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## Measuring Indigenous Feedback for Impact Assessment of Economic Development Schemes in Paschimanchal Region, West Bengal, India

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**Abstract:** Development schemes are targeted for socio-economic improvement of the deprived down-trodden; but in most cases the targeted goals remain unaccomplished due to different socio-cultural and technological constraints on the part of the target group and also discrepancies on the part of the administrators, planners, implementers and scheme-monitoring committees. The present study is conducted in Paschimanchal, a planning region of West Bengal - the home to different indigenous communities of the State; based on the objectives - identifying success and failure of schemes, evaluating schemes on basis of indigenous feedback, framing measures for avoiding constraints to ensure that indigenous communities avail and derive benefit from these schemes for economic development in the region. We conducted primary survey in the indigenous households of the study area and used Relative Importance Index as a statistical tool to grade and rank which variable is potentially hindering the development of the indigenous people. The study revealed that most of the schemes have failed and respondents could not take benefit of the schemes; while Mahatma Gandhi National Rural Employment Guarantee Scheme benefitted the people but also suffered from limitations that prevented its total success. We tried to recommend certain measures to eliminate the bottlenecks to promote positive economic outcomes and boost financial security of the poor and needy.

**Keywords:** Economic development schemes, Indigenous feedback, Relative importance index, Positive economic outcomes

### 1. Introduction

Indigenous people are known for unique ways of living, distinct culture and identity; however, peculiar lifestyle, adherence to crude and primitive technologies, tendency to inhabit the secluded and isolated areas have led them to economic misery, underdevelopment, seclusion and exclusion from the mainstream of development. Therefore, after Independence despite special policy initiatives taken towards improvement of their socio-economic conditions during the Five Year Plans, none can deny that development has taken place in tribal areas but when the expenditure incurred during these plan years vis-à-vis the changes brought into the quality of socio-economic life is analyzed, the results are not very promising (Verma, 1996) Sustainable livelihood approach is used as a tool to collaboratively engage researchers, indigenous local people and other stakeholders to promote well-being and economic development along with natural resource management for the Aborigines inhabiting the Australian Desert (Davies *et.al*, 2008).

Thus cross-disciplinary insights from Social and Developmental Anthropology, Economics, Public Policy and Governance can effectively contribute to the sustainable well-being of the indigenous communities.



## 2. Theoretical framework: conceptualizing the role of Economic Schemes in indigenous economic development

The framework of the study centers around economic development schemes targeted for the indigenous people may be classified into three types: land-based schemes, financial empowerment schemes and livelihood generation through skill development schemes. In India, studies related to forest rights and land ownership claim that Forest Rights Act, 2006 have been a boon to forest-fringe dwellers some of whom now got access to traditional rights over lands and get access to forest resources (Gadgil and Guha, 1995) Land-based schemes that provided title rights to indigenous people boosted farm productivity (Patnaik, 2011) But the Rashtriya Sam Vikas Yojana (RSVY) in Lodha inhabited areas of Paschim Medinipur suffered due to obstacle from local administration in providing full ownership title to many indigenous farmers who got land but cannot cultivate it, inability to provide farm implements, seeds and fertilizers to those who got lands, inadequate irrigation that comprehensively adversely affected the long-term sustainability of such schemes. (Panda and Guha, 2014). Land-based schemes met with delay in government policy in provision of full ownership title rights to landowners and improper implementation of RSVY are serious constraints to development. Respecting tribal land rights, encouraging NGO participation, educating rural people about development schemes, involving tribal people in working and vigilance committee for monitoring of scheme implementation process and simplifying procedures for disbursement of funds and resources would really benefit the indigenous communities (Bheemaraya, 2022).

Many a time government initiatives for positive outcome towards indigenous economic welfare and livelihood generation have posed threats to immediate ecosystems in which such indigenous communities cherish to survive as in case of northern Australia where beef cattle production in North Territory harmed the fragile ecosystem. After reviewing the socio-economic situation of the people and utilising the strengths of the remote indigenous communities of Maningrida and Boroloolain North Territory if valid economic choices like land-based options like existing and future opportunities like carbon sequestration, fishing and eco-tourism and training and involving indigenous locals in forest conservation and management be extended can bring about sustainable indigenous development (Sangha *et.al.*, 2020) Indigenous communities through harnessing of indigenous knowledge can provide better solutions to global threats like climate change and develop sustainable livelihoods by natural resource management and promote sustainable development and achievement of sustainable development goals with the help of technological innovations, policies and partnerships (Bansal *et.al.*, 2023).

Many developing countries of Africa, Asia and Latin America have adopted social protection schemes and its associated conditional cash transfers to beneficiaries of schemes for financial empowerment like the Productive Safety Net Program in Ethiopia, National Rural Employment Guarantee Act in India and Juntos in Peru have raised basic levels of consumption and investments in productive assets of vulnerable individuals thereby reducing the dimension and intensity of multi-dimensional poverty (Liyousew and Conchita, 2021) The social and economic impact of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) as India's workfare scheme on poor rural households on the basis of panel data revealed that the scheme increased food and non-food expenditures as well as savings and assured food security of rural poor (Ravi and Engler, 2015) The scheme also enabled the tribal women of Irular community in Purulia district of West Bengal to empower themselves in getting a better livelihood, improving their dignity and self-respect which has reflected in decision-making in the household and even increased family savings; reducing migration for work to towns and cities as they are getting work in their own locality (Hazra *et.al.*, 2019) MGNREGS has also significantly raised family income and standard of living of the backward classes in Rayalseema, a backward region of Andhra Pradesh and has successfully provided social protection to poor rural households (Satyanarayana, 2022) Various factors determining the employment benefits received by the beneficiaries of MGNREGS were identified like caste, gender, main occupation, land ownership status, economic category of household – below poverty line or above, level of education and household size and it was found that the scheme guaranteed livelihood security to below poverty line households of the marginalized sections of the society with persons with lower level of school education and females and wage labourers as primary occupation getting more mandays of work under the scheme in Haryana (Goyal *et.al.*, 2022) But MGNREGA also suffers from structural deficiencies like delays in getting payments and non-payment of unemployment allowance which is hindering the success of the scheme in providing expected benefits which indicates necessary reframing of the scheme policies depending on local situations (Chakraborty, 2014).



The Pradhan Mantri Rozgar Yojana scheme, Training of Rural Youth for Self Employment and Integrated Rural Development Program schemes have targeted rural population below poverty line; schemes for Primitive Tribal Groups (PTGs) have raised funds that are not reaching the PTGs adequately. The study identified various constraints to tribal development such as lack of awareness, destruction of forests, deprivation of rights so that they can be averted for ensuring quicker and positive feedback from such schemes (Sarkar and Roy, 2019). Regarding methodology involved to study the impact of schemes on livelihood of indigenous people, it has been found that mean and chi-square values have been used to assess the significance of schemes among the eleven schemes targeted for livelihood generation in Kinnaur district of Himachal Pradesh, Integrated Watershed Development Programme has significantly affected the tribal livelihood while many economic schemes like MGNREGA, Sampoorna Gram Rozgar Yojana (SGRY) and Community Development Program (CDP) failed to contribute much in the overall development of the tribal region (Mehta *et al.*, 2022) A study to examine the determining factors of adoption of the Pradhan Mantri Kisan Samman Nidhi scheme in Jhajjar district of Haryana revealed that farmers with old age having registered land holdings have shown more acceptance to this scheme rather than farmers relying on non-farm income and were benefitted with rise in standard of living and better crop yield (Kumari and Dahiya, 2022).

Many studies have highlighted on challenges or gaps faced in implementation of schemes on tribes like remote locations, naxalism, violence, improper identification of needy target group, lack of awareness, poor organization that led to slow decision-making, unclear division of labour for proper implementation of scheme, corruption, undue political indulgence and internal conflict; miscommunication of opportunities from scheme to intended beneficiaries, exploitation by intermediaries, dissatisfaction of beneficiaries. (Baviskar, 2009), (Chandrakar *et al.*, 2023), (Shah and Gugulothu, 2024) In Nagaland, it has been determined that implementation issues at local level plague these programs for which these programs are not yielding their full potential despite efforts of the state and federal government. (Kumar and Shobana, 2023) Further, socio-cultural barriers like taboos, social prejudices, exclusion, lack of accessing markets and resources are responsible for failed implementation of many economic schemes (Harris-White, 2003).

Studies focused also on steps taken to overcome challenges like 11-point program for tribal welfare implemented in mission mode including provision of housing, drinking water, nutritious food to 0-6 yrs age group children and pregnant and lactating mothers, village electrification, medical check-up, food security, skill development, social security, distribution of pattas and caste certificates, procurement of minor forest produce at minimum support price, utilizing media for increasing awareness can ensure empowerment of tribes in Chhattisgarh. Livelihood College Project for training in livelihood skills and Education city at Javanga village in South Bastar to provide education from childhood to technical training and education have proved quite effective (Chandrakar *et al.*, 2023); increasing cyber awareness, effective communication and economic boost can strengthen indigenous people in the long run (Mohasin *et al.*, 2024).

Village administration through Gram Panchayat catering to rural governance and rural infrastructure, tribal cooperatives and self-help groups that assist small farmers with micro-finance credit and loans often assist in sustainable development of indigenous communities (Chatterjee, 2020) The economic social and political influence of decentralized governance in alleviating poverty and facilitating development in tribal dominated Kesla area of Madhya Pradesh revealed that community satisfaction is below average regarding supply of goods and services, operation of government schemes and provision of rural infrastructure indicating that rural local governance should be strengthened with effective community involvement and participation in Gram Sabha meetings to raise their needs and problems to foster adoption and implementation of suitable policies. Moreover, digital literacy and technological awareness like use of mobile applications and internet to avail schemes can be promoted through these Gram Sabha meetings (Kumar, 2022) Training in indigenous rights and self-determination to foster indigenous or territorial governance whereby indigenous development will be shaped by indigenous needs, choices and indigenous decision-making based on indigenous knowledge system can usher autonomy and advancement (IWGIA Report, 2025)

## 2.1 Research Gap

The existing literature highlighted on the success and failures of specific schemes in different regions and countries of the world including India; the effects of success of schemes on beneficiaries were discussed but region-specific analysis of success and failure of schemes according to the indigenous perception and recommendation of



need-based measures is limited especially in the selected area of the study that is inquired in this present study to avoid negative factors from hampering the process of indigenous development.

## 2.2 Objectives

Therefore, on the conceptual context of the existing literature and research gap, the framework of the present study will comprise of following objectives:

- identifying success and failure of operating economic development schemes
- evaluating schemes on basis of indigenous feedback
- framing measures for avoiding constraints to ensure that indigenous communities avail and derive benefit from these schemes for economic development in the region

## 3. Materials and Methods:

### 3.1 Design

Exploratory study was conducted through primary survey based on purposive random sampling method to find out how the economic welfare schemes benefitted the people in providing them economic security. The research had ethical approvals and followed protocols and consent appropriate for each study context. Ethical clearance for the research was provided by: Research Ethics Committee of Panskura Banamali College (Autonomous).

**Why Paschimanchal is selected as the Study Area?:** The region of Paschimanchal in the western part of South West Bengal, located between 21°43'19"N to 24°34'40"N and 85°48'E to 87°54'E, comprises of 74 blocks of the six districts of Jhargram, Paschim Medinipur, Bankura, Puruliya, Paschim Bardhaman and Birbhum. Paschimanchal is the home to 40.24 percent of the total indigenous population of the state where different types of indigenous communities like the Santhals, Lodhas, Sabars, Birhors, Munda, Bhumij, Kora and Mahali reside. It was previously called Jangal Mahal due to the concentration of forest areas (3960 km<sup>2</sup> which is 33.33 percentage of the total forest area of the State) Indigenous communities especially those dwelling in the remote forest-fringe areas have been depending on the forest resources for their livelihood. Paschimanchal is therefore a planning region that has been formed in 2000 under the Development and Planning Department of the Government of West Bengal to reduce regional disparities in the region. Since 2006 the region is under the Paschimanchal Unnayan Parshad working under the Department of Paschimanchal Unnayan Affairs (Figure 1).

### 3.3 Participants

Primary survey was carried out over the indigenous households covering all the six districts of Paschimanchal region to find out the number of people aware and number benefitted from the economic welfare schemes.

All blocks in each of the six districts were categorized into three zones of indigenous concentration: high, medium and low on the basis of block-wise percentage of schedule tribe population to total population. From each zone, the block with highest schedule tribe population is selected and the village with highest schedule tribe population from that block is selected for survey. In this way, from six districts eighteen villages have been selected for the study.

Sample size is 3330 households which is about 40 percent of the total indigenous population of Paschimanchal, calculated on the basis of Taro Yamane's formula (Yamane, 1967):

$$\text{Sample Size } n = N \times [z^2 \times p \times (1-p) / e^2] / [N - 1 + (z^2 \times p \times (1-p) / e^2)]$$

Where N = Total Indigenous Households

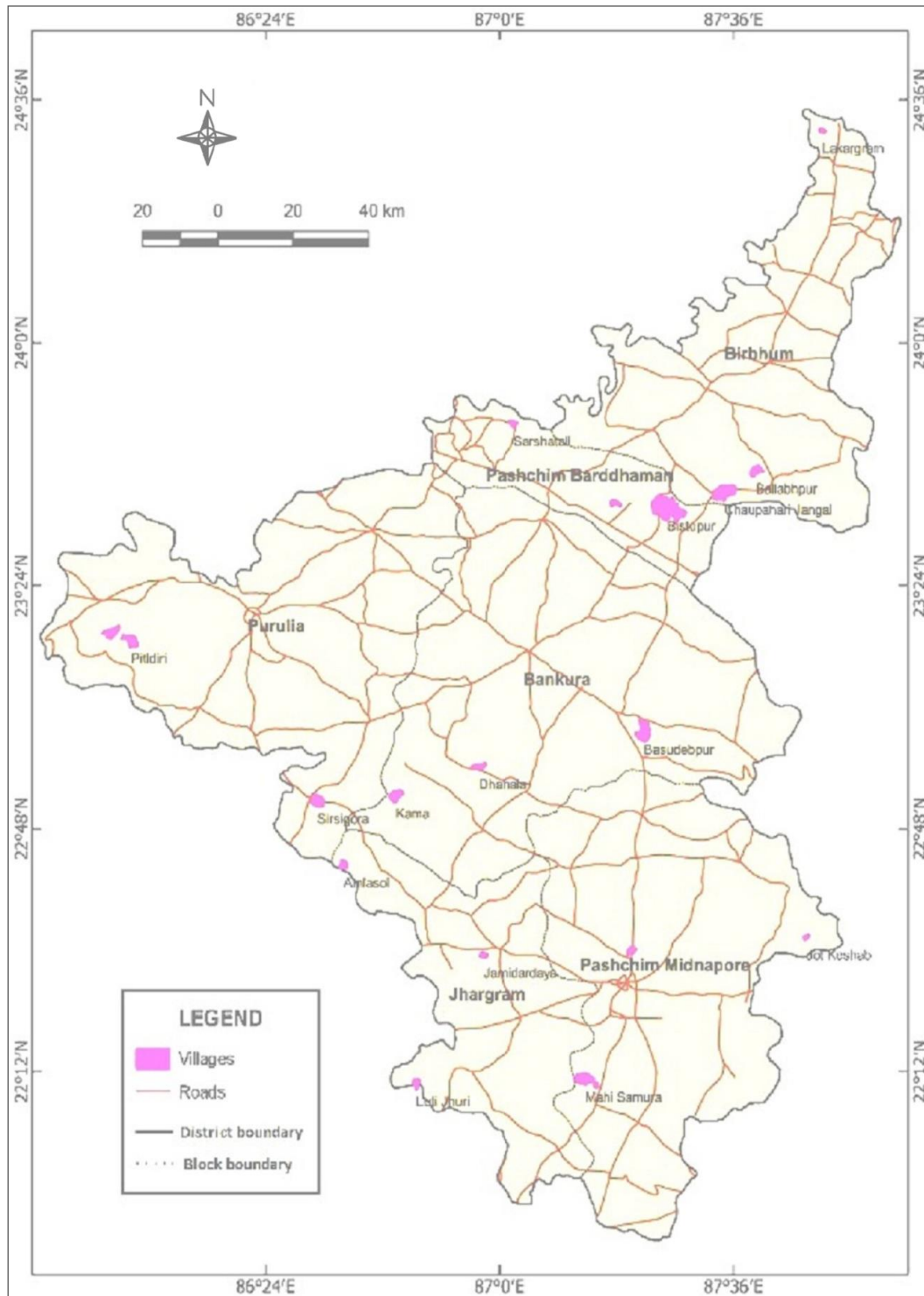
z = Critical value of normal distribution at the required confidence level

p = Sample proportion

e = Margin of error



Thus, sample size has been taken with confidence level 95% and margin of error 5%. Purposive random sampling method is selected to draw sample of indigenous households in random manner in such a way so as to suit the purpose of the study and make the sample most representative of the entire population of the region. Then a resurvey was scheduled on about 1050 indigenous households from the sample already surveyed who responded to how they were benefitted from the economic development schemes to collect indigenous feedback based on personal perception relating to causes of failure or success of each scheme operating in the study area. Hence, *the sample size for this study is 1050 indigenous households*. The response rate of the survey scheme-wise is: 72 percent for Prime Minister Jan Dhan Yojana, 16 percent for Prime Minister Fasal Bima Yojana, 17percent for Kisan Credit Card, 9 percent for Kisan Samman Nidhi scheme, 6 percent for Rashtriya Sam Vikas Yojana, and 54 percent for MGNREGS.



**Figure 1.** Map of Paschimanchal showing surveyed sample villages

Source: Prepared by authors from administrative maps of districts in the District Census hand books



### 3.4 Instruments used

#### 3.4.1. Survey schedule semi-personal interviews and small group discussion

A well-structured survey schedule, semi-personal conversations-cum-interview and group discussions were used to collect data and information from the participants. Before any statistical analysis, it is important to validate the internal consistency of the surveyed data. Here we followed Cronbach's alpha ( $\alpha$ ) for reliability test of the likert scale datasets of each scheme separately. The reliability value of every scheme qualified the threshold limit ( $\alpha \geq 0.70$ ) and indicates good internal consistency.

#### 3.4.2. Relative Importance Index (RII)

The Relative Importance Index (RII) was used to prioritize indicators in study. This statistical method was invented by Hooker R.H. and Yule G.U. in 1906 in estimating the relative importance of two variables upon a third. (Hooker and Yule, 1906) The RII is one of the most reliable approaches for rating variables using a structured questionnaire on a Likert scale (Abinaya and Rajkumar, 2021). In construction sector, Relative Importance Index has been used to identify potential risk variables and likelihood of their occurrence on a Turkish construction project that will enable better risk management of such projects (Gene Olcay, 2021). RII has a great advantage of data standardization and the value ranges from 0 to 1 which easily interpret and compare different factors.

The RII was calculated using the following equation:

$$\text{Relative Importance Index (RII)} = \sum w / A * N$$

Where,  $w$  is the weighting given to each factor by the respondent (ranging from 1 to 5 in this study),  $A$  is the highest weight (i.e., 5 in this study), and  $N$  is the total number of respondents (i.e., it varies according to each economic development scheme)

The relative importance index ranges from 0 to 1, with the highest RII indicating the maximum likelihood of that factor responsible for the success or failure of each development scheme. "The RII of values have been classified into: High (H) ( $0.8 \leq RI \leq 1$ ), High-Medium (H-M) ( $0.6 \leq RI < 0.8$ ), Medium (M) ( $0.4 \leq RI < 0.6$ ), Medium-Low (M-L) ( $0.2 \leq RI < 0.4$ ), and Low (L) ( $0 \leq RI < 0.2$ ) to determine the important levels of attributes assessed (Boakye & Adanu, 2022; Akadiri, 2011).

Relative Importance Index is used as a statistical tool to measure indigenous feedback regarding identifying and ranking underlying factors responsible for success or failure of each economic welfare scheme in the study area. RII suffers from limitations as it is based on response that may vary according to group perception or regional perspective.

### 3.4 Procedure

The study is based on data collected with a structured survey schedule from primary survey conducted on tribal households on the basis of purposive random sampling in the eighteen villages from the six districts of Paschimanchal region; three villages have been selected from three blocks of each district of the region wherein the effect of the economic welfare schemes on the indigenous people in Paschimanchal is studied; one village selected from tribal minority, one from tribal medium and one from tribal majority block of each district. The perceptions of the people about getting benefit or obstacle from getting benefit from various development schemes operating in the region has been collected and noted.

## 4. Results and Discussion

### 4.1 Livelihood of the indigenous people of Paschimanchal

Livelihood of the people is mainly based on primary activities, relying on non-timber forest produce collection and its marketing in the forested tribal villages of Purulia, Bankura, Jhargram, Paschim Medinipur, Birbhum and Paschim Bardhaman while many households in these districts also rely on cultivation and livestock farming; few work as rural casual labour. In Paschim Bardhaman main livelihood is cultivation but many indigenous people are



also employed in secondary activities as casual industrial labouror as rural casual labour as evident from responses during survey.

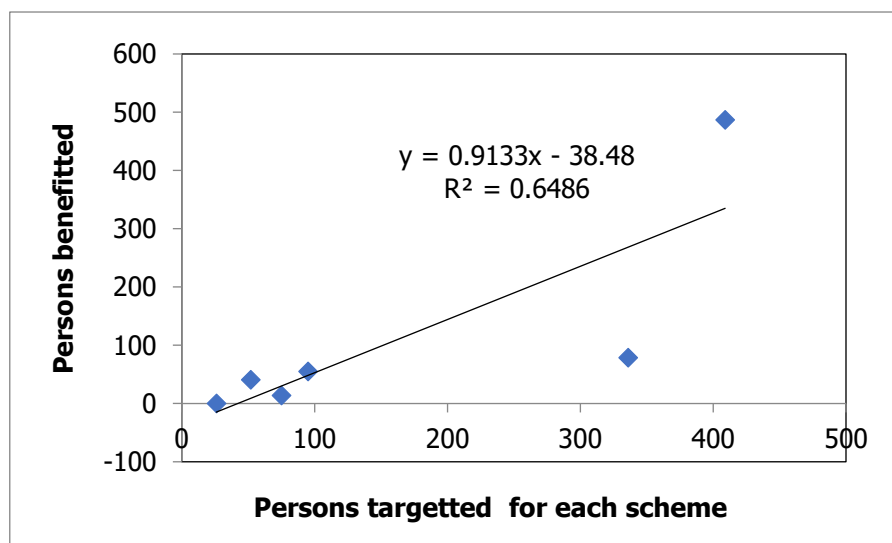
### 4.2 Status and Effect of Economic Development Schemes on the indigenous people of the study area

Many economic development schemes have been operating in the study area but very few are popular to be accepted by the needy indigenous households to benefit them economically in raising their family income or in opening new work opportunities for the youth. The indigenous feedback to each economic scheme reveals whether the scheme is a success or a failure (Table 1).

**Table 1.** Acceptance of Economic Schemes by Indigenous people, Paschimanchal, 2022-2024

Economic scheme	Persons aware	Persons benefitted	Target set to Gram Panchayat by B.D.O.	Percent of people benefitted to targeted	Status of scheme
PM Jan Dhan Yojana	839	79	336	23.51	Failed
PM Fasal Bima Yojana	228	55	95	57.89	Partially successful
Kisan Credit Card Scheme	188	14	75	18.67	Failed
Kisan Samman Nidhi	131	41	52	78.85	Partially successful
Rashtriya Sam Vikas Yojana	64	0	26	0	Failed
Mahatma Gandhi National Rural Employment Guarantee Scheme	1026	486	409	119	Partially Successful

**Source:** Household Survey, Paschimanchal and record of scheme status from Gram Panchayat and Block Development Office of selected villages and blocks of each district, 2022-2024



**Figure 2.** Correlation between people benefitted to people targeted from economic development schemes

**Table 2.** Measuring Indigenous Feedback on Economic schemes in Paschimanchal, Relative Importance Index method, 2024-2025

Scheme	Reasons for failure	1	2	3	4	5	Statistics		RII	Rank
		SD	D	N	A	SA	Mean	SE		
Pradhan Mantri Jan Dhan Yojana	Lack of financial literacy	92	122	150	191	203	3.38	0.051	0.677	2
	Poor usage of financial services	142	142	145	163	166	3.09	0.052	0.618	4
	Rise in number of dormant accounts	133	138	141	189	157	3.13	0.048	0.626	3
	Lack of adequate banking infrastructure	145	138	142	176	157	3.08	0.052	0.616	5
	Slow internet speed in rural areas	55	84	179	209	231	3.63	0.041	0.726	1
Pradhan Mantri Fasal Bima Yojana	Delays in settlement of claims	13	15	34	51	48	3.66	0.040	0.723	2
	Insurance offices not present in all tehsil	16	14	33	44	56	3.67	0.039	0.735	1
	No regulation to verify validity of crop yield data given by insurance companies	13	25	53	37	35	3.34	0.040	0.669	4
	More premium collected than claims	20	19	44	48	32	3.33	0.523	0.665	5
	Unaware about how to avail the scheme	12	14	16	51	44	3.74	0.039	0.628	6
	Complex procedure for applying	13	19	38	44	43	3.54	0.045	0.682	3
Rashtriya Sam Vikas Yojana	land provided but agricultural implements not given	6	4	9	22	23	3.81	0.039	0.763	1
	Manures fertilizers seeds not given to farmers	6	10	13	19	16	3.45	0.054	0.691	2
	Bullocks poultry given but medicine not given	5	14	17	12	16	3.31	0.056	0.663	4
	Solar cells were of no utility to poor tribal people	8	11	11	12	22	3.45	0.055	0.691	3
Pradhan Mantri Kisan Samman Nidhi	Aadhar card not linked to bank account	11	18	22	20	19	3.20	0.057	0.64	8
	Invalid IFSC code	13	11	26	23	17	3.22	0.042	0.644	6
	Duplicate beneficiary name	14	14	21	20	21	3.22	0.048	0.644	7
	KYC incomplete	13	13	26	20	18	3.19	0.048	0.638	9
	Failed transaction for account closure or inoperative bank accounts	11	11	21	29	18	3.36	0.049	0.671	5
	Bank branches too far not accessible for all farmers	3	3	20	30	34	3.99	0.038	0.798	1
	Illiteracy of many farmers	4	12	17	37	20	3.63	0.039	0.727	2
	No registered land holdings of many farmers	8	6	27	35	14	3.46	0.045	0.691	3
	lack of awareness of scheme	9	7	32	20	22	3.43	0.042	0.687	4
	Aadhar card not linked to bank account	11	18	22	20	19	3.20	0.041	0.64	8
Kisan Credit Card	Many farmers couldn't maintain good credit score	21	17	52	49	35	3.34	0.046	0.669	8
	Insufficient credit limits for crops chilli, turmeric	25	33	41	44	31	3.13	0.048	0.626	10
	Multiple cards per borrower	15	20	43	45	50	3.55	0.053	0.706	4
	Some rural banks don't have adequate credit limit	20	25	57	46	26	3.19	0.049	0.638	9



Too much time for sanctioning loans	16	20	49	39	50	3.50	0.048	0.7	5
Complex procedure for issuing KCC	17	19	55	52	31	3.35	0.045	0.67	7
Bank branches too far	12	20	33	60	20	3.39	0.047	0.564	12
Debt waiver by government too less for farmers	41	37	42	39	20	2.78	0.059	0.571	11
Borrower's reluctance for recovery of loan	27	29	42	60	35	3.24	0.041	0.719	3
Illiteracy of many farmers who cannot avail scheme	12	16	43	60	46	3.63	0.041	0.739	1
lack of banking literacy to avail scheme	13	22	40	42	57	3.62	0.042	0.724	2
lack of awareness of scheme	13	19	55	45	38	3.45	0.037	0.674	6

**Source:** Indigenous household survey, Paschimanchal, 2024-2025

The trend of the correlation is linear with least square method representation; the square of R value is 0.648 indicating a quite strong correlation among people targeted and benefitted people. Only the deviation from actual is maximum in case of PMJDY scheme which has failed in the study area as it could not reach the huge target (Figure 2) The Relative Importance Index has been used as a tool in measuring indigenous feedback and ranking determining cause for failure of each economic scheme namely Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Fasal Bima Yojana (PMFBY), Kisan Credit Card scheme (KCC), Kisan Samman Nidhi scheme (KISAN), Rashtriya Sam Vikas Yojana (RSVY), and Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS).

### 4.3 Findings

In Paschimanchal region, the PMJDY is quite popular as revealed from the response rate of respondents (75 percent) during survey, but in spite of mass awareness yet few availed the scheme as they opined that the scheme was not need-based and many did not have bank account which is mandatory for the scheme. Most dominant reason for failure of PMJDY is slow internet speed in remote rural areas especially in forest-fringe villages like Panrri village and Pitidiri village in Purulia is near Ajodhya Hill with steep slope and dense forests which act as geographical barrier to communication and network connectivity as cellular network coverage is very much restricted due to tall trees and satellite signal is rarely available in dense forest canopy areas (Bohm and Wermser, 2024). Moreover villagers of less forested villages in remote rural areas also reported of slow network speed due to lack of network towers in remote areas. Lack of financial literacy is responsible for the other causes of failure like rise in number of dormant accounts and poor usage of financial services (Figure 6) For PMFBY, absence of insurance companies in all tehsils of the region is the dominant cause of failure followed by delays in settlement of claims, complex application procedure, lack of awareness of how to avail the scheme, lack of regulation to verify data of crop yield given by insurance companies, more premium collected than claims and (Figure 7) PMKISAN scheme failed mainly because bank branches are not accessible to many farmers, followed by illiteracy, unawareness and no banking literacy of farmers that prevented availing of scheme by many needy farmers; no registered land holdings of many farmers who could not avail the scheme (Kumari & Dahiya, 2022) failed transaction, incomplete Know Your Customer information, adhaar card not linked to account are other bottlenecks to successful implementation of the scheme on the part of the beneficiaries (figure 8). KCC scheme failed mainly due to illiteracy of many farmers who cannot avail the scheme, followed by lack of banking literacy, borrower's reluctance towards recovery of loan, multiple cards per borrower which becomes very difficult for the bank to trace the actual borrower, too much time taken by banks for sanctioning loan, lack of awareness of scheme and inadequate credit limits in many rural banks. Under RSVY, patta land was given but agricultural implements not supplied to many households which is the major reason for failure followed by no supply of manure, fertilizer and seeds to the needy who could not buy it, solar cells were of no utility to the beneficiaries. Bullocks, cattle and poultry were given but medicines not provided due to which all died of disease. Thus faulty implementation and lack of supervision led to failure of this scheme (Tables 2 and 4).

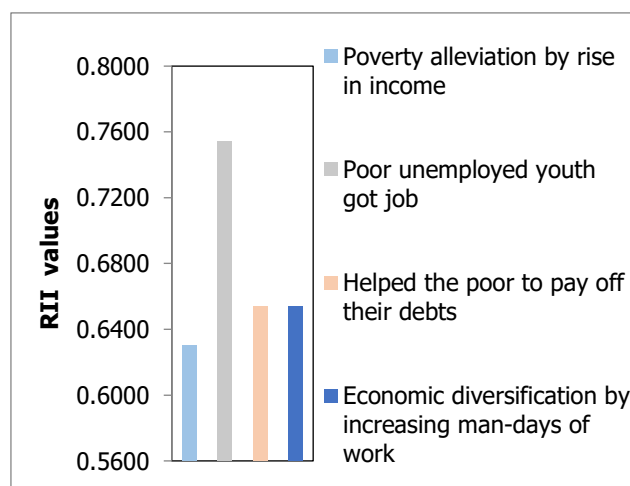


**Table 3.** Mixed Indigenous feedback on Mahatma Gandhi National Rural Employment Guarantee Scheme in Paschimanchal, 2024-2025

Cause of failure	1	2	3	4	5	Statistics		RII
	SD	D	N	A	SA	Mean	SE	
Low wage rates	80	94	126	146	94	3.15	0.038	0.63
Regular payment delays	74	82	125	168	89	3.22	0.034	0.641
Fake job cards	66	98	150	146	80	3.14	0.029	0.628
Inactive Aadhars	68	80	174	140	78	3.15	0.047	0.63
Non-payment of unemployment allowance	58	71	166	140	105	3.30	0.034	0.66
Widespread corruption in implementation of scheme	72	58	214	110	85	3.14	0.045	0.628
Poor banking infrastructure	73	84	157	134	92	3.16	0.042	0.633
<b>Reason for success</b>								
Poverty alleviation by rise in income	69	94	112	117	94	3.15	0.048	0.63
Poor unemployed youth got job	23	41	97	188	137	3.77	0.028	0.754
Helped the poor to pay their debts	77	66	102	131	110	3.27	0.032	0.654
Employment diversification by increasing man-days of work	77	66	100	130	113	3.28	0.052	0.654

**Source:** Indigenous household survey, Paschimanchal, 2024-2025

The Mahatma Gandhi National Rural Employment Guarantee Scheme has benefitted people by opening employment opportunities for the needy poor (Liyousew and Conchita, 2021) (Ravi and Engler, 2015), but regular payment delay and non-payment of unemployment allowance (Chakraborty, 2014) and also prevalent corruption in the scheme at state level in India (Martin, 2012) are serious problems as evident from feedback of the beneficiaries (Table 3) which is resulting into a mixed response from the people revealing partial failure of the scheme (Table 3). Thus, unlike any other economic scheme, the MGNREGS is, therefore, a partial failure and a partial success; the feedback of success (52.63 percent) being slightly more than failure (47.37 percent) in the study area (Figure 3, 4 and 5).

**Figure 3.** Positive economic outcomes of MGNREGS

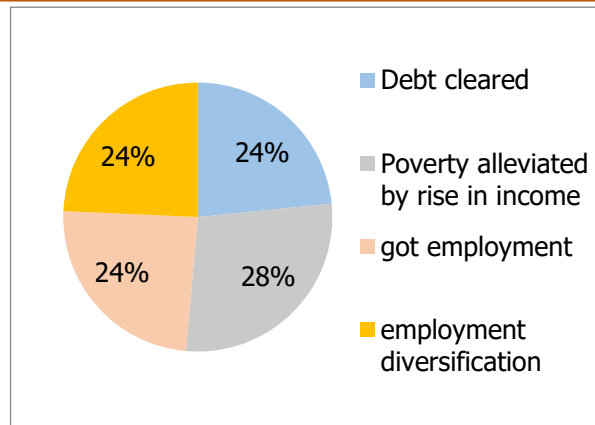


Figure 4. MNREGS beneficiaries who strongly admitted benefits

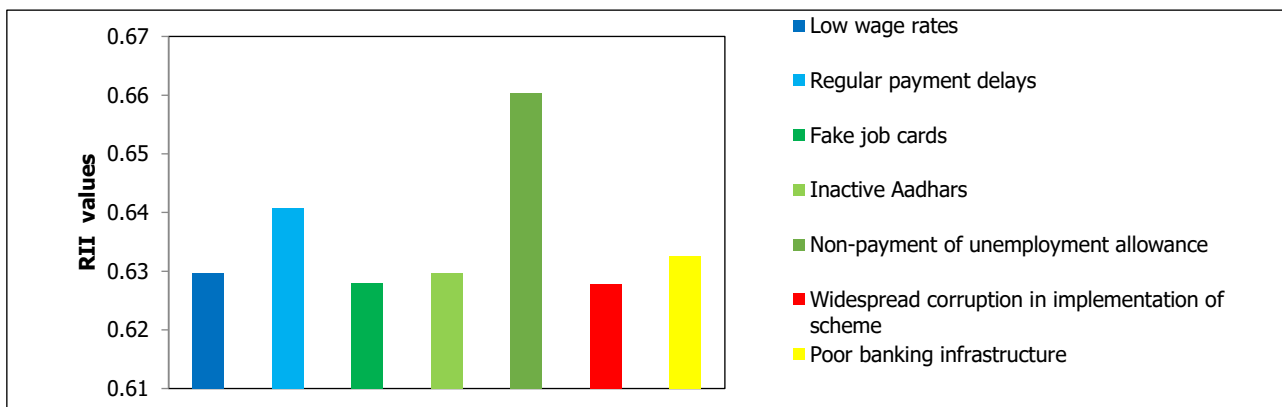


Figure 5. Hindrances of MGNREGS

Table 4. Determining potential causes for failure of Schemes, Paschimanchal, 2024-2025

Scheme	Potential causes of failure of schemes	RII values	RII Rank
PMJDY	Slow internet speed in rural areas	0.726	1
	Lack of financial literacy	0.677	2
	Rise in number of dormant accounts	0.626	3
PMFBY	Insurance offices not present in all tehsil	0.735	1
	Delay in settlement of claims	0.723	2
	Complicated application procedure	0.682	3
RSVY	land provided but agricultural implements not given	0.763	1
	Manures fertilizers seeds not given to farmers	0.691	2
	Solar cells were of no utility to poor tribal people	0.691	3
PMKISAN	Bank branches too far not accessible for all farmers	0.798	1
	Illiteracy of most farmers	0.727	2
	No registered land holdings of many farmers	0.691	3
KCC	Illiteracy of many farmers	0.739	1
	Lack of banking literacy	0.724	2
	Borrower’s reluctance for recovery of loan	0.719	3
MGNREGS	Non-payment of unemployment allowance	0.66	1
	Regular payment delays	0.641	2
	Poor banking infrastructure	0.633	3

Source: Compiled by authors from tables 2 and 3



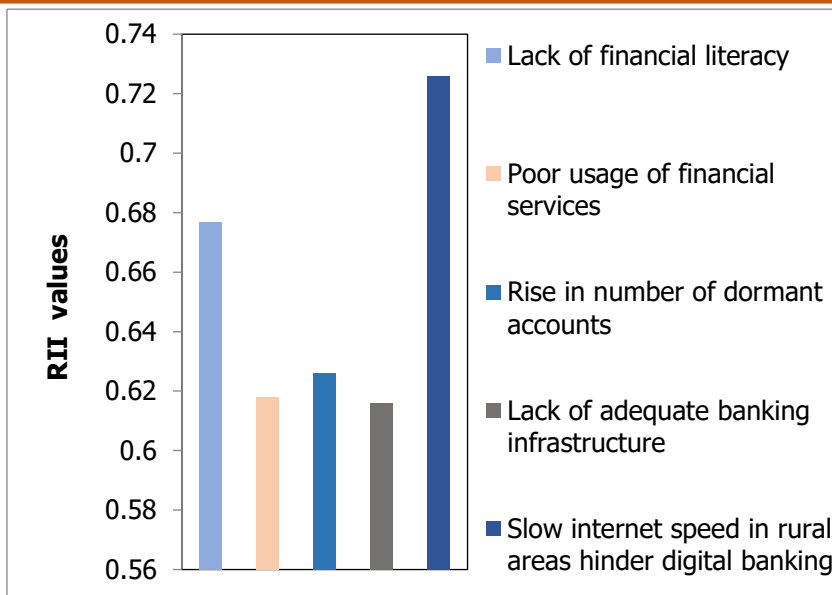


Figure 6. RII for failure of PMJDY

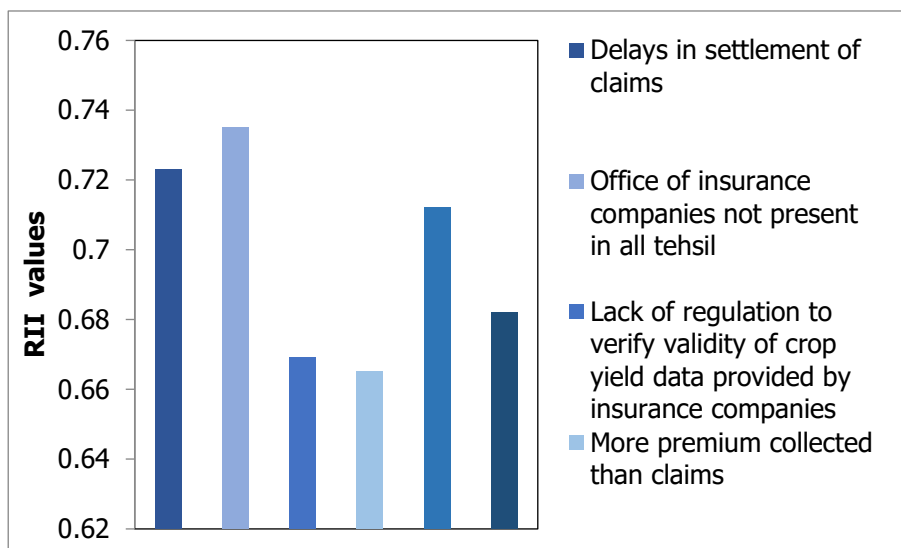


Figure 7. RII for failure of PMFBY

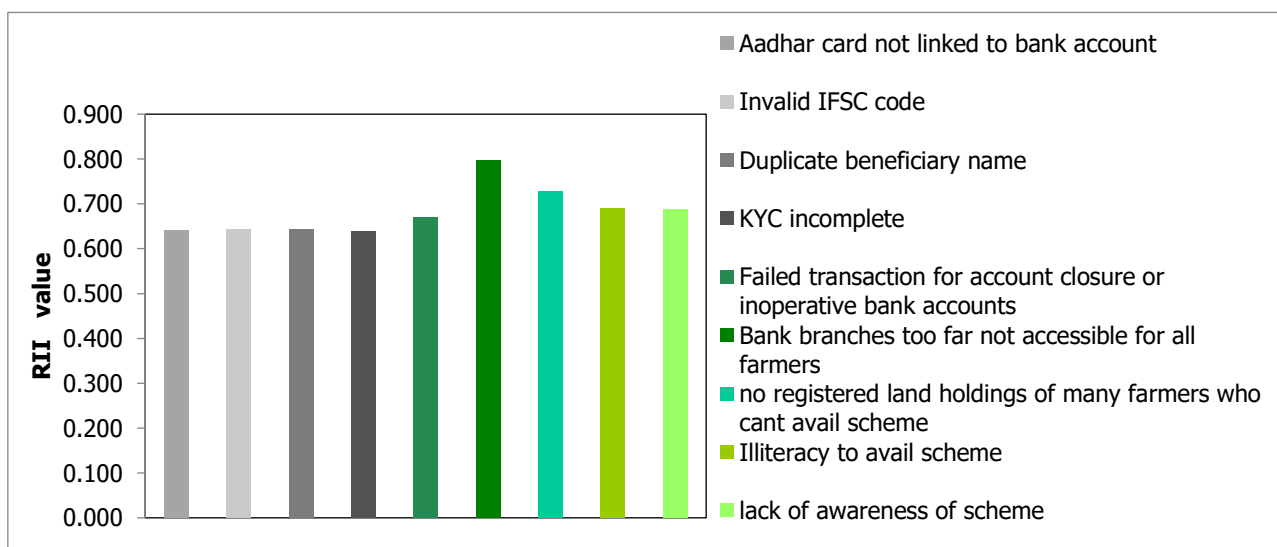


Figure 8. RII for failure of Pradhan Mantri Kisan Samman Nidhi Scheme



## 4.4 Recommendations

The MGNREGS was accepted by the indigenous people as it benefitted them economically (Satyanarayana, 2022), (Goyal *et.al.*, 2022) but regular payment delays to labourers or non-payments are resulting in partial failure of the scheme too which requires policy redesigning according to local labour-market situation, decentralized governance and addressing of socio-geographical issues (Chakraborty, 2014) Other schemes have failed to get positive outcomes: the main hindrances to success being digital and banking illiteracy can be improved by community service initiatives of school and college teachers (Mohasin *et.al.*, 2024) through inputs of technological knowledge dissemination (Chakraborty, 2014) in providing free classes in open public places through mobile banking camps especially for PMJDY and KCC scheme in helping people for applying for the schemes. Pro-active role of rural local governance through Gram Panchayat meetings (Chatterjee, 2020) by spreading technological awareness (Kumar, 2022) and resorting to media propaganda of the benefits of schemes and awareness at public places through entertaining local songs, opera to be organized with the help of popular influential local men can remove the psycho-socio-cultural barriers; (Harris-White, 2003) like the feeling of being excluded, social taboos and prejudice that no scheme can ever relieve them from the clutches of poverty and misery which is their destiny; influence reluctance of indigenous communities to avail beneficial schemes. Bottlenecks of RSVY scheme needs proper attention of the implementers cooperatively at official state level and block administration level with ensuring proper supervision and monitoring of the scheme implementation process. Encouraging availing of TRYSEM (Training of Rural Youth for Self-employment) and vocational training in schools and colleges (Chandrakar *et.al.*, 2023) in rope and basket making and sal leaf plate making in forest-fringe areas; training in animal husbandry, fishery and innovative agricultural techniques, a waring indigenous communities to profitably market the produce and promotion of village tourism can promote sustainable livelihoods based on natural resource management (Bansal *et.al.*, 2023) that can go a long way in promoting financial stability and security to the people. As development is for of and by the people, gradual removal of obstacles with proper training indigenous governance (IWGIA Report, 2025) and active inclusion by welcoming indigenous participation in policy-making can ensure meaningful economic development of the indigenous people of Paschimanchal.

## 5. Conclusion

In Paschimanchal, many economic welfare schemes have not been operational; out of the few operating schemes MGNREGS has partially succeeded as there is mixed response from the people with positive as well as negative feedback; effective policy making and government initiatives to address payment delays and non-payment of unemployment allowances can mitigate these short-comings. Among the other schemes, if illiteracy and lack of banking literacy be addressed through raising public awareness about the importance of education in rightful living and increasing technological awareness through mobile literacy camps during panchayat meetings or during rural festivals and social gatherings can boost availing of the schemes by the indigenous people to derive economic benefits that will not only strengthen them socio-economically but also raise their self-determination to participate in local governance. As the region is rich in forest resources, training and involving the indigenous local people in forest conservation and management, promoting sustainable forest-based tourism can bring about economic development in Jhargram, Paschim Medinipur, Bankura and Purulia, while training in sustainable agriculture practices and sustainable village tourism can benefit the indigenous people of Paschim Barddhaman and Birbhum districts of the region.

## 6. Research Implication

The sociological and anthropological perspective to development involving anthropologists' participation in development projects and planning process either as researcher, consultant or practitioner has two forms: "developmental anthropology" or the "anthropology of development". The issues of problems emanating from development in the Third World countries relate to the latter and in this context several questions arise as to why poverty is on rise despite alleviation schemes, why there is a huge disparity between what is planned and what emerges in reality, development is external rather than internal (Gow, 1996) In this context, the present study enquired on why the schemes targeted for economic development of the people of the region have failed and suggested measures based on indigenous perception for active involvement in regional planning which can aid policy-



makers and implementers in rectifying loopholes in future designing and implementation of such economic welfare schemes. Arousing indigenous self-determination and awareness of the rights through proper training and bringing them to leadership and governance can develop the indigenous communities of Paschimanchal region of West Bengal. It can open new avenues for future researchers to design studies on welfare economics, developmental planning, inclusive indigenous welfare governance and public policy-making that will be gladly acceptable to the needy indigenous target group.

## 7. Limitations

The study is based on a regional context and implications may lack global applicability.

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### Authors' Contributions

All the authors contributed significantly to the conceptualization, investigation, analysis and writing of the manuscript. All the authors read and approved the final version of the manuscript.

### Does this article screen for similarity?

Yes

### Ethics approval

Ethical clearance for the research was provided by: Research Ethics Committee of Panskura Banamali College (Autonomous).

### Conflict of Interest

The authors have no conflicts of interest to declare. There is also no financial interest to report. The author certifies that the submission is original work and is not under review at any other publication.

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