


**A PROSPECTIVE STUDY OF VARIOUS SERVICES UTILIZATION UNDER THE WADI PROJECT OF NABARD BY TRIBAL WOMEN OF GOALPARA DISTRICT**

Nasir Uddin Sheikh <sup>A</sup>, Raja Narayanan<sup>B</sup>



ARTICLE INFO	<u>ABSTRACT</u>
<p><b>Article history:</b></p> <p>Received 07 July 2022</p> <p>Accepted 28 October 2022</p>	<p><b>Purpose:</b> The purpose of the Study is to evaluate challenges and opportunities of various services utilization under the WADI project of NABARD by Tribal Women of Goalpara in the prospective of study design.</p>
<p><b>Keywords:</b></p> <p>NABARD; WADI Projects; Scheduled Tribes; Women; Goalpara District.</p>	<p><b>Theoretical Framework:</b> There is a significant role of the National Bank for Agriculture and Rural Development (NABARD) in the socio-economic development of India in the perspective of the development of a sustainable development approach of livelihood for underprivileged people in the backward regions of India. In these consequences, a project of Wasteland Development in India (WADI) is a master plan NABARD for socio-economic development in the backward region of India, especially for promoting a sustainable development approach for scheduled tribes of India.</p>
	<p><b>Approach:</b> The study is based on the review of related literature to study the various service utilizations under the WADI projects in the Goalpara district of Assam. For the purpose of the study various literatures, books, magazines, papers, newspapers and articles have been reviewed. Literature search revealed 121 articles or 99 abstracts, and citations showed 22 investigations. 39 publications did not meet the study's inclusion requirements, and 32 abstracts were rejected, 23 from non-English sources. 27 relevant peer-reviewed publications were chosen based on the inclusion criteria.</p> <p><b>Finding and social Implications:</b> The findings of the study show that the implementation of master projects of NABARD is based according to the socio-economic and cultural practices of tribal communities in the Goalpara district of Assam because these tribes are inherited in their cultural landscape, and this cultural landscape represents their association with agroforestry. From these perspectives, it is found that the Goalpara district is the most backward region of Assam, where scheduled tribes account for the major proportion of the population of the district. Additionally, the role of NABARD is to promote and lead the mechanism of women empowerment through projects of WADI in the Goalpara district. However, it is also found that many challenges and problems emerged in the implementation of WADI projects due to the lack of transport and communication facilities in the Goalpara district of Assam.</p> <p><b>Originality/Value:</b> In these consequences, it can be valued that NABARD is providing a sustainable approach to socio-economic development for scheduled tribes through the help of NGOs and organizations of the central government and state government of Assam. A depth analysis was conducted to understand the mechanism of role of the tribal community in the context of WADI projects of NABARD in the perspective of tribal abundant zone of Assam in India.</p> <p>Doi: <a href="https://doi.org/10.26668/businessreview/2022.v7i3.e0654">https://doi.org/10.26668/businessreview/2022.v7i3.e0654</a></p>

<sup>A</sup> PhD Research Scholar, School of Commerce and Management Studies, Universidade Dayananda Sagar, Shavige Malleshwara Hills, 91st Main Rd, 1st Stage, Kumaraswamy Layout, Bengaluru, Karnataka, 560078, India. E-mail: [snehasaij01@gmail.com](mailto:snehasaij01@gmail.com) Orcid: <https://orcid.org/0000-0002-1781-7733>

<sup>B</sup> Ph.D., Associate professor, School of Commerce and Management Studies, Universidade Dayananda Sagar, Shavige Malleshwara Hills, 91st Main Rd, 1st Stage, Kumaraswamy Layout, Bengaluru, Karnataka, 560078, India. E-mail: [drrajanarayanan-scms@dsu.edu.in](mailto:drrajanarayanan-scms@dsu.edu.in) Orcid: <https://orcid.org/0000-0001-7736-2630>

## UM ESTUDO PROSPECTIVO DA UTILIZAÇÃO DE VÁRIOS SERVIÇOS SOB O PROJETO WADI DE NABARD POR MULHERES TRIBAIS DO DISTRITO DE GOALPARA

### RESUMO

**Objetivo:** O objetivo do Estudo é avaliar os desafios e oportunidades da utilização de vários serviços sob o projeto WADI de NABARD por mulheres tribais do Goalpara na perspectiva do projeto do estudo.

**Estrutura Teórica:** Há um papel significativo do Banco Nacional para Agricultura e Desenvolvimento Rural (NABARD) no desenvolvimento sócio-econômico da Índia, na perspectiva do desenvolvimento de uma abordagem de desenvolvimento sustentável de subsistência para pessoas carentes nas regiões atrasadas da Índia. Nessas conseqüências, um projeto de Desenvolvimento de Desperdícios na Índia (WADI) é um plano mestre NABARD para o desenvolvimento sócio-econômico na região atrasada da Índia, especialmente para promover uma abordagem de desenvolvimento sustentável para as tribos programadas da Índia.

**Abordagem:** O estudo é baseado na revisão de literatura relacionada para estudar as diversas utilizações de serviços sob os projetos WADI no distrito de Assam, no distrito de Goalpara. Para o propósito do estudo, várias literaturas, livros, revistas, jornais e artigos foram revisados. A pesquisa bibliográfica revelou 121 artigos ou 99 resumos, e as citações mostraram 22 investigações. 39 publicações não atenderam aos requisitos de inclusão do estudo, e 32 resumos foram rejeitados, 23 de fontes não inglesas. 27 publicações relevantes revisadas por pares foram escolhidas com base nos critérios de inclusão.

**Encontrar e Implicações sociais:** Os resultados do estudo mostram que a implementação de projetos mestres do NABARD é baseada de acordo com as práticas sócio-econômicas e culturais das comunidades tribais no distrito de Assam, Goalpara, porque essas tribos são herdadas em sua paisagem cultural, e essa paisagem cultural representa sua associação com a agrofloretação. A partir destas perspectivas, constata-se que o distrito de Goalpara é a região mais atrasada de Assam, onde as tribos programadas representam a maior proporção da população do distrito. Além disso, o papel da NABARD é promover e liderar o mecanismo de empoderamento das mulheres através de projetos da WADI no distrito de Goalpara. No entanto, constata-se também que muitos desafios e problemas surgiram na implementação dos projetos da WADI devido à falta de instalações de transporte e comunicação no distrito de Assam, no Goalpara.

**Originalidade/Valor:** Nestas conseqüências, pode ser valorizado que a NABARD está fornecendo uma abordagem sustentável ao desenvolvimento sócio-econômico para as tribos programadas através da ajuda de ONGs e organizações do governo central e do governo estadual de Assam. Foi realizada uma análise profunda para compreender o mecanismo do papel da comunidade tribal no contexto dos projetos WADI da NABARD na perspectiva da zona de abundância tribal de Assam na Índia.

**Palavras-chave:** NABARD, Projetos da WADI, Tribos agendadas, Mulheres, Distrito Goalpara.

## UN ESTUDIO PROSPECTIVO SOBRE LA UTILIZACIÓN DE VARIOS SERVICIOS EN EL MARCO DEL PROYECTO WADI DE NABARD POR PARTE DE LAS MUJERES TRIBALES DEL DISTRITO DE GOALPARA

### RESUMEN

**Propósito:** El propósito del estudio es evaluar los desafíos y las oportunidades de la utilización de varios servicios bajo el proyecto WADI de NABARD por parte de las mujeres tribales de Goalpara en la perspectiva del diseño del estudio.

**Marco teórico:** El Banco Nacional para la Agricultura y el Desarrollo Rural (NABARD) desempeña un papel importante en el desarrollo socioeconómico de la India en la perspectiva del desarrollo de un enfoque de desarrollo sostenible de los medios de vida para las personas desfavorecidas en las regiones atrasadas de la India. En estas consecuencias, un proyecto de Desarrollo de Tierras Baldías en la India (WADI) es un plan maestro de NABARD para el desarrollo socioeconómico en la región atrasada de la India, especialmente para promover un enfoque de desarrollo sostenible para las tribos programadas de la India.

**Enfoque:** El estudio se basa en la revisión de la literatura relacionada para estudiar las diversas utilizations de los servicios en el marco de los proyectos WADI en el distrito de Goalpara de Assam. Para el estudio se han revisado varias literaturas, libros, revistas, documentos, periódicos y artículos. La búsqueda de literatura reveló 121 artículos o 99 resúmenes, y las citas mostraron 22 investigaciones. 39 publicaciones no cumplían los requisitos de inclusión en el estudio y se rechazaron 32 resúmenes, 23 de ellos procedentes de fuentes no inglesas. Se eligieron 27 publicaciones relevantes revisadas por pares en base a los criterios de inclusión.

**Resultados e implicaciones sociales:** Los hallazgos del estudio muestran que la ejecución de los proyectos maestros de NABARD se basa en las prácticas socioeconómicas y culturales de las comunidades tribales en el distrito de Goalpara de Assam porque estas tribos son heredadas en su paisaje cultural, y este paisaje cultural representa su asociación con la agroforestería. Desde estas perspectivas, se constata que el distrito de Goalpara es

la región más atrasada de Assam, donde las tribus registradas representan la mayor proporción de la población del distrito. Además, el papel de NABARD es promover y liderar el mecanismo de empoderamiento de las mujeres a través de proyectos de WADI en el distrito de Goalpara. Sin embargo, también se constata que han surgido muchos retos y problemas en la ejecución de los proyectos de WADI debido a la falta de instalaciones de transporte y comunicación en el distrito de Goalpara de Assam.

**Originalidad/Valor:** En estas consecuencias, se puede valorar que NABARD está proporcionando un enfoque sostenible para el desarrollo socioeconómico de las tribus programadas a través de la ayuda de las ONG y las organizaciones del gobierno central y el gobierno estatal de Assam. Se llevó a cabo un análisis en profundidad para comprender el mecanismo del papel de la comunidad tribal en el contexto de los proyectos WADI de NABARD en la perspectiva de la abundante zona tribal de Assam en la India.

**Palabras clave:** NABARD, Proyectos WADI, Tribus registradas, Mujeres, Distrito de Goalpara.

## INTRODUCTION

NABARD has implemented watershed development projects regarding conserving natural resources and the “Adivasi Development Project,” known as the WADI project in India. The main objective of the WADI project is based on the sustainable development project in tribal-prone areas of India; therefore, NABARD funded a tribal development program to secure the livelihood of tribals through the WADI project in India. It is well known that tribal communities are depended on forest-based livelihood because tribes are associated with forest-based production in tribal-prone zone areas of India. In these contexts, the WADI model promotes a plantation of 50 to 60 plants on one-acre lands with forestry along with borders. The one-acre land is also provided with live hedges and dry fencing. Small farmers with less than 5 acres of land are eligible for participation in the program. In these consequences, it can be important to discuss that the WADI model is based on the sustainable livelihood strategy for the tribal community because it is found that the tribal community is associated with agroforestry with fisheries. These tribal communities are not associated with forestry for economic reasons but also socio and cultural perspectives on forestry. In these consequences, it is observed that the WADI project reflects the socio-economic and cultural practices of tribal communities because these phenomena determined the socio-economic landscapes of tribal communities through the WADI project in tribal-prone zone areas of India. However, there is a crucial role of NABARD in promoting the WADI model to ensure the constitutional rights of tribes on their ancestral land, where this tribal community developed their own culture for sustaining themselves with nature. Therefore, the tribal development fund (TDF) is the platform for promoting the approach of the sustainable development project for the tribal community in a tribal abundant zone in India.

In the case of Assam state in India, it is well known that there is a huge population of tribal communities in Assam. There are 3.88 million tribal people in Assam, which accounted

for 12.45 percent of the total population of Assam as census 2011. There is demographic variation among the tribal population in Assam because Bodos are the largest group of tribal communities in Assam, while other minor ST groups include Mising, Karbi, Rabha, Kachari, Lalung and Dimasa. These tribal communities are socio-economic and culturally associated with their economic practices, which result from their association with forests from the long history of human civilization. However, the Goalpara district of Assam is well known for its tribal population and emerged as a platform for the WADI model due to the huge population of tribal communities in this district. It is also found that the WADI project started various services for tribal women in Assam through NABARD because WADI projects started following forestry-based projects:

- i. Tree/orchid-based farming system (WADI).
- ii. Mixed wadi (mixed farming, multi-tier farming, precision farming and natueco farming).

Above both services are being successfully implemented by NABARD and part of the Tribal Development Fund (TDF) as well as output of the WADI model. In these consequences, it is also important to discuss that these projects are giving economic support to tribal women in Assam, and tribal women are obtaining a sustainable livelihood strategy in the Goalpara district of Assam.

Therefore, it can be forwarded that there is cordial nexus of NABARD and WADI projects in the tribal abundant zone of India through the tribal development fund. It is well known that there is complexity to understanding the cultural anthropology of the tribal community in India because there are socio-economic and political problems before the tribal community in the tribal abundant zone of India. These consequences are imposing challenges before the socio-economic development of the tribal community in India. In these consequences, both government of India and the state government of Assam is developing such kinds of tribal-oriented policies to secure the welfare and protection of the tribal community under the approach of sustainable development approach through the WADI project of NABARD.

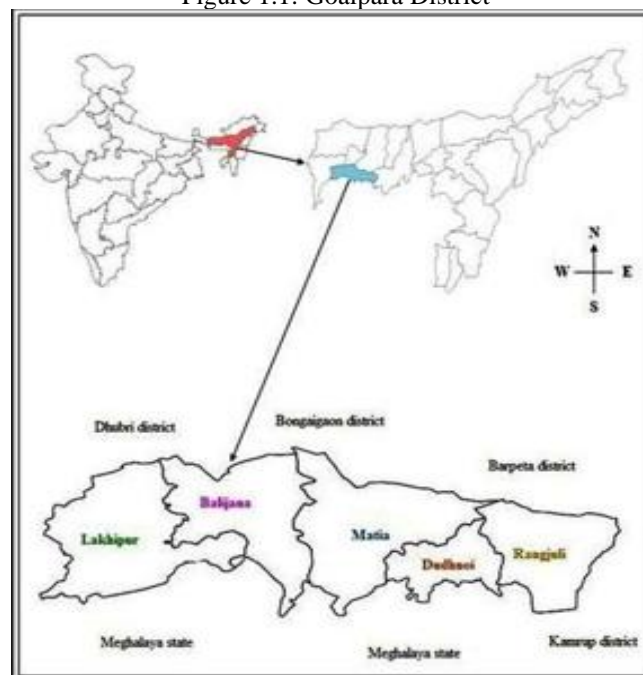
In this perspective, the above-prescribed introduction part gives a broad idea about understanding the process, determinants and consequences of the WADI model in the tribal abundant zone in India from the perspective of retrospective to prospective approach of the study. The introduction also gives a platform for a review of the literature to understand the mechanism of perspective of the role of NABARD in promoting WADI projects in Assam, especially in the Goalpara district of Assam. In these consequences, the role of NABARD is so

significant for understanding the prospective nature of WADI projects in Assam because Assam is the land of tribal as well as cultural diversity for understanding the role of WADI projects in the socio-economic development of the tribal community in Assam. Therefore, the introduction part tries to lead the outline of a literature review to understand the mechanism of nexus of NABARD and WADI projects in the context of tribal women in Goalpara district in Assam.

### ***Socio-Economic and Geographical Profile of Goalpara District***

Based on the above concise analysis of arguments based on the review of literature, it can be mentioned that the study is based on the discussion about the review of related literature study of “A prospective study of various services utilization under the WADI project of NABARD by Tribal Women of Goalpara district” in Assam. The name of the Goalpara district is derived from the “Gwalpitika” meaning Guwali village. The total geographical area of Goalpara district is 1824 square kilometers.

Figure 1.1: Goalpara District



Source: [https://www.researchgate.net/figure/Location-map-of-the-study-area-of-Goalpara-District-in-Assam-India-Map-Source-Assam\\_fig1\\_333780433](https://www.researchgate.net/figure/Location-map-of-the-study-area-of-Goalpara-District-in-Assam-India-Map-Source-Assam_fig1_333780433)

This Goalpara district is known as the backward district of Assam and currently receiving funds from the Backward Region Grant Fund Programme (BRGF) of Assam. According to the Census 2011, the total population of Goalpara district is 1,008,183. Goalpara has a sex ratio of 964 females per 1000 males. The current literacy rate is 55.91 percent in the Goalpara district. There is demographic variation in the Goalpara district, with a huge

population of scheduled tribes those accounts for 22.97 percent population of the Goalpara district. According to the Census 2011, Bengali speakers are 29.7 percent as per as 2011, but Goalpara district is home to a large Muslim population (Census 2011, Govt of India). Goalpara district is a most backward region of Assam and there is no industry worth the name. It is landlocked with poor transport and communication facilities. The economy of Goalpara district is based on agriculture because 90 per cent of the population is engaged in agriculture because agriculture is their major occupation for them. Additionally, scheduled tribes are associated with the occupation of agriculture in the Goalpara district because these scheduled tribes do not have any other source of livelihood instead of agriculture and forestry-based production. Therefore, Goalpara district is the land of socio-economic and cultural diversification for the study of the nature, process and consequences of the role of NABARD in the socio-economic development of scheduled tribes in Assam.

### **Review of Literature**

Based on the above-prescribed introduction part, it can be summarised that tribal community finds themselves in their world through the WADI model of NABARD with the help of the Tribal Development Fund (TDF). Therefore, there is a need to critically analyze the prospective of various services utilization under the WADI project of NABARD by Tribal Women of Goalpara district of Assam. The section of the review of literature is based on the following framework for a better understanding of the nature and problems of the research work:

- i. Bringing clarity and focus to develop research problems about the role of tribal women in WADI projects in Assam.
- ii. Improving the research methodology for better understanding the prospective nature of the study in the context of various services utilisation under the WADI projects.
- iii. Broadening the research area of study for understand the role of WADI projects in Goalpara district of Assam.
- iv. Finally, contextualizing the findings of the study for developing such kinds of policies, those will help understand the role of WADI.

The above four sections give a theme for critical analysis of the review of related literature according to the following parts thematically:

- i. Role of WADI projects of NABARD in the Socio-Economic Development of tribal women in the tribal abundant zone of India.

- ii. Role of WADI projects of NABARD in the Socio-Economic Development of tribal women in the tribal abundant zone of Assam
- iii. Emerging challenges in the implementation of WADI projects in the tribal abundant zone in India.

**i. Role of WADI projects of NABARD in the Socio-Economic Development of tribal women in the tribal abundant zone of India**

WADI projects are leading the environment of agroforestry adoption in the tribal abundant zone of India. It is also found that WADI projects are being successfully implemented through the joint contribution of government bodies and NGOs in the Maharashtra state of India. The role of WADI is giving an important role in the development of sustainable development of livelihood of tribal communities; those are socio-economic and culturally associated with agro-forestry production because it is an inherited occupation of tribal communities in India (Doshi et al. 2015). The WADI project was started by NABARD in onwards 1990 in the western part of India for sustainable development of problematic geographical areas of India. The main agenda of the WADI project is based on the socio-economic and cultural development of tribes according to the geographical and cultural landscape of the tribal community in India (Chakraborty, 2010). The role of the WADI project has been implanted in China and India for the sustainable development of cold and arid regions. The WADI project is associated with pilot projects of the NABARD government of India and is also based on the eco-friendly approach to livelihood through various services of NABARD through tribal development fund in India (Edmunds et al., 2013). The role of NABARD is positively in the development of tribal farmers through WADI projects under the tribal development fund (TDF) with the collaboration of state and central governments. The consequences of WADI projects are important in the socio-economic development of tribals through agro-forestry-based farming in the tribal abundant zone of India (Tripathy, 2020). The implementation of WADI projects through NABARD is positively changing the socio-economic behavior of tribal farmers in central India because it is found that tribes find sustainable strategies for the development of their mode of livelihood. It is also important to discuss whether WADI projects are suitable according to the cultural anthropology of tribes in central India (Deshlahara & Pradhan, 2015, pp. 52-58).

**ii. Role of WADI projects of NABARD in the Socio-Economic Development of tribal women in the tribal abundant zone of Assam**

It is well known that Assam is the land of a huge population of tribal communities, and these tribal communities are giving an important role in the socio-economic development of the state. In these consequences, the implementation of WADI projects is managed by NABARD because NABARD promotes social forestry with various services utilization of women in Assam (Balooni & Singh 1994). In Assam, NABARD is promoting the microfinance scheme for the socio-economic development of tribal women. Additionally, NABARD is implementing the various services projects of WADI for sustainable development of production of agroforestry in the tribal abundant zone of Assam (Bhattacharya, 2015, pp. 59-67). The role of NABARD is so significant in the development of agriculture in Kamrup district of Assam because the development of agriculture and its affiliates' services are the core of the development of NABARD with WADI in the tribal abundant zone of Assam (Sharma, 2020). In the case of Assam, it is found that tribal women are empowered due to the implementation of tribal development programs through the tribal development fund (TDF) of NABARD. Additionally, NABARD implemented WADI projects to empower tribal women in Assam (Das, 2012, pp. 61-74). Tribal women are gaining socio-economic and cultural empowerment through entrepreneurship with the help of NABARD in Assam because NABARD is implemented tribal women-oriented policies for socio-economic development of tribal development in BTAD areas of Assam (Sarma, 2014, pp. 49-52).

**iii. Emerging challenges in the implementation of WADI projects in the tribal abundant zone in India**

It is well known that lots of socio-economic and environmental problems are being emerged in the way of implementation of various projects of WADI because it has been found that there is a lack of proper awareness of the financial crisis in the implementation of projects of WADI in India (Mahajan & Singh, 2022, pp. 93-105). It is also found that tribal communities are facing the problem of preservation of culture and their inherited ancestral occupation in the case of the Bhotias tribal in India. Bhotias tribes are facing problems with adjustment to WADI projects because Bhotias are not aware of the adoption of projects of WADI in their geographical area (Sharma, 2020, pp. 51-58). It is also found that there is complexity in the implementation of WADI in India because the tribal communities consider that implementation of the WADI project interferes with their socio-economic and cultural landscape. Additionally, communication-related problems have emerged in the way of WADI projects among tribal



communities in India (Misra & Hiremath, 2015). It is also observed that many challenges emerged in the development of sustainable agriculture in Northeast India because there is a large gap between policy making and implementation in the way of development-related projects for tribal communities in Northeast India (Barah, 2007). In the case of Arunachal Pradesh, it is found that NABARD implemented pilot projects with links to SHGs and banks for the sustainable development of tribal communities. It is also found that there is a lack of proper awareness among the tribal community for adopting projects of NABARD in Arunachal Pradesh (Nath & Nochi, 2014, pp.104-111).

Based on the above-prescribed review of literature, there are the following arguments in the context of prospective various services utilization under the WADI project of NABARD:

- i. India is a country of diversity according to its demographic profile as well as socio-economic and geographical phenomena. In these consequences, tribal communities play a crucial role in maintaining socio-economic and cultural diversities in India. Therefore, it is also observed that tribal communities have their cultural landscape, which is the result of their Indigenous participation in the socio-economic development in the tribal abundant zone of India.
- ii. These tribes are familiar with their Indigenous sustainable livelihood strategy on their ancestral land from the long history of civilization. In these consequences, it is observed that the modernization process of livelihood is modifying the mode of the strategy of livelihood of the tribal community, but many problems and challenges have emerged in the way of the process of modernization of tribal community in the tribal abundant zone of India.
- iii. From these perspectives, role of NABARD is so crucial for understanding the nature, process and consequences of WADI projects in the socio-economic development of tribal communities in abundant tribal zone of India. Additionally, a review of the literature shows that both central and state governments are making and implementing such kinds of policies to promote sustainable development in the socio-economic and cultural practices of the tribal community.
- iv. Consequences of socio-economic and cultural practices developed a pattern of the cultural landscape in the specific geographical area of tribal communities in different time and space contexts. This cultural landscape may be defined as “culture is the agent; nature is the medium, and cultural landscape is the end of the production.” Therefore, it

is observed that the mechanism of NABARD provides a safe zone for the cultural landscape of the tribal community in the abundant tribal zone of India.

- v. In the case of Assam, a review of the literature shows that there are cordial linkages between the role of NABARD and various projects of WADI in the tribal abundant zone of Assam because NABARD is implementing the projects of WADI through the tribal development fund (TDF) in Assam. These consequences are leading the sustainable approaches and strategies for the socio-economic and cultural development of tribal communities, especially in the case of women empowerment in tribal communities in Assam.
- vi. NABARD is not promoting socio-economic development but also environmental conservation in the tribal abundant zone of India because it is observed that sustainable development is giving shape to redefining and rethinking the role of tribal community in the socio-economic development of their areas through projects of WADI under the monitoring of NABARD in the tribal abundant zone of India.
- vii. Therefore, there is a need to depth analysis to understand the mechanism of role of the tribal community in the context of WADI projects of NABARD in the perspective of tribal abundant zone of Assam in India.

## DISCUSSION

Based on the above-prescribed review of literature, discussion part of the paper is based on the following framework:

- i. Role of NABARD in the socio-economic development of scheduled tribes in Goalpara district in Assam.
- ii. Socio- economic scenario of development of tribal women under various projects of WADI in Goalpara district in Assam
- iii. Study of challenges and opportunities of various services utilization under the WADI project of NABARD by Tribal Women of Goalpara in the perspective of prospective study design.
- iv. Evaluation of the various services of WADI projects in Goalpara district in the perspective of a prospective manner of study design.

### **i. Role of NABARD in the socio-economic development of scheduled tribes in Goalpara district in Assam**

Goalpara district is known as the backward district in the perspective of socio-economic development in Assam. A review of the literature shows that economy of Goalpara district is based on the agro-based economy because agriculture-based economy is the major source of livelihood for scheduled tribes of Goalpara district in Assam. It is also found that there is huge population of Muslims, those are backward in socio-economic life as well as underprivileged in the mainstream of socio-economic development of Assam. The context of the role of NABARD is crucial in the socio-economic development of scheduled tribes through various projects of WADI supported by the tribal development fund (TDF). In these consequences, it is found that socio-economic problems of scheduled tribes are being taken as opportunities by NABARD because NABARD is implementing various projects of WADI in the perspective of prospective manner with the sustainable approach of development for better future of scheduled tribes in Goalpara district of Assam. In these consequences, it is also important to discuss that there is a huge population of scheduled tribes in Goalpara district, which accounted for 23.0 percent of the total population of Goalpara district. It is well known that scheduled tribes have their cultural anthropology, which is based on their long history of cultural practices in the specific geographical region in different time and space contexts. Consequences of the cultural landscape of scheduled tribes is the result of reflection of their socio-economic and cultural activities in the manner of retrospective to prospective manner because it is well known that there is long history of socio-economic development of scheduled tribes which may be considered and explained by past to present phenomena with perspective of future of scheduled tribes mainstream of socio-economic development.

In these consequences, it is found that NABARD is developing sustainable planning according to following frameworks of regional planning for better implementation of various projects of WADI:

- i. Target
- ii. Resources
- iii. Time Planning
- iv. Proposed Programme

Above four indicators are the basic elements for determining the socio-economic development of scheduled tribes in the Goalpara district. These concepts are being managed and implemented by projects of WADI under the monitoring of NABARD in the Goalpara district of Assam. It is also important to discuss that the managing authority of NABARD is

taking technical support of local NGOs because these local NGOs have sufficient knowledge about nature, process and consequences of socio-economic development of scheduled tribes on the ground level. In these consequences, there are cordial linkages between NABARD and NGOs for better implementation of various projects of WADI.

In the case of Goalpara district, it is found that scheduled tribes are engaged in their traditional occupation of agro forestry-based production in the forest area of Goalpara district. It is found that there is a huge population of Boro tribes in the Goalpara district, and this tribal community prepares herbal from trees. These consequences are associated with their ethnographic practices on specific cultural landscapes in the Goalpara district of Assam. However, it is also found that NABARD is leading and promoting the Indigenous practices of Boro tribe for production of agro forestry-based production in the perspective of sustainable approach of development (Basumatary et., al. 2004). Additionally, Rabha tribe of Goalpara district is associated with their Indigenous agro forestry-based production because Rabha tribes are famous for preparing rice beer. After all, it is a major traditional occupation of the Rabha tribe in the Goalpara district (Deka & Sarma, 2010, pp. 459-462). In the case of both Boro and Rabha tribes, it is found that NBARAD is also promoting the traditional indigenous occupation of tribal communities through projects of WADI in the perspective of the prospective manner of socio-economic development based on the retrospective to prospective development of scheduled tribes of Goalpara district. It is also important to discuss that Goalpara district has ecological importance due to wetlands in the geographical areas of Goalpara district because ecological importance determines the socio-economic development of scheduled tribes of Goalpara district. Therefore, NGOs and programs of NABARD give an important role in the sustainable socio-economic development of the Goalpara district (Sarma & Dutta, 2012, pp. 297-302).

## **ii. Socio-economic scenario of development of tribal women under various projects of WADI in Goalpara district in Assam**

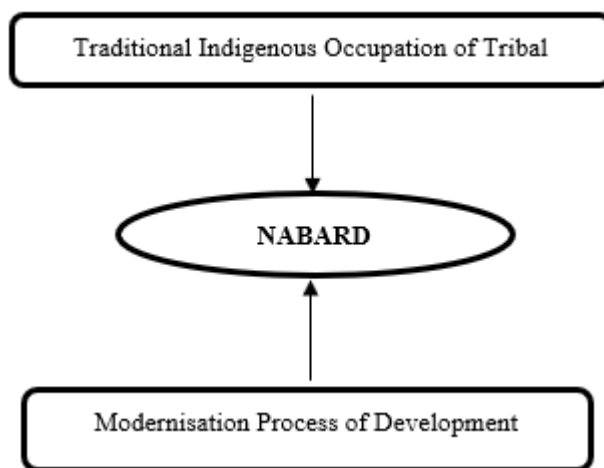
It is well known that NABARD is important in the socio-economic development of scheduled tribes in the Goalpara district of Assam. It is also found that NABARD is implementing the tribal women-oriented program for the prospective development of tribal women because it is observed that there is a significant contribution of tribal women to the socio-economic development of Assam. Additionally, tribal women are engaged in the traditional agro forestry-based occupation with tribal men in the Goalpara district. It is also important to discuss that tribal women find themselves in mainstream socio-economic

development through various projects of WADI under the monitoring of NABARD because NABARD is implementing such kinds of projects; those are suitable according to the socio-economic and cultural practices of the tribal community in Goalpara district of Assam. In these consequences, it is found that there are the following two types of projects of NABARD for the socio-economic development of tribal women in the Goalpara district:

- i. Agenda of socio-economic development of tribal women based on their traditional indigenous occupation in the perspective of retrospective to prospective manner.
- ii. Agenda of modernization process for tribal women through various services projects of WADI under NABARD.

It is found that NBARAD is managing both types of programs for sustainable socio-economic development of tribal women because it is well known that tribal community develop their own cultural landscape according to their changing perspectives of wishes and abilities. Changing the perspective of wishes and abilities determine the cultural landscape of the tribal community in the Goalpara district of Assam. Additionally, it is also found that these tribal women involve themselves in the mainstream of socio-economic development with their traditional indigenous occupation in Goalpara district of Assam.

Figure 1.2: Role of NABARD in Tribal Development



Source: Designed by Author

In the case of socio-economic development of tribal women in Goalpara district of Assam, it is found that tribal women are generating significant sources of income through their participation in the traditional indigenous occupation of sericulture in the forest area of Goalpara district. It is also found that several NGOs and government organizations are important in promoting this traditional occupation in a market-based economy. Additionally,

the role of NABARD is so significant in sustaining the livelihood of scheduled tribes women through projects of WADI in the Goalpara district of Assam (Goswami & Bhattacharya, 2013). It is found that tribal women are given an important role in labour force participation with various services projects of WADI under the monitoring of NABARD in Goalpara district of Assam. The study also shows that tribal women are more interested in the employment-oriented program because employment-oriented programs are giving a tool for women's empowerment in the mainstream of socio-economic development in Goalpara district in Assam (Das, 2019, pp.4872-4879). There is a huge population of Boro and Rabha tribes in the Goalpara district of Assam, and both tribal communities are engaged in socio-economic activities with the help of NGOs. It is also important to discuss that both tribal communities are following the benefit of family planning because it is observed that family planning give an important role in the socio-economic development of tribal women as well as their participation in the labour force. Therefore, it is an important part of socio-economic development of tribal women through project of WADI under NABARD in Goalpara district of Assam (Gogoi, 2016, pp. 258-263).

### **iii. Study of challenges and opportunities of various services utilization under the WADI project of NABARD by Tribal Women of Goalpara in the perspective of prospective study design**

It is also important to discuss that many challenges emerged in the way of the WADI project of NABARD in the Goalpara district of Assam. It is well known that Goalpara district is a landlocked district with poor transport and communication network. Goalpara district is the backward region in the perspective of socio-economic development. Therefore, it is found that many technical problems are emerging in the implementation of the WADI projects of NABARD in the Goalpara district. These consequences are generating the problem of deprivation in the socio-economic development of tribal women. It is also found that these tribal women are not easily accepting the modernization process of development schemes of NABARD because these tribal women feel comfortable with their traditional indigenous occupation. In these consequences, it is found that NABARD is working with both government organizations and local NGOs to improve its connectivity with tribal women in the remote area of Goalpara district because complex geographical areas with poor transport and communication facilities are working as a barrier in the way of implementation of WADI projects of NABARD.

In these consequences, it is found that tribal women of Boro and Rabha tribal communities face health and education-related problems in the Goalpara district of Assam. Tribal women are not more aware of health and education-related program because these tribal women are interested in their traditional indigenous occupation compared to the modernization process of education. These tribal women consider it to interfere in their traditional socio-economic activities. Therefore, these consequences are creating hurdles in the way of implementation of the WADI projects of NABARD in the Goalpara district of Assam (Begum,2022). These tribal communities are struggling for land and forest because they are depended on the traditional occupation of agroforestry in the Goalpara district of Assam. These consequences are redefining and recreating the socio-economic and geographical identity of tribal communities in the context of the modernization process of development. Therefore, it is found that NABARD is not properly promoting the WADI project for the socio-economic development of tribal women in the Boro and Rabha tribes in the Goalpara district of Assam (Brahma & Mushahary, 2021, pp. 41-57). It is also important to discuss that there are ethnic diversities in the socio-economic development of the tribal community in the Goalpara district of Assam. In these consequences, it is found that NABARD is making and implementing such kinds of policies that are suitable for tribal development according to their ethnic diversities. However, the WADI projects of NABARD are being adversely influenced by ethnic riots among tribal community in the Goalpara district of Assam (Baro, 2018, pp. 1600-1604).

Based on above discussions, it is important to mention that tribal women face problems of deprivation from the mainstream socio-economic development due to geographical complexity with poor transport and communication facilities. These consequences create a gender gap in the socio-economic development of tribal women through the WADI projects of NABARD in the Goalpara district. Therefore, it can be taken as the subject of opportunities for NABARD to shift these challenges toward opportunities for the development of tribal women in the Goalpara district of Assam. However, this discussion shows that tribal women are findings themselves in underprivileged conditions, but WADI projects of NABARD are giving them a way to sustain themselves in the mainstream of development. It is also found that health and education-related issues are the major problems and challenges for tribal women in the Goalpara district of Assam because several NGOs are working in remote and rural areas of the Goalpara district of Assam. Therefore, NABARD is implementing such kinds of WADI projects; those are motivating the tribal women for sustainable socio-economic development in the perspective of prospective development of tribal women through the tribal development fund (TDF). In these consequences, it can be the subject of a long discussion about the nature,

process and consequences of the impact of WADI projects on the socio-economic development of tribal women in the Goalpara district of Assam in the perspective of retrospective to prospective manner because the tribal community has their cultural ethnography on the specific cultural landscape.

#### **iv. Evaluation of the various services of WADI projects in Goalpara district from a prospective study design**

The implementation of the WADI projects of NABARD can be evaluated from the perspective of retrospective to prospective study design because it is well known that NABARD implements various services of WADI projects in the perspective of future plan of socio-economic development of a tribal community in the tribal abundant zone of India. Therefore, it is the subject of cost and benefit analysis of the WADI project of NABARD in the Goalpara district of Assam. In these consequences, this section is based on socio-economic and cultural evaluation with ecological assessment of various services of WADI projects in Goalpara district of Assam. There is a social benefit of the WADI project of NABARD for tribal women in the Goalpara district because these tribal women are adopting the employment and livelihood-oriented program of NABARD. These consequences lead the social development among tribal women in Boro and Rabha tribal communities. The social evaluation of the WADI project of NABARD is associated with the social participation of tribal women with the help of NABARD and NGOs because it is found that social activities are associated with the economic activities of the tribal community in the Goalpara district of Assam. The economic cost of the WADI project is based on the assimilation of socio and economic participation of the tribal community in the tribal abundant zone. Therefore, it is well known that the social values of the tribal community determine their economic activities, and both social and economic activities determine the cultural landscape for scheduled tribes. In these consequences, it is found that Boro, Rabha and other scheduled tribes developed their cultural landscape based on the assimilation of socio- and economic activities in the Goalpara district of Assam. However, it is also found that cost and benefits analysis of the various services of WADI projects under NABARD may help understand the nature, process and consequences of the impact of WADI projects in specific geographical areas. It is well known that there is geographical complexity and variation in the Goalpara district, but the managing authority of NABARD is implementing such kinds of development policies suitable for the socio-economic development of tribal communities in the specific geographical areas of Goalpara district. Consequences of assimilation of socio-economic and cultural activities determine the cultural ethnography of



tribal communities, and the mechanism of cultural ethnography may help understand the cultural anthropology of tribal communities. Therefore, it can be concluded that socio-economic and cultural activities determine the sustainable ecological approach for understanding the impact of the WADI project of NABARD.

It is found that there is a significant impact of Rashtriya Gramin Vikas Nidhi on women empowerment in the Goalpara district of Assam because this scheme provided socio-economic empowerment to tribal women in the Goalpara district. Tribal women invested their skills in socio-economic development, but it is also found that mostly tribal women are unaware about the scheme of Rashtriya Gramin Vikas Nidhi due to poor education and poor transport and communication facilities in Goalpara district of Assam (Das & Chowdhury,2021). It is also found that NABARD is promoting an entrepreneurship program for creating a strategy of livelihood for the tribal community in the Goalpara district of Assam. In this case, it is found that tribal women are more interested in entrepreneurship programs compared to tribal males. These consequences developed a prospective manner of entrepreneurship program with promotes the traditional Indigenous livelihood strategy for the tribal community in the Goalpara district of Assam (Kalita,2019). The government of Assam is promoting pilot projects of NABARD as an SHG banking scheme. In this scheme, it is found that tribal communities are getting more benefits from the SHG banking scheme in the tribal abundant zone of Assam (Ahamed et al., 2018).

In these consequences, it can be concluded that both tribal males and females are participating in the various services projects of NABARD in the Goalpara district of Assam. In these consequences, it is also found that evaluation of various pilot projects of NABARD is creating such kinds of platforms, those are helpful for women empowerment in the present scenario with the future plan of socio-economic development of the tribal community in Goalpara district of Assam. However, it is also important to discuss that impact of the WADI project is creating changes in the values, attitudes, and norms of the tribal community regarding their socio-economic and cultural practices with their indigenous strategy of livelihood with the modern process of development with WADI projects under NABARD in Goalpara district of Assam.

Based on the above-prescribed discussion part, it is found that NABARD plays a significant role in the socio-economic development of tribal communities through the WADI project with the help of the tribal development fund (TDF) in Goalpara district of Assam. In these consequences, it can be forwarded that the entire review of this paper gives a concise description for understanding the nature, process, and consequences of WADI projects of

NABARD for women empowerment in a tribal community in the tribal abundant zone of Assam, especially in the Goalpara district. Therefore, it is also observed that NABARD is implementing the various services projects according to the geographical variation of tribal communities in the Goalpara district of Assam. It results from the prospective development of tribal communities based on the retrospective to prospective aspects of development.

## CONCLUSION

Based on the above-prescribed discussion part, it can be summarised that NABARD plays a crucial role in the socio-economic development of the tribal abundant zone of India through the WADI project supported by the tribal development fund (TDF). In these consequences, it is also found that Assam is known as the land of cultural diversity due to the huge population of scheduled tribes, and these scheduled tribes are giving an important role in the socio-economic development of Goalpara district by their indigenous traditional socio-economic activities. The Goalpara district is well known for its huge population of scheduled tribes, which developed their own cultural landscape in the diversified geographical region of the Goalpara district of Assam. The entire section of the review of the literature shows, that there are cordial linkages between the role of NABARD and the socio-economic activities of tribal communities in the Goalpara district because it is found that NABARD focuses on the sustainable development of livelihood of scheduled tribes according to their socio-economic and cultural practices in the specific geographical region of Goalpara district of Assam. Goalpara district is known for its geographical backwardness with poor facilities of transport and communication network, and these consequences are creating lots of challenges and hurdles in the way of implementation of WADI projects of NABARD in Goalpara district of Assam. However, it is also important to discuss that NABARD is working on the ground level for the socio-economic development of the tribal community through various projects of WADI of NABARD in the Goalpara district of Assam. The discussion part shows that the WADI projects of NABARD are implementing such development policies suitable for the wishes and abilities of scheduled tribes of Goalpara district because the constitution of India gives special rights and provisions for socio-economic development of scheduled tribes of India. In these consequences, NABARD is working according to the democratic way for socio-economic development of scheduled tribes because there are lots of challenges and contradictions in the way of developing scheduled tribes, and these challenges and contradictions are being managed by NABARD in collaboration with the central government and Assam government.

It is also important to discuss that there is an important role of the gender dimension in the socio-economic development of scheduled tribes in the Goalpara district of Assam because NABARD is making and implementing such kinds of policies, which are suitable for the socio-economic and cultural development of tribal women in Goalpara district. The discussion part of this paper also shows that education and health-related problems are the major issues for tribal women in the Goalpara district of Assam. In these consequences, various NGOs and local bodies are important in spreading awareness among tribal women about health and education-related issues because both are important factors in creating a sustainable approach to livelihood through WADI projects of NABARD in the Goalpara district of Assam. These tribal women are getting an education with the help of NGOs and local “Aganbari” centers in the Goalpara district of Assam. It is also important to discuss that these tribal women are participating in their traditional indigenous occupation in their socio-economic and cultural landscape for the survival of their life. In these consequences, it is also found that NABARD is properly monitoring the socio-economic and cultural activities of tribal communities because these tribal communities are cordially associated with their inherited occupation based on agro-forestry production. In these consequences, it is also important to discuss that NABARD is playing a crucial role in the development of sustainable planning management according to the cultural values of the tribal community in the context of the modernization process of socio-economic development of tribal women in a prospective manner under WADI project of NABARD in Goalpara district of Assam. The assessment of the various service project of NABARD is working according to the retrospective to prospective manner because it is well known that NABARD is implementing the WADI project according to the future perspective of development under the sustainable development approach. It is well known that the sustainable development approach is also based on the kinds of development-oriented policies, based on the lesson of the past with better implementation of the present in perspective of future development of the tribal community. In the case of Goalpara district, it is found various conducted studies about the socio-economic development of scheduled tribes of Goalpara district show that process of assimilation between traditional indigenous cultural activities and the modernization process of development is creating a hybrid type of cultural landscape in Goalpara district of Assam. This emerging cultural landscape results from the long history of socio-economic and cultural activities of scheduled tribes in specific geographical areas of the Goalpara district of Assam. Therefore, NABARD is focusing on a target-based approach for better implementation of WADI projects NABARD regarding better future of the tribal

community in Goalpara district of Assam according to the millennium development goal of the United Nation.

In these consequences, it can be forwarded that tribal community is the subject of discussion under cultural anthropology because cultural anthropology gives an understanding of nature, process and consequences of the impact of WADI projects on the socio-economic development of tribal communities in the tribal abundant zone of India. Therefore, in the case of the Goalpara district, it is found that there is a huge number of Boro and Rabha tribes who are surviving in their life according to their cultural practices because the cultural practices of scheduled tribes determine the socio-economic activities of tribal communities in their cultural landscape in a different time and space context in Goalpara district of Assam.

Based on these above prescribed concluding remarks, it can be mentioned that the WADI project of NABARD is the subject of cultural issues because there is little distinguishes between the economic and social activities of scheduled tribes in an abundant tribal zone of India. Therefore, NABARD is implementing various services projects of WADI according to the changing dynamics of cultural activities of tribal communities in the Goalpara district of Assam. Therefore, it is observed that the tribal community is adopting the various services project of WADI under the monitoring of NABARD in the Goalpara district of Assam. In these consequences, it is important to mention that this study gives a future perspective on the socio-economic development of scheduled tribes in the way of gender-based development policies of scheduled tribes in the Goalpara district of Assam. Therefore, there are the following strategies about the impact of various services projects of WADI of NABARD:

- i. There is a positive impact of various services of the WADI project of NABARD for the socio-economic and cultural development of tribal women in the Goalpara district of Assam.
- ii. Secondly, it is also observed that the WADI project of NABARD is based on the sustainable development approach of livelihood because the sustainable development approach gives a broad idea for understanding the mechanism of the WADI project for the socio-economic development of tribal women in the Goalpara district of Assam.

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