

IMPACT OF TRIBAL DEVELOPMENT PROGRAMMES ON INCOME AND  
EMPLOYMENT GENERATION OF TRIBALS -A STUDY OF ANANTAPUR DISTRICT

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**Abstract**

*India has the second largest tribal population in the world next to African countries. Out of total population of India, schedule tribes (STs) found 8.6 per cent as per 2011 Census. The highest concentration of schedule tribes is found in North-East states. The framers of Indian Constitution were very much respectful towards the welfare and development of our indigenous tribal population. Tribes have multi-occupations like animal husbandry, beekeeping and cultivation of fruits. Indebtedness is a serious economic problem among the tribals in the state. The extent of indebtedness is aggravated by the various higher rates of interest charged by money lenders. They are unable to repay the loans. The tribals alienated their land to money lenders and become serfs and are frequently attach themselves as bonded laborers to the money lenders. To protect the interest of tribals, various regulative measures have been taken by the state and central governments. Andhra Pradesh Scheduled Tribes Cooperative Finance Corporation Limited., (TRICOR) was established and it should not be a lending agency and should act as facilitator by giving subsidy on the unit cost. TRICOR is implementing various economic support programmes to create additional employment and income for tribal development. The objective of the paper is to evaluate the economic support programmes on income, saving and employment generation among Lambada and Non-Lambada Tribes in Anantapur district. The paper used primary sources of data and the data have been collected by interview method. Multistage random sampling technique has been adopted for the study and used simple quantitative techniques such as percentages and chi-square test for analyzing the data. The study makes it clear that 70 percent of beneficiaries did not utilise the sanctioned financial assistance for which it was sanctioned. In addition to these, there was absolutely absence of monitoring the implementation of the tribal developmental schemes by the officials concerned at the district level and it is concluded that if the authorities concerned evince interest and solve the problems of the beneficiaries in the proper implementation of the tribal developmental schemes, undoubtedly it results in the improvement of income and employment aspects of the lambada and non-lambada tribes in the district*

**Key words:** *schedule tribes, Indian Constitution, Multi-occupations, Animal husbandry, Beekeeping, Cultivation, Indebtedness, Money lenders, TRICOR ,Loans, Subsidy, Income, Employment generation, Lambada Tribe, Non-Lambada Tribe, Financial assistance, Developmental schemes*

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**Introduction:** India has the second largest tribal population in the world next to African countries. Out of total population of India, STs found 8.6 per cent. The highest concentration of schedule tribes is found in North-East states. The framers of Indian constitution were very much respectful towards the welfare and development of our indigenous tribal population. Tribal

communities in the inaccessible regions continue to live in their own 'little world' struggling along against the elements of nature and depending largely on its boundary Tribes are at different phases of transition. Some tribes have dropped their practices of nomadism now and have largely settled as cultivators. Their mode of farming is no more shifting and unstable. They have combined the occupations like animal husbandry, beekeeping and cultivation of fruits. . Indebtedness is a serious economic problem among the tribal in the state. The extent of indebtedness is aggravated by the various rates of interest charged by money lenders. They are unable to repay the loans. The tribals alienated their land money lenders and become serfs and are frequently attach themselves as bonded laborers to the money lenders. According to sample study conducted by the Tribal Cultural Research and Training Institute, Hyderabad, in the Chintapalli block, Vishakhapatnam district 47 per cent of the total area under cultivation has been alienated to non-tribals. Tribals with surplus income have been in the practice of lending grains and occasionally cash on 100 per cent compound interest against security of land and occupy the land when the loan is not repaid by the debtor. To protect the interest of tribals on land various regulative measures have been taken by the state.

**Tribal Corporation:** Andhra Pradesh Scheduled Tribes Cooperative Finance Corporation Limited. (TRICOR) Hyderabad was established in October, 1976 under A.P. Cooperative societies Act 1964 with a share holding pattern of 51:49 per cent between the State and Central Government respectively. As per the Government policy decision, the APSTCFC (TRICOR) should not be a lending agency and should act as facilitator by giving 50% or Rs. 30,000/- whichever is less as subsidy on the unit cost from 2008-09 onwards.

**Objective:** To evaluate economic support programmes of TRICOR on the income, saving and employment generation among Lambada and Non-Lambada Tribes in Anantapur district

**Data :** The study is based on the primary data. The primary data have been collected by way of canvassing pre-tested interview schedule in the study area.

**Sample Design of the Study:** The study aimed to examine the progress achieved by both the tribal groups through the implementation of various tribal developmental programmes initiated and implemented by Tribal Corporation in the district. The district of Anantapur, for administrative purpose, is divided into three Revenue Divisions: Anantapur, Dharmavaram and

Penukonda; based on the ST population five mandals from each Revenue Division have selected for the purpose of field survey during the year 2009-10. The data have been collected by interview method. Multistage Random Sampling Technique has been adopted for the study. The main tribal sets that are found in the district are lambadas (70 %) and Non – lambada–Erukalas (29 %) and Yanadies (1%). The Three Revenue Divisions in the District of Anantapur have 63 Revenue Mandals. The study selected all the three Revenue Divisions covering, 5 Mandals under each Revenue Division and 10 villages under each Revenue Division have been sampled for the study. With regard to the size of the beneficiaries, based on the relative size of the population of lambadas and non-lambadas, 70 Lambada beneficiaries and 30 Non-lambada beneficiaries from each sampled Revenue Division have been randomly selected for the purpose of the study. Total 300 sample beneficiaries: 210 Lambada beneficiaries and 90 Non-Lambada beneficiaries;

**Tools used in the study:** The study has used simple quantitative techniques such as percentages and chi-square test for analyzing the data.

Table-1 Shows that Economic support schemes have been implemented by Tribal Corporation for the development of Tribes in Anantapur district.

**Table –1: TRICOR Schemes in Anantapur District**

<b>S. No</b>	<b>Sector/Scheme</b>
1	<b>Agriculture</b>
	Tractors
	Bullock and carts/tire carts
2	<b>Animal Husbandry</b>
	Milch Animals/Dairy
	Sheep
	Calf Rearing

S. No	Sector/Scheme
	Assistance under PasuKranthi (special project)
3	<b>Minor Irrigation</b>
	Bore wells
	Submersible Pump sets
	Pipe line
	Energisation
4	<b>Sericulture</b>
	Sericulture thirties
5	<b>ISB</b>
	Cloth Business
	Fruit Vending
	Basket Making
	General Store
	Diesel Auto
	Tent House
	Petty Trade
	Kirana
6	<b>Harticulture</b>
	Drip Irrigation
	Sprinklers
	Sweet Orange
	Papaya
7	Employment Generation & Skill Upgradation (Building Techniques by NAC, Hospitality, Fashion Technology, Bick Making etc)

Source: TRICOR action plans, Anantapur

**Table-2: Sex-wise Distribution of Beneficiaries**

Sex	No. of Respondents				Total	Percentage
	Lambada	Percentage	Non-lambada	Percentage		
Male	118	56.19	57	52.22	175	58.33
Female	92	43.81	33	36.67	125	41.67

<b>Total</b>	210	100.00	90	100.00	300	100.00
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The Chi-square value = 1.322449, The Chi-square Table Value = 3.841

**Note: 5 % level Of Significance**

**Source:** Field Survey data

The sex ratio of lambadas is 77.96 and the sex ratio of non-lambadas is 52.63. The table 5.2 shows that the contribution of male to the total population of lambadas is 56.19 per cent and 63.33 per cent for non-lambadas. On the other hand the contribution of female to the total population is 43.81 per cent in lambadas and 36.67 percent in non-lambadas. However, Chi-square statistic conforms that there is no significant difference between the sex ratio of lambadas and non-lambadas at 5 per cent level of significance.

**Table – 3: Distribution of Respondents by Age group**

S. No	Age group	No. of Respondents				Total	Percentage
		Lambada	Percentage	Non-lambada	Percentage		
1	15–25	14	6.67	2	2.22	16	5.33
2	25–35	30	14.28	9	10.00	39	13.00
3	35–45	102	48.57	48	53.33	150	50.00
4	45 and above	64	30.48	31	34.44	95	31.67
	<b>Total</b>	210	100.00	90	100.00	300	100.00

The Chi-square value = 3.822441, The Chi-square Table Value = 7.815

**Note: 5 % level of Significance**      **Source:** Field Survey data

The sample distribution of respondents based on their age group is shown in the table –5. The table shows that the highest number of respondents fell in the age group of 35–45 years, 48.58 per cent in the case of lambadas and 53.33 per cent in the case of non-lambadas. On the other hand the lowest number of respondents belongs to the age group of 15–25 years, 6.67 per cent in the case of lambada and only 2.22 per cent in the case of non-lambadas. The chi-square statistic shows that there is no significant difference between the distribution of respondents among lambadas and non-lambadas.

**Table-4: Scheme wise, Sector wise beneficiaries under Tribal Corporation Schemes**

S.No	Name of the Scheme	No. of the beneficiaries					
		Lambada	per centage	Non-lambada	per centage	total	per centage
<b>I</b>	<b>Animal Husbandry</b>						
1	Milch Animals	28	13.33	10	11.11	38	12.67
2	Sheep rearing	40	19.05	24	26.67	64	21.33
<b>II</b>	<b>Agriculture</b>		0.00		0.00		0.00

3	Bullocks carts /tyre carts	25	11.90	4	4.44	29	9.67
4	Tractor	3	1.43	1	1.11	4	1.33
<b>III</b>	<b>Industrial, Service and Business(ISB)</b>						
5	Basket making	0	0.00	23	25.56	23	7.67
6	Kirana/petty business	20	9.52	6	6.67	26	8.67
7	Lime burning	20	9.52	0	0.00	20	6.67
8	Diesel auto	4	1.90	2	2.22	6	2.00
<b>IV</b>	<b>Miner irrigation</b>						
9	Bore well	5	2.38		0.00	5	1.67
10	Submersible pump sets	10	4.76	4	4.44	14	4.67
11	Energisation	10	4.76	0	0.00	10	3.33
<b>V</b>	<b>Sericulture</b>	10	4.76		0.00	10	3.33
<b>VI</b>	<b>Horticulture</b>						
13	Drip irrigation	10	4.76	5	5.56	15	5.00
14	sprinklers	15	7.14	9	10.00	24	8.00
<b>VII</b>	<b>land development</b>	10	4.76	2	2.22	12	4.00
	<b>Total</b>	<b>210</b>	<b>100</b>	<b>90</b>	<b>100</b>	<b>300</b>	<b>100</b>

Source: Field Survey Data

**Table-5:**

**Distribution of total loan amount sanctioned by TRICOR under the government scheme**

S. No	Total Loan Amount (in Rs.)	No. of. Beneficiaries				Total	Per-centage
		Lambada	Per-centage	Non-lambada	Per-centage		
1	< 10000	20	9.5	15	16.7	35	11.7
2	10000-20000	130	61.9	48	53.3	178	59.3
3	20000-30000	34	16.2	18	20.0	52	17.3
4	30000-40000	10	4.8	6	6.7	16	5.3
5	40000 -2 lakh	16	7.6	3	3.3	19	6.3
	<b>Total</b>	<b>210</b>	<b>100.0</b>	<b>90</b>	<b>100.0</b>	<b>300</b>	<b>100.0</b>

The Chi-square value = 6.31831, The Chi-square Table Value = 9.488

**Note:** 5 % level of Significance

**Source:** Field Survey data

Nearly 12 per cent of the total beneficiaries (20 lambada and 15 non-lambada), each one, availed bank loan the tune of 10000 rupees, over 59 per cent of the total beneficiaries for sanctioned loans in the range of 10000-20000 rupees each, according to table-5.23. 17.3 per cent of the total beneficiaries availed loans in the range of 20000-30000 rupees each; its only 5 per cent of the beneficiaries come under the loan component of 30000-40000 rupees each and less

than 7 per cent of the beneficiaries availed loan up to rupees 2 lakh –for purchasing of tractors and diesel autos and a very few come under this category. It was only 8 per cent of the lambada and 3 per cent of the non–lambada have availed themselves of higher component of loan amount.

**Table–6: Family Income of the Respondents before and After Scheme Sanctioned**

Annul Income	No. of Families				Total	Percentage
	Lambada	Percentage	Non–lambada	Percentage		
<b>Before scheme</b>						
less than10000	105	50.00	50	55.56	155	51.67
10000 –20000	70	33.33	20	22.22	90	30.00
20000–30000	20	9.52	12	13.33	32	10.67
30000–40000	10	4.76	8	8.89	18	6.00
40000 and above	5	2.38	0	0.00	5	1.67
<b>Total</b>	<b>210</b>	<b>100.00</b>	<b>90</b>	<b>100.00</b>	<b>300</b>	<b>100.00</b>
The Chi–square value = 7.757296						
The Chi–square Table Value = 9.488						
<b>After Scheme</b>						
less than10000	75	35.71	22	24.44	97	32.33
10000 –20000	95	45.24	50	55.56	145	48.33
20000–30000	22	10.48	15	16.67	37	12.33
30000–40000	13	6.19	3	3.33	16	5.33
40000 and above	5	2.38	0	0.00	5	1.67
<b>Total</b>	<b>210</b>	<b>100.00</b>	<b>90</b>	<b>100.00</b>	<b>300</b>	<b>100.00</b>
The Chi–square value = 8.926909						
The Chi–square Table Value = 9.488						
The Chi–square value = 9.274421 (In Lambada Tribe –Before and After)						
The Chi–square value = 24.94603(In Non–Lambada Tribe– Before and after)						

**Note:** 5 % level of Significance, Source: Field Survey data

In order to know whether there is change in the income of the households before and after implementation of the economic support scheme by the TRICOR, Chi–square value has been calculated. To know the income difference of the households between lambada and non–lambada tribes before and after implementation the Tribal Developmental Schemes chi–square value has been calculated. In this case Chi–square calculated value (7.757) is less than Chi–square table value (9.488), implying the fact that there is a little difference income levels between lambada and non–lambada households before implementation of the economic support schemes. The calculated Chi–square value (8.926) is less than Chi–square table value (9.488), during and after implementation of tribal developmental schemes by the TRICOR. Here again the inference that

there exists little difference between lambada and non-lambada households in the respect of income generation after implementation of the schemes.

**Table-7: Distribution of Mandays employed before and after Availing the Scheme**

Mandays Employed	No. of Households					Per-centage
	Lambada	Per-centage	Non-lambada	Per-centage	Total	
<b>Before Scheme</b>						
0-100	62	29.52	30	33.33	92	30.67
100-200	78	37.14	40	44.44	118	39.33
200-300	50	23.81	15	16.67	65	21.67
300 and above	20	9.52	5	5.56	25	8.33
<b>Total</b>	<b>210</b>	<b>100.00</b>	<b>90</b>	<b>100.00</b>	<b>300</b>	<b>100.00</b>
The Chi-square value = 3.826043						
The Chi-square Table Value = 7.8151						
<b>After Scheme</b>						
0-100	32	15.24	20	22.22	52	17.33
100-200	86	40.95	49	54.44	135	45.00
200-300	63	30.00	16	17.78	79	26.34
300 and above	29	13.81	5	5.56	34	11.33
<b>Total</b>	<b>210</b>	<b>100.00</b>	<b>90</b>	<b>100.00</b>	<b>300</b>	<b>100.00</b>
The Chi-square value = 11.68235						
The Chi-square Table Value = 7.8151						
The Chi-square value = 13.11335 (In Lambada Tribe -Before and After)						
The Chi-square value = 2.94237 (In Non-Lambada Tribe- Before and after)						

**Note: 5 % level of significance**

**Source: Field Survey data**

In order to know whether there is a change in the man days employed of the households before and after the implementation of the economic support schemes by the TRICOR. Chi-square value has been calculated. To know the man days employed difference of the households between lambada and non-lambada tribes before implementation of the tribal development schemes Chi-square value has been calculated. In this case Chi-square calculated value (3.81) is less than the chi-square table value (7.815) implying the fact that there is no significant difference man days employed between lambada and non-lambada households before implementation of the economic support schemes. The calculated Chi-square value (11.68) is more than Chi-square table value (7.815) for the duration after the schemes implemented by TRICOR. Here the inference that exists there is a significant difference between lambada and



non-lambada households in respect of man days employed after the implementation of the schemes.

Now the intra-changes – changes in the man days employed both before and after the implementation of the schemes for lambada have been calculated. Here the calculated Chi-square value (13.11) greater than the Chi-square table value (7.815). Hence there is a significant difference in respect of mandays employed both before and after implementation of the schemes. Unlike the above the intra changes in man days employed for the non-lambada tribes before and after the tribal developmental schemes where calculated Chi-square value (2.94) is less than the Chi-square table value (7.815), implying the fact that there is no significant difference between of man days employed of non-lambadas of before and after the implementation of tribal developmental schemes by TRICOR.

**Table– 8: Distribution of Monthly Consumption expenditure by house holds**

S.No	Expenditure	Lambada	Percentage	Non– Lambada	Percentage
<b>Before Scheme</b>					
1	1000–2000	60	28.57	25	27.78
2	2000–3000	105	50.00	45	50.00
3	3000–4000	30	14.29	15	16.67
4	4000–5000	10	4.76	5	5.56
5	5000 and above	5	2.38	0	0.00
	<b>Total</b>	<b>210</b>	<b>100.00</b>	<b>90</b>	<b>100.00</b>
<b>After Scheme</b>					
1	1000–2000	45	21.43	14	15.56
2	2000–3000	112	53.33	46	51.11
3	3000–4000	35	16.67	20	22.22
4	4000–5000	12	5.71	8	8.89
5	5000 and above	6	2.86	2	2.22
	<b>Total</b>	<b>210</b>	<b>100.00</b>	<b>90</b>	<b>100.00</b>

**Note:** 5 % level of Significance

**Source:** Field Survey data

The picture obtains in respect of distribution of monthly expenditure by the tribal households after implementation of the schemes has been explained here under. There has been a decline in the know of households that spent consumption expenditure range between rupees 1000–2000 to 16 per cent (it was 28 per cent before implementation of the scheme). And households that incurred consumption expenditure in therange of rupees 4000–5000 per month stood at 9 per cent as against 8 per cent before the implementation of scheme.

**Table –9: Pattern of Savings Selected Lambada Households (Per month)**

Name of the Organisation	Amount of saving in rupees			Total	Percentage
	< 100	100-300	300–600		
<b>Before scheme</b>					
Self Help Groups	165	0	0	165	78.57
Banks	0	9	7	16	7.62
LIC	23	6	5	34	16.19
NGOs	40	0	0	40	19.05
Post office	15	8	0	23	10.95
<b>After Scheme</b>					
Self Help Groups	204	0	0	204	97.14
Banks	2	8	4	14	6.67
LIC	25	10	4	39	18.57
NGOs	52	0	0	52	24.76
Post office	14	6	0	20	9.52

**Source:** Field Survey Data

Pattern of saving by the sampled lambada households has been displayed in table–5.33.

The savings of the lambada deposited with self help groups, banks, LIC, NGOs and Post offices. Nearly 79 per cent of the lambadas households deposited savings with SHG before implementation of the schemes and it has gone up to 97 per cent after implementation of the schemes. 22 per cent lambada households saved with NGOs before implementation of scheme, and this has gone to 25 percent after the scheme implementation while there is a little difference in the percentage of savers banks, LIC, and post offices even before and after implementation of the study area.

**Table –10: Pattern of savings selected Non – lambada family respondents**

S.No	Name of the Organization	Amount of saving in rupees (per month)			Total	Per-centage
		less than 100	100–300	300–600		
	<b>Before scheme</b>					
1	Self Help Groups	65	0	0	65	72.22
2	Banks	2	0	1	3	3.33
3	LIC	3	6	0	9	10.00
4	NGOs	15	0	0	15	16.67
5	Post office	0	1	0	1	1.11

	After Scheme					
1	Self Help Groups	84	0	0	84	93.33
2	Banks	0	1	1	2	2.22
3	LIC	5	6	0	11	12.22
4	NGOs	27	0	0	27	30.00
5	Post office	1	2	0	2	2.22

**Source:** Field Survey

Nearly 72 percent of the non-lambadas households deposited savings with SHG before implementation of the schemes and it has gone up to 93 per cent after implementation of the schemes. 17 percent non-lambada households saved with NGOs before implementation of scheme, and this has gone to 30 percent after the scheme implementation while there is a little difference in the percentage of savers banks, LIC, and post offices even before and after implementation of the study area.

### Major findings

- ❖ As most of the beneficiaries (63%) belong to the age group of 25-45, it is inferred that they have enough physical strength and capability to carry out economically viable activities.
- ❖ 68 per cent of the Lambada households availed the loan under milch animals and sheep rearing, while it was only 38 per cent of non-lambada households.
- ❖ 9 percent of lambada households could get financial assistance for kirana shops and another 9 percent of lambada households for lime burning activity.
- ❖ Nearly 27 percent of non-lambada households availed financial assistance for sheep rearing and another 25% obtained financial assistance for basket making activity.
- ❖ Over 78 per cent of the lambada households and 73 per cent of the non-lambada households were sanctioned financial assistance by TRICOR in the range between Rs. 10,000 and Rs.30, 000.
- ❖ It is distressing to note that 32% of lambada households and 70% of non-lambada households sold out their assets to repay their loans.
- ❖ It is significant note that 36 percent of the lambada households and 77 per cent of non-lambada households had to bribe the officials concerned to get financial assistance.
- ❖ The income differentials before and after implementation of Tribal Developmental Schemes did not show any improvement among the lambada households but in case of non-lambadas significant improvement observed in the respect of income before and after implementation of tribal developmental schemes.
- ❖ There is a significant improvement in the mandays of employment among both lambada and non – lambada households after implementation of the schemes.

- ❖ The study reveals the fact that there is no significant difference in consumption pattern before and after implementation of tribal developmental schemes.
- ❖ The only striking feature that was observed after implementation of schemes that there has been an increase in expenditure by both the groups after implementation of the schemes in respect of education and health aspects.
- ❖ 79 percent of lambada households used to save under SHG scheme before the implementation of the tribal developmental schemes and this figure shot up to 97 per cent after the implementation of the tribal developmental schemes. While in the case of non-lambadas 72 per cent saved under SHGs before implementation of Tribal Developmental Schemes and it went up to 94 percent after implementation of the schemes.
- ❖ Only 13 per cent of the sample respondents expressed that there is higher improvement in their economic status after the implementation of the Tribal Developmental Schemes and 40 per cent of the sample respondents opined that there was moderate improvement in their economic status after implementation tribal developmental schemes.
- ❖ More than 80 percent of lambada households and 87 per cent non-lambada households felt that the subsidy was not enough and both the groups of the tribes wanted that present subsidy component has to be increased at least by 20 % or 30%.
- ❖ 70 per cent of the beneficiaries did not utilized financial assistance for which it was sanctioned and more than 90 per cent of them felt and complained that financial assistance is too inadequate/insufficient.
- ❖ More than 72 per cent of beneficiaries said that tribal developmental schemes did not provide them employment all through the year and did not prevent them from migration to urban areas in search of gainful employment.
- ❖ More than 72 per cent of beneficiaries felt that tribal developmental schemes were not asset-creating in nature.

## **Conclusion**

The study makes it clear that 70 percent of beneficiaries did not utilise the sanctioned financial assistance for which it was sanctioned due to lack of required skills and it was only 30 per cent of them could utilize the financial assistance for purpose for which it was sanctioned. This is the chief reason for the failure of the tribal developmental schemes. In addition to these, there was absolutely absence of monitoring the implementation of the tribal developmental schemes by the officials concerned at the district level. It is, therefore, concluded that the TRICOR has to impart skills before extending financial assistance to the tribes and for the success of those schemes the authorities have to ensure proper monitoring process, in addition to enhancing financial assistance and subsidy component as intensely desired by majority of the

beneficiaries of both the groups of the tribes. 36% of lambada and 77% of Non-lambada beneficiaries reported to have bribed the officials & bankers to get financial assistance. This need to be immediately curbed as it goes a long way in the improvement of the socio-economic conditions of the tribes in the study area. Thus, it is finally concluded that if the authorities concerned evince interest on monitoring and solve the problems of the beneficiaries in the proper implementation of the tribal developmental schemes, undoubtedly it results in the improvement of income and employment aspects of the lambada and non-lambada tribes in the district.

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