

Strengthening Tribal Livelihoods Through Development Funds: A NABARD Intervention Case Study in Nagaland

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Abstract: Tribal Development Fund (TDF) is one of NABARD's supported programmes aimed at improving the livelihood opportunities of tribal people through integrated farming approach. The tribal communities are the most underprivileged section of the Indian society. NABARD aims to uplift the tribal communities by improving the quality of life through better access to education, healthcare, drinking facilities and provision of other basic amenities. The study is based on Nagaland, a state in the North East Region (NER) of India where majority of the rural people are primarily dependent on agriculture as a source of livelihood. The paper is an attempt to study the impact of the TDF programme in improving the economic conditions of the tribal people in Nagaland. The study uses *t* - test to determine the intervention impact of the programme. Findings of the study conclude that there is visible improvement in the lives of the tribal people through TDF intervention programme of NABARD.

Keywords: Tribal Development Fund, livelihood opportunities, tribal, Nagaland, NABARD

1. Introduction

The National Bank for Agriculture and Rural Development (NABARD), as the apex institution for rural development in India has been playing a pivotal role in accelerating development of rural areas through their multiple interventions. The Tribal Development Fund (TDF) is a NABARD supported programme centered towards tribal farm families in the tribal dominated areas of the Indian region. Tribal areas are marked by distinct challenges such as geographical isolation, inaccessible roads and lack of basic infrastructural facilities. The tribal communities are the most underprivileged section of the Indian society. NABARD aims to uplift the tribal communities by improving the quality of life through better access to education, healthcare, drinking facilities and other basic amenities. It focuses on an integrated approach to bring holistic development through economic and social empowerment of the tribal families.

The Tribal Development Fund was set up under NABARD in 2003 - 04 out of its profits with a corpus fund of Rs 50 crore. The programme was set up with the aim of providing sustainable livelihoods for tribal families through an orchard - based farming system. The orchard - based farming forms the core component of the project, popularly known as the 'Wadi' project. As of 2021, non - wadi projects are also included under the sphere of TDF to include more participation of landless tribals to increase their income - generating opportunities. The non - wadi projects include apiculture, animal husbandry, sericulture and other agri - allied activities. The projects under TDF are implemented by partnering with State Government, Non - Government Organisations (NGOs) and corporate. The tribal families are provided with grant support up to `60, 000 for North Eastern

and Hilly regions and upto `50, 000 in other areas. As of 31st March 2022, NABARD has cumulatively sanctioned `2541.1 crore for 898 TDF projects and released `1802.3 crore, benefiting 5.84 lakhs tribal families all over India.

Wadi approach

Wadi means 'small orchard' covering one or two acres under NABARD's Tribal Development Programme aims to promote income generating opportunities for the tribal communities. The 'Wadi' model is multidimensional in its approach. In addition to the economic upliftment, it also aims to improve quality of life, health and hygiene, participation of women in development and social empowerment. Its approach is family - centric; directed towards enabling additional income and employment opportunities for the tribals. The objective of TDF is to implement sustainable livelihood practices for the tribal - dominated areas. The opportunities to earn additional income through Wadi participation can help to mitigate migration in large numbers to urban cities for want of employment. It would also help in breaking the vicious cycle of poverty. The wadi model has become a vital livelihood intervention for the tribal population.

Figure 1: Amount sanctioned and disbursed by NABARD (As on 31st March, 2023)

State (s)	Sanctioned (Cr INR)	Disbursed (Cr INR)	Families benefitted
A & N	3.43	2.56	1257
Andhra Pradesh	172.71	141.53	40420
Arunachal Pradesh	19.78	9.82	3331
Assam	46.97	29.42	8630
Bihar	83.20	48.49	18057
Chhattisgarh	247.36	190.65	58163
Gujarat	212.20	158.70	49380
Himachal Pradesh	22.36	15.55	3816

Jammu & Kashmir	11.95	5.36	1389
Jharkhand	169.56	121.74	35225
Karnataka	118.50	70.94	27599
Kerala	56.08	41.80	10751
Madhya Pradesh	320.09	207.84	77076
Maharashtra	198.07	160.90	49849
Manipur	15.08	9.82	2510
Meghalaya	23.16	19.43	4830
Mizoram	17.97	14.29	3550
Nagaland	29.61	23.39	6150
Odisha	255.06	154.78	55539
Rajasthan	198.70	152.81	51705
Sikkim	15.23	11.97	2877
Tamil Nadu	67.72	44.34	14116
Telangana	108.88	73.23	23982
Tripura	5.26	2.03	1000
Uttar Pradesh	104.82	74.25	20254
Uttarakhand	17.78	12.14	4445
West Bengal	157.08	120.64	32994
Dadra Nagar Haveli	3.13	1.77	

Source - State wise cumulative status of TDF projects as on 31st March, 2023

Tribal Development Fund in Nagaland

The present study determines NABARDs intervention impact through the TDF programme in improving the socio-economic conditions of the rural people from the hilly regions of Nagaland, located in the north east part of India. Traditionally, agriculture has been the main occupation for the farmers in the state and continues to depend primarily on agriculture as a source of livelihood. The rural population constitutes 71.14% of the total population, of which 60% is engaged in farming activities. As of 31st March 2022, 16 projects covering 5750 families have been undertaken under the NABARDs TDF project, providing a sustainable means of livelihood for the tribals in the state. NABARD's TDF footprint in the state began in 2009 with 3 projects under Peren, Tuensang and Dimapur districts covering 24 villages benefiting 1650 families. The TDF projects are implemented by various NGOs acting as the Project Implementing Agency (PIA) for project intervention. The *Wadi* houses significant crops grown according to the suitability of the project area. Some major crops grown in the state are underlined below:

<i>Major crops grown under Wadi</i>	Mango, apple, areca nut, kiwi, large cardamom, pineapple, gooseberry, banana, khasi mandarin, papaya, orange, litchi, naga king chilly, assam lemon, tree bean, neem, tomato, ginger, coconut, persimmon, peach, plum, tomatillo
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Table 1: Profile of Tribal Development Fund (TDF) as on 31st March, 2022

Districts	No of villages	Name of villages	No of farm families benefitted	Amount (lakh INR)
Dimapur	10	Tsuumma, Socunoma, Sirhi Angami, Jharnapani, Sirhima Kuki, Khaibung, Moava, Molvom, Bungsang, Razuphema	600	198.52
Phek	12	Chesezu, K Basa, K Bawe, Losami, L Khomi, M Khomi, U Khomi, Thenyizu Porba, Sakraba, Gidemi, Pholami	700	365.62
Kohima	3	Sedenyu, Thongsunyu, New Sendenyu	200	129.56
Peren	11	Khelma, B Nkio, Old Beisumpui, Beisumpuikam, Beisumpuiram, Ikiesingram, Nsenlo, Beisumlo, New Ngaulong, NewNkio, Beisumpuilo	350	157.196

Objectives of the study

- To study the impact of the TDF programme in income generation
- To study the impact of the TDF programme in improving the social and economic status

Hypothesis

There is no significant difference in the pre and post intervention impact

The annual income of the beneficiaries increased significantly after intervention

2. Materials and Methods

The study was conducted in 4 districts of Nagaland namely Kohima, Dimapur, Phek and Mokochung. A structured questionnaire was prepared for 238 respondents who are wadi beneficiaries of NABARD. The respondents were randomly selected from the four districts.

3. Results and Discussions

The data collected were classified, tabulated and analysed using appropriate statistical tools such as frequency distribution, t - Test for Paired two sample and correlation.

The results of data analysis are discussed as follows:

Table 2: Demographic Profile of Wadi beneficiaries

Particulars	Frequency	Percent
Sex		
Male	196	82.4
Female	42	17.6
Total	238	100
Age		
Less than 25	0	0
25 - 35	14	5.9
35 - 45	154	64.7
45 - 55	56	23.5
55 and more	14	5.9
Total	238	100
Marital status		
Married	210	88.2
Unmarried	28	11.8
Total	238	100
Size of family		

Less than 3	56	23.5
3 - 5	108	45.4
5 - 7	46	19.3
7 & above	28	11.8
Total	238	100
Educational qualification		
Under matriculate	0	0
Matriculate	56	23.5
10+2	154	64.7
Graduate & above	28	11.8
Total	238	100
Occupation		
Agriculture	56	23.5
Agriculture, Business/trader	112	47.1
Agriculture, Rural artisan	42	17.6
Agriculture, Service/Retired	14	5.9
Service/Retired	14	5.9
Total	238	100.0

Table 3: Benefited from the Wadi program

Sl.	Particulars	Frequency	Percent
1	Additional income	238	26.6
2	Increase in purchasing power	56	6.2
3	Savings habit	84	9.4
4	Improve in living standard	154	17.2
5	Access to healthcare	84	9.4
6	Reduce in migration	14	1.6
7	Respect and recognition	14	1.6
8	Improved family relations	210	23.4
9	Availability and sufficiency of food	42	4.6
	Total	896	100

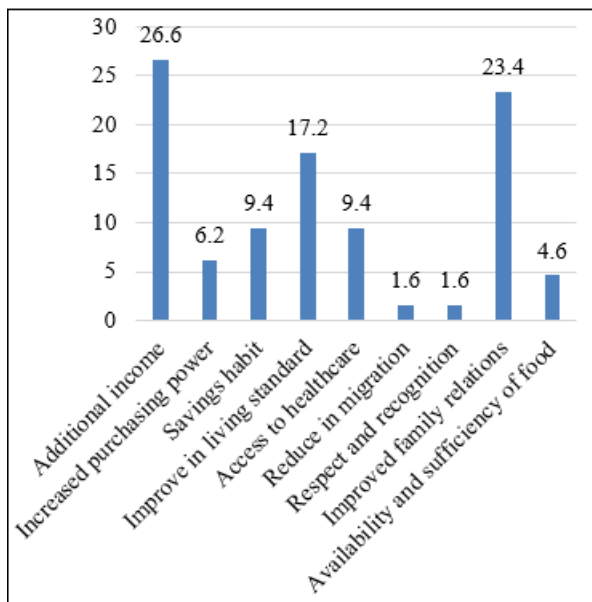


Figure 2: Benefited from Wadi programs

Table 5: Status of Annual income (before and after intervention)

Sl.	Particulars	Before		After	
		Frequency	Percent	Frequency	Percent
1	Below 50,000	10	4.2	0	0
2	50,000 - 1,00,000	192	80.7	145	60.9
3	1,00,000 - 1,50,000	27	11.3	75	31.5
4	1,50,000 - 2,00,000	9	3.8	18	7.6
5	Above 2,00,000	0	0.0	0	0.0
	Total	238	100.0	238	100.0

t value (2.19)
 P (T<=t) one - tail: 0.029
 Correlation (0.623)

The table above shows the annual income status of wadi beneficiaries before and after intervention. Results reveal the

Above table and figure shows benefits from the Wadi programs. Out of nine (9) different categories, majority of the response responded to additional income (26.60 per cent). It signifies wadi programs have made financial improvements for the beneficiaries. Further, it improves family relations (23.40 per cent) and living standard (17.20 per cent) of the people. Similarly, it improves access to healthcare (9.40 per cent). This reveals the wadi program improves the social and economic status of the respondents.

Table 4: t - Test: Paired Two Sample for Means on intervention impact (before and after)

Particulars	Intervention	
	Before	After
Mean	3.412	4.728
Variance	0.059	0.042
Pearson Correlation	0.539	
df	12	
t Stat	2.321	
P (T<=t) one - tail	0.000	
t Critical one - tail	1.685	
P (T<=t) two - tail	0.000	
t Critical two - tail	2.273	

The above table shows the t - test of intervention impact before and after related to total crops grown, creation of assets, literacy status of the family, participation in decision making and saving habit. The mean value of both category (before and after) intervention is 3.412 (before) and 4.728 (after) respectively. This reveals the intervention led to an improvement in all areas of crops grown, creation of assets and literacy status of the family. Further, due to intervention the participation in decision making and saving habits also improved. This reveals there is an improvement in socio - economic status of beneficiaries.

The P - value of t test is less than 1 percent which shows there is significant difference of intervention impact before and after. Since P - value between two is 0.000 (< 0.05), null hypothesis is rejected and alternative hypothesis is accepted i. e. 'There is a significant difference in the intervention impact pre and post'.

annual income of beneficiaries improved since the income slab of beneficiaries has improved. The t - test value of pre

and post improvement of annual income is significant (p value 0.029) and a positive correlation (0.623) exist between before and after intervention. Hence, intervention has made a positive impact in terms of increase in annual income. Hence, the null hypothesis '*The annual income of the beneficiaries increased significantly after intervention*' is accepted.

4. Conclusion

The Tribal Development Fund (TDF) was created by NABARD out of its profits for the year 2003 - 04 with an initial corpus fund of `50 crore. The projects are implemented by partnering with different agencies. The TDF programme has made a significant improvement in the life of the tribal people living in the rural areas. It has provided a source of income and livelihood generation. The initiative of NABARD is a significant step towards enhancing the quality of life of the tribals through its intervention. NABARD continues to play a developmental role in the farm sector through its varied promotional and developmental initiatives. With India as one of the major players in the agricultural market, more avenues can be explored to increase the role of agriculture in improving India's economy. More than half of the country's population is dependent on agriculture as a source of livelihood. It is also the major source of employment to the rural poor. The institutional support for agriculture has also been increasing over the years. With increased investments in the agricultural sector, the Government aims at fulfilling their goal of doubling farmers' income by 2022. The farmers of our country therefore play an instrumental role in making India one of the global players in the agricultural market.

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