

---

## PERCEPTIONS OF BENEFICIARIES TOWARDS INSTITUTIONAL FINANCE FOR TRIBAL DEVELOPMENT – A CASE STUDY

**\*Dr. M. Gangadhar**

**\*\*Dr Chinnapa**

---

### **Introduction:**

There are number of schemes and programmes, but also a number of agencies touching upon various facets of tribal life. Wide publicity is being given to the achievements in the field of tribal development by issuing press statements which have became a regular feature now. Typical Government press note on Tribal Development gives the number of individuals benefited under various sectors with details like loans and scholarships given, Hostels and Ashram Schools opened, number of houses constructed, etc. While making these claims the question about the perception of the tribals towards institutional finance for their development needs to be properly understood by the government and its agencies. The perception of tribals about the financial institutions is presented in this paper.

### **Meaning of Perception:**

Perception is the basic cognitive or physiological process. It is the chief mechanism by which people come to know about their surrounding milieu. Perception is the process of understanding the information received from the environment. It is the intellectual process through which a person selects the data from the environment, organizes it and obtains meaning from it. Perception is defined as “the process of selecting, organizing and interpreting or attaching meaning to events happening in environment”. According to Joseph Reitz, Perception includes “all those processes by which an individual receives information about his environment – seeking, hearing, feeling, testing and smelling.

### **Objectives of the Study:**

The following are the important objectives of the study “Perception of Beneficiaries towards Institutional Finance for Development of Tribal’s”:

1. To know the meaning of the term Perception.
2. To study the distribution of beneficiaries according to age, sex, occupation, ethicists, literacy, marital, income, sources of income, shelter and utility services.
3. To understand the perception of the beneficiaries about Government schemes.

### **Methodology of the Study:**

Beneficiaries are distributed according to the age, sex, occupation, ethnicity, education, marital status, income level, sources of income, nature of shelter, utility, health and economic status to know their perception about institutional finance provided by the government from the time to time. Three hundred beneficiaries are selected for this study among the revenue divisions. The structured schedule was administered to elicit the opinion of the respondents. Hundred beneficiaries were interviewed in each of the three revenue divisions namely, Nagarkurnool, Wanaparthy and Narayanpet. To evaluate their perception, simple averages and percentages were calculated. Nevertheless, depending on the necessity, the Chi-square, F-test and ANOVA have been used.

### **Distribution of Beneficiaries:**

The selected beneficiaries are distributed as follows:

**Age-wise Distribution:** This distribution is very much useful to know the perception of beneficiaries' according to their experience in the form of age. In general, it can be known that the perception of the beneficiaries below and above 40 years of age may not be the same relating the institutional finance. It can be expressed that the higher age group beneficiaries have more experience than the lower age group beneficiaries. The age-wise classification of beneficiaries is presented in the following table.

**Table-1: Age-wise Distribution of Beneficiaries**

Age (in years)	Nagarkurnool	Wanaparthi	Narayanpet	Total
18-25	5 (5.0%)	7 (7.0%)	4 (4.0%)	16 (5.3%)
26-35	15 (15.0%)	13 (13.0%)	16 (16.0%)	44 (14.7%)
36-45	45 (45.0%)	42 (42.0%)	40 (40.0%)	127 (42.3%)
46-55	30 (30.0%)	26 (26.0%)	32 (32.0%)	88 (29.3%)
56 and above	5 (5.00%)	12 (12.0%)	8 (8.0%)	25 (8.3%)
Total	100 (100.0%)	100 (100.0%)	100 (100.0%)	300 (100.0%)

Source: Compiled from the Questionnaire.

Table-1 indicates that the combination of age groups identified and interviewed from each revenue division of Mahaboobnagar district of Andhra Pradesh. The combination of age group indicates that the beneficiaries from 36-45 age groups are around 40 percent from each revenue division. In this study this age group plays an important role in expressing their opinion on the institutional finance. The next important role played by the age group of 46-55 and followed by the 26-35, 56 and above and 18-25.

**Sex-wise Distribution:** The constitution of India has guaranteed equality between men and women. This study also gives the importance to the women beneficiaries by including them in the sample selected from the three revenue divisions. The perception of men and women may differ significantly in general. Therefore, this type of grouping and classification of beneficiaries may tell us about the working and usefulness of the schemes introduced by the concerned departments in particular and government in general.

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

Name of the Mandal	Male	Female	Total
Nagarkurnool	74 (74.0%)	26 (26.0%)	100 (100.0%)
Wanaparthi	72 (72.0%)	28 (28.0%)	100 (100.0%)
Narayanpet	76 (76.0%)	24 (24.0%)	100 (100.0%)
Total	222 (74.0%)	78 (26.0%)	300 (100.0%)

Source: Compiled from the Questionnaire.

Out of the total 300 respondents, 222 (74%) are males and 78 (26%) are females. The statistical figures pertaining to revenue division's population of Nagarkurnool, Wanaparthi and Narayanpet indicates that the male and female population is approximately the ratio 70:30. Therefore, the men and women respondents selected from the three revenue divisions are in a similar ratio. Anyhow, based on this proportion the men respondents are more than the women respondents. The men respondents play an important role in expressing their perception about the institutional finance arranged by the relevant department for tribal development.

**Occupation-wise Distribution:** Broadly speaking various occupations can be classified into three categories, viz., primary, secondary and tertiary. Agriculture, forestry, animal husbandry, fishing, poultry farming, mining and quarrying are considered to be primary occupations. Manufacturing industries and small-scale and cottage industries are included in the secondary sector. Trade, transport, communication, banking, insurance, etc., are included in the tertiary sector. But in this study, we have classified the occupation of beneficiaries into two categories viz., traditional and non-traditional. Many tribal habitations are in the hilly and forest areas and they are dependent for majority of their activities on forests. Tribals continue to live in forest areas. Some of them survive only on the collection of Minor Forest Produce (MFPs). Collection of MFPs is included in the traditional category and the remaining activities are considered as the non-traditional.

**Table-3: Occupation of the Beneficiaries**

Name of the Mandal	Traditional	Non-traditional	Total
Nagarkurnool	41 (41.0%)	59 (59.0%)	100 (100.0%)
Wanaparthi	52 (52.0%)	48 (48.0%)	100 (100.0%)

Narayanpet	56 (56.0%)	44 (44.0%)	100 (100.0%)
Total	149 (49.6%)	151 (50.4%)	300 (100.0%)

Source: Compiled from the Questionnaire.

From the table-3, it can be drawn that the beneficiaries selected from the traditional and non-traditional category is more or less equally distributed. Out of 300 beneficiaries 149 (49.6%) are traditional and 151 are non-traditional. When we observe the distribution of beneficiaries in the Wanaparthi and Narayanpet division are more than traditional but in Nagarkurnool it is not true. Nagarkurnool division is more modern than the other revenue divisions. Therefore, we can say that the tribals' nature of work for their livelihood is changing from time to time. This is because of the enactment of the Forest Conservation Act 1980, their rights to collect MFPs and other forest produce has been restricted considerably. In view of this the National Forest Policy, 1988 stipulates that all agencies responsible for forest management should ensure that the tribal people are closely associated with the regeneration, plantation, development and harvesting of forests so as to provide them gainful employment. This gives the change of tribals' occupation from traditional to non-traditional category.

**Ethnic or Race-wise Distribution:** There are over 700 Scheduled Tribes notified under Article 342 of the Constitution of India, spread over different States and Union Territories of the country. Many tribes are present in more than one state. According to the 2001 census, the population of Scheduled Tribes in the country was 8.43 crore, which is 8.2% of the total population of the country and the tribal population in Andhra Pradesh is 5.96% of the total population of the state. The population of Scheduled Tribes has been on the increase since 1961. The beneficiaries covered in this study are Erukala, Lambada, Chenchu and Yanadi. These are highly populated scheduled tribes in the selected three revenue divisions of the Mahaboobnagar district and the same is presented in the following table.

**Table-4: Race-wise Distribution of Beneficiaries**

Name of the Caste	Nagarkurnool	Wanaparthi	Narayanpet	Total
Erukala	62 (62.0%)	58 (58.0%)	50 (50.0%)	170 (56.7%)
Lambada	35 (35.0%)	33 (33.0%)	32 (32.0%)	100 (33.3%)
Chenchu	2 (2.0%)	7 (7.0%)	11 (11.0%)	20 (6.7%)
Yanadi	1 (1.0%)	2 (2.0%)	7 (7.0%)	10 (3.3%)
Total	100 (100.0%)	100 (100.0%)	100 (100.0%)	300 (100.0%)
		df	Calculated Value	Table Value
X <sup>2</sup>		6	13.754	11.07

Source: Compiled from the Questionnaire.

Table-4 shows the ethnic group composition among the three revenue divisions. From this table it can be observed that the Erukala is the major ethnic group in the study. This is because of the population of Erukala is residing more in the northern revenue divisions of Mahaboobnagar district. Out of 300 beneficiaries 170 (56.7%) are from Erukala, 100 (33.3%) from Lambada, 20 (6.7%) from Chenchu and 10 (3.3%) from Yanadi. The greater number of respondents representing from Erukala and Lambada ethnic groups are from Nagarkurnool and Wanaparthi revenue divisions. But the highest number of Chenchu and Yanadi ethnic population is from Narayanpet revenue division. Therefore, in this study the Erukala and Lambada ethnic groups are to play an important role in the expression of their opinion about the institutional finance for the development of tribals. Further, to critically evaluate with Chi-Square test it can be found that there is a significant difference between races ethnic, when the table value is 11.071 and calculated value is 13.754.

**Literacy-wise Distribution:** Education can contribute significantly to tribal development in a variety of ways. By widening the horizons of knowledge of the tribals, it can enable them to overcome ignorance and superstitions. Adoption of new agricultural techniques and new methods of production is rendered easier if the tribal farmers and laborers are educated. Education can be oriented as to impart skills and attitudes useful in improving the quality of family life. In labor surplus economies like India, education can help rural tribals in acquiring skills to set up cottage industries on their own

so that the disguisedly unemployed tribals can be fruitfully employed in the villages / hamlets themselves. The literacy rate for the total population in India has increased from 52.2% to 65.38% during the period from 1991 to 2001 whereas the literacy rate among the scheduled tribes has increased from 29.62% to 47.10%. Among ST males literacy increased from 40.65% to 59.20% and among ST female literacy increased from 18.20% to 34.80% during the same period. The ST female literacy is lower by approximately 20% as compared to the overall female literacy of the general population.

**Table-5: Literacy-wise Distribution of Respondents**

Mandal	Illiterat e	Literat e	Total	Primar y	Seconda ry	Graduatio n	P.G.	Total
Nagarkurnool	68 (68.0%)	32 (32.0%)	100 (100.0%)	17 (53.1%)	6 (18.8%)	5 (15.6%)	4 (12.5%)	32 (100.0%)
Wanaparthi	78 (78.0%)	22 (22.0%)	100 (100.0%)	12 (54.5%)	5 (22.8%)	4 (18.2%)	1 (4.5%)	22 (100.0%)
Narayanpet	80 (80.0%)	20 (20.0%)	100 (100.0%)	17 (85.0%)	2 (10.0%)	1 (5.0%)	-	20 (100.0%)
Total	226 (75.3%)	74 (24.7%)	300 (100.0%)	46 (62.1%)	13 (17.6%)	10 (13.5%)	5 (6.8%)	74 (100.0%)

Source: Compiled from the Questionnaire.

Table-5 reveals the literacy level of tribals in the selected three revenue divisions of the Mahaboobnagar district. Out of 300 sample respondents 226 (75.3%) are illiterates and 74 (24.7%) are literates. The literacy rate of the selected tribals is less than the national general and tribal literacy rate. Hence, it can be concluded that the one forth of sample respondents are literates and the three fourth of them are illiterates. Perception of the illiterate respondents can play an important role in institutional finance for tribal development. Among the literates most of them are completed only the primary education and very few of them completed their under and post graduation. The highest number of illiterate respondents are found in the Narayanpet revenue division and followed by the Wanaparthi and Nagarkurnool revenue divisions. This trend indicates that the institutional finance arranged by various institutions may not be known to them because they are unable to read the news papers and understand the different announcements through the radio and television programmes. Therefore, the government has to initiate compulsory education to the children of the tribals in these three revenue divisions.

**Marital Status-wise Distribution:** Marital status explains the status of respondents in the society. Married men or women having maturity in understanding differ when we compare with the unmarried people. This type of categorization helps to know the perception of the respondents according to their marital status. This gives an indication of the success of different institutional financial arrangements in the past and changing requirements of respondents in the future expressed by the young respondents. The number of respondents distributed in the three revenue divisions according to their marital status is presented in the following table:

**Table-6: Marital Status-wise Distribution of Respondents**

Marital Status	Nagarkurnool	Wanaparthi	Narayanpet	Total
Married	72 (72.0%)	70 (70.0%)	74 (74.0%)	216 (72.0%)
Unmarried	4 (4.0%)	5 (5.0%)	6 (6.0%)	15 (5.0%)
Widow	14 (14.0%)	12 (12.0%)	10 (10.0%)	36 (12.0%)
Widower	10 (10.0%)	13 (13.0%)	10 (10.0%)	33 (11.0%)
Total	100 (100.0%)	100 100.0%)	100 (100.0%)	300 (10.0%)

Source: Compiled from the Questionnaire.

From the table-6, it can be observed that out of 300 respondents 216 (72%) are married, 15 (5%) are unmarried, 36 (12%) are widows and 33 (11%) are widowers; married respondents representing above 70% of the total respondents are selected from three revenue divisions; The second highest number of respondents reporting is from the widows in all the three regions; The third position occupied by the respondents are from widowers from the same revenue divisions; The lowest number of respondents is sampled from the category of unmarried respondents; The representation of respondents from each group showing the similar ranking in all the three revenue division; and finally, it can be concluded that the married respondents contribute to the expression of their perception about the different schemes introduce by the government from the time to time.

**Income-wise Distribution:** It is important to understand the impact of development exercise on the economic welfare of the tribal in a proper perspective. There are glaring income inequalities in India and these are increasing in recent years. The government is no longer serious about reducing income inequalities. Tribals are economically very poor compared to other communities in the country. However, the income generated by the tribals is from the traditional and non-traditional activities. The generated amount of income is grouped into various income intervals and the same is presented in the following table:

**Table-7: Income-wise Distribution of Respondents (Per month)**

Monthly Income	Nagarkurnool	Wanaparthi	Narayanpet	Total
Up to Rs.1500	26 (26.0%)	36 (36.0%)	51 (51.0%)	113 (37.7%)
Rs.1500 – Rs.3000	28 (28.0%)	34 (34.0%)	39 (39.0%)	101 (33.7%)
Rs.3000 – Rs.6000	32 (32.0%)	22 (22.0%)	8 (8.0%)	62 (20.6%)
Rs.6000 and Above	14 (14.0%)	8 (8.0%)	2 (2.0%)	24 (8.0%)
Total	100 (100.0%)	100 (100.0%)	100(100.0%)	300 (100.0%)
	<i>Df</i>	<i>Table Value</i>	<i>Calculated Value</i>	
$\chi^2$	6	12.591	28.695	

Source: Compiled from the Questionnaire.

Table-7 shows about the income-wise distribution of sample respondents from the selected three revenue divisions. Out of 300 respondents 113 (37.7%), 101 (33.7%), 62 (20.6%) and 24 (8%) are from income level of up to Rs.1,500, Rs.1,500 – Rs.3,000, Rs.3,000 – Rs.6,000 and Rs.6,000 and above respectively. Except Nagarkurnool, Wanaparthi and Narayanpet divisions are showing similar income distribution of respondents. Below Rs.3,000 income level of respondents are 214 (71%) and the 86 (29%) respondents are from the above Rs.3,000 income level. Hence, it can be concluded that the more number of respondents are having the less monthly income and this amount is not sufficient to meet the monthly expenditure of the respondents. Therefore, more amount of institutional fiancé is required to the tribals living in these selected three revenue divisions of the Mahaboobnagar district. The calculated Chi-Square Value is 28.695 and the table value is 12.591. There are significant differences in monthly earnings in the three revenue divisions of Mahaboobnagar district.

**Source-wise Income Distribution:** Income levels of the tribals are covered in the above discussion. But here we have to concentrate on the various sources of their income. For the purpose of study the sources of income are identified and classified into Traditional Occupation, Labour, Agriculture and Self Employment. This information is presented in the following table:

**Table-8: Source-wise Income Distribution of Respondents**

Source of Income	Nagarkurnool	Wanaparthi	Narayanpet	Total
Traditional Occupation	41 (41.0%)	52 (52.0%)	56 (56.0%)	149 (49.7%)
Labour	16 (16.0%)	26 (26.0%)	32 (32.0%)	74 (24.7%)
Agriculture	29 (29.0%)	18 (18.0%)	11 (11.0%)	58 (19.3%)
Self-Employment	14 (14.0%)	4 (4.0%)	1 (1.0%)	19 6.3%)
Total	100 (100.0%)	100 (100.0%)	100 (100.0%)	300 (100.0%)

Source: Compiled from the Questionnaire.

Table-8 represents the source-wise income distribution of sample respondents in the selected three revenue divisions of Nagarkurnool, Wanaparthi and Nayyanpet. Hundred respondents each from the above three revenue divisions are selected for the study. Half of the respondents' sources of income is from the traditional occupation and the remaining half of the respondents sources of income is from non-traditional activities like- labor, agriculture and self-employment. Among the non-traditional sources of income labor and agriculture put together contributing 44 percent and the remaining 6 percent is from self-employment. Hence, the number of tribal's is converting their traditional occupation to non-traditional because of the changing environment in the country.

**Shelter-wise Distribution:** After food and cloth another important necessity good is the shelter. Shelter is required by everyone to protect themselves from rain and sunshine. Tribal's required shelter to protect themselves from not only the rain and sunshine but also from the wild animals especially those who are living in the forests for their livelihood. The nature of shelter depends upon the income levels of tribals in the country as well as in the selected revenue divisions of the study. The nature of shelter of respondents of the study is categorized into Permanent / RCC, Temporary / Rent and Thatched. The same is presented in the following table for the purpose of study:

**Table-9: Shelter-wise Distribution of Respondents**

Type of shelter	Nagarkurnool	Wanaparthi	Nayyanpet	Total
Permanent/ RCC	25 (25.0%)	18 (18.0%)	12 (12.0%)	55 (18.3%)
Temporary/Rent	20 (20.0%)	16 (16.0%)	14 (14.0%)	50 (16.7%)
Thatched	55 (55.0%)	66 (66.0%)	74 (74.0%)	195 (65.0%)
Total	100 (100.0%)	100 (100.0%)	100 (100.0%)	300 (100.0%)

Source: Compiled from the Questionnaire.

Table-9 reveals that out of 300 respondents' 195 respondents have thatched shelters; only 55 respondents have the permanent shelter; the remaining 55 respondents have the temporary shelter; among the selected revenue divisions of Mahaboobnagar district, Nayyanpet revenue division respondents are very poor in comparison to the other two revenue divisions; with this background, it be suggested that the institutional finance is to be provided for the purpose of construction of permanent houses.

**Utility Services-wise Distribution:** Access to electricity is a basic amenity in today's context. Among the population segments, the coverage of electricity at household level varies significantly between scheduled castes / scheduled tribes and other households. At the national level, nearly 23 percent of scheduled tribes and 28 percent of scheduled caste households had access to electricity against 48 percent for other households in 1991. As per Census of India, if a household has access to drinking water supplied from a tap or a hand pump / tube well situated within or outside the premises, it is considered as having access of safe drinking water. Millions of people in the country suffer from water borne diseases on account of lack of access to safe drinking water. Proportion of households having access to safe drinking water was lower than the national average in Andhra Pradesh. In terms of population segments, the access to safe drinking water varies between the Scheduled Caste and Scheduled Tribes households. In case of Scheduled Tribes the access to safe drinking water is considerably lower. In this study we are also interested to know how many respondents have these utility services. For this purpose the collected data is presented in the following data.

**Table-10: Utility Services-wise Distribution of Respondents**

Name of the Revenue Division	Electricity Facility			Water Facility		
	Yes	No	Total	No	Yes	Total
Nagarkurnool	66 (66%)	34 (34%)	100 (100%)	42 (42%)	58 (58%)	100 (100%)
Wanaparthi	51 (51%)	49 (49%)	100 (100%)	30 (30%)	70 (70%)	100 (100%)
Nayyanpet	42	58	100	16	84	100

	(42%)	(58%)	(100%)	(16%)	(84%)	(100%)
Total	159 (53%)	141 (47%)	300 (100%)	88 (29%)	212 (71%)	300 (100%)
	<i>df</i>	<i>Table Value</i>	<i>Calculated Value</i>	<i>df</i>	<i>Table Value</i>	<i>Calculated Value</i>
$\chi^2$	2	5.991	11.8	2	5.991	15.487

Source: Compiled from the Questionnaire.

From the Table-10 it can be observed that out of 300 household respondents, 159 have electricity facility and 141 do not have the electricity facility in their houses; among the selected three revenue divisions the highest percentage (66%) of respondents are from Nagarkurnool and have the electricity facility unlike the other revenue divisions; the least (42%) electricity facility was recorded in the Narayanpet revenue division; out of 300 respondents, 212 households have access to safe drinking water; only 29 percent of the respondents do not have access to the safe drinking water from the three revenue divisions; among the three revenue divisions 84 percent of households are from Narayanpet and have access to safe drinking water and finally, it can be concluded that for the households from three revenue divisions, the utility services are improved because of institutional financing and it can also be proved through chi-square test.

#### Perception of the Beneficiaries towards Government Schemes:

Government is according high priority to the accelerated development of tribals by implementing various welfare and developmental programs which help the tribals lead better quality of life in terms of health, nutrition, education and employment etc. During 2006-07, the Government of Andhra Pradesh has taken a landmark decision in issuing comprehensive guidelines for implementation of economic support schemes through village organizations of tribal community. The responsibility of planning, implementing and monitoring of economic support schemes have been delegated to empower local tribal community in designing and implementing programs suitable for their development and also to inculcate a sense of owning and responsibility right from the beginning. Central and State Governments formulated and implemented different schemes for the tribal development on the one side but on the other side how many of them know about the schemes implemented by the governments is uncertain.

**Table-11: Awareness of Beneficiaries towards Government Schemes**

Awareness About	Nagarkurnool	Wanaparthi	Narayanpet	Total
<b>Institutional Finance:</b>				
Yes	72 (72%)	61 (61%)	52 (52%)	185 (62%)
No	28 (28%)	39 (39%)	48 (48%)	115 (38%)
Total	100 (100%)	100 (100%)	100 (100%)	300 (100%)
	<i>df</i>	<i>Table Value</i>	<i>Calculated Value</i>	
$\chi^2$	2	5.991	8.486	
<b>Development Schemes:</b>				
Yes	86 (86%)	65 (65%)	52 (52%)	203 (68%)
No	14 (14%)	35 (35%)	48 (48%)	97 (32%)
Total	100 (100%)	100 (100%)	100 (100%)	300 (100%)
	<i>df</i>	<i>Table Value</i>	<i>Calculated Value</i>	
$\chi^2$	2	5.991	27.459	
<b>Membership in Co-operative Society</b>				
Yes	58 (58%)	69 (69%)	74 (74%)	201 (67%)
No	42 (42%)	31 (31%)	26 (26%)	99 (33%)
Total	100 (100%)	100 (100%)	100 (100%)	300 (100%)
	<i>df</i>	<i>Table Value</i>	<i>Calculated Value</i>	

$X^2$		2	5.991	6.057
<b>Margin Money</b>				
Yes	72 (72%)	61 (61%)	52 (52%)	185 (62%)
No	28 (28%)	39 (39%)	48 (48%)	115 (38%)
<i>Total</i>	<i>100 (100%)</i>	<i>100 (100%)</i>	<i>100 (100%)</i>	<i>300 (100%)</i>
		<i>df</i>	<i>Table Value</i>	<i>Calculated Value</i>
$X^2$		2	5.991	8.486

Source: Compiled from the Questionnaire.

**From the Table-11, It can be analyzed as follows:**

**Awareness about Institutional Finance:** Out of 300 respondents 185 (62%) respondents have the awareness about institutional finance and the remaining 115 (38%) respondents are not having the knowledge about the institutional finance provided by the Government to the Scheduled Tribes. Among the selected three revenue divisions, respondents from Nagarkurnool are having more (72%) awareness about the institutional finance. Only 61 and 52 percent respondents from Wanaparthi and Narayanpet revenue divisions are having the knowledge about institutional finance. But the remaining respondents from the above two divisions are very poor in knowing about the institutional finance provided by the government to them. This situation has to be changed and everybody has to know about the institutional finance provided to them from the time to time. The success of different schemes of institutional finance depends on the number of respondents availed by it.

**Awareness about Development Schemes:** Out of 300 respondents 203 (68%) respondents have the knowledge about the developmental schemes introduced by the government. But the remaining 97 (32%) respondents expressed that they do not have the idea about the developmental schemes. Among the three revenue divisions 86%, 65% and 52% of respondents from Nagarkurnool, Wanaparthi and Narayanpet revenue divisions respectively have the knowledge about the development schemes? The remaining 14%, 35% and 48% respondents do not know about these schemes from the same revenue divisions. Hence, it can be concluded that the respondents from Narayanpet revenue division are very poor in their awareness about the developmental schemes introduced by the government and other agencies than the other revenue divisions. Here, it has to suggest that the government, non-government organizations and other agencies must educate the scheduled tribes about the developmental schemes available to them from the time to time.

**Membership in Co-operative Society:** Out of 300 respondents 99 (33%) respondents do not have the membership in co-operative society and the remaining 201 (67%) respondents are having the membership in co-operative society. 58 percent, 69 percent and 74 percentage of respondents from Nagarkurnool, Wanaparthi and Narayanpet revenue divisions are having the membership in co-operative society respectively. Hence, it can conclude that the majority of respondents do not have the membership in co-operative society.

**Awareness about Margin Money:** Out of 300 respondents 185 (62%) respondents have the awareness about margin money / subsidy and the remaining 115 (38%) respondents are not known about the margin money / subsidy offered by the government / financial institutions to the schedule tribes. Respondents from Narayanpet revenue division have less awareness about the different schemes offered to them by the government and other agencies than the other revenue divisions. Hence, it can indicates that the government, financial institutions, political leaders, community leaders, mass media, NGOs and others take the initiation to educate the schedule tribes about the different schemes.

To study the awareness among the beneficiaries Chi-Square test was conducted and found that significant difference. While cross checking the data about the institutional finance, development schemes membership in co-operative society and margin money they are aware about the schemes.

**Conclusion:**

This study categorized the beneficiaries into age, sex, occupation, ethnic, literacy, marital status, income, sources of income, shelter and utility services. The beneficiaries' perceptions about different schemes are studied by selecting the important aspects like institutional financing, development

schemes, membership in co-operative society, etc. Finally, it can be concluded that the beneficiaries have some sort of awareness about the different schemes but they do not have the complete knowledge about the total number of schemes introduced by the government and other agencies to them.

**References:**

1. Saran, A.B., "Changing Strategy of Tribal Development" in Contemporary Society: Tribal Studies, (ed) by Georg Pfeffer, Concept Publishing Company, New Delhi, 1997, pp. 41-50.
2. Sharma, B.D., Dalits Betrayed, Hari Anand Publications, New Delhi, 1994, pp. 69-78.
3. Tribal Welfare in Andhra Pradesh, Tribal Welfare Department, Govt. of Andhra Pradesh, Hyderabad, 1992, p.8.
4. G.O.Ms. No. 117, Social Welfare and Labour Department, Govt.of Andhra Pradesh, dt. 28-01-1958.
5. The Dietary survey among tribal of Khammam district, Tribal Cultural Research and training institute, Government of A.P, Hyderabad, 1991, p.48.
6. Ramakrishnaiah and P.B. Narayana, The Andhra Pradesh Co-operative societies Act 1964, Andhra Pradesh Co-operative Rules, Asia law House, 1988-89, p.6.
7. Shanthudu, D., "Institutional Finance and Tribal Development, TCR and TI, Tribal Welfare Department", Government of Andhra Pradesh, Hyderabad, 1986, p.90.
8. Sarwade, W.K. (2011). A study of direct marketing with special reference to Amway. Internat. J. Com. & Bus. Manage, 4(1): 93-97.
9. Sarwade, W.K. (2011)Brand Preferences and consumption pattern of edible oils in Maharashtra State International Conference on Economic s and Finance Research IPEDR vol.4 (2011) IACSIT Press, Singapore
10. Sarwade WK. Emerging dimensions of buyers behavior in rural area. Indian Journal of Marketing. 2002; 29(1):13-21.
- Sarwade, N.K, Emerging of buyer behavior in rural area, Indian Journal of Marketing September 2008.
11. Dr. Sarwade. W.K., "Consumer Behaviour and Marketing Trends of Consumer Durables in Aurangabad District", Pacific Publication, New Delhi, 2011, pp. 240-259.

# # # # #