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Anang Prakashan

E-mail: anangprakashan@gmail.com

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Microfinance as a tool for Development and Upliftment of Tribes in India

Dr. Manpreet Arora¹

Dr Rita²

Mr. Purshottam³

Introduction

The tribal communities operate on the basis of certain human qualities like feeling of concern for others and social well being of all. They operate on the mutual feeling of concern and comradely. That is why at one point of time Britishers adopted the policy of isolation and kept the tribal people away from the mainstream Indian life. Various schemes from time to time have been used separately for tribes in India. The Scheduled District Act of 1874, then Government of India Act 1919 and 1935, were some of the laws where again the administration of tribes were kept separate. In the post independence period initially tribal development was pursued as a strategy of comprehensive rural development. Therefore community Development programme was launched in 1952. The third five year plan also provided serious provisions like developing Tribal Development Blocks for the development and upliftment of tribes. But these Development Blocks also could not provide the desired results. Subsequently, Special Tribal Development Agencies were set up in certain states. But they were also confined to agriculture and allied sectors only. After this also, various committees were formed now and then and certain Tribal Sub Plans were formulated to achieve balanced development. Modified area development approach for primitive Tribal⁴ groups was conceived