



IMPACT OF TRIBAL SUB-PLAN ON ECONOMIC DEVELOPMENT OF TRIBES: A STUDY OF GAJAPATI DISTRICT

Amas Pattamajhi¹, Dr. Sudhakar Patra²

¹Ph.D. Research Scholar¹, Department of Economics, Berhampur University, Berhampur, Odisha, India,

²Professor & Head², Department of Economics, Berhampur University, Berhampur, Odisha, India,

¹Corresponding Author

Article DOI: <https://doi.org/10.36713/epra13412>

DOI No: 10.36713/epra13412

ABSTRACT

The objective of the research paper is to analyse the impact of the tribal sub-plan on the socio-economic condition of respondents and examine the impact of the tribal sub-plan on sustainable livelihood, education, and economic security of tribals in Gajapati district, Odisha, India. The study is based on primary and secondary data. Primary data was collected from 02 blocks, viz., Mohana, and R. Udayagiri block under the Gajapati district in 2021. The analysis is based on demographic variables, economic variables, income, occupational structure and educational variables in Gajapati district using descriptive statistics. Tribal education level is very low, no basic facilities, a lack of infrastructure, and no sustainable livelihood; there is economic insecurity among tribal people. All these problems may be eradicated through the tribal sub-plan. The Tribal Sub Plan is a strategic plan that was introduced by the Government of India for the quick socio economic development of Tribal people in India.

KEY WORDS: Tribal Sub-Plan, Economic security, Infrastructure, Education, MSP

1. INTRODUCTION

The indigenous people or the aboriginals all over the world somehow have always lost out to the intruders, trespassers or the encroachers. Many a tribes have been completely obliterated from the face of the earth. They became alien in their own land; they have been hunted down in the 'games'; and they have been looted of their land, rivers, forests and mines and minerals and even women. Origins of many citizens and countries origin can be found in the merciless killings of these people in the name of discovery of new land and new resources. Laws alien to them were imposed upon them in the name of culture, systems and society.

Article 366 (25) of the Constitution of India refers to Scheduled Tribes as those communities who are scheduled in accordance with Article 342 of the Constitution. This Article says that only those communities who have been declared as such by the President through an initial public notification or through a subsequent amending Act of Parliament will be considered to be Scheduled Tribes. The population of Scheduled Tribes (STs) in the country, as per Census 2011 is 10.45 crore. STs constitute 8.6 percent of the country's total population. Tribal development has been in the centre stage of the Government of India since independence. There have been challenges in achieving desired pace of development among tribal people. This is mainly on account of their traditional life styles, remoteness of habitations, dispersed population and displacement.

Tribal Sub Plan (TSP) [now called Scheduled Tribe Component (STC)] Strategy was adopted in 5th Five Year Plan (1974-75) for accelerated development of tribal people. It envisages channelizing the flow of outlays & benefits from all sectors of development to ST population. TSP funds are dedicated source of funds for tribal development. 41 Central Ministries has been mandated to earmark Tribal Sub-Plan funds in the range of 4.3% to 17.5% of their total Scheme allocation every year for tribal development. Ministry of Tribal Affairs provides additive to these initiatives by way of plugging gaps. The efforts made through TSP / STC Strategy has brought out some improvements for tribals in terms of various indices relating to literacy, health, livelihood, etc. However, there still exists gap in human development indices between Scheduled Tribes and other social groups.

A programme for tribal areas was also taken up on a pilot basis in areas of special agrarian unrest with a establishment of 6 Tribal Development Agencies (TDAs) in Andhra Pradesh, Bihar, Madhya Pradesh and Orissa. Towards the end of the Forth Plan, two more TDAs were created in areas not based on any agrarian unrest. This programme envisaged a comprehensive frame covering



protective measures, economic development and social services. A review of development of Scheduled Tribe was under taken on the eve of Fifth Five Year Plan, where upon the Tribal Sub Plan (TSP) mechanism was designed to channelise the flow of benefits arising out of outlays from the general sectors in the plans of States and Central Ministries for the welfare of the tribals. The TSP strategy consists of two pronged approaches viz. (1) socioeconomic development of tribals (2) protection of tribals against exploitation. This strategy was the result of consultations among anthropologists, NGOs, development administrators and policy makers. As mentioned above, it was introduced in the Fifth Plan.

1.2. Statement of the Problem

Various development agencies especially the TSP and the of various other government departments like forestry, soil and water conservation, roads and buildings, minor irrigation, the horticulture etc. have geared to improve the quality of life of the tribal. Development of modern means of transport, roads and bus services have opened up the tribal areas in recent decades and several non-tribal came into contact with the tribal and contributed for the magnetization of tribal economy.

The present study is in the context of the need to assess the impact of tribal sub-plan schemes on tribal communities, with special reference to Gajapati district of Odisha State, India. The study sheds light on the factors affecting the accessibility of various tribal sub-plan schemes. Further, the study would be helpful to analyse the constraints and prospects of increasing the pace of development of tribes so as to achieve the objective of integrating them into the national mainstream. Lastly, the study would be helpful to fill the research gaps in this field to some extent.

1.3. Review of Literature

This section deals with the review of studies conducted on various aspects of tribal development both at the macro level and at the micro level. The studies on implementation and impact of developmental programmes and social change among the Tribal's have been reviewed here to understand the different dimensions of the problem.

Deka, S., Sehgal, M., Idris, M., & Barbora, A. C. (2019) on Impact Assessment of Tribal Sub Plan (TSP) project on socio-economic status of tribal of Tinsukia District, Assam

The present study was conducted in Kakopathar and Margheria blocks of Tinsukia district of Assam. With the interventions of the Tribal Sub Plan (TSP) project during the past 3 years i.e. 2015-16, 2016-17 and 2017-18, a perceptible improvement in the crop productivity has been observed. With the focussed programmes and introduction of new technologies, the way of farming is transforming from subsistence low-input low-output production system to commercialization. Significant difference was found in food security, habitat security, occupational security, educational security and social security in before and after implementation of TSP.

Vishnoi, S., Meena, G. L., Sharma, L., & Burrak, S. S. (2022) on Socio economic status of goat farmers in tribal sub plan area of Rajasthan. The study discusses the socio-economic status of goat farmers in Tribal Sub-Plan (TSP) area of Rajasthan. A total of 160 respondents were selected for present study. The demographic details of the goat rearing farmer reveals that average age of the house hold was varied from 45.92 years in small category to 84.85 years in large category. The family type revealed that 73, 34 and 28 are belongs to joint families for small, medium and large farmers respectively as against of 12, 8 and 5 are belongs to nuclear families for small, medium and large category in the study area. The educational attainment in the study area on average 69 members attained education level as against of 91 illiterate in study area.

Jayalakshmi, V., Chaithanya, B. H., Manjunath, J., Ahammad, S. K., Kamakshi, N., & Devi, S. R. (2022) on Impact of Tribal Sub Plan (TSP) Intervention on Yield and Economics of Chickpea Cultivation in Kurnool District of Andhra Pradesh. The demonstrations conducted with new improved varieties of chickpea were successful in changing farmer's perception and improving knowledge on recommended chickpea farming practices which resulted in higher yields. The beneficiary farmers also gained knowledge on quality seed production and obtained additional income from the quality seed of Nandyal Gram 49 and Nandyal Gram 119 supplied to the neighbouring farmers. Over all the interventions in selected villages improved net returns on account of adoption of new varieties with reduced cost of cultivation.

1.4. Objectives of the Study

1. To analyse the impact of tribal sub-plan on socio-economic condition of tribes.
2. To examine the impact of Tribal Sub-Plan on sustainable livelihood economic security of tribal community.

1.5. Research Methodology

The methodological aspects of the study such as the selection of sample (Villages), sources of data, tools of data collection and analysis are detailed here.



1.5.1. Selection of Sample

Descriptive research design has been selected in the present study. The Gajapati District of Odisha state was selected for the present study. 1612 villages are there in Gajapati district. Among them 10 villages were selected for the present study. Those villages are Bithala, Raiganda, Kutuniganda, Telengapada, Pajigudi, Bayaguda, Anjarsahi, Luhakhunti, Kendu Sahi and Jiranga. Total 214 respondents were selected for purposive sample method in the study. Interview Schedule has been prepared in context of the purpose of the present study. And then the data has been collected from 214 respondents under the study by interview schedule.

1.5.2. Tools to be used in Collection of Data

This study was conducted as an empirical research. An empirical study of this type requires procedures that will reduce bias and increase reliability. An interview schedule was prepared. In order to collect information, from the respondents under the study, at least a well constructed pre-tested interview scheduled will be used as a tool. According to the supplementary technique like observation method, in-depth interview and participation observation will also be arranged to collect the data. For secondary data published books, journals and reports have been reviewed. The collected data was edited, categorized, analyzed and tabulated and findings of the study were derived. These findings are presented in this article.

1.5.3. A Brief Profile of Study Area of Gajapati District

Gajapati District has been named after Maharaja Sri Krushna Chandra Gajapati Narayan Deo, the Ex-Raja Sahib of Paralakhemundi estate (the 1st Prime Minister of Odisha State), who is remembered for his contribution in formation of a separate Odisha province and inclusion of Paralakhemundi estate in Odisha. It got a District status on 2nd October 1992 after bifurcated from Ganjam District. It was Paralakhemundi sub-division in Ganjam and yet it is only sub-division in Gajapati. There are 7 Tahasils, 7 Blocks, 1,612 Villages, 129 Gram Panchayats and 10 Police stations.

Covering an area of 3850 sq km, Gajapati District lies between 180.6' to 190.39' North Latitude and 830.48' to 840.08' East Longitude. Climatic condition in the Gajapati District varies between 16 degree to 40 degree Celsius and the normal rainfall received is 1403.30 mm. The District is surrounded by Andhra Pradesh in its South, Ganjam District in its East, Rayagada in its West and Kandhamal in its North. The soil and climate is suitable for plantation of crops and there is a great potential of horticulture development in the District. More than 60 percent of lands are situated in hilly terrain and high lands. Those are mainly suitable for horticulture. Other cultivable lands are coming under medium lands (20 percent) and low lands (15 percent) category.

Total population of the Gajapati District (2011 census) was 5,77,817 (59.42%) comprising total 2,82, 882 (48.96%) male population and 2,94, 935 (51.04%) female population. Total ST Population is 3,13,714 (54.29) out of this ST male is 1, 51,902 (48.42%) and female is 1, 61,812 (51.58%). Gajapati district has 2nd rank in terms of sex ratio in the state (Male 979, Female 1043) according to census 2011.

1.5.4. Method of Data Collection

The source of data for this includes both primary sources and secondary sources. The secondary sources include the reports of planning commission; Different Tribal Development Reports, Thesis, etc were collected. An Interview Schedule was prepared in order to collect the primary data from the respondents under the study.

1.5.5. Variables

Variables used for this study have been classified as (i).independent and (ii).dependent variables.

i. Independent Variables

All demographic, social, and economic attributes of sample respondents are treated as independent variables,(a) Demographic variables: (1) size of households and (2) Literacy level, (b) Economic Variables: (1) type of house, (2) pattern of land ownership and income, (3) occupational structure, (5) income from other sources

ii. Dependent Variables

The impact of Tribal Sub Plans Schemes on socio-economic conditions is the dependent variables. By impact, we mean the positive changes in income, housing and other aspects of the beneficiaries.

1.5.6. Method of Analysis

The data related to the study were feed into a computer and verified in order to eliminate errors. One way and two-way tabular analysis with appropriate statistics like percentage, column and line bar chart were used in the analysis of data.

1.5.7. Signification of the Study

Social research gives scientific knowledge about the social facts. It scientifically investigates social life and gives scientific explanation of it. This knowledge becomes useful to construct the theory of social life and to solve the problems of practical life. In this context this research elaborates authentic data of the social-economic background of tribal people and gives scientific insight. Through this, society will get the new knowledge about tribal people and the present knowledge will increase. This study gives concrete fact about the background of Tribal Sub Plan Schemes, its impact on tribal people and social change came in their life due



to it. The conclusions of this present study also offers clues how those problems and challenges can be solved and how the modification can be made in the policies and programmes to make Tribal Sub Plan Schemes more applicable and fruitful.

2. RESULT, DISCUSSION AND FINDINGS

2.1. General information of the respondent

Table No.1

Background Characteristics	Sample Size (i.e., 214)	%
Respondent		
Male	172	80.37
Female	42	19.63
Sub-Tribe		
Kandha	130	60.75
Saura/Sabara	84	39.25
Religion		
Christian	196	91.59
Hindu	18	8.41

Source: Primary Survey Data

The table no. 1 shows the demographic and socio-economic characteristics of the respondents stratified by different aspects. From the above table no.1 it was seen out of 214 respondents all respondents are shown their interest for response on questionnaire. The sample was organised into respondent, STs, Sub-Tribes and religion background. The above table shows out of 214 respondents i.e. 80.37% are male and 19.63% are female. It was found that categorically in Sub-Tribe 60.75% are the Kandhas and 39.25% are Saura/Sabara. Similarly, out of 214 respondents 91.59 % are Christians and only 8.41 % are the Hindu community tribes.

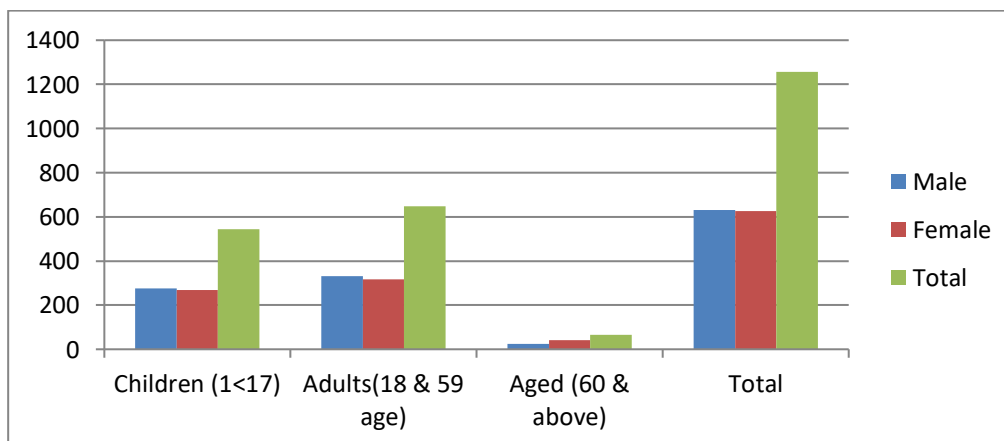
2.2. Family Size

Table No.2

Number of family members	Male	Female	Total	% of total
Children (1<17)	275	268	543	43.23
Adults(18 & 59 age)	331	317	648	51.59
Aged (60 & above)	24	41	65	5.18
Total	630	626	1256	

Source: Primary Survey Data

From the above table shows that the age group of the family i.e., 1-17 years children's is 43.23%. The age group of 18 to 59 i.e., adults are 51.59% which is the highest percentage in the family size. More than 60 years or aged peoples are only 5.18%.





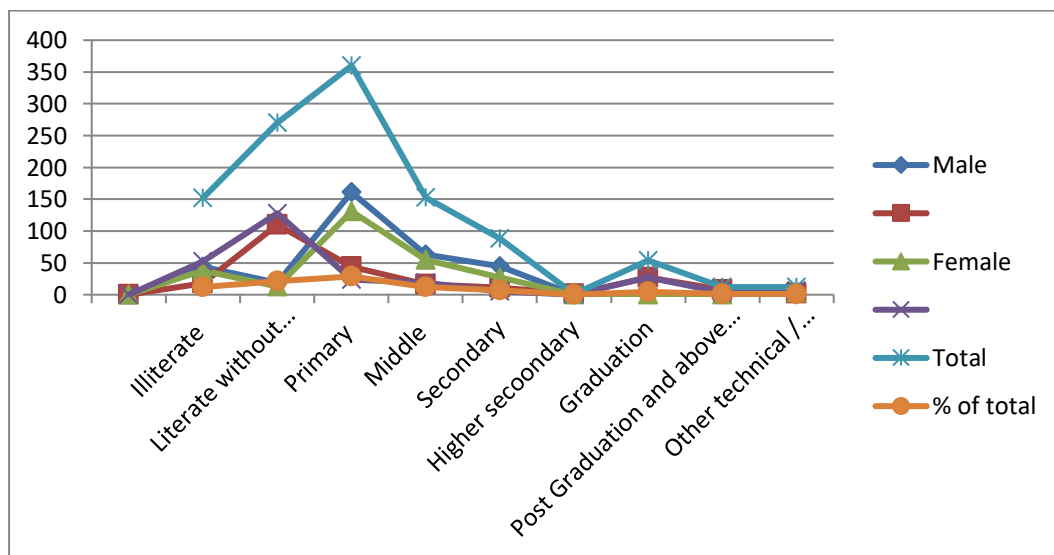
2.3. Educational Status of the Family

Table No.3

Educational Level	Male		Female		Total	% of total
	Children	Adults	Children	Adults		
Illiterate	44	18	38	52	152	12.10
Literate without educational level	19	110	13	128	270	21.50
Primary	161	44	131	24	360	28.66
Middle	63	16	55	19	153	12.18
Secondary	45	11	27	5	88	7.01
Higher Secondary	0	1	0	0	1	0.08
Graduation	0	27	0	27	54	4.30
Post Graduation and above (PG/M.Phil., Ph.D.)	0	8	0	4	12	0.96
Other technical/ Professional qualification	0	2	4	6	12	0.96

Source: Primary Survey Data

From the table no. 2 shows that educational status of the family members from illiterate to highest academic degree and professional degrees. It was seen that only 12.10% peoples are illiterate in the study area. Literate without educational level i.e., those who are able to do only signature is 21.50%. The study found that only 28.50% is the primary educational level. Middle education is 12.18% and secondary educational is only 7.01 %. Higher secondary education is very less which is lowest of the study area and it is only 0.08 %. Graduation level of education is very poor in this study area which shows only 4.30 %. Post graduation and above (PG/M.Phil./Ph.D.) level of education is only 0.96 % and other which is technical and professional education is only 0.96 which is also same as post graduation and above level of education. The study found that educational level of study area is very poor from primary to university level education.





2.4. Socio-economic condition of the households

Table No. 4

Background characteristics	Sample	%
House		
Owned	214	100.00
Rental	0	0.00
Pucca	38	17.76
Kachha	87	40.65
Semi-Pucca	89	41.59
Construction by		
by him	177	82.71
by govt.	37	17.29
No. of rooms		
Rooms<4	156	72.90
Rooms >4	58	27.10
Electric Connection		
Yes	206	96.26
No	8	3.74
Medium of lighting		
Kerosene	8	3.74
Electricity	206	96.26
Drinking Water facility		
Yes	80	37.38
No	134	62.62
Tap water	109	50.93
Hand Pump	105	49.07
Distance from source of Water		
100 or <100	81	37.85
>100	133	62.15
Medium of Cooking		
Gas	2	0.93
Fuel wood	153	71.50
others	18	8.41
Both Gas & Fuel wood	41	19.16
Toilet facility in the house		
Yes	77	35.98
No	137	64.02
Furniture and fixture		
Yes	65	30.37
No	149	69.63
Chair/Table/Cots/T.V./Fridge/ Radio/Gas	11	5.14
Chair/Table/Cots/T.V.	26	12.15
Chair/Table/T.V./Gas	15	7.01
Chair/Table/Cots/T.V./Gas	4	1.87
Chair/Gas/Fridge	7	3.27
Mobile Phones		



Yes	167	78.04
No	47	21.96
Total no of Phone in a Family		
More than 6	3	1.40
5 or Below	164	76.64
Android/Smart phone	123	57.48
Normal Phone	91	42.52
Own vehicles		
Yes	131	61.21
No	83	38.79
Type of Vehicles		
Cycle	19	8.88
Motor Cycle	57	26.64
Cycle, Scooty & Motor Cycle	2	0.93
Cycle & Motor Cycle	53	24.77
Possess a Ration Card		
Yes	201	93.93
No	13	6.07
Possess a BPL Card		
Yes	146	68.22
No	68	31.78

Source: Primary Survey Data

From the above table socio-economic condition of the households reveals that all households are residing own their built houses i.e., 100 % households are staying own houses. No is residing in the rental houses. Out of 214 households i.e. Pucca , Kachha and Semi-Pucca houses are respectively 17.76 %, 40.65 % and 41.59 %. It shows that semi-pucca houses are highest number of in study area. Semi-pucca houses are built by both mud and tin or asbestos. It reveals that the houses are built by householders own cost is 82.71 % and government assistance is 17.29 % i.e., Indira Awas Yojana, Mo Kudia Yojana and Pradhan Mantri Awas Yojana etc. Study found that 72.90 % houses are less than 4 rooms and only 27.10 % houses are more than 4 rooms.

The study reveals that electrification in houses is 96.26 % and 3.74 % don't have connection. For the medium of lighting 3.74% households are using kerosene for lighting.

It was seen that only 37.38 % houses are drinking water facilities and don't have 62.62 %. The study shows that 50.93 % and 49.07 % households are using Tap water and Hand pump water respectively for their daily life. The householders distance from source of water is more than 100mtrs is 62.15 % and less than 100mtrs is 37.85 %.

The study reveals that only 0.93% households are using gas for cooking. 71.50 %, 8.41 % and 19.16 % households are using respectively fuel wood, others like cow dungs , straw and both gas and fuel wood for cooking.

It was seen that toilet don't have facilities in the houses is 64.02 % and only 35.98 % have toilet facilities in their houses. From the study there are 69.63 & households don't have any furniture and fixtures like chair, table cots, TV, radio, gas and fridge etc. and only 30. 37 % households have furniture and fixtures. From the study 78.04 % households have mobile phones and 21.96 % households don't have mobile phones. Only 1.40 % of households are more than 6 numbers of mobile phones and 76.64 % households are below 5 numbers of mobile phones. The using of smart/ android phones are 57.48 % and only 42.52 % is normal phone.

Above study found that 61.21 % households are own vehicles and 38.79 % households don't have any vehicles. 8.88 %, 26.64 %, 0.93 % and 24.77 % of households are cycles; motor cycles; cycle, scooty and motor cycles and cycle & motor cycles are using respectively for their daily transportation. Above study found that 93.93 % households are ration card and don't have only 6.07 % households. BPL card also have 68.22 % households and only 31.78 % households are no BPL cards.



2.5. Occupation

Table No. 5

Main Occupation of the Family	Sample	%
Agriculture	115	53.74
Agriculture, Agri. labour & Forest Labour	37	17.29
Agriculture, Agri. labour, Forest Labour & animal husbandry	1	0.47
Agriculture, Agri. labour, Forest Labour, animal husbandry & Migration	1	0.47
Agri. labour	19	8.88
Agriculture & Agri. labour	14	6.54
Agriculture, Agri. labour, Forest Labour, animal husbandry & Service	24	11.21
Service	3	1.40
Monthly income from different agriculture & different sources		
Rs. 1000-2000	120	56.07
Rs. 2500-4000	59	27.57
Rs. 5000-10000	32	14.95
More than 10000	3	1.40

Source: Primary Survey Data

From the above data clearly reveals that main occupation of the families. The study 53.74 % households are depending agriculture as main occupation of the family. 17.29 % households depend on agriculture, agriculture labour and forest labour is the main occupation. Only, 0.47 % is doing agriculture, agriculture labour, forest labour and animal husbandry activities. Above study reveals that only 0.47 % households are depends on agriculture, agriculture labour, forest labour and migration for their occupation. Only 8.88 % of the households are depending on the agriculture labour as an occupation. Both agriculture and agriculture labour is the main occupation of the family is 6.54 %. It reveals also 11.21 % households are depending on agriculture, agriculture labour, animal husbandry and service as an occupation. Only few families i.e., 1.40 % are depending service is their main occupation.

From the above data, it shows that the monthly income of the agriculture and different sources. Only 56.07 % of the household monthly income is one thousand to two thousand. 2500 to 4000 monthly income is 27.57 % and 5000 to 10000 is 14.95 %. Only 1.40% of the familie's monthly income is above 10000.

2.6. About land information and crop production

Table No.6

Background Characteristics	Sample	%
Have a own agriculture land		
Yes	188	87.85
No	26	12.15
Less than 5 acr.	158	73.83
5 or More than 5 acr.	21	9.81
Don't have	35	16.36
Crop sown in own agriculture land		
Paddy	6	2.80
Maize	0	0.00
Cashew nut	4	1.87
Paddy & Maize	61	28.50



Paddy and Cashew nut	16	7.48
Paddy, Maize, Cashew nut	96	44.86
Using pesticides and fertilisers		
Yes	164	76.64
No	50	23.36
Using compost	26	12.15
both Compost and chemical fertilisers	118	55.14
Using fertilisers	20	9.35
not using any of above	50	23.36
Less than 200kg	54	25.23
200 or More than 200 kg	130	60.75
Using agriculture equipment		
Bullocks	175	81.78
Bullocks, Pesticide, Pump	39	18.22
Quantity of crop produces from the own land		
300 or below 300 kg	57	26.64
More than 300 kg	138	64.49
Using of income from the such production		
Family consumption	213	99.53
Selling of such agri. Production	1	0.47
Local market	65	30.37
Village haat	6	2.80
Important income source of the family		
Paddy	54	25.23
Maize	1	0.47
Cashew nut	27	12.62
Paddy, Maize, Cashew nut	59	27.57
Maize, Cashew nut	1	0.47
Paddy, Cashew nut	60	28.04
Paddy, Maize	12	5.61
Annual Income from the agriculture source		
Below Rs. 100000	63	29.44
Rs. 100000 or above	10	4.67
Problem of selling agriculture production		
Yes	214	100.00
No	0	0.00
Market price	133	62.15
Transport, market price, grading, weight, storage	1	0.47
Transport, market price	80	37.38

Source: Primary survey data

The table no.6 reveals that the land information of household. It was seen that 87.85 % of households are own agricultural land and only 12.15 % of families don't have land. It shows that 73.83 %, 9.81 % and 16.36 % of households are less than 5 acre, more than 5 acre and no agriculture land respectively. Crops sown in the own agricultural land is also most important for households. 2.80 % of families are sown only paddy own their agricultural land but no one are interested to sown only maize. Cashew nut and paddy & maize sown respectively 1.87 % and 28.50 % of households own their agricultural land. 7.48 % of the households are sown paddy and cashew nut. It reveals that the highest amount of agriculture land is using for Paddy, Maize and cashew nut. 44.86 % of the families are sown paddy, maize and cashew nut.



Most of the families are using fertilisers and pesticides in agriculture. 76.64 % of farmers are using fertilisers where as only 23.36 % are not using. Using compost is 12.15 %. Both compost and chemical fertilisers are using only 55.14 %. It shows that 23.36 % and 25.23 % of households are respectively using only fertilisers and not using either chemical fertilisers or compost. Using of fertilisers are less than 200 kg and more than 200 kg respectively 25.23 % and 60.75 %.

Study shows that using of agriculture equipment as bullocks is 81.78 %. It clearly indicates that the traditional process of agricultural farming. Bullocks, pesticides and pumps are using 18.22 % of households. 26.64 % families are produces less than 300kgs crops from their own agricultural land and more than 300 kgs crops are produces only 64.49 %. It shows that 99.53 % families are using such production as family consumption and only few households are selling after surplus of family consumption of agriculture production is 0.47 %. For selling process market is the major problem of farmers. 30.37 % 2.80 % of the producers selling their agriculture product in the local market and village haat respectively.

Important income source of the family is agriculture. Study shows that 25.23% and 0.47 % of household’s major income source is paddy and maize respectively. Categorically it reveals that Paddy, maize & cashew nut; maize, cashew nut; paddy, cashew nut and paddy, maize as major income source of the families are respectively 27.57 %, 0.47 %, 28.04 % and 5.61 %.

Study found that 29.44 % and 4.67 % of the households annual income from the agriculture source is less than 100000 and more than 1 lakh respectively their annual income. 100 % respondents are agreed with the market problem for their selling of production. Market price is the one of the major problem and 62.15 % families are facing such type of problem. Farmers are not getting their Minimum Support Price (MSP) as their agriculture production.

2.7. Forest Produce and other sources of income

Table No. 7

Background	Sample	%
Engaged in collection of forest produce		
Yes	189	88.32
No	25	11.68
Animal Husbandry/Dairying		
Connected with animal husbandry		
Yes	190	88.79
No	24	11.21
Savings of the income		
Yes	113	52.80
No	101	47.20
Purpose of saving		
Children Education	75	35.05
Retirement	38	17.76
Social events	1	0.47
Reason of the not saving		
Not enough earning	58	27.10
Shortfall in running of household	156	72.90

Source: Primary survey data

Above study reveals that the tribal peoples are engaged in collection of forest produce and most of the tribal families are depends on forest produce which is major income source of the family. It was seen that 88.32 % of the households are engaged in the collection of forest produce in the whole year and 11.68 % are not engaged in the collection of forest produce. 88.79 % of families are connected with the animal husbandry and only few families i.e., 11.21 % are not connected. From the forest produce and animal husbandry many households are saving for the future. Only 52.80 % of the families are saving their income after consumption but other are i.e., 47.20 families are not saving from their income. The purpose of saving is the different way of different families. It shows that 35.05 % of the families are saving their income for children’s education. 17.76 % and 0.47 % of families are saving their income for the purpose of retirement consumption and for social ceremonies respectively. Due to different causes many families are not interest to save their income. The reason behind to not saving is not enough earning and the families not earning to enough is 27.10 % and 72.90 % of the households are not saving due to shortfall in family consumption.



3. POLICY RECOMMENDATIONS

The institutional framework for the implementation of the tribal development programmes at the grassroots level needs to be strengthened suitably equipped in terms of wider responsibilities, accountability to people and transparency in functioning. This framework must consist of the Panchayati Raj Institutions, institutional credit agencies and nongovernmental development agencies. In addition to the present strategies, there is a need for adopting a holistic approach to tribal development aimed at comprehensive development of the area as a whole with a focus on the development of infrastructural facilities.

4. CONCLUSION

The findings reveals that many tribal sub-plans are formulated after fifth five year plan and still now tribal peoples are not developed in various sectors like education, socially, economically etc. The level of education system is very poor in the study area. Primary level to university level there is very less percentage of literate. Monthly income of the households is very less. Selling of agriculture production are also one of the major problem. Farmers are not getting their minimum support price. Transport facilities are not available. All are engaged in agriculture production. Paddy, maize and cashew nut are major income source of the households. Findings also suggests that proper implementation of different tribal sub-plan must regulate and execute by the authorities and formulate the rules and regulation towards non-diversification of different schemes of tribal's to others.

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BIOGRAPHY

Amas Pattamajhi¹ (b.1989) is Ph.D Scholar in the Department of Economics, Berhampur University and presently working as a Lecturer in Economics, Kabi Samrat Upendra Bhanja College, Bhanjanagar, Odisha, India. He has completed B.Ed. & M.Ed. from Dibakar Patnaik Institute of Advanced Studies in Education, Konisi, Berhampur and M.A. in Economics from P.G. Department of Economics, Berhampur University, Odisha, India. He has presented 05 Research papers at national and international conference, seminars and published 01 book chapter in edited book. His research areas are Development of Economics, Tribal Development, Rural Development, Agriculture Economics, Economics of Education and Mathematical Economics.

Professor Sudhakar Patra² (b.1965) is Professor of Economics, Berhampur University, Odisha, India. He received his Master's degree in Economics from Utkal University, M.Phil from Jawaharlal Nehru University, New Delhi and Ph.D from Utkal University, India. He has 30 years of teaching and research experience in three public Universities and Colleges. He has completed 04 major research projects and published 09 Text books, 03 Research Books, 31 research papers in International journals, 42 research papers in National journals and guided 11 Research Scholars for Ph.D degree. His area of research interest includes Social Sector, Development and Environmental Economics.



Funding Details

The authors did not receive support from any organization for the submitted work. No funding was received to assist with the preparation of this manuscript. No funding was received for conducting this study.