



## **Empowering Himachal Pradesh Tribes: Constitutional Safeguards and Development Initiatives**

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**Abstract:** *The Constitutional provisions, policies, and programs for the amelioration of tribes in Himachal Pradesh have been pivotal in addressing the socio-economic and cultural needs of the tribal communities in the region. The Tribal areas are very remote and inaccessible having tough, mountainous terrain and inhospitable climatic conditions, thus involving high cost of infrastructural development and harsh living conditions. This paper offers an overview of the initiatives undertaken to uplift these marginalized groups.*

*Constitutional safeguards such as the Fifth Schedule and Article 244(1) have provided a framework for protecting the rights of tribal communities in Himachal Pradesh. The state government has implemented various policies and programs specifically tailored for the development of these tribes. One of the significant initiatives has been the implementation of the Tribal Sub-Plan (TSP), ensuring a designated budget for tribal development.*

**Keywords:** Tribes, Government, Provisions, Himachal Pradesh

### **1.1 Constitutional Provisions for the Scheduled Tribes (STs)**

The provisions in the Constitution make it incumbent on the State to “take care” of STs.<sup>1</sup>

#### **(i) Social: Equality before Law (Article 14)**

The State to make special provisions for the advancement of any socially and educationally backward classes of citizens or for the Scheduled Castes and the Scheduled Tribes [Article 15(4)]

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1 Niranjana Pani and Jitendra Sahoo, 2008. *Tribal Development*. New Delhi: Mahamaya Publishing House, pp. 15-48.

Equality of opportunity for all citizens in matters relating to employment or appointment to any office under the State (**Article 16**)

The State to take provisions in matters of promotion to any class or classes of posts in the services in favour of the Scheduled Castes and the Scheduled Tribes (**Article 16 (4A)**).

A National Commission for Scheduled Caste and Scheduled Tribes to investigate, monitor and evaluate all matters relating to the Constitutional safeguards provided for the Scheduled Castes and the Scheduled Tribes (**Article 338**).<sup>2</sup>

Appointment of a Commission to report on the administration of the Scheduled Areas and the welfare of the Scheduled Tribes in the States (**Article 339**).

Appointment of Commission to investigate the conditions of socially and educationally backward classes and the difficulties under which they labour and to make recommendations to remove such difficulties and to improve their conditions (**Article 340**).

To specify the Tribes or Tribal communities to be Scheduled Tribes (**Article 342**).

**(ii) ECONOMIC:** The State to promote with special care the educational and economic interests of the weaker sections of the people, and in particular, of the Scheduled Castes and the Scheduled Tribes and protect them from social injustice and all forms of exploitation (**Article 46**).

Grant-in-aid from the Consolidated Fund of India each year for promoting the welfare of the Scheduled Tribes and administration of Scheduled Areas [**Article 275(1)**].

The claims of the members of the Scheduled Tribes in the appointments to services and posts in connection with the affairs of the Union or of a State to be taken into consideration consistent with the maintenance of efficiency of administration [**Article 335**].

**(iii) POLITICAL:** Through the Fifth Schedule, the administration and control of Scheduled Areas and the Scheduled Tribes in any State, other than the States of Assam, Meghalaya, Tripura and Mizoram by ensuring submission of Annual Report by the Governors to the President of India regarding the Administration of the Scheduled Areas and setting up of a Tribal Advisory Council to advise on such matters pertaining to the welfare and advancement of the Scheduled Tribes [**Article 244 (1)**].

Special provisions through the Sixth Schedule for the administration of Tribal Areas in the States of Assam, Meghalaya, Tripura and Mizoram by designating certain tribal areas as

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2 Renu Jatana and Sweta Waldia, 2009. *Tribal Development Programmes*. New Delhi: Mahamaya Publishing House.

Autonomous Districts and Autonomous Regions and also by constituting District Councils, Autonomous Councils and Regional Councils [**Article 244 (21)**].

Reservation of seats for the Scheduled Castes and the Scheduled Tribes in the House of the People [**Article 330**].<sup>3</sup>

Reservation of seats for the Scheduled Castes and the Scheduled Tribes in the Legislative Assemblies of the States [**Article 332**].

Reservation of seats for the Scheduled Castes and the Scheduled Tribes in every Panchayat [**Article 243D**].

Extension of the **73rd and 74th Amendments** of the Constitution to the Scheduled Areas through the Panchayats [**Extension to the Scheduled Areas**] Act. 1996 to ensure effective participation of the tribals in the process of planning and decision-making.”<sup>4</sup>

## **1.2 The advantages of Scheduled Areas are:**

The criteria for declaring any area as a “Scheduled Area” under the Fifth Schedule are: (a) Preponderance of tribal population, (b) Compactness and reasonable size of the area, (c) A viable administrative entity such as a district, block or taluk, and (d) Economic backwardness of the area as compared to neighbouring areas. <sup>5</sup> The specification of “Scheduled Areas” in relation to a State is by a notified order of the President, after consultation with the State Governments concerned. The same applies for altering, increasing, decreasing incorporating new areas, or rescinding any orders relating to “Scheduled Areas”.<sup>6</sup>

The Governor of a state, which has Scheduled Areas, is empowered to make regulations in respect of the following: <sup>7</sup>

1. Prohibit or restrict transfer of land from tribal people.
2. Regulate the business of money-lending to the members of Scheduled Tribes.
  - (a) In making any such regulation, the Governor may repeal or amend any Act of Parliament or of the Legislature of the State, which is applicable to the area in question.
  - (b) The Governor may by public notification direct that any particular Act of Parliament or of the Legislature of the State, shall not apply to a Scheduled

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3 Niranjan Pani and Jitendra Sahoo, 2008. *Tribal Development*, New Delhi: Mahamaya Publishing House, pp. 48-90.

4 Constitutional Provisions are also referred from Constitution of India.

5 Annual Report, 2011-12. Ministry of Tribal Affairs, Government of India.

6 <http://tribal.nic.in/writereaddata/mainlinkFile/File723.pdf>

7 <http://www.commonlii.org/in/legis/const/2004/14.html> (retrieved on 10/05/ 2012)

Area or any part thereof in the State or shall apply to such area subject to such exceptions and modifications as he may specify.<sup>8</sup>

- (c) The Governor of a State having Scheduled Area therein, shall annually, or whenever so required by the President of India, make a report to the President regarding the administration of the Scheduled Area in that State and the executive power of the Union shall extend to the giving of directions of the State as to the administration of the said area. (d) Tribes Advisory Council (TAC) shall be established in States having Scheduled Areas. The role of TAC is to advise the State Government on matters pertaining to the welfare and advancement of the Scheduled Tribes in the State as may be referred to it by the Governor. The TAC will consist of not more than twenty members of whom about  $\frac{3}{4}$  are from STMLAs. (The TAC may also be established in any State having Scheduled Tribes but not Scheduled Areas on the direction of the President of India. (e) The Provisions of the Panchayats (Extension to Scheduled Areas) Act, 1996 (PESA), vide which the provisions of Panchayats, contained in Part IX of the Constitution, were extended to Scheduled Areas, also contain special provisions for the benefit of Scheduled Tribes.<sup>9</sup>

With the formation of the Ministry of Tribal Affairs in 1999, tribal development has been given a special focus and a number of programmes and policy initiatives are currently in operation, with a view to ensure economic development of the STs.<sup>10</sup>

### **1.3 Schemes for Tribal Development**

#### **An Overview of Schemes/Programmes for Scheduled Tribes<sup>11</sup>**

**Table 1.1**

<b>S. No.</b>	<b>Name of Schemes/ Programmes</b>	<b>Objectives</b>
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8 Anupam Hazara, *Status of Tribals In India: An Analysis*, Kurukshetra, Vol. 59, No. 1, November 2010, p. 12.

9 India 2013, Ministry of Information and Broadcasting, Government of India, pp. 1001-1006.

10 P.K. Padhy. 2004. "Economic Empowerment of Scheduled Tribes" in Bansi Ram (et al.). *Himalayan Culture, Education and Tribal Development*. Delhi: p.130.

11 Schemes for Tribal Development Handbook.2013-14.Ministry of Tribal Affairs Government of India.

1.	Grant-in-aid NGOs for ST Coaching & allied scheme and award service exemplary	To provide coaching to ST candidates through pre-examination training Centers for preparing them to compete in civil service and competitive examinations
2.	Vocational Training Centers in Tribal Areas	To provide skill upgradation training to tribal youths for better employment avenue
3.	Educational Complex in low literacy pockets	To impart both formal and vocational education to tribal girls in rural areas where the literacy rate is very low
4.	Investments/Price support to TRIFED	To provide remunerative price to Minor Forest Produce (MFP) and Surplus Agricultural Produce (SAP) of STs
5.	Grant-in-Aid to STDs for MFPs	Financial support for STDC to increase the quantum of MFPs and for setting up of Warehousing facilities
6.	Village Grain Banks	Establishment of storage of food grains as safety net against starvation deaths of STs living in remote belts
7.	Development of Primitive Tribal Groups (PTGs)	Protection, survival and development of PTGs spread over in 15 State/Uts
8.	Support National/Stat ST Finance Development Corporations	To accelerate economic and income generation development activities amongst STs whose annual income is below double the poverty line.
9.	Promotion of Tribal Culture	Promotion/preservation of Tribal art and Culture
10.	Rajiv Gandhi National Fellowship for ST students	To provide financial assistance for ST students for pursuing higher studies leading to M. Phil Ph. D.

11	Scheme of Post-Matric, Book banks & Upgradation of Merit of ST students	To provide text books to students pursuing higher education and to provide special and remedial coaching to ST students study in classes XI & XII
12	Girl Hostel & Boys Hostel for STs	To provide facilities to ensure more enrolments of tribal students in educational institutions
13	Ashram Schools in Tribal sub-Plan Areas	To promote education among STs living in remote areas
14	Research, Information & Mass Education, Tribal Festivals and other	To conduct action research, evaluation studies holding seminars/workshops, tribal museum, exhibition of artifacts on socio-economic development of tribals
15	Special Central Assistance (SCA) to TSP	To provide financial support to states/UTs for implementing family oriented income-generating activities STs living in below poverty line.
16.	G.I.A. under Article 275(1) of the Constitution	To meet the cost of development schemes/projects for promoting welfare of STs
17	Establishment of LAMPS	For providing integrated services such as credit, marketing, storage, distribution of consumer goods, etc. to the members.
18.	Job opportunity	Reservation of posts in Govt. Services.
19	Training-cum-production Centers & Subsidies	Development of Cottage & Small Scale Industries to provide employment.
20.	Concessions	Concessions were offered by Forest, Revenue, Excise Departments, etc.

*Source:* Handbook of Ministry of Tribal Affairs, Govt. of India.

**1.3.1 Central Sector Schemes under which 100% Assistance is given to States/UTs and Govt. of India Undertakings**

- i) Special Central Assistance (SCA) for Tribal Sub-Plan
- ii) Grants under First Provision to Article 275(1) of the Constitution

- iii) Grant-in-Aid to State Tribal Development Cooperative Corporations (STDCs)
- iv) Price Support Operations to TRIFED
- v) Investment in Share Capital of Tribal Cooperative Marketing Development Federation of India Limited (TRIFED)
- vi) Establishment of Grain Banks in Tribal Villages

**1.3.2 Centrally Sponsored Schemes under which matching (50:50) assistance is given to the States/UTs.**

- i) Construction of Girls Hostels for Scheduled Tribes
- ii) Construction of Boys Hostels for Scheduled Tribes
- iii) Establishment of Ashram Schools in Tribal Sub-Plan Area
- iv) Research and Training

**1.3.3 Central Sector Schemes under which 100% Assistance given to States /UTs and NGOs.**

- i) Vocational Training in Tribal Areas
- ii) Educational Complex in Low Literacy Pockets for Development of Women Literacy in Tribal Areas
- iii) Development of Primitive Tribal Groups (PTGs)

**1.4.4 Central Scheme under which 90 to 100 Percent assistance is given to voluntary organisations**

- i) Grant-in-aid to Voluntary Organisations working for the welfare of Scheduled Tribes

**1.5.5. Central Sector /Centrally Sponsored Schemes bifurcated from Ministry of Social Justice & Empowerment from 2000-2001.**

- i) Post Matric Scholarships to the Students belonging to Scheduled Tribes for studies in India
- ii) National Overseas Scholarship for ST candidates
- iii) Book Bank for Scheduled Tribe Students
- iv) Coaching and Allied Schemes for Scheduled Tribes
- v) Assistance to State Scheduled Tribe Development Corporations (STDCs)
- vi) Central Sector schemes of upgradation of merits of Scheduled Tribes students<sup>12</sup>

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12 Schemes for Tribal Development –Handbook, 2011.Ministry of Tribal Affairs Govt. of India.



### **1.6.1 Special Central Assistance to Tribal Sub Plan**

For accelerating the pace of economic development and to bridge the gap between the tribal and non-tribal areas as early as possible the Special Central Assistance to Tribal Sub-Plan has been extended by the Union Ministry of Home now Union Ministry of Tribal Affairs to the Govt. of India since 1977-78 as an additive to State Plan efforts of Tribal Development and thus constitutes part of the overall strategy of the tribal sub-plan.<sup>13</sup>

### **1.6.2. SCA is released for the economic development of the following**

Integrated Tribal Development Project (ITDP) area contiguous large area in which ST population is 50% or more out of a total population. Modified Area Development Approach (MADA) pockets identification of pockets containing 50% or more of ST population out of a total population of 10000 and above Clusters-identified pockets containing 50% or more ST Population out of a total population of 5000; Primitive; Tribes-identified isolated communities among the STs characterised by the low rate of population, pre-agricultural level of technology and extremely low levels of literacy (so far 75 Primitive Tribal Groups (PTGs) have been identified. Displaced tribal population outside (a),(b),(c) and (d) above.

### **1.6.3. So far as the procedural aspect is concerned, the guidelines are as follows:**

SCA is released to the States normally in three instalments and the entire amount is expected to be made available by the end of third quarter. The releases would be subject to the performance by the State Governments and the utilization of previously released funds.<sup>14</sup>

## **1.7 SCHEME OF GRANT-IN-AID TO VOLUNTARY ORGANISATIONS WORKING FOR THE WELFARE OF SCHEDULED TRIBES**

(with effect from 1<sup>st</sup> April 2008) The prime objective of the scheme is to enhance the reach of welfare schemes of Government and fill the gaps in service deficient tribal areas, in the sectors such as education, health, drinking water, agro-horticultural productivity, social security etc. through the efforts of voluntary organizations, and to provide an environment for socio-economic upliftment and overall development of the Scheduled Tribes (STs).<sup>15</sup>

**Table 1.2**

**Indicative categories of projects for which grants-in-aid may be considered under the scheme**

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13 Draft Annual Plan 20013-14, Planning Department of Himachal Pradesh, Shimla, pp. 180-186.

14 <http://tribal.nic.in/index2.asp?sublinkid=691&langid=1> retrieved on May, 2013.

15 <http://tribal.nic.in/writereaddata/mainlinkFile/File753.pdf>



S.No.	Sectors	Name of Projects
I	Education	1. Running/maintenance of Hostels in rented/owned buildings
		2. Running/maintenance of Non-residential School in rented/owned buildings
		3. Running/maintenance of Residential school(only where regular schools are not available) including schools for orphans in rented/owned buildings
		4. Sponsoring of 15 Tribal Girls from each of the North Eastern States viz. Assam, Meghalaya, Mizoram, Manipur, Nagaland, Tripura, Arunachal Pradesh, Sikkim, and from Andaman & Nicobar Islands and Lakshadweep in Banasthali Vidyapeeth, Banasthali, Rajasthan or any such reputed organization
		5. Running/maintenance of rural night school for tribal adult education in rented/owned buildings
		6. Training in agriculture and allied subjects
		7. Running/maintenance of Library in rented/owned buildings
II	Health, sanitation and malnutrition	8. Running/maintenance of Ten or more bedded hospitals(in multiple of ten)/dispensaries in rented/owned buildings
		9. Mobile Dispensary; Multi-service mobile units
		10. Preventive health and sanitation programme
		11. Drinking water programme
III	Employment and Livelihood related projects	12. Running/maintenance of Computer Training Centre (30 Trainees) as far as possible to be accredited by DOEACC of Ministry of Information & Technology or any other organization that may be indicated by the Ministry from time to time.
		13. Running/maintenance of training centres for employable skills (40-80 trainees) in rented/owned buildings
IV	Other projects	14. Running/maintenance of balwadi/creche centres (25 children at each centre) in rented/owned buildings

	15. Running/maintenance of old-age homes for tribals in rented/owned buildings
	16. Mobile Library-cum-Audio Visual Unit for awareness towards education, genetic diseases and AIDs etc.
	17. Involving school children in spreading awareness of entitlements under Government programmes in low literacy pockets; promoting preventive health & sanitation; agro-horticultural productivity, soil and water conservation etc.
	18. Any other innovative project for development of education, health, livelihood, income generation etc. which is not covered under any scheme of this Ministry.

*Source:* Ministry of Tribal Affairs, Govt. of India.

## **1.8. Schematic Planning Process for Tribes of Himachal Pradesh**

### **1.8.1 Tribal Area Sub-Plan in Himachal Pradesh**

The concept of tribal sub plan was adopted in the state, as elsewhere, from the beginning of the 5th Five Year Plan, i.e. 1974-75. As per State planning policy of the Government, 9% of the total State Plan outlay is earmarked for Tribal Sub Plan every year. The State Planning Department communicates 9% ceiling of State Plan outlays to the Tribal Development Department who in turn allocates outlays to each ITDP viz. Kinnaur, Lahaul, Spiti, Pangi and Bharmour on the basis of pre-determined formula based on 20% area, 40% population and 40% relative backwardness of area which works out as under:

**Table 1.3**  
**Allocation of Outlays to each ITDP**

1.	Kinnaur	30%
2.	Lahaul	18%
3.	Spiti	16%
4.	Pangi	17%
5.	Bharmour	19%
	<b>Total</b>	<b>100%</b>

*Source:* Annual Plan 2013-14, Himachal Pradesh.

Each ITDP has its own priorities and allocates funds only to those schemes/works which are relevant to the area. On the basis of above allocations each ITDP prepares its own Plan in consultation with the concerned Project Advisory Committee headed by the respective Hon'ble MLA of the area. The Tribal-Sub Plan prepared on the recommendation of Project Advisory Committee is compiled by the Tribal Development Department at Headquarters and is finally dovetailed the same in the main tribal sub-plan in consultation with the Heads of concerned departments. The practice of planning process from top to bottom exercise has been reversed and the decentralized planning process Integrated Tribal Development Project as a planning unit has been started. As such the formulation and implementation of Tribal Sub-Plan has been made need-based, more practical and result oriented.<sup>16</sup>

### **1.8.2 Modified Area Development Approach:**

The ambit of Tribal Sub-Plan was widened in the SIXTH FIVE YEAR PLAN and Modified Area Development Approach (MADA) was adopted to cover smaller areas of tribal concentration having 10000 population of which 50% or more were tribals. The two pockets in Chamba and Bhatiyat Blocks of the District Chamba were identified in the State in 1981-82 and separate funds are being earmarked by the Govt. of India for these tribal pockets under Special Central Assistance.

### **1.8.3 Cluster and Dispersed Tribes {Other than Tribal Areas(OTA)}**

After removing the geographical restrictions for Gaddi and Gujjar communities in 2003, the population of tribals in non-tribal areas has almost doubled. Till February, 1987 Tribal Sub-Plan strategy was applicable to the Scheduled Areas and Modified Area Development Approach. During the seventh Five Year Plan, the Tribal Sub-Plan Strategy was further extended to cover all tribals living outside the Scheduled Area and MADA for beneficiary oriented programmes. The funds for benefits of these dispersed tribes are being separately earmarked by the Govt. of India out of Special Central Assistance.<sup>17</sup>

### **1.8.4 Creation of Sub- Cadre for Remote and Tribal Areas**

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16 Annual Tribal Sub-Plan, 2011-12, Tribal Development Department, Himachal Pradesh, pp. 7-8.

17 12th Plan 2012-17 and Budget Linked Annual Plan 2013-14, Planning Department Government of Himachal Pradesh, p. 180.

In order to ensure the filling up of all vacant post, special direct recruitment and DPC against the vacant State Cadre posts and the District Cadre post in the tribal areas are being made under Difficult Area Sub-Cadre scheme.<sup>18</sup>

## **1.9 TRIBAL COOPERATIVE MARKETING DEVELOPMENT FEDERATION OF INDIA LIMITED**

The Tribal Cooperative Marketing Development Federation of India Limited (TRIFED) was set up by the Government of India in 1987, with the prime objective of providing marketing assistance and remunerative prices to ST communities for their minor forest produce and surplus agricultural produce and to wean them away from exploitative private traders and middlemen. The federation is a National level Cooperative apex body functioning under the Multi-State Cooperative Societies Act, 1984.<sup>19</sup> The authorized share capital of TRIFED is Rs. 100 crore and the paid up capital is Rs. 99.98 The Government of India's contribution is Rs. 99.75 crore and the balance of Rs. 0.23 crore has been contributed by other shareholders.<sup>20</sup>

### **1.10 Schemes for Scheduled Tribes/Scheduled Castes/Other Backward Classes and Minorities by Government Himachal Pradesh**

- i) **Subsidy for the Construction of Houses:** Construction of new house-Rs.48,500/-.
- ii) **Follow-up-Programme:** To provide tools for earning livelihood- Rs.11,000/-.
- iii) **Training and Proficiency in Computer Applications & Allied activities to the candidates belonging to Scheduled Castes/ Scheduled Castes/Other Backward Classes and Minorities:** To make them capable to get job in Government & Private Sector by training and proficiency in Computer Applications & Allied activities- Training Fee-Rs.1200/- Per Month, Scholarship During Training –Rs.1000/-Per Month, After Training for Proficiency Scholarship-Rs. 1500/-Per Month.
- iv) **Award for Intercaste Marriage** –To abolish untouchability and to encourage inter caste marriages: Rs. 25000/-.

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18 *Ibid.*, p. 184.

19 12th Plan 2012-17 and Budget Linked Annual Plan 2013-14, Planning Department Government of Himachal Pradesh, pp. 180-186.

20 India 2013, Ministry of Information and Broadcasting, Government of India, pp. 1004-1005.

- v) **Minor Works Scheme:** To reform the environmental condition of Scheduled Castes and Tribes locality of about 25 persons or 5-10 houses of the same – Construction of Metalled Roads/Streets/Naliyan/Sewerage/Pure Drinking Water provision/ construction of Wells/Bawadi- Rs 1,00,000/-.
- vi) **Gujjar Ashram School:** Provision for gujjar Children from age of 6-18 years: Free Hostel, Education and Food .
- vii) **Compensation to victims of atrocities belonging to SCs/STs:** Under Act 1989 Schedule 3 if FIR is lodged with the police : Upto Rs 25,000/- to 2,00,000/-.<sup>21</sup>

### **1.11 SCHEMES OF H.P. SCHEDULED CASTES AND SCHEDULED TRIBES DEVELOPMENT CORPORATION**

The Scheduled Caste/Scheduled Tribes Development Corporation was set up on 14.11.1979 for economic upliftment of SCs/STs with emphasis on those families who are living below poverty line. The Share Capital of the Corporation is contributed by the State and the Centre Governments in the ratio of 49:51.

#### **1.11.1 SCHEMES OF THE CORPORATION**

##### **(i) Swarojgar Yojna (Self-Employment Scheme)**

Under the Swarojgar Yojna i.e. Self Employment Scheme, the Corporation provides loan to the poor Scheduled Tribes families whose income is below the poverty line for setting up their income generating avocations. Under this scheme, the Corporation provides loans upto Rs. 50,000/- through commercial banks. The whole of the loan, whether from the Corporation or from the commercial banks is made available @ 4% rate of interest.

##### **(ii) Himswablamban Yojna (NSTFDC Schemes)**

For higher cost schemes, the cost of which exceeds Rs. 50,000/- the corporation provides loan to the Scheduled Tribes families in collaboration with the **National Scheduled Tribes Finance & Development** Corporation (NSTFDC). These loans are provided for purchase of various types of transport vehicles, agriculture implements, dairy farming, hotel-dhaba, Guest House and Cottage and Small Scale Industries. The loan for the project cost of which does not exceed Rs. 5.00 lacs is provided at the rate of 6% and the loan for the project cost of which exceeds Rs. 5.00 lacs, is made available @ 8% rate of interest.

##### **(iii) Interest Free Study Loan**

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21 Saar Sangrah of Schemes run by Department of Social Justice and Empowerment, Govt. of Himachal Pradesh.

The Interest Free Study Loan scheme was started in the year 1992-93. The Interest Free Study Loan is provided for post matric studies in approved technical/professional courses. The students whose family income is below Rs. 50,000/- per annum are eligible to avail loan under the scheme of “Interest Free Study Loan” from the Corporation. The maximum loan limit is Rs. 75,000/- for whole of the course and Rs. 15,000/- per year.

**(iv) Hast Shilp Vikas Yojna (Working Capital Assistance to artisans)**

The Hast Shilp Vikas Yojna was started in the year 1997-98. Under this scheme the Corporation provides working capital assistance to artisans. The artisans are required to form a group/society or association for availing working capital assistance from the Corporation. The Corporation provides working capital loan upto Rs. 5,000/- per artisan at 2% rate of interest per annum. The working capital assistance/loan is made available for two years and it is free of interest.

**(v) Laghu Vikray Kendra Yojna(Shop Shed Scheme)**

Under this scheme, the Corporation provides loan to the Municipal Committees/Notified Area Committees/Block Samities and Gram Panchayats in tribal areas for construction of shop/sheds at 4% rate of interest. Maximum loan is Rs. 50,000/- per shop/shed in difficult areas and under special circumstances, it is Rs. 60,000/-.<sup>22</sup>

- a) **Small Business Yojana (NSTFDC):** To meet the small Financial needs of the poor Scheduled Castes families to start small and petty business individually, the term loans assistance up to Rs 50,000/- is provided by the Corporation directly in collaboration with NSFDC
- b) **Small Business Yojana( NSTFDC) :** To meet the small Financial need of poor Scheduled Tribes families to start small and petty business individually, the term loans assistance up to Rs 50,000/- is provided by the Corporation directly in collaboration with NSTFDC.
- c) **Micro Credit Finance (MCF) :** Provide Loans up to Rs.25,000/- under Small Loan Scheme (In collaboration with National Corporation).

In conclusion, while Himachal Pradesh has made significant strides in implementing constitutional provisions, policies, and programs for the upliftment of tribes, concerted efforts

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22 Tribal Sub-Plan 2011-12, pp. 92-94.

focusing on comprehensive development, sustainable livelihoods, and preserving cultural heritage are essential to ensure holistic progress and inclusivity for these communities.

After the review of above mentioned schemes it is perceived from development point of view that the tribal economies are still undeveloped, agrarian and rural. Despite these efforts, challenges persist, including issues related to adequate resource allocation, infrastructural development in remote tribal areas, and ensuring the effective implementation of policies at the grassroots level. Addressing these challenges requires continued collaboration between the government, civil society organizations, and tribal communities themselves and above all awareness among the masses about these provisions.