



A STUDY ON IMPACT OF TRIBAL WELFARE SCHEMES ON INCOME LEVELS AND EMPLOYMENT GENERATION IN TELANGANA STATE

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ABSTRACT

The central and state governments in India are implementing number of tribal welfare schemes to improve the socio-economic conditions of the tribes and to accomplish the inclusive growth in India. The present study is attempted to examine the impact of the tribal welfare schemes on income levels and employment generation in Telangana State. The schemes are very much useful to the beneficiaries to improve the beneficiaries' annual income and creating the employment generation in the state.

Key words:

Tribal welfare schemes, socio-economic development, employment generation and Inclusive growth.

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INTRODUCTION

The tribes are socially and economically backward group in India. The Government of India strongly focused on inclusive growth to reduce the poverty and improve the socio economic conditions in the country. The government is spending lot of money on various development activities to achieve the inclusive growth. How far, the government achieved to improve the socio economic conditions like income levels and employment creation to the tribal beneficiaries with the help of these welfare schemes. The current study is attempted in this direction.

METHODOLOGY

Objective of the Study

To examine the impact of the tribal welfare schemes on income levels and employment generation of the tribal beneficiaries.

Hypothesis

There is no significant difference of sample tribal beneficiaries' annual income, annual expenditure and annual working days between pre-loan and post loan periods.

Sampling Method

The study is an exploratory of primary data. Primary data has been obtained from selected beneficiaries through structured 'Schedule'.

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Multi-stage sampling method has been adopted for the selection of Sample Tribal Beneficiaries. Telangana State is purposively selected for the present research study. Among the districts of the Telangana State the highest tribal population is located in two districts which are Khammam and Warangal. Therefore these two districts had been selected for the study. In each district 5 Mandals had been selected which are having majority of the tribal population. In each Mandal 2 villages had been selected which are having majority of tribal population. In each village 20 tribal beneficiaries had been selected. Hence the total sample size was 400 (2x5x2x20=400) beneficiaries. The sample size is moderate and reliable representative by keeping in view number of schemes. It was convenient for comparison and making fruitful conclusion.

Tools for Analysis

The data had been analyzed and interpreted with the help of Statistical Package for Social Sciences (SPSS-16.0). The tools are used for analysis were sum, average, percentage, t-test, and ANOVA.

Scope of the Study

The scope of the study was the existing tribal welfare programs in Telangana State. The study was confined to Khammam and Warangal districts in Telangana State.

Limitations of the Study

1. The study has been covered only two selected districts of Telangana state.
2. The beneficiaries were not in habit of maintaining accounts of their income, expenditure, assets and

working days. Hence the maximum care was done to get the reliable data.

Implications of the study

The study will be useful to the tribes, Central and State Governments, Bankers, researchers, Policy makers, Ministry of tribal welfare department, Ministry of planning commission, Administrators, Non- Governmental Organizations and Tribal Welfare Department of Telangana State etc.

indicates the reduction of poverty and development of the tribes in terms of income growth. The improvement in employment opportunities indicates that the generation of income and enhancing the socio-economic conditions of the tribal beneficiaries.

Table 1 Distribution of the sample tribal beneficiaries by sector, scheme, and gender-wise

Sector	Sl. No	Tribal Welfare Scheme	Male	Female	Total
	1	Tractor	10 (2.5)	0 (0)	10 (2.5)
1.Agriculture	2	Land purchase/ development	4 (1)	28 (7)	32 (8)
	3	Plough bullocks	1 (0.2)	7 (1.8)	8 (2)
		Agriculture sector total	15 (3.8)	35 (8.7)	50 (12.5)
2.Animal Husbandry	4	Mini dairy	3 (0.8)	14 (3.5)	17 (4.3)
	5	Milk animals	6 (1.5)	12 (3)	18 (4.5)
	6	Sheep's	2 (0.5)	13 (3.2)	15 (3.7)
		Animal Husbandry sector total	11 (2.8)	39 (9.7)	50 (12.5)
3.Fisheries	7	Fish seed	13 (3.2)	2 (0.5)	15 (3.7)
	8	Cycle and Fishing net	18 (4.5)	4 (1)	22 (5.5)
	9	Motor boats	12 (3)	1 (0.2)	13 (3.2)
		Fisheries sector total	43 (10.8)	7 (1.7)	50 (12.5)
4.Horticulture	10	Nursery	2 (0.5)	12 (3)	14 (3.5)
	11	Vegetable	4 (1)	12 (3)	16 (4)
	12	Fruits	7 (1.8)	8 (2)	15 (3.8)
	13	Sprayers	2 (0.5)	3 (0.8)	5 (1.3)
		Horticulture sector total	15 (3.8)	35 (8.7)	50 (12.5)
5.Industry	14	Rice and Dall mill	3 (0.8)	8 (2)	11 (2.8)
	15	Brick making	9 (2.2)	11 (2.8)	20 (5)
	16	Floor mill	2 (0.5)	17 (4.2)	19 (4.7)
		Industry sector total	14 (3.5)	36 (9)	50 (12.5)
6.Minor Irrigation	17	Tube wells	7 (1.8)	7 (1.8)	14 (3.6)
	18	Bore wells	10 (2.5)	12 (3)	22 (5.5)
	19	Oil engine	4 (1)	4 (1)	8 (2)
	20	Solar pump set	1 (0.2)	5 (1.2)	6 (1.4)
		Minor irrigation sector total	22 (5.4)	28 (7.1)	50 (12.5)
7.Sericulture	21	Tassar culture	2 (0.5)	16 (4)	18 (4.5)
	22	Mulberry	10 (2.5)	22 (5.5)	32 (8)
		Sericulture sector total	12 (3)	38 (9.5)	50 (12.5)
8.Service	23	Tent house	0 (0)	10 (2.5)	10 (2.5)
	24	Auto	11 (2.8)	0 (0)	11 (2.8)
	25	Tailoring	1 (0.2)	5 (1.3)	6 (1.5)
	26	Centring	1 (0.3)	13 (3.2)	14 (3.5)
	27	Xerox	1 (0.2)	7 (1.8)	8 (2)
	28	Computer training/Internet centre	0 (0)	1 (0.2)	1 (0.2)
		Service sector total	14 (3.4)	36 (9.1)	50 (12.5)
		Total	146 (36.5)	254 (63.5)	400 (100)

Source: Field data
 Note: The figures in the brackets are percentages to the total

Table 1 explains the distribution of the sample tribal beneficiaries by sector, scheme, and gender-wise. 50 (12.5 percent) beneficiaries were selected from Agriculture, Animal Husbandry, Fisheries, Horticulture, Industry, Minor Irrigation, Sericulture and Service sectors. 28 schemes were selected from total eight sectors. Majority of the male beneficiaries 43 (10.8 percent) were selected from horticulture sector and female beneficiaries 39 (9.7 percent) from animal husbandry sector. Majority of the male beneficiaries 18 (4.5 percent) are from cycle and fishing net scheme and 28 (7 percent) female beneficiaries are from land purchase / development scheme in the study area.

Impact of the schemes on annual income, annual expenditure and annual working days

Initial levels of income inequality are important in determining how powerful an effect growth has in reducing poverty. The impact of the tribal welfare schemes was analysed on annual income, annual expenditure and annual working days. The improvement of the income levels over the expenditure

Table 2 Sample tribal beneficiaries' annual income levels in pre-loan period

Annual income levels on pre-loan period Rs.	Number of Beneficiaries	Percent to Total
Below 25,000	276	69.00
25,000 to 50,000	70	17.50
50,001 to 75,000	33	8.30
75,001 to 1,00,000	16	4.00
Above 1,00,000	5	1.20
Total	400	100.00

Source: Field data

Table 2 shows the sample tribal beneficiaries' annual income levels in pre-loan period. 276 (69.00 percent) beneficiaries were under the annual income group of below 25,000 rupees. 70 (17.50 percent) beneficiaries were under the annual income group of 25,000 to 50,000 rupees. 33 (8.30 percent) beneficiaries were under the annual income group of 50,001 to 75,000 rupees. 16 (4.00 percent) beneficiaries were under the

annual income group of 75,001 to 1,00,000 rupees. Only 5 (1.20 percent) beneficiaries were under the annual income group of above 1,00,000 rupees. Thus, it can be stated that majority of the beneficiaries were under the annual income group of below 25,000 rupees and least beneficiaries were under the annual income group of above 1,00,000 rupees in pre loan period.

Table 3 Sample tribal beneficiaries' annual income levels in post-loan period

Annual income levels on post-loan period Rs.	Number of Beneficiaries	Percent to Total
Below 25,000	8	2.00
25,000 to 50,000	225	56.20
50,001 to 75,000	50	12.50
75,001 to 1,00,000	22	5.50
Above 1,00,000	95	23.80
Total	400	100.0

Source: Field data

Table 3 indicates the sample tribal beneficiaries' annual income levels in post-loan period. 8 (2.00 percent) beneficiaries were under the annual income group of below 25,000 rupees. 225 (56.20 percent) beneficiaries were under the annual income group of 25,000 to 50,000 rupees. 50 (12.50 percent) beneficiaries were under the annual income group of 50,001 to 75,000 rupees. 22 (5.50 percent) beneficiaries were under the annual income group of 75,001 to 1,00,000 rupees. 95 (23.80 percent) beneficiaries under the annual income group of above 1,00,000 rupees. Thus, it can be stated that majority of the beneficiaries were under the annual income group of 25,000 to 50,000 rupees and least beneficiaries were under the group of below 25,000 rupees of in post loan period.

Table 4 Sample tribal beneficiaries' annual expenditure levels in pre-loan period

Annual expenditure levels on pre-loan period Rs.	Number of Beneficiaries	Percent to Total
Below 25,000	274	68.50
25,000 to 50,000	78	19.50
50,001 to 75,000	29	7.20
75,001 to 1,00,000	16	4.00
Above 1,00,000	3	0.80
Total	400	100.00

Source: Field data

Table 4 explains the sample tribal beneficiaries' annual expenditure levels in pre-loan period. 274 (68.50 percent) beneficiaries were under the annual expenditure group of below 25,000 rupees. 78 (19.50 percent) beneficiaries were under the annual expenditure group of 25,000 to 50,000 rupees. 29 (7.20 percent) beneficiaries were under the annual expenditure group of 50,001 to 75,000 rupees. 16 (4.00 percent) beneficiaries were under the annual expenditure group of 75,001 to 1,00,000 rupees. 3 (0.80 percent) beneficiaries

Table 5 Sample tribal beneficiaries' annual expenditure levels in post-loan period

Annual expenditure levels on post-loan period Rs.	Number of Beneficiaries	Percent to Total
Below 25,000	16	4.00
25,000 to 50,000	224	56.00
50,001 to 75,000	55	13.80
75,001 to 1,00,000	19	4.80

Above 1,00,000	86	21.40
Total	400	100.00

Source: Field data

under the annual expenditure group of above 1,00,000 rupees. Thus, it can be stated that majority of the beneficiaries were under the annual expenditure group of below 25,000 rupees and least beneficiaries were under the annual expenditure group of above 1,00,000 rupees in pre loan period. Table 5 evident the sample tribal beneficiaries' annual expenditure levels in post-loan period. 16 (4.00 percent) beneficiaries were under the annual expenditure group of below 25,000 rupees. 224 (56.00 percent) beneficiaries were under the annual expenditure group of 25,000 to 50,000 rupees. 55 (13.80 percent) beneficiaries were under the annual expenditure group of 50,001 to 75,000 rupees. 19 (4.80 percent) beneficiaries were under the annual expenditure group of 75,001 to 1,00,000 rupees. 86 (21.40 percent) beneficiaries were under the annual expenditure group of above 1,00,000 rupees. Thus, it can be stated that majority of the beneficiaries were under the annual expenditure group of 25,000 to 50,000 rupees and least beneficiaries were in the annual expenditure group of below 25,000 rupees in post loan period.

Table 6 Sample tribal beneficiaries' annual working days in pre-loan period

Annual working days in pre-loan period	Number of Beneficiaries	Percent to Total
Below 100 Days	143	35.80
100 to 200 Days	203	50.70
201 to 300 Days	54	13.50
301 to 365 days	0	0.00
Total	400	100.00

Source: Field data

Table 6 shows that the sample tribal beneficiaries' annual working days in pre-loan period. 143 (35.80 percent) beneficiaries were under the annual working days group of below 100 days. 203 (50.70 percent) beneficiaries were under the annual working days group of 100 to 200 days. 54 (13.50 percent) beneficiaries were under the annual working days group of 201 to 300 days. There were no beneficiaries under the annual working days group of 301 to 365 days. Thus, it can be stated that majority of the beneficiaries were under the annual working days group of 100 to 200 days and there are no beneficiaries were under the annual working days group of 301 to 365 days in pre loan period.

Table 7 Sample tribal beneficiaries' annual working days in post-loan period

Annual working days level on post-loan period	Number of Beneficiaries	Percent to Total
Below 100 Days	0	0.00
100 to 200 Days	156	39.00
201 to 300 Days	230	57.50
301 to 365 days	14	3.50
Total	400	100.00

Source: Field data

Table 7 shows the sample tribal beneficiaries' annual working days level in post-loan period. There were no beneficiaries were under the annual working days group of below 100 days. 156 (39.00 percent) beneficiaries were under the annual working days group of 100 to 200 days. 230 (57.50 percent)

beneficiaries were under the annual working days group of 201 to 300 days. 14 (3.50 percent) beneficiaries were under the annual working days group of 301 to 365 days. Thus, it can be stated that majority of the beneficiaries were under the annual working days group of 201 to 300 days and there were no beneficiaries were under the annual working days group of below 100 days in post loan period.

Statistical Analysis

The below statistical examination evident the change of the variable means of annual income, annual expenditure and annual working days of the sample tribal beneficiaries between pre and post loan periods.

U_{pr} = Means of variable in pre-loan period

U_{po} = Means of variable in post-loan period

Null hypothesis $H_0: U_{pr} = U_{po}$

Alternative hypothesis $H_1: U_{pr} \neq U_{po}$

Paired samples t-tests

Table 8 Summary of paired samples t-tests for sample tribal beneficiaries’ annual income, annual expenditure and annual working days between pre and post loan periods

Pair No.	Paired Samples	Mean	N	Std. Deviation	t Value	df	P Value
Pair 1	Annual Income in Pre-Loan Period	34752.50	400	23847.84	-12.54	399	0.000
	Annual Income in Post-Loan Period	82360.16	400	94253.97			
Pair 2	Annual Expenditure in Pre-Loan Period	31781.51	400	21840.65	-12.48	399	0.000
	Annual Expenditure in Post-Loan Period	75156.31	400	86202.86			
Pair 3	Annual Working days in Pre-Loan Period	155.44	400	52.35	-21.86	399	0.000
	Annual Working days in Post-Loan Period	216.60	400	56.77			

Source: Field data

Table 8 shows the summary of paired samples t-tests for sample tribal beneficiaries’ annual income, annual expenditure and annual working days between pre and post loan periods.

Annual Income

The mean of annual income was Rs.34,752.50 in the pre loan period and Rs.82,360.16 in the post loan period shows a major variance between the means. The standard deviation of annual income was Rs.23,847.84 in the pre loan period and Rs.94,253.97 in the post loan period shows major deviation. The p value 0.000 is less than the value 0.05 at the 5 percent level of significance; hence the alternative hypothesis is accepted. Therefore there is a significant difference in sample tribal beneficiaries’ annual income between pre-loan and post loan periods.

Annual expenditure

The mean of annual expenditure was Rs.31,781.51 in the pre loan period and Rs.75,156.31 in the post loan period shows a major variance between the means. The standard deviation of annual expenditure was Rs.21,840.65 in the pre loan period and Rs.86,202.86 in the post loan period shows major deviation. The p value 0.000 is less than the value 0.05 at the 5 percent level of significance; hence the alternative hypothesis is accepted.

Table 9 Current growth of sample tribal beneficiaries’ annual income, annual expenditure and annual working days between males and females

Group	Gender	N	Mean	Std. Deviation	t value	df	p value
Growth in Annual Income	Males	146	40330.90	56282.53	-1.455	398	0.026
	Females	254	51790.36	85068.17			
Growth in Annual Expenditure	Males	146	36685.01	51029.27	-1.461	398	0.025
	Females	254	47220.11	78039.83			
Growth in Annual Working days	Males	146	59.52	60.68	-0.445	398	0.058
	Females	254	62.11	53.17			

Source: Field data

Therefore there is a significant difference in sample tribal beneficiaries’ annual expenditure between pre-loan and post loan periods.

Annual working days

The mean of annual working days was 155.44 in the pre loan period and 216.60 in the post loan period shows a major variance between the means. The standard deviation of annual working days was 52.35 in the pre loan period and 56.77 in the post loan period shows major deviation. The p value 0.000 is less than the value 0.05 at the 5 percent level of significance; hence the alternative hypothesis is accepted. Therefore there is a significant difference in sample tribal beneficiaries’ annual working days between pre-loan and post loan periods.

Independent sample t-test

Table 9 evident the current growth of sample tribal beneficiaries’ annual income, annual expenditure and annual working days between males and females

Growth in Annual Income

The mean growth of annual income was Rs.40,330.90 in males and Rs.51,790.36 in females. The standard deviation was Rs.56,282.53 in males and Rs.51,790.36 in females. The p value 0.026 is less than the value 0.05 at the 5 percent level of significance; hence the alternative hypothesis is accepted. Therefore there is a significant difference in sample tribal beneficiaries’ current growth of annual income between males and females.

Growth in Annual Expenditure

The mean growth of annual expenditure was Rs.36,685.01 in males and Rs.47,220.11 in females. The standard deviation was Rs.51,029.27 in males and Rs.78,039.83 in females. The p value 0.025 is less than the value 0.05 at the 5 percent level of significance; hence the alternative hypothesis is accepted. Therefore there is a significant difference in sample tribal beneficiaries’ current growth of annual expenditure between males and females.

Growth in Annual Working days

The mean growth of annual working days was 59.52 in males and 62.11 in females. The standard deviation was 60.68 in males and 53.17 in females. The p value 0.058 is greater than the value 0.05 at the 5 percent level of significance; hence the null hypothesis is accepted.

Therefore there is a no significant difference in sample tribal beneficiaries' current growth of annual working days between males and females.

Growth in annual working days

The mean growth of annual working days were 58.57 for

Table 10 Current growth of sample tribal beneficiaries' annual income, annual expenditure and annual working days between Khammam and Warangal districts

Group	Districts	N	Mean	Std. Deviation	t value	df	p value
Growth in Annual Income	Khammam	200	49402.46	73924.99	0.472	398	0.491
	Warangal	200	45812.85	78091.17			
Growth in Annual Expenditure	Khammam	200	44835.61	66760.46	0.420	398	0.557
	Warangal	200	41913.98	72323.39			
Growth in Annual working days	Khammam	200	58.57	54.26	-0.930	398	0.600
	Warangal	200	63.77	57.67			

Source: Field data

Table 10 evident the current growth of sample tribal beneficiaries' annual income, annual expenditure and annual working days between Khammam and Warangal districts.

Growth in annual income

The mean growth of annual income was Rs.49,402.46 for Khammam and Rs.45,812.85 for Warangal. The standard deviation was Rs.73,924.99 for Khammam and Rs.78,091.17 for Warangal. The p value 0.491 is greater than the value 0.05 at the 5 percent level of significance; hence the null hypothesis is accepted. Therefore there is no significant difference in sample tribal beneficiaries' current growth of annual income between Khammam and Warangal districts.

Growth in annual expenditure

The mean growth of annual expenditure were Rs.44,835.61 for Khammam and Rs.41,913.98 for Warangal. The standard deviation was Rs.66,760.46 for Khammam and Rs.72,323.39 for Warangal. The p value 0.557 is greater than the value 0.05 at the 5 percent level of significance; hence the null hypothesis is accepted. Therefore there is no significant difference in sample tribal beneficiaries' current growth of annual expenditure between Khammam and Warangal districts.

Khammam and 63.77 for Warangal. The standard deviation was 54.26 for Khammam and 57.67 for Warangal. The p value 0.600 is greater than the value 0.05 at the 5 percent level of significance; hence the null hypothesis is accepted. Therefore there is no significant difference in sample tribal beneficiaries' current growth of annual working days between Khammam and Warangal districts.

One-way ANOVA

Table 11 explains the current growth of sample tribal beneficiaries' annual income, annual expenditure and annual working days among the sectors.

Annual income

The mean growth of annual income, from agriculture sector was Rs.61,186.46 with the Standard Deviation (SD) of Rs.1,20,377.7, from animal husbandry sector was Rs. 49,261.76 with the SD of Rs.59,805.43, from fisheries sector was Rs.17,092.26 with the SD of Rs.20,361.83, from horticulture sector was Rs.25,573.55 with the SD of Rs.20,706.88, from industry sector was Rs.65,996.74 with the SD of Rs.73,698.99, from minor irrigation sector was Rs.46,565.64 with the SD of Rs.69,867.28, from sericulture

Table 11 Current growth of sample tribal beneficiaries' annual income, annual expenditure and annual working days among the sectors

Group	Sectors	N	Mean	Std. Deviation	df	f value	p value
Growth in annual income	Agriculture	50	61186.46	120377.7	Between Groups -7	6.450	0.000
	Animal Husbandry	50	49261.76	59805.43			
	Fisheries	50	17092.26	20361.83			
	Horticulture	50	25573.55	20706.88			
	Industry	50	65996.74	73698.99			
	Minor Irrigation	50	46565.64	69867.28			
	Sericulture	50	21441.7	24839.12			
	Service	50	93743.15	110872.4	Total-399		
	Total	400	47607.66	75962.54			
	Growth in annual expenditure	Agriculture	50	55805.32	110357	Between Groups -7	6.481
Animal Husbandry		50	44443.12	53757.08			
Fisheries		50	15533.72	18433.82			
Horticulture		50	23317.06	18812.58			
Industry		50	59675.5	65877.55			
Minor Irrigation		50	42304.78	63316.41			
Sericulture		50	19660.9	22799.18			
Service		50	86257.96	103185.8	Total-399		
Total		400	43374.8	69525.65			
Growth in annual working days		Agriculture	50	55.44	54.47	Between Groups -7	1.418
	Animal Husbandry	50	62.26	60.93			
	Fisheries	50	53.78	70.14			
	Horticulture	50	78.72	64.42			
	Industry	50	65.66	37.45			
	Minor Irrigation	50	55.24	50			
	Sericulture	50	50.26	60.45			
	Service	50	67.98	39.64	Total-399		
	Total	400	61.17	55.97			

Source: Field data

sector was Rs.21,441.7 with the SD of Rs.24,839.12 and from service sector was Rs.93,743.15 with the SD of Rs.1,10,872.4. The p value 0.000 is less than the value 0.05 at the 5 percent level of significance; hence the alternative hypothesis is accepted. Therefore there is a significant difference in sample tribal beneficiaries' current growth of annual income among the sectors.

Annual expenditure

The mean growth of annual expenditure, from agriculture sector was Rs.55,805.32 with the SD of 1 Rs.10,357, from animal husbandry sector was Rs.44,443.12 with the SD of Rs.53,757.08, from fisheries sector was Rs.15,533.72 with the SD of Rs.18,433.82, from horticulture sector was Rs.23,317.06 with the SD of Rs.18,812.58, from industry sector was Rs.59,675.5 with the SD of Rs.65,877.55, from minor irrigation sector was Rs.42,304.78 with the SD of Rs.63,316.41, from sericulture sector was Rs.19,660.9 with the SD of Rs.22,799.18 and from service sector was Rs.86,257.96 with the SD of Rs.1,03,185.8. The p value 0.000 is less than the value 0.05 at the 5 percent level of significance; hence the alternative hypothesis is accepted. Therefore there is a significant difference in sample tribal beneficiaries' current growth of annual expenditure among the sectors.

Annual working days

The mean growth of annual working days, from agriculture sector was 55.44 with the SD of 54.47, from animal husbandry sector was 62.26 with the SD of 60.93, from fisheries sector was 53.78 with the SD of 70.14, from horticulture sector was 78.72 with the SD of 64.42, from industry sector was 65.66 with the SD of 37.45, from minor irrigation sector was 55.24 with the SD of 50, from sericulture sector was 50.26 with the SD of 60.45, and from service sector was 67.98 with the SD of 39.64. The p value 0.000 is less than the value 0.05 at the 5 percent level of significance; hence the alternative hypothesis is accepted. Therefore there is a significant difference in sample tribal beneficiaries' current growth of annual working days among the sectors.

Table 12 shows the Current growths of sample tribal beneficiaries' annual income, annual expenditure, and annual working days by education-wise.

Annual income

The mean growth of annual income, from illiterates was Rs.14,541.6 with the SD of Rs.11,249.15, from primary educates was Rs.30,674.25 with the SD of Rs.33,416.56, from secondary educates was Rs.46,517.92 with the SD of Rs.61,655.12 and from intermediate/ technical and above educates was Rs.2,59,565.87 with the SD of Rs.1,38,438.46. The p value 0.000 is less than the value 0.05 at the 5 percent level of significance; hence the alternative hypothesis is accepted. Therefore there is a significant difference in sample tribal beneficiaries' current growth of annual income among the education qualifications of the beneficiaries.

Annual expenditure

The mean growth of annual expenditure, from illiterates was Rs.13,343.17 with the SD of Rs.10,412.68, from primary educates was Rs.27,905.8 with the SD of Rs.30,345.07, from secondary educates was Rs.42,183.38 with the SD of Rs.55,446.76 and from intermediate/ technical and above educates was Rs.23,7859 with the SD of Rs.1,29,230.32. The p value 0.000 is less than the value 0.05 at the 5 percent level of significance; hence the alternative hypothesis is accepted. Therefore there is a significant difference in sample tribal beneficiaries' current growth of annual expenditure among the education qualifications of the beneficiaries.

Annual working days

The mean growth in annual working days, from illiterates was 50.36 with the SD of 64.68, from primary educates was 58.69 with the SD of 60.35, from secondary educates was 65.38 with the SD of 50.45 and from intermediate/ technical and above educates was 76.83 with the SD of 8.41. The p value 0.209 is greater than the value 0.05 at the 5 percent level of significance; hence the null hypothesis is accepted.

Table 12 Current growths of sample tribal beneficiaries' annual income, annual expenditure, and annual working days by education-wise

Group	Sectors	N	Mean	Std. Deviation	df	f value	p value
Growth in annual income	Illiterate	42	14541.60	11249.15	Between Groups -3	128.537	0.000
	Primary	197	30674.25	33416.56			
	Secondary	138	46517.92	61655.12			
	Intermediate/ Technical and Above	23	259565.87	138438.46	Within Groups-396		
	Total	400	47607.66	75962.54	Total-399		
Growth in annual expenditure	Illiterate	42	13343.17	10412.68	Between Groups -3	129.511	0.000
	Primary	197	27905.80	30345.07			
	Secondary	138	42183.38	55446.76			
	Intermediate/ Technical and Above	23	237859.00	129230.32	Within Groups-396		
	Total	400	43374.80	69525.65	Total-399		
Growth in annual working days	Illiterate	42	50.36	64.68	Between Groups -3	1.518	0.209
	Primary	197	58.69	60.35			
	Secondary	138	65.38	50.45			
	Intermediate/ Technical and Above	23	76.83	8.41	Within Groups-396		
	Total	400	61.17	55.97	Total-399		

Source: Field data

Therefore there is no significant difference in sample tribal beneficiaries' current growth of annual working days among the education qualifications of the beneficiaries.

Table 13 Current growths of sample tribal beneficiaries' annual income, annual expenditure, and annual working days by age groups-wise

Group	Age	N	Mean	Std. Deviation	df	f value	p value
Growth in annual income	Below 30 Years	43	36783.37	51325.01	Between groups		
	30 to 35 Years	173	46957.44	73748.07	-3,		
	36 to 40 Years	147	48873.93	67252.77	Within groups-	0.547	0.651
	Above 40 Years	37	58196.59	127627.91	396,		
	Total	400	47607.66	75962.58	Total-399		
Growth in annual expenditure	Below 30 Years	43	33435.16	46252.40	Between groups		
	30 to 35 Years	173	42773.20	67376.96	-3,		
	36 to 40 Years	147	44489.30	61266.33	Within groups-	0.560	0.642
	Above 40 Years	37	53311.22	118069.54	396,		
	Total	400	43374.80	69525.65	Total-399		
Growth in annual working days	Below 30 Years	43	67.86	58.48	Between groups		
	30 to 35 Years	173	62.29	55.28	-3,		
	36 to 40 Years	147	55.99	53.83	Within groups-	0.868	0.458
	Above 40 Years	37	68.68	64.44	396,		
	Total	400	61.17	55.97	Total-399		

Source: Field data

Table 13 shows the current growths of sample tribal beneficiaries' annual income, annual expenditure and annual working days by age groups-wise.

Annual income

The mean growth of annual incomes, from below 30 years age group was Rs.36,783.37 with the SD of Rs.51,325.01, from 30 to 35 years age group was Rs.46,957.44 with the SD of Rs.73,748.07, from 36 to 40 years age group was Rs.48,873.93 with the SD of Rs.67,252.77 and from above 40 years age group was Rs.58,196.59 with the SD of Rs.1,27,627.91. The p value 0.651 is greater than the value 0.05 at the 5 percent level of significance; hence the null hypothesis is accepted. Therefore there is no significant difference in sample tribal beneficiaries' current growth of annual income among the age groups of sample tribal beneficiaries.

Annual expenditure

The mean growth of annual expenditure, from below 30 years age group was Rs.33,435.16 with the SD of Rs. 46,252.40, from 30 to 35 years age group was Rs.42,773.20 with the SD of Rs.67,376.96, from 36 to 40 years age group was Rs.44,489.30 with the SD of Rs.61,266.33, and from above 40 years age group was Rs.53,311.22 with the SD of Rs.1,18,069.54. The p value 0.642 is greater than the value 0.05 at the 5 percent level of significance; hence the null hypothesis is accepted. Therefore there is no significant difference in sample tribal beneficiaries' current growth of annual expenditure among the age groups of sample tribal beneficiaries.

Annual working days

The mean growth of annual working days, from below 30 years age group was 67.86 with the SD of 58.48, from 30 to 35 years age group was 62.29 with the SD of 55.28, from 36 to 40 years age group was 55.99 with the SD of 53.83 and from above 40 years age group was 68.68 with the SD of 64.44. The p value 0.458 is greater than the value 0.05 at the 5 percent level of significance; hence the null hypothesis is accepted. Therefore there is no significant difference in sample tribal beneficiaries' current growth of annual working days among the age groups of sample tribal beneficiaries.

Findings

- 276 beneficiaries are under the below Rs.25,000 annual income group in the pre-loan period, the number is reduced to 8 in the post-loan period.
- Only 5 beneficiaries are under the above Rs.1,00,000 annual income group in the pre-loan period, the number is increased to 95 in the post-loan period.
- 274 beneficiaries are under the below Rs.25,000 annual expenditure group in the pre-loan period, the number is reduced to 16 in the post-loan period.
- Only 3 beneficiaries are under the above Rs.1,00,000 annual expenditure group in the pre-loan period, the number is increased to 86 in the post-loan period.
- 143 beneficiaries are under the below 100 annual working days group in the pre-loan period, the number reduced to zero in the post-loan period. Major chunk of the beneficiaries 230 (57.50percent) were in the annual working days group of 201 to 300.
- There are no beneficiaries under the 301 to 365 annual working days group in the pre-loan period; it is increased to 14 beneficiaries in the post-loan period.
- The mean difference of the annual income over the annual expenditure in the pre-loan was Rs.2,970.99 (Rs.34,752.50-Rs.31781.51) and the post loan period it's increased to Rs.7,203.85 (Rs. 82,360.16-Rs. 75,156.31).
- The average annual workings days increased to 61.16 (216.60-155.44) in the post loan period when compared to the pre-loan period.
- The difference of female's average annual growth of income over the average annual growth of expenditure is Rs.4,570.25 (Rs.51,790.36-Rs.47,220.11) in post-loan period. It is greater than the male's average annual growth of income over the average annual growth of expenditure Rs. 3,645.89 (Rs.40,330.9-Rs.36,685.01) in post-loan period.
- Female's average annual growth of working days were 62.11 which are greater than male's average annual growth of working days 59.52
- The difference of Khammam district average annual growth of income over the average annual growth of

expenditure is Rs.4,566.85 (Rs.51,790.36-Rs 47,220.11) in post-loan period. It is greater than the Warangal district average annual growth of income over the average annual growth of expenditure Rs.3,898.87 (Rs.45,812.85-Rs. 41,913.98) in post-loan period.

- The highest average annual growth of income over the average annual growth of expenditure is Rs.7,485.18 (Rs.93,743.15- Rs.86,257.96) from service sector and the lowest is Rs. 1,558.54 (Rs.17,092.26- Rs.15,533.72) from Fisheries sector in post-loan period.
- The highest average annual growth of working days was 78.72 from Horticulture sector and the lowest were 50.26 from sericulture sector in post-loan period.
- The highest average annual growth of income over the average annual growth of expenditure was Rs.21,706.87 (Rs. 2,59,565.87- Rs. 2,37,859.00) from the education group of Intermediate/Technical and the lowest was Rs.1,198.43 (Rs.14,541.60- Rs.13,343.17) from Illiterates in post-loan period.
- The highest average annual growth of working days was 76.83 from the education group of Intermediate/Technical and the lowest was 50.36 from Illiterates in post-loan period.

CONCLUSION

The state and central governments are spending crores of rupees for the development of tribes. The ministry of tribal welfare department, Government of India, allocating the funds for the implementation of welfare schemes to various states on the basis of ST population percentages to the respective states. The sample tribal beneficiaries' annual income levels, and annual working days were improved in the post-loan period. However the government need to put more efficient effort for the better improvement of the socio-economic conditions of the tribes in Telangana State.

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