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# Impact of national-level policy execution on the socio-economic life of tribal women: A case study of Lefunga block, Tripura

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## Abstract

Government of India on time-to-time basis launches various schemes, programs and policies for the welfare of the people, particularly those who are poor, marginalised and vulnerable. Whether those policies and programs reaches those people or not it also need to be ensured. In this regard the present study enquires the awareness level of the tribal women regarding central government program and policies. The target people of the policies and programs can avail the benefit from such policies and programs only if they are aware about such. Secondly, what is the impact of such awareness and non-awareness in socio-economic condition OD those people, lastly why they remain unaware. For such enquiry five villages were selected under Lefunga block under west district of Tripura North East India. It has been found that all the selected factors play a pivotal role in determining the awareness level of the sample.

**Keywords:** PMAY, PMUY, SBMG, PMJDY, SSY, Awareness, Tribal

## Introduction

India was always a welfare state which gets reflected in our Indian Constitution Part IV (Article 36-51): Directive Principles of the State Policy. In which the citizens are ensured of socio-economic justice. Government of India (GOI) through various policies and programmes that were and are designed to provide welfare benefits to the large part of the population, launch schemes and policies time to time. These policies are supposed to uplift socio-economic conditions through eradication of poverty, provide free education, free ration, provide house, toilets, cooking fuel, electricity, medical insurance, bank accounts, and many more are left in the list. The ultimate objective for all such schemes is to provide up-gradation in the socio-economic condition of those who are marginalised, poor, and vulnerable. Although various schemes were launched for the mass; it also becomes paramount importance to check whether such schemes, yojanas or programs really reached to those people who are surviving in the remote corners of the country. So that the objectives with which such welfare schemes are launched can be attained to the fullest. On the other hand, if such schemes or yojana are not known to the population, if they are not aware about the scheme or yojana, or they are completely ignorant about the scheme or yojana. Such population won't be able to avail the benefit from any scheme or yojana resulting in defeating the whole purpose of the scheme or yojana (Reang 2024) <sup>[6]</sup>. Therefore, sporadically some assessment, analysis and study become vital, to check whether such programs really reach to the mass to provide socio-economic benefits or not?

## Objective

To access the socio-economic benefit availed by the rural tribal women, it is important to know in the first place, whether they are aware about the yojana, scheme or program. If they are not aware about the yojana, scheme or program, they will remain alienated from such schemes benefit resulting in living in marginalised and vulnerable condition. Secondly, what are the factors that lead to such non-awareness is also matter of concern. Therefore, in the present study following objectives are taken:

1. To study the awareness level of the rural tribal women regarding various policies.
2. To study the factors that affects the awareness level of the rural tribal women.

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- To study the socio-economic condition of the rural tribal women.

### Review of Literature

The reach and penetration of welfare schemes launched by the GOI for the rural tribal people in general and women in particular often depend on multiple factors. One of the ways to reach and penetrate welfare scheme is through spreading the awareness related to various schemes which are launched for the socio-economic development. GOI constantly tries to enhance the awareness level through print media, digital media, posters, and hoardings (PIB-11<sup>th</sup> & 4<sup>th</sup> Dec, 2024). The objective for increasing the awareness is very clear as more people are aware about the national level schemes they will opt it, they will know their entitlements, they will be benefitted on top of all, socio-economic development will take place even in the remote corners of the country. As the tribal families are living their lives in hilly areas which are sometime inaccessible for developmental work, therefore depending mainly on agriculture and allied sector for their livelihood. As result of which they remain both economically and educationally backward (Reang, 2024<sup>[6]</sup> & Chatterjee, 2017)<sup>[3]</sup>. Education basically leads to social development (Bruchi, 2006<sup>[2]</sup> & Tripura, 2017)<sup>[8]</sup> which can bring prosperity in the society, tribal community in particular. On the other hand, due to lack of education, development in tribal society is negatively influenced (Toppo A, *et al.* 2016)<sup>[10]</sup> resulting in ignorance. Therefore, poverty, the lack of resource, low socio-economic position, lower political hierarchy and unable to get the benefit of welfare programs are all due to low level of education. It does not matter how well a welfare programs or policies are designed but will eventually fail to reach due to lack or poor in education (Bera 2020)<sup>[1]</sup>. It has also, been argued that age is related with choice of occupation, i.e. either traditional which are related to agriculture or allied sector mostly opted by the middle-aged household of tribal community. On the other hand, non-agricultural activities i.e. all other occupation which are not related to traditional agriculture are chosen by the younger tribal population (Deb & Mahato 2019)<sup>[5]</sup>. Non-agriculture activities range from office work in both: organised and unorganised sector, any form of business start-ups, service-oriented works such as food delivery, waiter, and cook to list few. Moreover, it has also been found that in rural areas young aged people are more keen to take modern ways for agriculture so that production and productivity can be enhanced (Rahman & Akter, 2014)<sup>[7]</sup>, as a result of which they are fonder and more depended on government schemes and programs. Another factor which leads to socio-economic development in tribal community, in regards to present study, is Income. In lieu of higher and more income, it has been found that short migrations take place by the tribal community but once they try to settle finds it difficult to adjust in terms of education, society norms, getting job and so on (Das & Das, 2014)<sup>[4]</sup>. It is also argued that such community involve in diverse activities to enhance their income ranging from agriculture, livestock rearing (poultry, piggery, bee-keeping) and non-farming activities such as handicraft & small shops. (Saha & Bahal, 2010)<sup>[8]</sup>. Hence, in the present study the awareness level of the tribal women along with three factors such as: education, age and income are also analysed.

### Methodology

In this paper systematic approach was used to identify the awareness level of the tribal women relating to certain yojanas or schemes launched by the GOI for uplifting the socio-economic condition of the rural tribal peoples. Therefore, five flagship programs of GOI are selected such as:

1. Pradhan Mantri Awas Yojana (PMAY),
2. Pradhan Mantri Ujjala Yojana (PMUY)
3. Swacha Bharat Mission-Grameen (SBMG),
4. Pradhan Mantri Jan Dhan Yojana (PMJDY) and
5. Sukanya Samriddhi Yojana (SSY)

For the aforesaid study, the samples were selected from five villages under Lefunga Block of West District of Tripura — one of the North Eastern State of India. Those five villages were selected based on purposive sampling and samples of tribal women were selected based on simple random sampling. For the data collection altogether 895 tribal women were interviewed, through schedule method so that language does not become barrier (Table 1). They details are:

**Table 1:** Details of sample survey

	Total ST Family	Sample ST Family	Sample Percentage (%)
Gamchakobra VC	711	247	34.74
Rajghat VC	595	159	26.72
Sipai Para VC	521	163	31.29
UB Nagar VC	704	151	21.45
UD Nagar VC	609	175	28.74
	3140	895	$\mu = 28.58659529$

Source: SDM Office, Mohanpur

For the analysis of the data, simple statistical tools were used such as mean, percentage, regression, ANOVA and correlation.

### Findings

In the present study, five renowned welfare schemes were selected for understanding the awareness level of the tribal women of Lefunga block. Such socio-economic welfare schemes are for Housing-Pradhan Mantri Awas Yojana-Grameen (PMAYG), Cooking Fuel-Pradhan Mantri Ujjala Yojana (PMUY), Toilet-Swacha Bharat Mission-Grameen (SBM-G), Banking-Prime Minister Jan Dhan Yojana (PMJDY) and Savings for girl child-Sukanya Samriddhi Yojana (SSY), so that the socio-economic condition can be evaluated. In addition, to evaluate the factors that influence the awareness level are Age, Income and Education.

#### Pradhan Mantri Awas Yojana-Grameen (PMAY-G)

Pradhan Mantri Awas Yojana-Grameen (PMAY-G) was launched in 2016 by the Government of India under which housing is provided to the poorest segment of rural families. The goal of this yojana was to provide housing for all those who deserve a house in rural areas (PIB, 2024). Under this yojana a minimum size of houses of 25 square metres along with separate spaces for hygienic cooking. Beneficiaries of the yojana are given money directly in their Aadhaar linked bank account or post office account. Few added benefits provided along with the PMAY-G are water connection, electricity connection, cleanliness and employment as well.

**Table SE1: PMAY-G (HOUSING)**

Village	Frequency (F)	Aware (F)	Not aware (F)	Kaccha (F)	Pucca (F)
Shipaipara	163	39	124	46	78
Gamchakobra	247	142	105	25	80
Rajghat	159	129	30	4	26
Uttar Bodhjunnagar	151	72	79	21	58
Uttar Debendranagar	175	87	88	13	75
	895	469	426	109	317
	Percentage	52.40	47.60	12.18	35.42

Source: Author's Compilation

### Major Findings

1. It becomes quite evidential that awareness level regarding PMAY-G is really substantial. The PMAY-G was successful in penetrating the tribal rural areas of Lefunga block by 52.40% and the remaining 47.60% (Table SE1) of rural tribal sample are either unaware of the yojana or they were reluctant about the yojana to be implemented.
2. It is been found that out of the unaware tribal sample, 317 tribal women (i.e. 35.42% of the total sample) is reluctant about the PMAY to be implemented. It is visible from the fact that whole 35.42% of the tribal sample has *pucca* house which depicts that although they did not avail the yojana but they are aware about the yojana.
3. Therefore, the table SE1 it can be conferred that total percentage of awareness regarding PMAY is 87.82% (i.e. 52.40% of the sample who are aware + 35.42% of the sample who are reluctant).
4. On the other hand, 25.59% (Table SE1) of the tribal population under unaware category still live in *kaccha* house. It depicts, these are the most deprived, most vulnerable and most unaware tribal population of Lefunga block.
5. The majority of such deprived, vulnerable and unaware population is found in Shipaipara (46%) followed by Gamchakobra (25%), Uttar Bodhjunnagar (21%), Uttar Debendranagar and Rajghat (Table SE1).
6. To find out the reluctance towards the yojana were analysed using regression analysis taking three factors such as education, age and income as independent variable and not aware as dependent variable.

**Table SE1.1: Regression Statistic PMAY-G**

Multiple R	0.999945658
R Square	0.999891319
Adjusted R Square	0.999565275
Standard Error	0.736482827
Observations	5

Source: Author's Compilation

7. Regression analysis is used to identify, how well independent variables such as education, age and income predict dependent variables such as unawareness level of PMAY-G. It has been found that R value is 0.9999 which reflects a very strong and positive relationship between the variables. This also suggests that the model's predictions are highly accurate and closely follow the observed data.
8. Moreover, R Square value 0.9999 suggests that 99.99% of the variance in the dependent variable is explained by the independent variable in the model, which also

indicates a nearly perfect fit of the model to the data.

9. The adjusted R square suggests that the model is not over fitting and that the number of predictors is likely appropriate (Table SE1.1).
10. Furthermore, standard deviation of the residuals, i.e. the differences between observed and predicted values stand at 0.736 which is a lower standard error indicates a better fit of the model. In other words, on average, the predicted values deviate from the actual values by around 0.736 units (Table SE1.1). This is quite small, especially given the high R-squared value, indicating that the model predictions are very close to the actual values.

**Table SE1.2: Correlation**

	(Kf)	(Pf)	Education	Income	Age
(Kf)	1				
(Pf)	0.68350276	1			
Education	0.976165421	0.699447	1		
Income	0.868562061	0.955326	0.871170028	1	
Age	0.987300945	0.571634	0.972133747	0.788148299	1

Source: Author's Compilation. Here, Kf is the frequency of *Kacha* House, Pf represents frequency of *Pucca* house

11. To further investigate the reason of not aware or reluctant regarding PMAY-G; correlation was used. Three variables are identified such as education, income level, and age where correlated with *Kacha* house and *Pucca* house constructed due to either not aware about PMAY-G or they are reluctant about its implementation. It was found that factors are strongly and positively correlated to each other (Table SE1.2).
12. As per the table SE1.2, correlation between Kf i.e., tribal women living in *Kacha* house and low level of educated tribal women is 0.9762 is a strong and positive relation which depicts that as the education level increase high possibility is that those tribal women will be aware about government housing projects.
13. Simultaneously, correlation between Kf i.e., tribal women living in *kacha* house and low level of income of tribal women is 0.8685, which also reflects strong and positive relationship which depicts that as the income level increase, there is high possibility that those tribal women would left the *kacha* house and would move to *pucca* house either provided by government housing projects or by self.
14. The correlation between Kf, i.e. tribal women living in *Kacha* house and age of tribal women is 0.9873 (Table E1.2), which is highest among other two factors such as educational level and income. This is evidential that higher the age of tribal women or aged tribal women are more inclined to their *Kacha* house. As a result of

which still 109 tribal women family resides in *Kacha* house (Table E1), either due to unaware of PMAY-G or waiting for their turn to get PMAY-G.

### Pradhan Mantri Ujjwala Yojana (PMUY)

On May 2016 Pradhan Mantri Ujjwala Yojana was introduced as a one of the flagship project with the objective of replacing the traditional cooking fuels such firewood,

cow dung cakes with LPG cylinder to bring down harmful impacts of smoke to the tribal women in particular and environment in large. In that regard, an inquiry was taken to find out, how well the PMUY was implemented in rural areas of Lefunga block in aforementioned five villages, namely Shipaipara, Gamchakobra, Rajghat, Uttar Bodhjungnagar and Uttar Debendranagar.

**Table SE2: PMUY (COOKING FUEL)**

Village	Frequency (F)	Aware		Not aware		Self	
		(F)	(%)	(F)	(%)	(F)	(%)
Shipaipara	163	34	3.80	12	1.34	117	13.07
Gamchakobra	247	150	16.76	3	0.34	94	10.50
Rajghat	159	96	10.73	2	0.22	61	6.82
Uttar Bodhjungnagar	151	39	4.36	13	1.45	99	11.06
Uttar Debendranagar	175	67	7.49	2	0.22	106	11.84
	895	386	43.13	32	3.57	477	53.30

Source: Author's Compilation

### Major Findings

- From the surveyed data (Table SE2), it is quite evidential that LPG connection being related to cooking fuel which is the most basic need of human kind, it is seen that majority of the tribal women were aware about the cooking fuel (i.e. LPG). Moreover, it has also been seen that about 43.13%, i.e. 386 tribal women out of 895 samples, availed the aforesaid yojana, making it a successful implementation in the block.
- On the brighter side, being cooking fuel is the basic human need, it has been found that 53.30% of the total samples are aware about the yojana, but they availed the LPG connection by their own effort (Table SE2).
- Therefore, it can be said the PMUY has reached maximum rural household, i.e. 96.43% (43.13% of the sample who are aware + 53.30% of the sample who are reluctant) of the total sample and the sample that are unaware constitute only 3.57% of total sample.
- Further, it has also been observed that, out of the five villages, Gamchakobra have the maximum number of beneficiaries where 150 (i.e. 16.76%) tribal women availed the benefit of PMUY, followed by Rajghat, where maximum beneficiary is 96 (i.e. 10.73%) tribal women out of the total tribal women of the survey.
- Uttar Debendranagar, Uttar Bodhjungnagar and Shipaipara have the lowest beneficiary of 7.49%, 4.36% and 3.80% respectively regarding awareness and availed LPG connection through PMUY (Table SE2).
- On the other hand, it has also been seen that among the total surveyed tribal women, 32 tribal women i.e. 3.58% of the total sample are still unaware about the yojana (PMUY) and still depend upon the firewood for their cooking purpose.
- During the interview, it was found that, majority of the tribal women who are ignorant about the LPG and yojana (i.e. PMUY) are from Uttar Bodhjungnagar (1.45%) followed by Shipaipara (1.34%), (Table SE2).
- The reasons cited for such ignorance are lack of education where it can be seen that majority of the tribal women are having no education or having education up to elementary level. Secondly, majority of the tribal women within this group are senior citizen

(i.e. above 60 years) and lastly, most of them are living in poverty.

- The highest number of beneficiaries who availed the LPG connection by their own effort and did not obtain gas connection from government yojana was from Shipaipara, which consist of 117 tribal women (or 13.07%), followed by Uttar Debendranagar, Uttar Bodhjungnagar, Gamchakobra and Rajghat (Table SE2).
- On the basis of interaction, women disclosed that it takes time to get the connection (i.e., PMUY) through proper channel, as many of them applied and didn't receive yet. As result of which, the yojana was not implemented against those beneficiaries although they use LPG as cooking fuel.
- It can be said that, over 96% of the samples are aware about the Yojana, although many didn't receive it yet but they are aware about the same which makes the implementation of the PMUY a successful one (Table SE2).

**Table SE2.1: Regression Statistics**

Multiple R	0.998731055
R Square	0.99746372
Adjusted R Square	0.989854881
Standard Error	2.472744092
Observations	5

Source: Author's Compilation

- This regression table (Table SE2.1) shows very strong correlation exist between the predicted and actual values, which get reflected from the R value which is 0.9987.
- Simultaneously  $R^2$  value is 0.9975 which means the variance in the dependent variable is well explained by the regression model and not over-fitting which is reflected by adjusted  $R^2$  which is 0.9899.
- Due to a very small sample size of five villages, there is a possibility of statistical inference, which gets reflected in ANOVA (Table SE2.2).



**Table SE2.2: ANOVA (PMUY)**

	df	SS	MS	F	Significance F
Regression	3	2404.685537	801.5618456	131.092755	0.064095127
Residual	1	6.114463345	6.114463345		
Total	4	2410.8			

Source: Author's Compilation

15. The above ANOVA table (Table SE2.2) reflects that model is a good fit and the independent variables are significant from the value of  $F=131.093$ .
16. At the same time, it is also seen that significance of  $p$  value=0.064 which is just above 0.05, therefore, not quite statistically significant at the 5% level, but very close. The high probability shows statistically insignificance yet close may be due to the small sample size of five villages ( $n = 5$ ) which makes significance harder to achieve in this case. It is for further study and inclusion of more villages as sample.

**Table SE2.3: Correlation (PMUY)**

	(f)	LLI	LLE	A
(f)	1			
LLI	0.989501348	1		
LLE	0.548052896	0.503410354	1	
A	0.695627518	0.614948238	0.903140289	1

Source: Author's Compilation, LLE=Low Level of Education, LLI=Low level of Income, A=Aged

17. It is quite evidential that lower level of Income has high and positive correlation with non-awareness of PMUY which shows 0.9895, where it was observed in the field that, most of the sample use both firewood and LPG but mostly fire wood. As they availed the LPG from the earning of all the family members and use it judiciously.
18. On the other hand, lower level of education has also have a positive correlation with non-awareness level of PMUY which is 0.548, due to which the benefit of PMUY has not reached them as expected.
19. Lastly, age is also one the factor which show positive correlation of 0.6956 with non-awareness level of PMUY, as aged tribal women are reluctant to use LPG

and feels comfortable use firewood.

### Swatcha Bharat Mission-Grameen (SBA-G)

The Swachh Bharat Mission-Grameen (SBM-G) represents a transformative phase in India's sanitation narrative. Initiated in 2014 by the Hon'ble Prime Minister, the mission targeted making India Open Defecation Free (ODF). This massive undertaking successfully mobilized nationwide participation, marking it as the largest behavioural change movement globally. By 2019, the mission celebrated the construction of over 100 million individual household toilets, declaring more than 6 lakh villages ODF, a tribute to Mahatma Gandhi on his 150th birth anniversary and aligning with SDG Target 6.2 effectively ending open defecation nationwide. Having achieved the ODF status, SBM-G Phase II was launched with the objective of achieving Sampoon Swachhata, i.e., sustaining the ODF status and managing solid and liquid waste by 2024-25 and transforming all the villages from ODF to ODF Plus Model. The ODF Plus progress is being captured on SBM (G) MIS in following categories:

- **Aspiring:** The village which is sustaining its ODF status and has arrangements for Solid Waste Management or Liquid Waste Management.
- **Rising:** The village, which is sustaining its ODF status, and has arrangements for both Solid Waste Management and Liquid Waste Management.
- **Model:** The village which is sustaining its ODF status; has arrangements for both Solid Waste Management and Liquid Waste Management; observes visual cleanliness i.e. minimal litter, minimal stagnant wastewater and no plastic waste dump in public places and displays ODF Plus IEC messages

**Table: SE3: SBM-G**

State / UT (LGD Code)	Total Villages	Total ODF Plus Villages		ODF Plus Model Villages		ODF Plus Rising Villages		ODF Plus Aspiring Villages	
		As on 1 <sup>st</sup> April 2022	As on 01-Mar-25	As on 1 <sup>st</sup> April 2022	As on 01-Mar-25	As on 1 <sup>st</sup> April 2022	As on 01-Mar-25	As on 1 <sup>st</sup> April 2022	As on 01-Mar-25
TRIPURA (16)	765	0	2 741	0	1 715	0	1 8	0	0 18

Source: <https://sbm.gov.in/sbmgdashboard/statesdashboard.aspx>

As per the government data (Table SE3), as on March 2025 Tripura have 765 villages out of which 93.46% (i.e.  $[741/765] \times 100$ ) of the villages has already achieved ODF plus model status as 715 villages has achieved ODF Plus

model status, 8 villages has achieved rising villages status and 18 villages has achieved the status of aspiring villages. It also need to be kept in mind that, there are 24 (i.e.  $765-741$ ) villages which are yet to come under SBM-G.

**Table SE3.1: SBA-G**

Village	Frequency	Aware	(%)	Not Aware	(%)	Kacha		Pucca	
Shipaipara	163	109	12.18	54	6.03	7	0.78%	47	5.25%
Gamchakobra	247	199	22.23	48	5.36	12	1.34%	36	4.02%
Rajghat	159	148	16.54	11	1.23	0	0.00	11	1.23%
Uttar Bodhjungnagar	151	110	12.29	41	4.58	0	0.00	41	4.58%
Uttar Debendranagar	175	85	9.50	90	10.06	31	3.46%	59	6.59%
	895	651	72.74	244	27.26	50	5.58%	194	21.68%

Source: Author's Compilation

## Findings

1. The table SE3 depicts that 72.74% of tribal women are aware about SBM-G which is provided government and the rural tribal population are using it, which is really a substantial number. The highest level of awareness or penetration of the yojana (as per the survey and as per the sample) is in the village of Rajghat (93.08%), followed by Gamchakobra (80.57%), Uttar Bodhjunnagar (72.85%) and Shipaipara (66.87%) & Uttar Debendranagar (Table SE3.1 & SE3.2).
2. It has been found in the survey, that 27.26% of the sample were either unaware or didn't avail the benefit of SBM-G. The level of ignorance regarding the SBM-G is although very negligible yet 50 tribal women and their family members are still using the *kaccha* toilet, constituting total of 5.58% (Table SE3.1).
3. Furthermore, it has also been found that some of the tribal women (sample of the survey) and their family members has not availed the SBM-G, as they have constructed the pucca toilet from their hard-earned money, without taking any benefit from the yojana. This category of the tribal women in the survey constitute 21.68% of the total sample (Table SE3.1)
4. Interestingly, the survey also get justified if we take the total awareness level national wide, i.e. 93.46%, (Table SE3). On the other hand in the present study, tribal women who availed the yojana (72.74%) and those tribal women who constructed their own toilet from their hard earned money (21.68%), which reflects that, these tribal women are aware about the significance of toilet and open defecation's hazard and demerits. Combining both this category would constitute 94.42% which is actually near to the data surveyed by the government of India nationwide.

**Table SE3.2:** Awareness of SBM-G village wise

Village	Frequency	Aware	(%)
Shipaipara	163	109	66.87
Gamchakobra	247	199	80.57
Rajghat	159	148	93.08
Uttar Bodhjunnagar	151	110	72.85
Uttar Debendranagar	175	85	48.57
Total	895	651	72.74

Source: Author's Compilation

6. The further, investigation has been done to identify whether there is any correlation exist between constructions of *kacha* & *pucca* toilet with age, income and education (Table SE3.3 & SE3.4).

**Table SE3.3:** Correlation SBM-G

	KACHA	LLE	LLI	A
KACHA	1			
LLE	0.9990	1		
LLI	1	0.9990	1	
A	0.5141	0.4802	0.5141	1

Source: Author's Compilation. LLE=Low Level of Education, LLI=Low level of Income, A=Aged

7. The above table SE3.3, reflects the correlation summary

8. The table SE3.3 reflects that construction of *Kacha* toilet and its usage has a strong and positive relation with Low level of Education (0.9990) which means due to lower level of education the awareness regarding the proper toilet is not there. Moreover, they are also ignorant about the ill effect of *Kacha* toilet which can cause lot of health issues and hazards.
9. In addition, it is also found that construction of *Kacha* toilet and its usage has perfect correlation with lower level of Income (LLI) i.e. 1; which makes it very obvious that people living in poverty cannot afford the luxury of *pucca* toilet. Hence, they depend upon their make-shift *Kacha* toilet for their daily routine needs (Table SE3.3).
10. Lastly, the table SE3.3 also reflects that there is positive correlation between construction of *Kacha* toilet and its usage with age (A) i.e. 0.5141; which means the aged tribal women are often reluctant about the change. As a result of which they continue using the *Kacha* toilet being ignorant about the ill effect of such.

**Table SE3.4:** Regression SBM-G

Multiple R	0.999194992
R Square	0.998390633
Adjusted R Square	0.993562532
Standard Error	2.274597355
Observations	5

Source: Author's Compilation

11. The above regression table reflects that correlation between predicted value and actual are very strong (i.e.  $R=0.9991$ ) and simultaneously  $R^2$  value is 0.9983 which means the variance in the dependent variable is well explained by the regression model and not over-fitting which is also reflected in adjust  $R^2$  as 0.9935. Therefore, it reflects that model is fit for correlation as p value is 0.05 which is significant statistically.

## Pradhan Mantri Jan-Dhan Yojana (PMJDY)

Pradhan Mantri Jan-Dhan Yojana (PMJDY) is a National Mission for Financial Inclusion to ensure access to financial services, namely, a basic savings & deposit accounts, remittance, credit, insurance, pension in an affordable manner. This scheme was announced on 15<sup>th</sup> August 2014 and duly launched on 28<sup>th</sup> August. Under this scheme, a zero-balance savings bank account is opened in any bank branch, by persons not having any other account. Additionally, such bank account will provide overdraft facility of ₹5000 with Aadhar linked accounts along with the debit card (RuPay Card) which has inbuilt accidental insurance of ₹1 lakh.

As of today, nearly 100% coverage has been reached. Of the accounts opened, 60% are located in rural areas and 40% in urban areas. Approximately 51% of the account holders are female.

**Table SE4: PMJDY (Bank Account)**

Village	Frequency	Aware	(%)	Not aware	(%)
Shipaipara	163	157	96.32	6	3.68
Gamchakobra	247	247	100	0	0.00
Rajghat	159	159	100	0	0.00
Uttar Bodhjunnagar	151	151	100	0	0.00
Uttar Debendranagar	175	173	98.86	2	1.14
	895	887	99.11	8	0.89

Source: Author's Compilation

### Findings

- As per the survey, it becomes very clear that government of India has taken a rigorous step to ensure that at least one bank account each household should have. The table SE4 reflect similar facts where it reflects that 99.11% of the sample survey in five villages has savings bank account either in Tripura Gramin Bank (TGB), State Bank of India (SBI), Punjab National Bank (PNB), Bank of India (BOI) and United Cooperative Bank (UCO).
- It has been observed that all the samples from Gamchakobra, Rajghat, and Uttar Bodhjunnagar have their own bank accounts either in TGB, SBI or PNB making a 100% achievement. As result of which now they are connected with main stream of finance; through which various benefits can be received from the GoI directly.
- Two villages specifically, Uttar Debendranagar and Shipaipara have also achieved a significant number of savings bank accounts such as 98.86% and 96.32% respectively (Table E3) missing the cent percent mark by a negligible amount. As it has been found that only eight samples doesnot have any bank account which comprises of 0.89% (Table SE4).
- It can be concluded that PMJDY is really a success which penetrate the rural tribal area of Lefunga block and in this TGB and SBI plays a vital role to reach out to those people who need the banking services. Therefore, it can be concluded that the awareness level regarding bank account among the tribal women is almost 100%.

### Sukanya Samriddhi Yojana

Sukanya Samriddhi Yojana was introduced in the year 2015 under 'Beti Bacho-Beti Padhao campaign' with an objective of uplifting the wellbeing of girl children. In this yojana, guardian of girl child can open a bank account in an authorized commercial bank or in India Post office branch. Such bank accounts offer 8.2% rate of interest on the invested amount. As it is invested for long term, it generates high return on investment (ROI) which can help the girl child in her future studies or marriage. In the present survey, it was enquired that, whether the tribal women of Lefunga block are aware about such yojana (SSY). On the other hand, how well SSY was implemented in Tripura in general and Lefunga Block's five village Shipaipara, Gamchakobra, Rajghat, Uttar Bodhjunnagar and Uttar Debendranagar in particular.

**Table SE4.1: PMJDY (Bank Account)**

Village	TGB	SBI	PNB	BOI	UCO	No A/c
Shipaipara	92	61	3	1	0	6
Gamchakobra	158	84	5	0	0	0
Rajghat	129	30	0	0	0	0
Uttar Bodhjunnagar	114	37	0	0	0	0
Uttar Debendranagar	130	40	1	1	1	2
Total	623	252	9	2	1	8
Percentage	70.24	28.41	1.01	0.23	0.11	

Source: Author's Compilation

- From the survey it was also found that majority of the tribal women has their bank account in TGB which consist of almost 70.24% followed by SBI with 28.41% and PNB with 1.01% (Table SE4.1).
- It can also be observed that there is perfect correlation between not aware and Low level of education and between not aware and low level of Income. Furthermore, a positive correlation can also being seen between not aware and age of the tribal women, as aged tribal women are reluctant about creating new bank account (Table SE4.2).

**Table SE4.2: Correlation Summary**

	Not Aware	LLE	LLI	A
Not Aware	1			
LLE	1	1		
LLI	1	1	1	
A	0.55737	0.55737	0.55737	1

Source: Author's Compilation. LLE=Low Level of Education, LLI=Low level of Income, A=Age

**Table SE5: SSY (Sukanya Samriddhi Yojana)**

Village	Frequency	Aware	Not aware
	(F)	(F) (%)	(F) (%)
Shipaipara	163	1 0.1	162 18.10
Gamchakobra	247	0 0.0	247 27.60
Rajghat	159	0 0.0	159 17.77
Uttar Bodhjunnagar	151	0 0.0	151 16.87
Uttar Debendranagar	175	0 0.0	175 19.55
	895	1 0.11	894 99.89

Source: Author's Compilation

### Findings

- The awareness level among the tribal women in those five villages are almost negligible, which is quite evidential from the surveyed data (Table SE5). The level of awareness shows 0.1% which means, the tribal women are not at all aware about such yojana (SSY).
- Simultaneously, the level of ignorance gets reflected in the survey data, where 99.89% of the tribal women are unaware about such yojana. As a result of which its importance, benefits and future security remain out of sight.
- Therefore, it can be established that, the implementation of such yojana was not that effective as it was unable to penetrate the rural areas of Lefunga block, specifically in those aforesaid five villages. It is quite evidential that government campaign was not able to reach to the tribal peoples' understanding level, as result of which they distance themselves from the SSY.
- It becomes, paramount importance to find out why SSY

was not known or not become popular among the tribal mass of Lefunga block. Is it failure at block level,

district level, state level or national level?

**Table SE5.1:** SSY in relation to Age, Income and Education

Villages	Frequency	Not aware	Respondents		
	(F)	(f)	Income Less than ₹900	Education level (upto elementary)	Age above 50
Shipaipara	163	162	159	113	35
Gamchakobra	247	247	247	194	35
Rajghat	159	159	153	130	25
Uttar Bodhjungnagar	151	151	150	109	30
Uttar Debendranagar	175	175	175	116	16
	895	894			

Source: Author's Compilation

**Table SE5.2:** SSY Regression Statistics

Multiple R	0.999628
R Square	0.999257
Adjusted R Square	0.997027
Standard Error	2.131672
Observations	5

Source: Author's Compilation

- The value of regression i.e., 0.999628 indicates a very strong, positive and linear relationship between independent variables such as age, income and education level and dependent variables i.e., not aware about SSY (Table SE5.2).
- In the present study  $R^2 = 0.999257$  indicates all the

variation in the dependent variable which also reflects that model is excellent fit (Table SE5.2).

- On the other hand, Adjusted  $R^2$  of 0.9970, this value is still very high, indicating that the model is robust and not over fitting, despite the high  $R^2$ . It suggests that the addition of predictors (if any) has actually contributed to the model rather than just inflating the  $R^2$  (Table SE5.2).
- ANOVA helps us to assess whether the overall regression model is statistically significant or not. In the present study the P value for F-test suggest that model is statistically significant as 0.0347 is less than 0.05% indicating that the regression model is significant at the 5% significance level (Table SE5.3).

**Table SE5.3:** ANOVA

Source	DF	SS	MS	F	Significance F
Regression	3	6108.255974	2036.085325	448.0795737	0.034710161
Residual	1	4.544026204	4.544026204		
Total	4	6112.8			

Source: Author's Compilation

- It is also found that, there is a very strong correlation between awareness level of SSY and Income less than ₹900 (i.e. 0.99849). It depicts that as awareness and implementation level of SSY in Lefunga block is less due to the income level of rural tribal women. As majority of the tribal women are earning less than ₹900 pm it becomes very difficult for them to support their basic livelihood at the same time managing the investment for the futures of girls' children (Table SE5.4).
- Another reason for low level of awareness and low implementation level of SSY is due to low level of Education. It becomes quite evidential that correlation between non awareness and low level of education is 0.95704 (Table SE5.4), which is a very strong and positive correlation. Hence, it can be established that, the reason of low level of awareness and low level of implementation of SSY among the tribal women is due to low level of education of rural tribal women.

**Table SE5.4:** Correlation Summary

	NA	LLI	LLE	A
NA	1			
LLI	0.998494827	1		
LLE	0.957045515	0.94257841	1	
A	0.327880675	0.314840451	0.401259527	1

Source: Authors Compilation, NA= Not Aware, LLI=Lower level of Income, LLE=Lower level of Income, A=age.

## Conclusion

From the above findings, it can be concluded that the awareness level of the tribal women regarding the five selected yojanas are quite substantial except one i.e. Sukanya Samridhi Yojana (SSY). This can be established that the awareness level among the selected samples are exceptionally well, be it PMAY-G, PMUY, SBM-G or PMJDY (table 6). These aforementioned yojanas was successful in penetrating Lefunga block and enhancing the socio-economic condition of the people of the five aforesaid villages. Although SSY does not find any popularity among the selected samples resulting in complete alienation from the five villages, in spite of the fact, over 99% of the tribal women has bank account. It can be safely concluded that awareness level of those tribal women is really high and well.

**Table 6:** Summary of Aware and not aware

Yojanas	Aware (%)	Not Aware (%)
Pradhan Mantri Awas Yojana (PMAY)	87.82	12.18
Pradhan Mantri Ujjala Yojana (PMUY)	96.43	3.57
Swatch Bharat Mission-Grameen (SBM-G)	94.42	5.58
Pradhan Mantri Jan Dhan Yojana (PMJDY)	99.11	0.89
Sukanya Samridhi Yojana (SSY)	0.11	99.89

Source: Author's Compilation

Secondly, it can also be concluded that all the three factors,



i.e., age, income and education play a vital role in determining the awareness or unawareness of the sample. All those samples who remain ignorant regarding the aforementioned yojanas, low level of education, low level of income and age plays major role. For instance, of SSY, it is quite evidential that due to low level of income and low level of education SSY was not implemented well (Table SE5.4).

Lastly, we can safely conclude that based on the above samples which were surveyed with five yojanas, except SSY all other four yojanas are very well implemented as a result of which the rural tribal women and their family members enjoy the benefits of those welfare schemes, resulting in uplifting the socio-economic condition of the people of those five villages.

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