.1 shows the budgetary allocation made from 1st five year plan to VIIIth five year plan.

Table 1.1
Budgetary allocation of Five Year Plans.

Sr.No.	Plans	Amount
1.	1st Five Year Plan (1951 - 56)	25 crores
2.	2nd Five Year Plan (1956 - 61)	50 crores
3.	3rd Five Year Plan (1961 - 66)	59.39 crores
4.	4th Five Year Plan (1970 - 75)	84.20 crores
5.	5th Five Year Plan (1975 - 79) under TSP	1102 crores
6.	6th Five Year Plan (1980 - 85) under TSP	5000 crores
7.	7th Five Year Plan (1985 - 90) under TSP	7000 crores
8.	8th Five Year Plan (1990 - 95) under TSP	9700 crores

The Tribal Sub Plan envisaged integrated development efforts emphasizing four basic elements which of :

- i) Outlays from the state plan
- ii) Investment by central Ministers
- iii) Institutional Finance and ;
- iv) Special Central Assistance

The objectives of Tribal Sub Plan were are under :

- i) To narrow down the gap between the levels of development of tribals and other areas.
- ii) To improve the quality of the life of tribals
- iii) Elimination of exploitation of all forms
- iv) Speedening up the process of social and economic development.

- v) Building up inner strength of the tribal people and improving their organizational capabilities.

Based on ideology of Tribal Sub Plan rationale, the State Governments have been implementing the Tribal Sub Plan (T.S.P.) as a part of its obligation to implement the directive principles of the State policies enshrined in the constitution of India.

1.2 GLIMPSES OF TRIBAL SUB PLAN IN MAHARASHTRA -

The present strategy of T.S.P. was started in the year 1975-76, with the beginning of the fifth Five Year Plan. The T.S.P. is mainly an area development plan. Scheduled areas of heavy Tribal concentration were formed into special development block-Integrated Tribal Development Projects (I.T.D.Ps.).

T.S.P's. were formulated for these areas, every year with a view to have full control and separate accounting of investments made by all State Government Departments mainly on the infra-structure development programmes. Later on from the year 1986, the plan objectives were shifted to the family welfare programme under which the expenditure incurred on the individual beneficiary schemes implemented for the tribals in T.S.P. area was also incurred in the T.S.P.

The provision for state level schemes for the T.S.P. is decided by the respective departments within the overall outlays given by the Planning Department. The Tribal Development Department (T.D.D.) is only consolidates the provisions given by the D.P.D.C. Considering the fact that the tribal population in the State is 9.27%, it was expected that T.S.P. would proportionately represent in the overall State Plan. However, the budget provisions allotted by the D.P.D.Cs. and the departments for the development programmes under the T.S.P. did not equal this percentage and varied from year to year, as can be seen from table 1.2

Table 1.2
Yearwise state plan outlay -

Sr.No.	Year	State Plan Outlay.	T.S.P. outlay	% to total State Plan outlay (col.4 to 3)
1.	1980 - 81	882.90	45.38	5.19
2.	1981 - 82	1063.10	55.66	5.24
3.	1982 - 83	1322.17	63.01	4.76
4.	1983 - 84	1500.00	71.68	4.78
5.	1984 - 85	1650.00	77.54	4.70
6.	1985-86 & 86-87	2980.15	155.44	5.22
7.	1987 - 88	2190.47	172.97	7.85
8.	1988 - 89	2025.09	177.06	8.74
9.	1989 - 90	2550.00	208.16	8.16
10.	1990 - 91	2306.60	179.55	7.78
11.	1991 - 92	2556.74	200.73	7.85
12.	1992 - 93	3160.00	222.39	7.04

For effective implementation of the schemes in the T.S.P. areas, constant monitoring and review the government has set up 24 I.T.D.Ps. (Integrated Tribal Development Projects) headed by the Project Officers who co-ordinate development programmes for the tribals.

Besides I.T.D.Ps. , the Panchayat Samitis at the blocks also implement programmes like Crop Husbandry, Animal Husbandry, Road Development, Education, Health, Rural Water Supply, I.T.D.P., TRYCEM, Jawahar Rojgar Yojna etc. The table given below gives the break-up of the important sectors of T.S.P. in the last four years.

Chart Showing Yearwise State & TSP Outlay, Percentage of TSP with State Outlay, For Maharashtra State

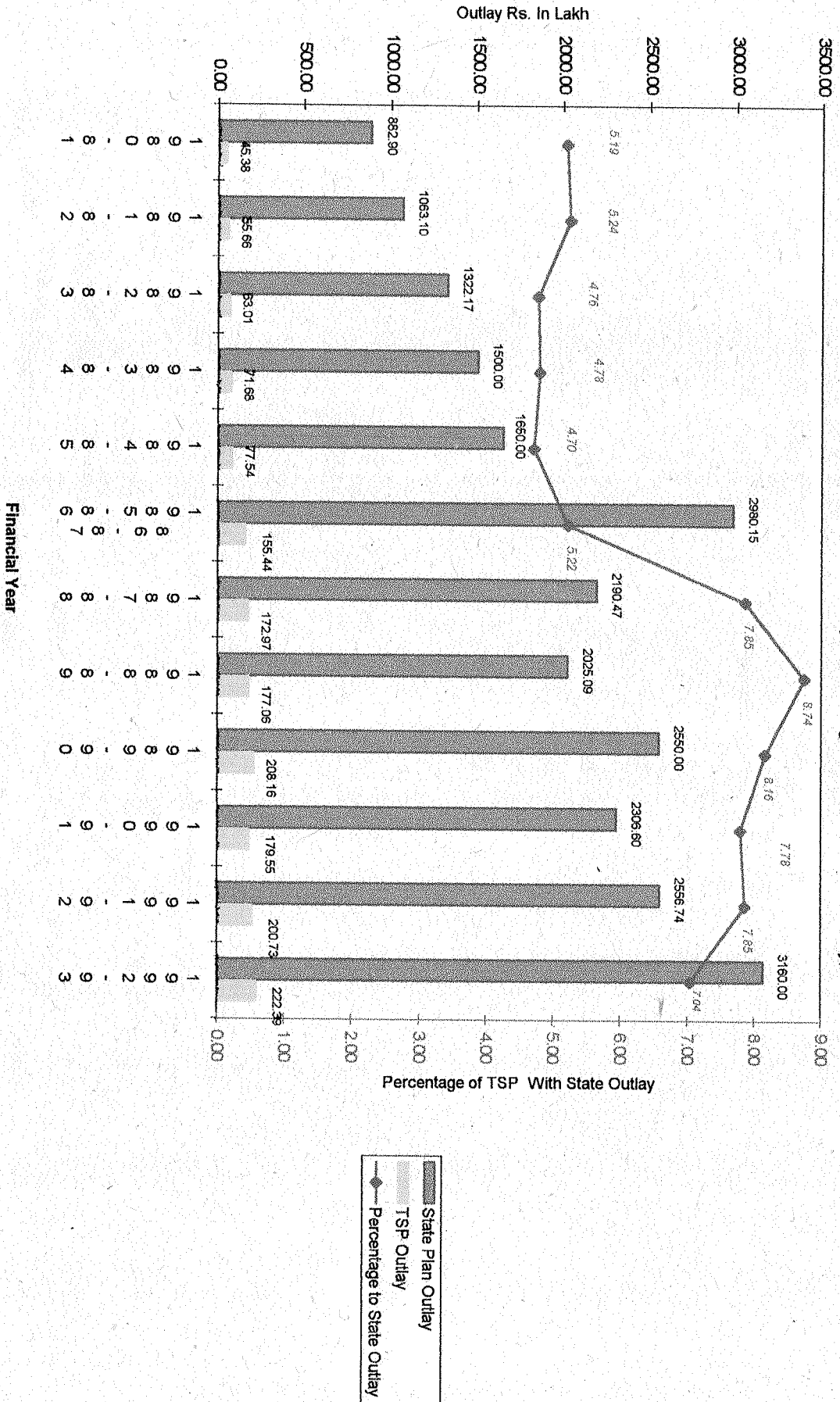


Table 1.3
Sectorwise Expense on programmes in T.S.P. Areas of Maharashtra

Sr No	Sub-sector	1992-93	1993-94	1994-95	1995-96
1.	Crop Husbandry	376.91 (1.69)	643.00 (2.42)	700.32 (2.12)	696.35 (1.68)
2.	Jawhar Rojgar Yojna	914.70 (4.11)	947.78 (3.57)	1500.35 (4.55)	2835.18 (6.87)
3.	Road Deve- lopment	1256.99 ((5.65)	2440.72 (9.21)	4201.64 ((12.73)	6899.98 (16.73)
4.	Education	1542.19 (6.93)	1291.52 (4.87)	1632.73 (4.35)	2320.37 ((5.62)
5.	Health	790.00 (3.50)	1127.00 (4.25)	1981.97 (6.00)	2347.43 (5.69)
6.	Rural Water Supply	586.20 (2.63)	818.54 (3.09)	1284.87 (3.89)	2502.14 (6.06)
7.	Welfare of Back-ward classes	1800.00 (8.09)	2000.00 (7.55)	3370.46 (10.21)	4144.93 (10.05)

For effective implementation of the schemes in the T.S.P. areas, constant monitoring and review is a pre-requisite. Therefore, the Government has constituted project level implementing committees in 24 I.T.D.Ps. The strategy of Tribal Sub Plan for developing areas of Tribal concentration as the aim of these 24 I.T.D.Ps.

Out of the 24 I.T.D.Ps. , 16 I.T.D.Ps. are in T.S.P. areas, 5 are in A.T.S.P. areas and 3 are in O.T.S.P. areas. Two I.T.D.Ps. namely Bhamragad and Pen situated in Gadchiroli and Raigad districts respectively are working for primitive tribal groups and other tribals as well. The I.T.D.Ps. are headed by Project Officers, assisted by Assistant Project Officers and other implementing staff, who are implementing tribal development programmes to meet the objectives of T.S.P. at the grass root level.

Despite the implementation of several development's schemes which are being implemented every year and the large amount of money spent on tribal development, it has not been possible for the State Govt. to upgrade the economic status of the tribals. According to the Bench

Mark Surveys conducted by Tribal Research and Training Institute in 1979-80 and 1992 nearly 93% and 90% of tribals respectively, were found to be below the poverty line.

What went wrong ? What is the response of tribals to government development strategies ? What is their perception of development ? What is the role of financial institutions in tribal welfare and upliftment ? These and many other questions keep haunting a researcher's or even a layman's mind. Thus, in order to assess the above questions this study was taken up by Tribal Research and Training Institute keeping in view following aims :

1.3 AIMS OF THE STUDY -

- 1) To understand the perceptions of tribals about social and economic development.
- 2) To explore their awareness about the government's development schemes.
- 3) To assess the impact of development schemes on the socio-economic life of the tribals.
- 4) To unravel those development and communication gaps that exist between the tribal beneficiaries and developmental agents and financial institutions at grass root level.
- 5) Finally, to determine the role of D.R.D.A., Panchayat Samiti and the Lead Banks in tribal development.

1.4 SIGNIFICANCE OF THE STUDY -

Both government of India and the respective State Governments are pumping in large amounts for the development of tribals and tribal areas, through various schemes. It is in the light of this financial investment on Tribal Development, it becomes imperative to understand whether or not these benefits reaching the tribals / What are the bottlenecks and loop holes in reaching these beneficiaries ? What

corrective measures could be taken to reframe the schematic and target-achievement strategy adopted by the Central and State Governments in Tribal Development. This study will certainly contribute in understanding these and many other questions, for its findings have direct bearing on policy planning. It will also pave a way for exploring new research areas in the field of Tribal Development.

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CHAPTER TWO

RESEARCH METHODOLOGY

CHAPTER TWO

RESEARCH METHODOLOGY

2.1 SETTING OF THE STUDY -

The present study was carried out in two districts of Maharashtra State namely Raigad and Nashik. From these districts two tahsils namely Karjat and Kalwan were selected to collect relevant data. Nearly 10 villages from both the tahsils were selected. These villages are Kashale, Kotimbe, Pathraj, Savlaphata, Shillar in Karjat and Sakora, Athamba, Sadadvahir respectively from Kalwan tahsil of Nashik district.

2.2 THE TARGET POPULATION-

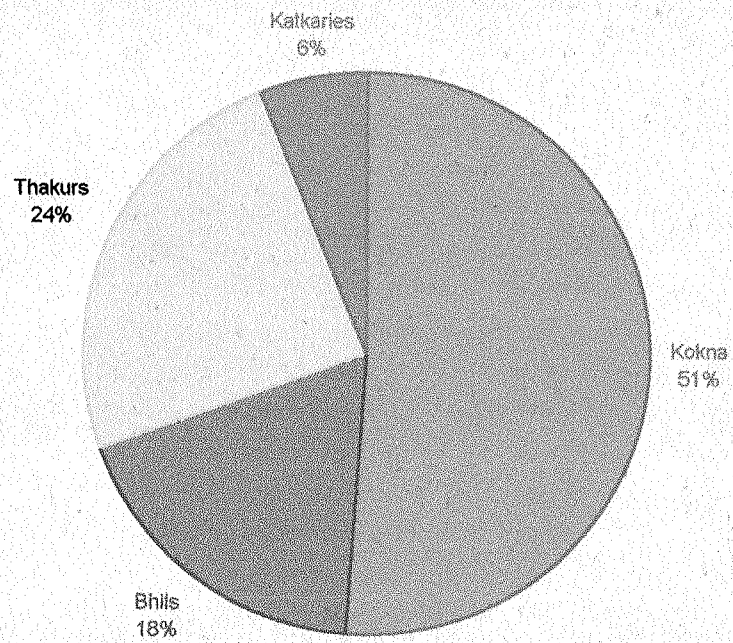
The tribal beneficiaries studied in Nashik were Koknas and Bhils, while those in Raigad district were Thakurs and Katkaris. Thus in all four tribal communities were studied. Table 2.1 gives the details of sample size of beneficiaries covered under the present study.

Table 2.1
Tribewise no. of beneficiary respondents.

Sr.No.	Tribe	Number
1.	Koknas	84
2.	Bhils	30
3.	Thakurs	40
4.	Katkaris	10
	4 Tribes	164

Besides interviewing tribal beneficiaries, in-depth interviews of village level workers (gram sevaks), members of gram panchayat, village heads (sarpanch), a few implementing officers at Panchayat Samiti, Lead Bank Managers and Social Activists, etc. were also taken so as to understand their views about the role of financial institutions in tribal development.

Pie Chart Showing Tribewise No. of Respondents



2.3 METHOD OF DATA COLLECTION -

Three different types of interview schedules were designed, one for the beneficiary, second one for the implementing officers at Panchayat Samiti and third separate interview guides were designed for gram sevaks, gram panchayat members, village heads and social activists so as to get a holistic view of the research problem.

2.4 DATA PROCESSING AND ANALYSIS -

The data collected was analyzed manually and appropriately used in the interpretation and discussion of the problem studied.

2.5 CHAPTER SCHEME -

This report comprises of 5 chapters. The first chapter entitled "Tribal Development and Institutional Finance" very briefly highlight the concept of T.S.P. and its operation in Maharashtra State, giving details about the major financial institutions and their role in tribal development. Second chapter highlights the research strategy used to collect, analyze and interpret data. The third Chapter captioned "Tribals : Their perception and Awareness about Development" as the name suggests unravels their perception of what development is and of course their awareness about development schemes implemented by Central and State Governments. Fourth chapter analyzes the impact of development schemes on tribal life. Finally, the last chapter presents summary and conclusions of the study.

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CHAPTER THREE

**TRIBALS : THEIR PERCEPTION AND AWARENESS
ABOUT DEVELOPMENT SCHEMES -**

CHAPTER THREE

TRIBALS : THEIR PERCEPTIONS AND AWARENESS ABOUT DEVELOPMENT SCHEMES.

3.1 CONCEPT OF DEVELOPMENT -

Today, a number of development experts have proposed diverse views about what development means ? However, when a common man perceives the definition of development, he relates development with social and economic development or progress of an individual, a family, a group, a community or a society for that matter. Well, this is with respect to people's perceptions of development. There are those who also associate development with area development also.

Thus, when we think about development, it is either the social and economic development of people or Upgradation of area development facilities and civic amenities of a village, hamlet, a slum, town or city as it were.

The prime objective of development should be to determine its goals. Michael Todaro, an eminent economist considers the process of development as both physical reality and a state of mind in which a society has, through some combinations of social, economical and institutional process, secures means of obtaining better life. He further elaborates this point as follows :

- i) Development means increase in the availability of basic needs and services such as food, shelter, health and protection.
- ii) It also calls for raising levels of living, meaning more jobs, better education, and greater attention to cultural and human values so as to generate greater individual and national self-esteem.

iii) It also means more social and economic choices to individuals, groups and societies by freeing them from servitude and dependence, ignorance and human misery.

According to Dr. Walter Frenzier, development has to be seen not only in an economic progress but also in terms of improved quality of life, cultural re-generation, social justice, cohesion, political awareness and empowerment.

With regards to tribal development process, it is observed that tribals are still stuck up with the first phase of development and that is acquiring most basic needs such as food, clothing, shelter and protection. It is only when their needs are met, the tribals will think of social and intellectual development. Thus, socio-economic development of tribals in the sense should be the topmost priority.

3.2 HOW DO THE TRIBALS PERCEIVE DEVELOPMENT ?

The phenomena of development is a relative and subjective term and hence interpreted or viewed differently by development experts as well as beneficiaries (people) of development effort. Thus, what may seem a developmental or felt need to an agony may not hold true for the beneficiaries.

As mentioned earlier, tribals are still in that stage or phase wherein fulfillment of basic human needs such as proper clothes, food and shelter is their priority. Secondly, they have been isolated both socially and geographically from the civilized society hence development of social, intellectual and progressive thoughts is yet a mirage for them. Even as of today, most tribals take life one day at a time. The first thing a tribal thinks of every morning when he gets up, is how he should earn his bread for that day? Meaning thereby he does not think of the next day, nor he has the greed to accumulate property. In fact one of the salient feature of tribal society is "sharing". If this is by and large the state of affairs of most of the tribals, there is an urgent need to disseminate information about social and economic development and the various programmes and schemes the Government has to uplift the

tribals socially and economically. This drives us to the point, about the awareness of development schemes and programmes among the tribals.

3.3 AWARENESS AMONG TRIBALS ABOUT DEVELOPMENT SCHEMES -

Today, more than 326 developmental schemes are being implemented by different sectors and departments of Central and State Governments for the development scheduled tribes and other backward communities. The question then arises is - "Are the tribals aware of all these schemes?"

It was, however, unfortunate to note from the data collected from the tribal beneficiaries and their relatives and friends about the various development schemes implemented by State and Central Government, that over 90% of the respondents were aware only about 7 - 9 schemes. Nearly 200 tribal respondents from Kokna, Bhil, Katkari and Thakar tribes including the 154 beneficiaries were interviewed to understand their knowledge about government schemes in selected villages of both Raigad and Nashik districts. However, there were a few tribal beneficiaries, who were politically and economically influential. They knew, about 10 - 15 schemes. But, by and large the tribals studied were aware of following schemes :

1. Provision of bullocks and carts.
2. Supply of milch Animals.
3. Supply of goats and poultry birds.
4. Supply of pumpsets and diesel engines.
5. Housing schemes
6. Supply of tiles.

Among the four tribal groups studied, it was observed that the Koknas of Kalwan tahsil, as compared to the Bhils and the Thakars of Karjat tahsil, as compared to the Katkaris, had better knowledge about governmental development schemes. This is because both the Koknas and the Thakars are progressive, betteroff as far as education and social contact with non-tribals is concerned. A report entitled, " status of Health and Nutritional Beliefs, Practices and Facilities Among the tribals

of Dhule", by Tribal Research and Training Institute (1995), states that the Pawras of Ranipur village of Shahade tahsil in Dhule district have far better knowledge about developmental schemes as compared to the Bhils.

The village level workers (gram sevaks) who holds information about development schemes and their impact on one's social and economic life need to disseminate information to the tribals, in a manner which would be acceptable to the tribals. It was observed that some gram sevaks usually operate from the tahsil head quarters rather than going to the tribals. Why will the tribals spend money for travel and go to see the "gram sevak", who makes the tribal run to and fro for documents and other requirements to sanction the scheme.

One of the strategy which the gram sevak's claim to use to disseminate information to tribals is by holding "gram sabhas" i.e. village level meetings. The common practice is to gather a few tribals on 15th of August and 26th of January hoist the flag, take their signatures to show the panchayat samiti and the higher officials their presence, with this, the duty of gram sevaks as a "liasoner" or "communicator" or "dyadic link" between government development agency and the tribals comes to an end.

Thus, there is a need to equip the tribals with correct information on every scheme in detail and convince them of its significance, get their opinion also about whether or not they would be able to derive real benefits from the said scheme. In fact, a dialogue should take place between not only the gram sevak but other officials of the Panchayat Samiti, with tribal opinion leaders and people about the development schemes, again and again. In doing so the entire village gets dragged into participatory development.

This study also revealed that the village heads (Sarpanch's) were aware of only 15-20 schemes in all. This is certainly disheartening, if it has to be compared with the total number (326) of schemes available with central and state government departments for tribal development. In fact, there should a new post of a "Rural Animator" who would act as a

communicator and educator of development programmes and schemes to the tribals and backward non-tribals also. For every three villages there should be one Animator. Besides this, school teachers, traditional opinion leaders also should be informed about development schemes so that they can pass on the information to the economically backward castes and tribal groups.

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CHAPTER FOUR

**DEVELOPMENT AGENCIES AND THE IMPACT OF
DEVELOPMENT SCHEMES ON SOCIO-ECONOMIC LIFE
OF THE TRIBALS.**

CHAPTER FOUR

DEVELOPMENT AGENCIES AND THE IMPACT OF DEVELOPMENT SCHEMES ON THE SOCIO-ECONOMIC LIFE OF THE TRIBALS

4.1 PROFILE OF SCHEMES FOR TRIBALS -

Before analyzing and understanding the impact of development schemes on the socio-economic life of the tribals, let us take a glance at the various schemes implemented by the Tribal Development Department, Govt. of Maharashtra and the D.R.D.A. for the tribals. First of all let us see the schemes of Tribal Development Department.

A) Development schemes of T.D.D.

As per the recommendations of Sukhatankar Committee, the entire responsibility of finalizing the Tribal Sub Plan has now been entrusted to the Tribal Development Department. Some of the major schemes implemented by the T.D.D. are as follows :

1) Educational programmes -

Tribals being educationally backward, the State Government has made special efforts for their education by providing special facilities in the Tribal Sub Plan areas by establishing Government Ashram Schools and hostels for the tribal students.

a) Government Ashram Schools -

There are 720 ashram schools functioning in the State out of which 409 ashram schools are run by Tribal Development Department. There are total 1,18,783 tribal students in the ashram schools out of which 76,908 are boys while 41,675 are girls. These students are given uniforms, stationary, food, soap and other necessities free of cost.

b) Government Hostels -

There are 158 government hostels for tribal students, out of which 54 are meant for tribal girls only. The tribal students here are given free lodging and boarding facilities.

c) Vidya Niketans -

With a view to improve the quality of education amongst the Adiwasi children, Govt. of Maharashtra has established Vidya Niketans at Kelapur in Yavatmal district, exclusively for tribals.

d) Govt. Freeships -

The tribal students residing in hostels of vocational training institutes are given freeships of Rs.100/- per month in addition to stipendiary allowance. Similarly, students residing in Government hostels at regional head quarters get stipend worth Rs.150/- per month and those residing in the hostels at district head quarters are given Rs.250/- as a stipend per month.

2) Training Centres -

With a view to recruit the tribal candidates in State Police Force and Army Services, a training course of 4 months has been devised an expenditure of Rs. 2000/- is incurred on each trainee.

b) Motor Driving Training Centre -

Having regard to the backlog in the recruitment of tribals in Government and semi-Government organizations and more particularly in Maharashtra State Transport Corporation, the Government has established a Motor Driving Training Centre at Pandharkawada in Yavatmal district for imparting training to tribal youth with effect from 5th July 1990.

The duration of the course is of 3 months and about 5- students are enrolled in each course.

3) Nucleus Budget -

The Tribal Sub Plan is formulated by taking into consideration the specific needs of each Integrated Tribal Development Project Area. But in order to cope up with the local variation and specific feltneeds of the tribals, a special schemes captioned, "Nucleus Budget" is being implemented in the State of Maharashtra since 1982.

The special feature of this scheme is that the Project Officers of the I.T.D.Ps. are empowered to evolve and implement the programme that befall within the budget. The financial limit or ceiling under the scheme is Rs.10,000/- per family. The Additional Commissioner is empowered to sanction Rs. 5 lakhs while the Commission T.D.D., Rs. 20 lakhs for group or community development schemes. An outlay of Rs.200 lakhs was provided for the scheme in Tribal Sub Plan Area for the year 1994-95.

4) Supply of Electric Motor Pumps and Oil Engines -

The tribal cultivators are provided with electric motor pumps, oil engines. The tribal beneficiary having a minimum of 1.5 acres and maximum of 16 acres cultivable land are eligible for the benefit of this scheme.

5) Maharashtra State Co-operative Tribal Development Corporation

This Corporation has been set up under the co-operative Act in the year 1972 with following aims and objectives.

1. Purchase and sale of agricultural and minor forest produce in the tribal areas under the monopoly procurement scheme.
2. Management of development in tribal areas on an agency basis on behalf of the government/Institutions and Corporations.
3. Distribution of consumption loans to adivasi families.
4. To extend loans for income generating schemes.
5. To undertake any activity assigned by the Government.

6. To promote programmes for the generation of employment in tribal areas.

The Tribal Development Corporation functions as a apex body for the multi-purpose Adiwasi Co-operative societies in the State. At present the T.D.C. is implementing following major schemes :

- i) Monopoly procurement scheme
- ii) Consumption finance
- iii) Distribution of loans under N.S.F.D.C. schemes.
- iv) Supply of necessaries to Ashram Schools.
- v) Supply of electric pumps and oil engines.
- vi) Mobile consumer shops
- vii) Drinking water supply to the Government Ashram Schools.

6) Eklavya Mini Truck Scheme -

Under this scheme, a Mini Truck - Mahindra, Nissan make is provided to the tribal beneficiary under loan and subsidy components.

Well, these were some of the major schemes and agencies of development working for the welfare of tribals in Tribal Development Department. Some of these schemes have no doubt upgraded the tribals socially and economically. Let us now take a look into the profile of D.R.D.A. (District Rural Development Agency) and its role in tribal development.

B) Profile of D.R.D.A. -

D.R.D.A., popularly known as "District Rural Development Agency" is a development unit attached to the Zilla Parishad of every district. D.R.D.A. functions as the name suggests to co-ordinate development programmes for the weaker sections of rural populations such as the Scheduled Tribes, Scheduled Castes, Other Backward Classes etc.

D.R.D.A. is headed by Project Director, who is a sub-ordinate of the Chief Executive Officer (C.E.O.) Zilla Parishad. The Project Director, works with Block Development Officers and other staff of Panchayat

Samitis in the district implement a number of schemes through various departments such as Animal Husbandry, Dairy Development, Agriculture etc.

Some of the major schemes implemented by the D.R.D.A. are I.R.D.P., TRYCEM, NEHRU ROJGAR YOJNA, INDIRA AWAS YOJNA etc. At the village level there is a village level worker (Gram Sevak) who identifies beneficiaries fills up their application forms and sends them to the block or Panchayat Samiti for approval from Panchayat Samiti, these forms are channelized to the D.R.D.A. for final approval. From D.R.D.A. these forms come back to Panchayat Samiti so as to proceed with giving benefits to the beneficiaries selected.

Money transaction however takes place through lead bank branches of the concerned tahsil or village for that matter. Although D.R.D.A. is supposed to co-ordinate a district's rural development activities, through various departments, major load of implementations, however is shouldered by the Panchayat Samitis of the concerned blocks. Thus, besides I.T.D.Ps. lead banks, D.R.D.A. is one development agency which works for the welfare of backward social groups in rural areas.

4.2 IMPACT OF DEVELOPMENT SCHEMES ON THE SOCIO-ECONOMIC LIFE OF THE TRIBALS -

Assessing the impact of nearly 326 schemes implemented by different sectors of Central and State Government for the development of tribals is not an easy task. However, studies have pointed out that there has been an excellent response from the tribals for certain schemes. For instance, the educational scheme of Tribal Development Department which includes establishment of Ashram Schools, Hostels, Freeships and Vidyaniketans have no doubt contributed in elevating the educational status of the tribals. Besides meeting their other basic needs, such as food, clothing and adequate shelter.

A recent Paper entitled "Efforts to upgrade the Tribals below the poverty line" it is pointed out that nearly 91% of the beneficiaries in six tribal blocks of Thane district were benefited by I.T.D.P. schemes, while

those who received subsidy for schemes like (i) gober gas, (ii) bullock-carts, (iii) basketry and (iv) wells had 100% benefit. Those beneficiaries for whom schemes such as oil engines, public address system, distribution of tools, finance for shop, sale of clothes, dry fish etc. did show a good progress in their economic status. Yet another report of Tribal Research and Training Institute entitled "An Evaluation of Animal Husbandry Schemes implemented for the tribal beneficiaries of Yavatmal and Nashik District (1995)" has pointed out that tribal beneficiaries have certainly been benefited by the following schemes namely :

1. Distribution of poultry birds.,
2. Distribution of goats.
3. Distribution of Nutrition supplement to Milch animals.
4. Distribution of Milch animals under MADA scheme.
5. Centrally Sponsored Scheme for primitive tribes.
6. Nutrition supplements for calves.

Similarly in his article entitled "Implementation of Tribal Sub-Plan Schemes in the Primitive Areas of Gadchiroli District" Dr.S.G.Deogaonkar (1995 : 201 - 205) has stated that some of the schemes did have positive impact with a few lacunae. Table 4.1 illustrates positive and negative aspects of some of the schemes evaluated by Dr.Deogaonkar.

Table No.4.1
Positive & Negative Aspects of Development Schemes.

Sr. No	Scheme	Positive Aspect	Negative Aspect
1.	Distribution of oil engines	Helps in irrigation	i) Non availability of diesel ii) Necessary tools not supplied with engines. iii) Problems of repairs & maintenance faced by beneficiaries.
2.	Cycle shops	Didwell to earn enough income	i) Tool boxes not supplied
3.	Electric pump	irrigation purpose	At the survey, supply of faulty electric pumps
4.	Distribution of Tiles for roofing	Provides shelter	i) Out of 49 beneficiaries , 22 beneficiaries did not receive the benefit. ii) Names of two beneficiaries were used to give tiles to non-tribals.

Sr. No	Scheme	Positive Aspect	Negative Aspect
5.	Bullock-cart scheme	Helps in transporting agricultural goods, ploughing and other agricultural activities.	i) Out of the 33 beneficiaries who were benefitted from the above scheme only one complained of not receiving the bullocks and cart.
6.	Gobar gas scheme	Helps in producing cooking gas as well as manure saves wood fuel.	Out of the 13 plants 8 were out of order and hence closed down.

The brick Kiln and Solar energy heater schemes these two programmes got 100% success in Thane district. These studies impress upon a lay person that certain schemes which are implemented and appropriately followed up by the administrators have certainly shown good results. However, a number of schemes do have drawbacks, as well. Let us take a look at case study of a village namely Kashale in Karjat block of Raigad district.

4.3 FUNCTIONING OF FINANCIAL AND DEVELOPMENT AGENCIES IN KASHALE VILLAGE : A CASE STUDY.

Kashale village is situated about 17 kms away from its tahsil headquarters viz. Karjat which lies on the rail route of Pune-Bombay. Both Kashale village and Karjat tahsil form a part of Raigad district. The Kashale Gram Panchayat has seven hamlets within its geographical jurisdiction. These hamlets are as follows

Table 4.2

Sr.No.	Village/Hamlet	No. of houses
1.	Kotimbe	98
2.	Ramwadi	61
3.	Pokharkar wadi	49
4.	Mate wadi	22
5.	Kaute wadi	71
6.	Katkari wadi	39
7.	Thakur wadi	17
8.	Kashale Main village	226
	Total	583

The total population of Kashale village as per 1991 census is 2781, with 689 families. According to the information provided by the gram sevak, there were 241 families below the poverty line. The break-up of these families is given in table 4.3

Table 4.3

Sr. No.	Society status	Total No. of families
1.	Scheduled Castes	15
2.	Scheduled Tribes	133
3.	General (i.e. Marathas and other castes)	93
	Total	241

Source: Records of Gram Sevak 1995.

Developmental Infra-structure -

As regards to infra-structure developments, some of the salient features of Kashale are as follows :

Table 4.4
Development Facilities in Kashale village.

Sr. No.	Facility	No.
1.	Balwadis	5
2.	Youth Mandals	5
3.	Women's Mandals	2
4.	Bull Veterinary	2
5.	Dairys	1
6.	Wells	10 (4)
7.	Oil engines	3
8.	Ration shops	2
9.	Grocery shops	12
10.	High school	1
11.	Primary Schools	4
12.	Teachers	18
13.	Bus stops	1
14.	Rural Hospital	1
15.	Primary Health Centre	1
16.	Bank	1

The gram panchayat members of Kashale are totally eleven in number, with a Maratha caste village head (sarpanch), the Deputy Sarpanch however belongs to the Mahar Scheduled Caste and is an influential person in the village. Out of the other nine, 4 members belong to the Maratha caste, 3 are Mahadev Kolis (tribals) while 2 belong to Thakar tribe. Four members are females out of which two belong to the Maratha caste and two of Mahadev Koli tribe.

The above composition of gram panchayat reveals that majority of the members (5) out of 11 belong to the dominant Maratha caste, while among the tribals also Mahadev Koli members (3) out of 11 are more, followed by the Thakars (2) out of 11. Unfortunately, the Katkari representatives could not find place in the Gram Panchayat. The Gram Panchayat members play an important role in identifying and recommending beneficiaries of either their own caste, tribe or from their relation and friend circle. These names are then recommended to the gram sevak who does the needful.

A Glance at the progress of beneficiaries.

Records furnished by the gram sevak from 1992 to 1995 about the schemes implemented for the tribals as well as Scheduled Caste and Other Backward Classes are as follows :

Table 4.5
Schemes Implemented in 1992-93 in Kashale village.

Sr.No.	Caste/Tribe of Beneficiary	Sex	Scheme given	Amount
I	I.R.D.P.			
1.	Mahar	M	Dry Fish business	5,000/-
2.	Maratha	M	Mutten shop	6,000/-
3.	Katkari	F	Goats	5,400/-
4.	Katkari	M	Goats	5,400/-
5.	Katkari	F	Goats	5,400/-
6.	Katkari	F	Goats	5,400/-
	O.T.S.P.			
7.	Mahar	M	Bullocks & cart	10,300/-
8.	Mahar	M	Bullocks & Cart	10,300/-

Table 4.6
Schemes Implemented in Kashale during 1993 - 1994.

Sr.No	Caste/Tribe of Beneficiary	Sex	Scheme given	Amount
I	I.R.D.P.			
1.	Maratha	M	Public Address System	9,000/-
2.	Maratha	M	Dry Fish Business	5,000/-
3.	Maratha	M	Dry Fish	5,000/-
4.	Mahar	F	P.A.System	10,000/-
5.	Thakar	M	Basketry	2,000/-
6.	Lohar	M	Iron smith work	4,000/-
7.	Katkari	F	Goats	6,000/-
8.	Katkari	F	Goats	6,000/-
9.	Katkari	M	Goats	6,000/-
10.	Katkari	M	Goats	6,000/-
11.	Chambhar	M	Tools	3,000/-
12.	Mahar	M	Cloth business	5,000/-
13.	Lohar	F	Iron smith work	4,000/-
14.	Katkari	F	Goats	6,000/-
15.	Thakar	M	Flour mill	12,300/-
II	T.S.P.Schemes			
16.	Thakar	M	Bullocks & cart	10,300/-
17.	Thakar	M	Bullocks & cart	10,300/-
18.	Thakar	M	Bullocks & cart	10,300/-

Table 4.7
Schemes Implemented in the 1994 - 1995.

Sr.No.	Caste/Tribe of Beneficiary	Sex	Scheme given	Amount in Rs.
	I.R.D.P.			
1.	Thakar	M	Dry Fish	3,000/-
2.	Thakar	M	Vegetable business	2,000/-
3.	Thakar	M	Basketry	2,000/-
4.	Mahar	M	P.A.system	10,000/-
5.	Mahar	M	Dry fish	3,000/-
6.	Maratha	M	Bullocks/cart	7,000/-
7.	Maratha	M	Dry fish	5,000/-
8.	Maratha	M	Sewing machine	5,000/-

Sr.No.	Caste/Tribe of Beneficiary	Sex	Scheme given	Amount in Rs.
9.	Maratha	M	Bullocks/cart	10,300/-
10.	Maratha	M	Wada pav cart	5,000/-
11.	Mahadeo Koli	M	Bullocks/cart	10,300/-
12.	Maratha	M	Salt business	4,000/-
13.	Maratha	M	Dry fish	5,000/-
14.	Nhavi	M	Barber shop	6,000/-
II	T.S.P. schemes			
15.	Thakar	M	Bullocks/cart	10,300/-
16.	Thakar	M	Bullocks/cart	10,300/-
17.	Katkari	M	Agricultural implements	Free
18.	Thakar	M	-----"-----	-----"-----
III	O.T.S.P.			
19.	Mahar	M	Bullocks & cart	10,300/-

Analysis -

In-depth informal interviews with the gram sevak, beneficiaries, bank manager and gram panchayat members helped in assessing the status of development schemes and their impact on the socio-economic life of the tribals. Secondly, this data was also useful in understanding the relationship between the development agents and tribal beneficiaries at the grass root level. Some of the analytical views are as follows :

- i) Caste and tribal dominance of gram panchayat and panchayat samiti members in their respective Committees plays an important role in disbursement and allocation of benefits in cash and kind to members, friends and relatives of one's own caste and tribe.
- ii) There is comparatively very less awareness of development schemes among the tribals as compared to the non tribals.
- iii) Beneficiaries belonging to higher caste portray a lower economic status people in order to get benefits.
- iv) Many a time politically and economically powerful individuals and families of a tribe or caste tend to repeatedly grab benefits, using economic and political influence.

- v) Follow-up of development schemes on the socio-economic life of the tribals is not taken heed of.
- vi) The efficiency, willingness and ability to handle a scheme by a tribal individual is not taken into consideration. For instance, a tribal who has never had any experience in business, is forced to take the schemes such as P.A. system, dry fish, vegetable etc business.
- vii) Yet another aspect observed from table 4.7, that a tribal beneficiary is given Rs.3,000/- to run a dry fish business, but for the same scheme, two Marathas get Rs.5,000/- each. This discrimination needs to be stopped.
- viii) Gram Sevak makes no efforts to create awareness among the tribals about development schemes. The gram sabha (in the village level meeting organized by the gram sevak) is just a formality. He gathers a few people on 26th January and 15th August take their signatures or thumb impressions as if to prove that they participated in the meeting, in which information about development schemes was disseminated. This was observed both in Nashik and Raigad districts.
- ix) The Block Extension Officers from Panchayat Samiti office, also do not take pains to visit the beneficiaries, to enquire about the progress of the scheme.
- x) The members of Katkari tribe, because of utter poverty stricken background, very often sell goats and buffaloes given to them.
- xi) Among the three tribal groups, namely the Mahadeo Kolis, Thakars and Katkaris, hierarchy-wise the Mahadeo Kolis are better off than the Thakars and the Katkaris. Hence, they have smooth access to political and economic resources of the gram panchayat. The Mahadeo Kolis and Thakars have more knowledge about development schemes than the Katkaris, and take maximum advantage of the schemes.
- xii) There is an urgent need to simplify training package with regards to animal husbandry schemes. Besides this, even business schemes such as sale of dry fish, vegetables, clothes etc. need to have some

training component so as to enhance the marketing and management skills of the beneficiary.

4.4 FUNCTIONING OF A LEAD BANK BRANCH AT GRASS ROOT LEVEL.

In order to understand how the role of lead bank branches in tribal development, a case study of Bank of Maharashtra at Kashale village in Karjat tahsil was undertaken.

Case study

The Bank of Maharashtra at Kashale provides financial assistance to tribals as well as other backward and advanced social groups for a number of development and self employment activities, as follows :

1. Purchase of buffaloes, goats and bullocks.
2. Basketry business.
3. To start small scale business such as sale of vegetables, dry fish, clothes, bangles, mutton, vadapav, pan and cigars etc.
4. To establish grocery shops , hotels and flour mills.
5. Cobbler's business, carpentry, blacksmith jobs.
6. Tailoring business
7. Public Address System business
8. Purchase of bullocks carts.
9. Agricultural development.
10. Fishery
11. To start gober gas unit
12. Digging well etc.

Criteria for giving loan -

When the subsidy amount is credited to the bank before giving loan to the beneficiaries the bank manager verifies certain things about the beneficiary, these are as follows :

1. Beneficiary is asked to submit a Xerox copy of his ration card and 7/12 of his agriculture land.
2. The manager himself visits the house of the beneficiary to assess the repayment capacity of the beneficiary.
3. His family and socio-economic background is studied.

The Procedure for sanctioning Loan -

- i) Saving account of the beneficiary has to be opened. He is to pay Rs.100/- as a deposit.
- ii) The beneficiary submits two photographs.
- iii) Quotations from shops and dealers are asked for so as to buy best but cheaper commodity.
- iv) A demand draft is then given to the dealer of the shop and a receipt is taken. The amount is never given to the beneficiary.

Recovery Methods -

Monthly installments are decided by the bank. These installments are based on the payment capacity of the beneficiaries and its duration lasts for 3-5 years or 36 to 60 months. Installments are entered in the savings book of the beneficiaries. For tribal beneficiaries the amount per month to be recovered by bank is Rs.40/- usually.

Official Manpower to Monitor Development Programmes -

It was disheartening to note that other than the bank manager there is no one in the bank to check the recovery transaction and to assess the impact of the development schemes on tribal life.

As the bank gives loan, the manager is forced to go from door to door reminding the beneficiaries about their payment of installments. It is therefore necessary to create community Development or Public Relation Officer's posts in banks so as to monitor and co-ordinate these activities.

Problems Faced by the Banks -

Some of the problems faced by the banks are as follows :

One of the major problem is that of recovering loan amount from tribal beneficiaries. As mentioned earlier the bank manager goes door to door to remind the tribals. Table 4.8 given below shows villagewise overdues of tribal and non-tribal beneficiaries from 1982 to 1995.

Table 4.8
Villagewise overdues of Tribal and Non-Tribal Beneficiaries from 1982-1995

Sr.No.	Village	Non-Tribal Beneficiaries	Tribal Beneficiaries	Total
1.	Nandgaon	14	43	57
2.	Khandus	19	61	80
3.	Pathraj	10	95	105
4.	Kashale	25	49	84
5.	Mograj	33	106	139
6.	Borivalli	31	40	71
		132	394	526

From the above it is clear that both tribal as well as non-tribal beneficiaries delay the loan repayment. Nearly 526 beneficiaries have not cleared their loan amount since 1982 to 1995. This is because most beneficiaries think that no one can do wrong to them if they do not pay the amount. Secondly, poverty and drinking liquor are the major hurdles which reflect repayment of loan.

4.5 IMPACT OF SCHEMES ON SOCIO-ECONOMIC LIFE OF THE TRIBALS -

Empirical data collected both in Nashik and Raigad district brought into light following deductions about the impact of development schemes on the life of the tribals.

1. Schemewise benefits

It is very difficult task to conclude that the present schematic, target achievement and one way traffic approach used in the development of tribals and their areas has achieved such an impact that their socio-economic status has drastically changed. Well, some

schemes have, no doubt, been beneficial and useful to some extent. What is important concurrently while pouring in large amounts to achieve yearly targets of tribal development is to motivate the tribals and convince them, train them till they are convinced about the significance of socio-economic progress. Given below are some facts about the impact of schemes on the life of tribals.

a) Bullocks and cart

All most 100% of the beneficiaries who were given bullocks and cart stated that this scheme helped them in following ways :

- i) The pair of bullocks were useful in cultivation, ploughing, threshing and allied agricultural activities.
- ii) This bullock-cart served as a family and agricultural transport unit.
- iii) Farmers who had to hire bullocks and cart earlier, were benefited as they do not have to pay any more hiring charges.
- iv) Some of them even started giving these bullocks and the cart on hire.
- v) The benefit of this scheme was taken wisely by Mahadeo Koli, Thakar and Kokna farmers as compared to the Bhils and Katkaris.

b) Goat Rearing

Goat rearing although theoretically is a good business, but practically did not show much better results among the tribals especially among the Katkaris. It was learnt that these goats were sold most of the times by Katkaris. Secondly those who could rear them complained that the goats were from other areas and they did not know any thing about treatment of goat diseases etc. A few Thakar families did show good results with regards this scheme.

c) Buffaloes

Economically better off tribal farmers did take maximum advantage of this scheme. However, a few cases of selling buffaloes were

observed among the Katkaris. It was surprising to note that very few (5%) tribal beneficiaries wanted to use these buffaloes for milk business.

d) Flour Mill

Although one beneficiary was a recipient of this scheme, it definitely helped him to fetch an income of Rs. 900/- to 1300/- per month.

e) Pumpsets

Farmers who had wells only seemed to use this benefit, and were able to produce vegetables and millets, because of this scheme.

f) Small Scale Business

There is a vast difference between the son of a baniya (businessman) who observes the balance (taraju) used so continuously and miserly by his father so as to make the profit. A son of a baniya gets socialized in such an atmosphere whereas business has never been an occupation of the tribals. Hence nearly 95% of small scale businesses such as sale of dry fish, vegetables, clothes, tea, vadapavs, grocery shops, hotels etc. is a failure, among tribal beneficiaries.

g) Well

Digging of wells is yet another scheme which has certainly helped influential tribal farmers, because these farmers had the capacity to complete the project by investing some more amount. Because of the well, their irrigation facilities were strengthened.

h) Agriculture schemes

Schemes such as use of fertilizers, insecticides, pesticides and new variety of seeds are getting good response from the tribals. It has certainly had a positive impact on their life styles.

i) Distribution of Agricultural implements

This scheme has saved the tribals from spending money to buy agricultural implements, as these implements (spade, pickaxe, etc.) are given free to them.

j) The Indira Awas Housing Scheme

In Kalwan tahsil of Nashik district, there is a village namely Sadalvihar in which nearly eleven houses were constructed under this scheme. However, not a single house has been occupied by the Koknas in these houses have not been constructed in their cultural styles. Secondly, the material used for the same was of a very poor quality. To solve this problem the tribals should be allowed to build houses on their own accord. The material required by them should be given to them.

k) Basketry

Both in Raigad and Nashik districts it was observed that tribals are very good basket weavers. Hence, they can make different size and shape baskets. These baskets when sold, fetch so much money everyday that they get their daily bread. This scheme proved to be very beneficial to tribals.

Thus, by and large the schemes studied both in Raigad and Nashik districts have no doubt, helped the tribals to some extent. However, it is really difficult to make conclusion that tribals have drastically changed or progressed by the benefit of these schemes.

Merely, giving benefits in kind and cash will neither take the tribals any where, nor it will give the expected direction to tribal development. What is important in the case of tribals is the need to motivate tribals in such a way that their pscho gets adapted to change for better. That they themselves convinced about the significance of development.

With regards to this, an extensive research needs to be carried on documentary how and why some tribals change for better. What factors influence them socially, mentally and economically to accept change for a better way of life.

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CHAPTER FIVE

SUMMARY AND CONCLUSION

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SUMMARY AND CONCLUSIONS

The present study entitled "Role of financial institutions in tribal development" has been carried out in the T.S.P. area of Raigad and Nashik districts to assess the impact of financial institutions on the socio-economic life of tribals. It brings into light the development issues of tribals and the efforts made by the financial and developmental agencies to tackle them.

Few villages from Karjat and Kalwan tahsils of Raigad and Nashik district respectively were selected to understand the grass root level reality of tribal development. Interviews of tribal beneficiaries, Panchayat Samiti's development officials, Gram Sevaks, Lead Bank Managers and social activists etc. were taken in order to gather relevant data. Based on empirical data, following conclusions have been drawn.

1. As regards to awareness of tribals regarding development schemes, it was observed that in both the district over 90% of the respondents studied were aware of only 5-6 schemes. This means there is a great communication gap between the development agencies and the tribals.

Secondly, only one person (Gram Sevak) who is suppose to visit or be in touch with the people, alone shoulders the responsibility of disseminating information to the tribals is usually busy with handling financial and record maintaining matters than having a dialogue with people about the schemes. Gram Sabhas (village level meetings) are generally held only on 15th and 26th of August and January every year, in which only signatures of tribals and a few villagers are taken so as to complete the formalities that he has discussed the merits of the development schemes to the tribal people who assembled.

2. Tribal beneficiaries face the problems with regards to :
 - getting land documents
 - Xerox copies of certain testimonials & certificates.
 - getting transportation charges to go to tahsil head quarters to & fro
 - and a few financial difficulties such as non-availability of money to take photographs to start savings account in the banks; while processing their documents at village, panchayat samiti and lead bank level.
3. There is no separate staff unit to follow-up the progress, success or failure of the scheme at the grass root level other than the gram sevak (who is mostly stationed at the tahsil headquarters). Hence, there is a need to recruit "Development Awareness Agents-cum-Educators" by the respective Zilla Parishads.
4. Development agents prefer to give benefits more to the male tribal beneficiaries than females. Hence women mostly or by and large get excluded from the process of development and have minimum access to information about development schemes. There is a need for development agents to interact more with women and make development information information available to them as well.
5. There seems to be less or no training imparted to tribal beneficiaries on how to rear the goats, buffaloes, poultry birds etc. supplied to them.
6. Similarly business or market oriented schemes such as sale of vegetables, mutton, clothes, dry fish and other commodities, which require salesmanship and marketing skills, are not accompanied with training and education. Hence, in most of the cases the tribal beneficiaries were observed as a failure.
7. Tribals who have access to economic and political resources and are powerful, generally tap most of the schemes in their family and kinship circle using political, social and economic influence.

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7. Tribals who have access to economic and political resources and are powerful, generally tap most of the schemes in their family and kinship circle using political, social and economic influence.

8. Response to development schemes varies from tribe to tribe. For instance the Mahadeo Kolis and Thakars of Karjat tahsil take maximum advantage of schematic benefit than the Katkaris. Similarly, the Koknas can make maximum use of schemes than the Bhils of Kalwan tahsil in Nashik District.

9. The development role of financial institutions such as lead banks, panchayat samiti etc. is more of a target and achievement based rather than participatory one.

10. Lead Banks at the grass root level do not have field officers to check on the matter such as repayment, purchase of commodities etc.

11. So far the impact of the scheme is concerned it was observed that most of the tribal beneficiaries who are really (practically) below the poverty line, who have no access to political and economic resources, are illiterates, have had less exposure to modernization, had no training given before the benefit was given to them, or are landless or marginal farmers, have shown no socio-economic progress due to the schemes granted to them.

12. It seems that there is hardly any effort made by the grass root level financial institutions to conduct research or have an in-depth dialogue with the beneficiaries or target group so as to understand their felt needs and develop schemes and programmes as per people's needs.

13. As regards to the relationship of development agents with the tribals and motivation skills used by them to motivate the tribals, it is totally superficial ineffective. Rapport of development agency with its beneficiaries is the backbone of participatory development. However, this was observed to be absent.

Suggestions

Based on empirical observations of the problems and barriers that hinder the development of the tribals and also create a distance/gap between the development agency and tribal beneficiaries. Given below are few suggestions which will help to bridge this gap.

1. A separate cadre of "Development communicator or Educator" needs to be created so as to disseminate information on development programmes and schemes to the tribals, as the "Gram Sevak" does not seem to do full justice to this role of his. The Development Communicator should not only disseminate development information to the people, but also educate them on various development programmes planned and implemented by the Government.
2. Similarly, the lead bank branches in the tribal areas should also recruit "Development Agents" or Public Relation-cum-Development Officer" who would assist the tribals, monitor and follow-up the progress of the scheme.
3. Every scheme implemented for a tribal beneficiary must accompany motivation, training and education component so as to make the beneficiary to understand its technical know-how and other details.
4. The burden of getting land, birth, caste/tribe verification documents, taking photographs etc. on the tribal beneficiary must be reduced.
5. Grass root level development must have a very close rapport with the tribals and also must recognize the significance of involving opinion leaders and members of traditional organization in development programmes.
6. Efforts must be made to understand the felt needs of the people, though surveys or focused group discussion before launching a programme or a scheme.
7. There should be wide spread propaganda of the Govt. development schemes. In this connection, the voluntary organizations in the tribal areas are expected to do social awakening amongst the tribals regarding the various developmental schemes meant for them. Even in Adult literacy classes, giving of the information of development schemes may go in hands with the Adult education.

8. Gram Sabhas (village level meetings) should be held more often not only by the Gram Sevak, but Zilla Parishad teachers must also be involved to educate the tribals on the schemes.

9. ✓ The Panchayat Samiti officials should shoulder the responsibility of regularly conducting "development scheme seminars" in high schools in the tribal areas, for tribal youth mandals and traditional organisation such as Panchayats.

10. Beneficiaries of certain schemes which include "technical know how should be" taken for educational tours. For example, schemes like poultry, goat rearing etc. such beneficiaries should be taken to reputed poultry and goat farms.

* * *

