

Adivasi Mahila Sashaktikaran Yojana: Financial Advance Inclusion Programmes in India

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ABSTRACT

This paper discusses the empowerment of tribal women in especially the financial inclusion scheme to family. This is an exclusive scheme for economic development of Scheduled Tribe women's. The financial and economic analyses present to society particular purposes. The both analysis is used to opinion a rational expected return on speculation to approaching investors. The economic prices excluding taxes, tariffs, subsidies etc. The Ministry Tribal Affairs is the nodal Ministry for the overall policy, planning and coordination of programmer for the development of the Scheduled Tribes (Adivasi -STs). The programmes and schemes of the Ministry support and supplement, through financial assistance, the efforts of both Central Ministries, State Governments, and fill critical gaps taking into account the needs of Scheduled Tribes s. Though the primary responsibility for promotion of economic, educational and social development of Scheduled Tribes rests with all the Central and state Ministries, the Ministry of Tribal Affairs complements their efforts by way of various developmental interventions in critical sectors through specially tailored schemes. The National Scheduled Tribes Finance and Development Corporation (NSTFDC's) is an apex organization under Ministry of Tribal Affairs for economic development of scheduled tribes. The steps taken by the Ministry to create awareness amongst the Scheduled Tribes people regarding NSTFDC's concessional schemes. The Corporation is having an exclusive scheme for economic development of Scheduled Tribes women patrician "Adivasi Mahila Sashaktikaran Yojana" (Scheduled Tribal Women Empowerment Scheme). Under the scheme, Scheduled Tribes women can undertake any income generation activity. This is an exclusive concessional scheme for the economic development of eligible Scheduled Tribe Women. The loans are given based on requirement of the unit through State Channelizing Agencies. The beneficiaries have to full fill the eligibility criteria of the NSTFDC and comply with the terms and conditions of the lending by the Special Central Assistance. The Tribal Sub-Plan envisages channelization of flow of outlays and benefits from all sectors of development in the Annual Plans of States / UTs & Central Ministries / Departments, to Scheduled Tribes The objectives of study To analysis National Scheduled Tribes Finance and Development Corporation functions in India furthermore to examine Adivasi Mahila Sashaktikaran Yojana contained by Scheduled Tribes beneficiaries assisted under term loan Scheme in the country. The study is based on secondary sources. The data has been collected from census of India (2011) Concern Ministry .mining how the deceptive fraudulent act has actually made an occurrence in foremost place.

1. Introduction

Adivasi is a term for schedule tribes, an assorted set of racial and tribal groups believed to be the indigenous population of India. The Indian Census of 2011 enumerates the total population of Scheduled Tribes (ST) at 10, 42, 81,034 persons, who constitute 8.6 per cent of the population of the country. As per the Census of India 2011, the number of entity groups notified as Scheduled Tribes is 705. The total male ST population according to the 2011 census is 5, 24, 09,823 of which 4, 71, 26,341 are residing in rural areas and 52, 83,482 are in urban areas. The total female Schedule Tribe population is 5, 18, 71, 211 with 4, 66, 92,821 in rural areas and 51, 78,390 in urban areas. Ministry of Tribal Affairs is mandated to achieve inclusive growth of tribal population in the country. The Many anti-poverty programmes have been launched from time to time to reduce the incidence of poverty in the country. In addition to these, Special programmes have been taken up for the welfare of Scheduled Tribes (STs), particular women's

and other vulnerable groups. The Poverty it is incidence of poverty in STs is considered as one of the lowest in the country. The erstwhile Planning Commission provided estimates based on Tendulkar Methodology for poverty ratios for the years for which large Sample Surveys on Household Consumer Expenditure have been conducted by the National Sample Survey Office (NSSO) of the Ministry of Statistics and Programme Implementation. As per these estimates, ST people living below the poverty line in 2011-12 were 45.3% in the rural areas and 24.1% in the urban areas as compared to 25.7% persons in rural areas and 13.7% persons in urban areas below poverty line for all population The indicators of women's access to financial resources, an important element of women's empowerment, are lower for women belonging to STs, as compared with women belonging to the other social groups Tribal women are among the most vulnerable people in India. A crash programme for providing land to the landless tribals should be undertaken. Convergence among various

subsidy and loan schemes of central and state governments for STs should be ensured, so that both subsidy and low interest loans are available to STs especially their women.

2. The objectives of study

1. To analysis National Scheduled Tribes Finance and Development Corporation functions to Scheduled tribes in India.
2. To examine Adivasi Mahila Sashaktikaran Yojana Scheduled Tribes beneficiaries assisted under term loan Scheme in the country

3. Research Methodology

An attempt has been made in this paper to analyses Adivasi Mahila Sashaktikaran Yojana using purely secondary sources like Census Reports, Ministry of Tribal Affairs Reports Government documents , Books with tables has been used it.

4. Discussion

The Ministry of Tribal Affairs (MoTA) is dedicated to achieve inclusive growth of tribal population in the country. MoTA is the nodal Ministry for the overall policy, planning and coordination of programmes for the development of the Scheduled Tribes (STs). The programmes and schemes of the Ministry support and supplement, through financial assistance, the efforts of other Central Ministries, the State Governments, and voluntary organizations, and fill critical gaps taking into account the needs of STs. Though the primary responsibility for promotion of economic, educational and social development of Scheduled Tribes rests with all the Central Ministries, the Ministry of Tribal Affairs complements their efforts by way of various developmental interventions in critical sectors through specially tailored schemes. These schemes are implemented through State Governments, Union Territory Administrations and voluntary organizations.

5. Special Central Assistance (SCA) to Tribal Sub-Plan (TSP)

The Tribal Sub-Plan (TSP) envisages channelization of flow of outlays and benefits from all sectors of development in the Annual Plans of States / UTs & Central Ministries / Departments, to Scheduled Tribes. Major part of infrastructure development in tribal dominated areas and provision of basic amenities to tribal people in the country is carried out through various schemes / programmes of concerned Central Ministries and the State Governments concerned, while the Ministry of Tribal Affairs provides additive to these initiatives by way of plugging gaps under the Programme 'Special Central Assistance to Tribal Sub-Plan (SCA to TSP)'. The Ministry has revised guidelines for SCA to TSP in June 2016 with the following criteria for Inter-State and allocation of funds.50% based on State ST Population , 25% based on Area and 25% based on Performance. The Grants under Article 275(1) of the Constitution Every year, funds are released to the State Governments to meet the cost of such schemes of development as may be undertaken by them for promoting the welfare of Scheduled Tribes and for raising the level of administration of the Scheduled Tribes and better administration of Scheduled Areas. The scheme covers all

Tribal sub-plan and tribal majority states of the country. This is a central sector scheme and the Ministry of Tribal Affairs provides 100 percent grants to the State Governments. The grants are provided on the basis of Scheduled Tribe Population percentage of the state.

6. National Scheduled Tribes Finance and Development Corporation

The National Scheduled Tribes Finance and Development Corporation (NSTFDC) is an apex organization set up exclusively for economic development of Scheduled Tribes. This Corporation was incorporated as a Govt. company under MOTA and granted license under Section 25 of the Companies Act, 1956. It is managed by the Board of Directors with representation from Central Govt., State Channelizing Agencies, Industrial Development Bank of India (IDBI), and eminent persons representing Scheduled Tribes, etc. This Corporation would provide financial assistance at concessional rates for income generation activities and training in skill development to STs whose annual income is below double the poverty line .During the 2018 National Resource Centre on Tribal Livelihood (NRCTL), a joint initiative of MOT A and NSTFDC with technical and financial support from United Nations Development Programme was approved. The Centre would serve as an apex central institution to act as Research & Technical Hub to further socio-economic development of tribal communities.

As per the Statistical Profile of Scheduled Tribes in India 2013, at the all India level, 47.3 percent of Scheduled Tribes are below poverty line in rural areas as against 33.3 percent in urban areas. Although in rural areas, highest percentage of people below poverty line was found to be Scheduled Tribes as compared other society peoples. NSTFDC is a Government of India owned undertaking under the ministry of Tribal Affairs. It provides financial assistance for income generating schemes for the economic development of scheduled tribes. The broad objectives of NSTFDC are identification of economic activities of importance to the scheduled tribes so as to generate self-employment and raise their level of income, up gradation of skills and processes used by the scheduled tribes by providing both institutional and on the job training.

The Corporation plays a leading role in economic upliftment of Scheduled Tribes by providing financial assistance at concessional rates of interest. The Corporation continued to function as a catalytic agent for promoting economic developmental activities. A special scheme to provide loans from NSTFDC was also introduced during the AadiMahotsav. Each of the tribal entrepreneurs was interviewed with regard to their requirement of loan for expansion of their business. 106 cases are being considered and examined for providing loans at a special rate of 6% to tribal men and 4% for tribal women. The Mission of NSTFDC Economic development of Scheduled Tribes on sustainable basis. The Corporation has sanctioned 113 schemes under income generating activities having its share of Rs 131.97 crore for economic upliftment of 43965 number of beneficiaries.

6.1 The broad objectives of NSTFDC are:

- To identify economic activities of importance to the Scheduled Tribes so as to generate self-employment and raise their level of income.
- To upgrade skills and processes used by the Scheduled Tribes by providing both institutional and on job training;
- To make the existing State / UT Scheduled Tribes Finance and Development Corporations (SCAs) and other developmental agencies engaged in the

economic development of Scheduled Tribes more effective.

To assist SCAs in project formulation, implementation of NSTFDC assisted schemes and in imparting training to their personnel.

Table No: I National Scheduled Tribes Finance and Development Corporation Target for coverage of Beneficiaries in India (2017)

S. No	Name of the States	Beneficiaries under Income Generating Schemes Target
1.	Andhra Pradesh Scheduled Tribes Finance and Development Corporation Ltd	2330
2.	Andaman & Nicobar Island	185
3.	Arunachal Pradesh Industrial & Finance Development Corporation	808
4.	Assam Plan Tribes Development Corporation Ltd	3300
5.	Bihar State Scheduled Tribes Co-operative Development Corporation Ltd	6650
6.	Chattishgarh Rajya Antavaayeesahakari Vitta Aivam Vikas Nigam	185
7.	Dadar & Nagra Haveli, Daman & Diu SCCs / STs Other BCs & Minorities Finance Development Corporation Ltd	185
8.	Goa Scheduled Tribes Finance and Development Corporation Ltd	7576
9.	Gujarat Tribal Development Corporation	334
10.	Himachal Pradesh Scheduled Castes & Scheduled Tribes Development Corporation	1268
11.	J& K Pradesh Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation	7346
12.	Jharkhand State Co-Operative Development Corporation Ltd	3612
13.	Karnataka Maharshi Valmiki Scheduled Tribes Development Corporation	207
14.	Kerala State Development Corporation for Scheduled Castes & Scheduled Tribes Ltd	208
15.	Kerala State Women Development Corporation Ltd	185
16.	Lakshadweep Development Corporation	768
17.	Manipur Tribal Development Corporation Ltd	8930
18.	Sabari Adivasi Vittava Vikas Nigam Nasik, Maharashtra	2173
19.	Meghalaya Co-Operative Apex Bank Ltd	13016
20.	Madhya Pradesh Adivasi Vitta Aivam Vikas Nigam	439
21.	Mizoram Khadi & Village Industries Board	440
22.	Mizoram Urban Co-operative Development Bank Ltd	727
23.	Nagaland Industrial Development Corporation Ltd	727
24.	Nagaland State Co-operative Bank Ltd	8151
25.	Odisha Scheduled Castes Scheduled Tribes Development Finance Co-operative Corporation Ltd	7851
26.	Rajasthan SC&ST Finance & Development Co-operative Corporation	185
27.	Sikkim Scheduled Castes, Tribes & backward Classes Development Corporation Ltd	675
28.	Tamil Nadu Adi Dravidar Housing & Development Corporation Ltd	2700
29.	Stree Nidhi Credit Co-operative Federation Ltd Telangana	990
30.	Tripura Scheduled Tribes Co-operative Development Corporation	248
31.	Uttarakhand Bahudheseya Vitta Evam Vikas Nigam	964
32.	Uttar Pradesh Scheduled Castes Finance and Development Corporation	2251
33.	West Bengal SCs & STs Development Finance Corporation	2251
34.	West Bengal Tribal Development Co-operative Corporation	89000
	Total	

Sources: Ministry of Tribal Affairs, 2017-18, Government of India, New Delhi

Above table shows that the some states combined Scheduled castes & Scheduled State Finance Corporation under the St Beneficiaries like states UP and Backward Classes states J&K states also some particularly ST Communities like Karnataka. The state in Telangana Stree Nidhi Credit Co-operative Federation Ltd under tribal women beneficiaries. The Corporations continued

to function as a catalytic agent for promoting economic developmental activities. This Corporation provides financial assistance at concessional rates of interest. During the year 2017-18, Beneficiaries under Income Generating Schemes Target total 89000 in applicable scheduled Tribes women and men. The highest Meghalaya state in 13016 as well as lowest

207 Karnataka MaharshiValmiki Scheduled Tribes Development Corporation, Karnataka as on 31.12.2017.

7. Adivasi Mahila Sashaktikaran Yojana (AMSY)

The Corporation is having an exclusive scheme for economic development of Scheduled Tribes women titled "Adivasi Mahila Sashaktikaran Yojana" (AMSY). Under the scheme, the Corporation provides financial assistance upto

90% of the schemes having unit cost upto Rs 1 lakh. This financial assistance is extended at highly concessional interest @ 4% per annum. Under AMSY, during the year, NSTFDC has sanctioned financial assistance of Rs. 4.53 crore for economic development of 588 women beneficiaries as on 31.12.2017. The Corporation also extends its financial assistance for women beneficiaries under other income generating scheme.

Table No; 2 Lending Norms for the above mentioned schemes of NSTFDC

Unit Cost Up	NSTFDC's share upto	Interest Payable Per annum	
		by SCAS	by Beneficiaries
Rs 1Lakh	90%of Unit Cost	2%	4%

Sources: Standing Committee on Social Justice and Empowerment 2017, March ,New Delhi

The AdivasiMahilaSashktikaranYojna (AMSY) is a scheme of NSTFDC for which the Corporation provides loan up to 90% for the Scheme costing up to Rs.1 lakh at concessional interest

rate of 4% per annum. The State-wise details of beneficiaries of AMSY during the last four years assisted under TERM LOAN Scheme are as under:

TableNo : 3 Adivasi Mahila SashktikaranYojna Beneficiaries TERM LOAN Scheme in India (2013-17)

SI No	Name of the States	2013-14		2014-15		2015-16		2016-17	
		Term Loan	AMSY	Term Loan	AMSY	Term Loan	AMSY	Term Loan	AMSY
		No. of beneficiaries	No. of beneficiaries	No. of beneficiaries	No. of beneficiaries	No. of beneficiaries	No. of beneficiaries	No. of beneficiaries	No. of beneficiaries
1	Andhra Pradesh	0	0	0	0	1010	0	155	0
2	Arunachal Pradesh	3	0	2350	2350	36546	0	12014	0
3	Chhattisgarh	657	500	8	0	269	75	256	51
4	Gujrta	9	14020	486	11366	12192	0	11059	5000
5	Himachal Pradesh	2219	0	2816	50	23	0	10	0
6	J & Kashmir	1	0	0	0	105	64	0	0
7	Jharkhand	2033	0	35	0	128	100	3651	0
8	Karnataka	3267	0	1010	0	0	0	0	0
9	Kerala	75	13	109	0	74	22	79	9
10	Madhya Pradesh	203111	18	553	0	481	0	476	0
11	Maharashtra	355	1209	0	0	0	0	0	0
12	Meghalaya	1252	0	1973	0	1287	0	983	0
13	Mizoram	0	0						
14	Nagaland	311	0	46	0	114	0	22	0
15	Odisha	27	0	71	0	9	0	0	0
16	Rajasthan	1537	113	1360	122	397	88	359	89
17	Sikkim	0	0	0	0	0	0	90	0
18	Tripura	566	100	1184	44	0	0	370	0
19	Uttrakhand	9	0	13	0	127	8	18	0
20	West Bengal	654	0	6	34	104	191	191	0
21	Total	216086	15973	14853	11616	66196	548	47662	5315

Sources: Standing Committee on Social Justice and Empowerment 2017, March ,New Delhi

The Committee (2017) note that out of Rs. 60.00 crore RE in 2016-17, the NSTFDC, as on 29.12.2016 could utilize only Rs. 25.00 crore which is not even 50% of the allocation. The Committee also observe that NSTFDC provides loans upto 90 per cent for the Adivasi Mahila SashaktikaranYojana (AMSY) at the interest rate of 4% per annum. The Committee are surprised to note that during 2014-15 the number of beneficiaries were 11616 which were reduced to 548 during 2015-16, while there was no beneficiary in States of Andhra

Pradesh, Arunachal Pradesh, Gujarat, Himachal Pradesh, Karnataka, Madhya Pradesh, Maharashtra, Meghalaya, Mizoram, Nagaland, Odisha, Sikkim and Tripura. Further, during 2016-17 only five States could be covered under the scheme. The Committee are of the considered view that this is mainly due to no demand or less demand from these States and which is a result of lack of awareness among tribal women in the tribal areas. The Committee have been advising the Ministry time and again to make the budgeting exercise more

prudent and also to strengthen the monitoring mechanism so as to achieve maximum utilization of funds. The Committee urge the NSTFDC to impress upon the SCAs to have a more proactive approach towards the tribal women so that the mandated objective of the NSTFDC is justified and achieved too.

8. Awareness of schemes All India Radio to Scheduled Tribes peoples

Many tribes still live in hilly and/or forested areas, somewhat remote from settlements. Even though the sincere and concerted efforts by the government for the overall development of the scheduled tribes, they are still far behind in almost all the standard parameters of development. They are not able to participate in the process of development, as they are not aware of most of the tribal programmes and policies made for their upliftment. This is mainly due to the high incidence of illiteracy and very low level of education among the tribal people. The overall development of those, enabling them to greater awareness, better comprehension of their social, political and cultural environment and also facilitating in the improvement of their socio-economic conditions. The steps taken by the Ministry to create awareness amongst the Scheduled Tribes people regarding NSTFDC's concessional schemes. The Ministry submitted that NSTFDC officials organize and conduct periodic awareness camps in districts/areas which are predominantly inhabited by tribals simultaneously; NSTFDC also releases and publicizes details of its concessional schemes in periodicals. In the past it had Media Partnership with All India Radio and officials of NSTFDC gave radio talks on the schemes of NSTFDC from different stations of All India Radio. Presently and promote the four zonal offices of NSTFDC located at Guwahati, Bhubaneswar, Hyderabad and Bhopal are in constant touch with State Channelizing Agencies under their operational jurisdiction for

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sensitizing as also creating awareness about the concessional schemes of NSTFDC. The further Konoklota Mahila Urban Co-operative Bank, Jorhat (Assam, Guwahati) as another SCA in the state of Assam. This will help NSTFDC to strengthen its outreach in the state of Assam.

9. Conclusion

This scheme considered as one of the most significant tools in beneficiaries advance for the economic empowerment of tribal women. It is an important institution for improving life of women on various social components. The Empowerment of tribal women is one of the central issues in the process of development all over the humanity/country .This join access to low-interest financial services with a process of identity management and development for the tribal women in constituent NSTFC. It is a multifaceted, multi-dimensional and multi layered perception. Scheduled Tribal Women empowerment is a process in which women gain greater share of control over material, human and intellectual resources as well as control over decision-making in the home, community, society and nation. In the Concern Ministry direction of increase the status of tribal women, they have to be empowered economically. The happening the basis of the above analysis the worth of proposition there is considerable diversity pre and post economic empowerment of tribal women through "AMSY" can be sought., the AMSY have been playing a vital role in the empowerment of tribal women's in state as well as nation. Today, in India, tribal women represent a unique approach to financial intermediation in state financial corporations. The financial scheme also gender base desire that NSTFDC should make all out efforts to give due publicity of the Scheme in far flung tribal areas and try to reach the remote tribal areas so that there are more and more beneficiaries AMSY the Scheme.