VOLUME - 12, ISSUE - 10, OCTOBER - 2023 • PRINT ISSN No. 2277 - 8160 • DOI : 10.36106/gjra

Original Research Paper

Economics

UNRAVELING THE EFFECTS OF DEVELOPMENT PROGRAMS ON TRIBAL COMMUNITIES: A CASE STUDY OF BHADRACHALAM ITDA IN KHAMMAM DISTRICT

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KEYWORDS :

INTRODUCTION

Tribal populations are dispersed across the globe, with India hosting one of the most substantial concentrations of such communities. Over the past decades, India's tribal population has undergone changes in size and distribution as reflected in census data. In 1951, the tribal population accounted for 5.6% of India's populace, a figure that climbed to 8.2% by the 2001 census. Notably, the majority of Scheduled tribes resided in rural regions in 2001, constituting 10.4% of the rural population, while urban areas hosted a modest 2.4% of tribal individuals. As of the latest available data from the 2011 census, the tribal population comprises 8.6% of the total, with 11.3% residing in rural areas and 2.8% in urban locales.

Within India's diverse landscape, a multitude of cultural, religious, linguistic, and lifestyle distinctions coexist. Among these, the tribal population occupies a significant role not solely due to their increasing percentage but due to their embodiment of the nation's indigenous vibrancy. Their unique cultures, languages, and economic activities in diverse ecological contexts add to the country's rich tapestry. From the very inception of the constituent assembly, the tribal populace has held importance. Political figure Mr. Jaipal Singh Munda, an advocate for tribal rights, emphasized the term 'Adivasi' in the constitution's fifth schedule during assembly discussions.

As tribal communities navigate the complexities of modern society, relinquishing some traditional practices and embracing contemporary ways, it becomes imperative to safeguard their rights through specialized civil rights, legislations, regulations, and inclusive upliftment initiatives. Acknowledging the vulnerabilities of this segment, the Central government has introduced a range of schemes to ensure the protection of their fundamental rights and enable their integration into mainstream society. This article delves into an examination of such Central government schemes in crucial spheres of human existence: Education, Economic Welfare, and Public Cooperation.

Statement Of The Problem

The tribal population in Andhra Pradesh is grappling with severe poverty and lack of education, leading to their marginalized and unnoticed status. Their economic circumstances have been on a downward trajectory, and their representation remains scattered and unrecognized. Despite constituting more than six percent of the state's total population, the tribal communities often find themselves relegated to roles no more advanced than agricultural laborers. Although the Andhra Pradesh government has introduced several economic programs, these initiatives have seen limited uptake due to the prevailing illiteracy among the tribal population. The challenges are further exacerbated by the forces of globalization and economic liberalization, which have only intensified their predicament. Amidst these hardships, the tribals are confronted with a multitude of issues, and the state's administration has struggled with the effective execution of its programs aimed at their welfare. Therefore, this study aims to comprehensively evaluate the economic and health-focused welfare programs for the tribal population in Andhra Pradesh, assessing their influence on income, consumption patterns, and overall health status.

Need Of The Study

The state of Andhra Pradesh is home to approximately 50.24 lakh tribal residents, residing in various locales across the region. A significant proportion, 60%, of these tribals lack basic literacy skills, predominantly due to their habitation in agency areas characterized by remote and challenging conditions. The state government has allocated substantial funds, amounting to crores of rupees annually in its budget, to uplift the economic and health conditions of the tribal population through diverse programs. This study aims to shed light on the efficacy of these initiatives, examining their effectiveness in enhancing the quality of life and well-being of the tribal communities.

Objectives

1. To elucidate the socio-economic characteristics of the selected tribal participants.
2. To assess the influence of the Minor Timber Forest Produce (MTFP) collection and marketing program on tribal development.

Socio-economic Profile Of Scheduled Tribes In Bhadrachalam

The Socio-Economic Profile of Scheduled Tribes in Bhadrachalam in relation to Minor Timber Forest Produce (MTFP).

Examining the socio-economic characteristics of Scheduled Tribe beneficiaries in the context of Minor Timber Forest Produce (MTFP) involves analyzing various factors including:
Social Category: The distribution of beneficiaries across different tribes reveals important insights. From the data presented in Table 2.1, it is evident that 60.3% of the sample units belong to the Koya tribe, while 39.7% are affiliated with the Kondareddy tribe. This distribution highlights the significant representation of Koya tribe members among the beneficiaries.

Age of Sample Units: The age distribution of the beneficiaries within these tribes can provide valuable information about generational participation and engagement. However, the provided data does not include the age dimension. Inclusion of this aspect could offer a more comprehensive perspective on the demographic composition of the beneficiaries.

Education: Understanding the educational background of the beneficiaries is crucial for assessing their preparedness to engage with MTFP activities. Unfortunately, the data does not include information about the educational attainment of the sample units. This gap limits our ability to gauge the educational profile of the beneficiaries.

Economic Status: An examination of the economic status of the beneficiaries sheds light on their financial well-being and potential vulnerability. Unfortunately, no data related to the economic status of the sample units is presented here, restricting our ability to comprehend the economic diversity among the beneficiaries.

Category of Activity of MTFP: Exploring the specific activities related to Minor Timber Forest Produce that the beneficiaries engage in can offer insights into their occupational preferences and expertise..

In summary, the presented data in Table 2.1 offers insights into the social categorization of the sample units in terms of their tribe affiliation. However, to comprehensively understand the socio-economic profile of Scheduled Tribe beneficiaries in relation to Minor Timber Forest Produce in Bhadrachalam, in within the realm of MTFP.

Table-2.1 Social Category

category	Frequency	Percent	Cumulative Percent
KOYA	91	60.3	60.3
KONDAREDDY	60	39.7	100.0
Total	151	100.0	

Source: Field study

Table-2.1 shows social category of sample units and found that 60.3 percent are from Koya tribe and 39.7 percent are from Kondareddy tribe. This indicates that a larger proportion of the sample belongs to the Koya tribe compared to the Kondareddy tribe.

Table-2.2 Age Of Sample Units

Age (Years)	Frequency	Percent	Cumulative Percent
up to 30	85	56.3	56.3
31-45	51	33.8	90.1
Above 45	15	9.9	100.0
Total	151	100.0	

Source: Field study

Distribution of Sample Unit Ages

Table 2.2 depicts the age distribution of the sample units. It reveals that 56.3 percent of the sample units fall within the age range up to 30 years, 33.8 percent fall within the age range of 31-45 years, and 9.9 percent belong to the age range above 45 years. This breakdown provides insights into the age composition of the sample, with a significant portion being relatively young (up to 30 years old).

Table-2.3 Education

Education	Frequency	Percent	Cumulative Percent
Literate	94	62.3	62.3
Up to school level	45	29.8	92.1
Above school level	12	7.9	100.0
Total	151	100.0	

Table 2.3 illustrates the educational distribution among the sample units. It reveals that 62.3 percent of the sample units have a basic literacy level, 29.8 percent have attained education up to the school level, and 7.9 percent have achieved education beyond the school level. This indicates the educational background of the respondents, with a majority having basic literacy skills.

Table-2.4 Economic Status

Economic status	Frequency	Percent	Cumulative Percent
Absolutely poor	100	66.2	66.2
Poor	51	33.8	100.0
Total	151	100.0	

Source: Field study

Table 2.4 presents the distribution of economic classifications among the sampled units. It reveals that 66.2 percent belong to the category of severely impoverished, while 33.8 percent have a low-income economic status. This suggests that a substantial portion of the respondents have a low economic status, with a majority falling under the "Absolutely poor" category.

Table-2.5 Gender

Gender	Frequency	Percent	Cumulative Percent
Male	100	66.2	66.2
Female	51	33.8	100.0
Total	151	100.0	

Source: Field study

Table-2.5 shows gender of sample units and found that 66.2 percent are male, and 33.8 percent are female. This gives insight into the gender representation within the sample, with males being the majority.

Overall, the socio-economic profile of the respondents based on the provided above tables tables indicates that the majority of the sample belongs to the Koya tribe, are relatively young (with a significant portion being up to 30 years old), have basic literacy skills, and exhibit a predominantly low economic status. Additionally, the gender distribution leans towards males, who form the larger proportion of the sample.

Category of Activity

Minor Timber Forest Produce (MTFP) activities revolve around the sustainable management, harvesting, and utilization of non-timber forest resources. These resources, often referred to as minor forest produce, include a diverse range of products such as medicinal herbs, wild fruits, nuts, resins, bamboo, and other plant-based materials. MTFP activities are essential components of forest-based livelihoods for many communities, promoting conservation while generating income.

These activities involve careful collection, processing, and trade of these valuable resources, contributing to rural economies and fostering a harmonious relationship between communities and their surrounding ecosystems. The promotion of MTFP activities aligns with the principles of biodiversity conservation, sustainable development, and indigenous knowledge preservation.

Table-2.5 Category Of Activity Of MTFP

activity	Frequency	Percent	Cumulative Percent
Bamboo	23	15.2	15.2
Tussor	19	12.6	27.8
Honey	25	16.6	44.4
Brushwood	29	19.2	63.6
Wax	15	9.9	73.5
Tendu leaves	6	4.0	77.5
Medicinal plants	10	6.6	84.1
Roots	13	8.6	92.7
Herbs	11	7.3	100.0
Total	151	100.0	

Source: Field study

The data reveals that 15.2 percent of the sample tribes engage in bamboo-related activities, 12.6 percent are involved in Tussor-related pursuits, 16.6 percent partake in honey-related tasks, 19.2 percent are engaged in brushwood activities, 9.9 percent are involved in wax-related endeavors, 4 percent are engaged in Tendu leaf activities, 6.6 percent are involved in medicinal plant-related activities, 8.6 percent engage in root-related tasks, and 7.3 percent are involved in herb-related activities.

The cumulative percentages provide a comprehensive perspective on the diversity of MTFP engagement among the surveyed tribes. The source of this data is attributed to the field study conducted.

Category Of Activity And Income.

category of activity	Income			Total
	Up to 50000	50001-100000	Above 100000	
Bamboo	1	12	10	23
	4.3%	52.2%	43.5%	100.0%
	7.7%	12.9%	22.2%	15.2%
Tussor	3	12	4	19
	15.8%	63.2%	21.1%	100.0%
	23.1%	12.9%	8.9%	12.6%
Honey	1	13	11	25
	4.0%	52.0%	44.0%	100.0%
	7.7%	14.0%	24.4%	16.6%
Brushwood	5	17	7	29
	17.2%	58.6%	24.1%	100.0%
	38.5%	18.3%	15.6%	19.2%
Wax	1	6	8	15
	6.7%	40.0%	53.3%	100.0%
	7.7%	6.5%	17.8%	9.9%
Tendu leaves	0	5	1	6
	.0%	83.3%	16.7%	100.0%
	.0%	5.4%	2.2%	4.0%
medicinal plants	0	7	3	10
	.0%	70.0%	30.0%	100.0%
	.0%	7.5%	6.7%	6.6%
Roots	1	11	1	13
	7.7%	84.6%	7.7%	100.0%
	7.7%	11.8%	2.2%	8.6%
Herbs	1	10	0	11
	9.1%	90.9%	.0%	100.0%
	7.7%	10.8%	.0%	7.3%
Total	13	93	45	151
	8.6%	61.6%	29.8%	100.0%
	100.0%	100.0%	100.0%	100.0%

Chi-Square=23.8, df=16, ρ=0.094, r=-0.147
Source: Field study

Table 3.49 illustrates that there is a negative correlation (r = -0.147) between the income earnings and the categorized MTFP (Minor Forest Tribal Produce) activity of scheduled tribes. Furthermore, the statistical analysis indicates that the relationship between these variables is independent.

Impact of Minor Timber Forest Produce (MTFP) On the Living Conditions of The Scheduled Tribes In The Study Area.

The intricate relationship between forests and the lives of indigenous communities has long been acknowledged as a vital component of sustainable development and cultural preservation. Among these communities, the scheduled tribes hold a unique position, often relying on forest resources for their livelihoods and cultural practices. In this context, the study delves into the profound impact of Minor Timber Forest Produce (MTFP) on the living conditions of scheduled tribes within the designated area.

MTFP encompasses a diverse range of non-timber forest resources such as bamboo, tussar, honey, brushwood, wax, tendu leaves, medicinal plants, roots, and herbs. These resources, while seemingly minor, hold significant importance for the socio-economic fabric and cultural identity of scheduled tribes. The utilization of MTFP, ranging from traditional handicrafts to medicinal applications, has been an integral part of their heritage, passed down through generations.

This study strives to unravel the intricate dynamics between MTFP and the living conditions of scheduled tribes, particularly focusing on their income generation, resource sustainability, and overall well-being. By examining the correlation between MTFP activities and income levels, the research aims to provide insights into how these forest resources contribute to their financial stability. Additionally, the study assesses the implications of MTFP extraction on the ecological balance and the potential for a harmonious coexistence between human activities and the forest ecosystem.

With an empirical foundation drawn from a comprehensive field study, the research endeavors to shed light on the interplay between traditional knowledge, economic dynamics, and environmental considerations in the context of MTFP utilization by scheduled tribes. By doing so, the study not only contributes to the academic understanding of these interactions but also offers valuable insights for policy formulation that can enhance the livelihoods and well-being of these marginalized communities while promoting sustainable resource management.

Table-3.50 Category Of Activity And Surplus

category of activity	Surplus			Total
	Up to 20000	20001-40000	Above 40000	
Bamboo	2	12	9	23
	8.7%	52.2%	39.1%	100.0%
	12.5%	12.9%	21.4%	15.2%
Tussor	5	12	2	19
	26.3%	63.2%	10.5%	100.0%
	31.2%	12.9%	4.8%	12.6%
Honey	1	13	11	25
	4.0%	52.0%	44.0%	100.0%
	6.2%	14.0%	26.2%	16.6%
Brushwood	5	17	7	29
	17.2%	58.6%	24.1%	100.0%
	31.2%	18.3%	16.7%	19.2%
Wax	1	6	8	15
	6.7%	40.0%	53.3%	100.0%
	6.2%	6.5%	19.0%	9.9%
Tendu leaves	0	5	1	6
	.0%	83.3%	16.7%	100.0%
	.0%	5.4%	2.4%	4.0%
medicinal plants	0	7	3	10
	.0%	70.0%	30.0%	100.0%
	.0%	7.5%	7.1%	6.6%
Roots	1	11	1	13
	7.7%	84.6%	7.7%	100.0%
	6.2%	11.8%	2.4%	8.6%
Herbs	1	10	0	11
	9.1%	90.9%	.0%	100.0%
	6.2%	10.8%	.0%	7.3%
Total	16	93	42	151
	10.6%	61.6%	27.8%	100.0%
	100.0%	100.0%	100.0%	100.0%

Chi-Square=28.3 df=16, ρ=0.030, r=-0.068
Source: Field study

Table 3.50 depicts a negative correlation (r = -0.068) between the categorized MTFP activities of scheduled tribes and their surplus. Moreover, the statistical analysis demonstrates a significant dependence between these variables.

Table-3.51 Category Of Activity And Savings

category of activity	Savings				Total
	Nil	Up to 12000	12001-25000	Above 25000	
Bamboo	14	5	4	0	23
	60.9%	21.7%	17.4%	.0%	100.0%
	16.5%	11.1%	33.3%	.0%	15.2%
Tussor	14	3	0	2	19

	73.7%	15.8%	.0%	10.5%	100.0%
	16.5%	6.7%	.0%	22.2%	12.6%
Honey	10	9	4	2	25
	40.0%	36.0%	16.0%	8.0%	100.0%
	11.8%	20.0%	33.3%	22.2%	16.6%
Brushwood	11	14	1	3	29
	37.9%	48.3%	3.4%	10.3%	100.0%
	12.9%	31.1%	8.3%	33.3%	19.2%
Wax	9	4	2	0	15
	60.0%	26.7%	13.3%	.0%	100.0%
	10.6%	8.9%	16.7%	.0%	9.9%
Tendu leaves	4	2	0	0	6
	66.7%	33.3%	.0%	.0%	100.0%
	4.7%	4.4%	.0%	.0%	4.0%
medicinal plants	7	3	0	0	10
	70.0%	30.0%	.0%	.0%	100.0%
	8.2%	6.7%	.0%	.0%	6.6%
Roots	9	3	0	1	13
	69.2%	23.1%	.0%	7.7%	100.0%
	10.6%	6.7%	.0%	11.1%	8.6%
Herbs	7	2	1	1	11
	63.6%	18.2%	9.1%	9.1%	100.0%
	8.2%	4.4%	8.3%	11.1%	7.3%
Total	85	45	12	9	151
	56.3%	29.8%	7.9%	6.0%	100.0%
	100.0%	100.0%	100.0%	100.0%	100.0%

Chi-Square=26.2, df=24, ρ=0.346, r=-0.047
Source: Field study

Table-3.51 shows that correlation between category of MTFP activity of scheduled tribes and their savings is negative (r=-0.047) and the relationship between the said variables is statistically independent.

Table-3.52 Category Of Activity And Percent Sold To GCC

category of activity	% sold to GCC				Total
	Up to 60	60-70	70-80	Above 80	
Bamboo	3	13	6	1	23
	13.0%	56.5%	26.1%	4.3%	100.0%
	30.0%	15.5%	15.4%	5.6%	15.2%
Tussor	2	9	6	2	19
	10.5%	47.4%	31.6%	10.5%	100.0%
	20.0%	10.7%	15.4%	11.1%	12.6%
Honey	1	17	4	3	25
	4.0%	68.0%	16.0%	12.0%	100.0%
	10.0%	20.2%	10.3%	16.7%	16.6%
Brushwood	1	15	9	4	29
	3.4%	51.7%	31.0%	13.8%	100.0%
	10.0%	17.9%	23.1%	22.2%	19.2%
Wax	1	8	3	3	15
	6.7%	53.3%	20.0%	20.0%	100.0%
	10.0%	9.5%	7.7%	16.7%	9.9%
Tendu leaves	1	1	4	0	6
	16.7%	16.7%	66.7%	.0%	100.0%
	10.0%	1.2%	10.3%	.0%	4.0%
medicinal plants	0	6	2	2	10
	.0%	60.0%	20.0%	20.0%	100.0%
	.0%	7.1%	5.1%	11.1%	6.6%
Roots	1	7	3	2	13
	7.7%	53.8%	23.1%	15.4%	100.0%
	10.0%	8.3%	7.7%	11.1%	8.6%
Herbs	0	8	2	1	11
	.0%	72.7%	18.2%	9.1%	100.0%
	.0%	9.5%	5.1%	5.6%	7.3%
Total	10	84	39	18	151
	6.6%	55.6%	25.8%	11.9%	100.0%
	100.0%	100.0%	100.0%	100.0%	100.0%

Chi-Square=17.7, df=24, ρ=0.819, r=0.086
Source: Field study

Table-3.52 shows that correlation between category of MTFP activity of scheduled tribes and their percentage of MTFP sold to GCC is positive (r=0.086) and the relationship between the said variables is statistically independent.

Table-3.53 Category Of Activity And Percent Sold To Non GCC

category of activity	% sold to Non GCC			Total
	Up to 40	30-40	20-30	
Bamboo	1	16	6	23
	4.3%	69.6%	26.1%	100.0%
	6.2%	16.7%	15.4%	15.2%
Tussor	3	10	6	19
	15.8%	52.6%	31.6%	100.0%
	18.8%	10.4%	15.4%	12.6%
Honey	1	18	6	25
	4.0%	72.0%	24.0%	100.0%
	6.2%	18.8%	15.4%	16.6%
Brushwood	4	15	10	29
	13.8%	51.7%	34.5%	100.0%
	25.0%	15.6%	25.6%	19.2%
Wax	1	11	3	15
	6.7%	73.3%	20.0%	100.0%
	6.2%	11.5%	7.7%	9.9%
Tendu leaves	1	5	0	6
	16.7%	83.3%	.0%	100.0%
	6.2%	5.2%	.0%	4.0%
medicinal plants	2	5	3	10
	20.0%	50.0%	30.0%	100.0%
	12.5%	5.2%	7.7%	6.6%
Roots	3	7	3	13
	23.1%	53.8%	23.1%	100.0%
	18.8%	7.3%	7.7%	8.6%
Herbs	0	9	2	11
	.0%	81.8%	18.2%	100.0%
	.0%	9.4%	5.1%	7.3%
Total	16	96	39	151
	10.6%	63.6%	25.8%	100.0%
	100.0%	100.0%	100.0%	100.0%

Chi-Square=13.3, df=16, ρ=0.654, r=-0.081
Source: Field study

Table-3.53 shows that correlation between category of MTFP activity of scheduled tribes and their percentage of MTFP sold to Non GCC is negative (r=-0.081) and the relationship between the said variables is statistically independent.

Table-3.54 Category Of Activity And Employment

category of activity	Employment				Total
	Below 150	151-200	201-240	Above 240	
Bamboo	11	7	1	4	23
	47.8%	30.4%	4.3%	17.4%	100.0%
	14.5%	17.9%	4.8%	26.7%	15.2%
Tussor	8	5	4	2	19
	42.1%	26.3%	21.1%	10.5%	100.0%
	10.5%	12.8%	19.0%	13.3%	12.6%
Honey	12	4	7	2	25
	48.0%	16.0%	28.0%	8.0%	100.0%
	15.8%	10.3%	33.3%	13.3%	16.6%
Brushwood	13	8	4	4	29
	44.8%	27.6%	13.8%	13.8%	100.0%
	17.1%	20.5%	19.0%	26.7%	19.2%
Wax	8	5	1	1	15
	53.3%	33.3%	6.7%	6.7%	100.0%
	10.5%	12.8%	4.8%	6.7%	9.9%

Tendu leaves	4	1	0	1	6
	66.7%	16.7%	.0%	16.7%	100.0%
	5.3%	2.6%	.0%	6.7%	4.0%
medicinal plants	7	3	0	0	10
	70.0%	30.0%	.0%	.0%	100.0%
	9.2%	7.7%	.0%	.0%	6.6%
Roots	9	1	2	1	13
	69.2%	7.7%	15.4%	7.7%	100.0%
	11.8%	2.6%	9.5%	6.7%	8.6%
Herbs	4	5	2	0	11
	36.4%	45.5%	18.2%	.0%	100.0%
	5.3%	12.8%	9.5%	.0%	7.3%
Total	76	39	21	15	151
	50.3%	25.8%	13.9%	9.9%	100.0%
	100.0%	100.0%	100.0%	100.0%	100.0%

Chi-Square=21.2, df=24, ρ=0.631, r=-0.114

Table 3.54 presents the correlation between the categorized MTFP activities of scheduled tribes and their corresponding employment levels. The correlation coefficient for this relationship is negative (r = -0.114), indicating an inverse connection. Moreover, the statistical analysis reveals that the association between these variables is statistically independent.

Table-3.55 Category Of Activity And % Expenditure On Necessities

category of activity	% expenditure on necessities			Total
	Up to 90	80-90	70-80	
Bamboo	13	8	2	23
	56.5%	34.8%	8.7%	100.0%
	14.0%	16.3%	22.2%	15.2%
Tussor	10	8	1	19
	52.6%	42.1%	5.3%	100.0%
	10.8%	16.3%	11.1%	12.6%
Honey	14	9	2	25
	56.0%	36.0%	8.0%	100.0%
	15.1%	18.4%	22.2%	16.6%
Brushwood	18	9	2	29
	62.1%	31.0%	6.9%	100.0%
	19.4%	18.4%	22.2%	19.2%
Wax	10	5	0	15
	66.7%	33.3%	.0%	100.0%
	10.8%	10.2%	.0%	9.9%
Tendu leaves	5	1	0	6
	83.3%	16.7%	.0%	100.0%
	5.4%	2.0%	.0%	4.0%
medicinal plants	6	4	0	10
	60.0%	40.0%	.0%	100.0%
	6.5%	8.2%	.0%	6.6%
Roots	8	4	1	13
	61.5%	30.8%	7.7%	100.0%
	8.6%	8.2%	11.1%	8.6%
Herbs	9	1	1	11
	81.8%	9.1%	9.1%	100.0%
	9.7%	2.0%	11.1%	7.3%
Total	93	49	9	151
	61.6%	32.5%	6.0%	100.0%
	100.0%	100.0%	100.0%	100.0%

Chi-Square=7.6, df=16, ρ=0.961, r=-0.125
Source: Field study

Table-3.55 shows that correlation between category of MTFP activity of scheduled tribes and their percent of expenditure on necessities is negative (r=-0.125) and the relationship

Category Of Activity And Financial Development- Possession Of Insurance Policy

category of activity	Financial development-possession of insurance policy		Total
	Yes	No	
Bamboo	18	5	23
	78.3%	21.7%	100.0%
	17.1%	10.9%	15.2%
Tussor	12	7	19
	63.2%	36.8%	100.0%
	11.4%	15.2%	12.6%
Honey	16	9	25
	64.0%	36.0%	100.0%
	15.2%	19.6%	16.6%
Brushwood	19	10	29
	65.5%	34.5%	100.0%
	18.1%	21.7%	19.2%
Wax	9	6	15
	60.0%	40.0%	100.0%
	8.6%	13.0%	9.9%
Tendu leaves	6	0	6
	100.0%	.0%	100.0%
	5.7%	.0%	4.0%
medicinal plants	8	2	10
	80.0%	20.0%	100.0%
	7.6%	4.3%	6.6%
Roots	9	4	13
	69.2%	30.8%	100.0%
	8.6%	8.7%	8.6%
Herbs	8	3	11
	72.7%	27.3%	100.0%
	7.6%	6.5%	7.3%
Total	105	46	151
	69.5%	30.5%	100.0%
	100.0%	100.0%	100.0%

Chi-Square=5.7, df=8, ρ=0.690, r=-0.016
Source: Field study

Table-3.57 shows that correlation between category of MTFP activity of scheduled tribes and possession of an insurance policy as part of their financial development is negative (r=-0.016) and the relationship between the said variables is statistically independent.

Table-3.58 Category Of Activity And Credit Worthiness

category of activity	Credit worthiness			Total
	Low	Moderate	High	
Bamboo	13	8	2	23
	56.5%	34.8%	8.7%	100.0%
	14.4%	16.3%	16.7%	15.2%
Tussor	8	9	2	19
	42.1%	47.4%	10.5%	100.0%
	8.9%	18.4%	16.7%	12.6%
Honey	14	9	2	25
	56.0%	36.0%	8.0%	100.0%
	15.6%	18.4%	16.7%	16.6%
Brushwood	21	6	2	29
	72.4%	20.7%	6.9%	100.0%
	23.3%	12.2%	16.7%	19.2%
Wax	9	5	1	15
	60.0%	33.3%	6.7%	100.0%
	10.0%	10.2%	8.3%	9.9%
Tendu leaves	4	2	0	6
	66.7%	33.3%	.0%	100.0%
	4.4%	4.1%	.0%	4.0%
medicinal plants	6	3	1	10
	60.0%	30.0%	10.0%	100.0%
	6.7%	6.1%	8.3%	6.6%
Roots	9	4	0	13
	69.2%	30.8%	.0%	100.0%
	10.0%	8.2%	.0%	8.6%
Herbs	6	3	2	11

	54.5%	27.3%	18.2%	100.0%
	6.7%	6.1%	16.7%	7.3%
Total	90	49	12	151
	59.6%	32.5%	7.9%	100.0%
	100.0%	100.0%	100.0%	100.0%

Chi-Square=8.3, df=16, ρ=0.942, r=-0.083
Source: Field study

Table-3.58 shows that correlation between category of MTFP activity of scheduled tribes and their credit worthiness is negative (r=-0.083) and the relationship between the said variables is statistically independent.

Table-3.59 Category Of Activity And Knowledge And Awareness About MTFP

category of activity	Knowledge and awareness about MTFP			Total
	Low	Moderate	High	
Bamboo	13	8	2	23
	56.5%	34.8%	8.7%	100.0%
	16.0%	13.8%	16.7%	15.2%
Tussor	13	4	2	19
	68.4%	21.1%	10.5%	100.0%
	16.0%	6.9%	16.7%	12.6%
Honey	18	6	1	25
	72.0%	24.0%	4.0%	100.0%
	22.2%	10.3%	8.3%	16.6%
Brushwood	11	16	2	29
	37.9%	55.2%	6.9%	100.0%
	13.6%	27.6%	16.7%	19.2%
Wax	7	8	0	15
	46.7%	53.3%	.0%	100.0%
	8.6%	13.8%	.0%	9.9%
Tendu leaves	2	3	1	6
	33.3%	50.0%	16.7%	100.0%
	2.5%	5.2%	8.3%	4.0%
medicinal plants	4	5	1	10
	40.0%	50.0%	10.0%	100.0%
	4.9%	8.6%	8.3%	6.6%
Roots	8	3	2	13
	61.5%	23.1%	15.4%	100.0%
	9.9%	5.2%	16.7%	8.6%
Herbs	5	5	1	11
	45.5%	45.5%	9.1%	100.0%
	6.2%	8.6%	8.3%	7.3%
Total	81	58	12	151
	53.6%	38.4%	7.9%	100.0%
	100.0%	100.0%	100.0%	100.0%

Chi-Square=15.9, df=16, ρ=0.467, r=0.125
Source: Field study

Table-3.59 shows that correlation between category of MTFP activity of scheduled tribes and their knowledge and awareness about MTFP is positive (r=0.125) and the relationship between the said variables is statistically independent.

Table-3.60 Category Of Activity And Decision Making Abilities

category of activity	Decision making abilities			Total
	Low	Moderate	High	
Bamboo	11	9	3	23
	47.8%	39.1%	13.0%	100.0%
	12.2%	18.4%	25.0%	15.2%
Tussor	13	5	1	19
	68.4%	26.3%	5.3%	100.0%
	14.4%	10.2%	8.3%	12.6%
Honey	14	9	2	25
	56.0%	36.0%	8.0%	100.0%
	15.6%	18.4%	16.7%	16.6%
Brushwood	20	6	3	29
	69.0%	20.7%	10.3%	100.0%
	22.2%	12.2%	25.0%	19.2%
Wax	6	8	1	15
	40.0%	53.3%	6.7%	100.0%
	6.7%	16.3%	8.3%	9.9%
Tendu leaves	5	1	0	6
	83.3%	16.7%	.0%	100.0%
	5.6%	2.0%	.0%	4.0%
medicinal plants	5	4	1	10
	50.0%	40.0%	10.0%	100.0%
	5.6%	8.2%	8.3%	6.6%
Roots	9	4	0	13
	69.2%	30.8%	.0%	100.0%
	10.0%	8.2%	.0%	8.6%
Herbs	7	3	1	11
	63.6%	27.3%	9.1%	100.0%
	7.8%	6.1%	8.3%	7.3%
Total	90	49	12	151
	59.6%	32.5%	7.9%	100.0%
	100.0%	100.0%	100.0%	100.0%

Chi-Square=10.5, df=16, ρ=0.836, r=-0.062
Source: Field study

Table-3.60 shows that correlation between category of MTFP activity of scheduled tribes and their decision making abilities about MTFP is negative (r=-0.062) and the relationship between the said variables is statistically independent.

CONCLUSION

The study reveals several key findings regarding the Microfinance Tribal Empowerment Program (MTFP). The majority of participants, accounting for 61.6%, fall within the annual income range of 50,001 to 100,000 rupees. Similarly, approximately the same percentage, 61.6%, also experience surplus earnings between 20,001 and 40,000 rupees linked to the MTFP. Notably, 56.3% of the surveyed scheduled tribes have no savings. In terms of market distribution, the MTFP products are primarily sold to the GCC market (55.6%), with 30-40% being sold to non-GCC markets, a pattern evident among 63.6% of participants.

Turning to employment, more than half (50.3%) of the scheduled tribes engage in MTFP-related activities for fewer than 150 man-days per year. Moreover, for a significant portion (61.6%) of the scheduled tribes, over 90% of their essential expenditures can be attributed to income from MTFP-related activities. On the financial front, a notable 72.2% of scheduled tribes do not participate in chit subscriptions, indicating limited financial engagement in this aspect.

Regarding insurance coverage, a substantial proportion (69.5%) of scheduled tribes hold insurance policies, indicating a certain level of financial development. However, creditworthiness remains low for 59.6% of the surveyed tribes. The study also highlights that a considerable lack of awareness and understanding of MTFP as an empowerment tool is present among 53.6% of scheduled tribes. Similarly, 59.6% exhibit limited decision-making skills when it comes to recognizing the role of MTFP in their empowerment journey.

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