

# Tribal Community :

society, Literature, Art and Identity



Edited by  
Satish Ganjoo  
Ravi Kumar Goan



ISBN : 973-93-30345-95-1

**Anang Prakashan**

E-mail: [anangprakashan@gmail.com](mailto:anangprakashan@gmail.com)

Mob.: 09350563707

© : Editor

Edition : 2013

Price : ₹ 495

ANANG PRAKASHN, B-107/1, Gali Mandir Wali, Near Rubber  
Factory, North Ghonda, Delhi-110053;  
**Type Setter** : Ankur Computers, Delhi-53;  
**Printers** : Rajauria Printers, Delhi-32

- |     |  |     |
|-----|--|-----|
| 10. | Politics, Hegemony and Adivasi Resistance in<br>Hansda Sowvendra Shekhar's <i>Adivasi Will Not<br/>Dance</i><br><i>Kuldeep Raj Sharma</i>                                      | 121 |
| 11. | Unraveling Tribal Culture, Hierarchy and<br>Resistance in Gopinath Mohanty's <i>Paraja</i><br><i>Archana Thakur and Prakash Kumar Meher</i>                                    | 130 |
| 12. | Facing Stereotypes and Struggle for Identity: A<br>Study of Hansda Sowvendra Shekhar's <i>The<br/>Mysterious Ailment of Rupi Baskey</i><br><i>Surender Kumar</i>               | 142 |
| 13. | Voicing the Marginalized: A Subaltern reading<br>of Ranendera's <i>Lords of The Global Village</i><br><i>Jaspreet Singh</i>  | 149 |
| 14. | Power and Domination: The Representation<br>of Female deities in the folktales of Kinnauri<br>Tribe (HP)<br><i>Neetika</i>   | 164 |
| 15. | A Saga of Migration and Multiple<br>displacements and resistance: The Labourer<br>Women of Dumka Tribe in Jaiwanti Dimri's<br><i>To Surju, With Love</i><br><i>Sunil Kamal</i> | 174 |
| 16. | Socio-cultural life and Condition of Woman<br>in Meena Tribe: A study of Hari Ram Meena's<br><i>When Arrows Were Heated Up</i><br><i>Rohitashv Yadav</i>                       | 180 |
| 17. | Microfinance as a tool for Development and<br>Upliftment of Tribes in India<br><i>Dr. Manpreet Arora, Dr Rita, Mr. Purshottam</i>  | 186 |
| 18. | Impact of Globalization on Tribes of Lahaul<br>& Spiti District<br><i>Mr. Purshottam, Dr Rita, Dr. Manpreet Arora</i>  | 197 |



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

Dr. Manpreet Arora<sup>1</sup>

Dr Rita<sup>2</sup>

Mr. Purshottam<sup>3</sup>

## 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 Tribal groups was conceived