

## **Genesis**

The tribal communities are dependent mainly on agriculture, forests and livestock for their livelihood. In many parts of the country, the tribal communities reside in inaccessible areas and are still devoid of common infrastructure facilities such as road and communication, health, education and safe drinking water, which do not allow them to absorb technological and financial facilities provided by government. NABARD has been supporting tribal development through, separate line of credit to agencies supporting tribal families, promotional activities, etc. However, a key concern for NABARD has been the sustainability of tribal livelihoods. NABARD gained rich experience in this direction through implementation of KfW assisted Adivasi Development Programmes in Gujarat and Maharashtra. Based on the successful experience of Adivasi Development Programmes, NABARD embarked upon an ambitious program of replicating the small orchard model across the country. In this direction, NABARD created a Tribal Development Fund (TDF) with a corpus of Rs.50 crore, out of its profits in 2003-04. All projects under TDF are implemented by partnering with KVKs, NGOs and Corporates. The comprehensive tribal development programme, including orchard development along with agri. allied activities is being implemented for improving livelihood of tribals under this programme.