





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<sup>16</sup>. NABARD is strongly tied with Tribal Development and a Sustainable Lifestyle. As part of NABARD, Natural Resources Management (NRM) strategy of supporting Sustainable Livelihood. This paper aims to study the Role of the NABARD initiative for Sustainable Development. The research will concentrate on this variable in order to accomplish 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 states.

## 2. STATEMENT OF THE PROBLEM:

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

## 3. LITERATURE REVIEW:

*Satpati, S., & Sharma, K. (2021)*<sup>16</sup>, carried out in 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 fulfill are 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 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)*<sup>1</sup>, study investigated the vulnerabilities that indigenous population in ranipet district phase the research also aim to learn about the day-to-day activities of indigenous groups. The purpose of this study is to learn about the issue that indigenous groups face in ranipet.

*Goyal, P. K (2015)*<sup>6</sup>, examined NABARD's role and function in agriculture and rural development. it also sheds insight on NABARD's historical and present performance, as well as its rural development projects. it's clear that the NABARD is committed to the helictical development of rural areas. The study might potentially uncover the benefit and drawbacks of rural finance in India.

*Nishanka, A. K., & Subudhi, M, (2012)*<sup>13</sup>, this paper elaborated tribal bank is the ideal movement bank that would be so perfect for the orisha, despite the fact that the highest tribal living state is located at a different distance from the town so this practical study of a tribal bank which provides banking services, with total involvement and whole total social service provision to the tribal people, so that they can realize present social facts of their life towards better financial inclusion and their development.

*Oriaon, v. (2012)*<sup>14</sup>, 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. This studies, by and large, highlighted economic and technical aspects and neglected the important socio-cultural dimensions. The outcome of the study understands the socio-economic aspects and environmental dynamics of livelihood sources in rural and tribal India.

## 4. THE OBJECTIVE OF THE STUDY:

- I. To Comprehend and Discuss the significance of the tribal community in India.
- II. To Discuss the National bank for agriculture and rural development NABARD.
- III. Explain the scheme and program implemented by nabard for tribal sustainable livelihood development.

## 5. METHOD:

This is a Descriptive Research paper based on secondary data scattered from book magazines, journals research papers, and the ministry of the government official website.

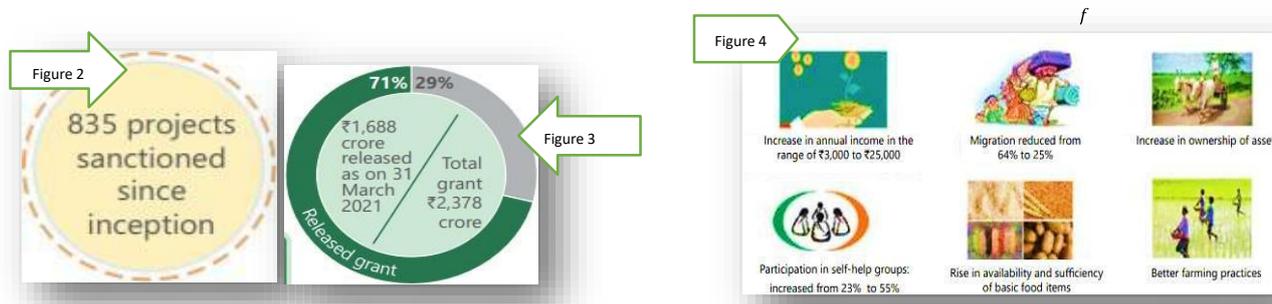
## 6. DISCUSSION:

### Tribal Development Fund (TDF)

- Tribal development situation prior to the start of the 'Wadi Project' in Vansada in 1982.<sup>19</sup> 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 eradication<sup>2</sup> at the UNTP forum of 'Ministry for Poverty and Environment' in New York.

In the USA, 1999, as well as the global dialogues in Hanover, Germany - the concept was presented as a successful repeatable model for poverty production 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 requirement. ‘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 Agro- Forestry varieties as broader crops.<sup>22</sup> since the fruit-bearing trees take 4 to 5 years or more time to give any returns, during this period the farmers are the assistant to take up the intercropping with vegetable 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 ambitions to attempt to duplicate ‘the Wadi model’ across the country.<sup>20</sup>
  - 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 crores has been disbursed. Cumulatively, 835 projects (figure 2) have been the section in 29 state UTs benefiting 6,52,756 tribal families spread across 4.54 lakhs acres of length with a financial commitment of ₹2,378.22 crores out of which an amount of ₹1,687.94 crores has been disbursed as on 31st March 2021.<sup>9</sup> (figure 4)
  - During F.Y 2022, four Agri allied (non-Wadi) TDF projects have been sanctioned in Chhattisgarh (apiculture), Tamilnadu (animal husbandry), Telangana (Micro Enterprise Development), and West Bengal (pig and Goat rearing) for the impact of the TDF project in the Junnar, Maharashtra.<sup>11</sup> (Figure 3)
- State-wise cumulative status of TDF as of 31st march 2020 is given below:



Source: NABARD report 2021-22

State-wise cumulative status of TDF as of 31<sup>st</sup>march 2020 is given below (Table 1)

Srno	Name of the states/ union territories	No. of project	No. of families	Total financial assistance sanctioned
1	A & islands	4	2034	3.43
2	Andhra Pradesh	56	39587	160.36
3	Arunachal Pradesh	5	2400	12.40
4	Assam	19	6000	31.29
5	Bihar	27	15697	75.53
6	Chhattisgarh	84	58216	236.01
7	Gujrat	57	44310	193.95
8	Himachal Pradesh	11	2772	17.90
9	UT of Jammu & Kashmir	3	720	9.08
10	Jharkhand	49	31835	149.49
11	Karnataka	32	24069	103.67
12	Kerala	23	9493	44.89
13	Madhya Pradesh	87	69627	291.55
14	Maharashtra	54	48082	185.23
15	Manipur	6	1300	9.49

16	Meghalaya	13	4230	20.28
17	Mizoram	10	3000	15.24
18	Nagaland	14	4950	23/89
19	Odisha	63	50519	204.86
20	Rajasthan	59	48944	188.91
21	Sikkim	6	2038	10.28
22	Tamil Nadu	23	11278	56.23
23	Telangana	37	19832	97.86
24	Tripura	3	800	3.82
25	Uttar Pradesh	26	14754	71.91
26	Uttarakhand	8	3720	13.98
27	West Bengal	56	31692	146.60
28	HO sanctioned (beekeeping in 2 states)	1	0	0.12
Total	835	652756	2378.22	2378.22

sources: <https://www.nabard.org/>

### **NABARD launches project for Tribals Welfare**

- NABARD has started a project work ₹6.99 crores to safeguard the income of tribal farmers and stop the migration. The sum consists gift of ₹5.85 crores and a loan of rupees 1.14 crores.<sup>25</sup>
- All 1390 Indigenous families in the Trichy and Salem districts are included in the efforts. As the campaign gained momentum officials visited the evaluate its advancement and gave instructions to the district-level official. 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.<sup>4</sup>
- But farmers balance losses to bring the first few years of fruit production in the crops 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.<sup>10</sup>
- The Agriculture Development Organisation NABARD has started a livelihood initiative in three tribals hamlets in the district Alathur and Chittur taluk, 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.<sup>12</sup>

### **NABARD Steps into The Tribal Welfare Sector**

- NABARD has located the tribal harmless of Allimooopan, muppathekkar, and kadapara in Chittur taluk's parambikuum Tiger Reserve region and Thaligakkallu in Alathuru taluk.<sup>24</sup>
- NABARD has proposed the Kerala area for the Five years' initiative 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.<sup>23</sup>
- The main program elements include livelihood intervention such as the 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 thought to the tribal people.
- Gangothri charitable cultural and educational trust has trained tribals youngsters to drive four-wheeled vehicles, as well as participate in other skill development programs.<sup>7</sup>

### **Maa Tota Project**

- Implementation of the 'Maa Thota Project' (orchards) with aid from the NABARD Tribal Development Fund was a lesson in self-reliance, Yanadi. The native tribals of Chittur district, Andhra Pradesh.<sup>18</sup>
- The State Government grants tribal members land pattas. The maturity of these land pattas, which are sloping water lands, are 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 step Forwards 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 water lands 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 a become farmer with a sustainable livelihood



### **Fruit of culture in Arunachal Pradesh**

- The Nyishi Tribe of 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.<sup>15</sup>
- Therefore, The NABARD Wadi (Orchard) program aided in the intercropping of oranges, pineapples, sugarcane, and bananas capacity buildings 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 the large Plots of land.
- This impact on the brand of Arunachal and NABARD funded store that offers the Nyishi tribals 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 Himalaya items.
- It affects the tribal women's economic independence and empowerment as they skilfully manage and run the market. the removal of the intermediaries, payment is transparent and timely since they are paid directly into the bank accounts, apart from empowering tribal women, it also has the marginal farmers by promoting their organic food from their farms, as well as genuine handcraft things like as ghee, chukh, snacks, traditional handlooms, handicrafts, Indigenous forests-based goods, and to be Himalaya herbs. it is contributing to the resurrection of the fading Chamba Art by promoting Chamba Rumal and Chamba Chappal which resulted earn ₹15 lakh every year.

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