



Cover Page



TRIBAL INDEBTEDNESS – A STUDY IN THE AGENCY AREAS OF SRIKAKULAM DISTRICT OF ANDHRA PRADESH

¹A. Sugnana Esther Rani and ²Prof.Sure Pulla Rao

¹Research Scholar and ²HOD

^{1&2}Department of Economics

College of Arts and Commerce, Andhra University
Visakhapatnam, Andhra Pradesh, India

ABSTRACT

The tribal people are in the state of extreme poverty and are subjected to exploitation and indebtedness. They are facing the major economic problems of poverty and indebtedness due to malpractices of money lenders, problems of shifting culture, functioning of 'Muttadar' system which leads to land alienation and extended tribal indebtedness. A decline in the sustenance base and the resultant food insecurity, malnutrition and ill-health forces the tribals to live in the most fragile living conditions and some of them are even under the threat of getting extinct. As a consequence, these under- privileged Scheduled Tribes were left out of the process of development. In this backdrop the present study made an attempt to analyze the extent of indebtedness of the tribals in relation to their income levels, borrowing and current debts. It also examines the existing credit system in the agency areas with a view to identify the bottlenecks in the operational functioning of institutional credit system. The study found that the tribes borrow mostly from credit institutions, Tribal Residential moneylenders and moneylenders. There is a need for the provision of consumption credit through credit institutions to reduce the burden of the incidence of debt among tribes.

Keywords: Exploitation, Malnutrition, Consumption.

I INTRODUCTION

India represents 705 Scheduled Tribes with 8.6 percent of the total population which accounts for one-fourth of the world's tribal population. Tribes in India constitute second largest population in the world, next to Africa. Out of the total Scheduled Tribe (ST) population of 10.43 crore, about 80 percent are found in central India, 12 percent in the north eastern states and the rest in southern India. Since the President of India issued the first notification to recognize the STs in 1950, India had no policy to deal with indigenous and tribal peoples of the country. The STs constituted about 8.6 per cent of the total population according to the 2011 census and remain in the lowest ladder of the society in all respects.

The majorities of the PTGs in India is in perpetual poverty and stands much below the poverty line, suffering from an alarming malnutrition and high illiteracy. The government must take initiative more seriously, sincerely, and effectively to create sustainable development programmes among them. The 10th plan of the government of India lucidly describes the problems of these vulnerable communities: A decline in their sustenance base and the resultant food insecurity, malnutrition and ill-health force them to live in the most fragile living conditions and some of them are even under the threat of getting extinct. This information reveals that there are certain communities in the PTGs who are identified as PTGs, who are at a much lower level of development even as compared to the other ST communities. As a consequence, these under- privileged STs were left out of the process of development (Ministry of Tribe Affairs-2002). The tribal people are in the state of extreme poverty and are subjected to exploitation and are in the lowest level of literacy.

DEMOGRAPHIC FEATURES OF SCHEDULED TRIBES

The state of Andhra Pradesh consists of 12 PTGs with a population of 6.59 percent of its total population. In Andhra Pradesh the scheduled area comprises of 29,683 square kilometers, which forms 10.7 per cent of the total geographical area of the state and 11.00 per cent of the total scheduled area of the country. The tribal villages are inhabited by different variety of PTGs. The important PTGs are Koya, Konda Reddies, Naikpads in Khammam and Godavari districts, Bagatha, Valmiki, Savara, Gadaba, Konda Dora and Kondhs in the districts of North Coastal Andhra Pradesh, Chenchus in Kurnool and Prakesam districts. A large chunk of tribe population in the state is mainly concentrated in the six Districts: Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, and Kurnool.

In Andhra Pradesh, Government of India has identified Chenchus of, Kurnool, Prakasam and Guntur districts in the year 1975-76 and Konda Reddies of East Godavari, West Godavari and Khammam districts in the year 1980 as PTGs. The central sector schemes for the development of PTGs are being implemented through Integrated Tribal Development Agencies (ITDAs). At present in Andhra



Cover Page



Pradesh there are 12 PVTG Groups (PVTGs) namely: Chenchu, Bodo Gadaba, Gutob Gadaba, Dongiria Kondh, Kutiya Kondh, Kolam, Konda Reddi, Konda Savara, Bondo Poraja, Kondh Poraja, Parangi Poraja and Thoti. These PTGs settlements are mostly found on hill tops and slopes of interior forest areas of Eastern Ghats. They relatively live in isolation of interior forests and hills. Still these PTGs are largely depending on food gathering, hunting, non-timber forest produce collection and shifting (Podu) cultivation for their subsistence and survival. In general, the tribal economy in Eastern Ghats is agro-forest based and largely considered as subsistence economy. The PTGs population is mostly concentrated in the nine scheduled districts. All these districts fall in the Sub-Plan areas of Andhra Pradesh.

II REVIEW OF EARLIER STUDIES

The tribals are facing multi-faceted problems due to their geographical conditions of isolation which is one of the reasons for their poverty and indebtedness. Earlier research studies reveal that malpractices of moneylenders, problems of shifting cultivators, and the functioning of the Muttadar system stressed the need for the amelioration of tribal conditions in south India. (Murthy, 1972). Due to the entry of merchants and money lenders into the tribal inhabitants caused changes in the tribal economy of Jatapus of Srikakulam district. (Prasad Rao, 1970). The exploitative practices adopted by moneylenders in Sirkakulam district and the Shahukars in Araku Valley alienate tribal land and extended tribal indebtedness. (Raghava Rao, 1971). The exploitative and oppressive practices of non-tribals and the prevalence of exploitation is due to ineffective implantation of protective legislation and failure of developmental schemes (Subba Reddy, 1977). In the agency area of Parvatipuram taluk of former Srikakulam district giving and taking of credit on land lead to land alienation. (Gopala Rao, 1978)

The earlier reviews reveal that the tribals are facing the major problems of poverty and indebtedness due to malpractices of money lenders, problems of shifting culture, functioning of Muttadar system which leads to land alienation and extended tribal indebtedness.

In this backdrop the present study made an attempt to examine the indebtedness of the tribals and study the existing credit system in the agency areas with a view to identify the bottlenecks in the operational functioning of institutional credit system.

III AIM AND OBJECTIVES

The present study aims to find out the extent of tribal indebtedness in the selected tribal area.

Objectives

The main objective of the present study is to examine the economic status of the tribals keeping in view tribal indebtedness.

More specifically,

- 1) To understand the existing credit system in tribal areas
- 2) To examine the household expenditure and per capita expenditure and per capita income of the tribal households.
- 3) To trace out current borrowings and current debt among tribal households
- 4) To examine source-wise, purpose-wise annual current borrowings
- 5) To analyse source-wise borrowings and rate of interest in the study areas.

IV RESEARCH METHODOLOGY

Sampling

Multi-stage sampling technique has been adopted in this study. The collection of data is broadly categorised into selection of the District in the first stage, selection of the Mandals in the second stage and from the selected mandals, the selection of the households is made in the third stage.

At first stage, Srikakulam district, one of the backward district of North Coastal Andhra Pradesh is selected purposively. The second stage of sampling is selection of the mandals. For these purpose four mandals namely Seetampeta, Kotturu, Palakonda and Bhamini are selected. The third stage of sampling involves the selection of households. In every mandal and in every tribal group 25 households have been selected. Thus altogether a total of 300 tribal households are selected from four mandals, which comprises Bagata 100 households, Gadaba 100 households and Malia Savara 100 households.



Cover Page



Data collection

Collection of data is probably a most crucial stage in the process of the analysis. The more realistic and detailed study can be undertaken only when the researcher can collect the information in full about the sample households in the study area. Hence, for the collection of the information on detailed fashion on various aspects of the tribes in the study area, a specially designed questionnaire has been canvassed for all the sample households in each gram panchayat to secure primary data for examining the socio-economic conditions in the study area.

Tools and techniques of analysis

To investigate the data different statistical techniques are used in addition to the simple averages and percentages. Tabular analysis with averages and percentages are used to explain the indebtedness across the tribal households.

IV THE EXISTING RURAL CREDIT STRUCTURE IN THE STUDY AREA

The sources of credit in the study area can be divided into two categories (a) institutional credit and (b) non-institutional credit. Agencies provided different categories of both institutional and non-institutional sources of credit available in the study area are presented below.

(a) Institutional Source

The important institutional sources of credit available in the study area are Andhra Bank, Girijan Development Corporation (GDC) and AP Grameen Vikas Bank.

(i). Andhra Bank: Andhra Bank is one of the nationalised Commercial Bank identified as the lead bank in each district which co-ordinates the credit operations in the tribal areas. Andhra Bank is the lead Bank in Srikakulam district. The Andhra Bank branch at Saravakota is advancing huge amounts of credit to the tribals both for agriculture and allied activities and for non-agricultural purposes. This bank advances crop loans, loans for purchase of milch animals, plough bullocks, bullock carts, land reclamation, minor irrigation, petty business, trade and for self-employment etc. A uniform rate of 12.5 per cent interest rate has been charged. The credit loans are classified as (1) Short term loans (2) long-term loans. Short-term loans are disbursed under crop loan programmes to assist cultivators in raising their crops in time and maturing them to reap good harvest. The crops generally covered under this programme are vegetables, paddy, ginger, coffee, citronella, etc. The loans are mostly linked with the subsidy programme of Integrated Tribal Development Agency (ITDA) which covers 50 per cent of the loan as subsidy for the tribal people. The loan is recovered in ten months after disbursement.

Long term loans such as loans for the purchase of land reclamation of lands, minor irrigation, etc., come under this category. Almost all the loans disbursed under this head are covered under subsidy programme of either ITDA or District Rural Development Agency (DRDA). Besides, loans on gold are also issued for cultivators of the tribal areas. Loans are issued to the tribal as well as non-tribal people for non-agricultural purposes like small business and petty trade. Also supply of sewing machines, professional self-employment for rural artisans etc., are covered under this category.

(ii). AP Grameen Vikas Bank: The establishment of APGVB, the only available Regional Rural Bank in the study area is a milestone in the process of development and a transformation of the tribal society in the study area. It advances both short term and medium term loans to tribals for a large number of programmes. The extensive activities of APGVB both geographically and psychologically have taken the base of credit operations of the money lenders and the traders in the study area.

(iii) Girijan Cooperative Corporation: The Girijan Cooperative society was originally established in 1956 as the Andhra Pradesh Scheduled Tribe Finance and Development Corporation to protect the tribals from exploitation by the plain area people. The G.C.C. after its emerge in the present form and in 1970 developed a wide network with its divisional offices and DR depots in the entire agency area of the state. At present, the GCC is functioning with its two tribal branch offices, 12 divisional offices, 45 Primary Cooperative Societies and 817 DR Depots in Andhra Pradesh. The GCC whose main function is purchasing of minor forest produce and grains from the tribals and selling of household daily requirements of the tribals through its outlets. In the recent past it is giving short term advances since early 1980s and also it is providing loans both for short term and medium term and for a wide variety of purposes of the tribals.

(b). Non-institutional Sources: The tribals still depend on non-institutional sources like (i) Non-Tribal Money lenders, (ii) Tribal Money Lenders, (iii) Traders and Commission Agents, (iv) Relatives and friends and (v) Voluntary Organisations.

(i). Non-tribal Money Lenders: Tribal people also depend on money lenders who charge exorbitant rates of interest. They are two types: 1) Tribal or residential money lenders and (2) Non-tribal or professional money lenders. Both categories carries on the money lending business in agency areas.



Cover Page



DOI: <http://ijmer.in.doi./2023/12.04.110>

www.ijmer.in

(ii). Tribal residential money lenders: Some tribal people have been doing money-lending for a long-time. The volume of credit flowing from the lender is not known as the entire business is run without any systematic documentation. They do not have any specific organisational set up. The loans are generally given for a period of 6 to 9 months. The interest on cash loans varies from 50 per cent to 100 percent, while it is 200 per cent compound interest on loans. The borrowers generally pay interest every year, as they cannot afford to repay the entire loan. Some borrowers could not even pay the annual interest. In such cases the creditor after a few years, insists on the repayment of the entire loan or demand that his land, trees or cattle should be transferred to him under mortgage. Both the tribal and residential non-tribal money lenders in the tribal areas lay down more or less the same terms and conditions of money lending.

(iii). Traders and Commission Agents: Tribal people also raise loans from traders and commission agents. The traders from the nearby urban centres visit weekly shanties and some interior villages to purchase produce from the tribals and advance loans. Sometimes, the traders do their business by paying some commission to the agents. Tribals generally obtain loans from this agency, on the promise that they will sell the produce to the trader or through the commission agents. These loans are obtained for periods ranging from 6 to 12 months and are generally repaid at the time of the disposal of the produce. The trader gets multiple gains in his business by using false weights and measures and giving low prices for their commodities.

(iv). Voluntary Organisations (VOs): A number of voluntary organisations have been functioning in the study area with a number of objectives to achieve. Though their main concern is not extending credit to tribal people, some of the voluntary organisations have been giving short-term loans for agriculture, irrigation, genuine domestic expenditure for different purposes. They do not charge any rate of interest but insist of regular repayment of loan at the harvesting time. The amount of loan they give is below Rs.1000 to Rs.2000 and the total credit they advance is very small compared to the total requirements of credit of the tribals as a whole. But still the VOs are found to be more useful and effective in the remote villages where the institutional sources do not extend their operations.

V A STUDY ON INDEBTEDNESS AMONG TRIBAL HOUSEHOLDS

The major problems faced by the tribes in the study area are under employment coupled with low wages and lack of institutional credit facilities. The consequence of all this is that they subsist below the poverty line. Majority of tribes in Andhra Pradesh are not financially sound because of the inadequate earnings from their occupations. Performance of the existing institutional infrastructure for the tribes is far from satisfactory. The gap between the income and expenditure among the tribal households is widening. The level of poverty among them in the study area is very acute and is clearly analysed in the earlier chapter.

The magnitude of poverty explains the expenditure level and the difference between the expenditure and income explains the level of borrowing of the sample households. Due to under-employment and low wages, tribes in the study area are compelled to make the both ends meet expenditure and income. The volume of borrowings indicates the level of indebtedness among tribal households in the study area.

With this background, in this section, an attempt is made to study the indebtedness across the tribes in the study area of the Srikakulam district. The tribe-wise analysis of indebtedness among the tribal households have been examined in respect of income, expenditure, current borrowings and outstanding debt, source-wise borrowings, rates of interest, etc.

Table -1: Tribe-wise distribution of average household expenditure income and per capita expenditure and per capita income

S. No	Name of the Tribe	Average Annual Household Expenditure	Average Per Capita Expenditure	Average Annual Household Income	Average Per Capita Income	Deficit of Income Over Expenditure	Deficit Per Capita Income Over Expenditure	Percentage of Annual Deficit
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Gadaba	21328	4597	14360	3095	6968	1502	48.52
2	Bagata	19822	4405	13237	2942	6585	1463	49.75
3	M Savara	19284	4224	14244	3120	5040	1104	35.38
	Average	20145	4409	13947	3052	6198	1356	44.44

Source: Primary Data



Cover Page



DOI: <http://ijmer.in.doi./2023/12.04.110>
www.ijmer.in

Income, Expenditure and Deficit

Majority of the tribes in the study area are live below the poverty line. The poverty line is estimated on the basis of average per capita expenditure in the year 2019 – 2020. The expenditure on the food items during the preceding month and non-food items like, clothing, medicines, ceremonies, etc. during the year 2019 were considered and the annual expenditure is computed for each of the households and the average annual household expenditure was arrived at for each tribe. Similarly, taking into account, the household income both from agriculture and non-agriculture activities, the average annual household income has been computed. Basing on this, the annual per capita income and expenditure have been computed and the data are presented in Table-1

The data on the difference between income and expenditure per year and also the percentage of deficit of income over expenditure in the study area across the tribes is presented in Table-2. It can be noticed that the deficit of income over expenditure at the household level is visible across the tribes. On an average, it is around Rs.198/- per annum per household in the study area. The percentage of deficit of income over expenditure across the households ranged from 35.38 per cent in Malia Savara to 49.75 per cent in Bagata. The variation in the size of the households across the tribes may be the reason for the variation in the deficit of income over expenditure.

Intensity of Deficit

The percentage of deficit of income over expenditure on each tribe will not provide the intensity of indebtedness among tribal households. Taking into consideration the percentage of deficit, all the households are classified into five groups and the number in each group, tribe-wise, is identified and the data is presented in table 5.13. The table presents the distribution of households in different ranges of deficit, i.e., less than 10 to 40 per cent and above across the tribes. It could be observed that on an average 26.66 per cent of households are with a deficit of less than 10 per cent in the study area. It is more (28 percent) in the study area in a deficit range of 30 per cent and above indicating a high intensity of deficit of income over expenditure among the tribal households.

Table -2: Tribe-wise Distribution of Households by Percentage of Deficit

Sno	Name of the Tribe	Percentage of deficit of Income over expenditure						Total
		Nil	Below 10	10 – 20	20 – 30	30 – 40	40 & above	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Gadaba	30 (15.00)	26 (13.00)	28 (14.00)	39 (20.00)	40 (20.00)	37 (18.00)	50 (100.00)
2	Bagata	18 (9.00)	30 (15.00)	35 (17.00)	40 (20.00)	41 (21.00)	36 (18.00)	50 (100.00)
3	M Savara	20 (10.00)	36 (18.00)	26 (13.00)	34 (17.00)	40 (20.00)	50 (100.00)	50 (100.00)
	Average	68 (11.33)	92 (15.33)	89 (14.83)	113 (18.83)	121 (20.17)	117 (19.60)	150 (100.00)

Source: Primary Data

Current borrowings and outstanding debt

The deficit of income over expenditure largely reflects the need to borrow by the tribal households. Tribe-wise the current borrowings and the outstanding debt of the households will give clear picture of the total debt position. These details are presented in Table -3.

Current Income – Current expenditure

Intensity of Deficit = ----- x 100

Current income

The current borrowings will explain the present debt position, whereas the outstanding borrowings explain the general debt position of the tribes over a period. The average households outstanding debt are computed for the past five years and the average current borrowings are computed for the study period 2019 – 2020 and the details are given in the Table-3.

It can be observed from the table 5.14 that the average household current borrowings are higher than the average outstanding debt across the tribes. Average household outstanding debt is relatively higher in Bagata tribe. The tribes generally try to repay the past years debt with the current borrowings and it may be the reason for the higher level of current borrowings over outstanding debt.



Cover Page



DOI: <http://ijmer.in.doi/2023/12.04.110>
www.ijmer.in

Table -3: Tribe-wise distribution of average household current borrowings and outstanding debt

S NO	Name of the Tribe	Average Household Current Borrowings	Average Household Outstanding Debt	Total
(1)	(2)	(3)	(4)	(5)
1	Gadaba	7168 (68.74)	3260 (31.26)	10428 (100.00)
2	Bagata	6835 (63.02)	4010 (36.98)	10845 (100.00)
3	Malia Savara	5440 (56.31)	4220 (43.69)	9660 (100.00)
	Total (Average)	6481 (62.86)	3830 (37.14)	10311 (100.00)

Source: Primary Data

Source-wise and Purpose-wise Current Borrowings

The current borrowings of the tribal households consist of borrowings for household consumption and borrowings for non-recurring expenditures like ceremonies, house construction and repairs and also to clear previous debts etc. Tribes borrow mostly from the informal market, generally from different sources like moneylenders, tribal resident money lenders, trader commissioner agents and friends and relatives. Source-wise, purpose-wise and tribe-wise distribution of average annual current borrowings, per household is presented in Table-4.

It can be noted from the table that the major portion of current borrowing is intended for household consumption. Overall, the proportion of borrowing for household consumption in total borrowings is intended for household consumption. On an average the proportion of borrowings for household consumption in total borrowings is around 71.08 per cent in the tribal households. The proportion of household consumption is high in Bagata tribe. The proportion of borrowings for medical treatment, marriages and education is relatively high in the non-food expenditure across the tribes. House construction and household repairs occupy the major portion of the non-recurring expenditure in the study area.

On an average, the Financial Institutions are the principal sources of borrowings followed by tribal residential money lenders, money lenders friends and relatives, commission agents in the study area. Normally the credit institutions does not provide consumption loans in the rural or tribal areas. The amount shown under credit institutions is the loans for agricultural development, house construction and house repair. Some of the tribes in the study area diverted their institutional production loans towards consumption purposes. Thus, an analysis of the source-wise and purpose-wise borrowings indicates that the tribes borrows mostly from moneylenders and traders for consumption purposes.

Table -4: Tribe-wise, Source-wise and Purpose-wise distribution of average annual current borrowings

SN o	Name of the Tribe/Sour ce	Gadaba		Total	Bagata		Total	Malia Savara		Total	All tribes		Total
		Household consumption	Non-recurring expenditure		Household consumption	Non-recurring expenditure		Household consumption	Non-recurring expenditure		Household consumption	Non-recurring expenditure	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Money lenders	1022 (70.39)	430 (29.61)	1452 (20.26)	1043 (67.55)	501 (32.45)	1544 (22.59)	710 (69.74)	308 (30.26)	1018 (18.71)	2775 (69.13)	1239 (30.87)	4014 (20.65)
2	Credit institutions	1603 (72.70)	602 (27.30)	2205 (390.76)	1252 (74.95)	418 (29.03)	1670 (24.43)	150 (73.20)	410 (26.28)	1560 (28.68)	4005 (73.79)	1430 (26.36)	5435 (27.95)
3	Tribal residential money lenders	1291 (66.68)	645 (33.32)	1936 (27.00)	1272 (18.28)	293 (18.72)	1565 (22.90)	1047 (79.14)	276 (20.86)	1323 (24.32)	3610 (74.83)	1214 (25.17)	4824 (24.81)



Cover Page



DOI: <http://ijmer.in.doi/2023/12.04.110>

www.ijmer.in

4	Traders and Commission Agents	753 (72.61)	284 (27.39)	1037 (14.47)	1040 (72.78)	389 (27.22)	1429 (20.91)	700 (63.64)	400 (36.36)	1100 (20.22)	2493 (69.91)	1073 (30.09)	3566 (18.34)
5	Voluntary Organisations	300 (55.76)	238 (44.24)	538 (7.51)	385 (61.40)	242 (38.60)	627 (9.17)	253 (57.63)	186 (42.37)	439 (8.07)	938 (58.48)	666 (41.52)	1604 ()
	Total	4969 (69.32)	2199 (30.68)	7168 (100.00)	4992 (73.04)	1843 (26.96)	6835 (100.00)	3860 (70.96)	1580 (29.04)	5440 (100.00)	13821 (71.08)	5622 (28.92)	19443 (100.00)

Source: Primary Data

Rate of interest on borrowings

The rate of interest reflects the cost of borrowing. Generally, there is an inverse relationship between the volume of borrowings and rate of interest but this cannot be applied to low income-group like tribes who borrow mostly for consumption purposes irrespective of the rate of interest. An attempt is made to compare the rate of interest and the borrowings of the tribes and data is presented in Table -5 . It can be noticed from the table 5.16, that the rate of interest ranged from 15 per cent (institutional credit) to 36 per cent being charged by traders and money lenders. It is also evident from the data that nearly 23.41 per cent of the current borrowings in the study area attracted an interest rate of 36 per cent and mostly moneylenders, professional moneylenders and traders advance them. As mentioned earlier, most of the current borrowings for consumption purposes were raised mostly from moneylenders and traders. A major portion of the loans borrowed from friends and relatives was spent mostly for non-recurring expenditure like ceremonies. The borrowings from credit institutions are high across the tribes.

Table -5: Distribution of source-wise borrowings and rate of interest in the study area

S No	Source of Borrowing	Rate of Interest per annum (in%)	Average annual households current borrowings (in %)
(1)	(2)	(3)	(4)
1	Money Lenders	36	4014 (20.65)
2	Tribal Residential Money Lenders	36	4824 (24.81)
3	Traders and Commission Agents	36	4824 (24.81)
4	Friends & Relatives	24	3566 (18.34)
5	Credit Institutions	15	1604 (8.25)
	Total		19443 (100.00)

Source: Primary Data

VI SUMMARY AND CONCLUSION

The present study reveals that the age group of head of the households nearly 84 percent of the head of households are in the age group of 20–50 years. The majority 63.60 percent of the head of households are in the age group of 30 to 50 years.

The age composition of the family members nearly 48 percent of the family members are below the age group of 25 years and nearly 40.43 per cent are in the age group of 25–55 years and the remaining 12.56 per cent are in the age group of above 55 years. On the whole, one can observe that majority of the head of the households are in the effective age group whereas around 51.67 percent of the family members are the effective workforce in the study area.

Along with sex-ratio, the size of the family will also influence the productivity of the family. Bigger the number, larger shall be the expected production or income. nearly 55.34 per cent of the families have 5–7 members. However, the families with 7 persons and above are relatively more in Gadaba when compared to the other tribes. All the families in the study are not aware of family



Cover Page



planning programme because of lack of awareness, fear, but adoption of family planning methods varies from tribe to tribe. Irrespective of the size of the family, the family planning rate is relatively less in Malia Savara and very high in Gadaba.

The sex-wise distribution of the workers and dependents nearly 66.13 per cent of the population are workers in the selected households across the tribal households. The proportion of workers in total family members is relatively higher in Malia Savara (69.67%) when compared to Gadaba (65.95) and Bagata (62.67%). Among the workers, male constitute relatively more than female in Gadaba and Bagata and whereas the percentage of female workers is higher than that of male workers in Malia Savara. across the tribes and it is 1:0.51 when all the tribal households are put together. The dependency ratio in Bagata tribe is more than Gadaba and Malia Savara.

On an average the distribution of assets by value shows that nearly 77.33 percent of the tribal households have assets below Rs.30,000/-. As many as 18 per cent of the tribal households have assets between Rs.30,000/- - 50,000/- and only 4.67 per cent having above Rs.50,000/- in the study area. The average asset value for household is much lower in the Malia Savara than in Bagata and Gadaba tribe. However, the value of assets of the tribes in the study area reflects their weak economic position.

In general, the deficit of income over expenditure at the tribal household level is visible across the tribes. The tribe-wise picture of the deficit of income over expenditure ranged from around 35.38 per cent in Malia Savara to 49.75 per cent in Bagata tribe. The distribution of the tribal households by different ranges of deficit shows that 40 per cent of the households are in the range of 30 per cent deficit indicating a high intensity of deficit of income over expenditure among tribal households. The average household current borrowings are higher than the average outstanding debts in the study area. The tribes in the study area are trying to repay the last year's debts with some portion of current borrowings and may be one of the reasons for the high level of current borrowing and outstanding debts.

An analysis of source-wise and purpose-wise borrowings shows that the current borrowings of the tribes are mostly for household consumption purposes. The proportion of borrowings for medical treatment, marriages and education is relatively high in the non-food expenditure of the household consumption. The tribes borrow mostly from credit institutions, Tribal Residential moneylenders and moneylenders.

To conclude, the tribes borrow mostly from credit institutions, Tribal Residential moneylenders and moneylenders. The proportion of borrowing from credit institutions is relatively high. Hence efforts should be made by the government to provide consumption credit also through credit institutions to reduce the burden of the incidence of debt among tribes.

References

1. Prasada Rao DL, "The Jatapus – A Scheduled Tribe in Andhra Pradesh", Unpublished Ph.D. Thesis, Andhra University Waltair, 1970.
2. Raghava Rao DV "Marketing of produce and indebtedness among Tribals", A report on the study of Visakhapatnam District AER Centre, Andhra University, Waltair, 1971.
3. Subba Reddy N, "Crisis of confidence among tribal people and the Naxalite Movement in Srikakulam District", Human Organisation 36, 1977
4. Gopala Rao N, "Land Alienation – A Menace to Tribal Economy", Tribe, Vol X, No. 4, 1978
5. Vidyarthi, L.P. and Rai K.K., "The Tribal Culture of India", Concept Publishing Co. Delhi, 1977, p.25.
6. Ranjit Gupta (Ed): "Planning for Tribal Development", Ankur Publishing House, New Delhi, 1977, p.87
7. Varghese, "The Scheduled PTGs", Seminar, 212 NIRD, Hyderabad, 1983 P.33.
8. Government of India, Ministry of Home affairs "Tribal Development in the Fifth Plan, some Basic policy" Vol. 1 1975, Report of study Group on relief of Indebtedness, Land Alienation and restoration in tribal development agency areas, pp.142 –243.
9. Government of India, Ministry of Home affairs: "Tribal development in Fifth Plan, Some Basic Policy" vol.1 1975, Report of Expert Committee, p.33.
10. Government of India, Ministry of Home Affairs "Report of the Task Force on Development of Tribal Areas", 1975. P.14.
11. TCRTI: "Report on the Andhra Pradesh Scheduled PTGs Co-operative Finance and Development Corporation Limited", Government of Andhra Pradesh, Hyderabad 1968.
12. Agro Economic Research Centre: "Study of ITDA, Visakhapatnam District", 1978, (Published), Andhra Pradesh), Andhra University, Visakhapatnam.
13. Parthasarathy G. "Preface to Anti Poverty Rural Development in India", D.K.Publications, New Delhi 1984 p(vi)