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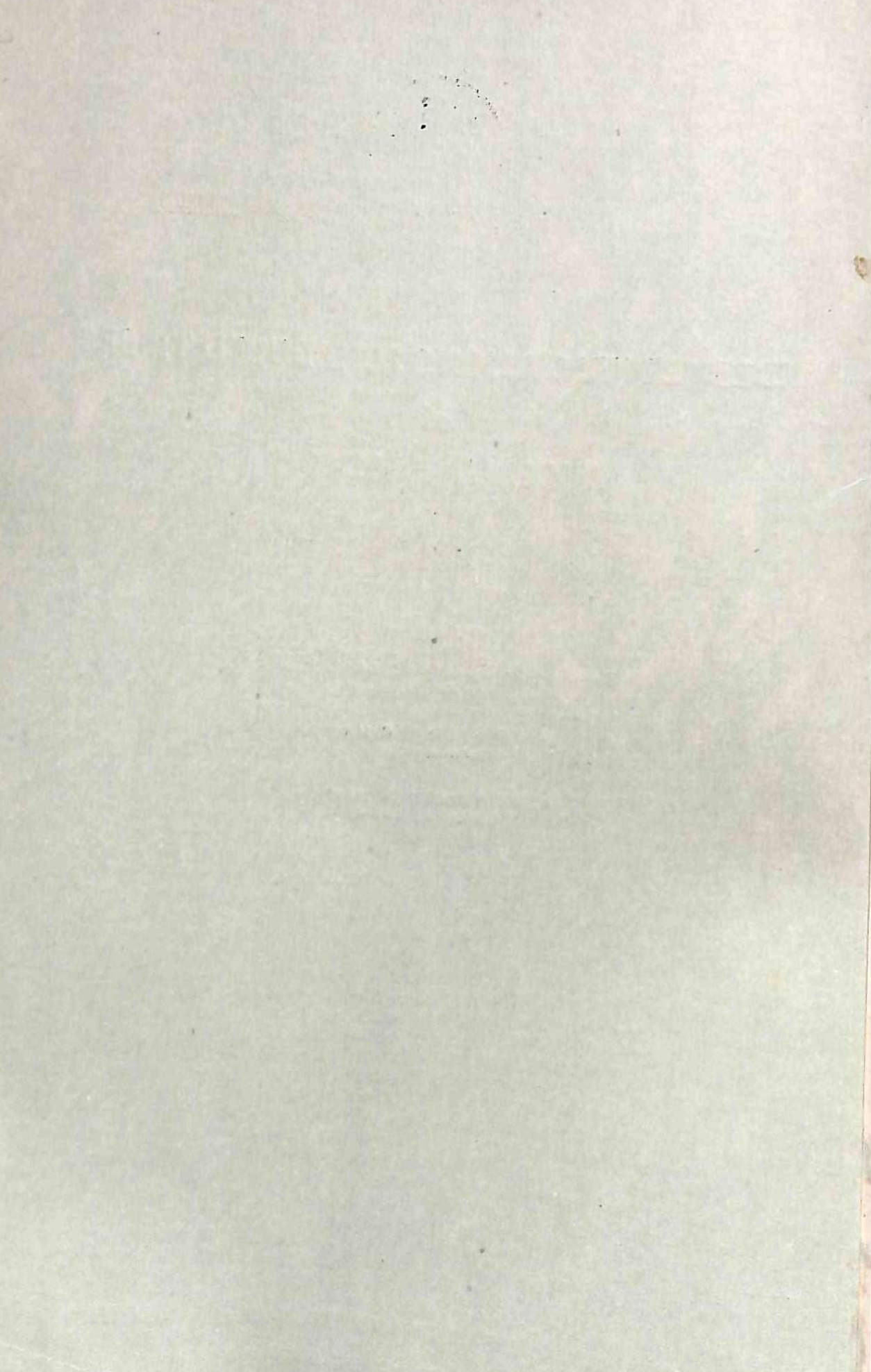
INDEBTEDNESS AMONG SCHEDULED TRIBES
of
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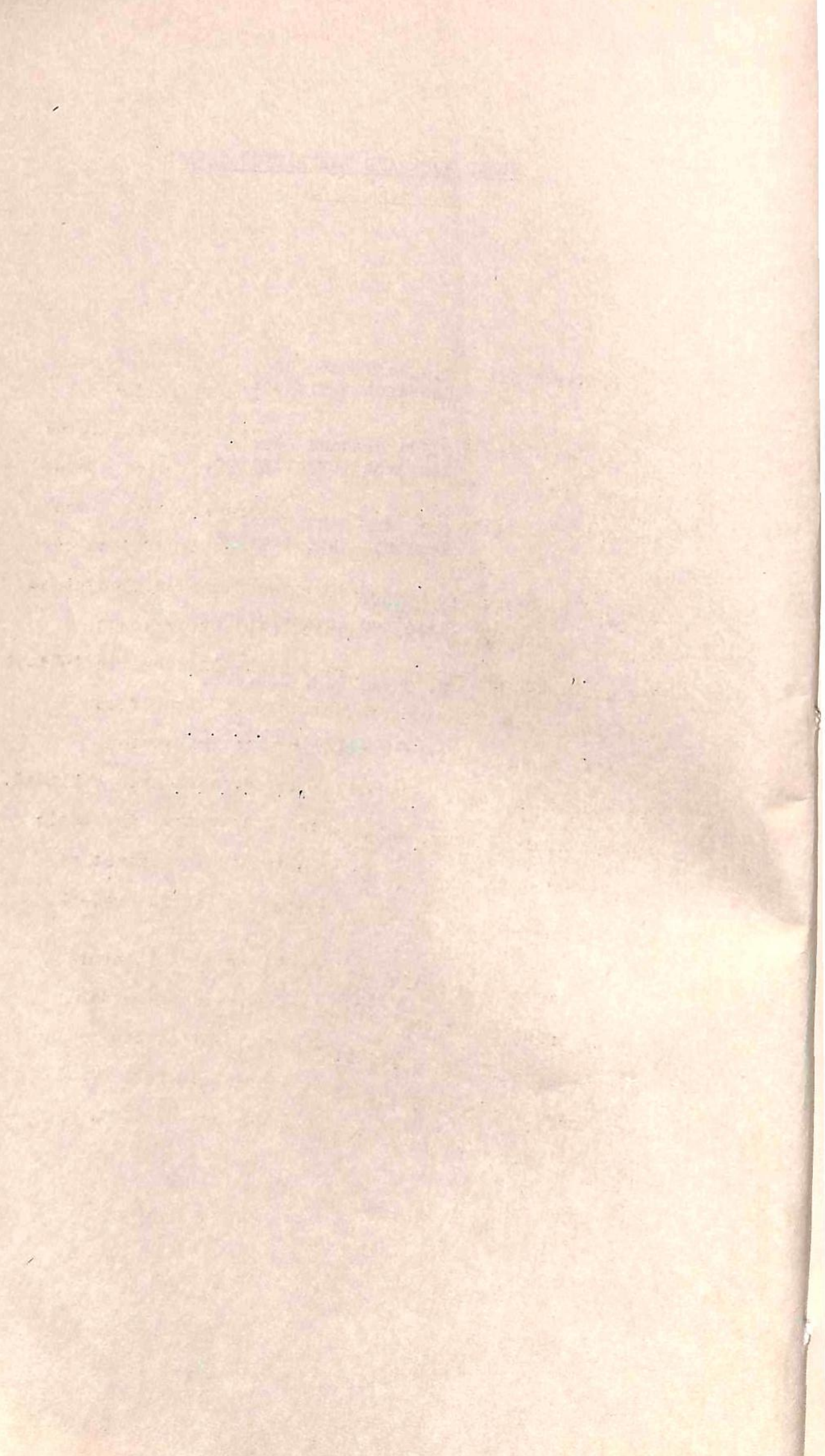
TRIBAL CULTURAL RESEARCH AND TRAINING INSTITUTE
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P R E F A C E

The Tribal Cultural Research and Training Institute, Hyderabad since its inception, had initiated a long term programme of research connected with Socio-economic conditions of tribes of Andhra Pradesh. The importance of Sample Surveys for collection of data on various problems of Scheduled Tribes has been recognised by the Government. The Indebtedness Survey among Scheduled Tribes of Andhra Pradesh was launched in 1971-72 as a long term Research Project through stratified sampling technique in the districts of Srikakulam, Visakhapatnam, West Godavari, Khammam, Warangal, Adilabad, Mahabubnagar, Guntur, Nellore and Anantapur. The basic objective of this survey is to estimate the extent of indebtedness among the major tribes of Andhra Pradesh.

Though the draft was ready long back it could not be brought out earlier due to certain unavoidable circumstances. This report throws light on the magnitude of indebtedness among Scheduled Tribes with specific reference to sources and purpose of debt.



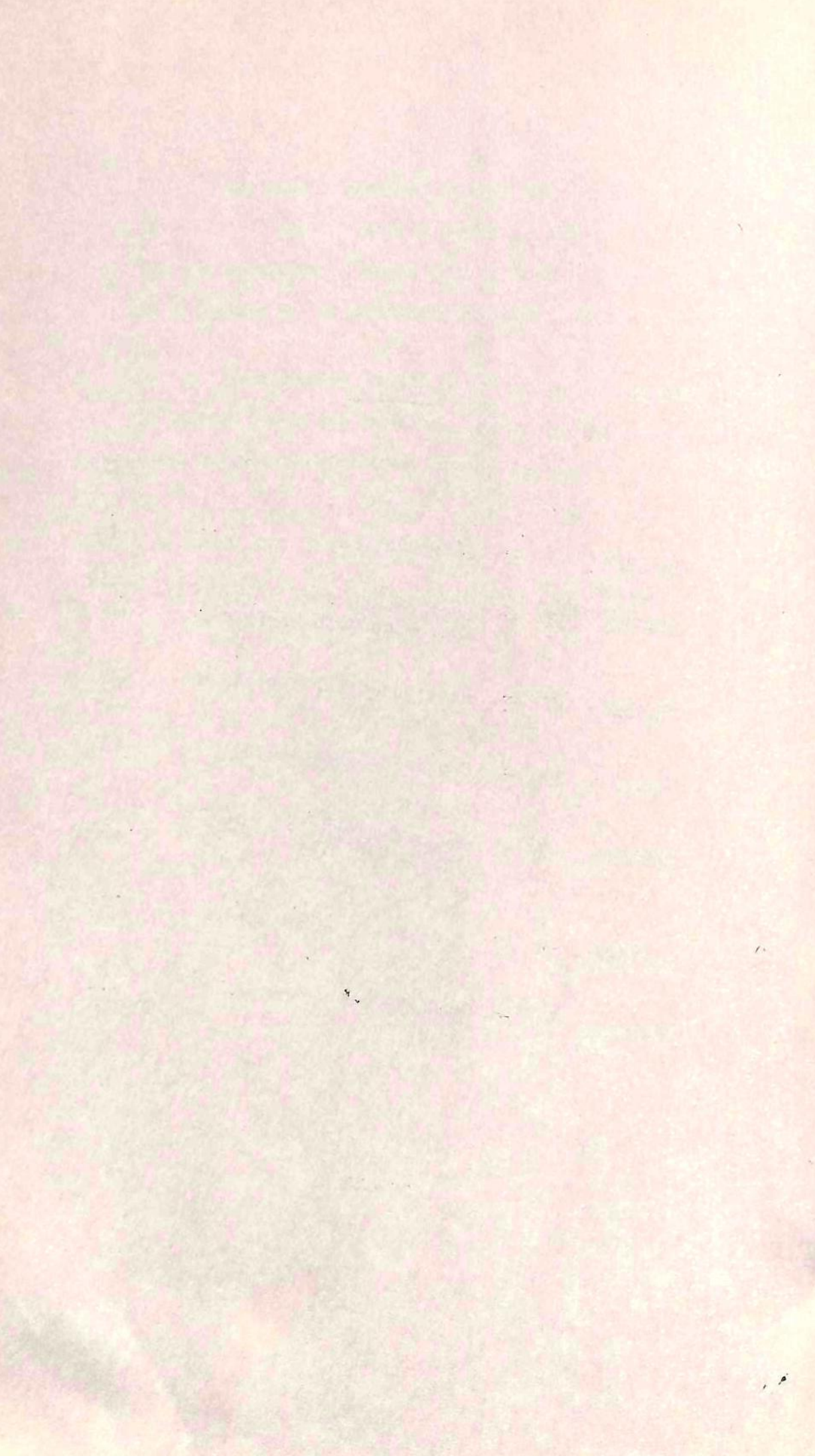
This survey was conducted by a team of officers of the institute. The Report was drafted by Sri A.Somasekhar, Statistical Officer and Sri N. Raja Babu Rao, Research Assistant of the Institute.

I am highly thankful to all the officials at Block and District levels who extended their cooperation for successful completion of the survey.

D.R. PRATAP
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INTRODUCTION

According to the 1971 census, the tribal population of Andhra Pradesh is 16.58 lakhs which constitutes 3.81 per cent of the total population of the state. Out of this 7.55 lakhs or 45.56 per cent are living in the scheduled areas and the rest are living in the plains. The Scheduled Tribes Lists Modification Order, 1956, issued by the Government of India listed 212 tribes. Among them, 33 Tribes with varying tradition, culture, and economic level are living in Andhra Pradesh. Savaras, Konda Doras, Bagathas, Valmikis, Jatapus, Gadabas, Kammaras, Manne Doras, Mukha Doras, Porjas, Kotiya-Bentho- / oriya Koyas, Hill Reddis, Gonds, Kolams, Pardhans and Chenehus are the major tribes inhabiting the scheduled areas. Yerukulas, Yenadis and Sugalis are living in the plains.

The scheduled areas of Andhra Pradesh account for an area of 11,595 Sq.miles which is 10 per cent of the total geographical area of the state. They cover

6,197 villages in the districts of Srikakulam, Visakhapatnam, East Godavari, West Godavari, Khammam, Warangal, Adilabad and Mahaboobnagar. Outside the scheduled areas, there are some pockets where tribes are living in great concentration.

Though the tribes have their traditional occupations, they do not remain confined to those occupations as they cannot make enough income to sustain themselves. They therefore, resort to subsidiary occupations.

The traditional economic organisation of the tribes can be classified broadly into five categories:

- (1) settled agriculture, (2) shifting cultivation,
- (3) trade in forest products, (4) pastoral, and
- (5) food-gathering.

Agriculture, settled or shifting, is the main occupation of most of the major tribes. Tribes such as Gonds, Koyas, and Bhagatas are mainly settled plough cultivators. Tribes such as Hill Reddis, Savaras, Samanthas, Kolams, Konda Dhoras and Porjas still practise " Podu " cultivation. Banjaras are pastorals turned as settled cultivators Chenchus of Nallamalai forests are mainly food gatherers and

hunters and they are experts in the collection of honey. Now-a-days they have also turned as forest labourers. Yanadis depend mainly on mat-weaving, snake-skinning, and, to some extent, on agricultural labour and labour in construction works. Valmikis are traditional traders turned settled cultivators; but side by side they pursue their traditional occupation during lean months. The present-day tribal economy can be described as agro-forest-based as 90 per cent of the tribal population are engaged in this sector.

Irrespective of the occupations pursued by various tribes and their social structure, the problem of indebtedness is found to be common to all of them. The reason for this is their poor economic condition, which, again, is due to their aloofness from the mainstream of national development and the geo-economic nature of the area they lived in. Thanks to the tempo of development in the areas adjoining the tribal regions and in the tribal areas, the tribal areas and the tribes have come to be exposed to the complex socio-economic systems operating in the plains areas and this has resulted in imbalance in the life styles of the tribes and their economy. While the wants of the tribes have gone up, they have not been able to find or provided



with means to achieve them. The moneylenders and traders from the plains found this as an opportunity to exploit the tribal people. The problem of indebtedness is mainly associated with the settled cultivators as the non-tribal moneylenders take them as 'credit-worthy' with a view that they can take possession of the movable and immovable assets of the tribals if the money was not repaid with the heavy interest charged. The agricultural labourers can borrow only a little amount while the food-gatherers are never given any loan. As stated by the Elwin Committee "The burden of debt becomes heavy and unbearable and is nowhere commensurate with the source of income. The tribal borrowers are, therefore, born in debt, live in debt and pass away in debt". The net result is that the subsistence economy of the tribal has turned into a deficit economy with the increased indebtedness and this chain reaction from poverty to indebtedness has led to land alienation and the consequent upsurge in some tribal areas from time to time.

In order to get the tribals out of the prevailing frustration, the basic problem of their poverty and exploitation by non-tribals have to be tackled. Various legislations were passed by the government to curb moneylending, land alienation and

other exploitative activities of the non-tribal settlers in the Scheduled Areas. But the problem of indebtedness among the tribals still remains unsolved. Many Committees and Commissions have underlined this issue and its evil effects on the economy of tribals. With a view to assessing the magnitude of this problem and its dimensions a survey among 20 major Scheduled Tribes inhabiting the scheduled and non-scheduled areas of Andhra Pradesh was taken up during the year 1971-72.

The objectives of the survey are: (1) to assess the magnitude of tribal indebtedness, (2) to bring into light the traditional sources of credit and the "Modus Operandi" of the traditional moneylending agencies, (3) to explore the causes of indebtedness among the tribals, (4) to examine the relationship of indebtedness with certain variables like size of household, landholding, income, expenditure, etc., (5) to assess how far the cooperatives were able to replace the traditional moneylenders and reduce indebtedness among tribals, (6) to assess the impact of protective legislations and (7) to suggest ways and means of reducing the indebtedness among tribals.

As the universe is heterogeneous in nature, characterised by marked geo-ethnic diversities and varied levels of economic development, it was broadly stratified into five homogenous regions on the basis of geo-ethnic similarities. From each region, blocks were listed where tribal population was sizeable.

Stratified three stage sampling was followed with blocks as the first-stage sampling units, villages as the second-stage sampling units, and households as the third-stage sampling units. The design was made self-weighting at the state level for both scheduled and plains areas.

Since within the regions there were significant differences in the socio-cultural and economic levels of the tribes, the regions were stratified further into sub-regions so as to have tribe-wise representation in each region.

The first region comprises the tribal areas of Srikakulam and Visakhapatnam districts. The second region consists of the scheduled areas of East Godavari, West Godavari, Khammam and Warangal districts which are often referred to as the Koya area. The scheduled areas of Adilabad district formed the third region which is also called as the Gond Area. The tribal

areas of Mahaboobnagar and Kurnool, known as the Chenchu area, formed the fourth region, and the tribal pockets of Ananthapur, Nellore and Guntur districts were grouped together to form the fifth region which is called the Yerukula, Yenadi and Sugali region.

The first region was divided into six sub-regions, the second region was divided into two sub-regions and the fifth region was broken down into three sub-regions. The third and fourth regions were not divided into sub-divisions. The selected blocks were fixed on the basis of area and population of each region so as to have proportionate representation in each region. Four blocks in the first region, three in the second, two in the third, one in the fourth and seven in the fifth were selected for study.

The total number of villages picked up from the sample blocks varied according to both the ethnic composition and the numerical strength of the selected village subject, however, to a minimum of two villages. Keeping in view the time and the availability of manpower for the survey, the size of the ultimate sample was decided in such a way as to include all the major tribes. The synonymous tribes and the tribes whose population was less than 8,000 according to the 1961 census were

eliminated from the statistical frame and 20 major tribes were selected for the study. The number of households selected from each tribe for study was fixed on the basis of the numerical strength of each tribe. The 20 tribes were arranged in descending order, Koyas topping the list, it being the largest tribe. Two hundred households were selected in proportion to the size of the Koya sample such that every tribe was represented by a minimum of 10 households.

The tribes covered in the first region were the Savaras, Jatapus, Konda Dhoras, Gadabas, Bhagatas, Valmikis, Kammaras, Forjas, Manne Dhoras, Mukha Doras and Kotia-Bentho-oriasin the second-region were the Koyas and Konda Reddis, in the third-region were the Gonds, Kolams, and Pardhans; in the fourth-region were the Chenchus, and in the fifth-region were the Yerukulas, Yeradis,^{and}/Sugalis (Table-I)

T A B L E . 1

Sl.No.	Name of the Region.	Tribes covered	No. of households selected.
1.	Srikakulam and Visakhapatnam regions.	1) Savara 2) Jatapu 3) Gadaba 4) Konda Dhora 5) Kammara 6) Bagata 7) Valmiki 8) Manne Dora 9) Mooka Dhora 10) Porja 11) Kotia Benthoria.	64 76 20 78 22 50 20 10 10 10 10
2.	Koya region.	1) Koyas 2) Konda Reddi	200 64
3.	Gond region	1) Gonds 2) Kolams 3) Pardhan	130 16 10
4.	Chenchu region	1) Chenchu	16
5.	Yerukula, Yenadi and Sugali region	1) Yanadi 2) Sugali 3) Yerukula	186 88 116

Thus, a total of 1196 tribal households 370 from the first region, 264 from the second region, 156 from the third region, 16 from the fourth region and 390 from the fifth region were selected for the study.

DEMOGRAPHIC AND SOCIO-ECONOMIC PROFILE

This Chapter presents and discusses the demographic and socio-economic characteristics of the sample households taken up for this study.

AGE AND SEX COMPOSITION: - The 1,196 households under survey had a population of 5,909 persons (3,026 males and 2,883 females)

Age group-wise, 33.82 per cent were in the group 0-10; 60.29 percent in the age-group 11-50; and only 5.89 percent in the age-group above 50 years. (Table.2)

TABLE.2. AGE AND SEX COMPOSITION OF THE SAMPLE POPULATION

Age Group	Males	Females	Total
0-10	984	1015	1999
11-20	589	538	1127
21-30	594	602	1196
31-40	420	331	751
41-50	241	247	488
51-60	139	109	248
61-70	41	28	69
71 and above	18	13	31
TOTAL:	3026	2883	5909

Sex-wise, 48.78 percent of the population of the sample households were females. The general sex ratio worked out to 952 females per 1000 males. The sex ratio varied among the 20 tribes studied. (Table.3).

TABLE.3. TRIBE-WISE SEX RATIO

S.No.	TRIBE	MALES	FEMALES	TOTAL	FEMALES PER 1000 MALES.
1.	Sugali	265	250	515	943
2.	Yanadi	457	422	879	923
3.	Yerukula	262	273	535	1041
4.	Chenchu	39	37	76	948
5.	Koya	541	515	1056	951
6.	Hill Reddi	154	138	292	896
7.	Gond	350	308	658	880
8.	Kolan	42	40	82	952
9.	Pardhan	25	20	45	800
10.	Savara	140	137	277	978
11.	Jatapu	153	152	305	993
12.	Gadaba	40	51	91	1275
13.	Konda Dora	192	182	374	947
14.	Kammara	54	50	104	925
15.	Bhagatha	128	135	263	1054
16.	Valmiki	63	46	109	730
17.	Manne Dora	26	34	60	1307
18.	Mukha Dora	37	33	70	891
19.	Porja	27	38	65	1407
20.	Kotia-Bentho-oriya.	31	22	53	709
TOTAL:		3026	2883	5909	952

The sex ratio was low among Kotio-Bentho-^{oriya} (709 females per 1000 males) and high among porjas (1407 females per 1000 males) and Manne Doras (1307 females per 1000 males)

MARITAL STATUS: Out of the 3,026 males in the sample population, 42.66 percent were married 54.49 percent were unmarried and 2.85 percent were widowers. Out of the 2,883 females in the sample population, 45.68 per cent were married, 46.10 per cent unmarried, and 8.22 per cent widowers (Table.4)

TABLE: 4. MARITAL STATUS

1	MALES 2	FEMALES 3	TOTAL 4
Married	1291	1317	2608
Unmarried	1649	1329	2978
Widower/widow	86	237	323
TOTAL:	3026	2883	5909

This reveals that the total number of females is more than the males in the married population and it indicates the existance of polygamy among the tribals.

ECONOMIC STATUS:- Out of the sample population, 61.48 per cent were workers and the remaining 38.52 per cent were non-workers. The percentage of males and females



in the working population was 52.99 and 47.01 respectively. 48.37 per cent of the males and 51.63 per cent of the females constituted the non-working population. Among working population, males out numbered the females. (Table.5)

TABLE .5 ECONOMIC STATUS

Age group	Earners		Earning Dependents.		Non earners		Total		GRAND TOTAL
	Males	Females	Males	Females	Males	Females	Males	Females	
1	2	3	4	5	6	7	8	9	10
0-10	--	--	56	47	928	968	984	1015	1999
11-20	35	3	427	418	127	117	589	538	1127
21-30	362	16	226	578	6	8	594	602	1196
31-40	379	23	39	302	2	6	420	331	751
41-50	225	28	11	190	5	29	241	247	488
51-60	112	8	9	79	18	22	139	109	248
61-70	29	1	2	12	10	15	41	28	69
71 and above.	12	--	1	3	5	10	18	13	31
TOTAL:	1154	79	771	1629	1101	1175	3026	2883	5909

The sex and age-wise distribution of earning and non-earning members revealed that 84.28 per cent of the males in the non-earning population were found in the age-group 0-10 years with an almost equal percentage

of non-earning females in the same age-group.

Majority of the working population was concentrated in the age-group of 21-30 as revealed by the fact that 30.54 per cent and 34.78 per cent of the male and female working population respectively was concentrated in that age-group.

SIZE OF THE HOUSEHOLD:- The average size of the household works out to 4.94. Mukha Dora, Porja and Manne Dora tribes are having bigger households with six to seven persons. Out of the 20 tribes covered in the study, 10 were having persons above the average size of household.

TABLE.6 SIZE OF THE HOUSEHOLDS TRIBE-WISE

S.No.	Tribe	No. of households.	No. of Persons	Size of the households
1	2	3	4	5
1.	Sugali	88	515	5.85
2.	Yanadi	186	879	4.72
3.	Yerukula	116	535	4.61
4.	Chenchu	16	76	4.76
5.	Koya	200	1056	5.28
6.	Hill Reddi	64	292	4.56
7.	Gond	130	658	5.06
8.	Kolam	16	82	5.12
9.	Pardhan	10	45	4.50
10.	Savara	64	277	4.32
11.	Jatapu	76	305	4.01
12.	Gadaba	20	91	4.55
13.	Konda Dora	78	374	4.79
14.	Kammara	22	104	4.72
15.	Bhagatha	50	263	5.26
16.	Valmiki	20	109	5.45
17.	Manne Dora	10	60	6.00
18.	Mukha Dora	10	70	7.00
19.	Porja	10	65	6.50
20.	Kotia - Bentho- oriya.	10	53	5.30
Total:		1196	5909	4.94

The distribution of households with reference to the size revealed that 51.50 per cent of the sample households had 3-5 members, 30.1 per cent of the households had 6-8 members, 12.50 percent of the households had either one or two members and 5.83 per cent were big in size with 9-11 and 12 and above members.

TABLE.7 SIZE OF HOUSEHOLD

Size of household (1)	Plains (2)	Scheduled area. (3)	Total No. of households. (4)	Percentage (5)
0-2	54	96	150	(12.5)
3-5	195	421	616	(51.5)
6-8	119	241	360	(30.1)
9-11	21	39	60	(5.0)
12 and above	1	9	10	(0.83)
	390	806	1196	

LITERACY:- Out of the sample population of 5909 persons, 636 (or 10.76 per cent) were literates. But the literacy rate varied significantly between the Scheduled and Plains area. The percentage of literacy in the Scheduled area was 7.39, whereas it was 16.58 in the plains area. This could be attributed to the availability of more educational facilities in plains areas

apart from the enlightenment they had due to the increased contact with advanced sections of the population.

Among the literates 75.78 per cent were males. Only 14.2 per cent of the children of school going age were attending schools. The analysis also revealed that the number of literates was decreasing as the age advanced which indicates that education was taken up recently by the tribals. Among the literates, 75.2 per cent went up to primary level, 22.5 per cent went up to secondary level and only 2.4 per cent went up to college level. There is a significant variation even in the level of education as between the plains areas and the Scheduled areas as could be seen from the fact that out of 15 college going students, only two were from the scheduled area. Detailed break-up of literacy data of the sample population is given below.

TABLE.8. LITERACY AMONG SURVEYED POPULATION

Literacy 1	Males 2	Females 3	Total 4
Primary level	344	134	478
Secondary level	126	17	143
College level	12	3	15
	482	154	636

OCCUPATION:- One of the important indicators of economic development of any region is the occupational pattern of the population.

Out of 5,909 sample population 3,633 were engaged in different occupations. Agriculture constitutes the backbone of the tribal economy in as much as out of the 3,633 working population in the sample, as many as 3,247 (or 89.37 per cent) were engaged in agriculture either as cultivators or as agricultural labourers. Out of this percentage, as much as 60.08 per cent were agriculturists and only 29.29 per cent were agricultural labourers.

1.79 per cent had chosen forest labour as their main occupation. Only 0.17 per cent were engaged in collection of minor forest produce, the percentage of people engaged in miscellaneous works (viz., construction works; developmental works) as the main occupation was 8.67% (Table: 9)

TABLE: 9 MAIN OCCUPATION -AGE- GROUP-WISE

Age Group 1	Agriculture 2	Agricultural labour 3	Misc. works 4	M.F.P. collec- tion 5	Forest labour 6	Total 7
0-10	56	43	4	--	--	103
11-20	464	329	78	--	12	883
21-30	728	334	84	3	33	1182
31-40	478	189	61	2	13	743
41-50	273	116	60	--	5	454
51-60	134	44	27	1	2	208
61-70	35	8	1	--	--	44
71 and above.	15	1	--	--	--	16
	2183	1064	315	6	65	3633



In Scheduled areas, 69.22%, 25.73%, 2.63% and 0.24% of the workers were engaged in agriculture, agricultural labour, forest labour, and collection of Minor Forest produce, respectively, as their main occupation. A negligible number of people (2.18%) were engaged as labourers in project works like irrigation works, road works, etc.

In Plains area, 77.44 per cent of the working population were engaged in agriculture as their main occupation, while the remaining population (22.56%) was engaged in miscellaneous occupations such as labour works in tobacco company, mat-weaving, basket-making, fishing, rickshaw-pulling and household jobs. The tribes in plains areas were not depending upon other occupations such as forest labour, collection of Minor Forest produce etc. (Table.10)

When the incomes of all respondents from different sources were pooled and the percentage of income of an average household from each of these sources was calculated it was revealed that the tribals mainly depend on agricultural sector for their livelihood. This analysis was done tribe-wise. (Table. 11)

TABLE 10: MAIN OCCUPATION OF S.T's IN SCHEDULED AND PLAINS AREAS.

S.No .	Age Group	Agriculture S.A.	Plains Area.	Agriculture Labour S.A.	P.A.	M.F.P. Collection S.A.	P.A.	Forest S.A.	P.A.	Others S.A.	P.A.	Total S.A.	Total P.A.	Grand Total
1.	0-10	56	--	40	3	--	--	--	--	4	--	100	3	103
2.	11-20	401	63	208	121	--	--	12	--	14	64	635	248	883
3.	21-30	582	146	206	128	3	--	33	--	21	63	845	337	1182
4.	31-40	353	125	112	77	2	--	13	--	6	55	486	257	743
5.	41-50	195	78	55	61	--	--	5	--	7	53	262	192	454
6.	51-60	84	50	12	32	1	--	2	--	2	25	101	107	208
7.	61-70	28	7	3	5	--	--	--	--	--	1	31	13	44
8.	71 and above	15	--	1	--	--	--	--	--	--	--	16	--	16
		1714	469	637	427	6	--	65	--	54	261	2476	1157	3633

S.A. Scheduled Areas.
P.A. Plains areas.

TABLE II: SOURCES OF INCOME-TRIBE-WISE

Sl. No.	Tribe	No. of H.S. surveyed	Agri-culture	Agri-labour	Forest labour	M.F.P. Collection	Quarrying	Road work	Income from HH activities	Others	Total	Income per H.H.
1	2	3	4	5	6	7	8	9	10	11	12	13
1.	Yerukula	116	40388 (33.99%)	34590 (29.11%)	--	1370 (1.15%)	--	1850 (1.56%)	1700 (1.43%)	38935 (32.76%)	118833 (100.00%)	1024
2.	Sugali	88	45461 (50.03%)	26578 (29.24%)	--	17015 (18.72%)	--	1230 (1.35%)	--	600 (0.66%)	90884 (100.00%)	1032
3.	Yanadi	186	81870 (38.58%)	65869 (31.04%)	490 (0.23%)	--	--	4130 (1.95%)	380 (0.18%)	59456 (28.02%)	212195 (100.00%)	1140
4.	Gond	130	93850 (73.10%)	26105 (20.33%)	200 (0.16%)	2355 (1.83%)	--	100 (0.08%)	1090 (0.85%)	4684 (3.65%)	128384 (100.00%)	914
5.	Pardhan	10	4080 (44.64%)	3660 (40.05%)	--	100 (1.09%)	--	--	--	1300 (14.22%)	9140 (100.00%)	792
6.	Chenchu	16	3815 (30.09%)	2120 (16.72%)	1620 (12.78%)	3275 (25.82%)	100 (0.79%)	150 (1.18%)	--	1600 (12.62%)	1280 (100.00%)	1036
7.	Koya	200	89066 (42.98%)	90221 (43.53%)	3830 (1.85%)	9590 (4.62%)	--	1940 (0.94%)	1400 (0.68%)	11189 (5.40%)	207236 (100.00%)	748
8.	Konda Reddi	64	13650 (28.52%)	12970 (27.09%)	15245 (31.84%)	4960 (10.36%)	--	--	--	1050 (2.19%)	47875 (100.00%)	1513
9.	Bagata	50	49662 (65.61%)	9130 (12.06%)	4716 (6.23%)	7200 (9.51%)	480 (0.63%)	660 (0.87%)	705 (0.93%)	3145 (4.10%)	75698 (100.00%)	1779
10.	Valmiki	20	12625 (35.47%)	9315 (26.17%)	5410 (15.20%)	6695 (18.82%)	150 (0.42%)	540 (1.52%)	91 (0.25%)	765 (2.15%)	35591 (100.00%)	974
11.	Kamnara	22	6550 (30.56%)	9900 (46.20%)	2670 (12.46%)	2060 (9.61%)	105 (0.49%)	145 (0.68%)	1590 (1.42%)	5480 (4.91%)	111586 (100.00%)	1430
12.	Konda Dora	78	43590 (39.06%)	30531 (27.36%)	13865 (12.43%)	10885 (9.75%)	2280 (2.04%)	3365 (3.02%)	465 (2.72%)	730 (4.26%)	17125 (100.00%)	1712
13.	Porja	10	7970 (46.54%)	3100 (18.10%)	2190 (12.79%)	2045 (11.94%)	180 (1.05%)	445 (2.60%)	90 (0.72%)	360 (2.88%)	12480 (100.00%)	1248
14.	Manne Dora	10	5487 (43.97%)	3615 (28.97%)	1205 (9.68%)	1723 (13.80%)	--	400 (3.53%)	400 (3.52%)	730 (6.42%)	11363 (100.00%)	1136
15.	Mukha Dora	10	3370 (29.66%)	3655 (32.16%)	1792 (15.77%)	1016 (8.94%)	400 (3.53%)	--	100 (0.66%)	--	15285 (100.00%)	1528
16.	Kotia-Bentho-Oriya	10	5215 (34.12%)	5045 (33.00%)	2760 (13.06%)	2165 (14.16%)	--	--	--	--	--	--

TABLE-II Contd.

1	2	3	4	5	6	7	8	9	10	11	12	13
17.	Gadaba	20	5378 (24.43%)	5710 (25.94%)	2055 (9.34%)	3440 (15.62%)	760 (3.45%)	950 (4.32%)	--	3720 (16.90%)	22013 (100.00%)	1100
18.	Kolem	16	10510 (73.14%)	2830 (19.69%)	400 (2.78%)	200 (1.39%)	--	--	30 (0.22%)	400 (2.78%)	14370 (100.00%)	898
19.	Savara	64	16923 (33.56%)	22110 (43.85%)	1785 (3.54%)	9608 (19.05%)	--	--	--	--	50426 (100.00%)	788
20.	Jatapu	76	28077 (34.04%)	23660 (28.68%)	2495 (3.02%)	5992 (7.26%)	1695 (2.05%)	10582 (12.83%)	--	9988 (12.11%)	82489 (100.00%)	1085

MKA/KNL.

Among the plains tribes, (Region V) Sugali tribe is mainly dependent upon agriculture. Eventhough Sugalis were originally cattle-breeders, there is now occupational mobility among them. They have taken up settled cultivation as their main occupation. For an average Sugali sample household, 50.03 per cent of the income was from settled cultivation and about 29.24 per cent from agricultural labour. Thus, a total of 79.27 per cent of their income was derived from the agricultural sector. No other occupation was found as fetching to them as these two occupations because only a few of them were engaged in road works, household works etc. The Sugalis of plains areas were benefited by the land assignment scheme and they began deriving income from their own lands and also through agricultural labour.

For Yerukula and Yanadi tribes, only 33.99 per cent and 38.58 per cent of the household income, respectively, was from agriculture. But agricultural labour, other miscellaneous occupations etc. have contributed sufficiently to their household income. It was observed that some of the Yerukulas were engaged as workers in the Tobacco Companies specially in Guntur district. Among Yanadis, a considerable number of them were depending on mat-weaving, fishing and hunting.

Some of them were working as Rickshaw-pullers and firewood cutters.

The Gonds of Adilabad District (Region.III) were mainly settled cultivators and as such 73.10 per cent of their household income was derived from agriculture. The next important occupation was agricultural labour which contributed 20.33 per cent^{to} the income of an average Gond household. A negligible percentage of their income was from forest labour, collection of minor forest produce, etc.

The Kolams who are living amidst Gonds also have 73.14 per cent of their income from agriculture. An average Kolam household derives as much as 92.83 per cent of its income from agricultural sector. But the Pradhans, who are the traditional bards to Raj Gonds, mainly depend on agricultural labour and other occupations as most of them were landless. Only 44.64 per cent of their income was from agriculture while the remaining was through agricultural labour and miscellaneous occupations which are neither dependable nor rewarding.

The Chenchus (Region IV) are no more food-gatherers though they pursue still occupations such as collection of minor forest produce and hunting.

The survey revealed that only 30.09 per cent of the income of an average Chenchu household was from agriculture. Agricultural labour (16.72 per cent), forest labour (12.78 per cent), collection of Minor Forest produce (25.82 per cent) and miscellaneous occupations (12.62 per cent) play a vital role in the economy of the Chenchus as revealed from their contribution to the income of an average Chenchu household. Among Chenchus of Amarabad Plateau, there was a large-scale shift in their occupation from settled cultivation to forest labour. The main reason was that the food-gathering Chenchus could not withstand the stresses and strains that occur during the cumbersome settled cultivation and so they leased out their lands. Some others lost their lands due to indebtedness and consequent alienation and they have opted for the forest labour because of ready income from it, however small it may be, in the form of daily wages.

The occupations of Koyas and Konda Reddis differ significantly though both of them live in the same area (Region II). While Koyas were mainly settled cultivators, Konda Reddis were both settled and shifting cultivators. For Konda Reddis forest labour was the main occupation and they also pursue their traditional occupation i.e., shifting cultivation.

42.98 per cent of the income of an average Koya household was from agriculture and almost an equal percentage of their income (43.53 per cent) was from agricultural labour. About 31.84 per cent of the household income of Konda Reddi was from forest labour which was the single largest source of income for them. Collection and sale of minor forest produce like Ippa (*Basia latifolia*) contributed to the extent of 10.36 per cent of their household income.

The main occupations of tribes living in Visakhapatnam and Srikakulam areas (Region I) vary significantly. The Eagathas of Visakhapatnam live on settled cultivation as 65.61 per cent of their total income was from agricultural labour.

Valmikiis are mainly cultivators; but they shift to their traditional occupation viz., trading, during lean seasons.

Kammaras are also mainly agriculturists who sometimes attend to their traditional calling, blacksmithy.

For Porja and Manne Dora, the income is largely from agriculture and agricultural labour.

The tribes like Konda Dora, Mukha Dora, Kotia-Bentho-oriya and Gadaba pursued occupations such as agricultural labour, forest labour and collection and sale of minor forest produce while they had meagre income from agriculture.

The two tribes, namely, Savara and Jatapu, inhabiting the tribal areas of Srikakulam (Region.I) were also covered in this study. Savaras are mainly shifting cultivators and their villages are situated on the hill tops or in thick jungles. Contrary to this, Jatapus inhabit the flat lands of the Agency area and most of them are settled cultivators. The analysis of the sources of income of the respondents belonging to these two tribes shows that 34.04 per cent of the income of an average Jatapu household was from agriculture and 28.68 per cent from agricultural labour. Jatapus also have sizeable income (12.83 per cent) from labour in construction works. Almost an equal percentage of their income was from miscellaneous occupations. In the case of Savaras, the main sources of income were agricultural labour and collection and sale of minor forest produce as 43.85 per cent and 19.05 per cent of their household income were from these occupations, respectively. Some of the Jatapus, who live mostly in villages situated at road side, were engaged

in construction works as daily wage labourers. Savaras did not have such opportunity as their villages are located far away from such centres.

The important subsidiary occupations of the tribals were agricultural labour, collection of Minor Forest Produce, Forest labour, Fishing and Hunting. The percentage of tribals depending on agriculture labour constituted 63.27 per cent. The percentage of tribals engaged in collection of ^{Minor Forest Produce} was 17.86 per cent. Whereas the percentage of tribals engaged in Forest labour was 11.62 only. 2.38 per cent of the population have taken to fishing and hunting as subsidiary occupations. The number of persons engaged in other occupations constitute 4.87 per cent. These subsidiary occupations are mostly seasonal and depend upon the vagaries of Nature.

The analysis shows that the contribution of agriculture to the income of the households of the tribes varies from tribe to tribe and only a few of them depend on cultivation while others subsist on agricultural labour, forest labour and collection and sale of Minor Forest Produce.

MAGNITUDE OF INDEBTEDNESS

In the earlier chapter data were presented to show that the tribal economy in Andhra Pradesh centres round agriculture. The tribals largely depend on the cultivation of land either as owners or tenants. Those who were landless work as agricultural labourers. Seven months in an year were entirely spent on agricultural operations. The remaining five months are devoted to subsidiary occupations to supplement their incomes.

Although agriculture is the main source of livelihood, it is not giving sufficient returns to save the tribals from starvation. It is due to the fact that tribals have uneconomic holdings and of poor fertility. The tribal economy is characterised by small holdings, vagaries of monsoon, lack of irrigation facilities and primitive methods of cultivation. Chronic poverty and destitution have become the pattern of tribal life. Today most of the tribal families are leading a life far below the poverty line which in turn, resulted in heavy indebtedness among them .

Sociological factors such as peculiar customs, beliefs and habits prevailing among the tribals are equally responsible for their heavy indebtedness. Unproductive expenditure on performance of social and religious ceremonies, heavy consumption of liquor, purchase of ornaments and cosmetics which has been on the increase with their increasing contacts with the plains people coupled with low investment on productive activities like agriculture resulted in the perpetual indebtedness of the tribals. Further the proverbial ignorance, truthfulness and illiteracy of the tribals made them easy prey to the usually unscrupulous money-lenders. The impact of all these factors was the heavy drain on the vitality of the tribals and their economy.

EXTENT OF DEBT:

Out of 1,196 households surveyed in both the scheduled and the plains areas, 749^{were} indebted accounting for 62.62 percent of the total households surveyed.

The extent of debt incurred was Rs. 4,89,855/- (Rs.2,49,675 in scheduled area and Rs. 2,40,180/- in plains area).

The percentage of indebted households to the total number of surveyed households in scheduled area (806) was 61.42. The number of indebted households in plains area were 254 constituting 65.12% to the total

number of surveyed households in plains area (390). The average debt of a tribal household was Rs.654.01. It was more in plains areas (Rs.945.59) when compared to scheduled areas (504.39). From the foregoing analysis, it is evident that more number of tribal households are indebted in plains area when compared to scheduled area.

The extent of indebtedness varies from region to region, depending upon factors such as availability of credit, creditworthiness etc. Table 12 gives the number of households and the extent of indebtedness in the five regions.

Savara
Out of 370/households surveyed 261
households were indebted constituting 70.54 per cent.

TABLE.12 REGIONWISE NUMBER OF INDEBTED HOUSEHOLDS
AND AMOUNT BORROWED.

Sl. No.	Region	No. of surveyed households	No. of indebted households	Amount Borrowed Rs.	Average debts. Rs.
1	2	3	4	5	6
1.	Srikakulam, Visakhapatnam (Savara region)	370	261 (70.54)	1,46,126	559.86
2.	Koya Region (Godavari region)	264	128 (48.48)	66,210	517.27
3.	Gond Region	156	95 (60.90)	34,089	358.83
4.	Chenchu Region	16	11 (68.75)	3,250	295.45
5.	Yerukula, Yanadi and Sugali regions (Plain area)	390	254 (65.12)	2,40,180	945.59
Total		1196	749 (62.62)	4,89,855	654.01

The number of indebted households among the Chenchus was 11 out of 16 households surveyed accounting for 68.75 percent. Out of 390 households surveyed among the Yerukula, Yanadi and Sugalis in the plains areas 254 were indebted constituting 65.12 per cent. Ninety five out of 156 Gond household were indebted accounting for 60.90 percent. Among the Koya households 43.48% were indebted. Thus, the maximum number of indebted households were among the Savaras followed by Chenchus, Yerukula, Yanadi, Sugalis and Gonds while the lowest was found among the Koyas.

The total debt of 261 indebted households in Srikakulam - Visakhapatnam region was Rs. 1,46,126/-, the average being Rs. 599.86. 128 households in Koya region (Godavari belt) have borrowed Rs. 66,210/- and the average debt, accounts for Rs. 517.27. The total debt incurred by 95 households in Gond area was Rs. 34,089/- and the average being Rs. 358.83. The average debt of 11 indebted households in Chenchu area was Rs. 295.45. The total amount borrowed by 254 households in Yerukala, Yanadi and Sugali belt is Rs. 2,40,180/- and the average debt per household accounts to Rs. 945.59.

From the foregoing analysis, it is evident that indebtedness was high among Yerukala, Yanadi and Sugalis (region V) followed by Savaras (Srikakulam - Visakhapatnam region), Koyas, Gondas, and Chenchus.

It could be observed that heavy indebtedness was found among yerukulas, Yenadis, Sugalis (Plains area) when compared with those tribes living in the scheduled areas. The causes as ascertained during the survey were that due to the increased contacts with the neighbouring non-tribals. The simplicity that characterises the life of the tribes in the scheduled areas was found missing among those living in the plains areas. The tribals living in the plains area are used to spending more on cosmetics and other modern amenities when compared with the tribals living in the Scheduled Areas. The plains tribes also got into the habit of observing the Hindu festivals besides their traditional festivals, resulting in heavy unproductive expenditure.

The data ^{of the} indebted households among different tribes was further analysed ^{in respect} their borrowing capacity and to examine credit worthiness. The highest percentage of borrowing was found in Bagatha tribe (88.00) and the lowest in Hill Reddy tribe (28.12).

Among plain tribes Sugali tribe topped the list (87.50%) .(Table. 13)

TABLE 13. EXTENT OF DEBT AMONG THE MAJOR TRIBES OF ANDHRA PRADESH.

Sl. No.	Tribe	No. of House holds surveyed	No. of indetted House-holds.	Amount Borrowed	Average Debt. Rs.
(1)	(2)	(3)	(4)	(5)	(6)
1.	Yenadi	186	101 (54.30)	52,725-00	522.00
2.	Sugali	88	77 (87.50)	1,13,560-00	1,474-80
3.	Yerukula	116	76 (65.51)	73,895-00	972-30
4.	Chenchu	16	11 (68.75)	3,250-00	295-45
5.	Koya	200	110 (55.00)	62,300-00	566-36
6.	Hill Reddi	64	18 (28.12)	3,910-00	217-22
7.	Gond	130	82 (63.07)	30,299-00	369-50
8.	Kolam	16	6 (37.50)	1,090-00	181.66
9.	Pardhan	10	7 (70.00)	2,700-00	385-71
10.	Savara	64	46 (71.87)	4,700-00	102-17
11.	Jatapu	76	63 (82.89)	11,560-00	183-49
12.	Gadaba	20	10 (50.00)	1,480-00	148-00
13.	Konda Dhora	78	48 (61.53)	15,635.00	325.72
14.	Kammara	22	8 (36.36)	2,660-00	332-50
15.	Bhagatha	50	44 (88.00)	99,345.00	2,257-84
16.	Valmiki	20	17 (85.00)	6,335-00	372-64
17.	Manne Dora	10	6 (60.00)	1,400-00	233-64
18.	Mukha Dora	10	8 (80.00)	751.00	93.87
19.	Porja	10	7 (70.00)	1,100.00	157.14
20.	Kotia Benth- oria.	10	4 (40.00)	1,160.00	290.00
		1,196	749 (62.62)	4,89,855-00	654-01

(FIGURES IN BRACKETS INDICATE PERCENTAGES)

The highest average debt (Rs.2257.84) was recorded in the Bhagata tribe and the lowest (Rs.93.87) was found in Mukhadore tribe. Among the plains tribes, the highest average indebtedness (Rs.1474.80) was found in the Sugali households. It was also noticed that Bagata tribe topped the list in the extent of debt as well as in the percentage of indebted households. Most of the Bhagata households were creditworthy, and they had incurred huge amounts of debt.

The reason for the highest incidence of indebtedness among Bhagatas was attributed to the highest position they occupy in the social, economic and political hierarchy of the tribes of the region. They avail of the credit facilities extended by the institutional agencies and the private sources in a better way than the other tribes. A major portion of the cultivable land in Savara region was found concentrated in the hands of Bhagata Muttadars who once served the Golkonda Kings as soldiers and who enjoyed rent-free land for their services. The highest incidence of debt was also to some extent, due to the non-payment of loan taken for land development from banks, block offices, etc.

PURPOSE OF BEBT

The tribals meet their basic needs by selling their meagre agricultural produce and minor forest produce. Even a slight deviation from their normal economic activities due to natural calamities upsets the budget of the tribal families necessitating their having to borrow either for their maintenance or for undertaking agricultural operations.

Out of 749 indebted households, 348 (46.46%) have borrowed money for agricultural purposes which included purchase of agricultural implements, labour charges, purchase and maintenance of livestock, etc. 366 households (48.86%) have borrowed loans for family maintenance such as food, clothing, health and education. The households which borrowed money for social and religious purposes were 170 (22.69%). The households which borrowed money for purposes such as purchase of oil-engines, repayment of old debts and other miscellaneous purposes were 71 (9.47%). Out of the 749 indebted households, 206 (27.59%) contacted loans for more than one purpose. The main purpose for which the tribals incurred debts remained to be the family maintenance. This was attributed mainly to the drought conditions prevailing for the last three years in the tribal areas.

Though 46.46% of households have borrowed for agricultural purposes, it is very difficult to assess the extent of their productive expenditure. It was observed that some of them were utilising the loans unproductive purposes. The percentage of tribals who utilised the production loans for consumption purpose could not be assessed correctly as they did not like to reveal it. The next important item for which they borrowed was for performance of social and religious ceremonies (22.69%) which are deeply ingrained in the life-style and culture of the tribals. Very few tribals 9.47% have taken loans for purposes such as repayment of old debt, etc. It was found that Koya and Bhagata households had utilised the loans for the purposes for which they were taken.

The extent of debt borrowed for each purpose may now be examined. Out of the total debt of Rs. 4,89,855 an amount of Rs. 1,72,610 (35.24%) was incurred for family maintenance. An amount of Rs. 1,30,725 (26.68%) was taken for agricultural purposes. A considerable amount of loan Rs. 1,15,660 (23.61%) was borrowed for social and religious ceremonies while the balance of Rs. 70,860 (14.47%) was borrowed for other purposes. From this it could be deduced that more than one-third of the total amount borrowed was meant for family maintenance.

In the scheduled areas, out of 495 indebted households, 292 (58.98%) have borrowed loans for agricultural purposes followed by 212 (42.82%) households for family maintenance, 112 (22.62%) households for social and religious ceremonies and 22 (4.44%) households for other purposes.

TABLE.14 PURPOSE WISE DISTRIBUTION OF INDEBTED HOUSEHOLDS IN PLAINS AND SCHEDULED AREA.

Sl. No.	Area	No. of indebted households	Agl. Opera- tion.		Family mainte- nance		Social Religi- ous Cereme- onies.		Others (Purchase of oil engined repayment old debts etc.)		T O T A L
			No. of house- holds	Amou- unt. Rs.	No. of H.Hs	Amou- unt. Rs.	H.Hs	Am- ount	H.Hs	Amo- unt	
1	2	3	4	5	6	7	8	9	10	11	12
1.	Plains	254	56	33,465	154	90100	58	73385	49	43230	240180
2.	Scheduled Area.	495	292	97,260	212	82510	112	42275	22	27630	249675
		749	348	1,30,725	366	172610	170	115660	71	70860	489855

The percentage of households which incurred debts in plains areas for agriculture, family maintenance, social and religious ceremonies, and other purpose was 22.04, 60.62, 22.33, and 19.29 respectively. This indicates that in the scheduled areas the highest percentage of households was borrowing loans for agricultural purposes while in the plains areas it was for family maintenance.



The amount borrowed for agricultural purposes was the lowest in plains areas while it was the highest in the scheduled area.

The percentage of households which borrowed and the extent of debt taken for family maintenance were the highest in the plains area. The percentage of households which borrowed for social and religious ceremonies was almost the same both in the scheduled and the plains areas though the expenditure thereunder was almost double in the plains areas. Nearly 2/3rds of the amount borrowed in plains areas was meant for family maintenance and social and religious purposes whereas it was number of households which borrowed for other purposes was the highest in the plains when compared with the scheduled areas.

Region-wise and purpose-wise distribution of the households indicated that 67.04% in Savara region, 57.81% in Koya region, 54.54% in Chenchu region, 38.94% in Gond region, and only 22.04% in Yerukala, Yanadi and Sugali region, have borrowed for agricultural purposes. (Table.15)

TABLE. 15 PURPOSE-WISE AND REGION-WISE DISTRIBUTION OF HOUSEHOLDS

Sl. No.	Region	Aggl. Operation H.Hs	Amount Rs.	Family maintenance H.Hs.	Amount Rs.	Social Ceremonies H.Hs	Religious Amount Rs.	Others (purchase of oil engines, re-payment Old debt etc) H.Hs	Amount Rs.
1	2	3	4	5	6	7	8	9	10
1.	Srikakulam , patnam (Savara Belt)	175	56,720	106	52,371	50	22,105	11	14,930
2.	Koya Region (Godavari Belt)	74	27,400	63	18,210	25	7,900	11	12,700
3.	Gond Region	37	11,630	36	10,329	36	12,070	--	--
4.	Chenchu Region	6	1,450	7	1,600	1	200	--	--
5.	Y.Y.S Region (Yerukula, Yeradi, Sugali Belt)	56	33,465	154	90,100	58	73,385	49	43,230
TOTAL;		348	1,30,725	366	1,72,610	170	1,15,660	71	70,860

The percentage of those which borrowed for family maintenance was 63.63 in Chenchu belt, closely followed by Yerukula, Yenadi and Sugali belt (60.62), Koya belt (49.22), Savara belt (40.61) and Gond belt (49.22). 19.15%, 19.53%, 37.89%, 9.09% and 22.83% of households in Savara, Koya, Gond, Chenchu, Yerukula, Yenadi and Sugali belts, respectively have borrowed loans for the purpose of taking part in fairs and festivals. In Gond and Chenchu regions not even a single household has taken loan for other purposes. In plains areas, or Yerukula, Yenadi and Sugali region, the percentage of households which incurred debts towards other purposes was 19.29 while it was 8.59 in Koya belt and 4.21 in Savara belt. Only a few households took loans for clearing the old debts.

From the foregoing analysis, it could be concluded that the purposes for which loans were taken varied from region to region depending upon its socio-economic conditions. It was also noticed that the maximum number of households in Savara and Koya regions were borrowing for agricultural purposes while it was the lowest in Yerukula, Yenadi and Sugali belt. This can be attributed to the liberal provision of credit facilities extended by government agencies under various schemes for the rapid development of agriculture.

The tribe-wise analysis of data indicate that 92.06% of Jatapu households have borrowed loans for agricultural operations. The amount borrowed for agricultural operations was also the highest among Jatapus, followed by Savaras. (Table. 16.)

TABLE.16 PURPOSE-WISE DISTRICT-WISE DISTRIBUTION OF INDEBTED HOUSEHOLDS

Sl. No.	Tribe	No. of indebted households.	Agl. Operation		Family maintenance.		Social & Religious ceremonies		Others (Purchase of Oil engines, re-employment debt etc.)		Total amount Rs.
			No. of H.Hs.	Amount Rs.	No. of H.Hs.	Amount Rs.	No. of H.Hs.	Amount Rs.	No. of H.Hs.	Amount Rs.	
		3	4	5	6	7	8	9	10	11	12
1	2										
1.	Baghata	44	12	29000	35	42265	13	14350	6	13730	99345
2.	Konda Dora	48	24	6130	26	4975	18	4530	-	-	15635
3.	Kammara	8	3	480	4	510	3	620	3	1050	2660
4.	Valmiki	17	14	2350	9	2275	7	1710	-	-	6335
5.	Muka Dora	8	2	500	5	201	-	-	1	50	751
6.	Mainne Dora	6	2	600	4	525	3	275	-	-	1400
7.	Gadaba	10	6	1180	3	200	-	-	1	100	1480
8.	Porja	7	4	440	3	340	4	320	-	-	1100
9.	K.E.Oriya	4	3	560	1	300	2	300	-	-	1160
10.	Savara	46	40	4420	7	230	-	-	-	-	4700
11.	Jatapu	63	58	11060	9	500	-	-	-	-	11560
12.	Chenchu	11	6	1450	7	1600	1	200	9	12500	3250
13.	Koya	110	67	25510	61	17510	14	6780	2	200	62300
14.	Hill Reddi	18	7	1890	2	700	11	1120	-	-	3910
15.	Gonds	82	20	10150	31	9569	28	10580	-	-	30299

TABLE 1C contd.

1	2	3	4	5	6	7	8	9	10	11	12
16. Kolams	6	3	420	2	330	3	340	--	--	1090	
17. Pardhans	7	4	1120	3	430	5	1150	--	--	2700	
18. Yemaci	101	22	7125	70	27285	8	4985	26	13330	52725	
19. Yerukula	76	12	11100	49	34595	18	20400	6	7800	73395	
20. Sugali	77	22	15240	35	28220	32	48000	17	22100	113560	
TOTAL:	749	343	130725	366	172610	170	115660	71	70860	489355	

Only 15.78% of the Yerukula households have borrowed loans for agricultural purposes. It is due to the fact that their main occupation is other than agriculture. They rely upon other activities for livelihood and give little importance to agriculture. About 88 per cent of the households have borrowed for family maintenance and social and religious ceremonies. 7.89% households have borrowed for other purposes which included repayment of debt, etc. Yerukulas are used to spending heavily on social and religious ceremonies and their meagre income obliges them to resort to borrowing. Similar situation is also found among other tribes of the plains/^{areas}viz., Yenadis and Sugalis. Yenadi tribe is not dependent mainly on agriculture. Among Yenadi and Sugali tribes the percentage of households which borrowed loan for agriculture was 21.78 and 28.57, respectively. 69.30% of the indebted Yenadi households have borrowed for family maintenance while among Sugalis it was 45.45% 7.92% households from Yenadi and 41.56% households from Sugali tribes have made borrowings for social and religious ceremonies. 25.74% and 22.09% of households of Yenadi and Sugali tribes respectively, have borrowed loans for other purposes. The highest percentage of Bhagata households (79.54%) has borrowed

for family maintenance. The number of Bhagata households indebted for the purpose of agriculture is 40.90% for social and religious ceremonies 29.54% and for other purposes it was 13.63%. The lowest percentage of households indebted for the needs of agriculture in the scheduled areas was 33.33 in Manne Dora tribe; whereas for family maintenance the maximum number 66.66% of households have borrowed loans.

It was observed that Gond households have given equal importance for three purposes, viz agricultural operations, family maintenance and social and religious ceremonies. Among Pardhans, 57.14% per cent of the households have borrowed loans for agriculture while 42.85% have borrowed for family maintenance. Half of the indebted Kotia - Benthoo - Oriya households have borrowed for agriculture and the remaining half have borrowed for family maintenance and social and religious ceremonies. Among Koyas, nearly half of the households have borrowed for agriculture and other purposes and the remaining half for family maintenance, social and religious ceremonies. 61.11% of the indebted Hill Reddi households borrowed loans for social and religious purposes while the 38.88% households borrowed for agricultural purposes. 37.50% ~~XXXX~~ of the Mukha Dora households have borrowed for

agriculture while 75.00 per cent of them borrowed for family maintenance and other purposes. Among Gadaba households 60% have borrowed for agriculture, 30% for family maintenance and 10% for other purposes. The percentage of Valmiki households which borrowed loans for agriculture was 82.35% and for family maintenance and social and religious ceremonies, it was 52.94% and 41.17%, respectively. In the case of Kammara tribe, 50% of the households have borrowed debts for family maintenance, 37.50% borrowed for agriculture, religious ceremonies and other purposes. Among Konda Doras 50%, 54.16% and 37.5% of the indebted households have taken loans for agriculture, family maintenance and social and religious ceremonies. 57.14% of the households in Porja tribe have borrowed loans for agriculture while 42.85% have borrowed for family maintenance.

SOURCES OF BORROWING:

There are several types of private and public agencies catering to the credit needs of the tribals. There are (1) Landlords (2) Relatives, (3) Moneylenders (4) Co-operatives (including Girijan Co-operative Corporation (5) block office (6) taluk office and (7) banks.

Out of 749 indebted households, 319 (42.59%) have borrowed from moneylenders and 265 (35.38%) from Co-operatives; of which 95% of the loans were issued by the Girijan Co-operative Corporation.

TABLE.17 INDEBTED HOUSEHOLDS - SOURCE-WISE AND REGION-WISE.

Sl. No.	Region	No. of indebted HHs.	NO. OF HOUSEHOLDS BORROWED FROM						
			Land lords	Relatives	Money lenders	Coop's	Block office	Taluk Office	Bank
1	2	3	4	5	6	7	8	9	10
1.	Srikakulam Visakhapatnam (Savara belt)	261	23	19	72	154	20	37	3
2.	Koya Region (Godavari belt)	128	7	19	51	68	16	30	1
3.	Gond Region	95	1	6	68	25	5	1	-
4.	Chenchu Region	11	-	-	5	11	-	-	-
5.	Y.Y.S. Region	254	129	22	123	7	-	-	2
TOTAL;		749	160	66	319	265	41	68	6

The percentage of households which borrowed money from landlords is 24.49% followed by Taluk Office 9.07%, Relatives 8.81% Block Office 5.47% and 0.8% from Banks. This analysis confirms, that moneylender stands as an important source of credit for the tribals. Among the public agencies Girijan Co-operative

Corporation is an important source of credit for the tribals. Government credit agencies are mostly intended for agriculturists and the loans were distributed for the development of agriculture. Tribals prefer money-lender rather than a Government agency because money-lender advances loans for any purpose whereas the Government agencies provide credit for agriculture only. The procedure in Government agencies for sanctioning loans is lengthy and time-consuming whereas it is easy in the case of moneylender. Further, the money-lender waits for recovery of the loans from tribals as it pleases him whereas it is not the case with the Government agencies.

59% of the households in Srikakulam and Visakhapatnam region have borrowed loan from Co-operatives (specially Girijan Corporation), while 27.53% of them have borrowed from private moneylenders; 14.17% from Taluk Office, 8.31% from landlords, 7.66% from Panchayat Samithi, 7.23% from relatives and 1.15% from Banks. In Koya region, 53% of the households have borrowed money from Co-operatives, 39.84% from private money-lenders, 23.43% from Taluk Office, 14.84% from relatives, 12.50% from Block Office, 5.46% from landlords and only 0.73% from Banks.

All the indebted Chenchu households have borrowed from Co-operatives. 71.57% of the households in Gond area have borrowed from moneylenders/sowcars; 26.30% from Co-operatives, 6.31% from relatives, 5.26% Block office and only 1.05% each from landlords and taluk office. In Yerukula, Sugali region, 50.7% of the households have borrowed from landlords; 48.4% from moneylenders and 8.6% from Relatives. Only 2.7% of the households have borrowed from Co-operatives.

From the above analysis it could be concluded that in Savara, Koya and Chenchu belts, Girijan Co-operative Corporation is the principal credit agency. While in the Gond belt the moneylender is the principal credit agency, in the Yerukula, Yenadi and Sugali belt the landlord is the most important credit agency. It is interesting to note that in Chenchu tribe not even a single household has borrowed loans from friends and relatives. A few households have borrowed loans from Banks in Savara, Yerukula, Yenadi, Sugali and Koya belts. In Yerukula, Yenadi, Sugali and Chenchu belts, not a single household has taken loan from the Panchayat Samithi. The data are analysed tribe-wise to have an idea about the sources of moneylending.
(Table: 13)

TABLE 18 SOURCE OF DEBT TRIBE-WISE.

Sl. No.	Tribe	No. of H.Hs surveyed	No. of H.Hs borrowed.	NO. OF HOUSEHOLDS BORROWED FROM						
				Land lords	Relatives	Money lenders	Cooperatives	Block office	Talug office	Bank
1	2	3	4	5	6	7	8	9	10	11
1.	Bagatha	50	44	16	4	22	12	3	12	1
2.	Konda Dora	78	48	3	9	23	9	8	6	2
3.	Kammara	22	8	1	1	5	2	1	1	-
4.	Valmiki	20	17	1	1	10	8	2	3	-
5.	Mukhadora	10	8	1	2	-	2	1	1	-
6.	Manne Dora	10	6	2	1	5	2	1	1	-
7.	Gadaba	20	10	-	-	3	4	1	1	-
8.	Porja	10	7	-	-	3	1	1	1	-
9.	Kotia-Bantoriya	10	4	-	2	-	1	1	1	-
10.	Yenadi	186	101	46	5	54	13	2	-	2
11.	Sugali	88	77	62	-	27	2	-	-	-
12.	Yerukula	116	76	21	17	42	2	-	-	-
13.	Chenchu	16	11	-	-	5	11	-	-	-
14.	Koya	200	110	5	13	46	58	16	30	1
15.	Hill Reddi	64	18	2	6	5	10	5	1	-
16.	Gonds	130	82	1	5	56	25	5	1	-
17.	Kolams	16	6	-	1	5	-	-	-	-
18.	Pardhan	10	7	-	-	7	-	-	-	-
19.	Savara	64	46	-	-	2	43	-	1	-
20.	Jatapu	76	63	-	-	2	01	2	11	-
TOTAL		1196	749	160	66	313	265	41	68	6

All the Pradhan households were indebted to moneylenders, while all the households in Gadaba and Chenchu tribes could borrow loans from Girijan Corporation. This indicates that the G.C.C. was not active in Gond area. The percentage of households that borrowed from Cooperatives among Savaras and Jatapus was 93.47 and 96.80, respectively. Only a few households in these two tribes have taken loans from moneylenders. The percentage of Kolam households which borrowed from moneylenders was 23.33 while it was 68.29 in Gond tribe. 30.48% of the households of the Gond tribe have taken loans from Cooperatives. 6.10% each of the households have taken loans from relatives and block office respectively. 55.55%, 27.78%, 33.33%, and 11.11% of the households in Hill Reddi tribe have borrowed from Cooperatives, moneylenders, Relatives and landlords respectively. Among Koyas, 52.72% and 41.81% of households have borrowed loans from Cooperatives and moneylenders, respectively. 27.97% of the households have taken Taccavi loans from taluk office. About 12% of the households borrowed from friends and relatives. 50.00% 36.36% and 27.27% of the Bhagate households have taken loans from moneylenders, landlords and Cooperatives, respectively. 27.27% and 6.81% have taken from taluk office and Block office and only 2.27% of the households are indebted to Banks. 47.91% households of Konda

Dora tribe have taken loans from moneylenders, followed by Cooperatives and friends and relatives (18.75% each) Block office 16.66%, taluk office 12.50% landlords 6.25% and Banks 4.16%. 62.50% of Kammara households have borrowed loans from moneylenders and 25% from cooperatives. Among Valmikis; 47.05% and 58.82% have borrowed loans from Cooperatives and moneylenders, respectively. 5.88% of the households each have taken from landlords. Block office and taluk office. 57.14% and 42.86% of the Porja Households have taken loans from Co-operatives and moneylenders respectively. No K.B.Oriya household has taken loan from moneylender. 25% of the households have taken from Cooperatives and 50% each of the households have taken from friends and relatives and Block office. Among Yenadi tribe 53.46% and 45.54% of the households have borrowed loans from moneylenders and landlords. While in Sugali tribe 35.06% and 80.51% of the households have taken loans from moneylenders and landlords respectively 55.26% 27.63% and 22.36% of the households in Yerukula tribe have borrowed loans from moneylenders, landlords and relatives, respectively.

From the above analysis it could be concluded that moneylenders and Cooperatives are the principal private and public credit agencies. The influence

of Cooperatives specially Girijan Cooperative Corporation is more among the Scheduled Tribes living in the Scheduled areas rather than the Scheduled Tribes living in plains areas. The role of moneylender is still predominant among the tribes of Adilabad, Visakhapatnam and plains areas. The tribes living in Srikakulam and Khammam have been utilising the Corporation for meeting the credit needs. The important sources of credit in plains areas is the landlord. Only a few households are taking loans from banks, block office and taluk office. The modus operandi of these major credit agencies is discussed in chapter V.

The opinion of the tribals towards the credit agencies revealed that 90% of the households have preferred Girijan Corporation and professional moneylender as the principal credit agencies. Only about 5% and 3% of the households have given preference to Block Office and Taluk Office respectively as credit agencies and about 2% have opted friends and relatives as a source of borrowing.

RATE OF INTEREST:

One of the important factors of traditional moneylending is the exorbitant rate of interest. As such, the tribal will never be able to free himself from the vicious circle of debt. He continues to pay

the heavy interest but never clear off the principal. Once the tribal falls in the clutches of the moneylender, he has to pay compound interest at exorbitant rates.

The rates of interest are higher for kind loans than for cash loans. The rate of interest for food-grains taken as loan is 150% while for saed it is 250%. If a tribal fails to repay within the stipulated period, the interest will be added to the principal amount and the total amount forms principal for the next year. It is noticed in the survey that in the case of kind loan, though a person borrows in the month of September or October, he has to repay in the month of January together with the interest which varies from 150 to 250% depending on the purpose and the period of the loan. (**)

The rate of interest varies from debtor to debtor depending on the familiarity of the tribal debtor with moneylender.

The moneylender/sowcar, who is well aware with the repaying capacity, honesty and sincerity of the tribal provides loan to him on personal security as the land is not transferable. In the absence of security, the rate of interest is bound to be high. The credit facilities of the tribals are limited to the value of standing crops, their cattle, their

(**) The rate of interest of cash loans vary from 50% to 200% depending upon the type of loans, time factor and security.

ornaments and their personal honesty. Thus the credit-worthiness of the cultivator depends on the ownership of assets and the current levels of income (crops etc). Further, the credit-worthiness of the cultivator declines with the reduction in the size of the landholding.

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CAUSES OF INDEBTEDNESS

Vagaries of nature, small landholdings, bigger families, low returns from their occupations, comparatively high family expenditure, unproductive borrowing and, above all, their economic exploitation by non-tribal moneylenders and sowcars are the major causes for the indebtedness of tribal families. These causes are not mutually exclusive but are complementary.

Untimely rains, soil erosion during heavy rains, floods in some villages situated on the river banks, frequent droughts have also resulted in the poor returns from agriculture, which as observed in the earlier chapter, is the most important source of livelihood for the tribals

In this chapter, these causes for the degrading poverty of the tribals are analysed with reference to their impact.

SIZE OF THE HOUSEHOLD:

The average size of the tribal household in the scheduled areas was 4.93 and in the plains areas 4.94.

TABLE: 20. SIZE OF INDEBTED AND NON-INDEBTED HOUSEHOLDS

S1.No.	Size of the Household	Indebted	Non-Indebted.	Total
1	2	3	4	5
1.	0-2	69	81	150
2.	3-5	377	239	616
3.	6-8	249	111	360
4.	9-11	45	15	60
5.	12 and above	9	1	10
TOTAL:		749	447	1196

But the average size of the indebted tribal household was 5.18 and non-indebted household 4.42 showing that the indebted households are larger in size. Correlation between the size of the household and indebtedness shows that there is a positive relationship. Larger the size of the household, higher was the magnitude of indebtedness. The same is true both for scheduled and plains areas as is evident from the fact that the average size of the indebted household in the scheduled areas was 5.23, while that of the non-indebted household in the same area was only 4.94. The average size of the indebted household in plains area is 5.09 while it was 4.37

in the case of non-indebted households. The households of larger size mostly consist of children in the age group of 0-10, who do not contribute anything to the income of the household. Their proportion in the total population of the indebted households was also very high. The head of the larger sized household with high proportion of non-earners in his household and limited resources at his disposal, is forced to borrow.

LAND AND LANDLESS HOUSEHOLD:

Land is both spiritual and material heritage of the tribals. This variable was studied with reference to the indebtedness in order to see how far the varying sizes of landholdings were responsible for the indebtedness of the tribal households. Of the surveyed households, 73.58% were possessing lands and the remaining (26.42%) were landless. It is interesting to note that 70.68% of the land-owing households and 40.18% of the landless households were indebted to one source or the other. (Table. 21)

TABLE.21 LAND - DEBT PARTICULARS

CLASS	INDEBTED HOUSEHOLDS	NON-INDEBTED HOUSEHOLDS	TOTAL
1	2	3	4
Landed	622	258	880
Landless	127	189	316
TOTAL;	749	447	1196

In order to examine the nature of relationship between landholding and magnitude of indebtedness, the χ^2 test was applied. The chi-square calculated (92.48) was greater than the table value of 3.84 at 5% level of significance. Therefore, it is concluded that land has close relationship with indebtedness. The cultivators have to borrow loans at one time or the other for agricultural operations and as they possess immovable property (i.e., land), they are taken for granted as credit-worthy by both private and public moneylending institutions.

The land-debt relation was analysed in both the Scheduled and the non-scheduled areas to assess the difference, if any. Out of 806 households surveyed in the scheduled areas 80.02% possessed lands and the remaining were landless.

TABLE. 22 LAND-DEBT -SCHEDULED AREA

CLASS	INDEBTED	NON-INDEBTED	TOTAL
1	2	3	4
Landed	443	202	645
Landless	52	109	161
TOTAL	495	311	806

In the land owning class 68.68% of the households were indebted, whereas only 32.29% of the landless were in debt. Here also, it was found from the chi-square test that possession of land and debt were mutually dependant.

In plains area, out of 390 households surveyed 60.25 were having lands, while the remaining were landless.

TABLE. 23 LAND-DEBT PLAINS AREA.

CLASS	INDEBTED	NON-INDEBTED	TOTAL
1	2	3	4
Landed	179	56	235
Landless	75	80	155
Total:	254	136	390

Among the land owning households, 76.17% were in debt as against 48.38% of the landless households. The chi-square test further revealed that the land ownership and indebtedness were significantly associated.

EXTENT OF DEBT AMONG LANDED AND LANDLESS HOUSEHOLDS:

The total amount of debt incurred by the landowning class of both areas in 880 households surveyed was estimated at Rs. 4,51,401.00 and the average indebtedness per household works out to Rs. 725.72. The total amount borrowed by landless households was Rs. 38,454/- and the average indebtedness of the tribal household in the landless class was less (Rs.302.78) when compared with the landowning tribal families.

The average indebtedness of the landowning tribal household in the plains area was Rs. 1,183.60, as against Rs. 540.70 in Scheduled Area. The average indebtedness of the landless of the landless tribal household in plains area is Rs. 377.40 as against Rs. 195.07 in the scheduled area. The amount of indebtedness among the landless in the scheduled area was less than the average indebtedness of the tribal household in the plains areas, though the proportion of indebted households among landless was

more in the scheduled area than in the plains area. This indicates that the landless in the plains were treated as more credit-worthy by the moneylenders than those in the scheduled area. Thus, it is evident that in the plains, the average indebtedness per household is higher in both landowning and landless classes than their counter-parts in the scheduled areas as the amount of indebtedness is roughly 3 times higher in the plains area when compared with the scheduled area in both the classes.

SIZE OF HOLDINGS

The important aspect of landholding is its size and it is the nucleus of agricultural production. When the farm is too small, the cultivator is at loss as the relative cost of inputs will be high, improvements become beyond his reach and he will not get full returns for the labour put in by his family and cattle. The size of the tribal landholding has been gradually decreasing from generation to generation. The reasons for small holdings among the tribals are fragmentation, sub-division, and alienation to non-tribal moneylenders, landlords, etc.

The average size of the holding of the sample households is found to be 6.25 acres. However, the size of the landholding in the scheduled area was 7.71

acres as against 2.23 acres in the plains area.

TABLE.24 SIZE OF HOLDING AMONG INDEBTED AND
NON- INDEBTED HOUSEHOLDS.

...

(1)	(2)	Wet (3)	Dry (4)	Podu (5)	Average size of the holding. (6)
Plains and Scheduled area.	Indebted	1.10	5.37	0.08	6.564
	Non-Indebted	0.83	4.30	0.35	5.49
		1.02	5.06	0.16	6.252
Scheduled Area.	Indebted	1.29	6.87	0.11	8.27
	Non-Indebted	0.76	5.26	0.44	6.47
		1.12	6.37	0.21	7.71
Plains area.	Indebted	0.66	1.66	--	2.32
	Non-Indebted	0.83	1.11	--	1.94
		0.77	1.46	--	2.238

This shows that the tribals in the scheduled area possess more land on an average than the tribals of plains areas who form a minority among the developed non-tribals, without any security. The size of the operational holding of indebted tribal household in general was 6.564, while it was 5.49 in the case of non-indebted tribal households. The size of the holding of the indebted household in the scheduled area was 8.27, while it was 2.32 in the plains area.



The landholding size of the non-indebted household in the scheduled area was 6.47, while it was 1.95 in the plains area. It follows from the above discussion, that the size of the operational holding in the plains area was considerably small when compared with the scheduled area. The landholding size of the indebted household was larger than that of the non-indebted household both in the plains and the scheduled areas. Most of the tribals with larger landholdings were offered loan by different agencies - public and private - without hesitation.

The average size of the wet and dry lands possessed by the sample tribal households was 1.02 acres and 5.06 acres, respectively. Podu lands were possessed by tribes like Savara and Konda Reddi. The wet and dry landholding size of the indebted and non-indebted families in the scheduled area and in the plains area differ. The average size of wet land possessed by indebted tribal household in the scheduled area was 1.29 whereas it was 0.66 in the plains area. The size of the dry land of indebted household in the scheduled area was 6.87 whereas it was 1.66 in the plains area. Among the non-indebted households, the average size of the dry land possessed by the tribals living in the scheduled area was 5.26 as against 1.11 acres in the plains area. The average size of the wet land possessed

by non-indebted families in the scheduled area is 0.76 whereas it was 1.11 acres in the plains area. Though the average land holding size in tribal areas was more than the average holding in the plains areas, the landholding size in general is uneconomic.

There is also a direct relationship between the amount borrowed and size of landholding. The amount borrowed by the tribals with small holdings was relatively low. The average amount borrowed by a tribal farmer owning less than one acre is roughly 1/8th of what a cultivator owning more than 10 acres borrowed.

TABLE 25 LAND DISTRIBUTION INDEBTED AND NON-INDEBTED HOUSEHOLDS.

.....

Land size	No. of H.Hs indebted.	No. of H.Hs Non-Indebted.	Extent of Debt. Rs.	Average Debt. Rs.
1	2	3	4	5
0.01-0.99	9	11	1350	150
1.00-1.99	91	47	37795	415
2.00-4.99	243	99	147565	607
5.00-9.99	141	54	106983	758
10.00 & above	138	47	157708	1142
	622	258	451401	725

Further, 55% of the indebted households were owning land less than five acres and have borrowed 41% of the total amount. Nearly 23% of the households having operational holdings of 10 acres and above account for 35% of the total amount borrowed. The maximum proportion of indebted households lies in the holding size of two to five acres. Though most of the households in the tribal areas having less than five acres were indebted, which could be partly due to their uneconomic holding. The average amount of debt borrowed by these households was relatively low when compared with those with larger holdings. Tribals with small holdings were not treated as credit-worthy when the loans are rendered by public and private agencies. Their credit-worthiness was assessed on the basis of the extent of land owned.

INCOME:

The average annual income of the tribal household was estimated at Rs. 1,085. The per capita income of the tribal household works out to Rs. 219.63 which was considerably below the per capita income estimated for the state. The average income of the indebted tribal household was Rs. 1,154/- whereas it was Rs. 967/- for the non-indebted household. (Table 26)

TABLE.26 SOURCE-WISE INCOME IN SCHEDULED AND PLAINS AREA

Sl. No.	Area	No. of Indebted H.H.	No. of Non-Indebted H.Hs	4	5	6	7	8	9	10	11	12	13	14
				No. of Non-Indebted H.Hs	Agriculture	A.G. Labour	Forest labour	M.F.P. collection	Quarrying.	Road works	Income from H.H. activities	Others	Total	Income per H.Hs.
I.	Plains Area													
	Indebted	254	--	--	118619	77423	--	16110	--	5260	780	59151	277343	1092
	Non-Indebted	--	136	136	49100	49574	490	2315	--	1950	1300	39840	144569	1063
	TOTAL:	390	390	167719	126997	490	18425	--	7210	2080	98991	421912	1082	
II.	Scheduled Area													
	Indebted	494	--	--	302563	155346	30258	45996	3415	14412	3306	30791	586087	1186
	Non-Indebted	--	312	312	97255	108531	31980	27313	2735	4965	2155	14150	289084	926
	TOTAL	806	806	399818	263877	62238	73309	6150	19377	5461	44941	875171	1085	
	GRAND TOTAL:	1196	1196	567537	390874	62728	91734	6150	26587	7541	143932	1297083	1085	

The average income of the tribal household in the Scheduled Area was Rs. 1,085 as against Rs. 1,082 in the plains area. The average income of the indebted household in the scheduled area was Rs. 1,186 as against Rs. 1,092 in the plains area. Whereas the average income of the non-indebted tribal household in the scheduled area was Rs. 926/- it was Rs. 1,063 in the plains area. But the average income of the indebted tribal household was higher than that of non-indebted household. It was for this reason that most of the indebted households are possessing lands whereas the non-indebted households mostly depend upon labour. The average income of the indebted household in the scheduled area was comparatively higher than that of plains area while the reverse was the case with the non-indebted households. This can be attributed to the fact that the major share of the income of tribals in the scheduled area is from agriculture.

The average income of a tribal household varies from region to region. (Table. 27)

TABLE.2/ INCOME PARTICULARS -REGION-WISE

Sl. No.	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Pleins/ areas agency area.	No. of Indeb- ted H.Hs.	No. of Indeb- ted H.Hs.	No. of Non- Indeb- ted H.Hs.	Agricul- ture.	A.G. labo- ur.	Forest labour.	M.F.P. colle- tion.	Quarry- ing.	Road works	Income from H.Hs acti- vities	Others	Total	Income per H.Hs.	
1. Y.Y.S belt	254	--	--	118619	77423	--	16110	--	5260	780	59151	277343	1092	
	--	--	136	49100	49574	490	2315	--	1950	1300	39840	144569	1063	
TOTAL:	390	390		167719	126997	490	18425	--	7210	2080	98991	421912	1082	
2.Gond belt	95	--	--	72055	16085	200	880	--	100	570	4964	94854	998	
	--	--	61	36385	16510	400	1775	--	--	550	1420	57040	935	
TOTAL	156	156		108440	32595	600	2655	--	100	1120	6384	151894	974	
3.Koya Belt	128	--	--	76885	56805	3170	7240	--	1140	920	7999	154159	1204	
	--	--	136	25831	46386	15905	7310	--	800	480	4240	100952	742	
TOTAL	264	264		102716	103191	19075	14550	--	1940	1400	12239	255111	996	
4.Chenchu belt	11	--	--	2565	1580	1080	2255	100	100	--	1600	9280	843	
	--	--	5	1250	540	540	1020	--	50	--	--	3400	680	
TOTAL	16	16		3815	2120	1620	3275	100	150	--	1600	12680	793	
5.Savara belt	260	--	--	151058	80876	25808	35621	3315	13072	1816	16228	327794	1260	
	--	--	110	33789	45095	15135	17208	2735	4115	1125	8490	127692	1160	
TOTAL	370	370		184847	125971	40943	52829	6050	17187	2941	24718	455486	1231	
GRAND TOTAL	1196	1196		567537	390874	62728	91734	6150	26587	7541	143932	1297083	1085	

It was the highest (Rs.1231) in Srikakulam and Visakhapatnam region (Savara belt) and the lowest in (Rs.793) Chenchu area. The average income of household in Y.Y.S belt was Rs. 1,082/-, while it was Rs. 966 and Rs. 974 in Koya and Gond belts, respectively. The sources of income also vary from region to region. Though the general occupational structure is more or less the same for all the regions the contribution of each occupation differs.

The tribal groups in Srikakulam and Visakhapatnam region are, by and large, engaged in agriculture and also earn income from other sources such as Forest works, Road works and M.F.P. However, Chenchus are in a transition stage, from food gathering to plough cultivation, but are now mostly dependent on forests for their livelihood. The income from other sources for Chenchus was comparatively low when compared with that of tribals of Srikakulam and Visakhapatnam region. The source of income of tribals in Y.Y.S belt is altogether different from that of other belts. The Yerukulas have their income from piggery, while Sugalis depend upon cattle as well as agriculture. Yenadis are experts in snake-skinning, mat weaving and fishing. Koyas and Gonds mostly depend on agriculture and partly on labour. However, agriculture is the major source of income for these two groups.

It was the highest (Rs.1231) in Srikakulam and Visakhapatnam region (Savara belt) and the lowest in (Rs.793) Chenchu area. The average income of household in Y.Y.S belt was Rs. 1,082/-, while it was Rs. 966 and Rs. 974 in Koya and Gond belts, respectively. The sources of income also vary from region to region. Though the general occupational structure is more or less the same for all the regions the contribution of each occupation differs.

The tribal groups in Srikakulam and Visakhapatnam region are, by and large, engaged in agriculture and also earn income from other sources such as Forest works, Road works and M.F.P. However, Chenchus are in a transition stage, from food gathering to plough cultivation, but are now mostly dependent on forests for their livelihood. The income from other sources for Chenchus was comparatively low when compared with that of tribals of Srikakulam and Visakhapatnam region. The source of income of tribals in Y.Y.S belt is altogether different from that of other belts. The Yerukulas have their income from piggery, while Sugalis depend upon cattle as well as agriculture. Yenadis are experts in snake-skinning, mat weaving and fishing. Koyas and Gonds mostly depend on agriculture and partly on labour. However, agriculture is the major source of income for these two groups.

In Srikakulam and Visakhapatnam Region about 68 percent of the total income comes from agricultural activities (agriculture and agricultural labour). The share of M.F.P. collection was 11.59 percent. The income from the forest labour constitutes 8.98% of the total income. The income from quarrying, road works, household activities and others was 1.33% 3.77%, 6.46% and 5.43%, respectively. Chenchus have intimate relationship with forests as it is evident that 38.62% of their total income comes from this sector; 25.83% from collection of M.F.P., and 12.78% from forest labour. The income from agriculture constitutes 30.08% of the total income. 16.72% and 12.78% of the total income in Chenchu belt is derived from agricultural labour and forest labour, respectively. 69.85% of the total income in Y.Y.S. belt is derived from agricultural sector. The income from other sources such as piggery, cattle, fishing, mat-weaving, etc., ranks second, being 27.55%. It is a specific source of income distinguishing the plains tribes from those living in the scheduled areas. In Gond belt, the income from agricultural sector is the highest when compared with other belts. The contribution of income from agricultural sector in Gond belt accounts for 92.85%. The income from

Agricultural sector in Koya belt was 80.71% of the total income. The income from forest accounts for 13.18%.

It is evident from the above analysis that income from agricultural sector is predominant in all regions. Next to agriculture, forest plays an important role in the economy of the tribals. The male members of the tribal households work as forest labourers whereas females engage themselves in collecting M.F.P. The income from household and other activities is not so significant, except in plains where the tribals derive income from sources such as piggery, cattle rearing, mat-weaving and fishing.

The data were further analysed, separately for each belt in respect of indebted and non-indebted households. A perusal of the data in the tables indicates that income from agriculture was higher in indebted households than that of the non-indebted households, except that in Chenchu belt the reverse was the case. The income from agricultural labour was higher in non-indebted households than that of indebted households in all belts, except in Chenchu belt where the income from agricultural labour was higher in indebted households. In the case of income

from forest labour also, the income of the non-indebted households was higher than that of the indebted households in each belt. Thus most of the non-indebted households were landless or were having small holdings. The landless and those who have uneconomic land-holdings work as labourers for daily wages or as attached labourers in the fields of well-to-do cultivators and also with the forest contractors.

TRIBE-WISE INCOME PATTERN:

The proportion of income from agricultural sector was the highest in Gond tribe, as it accounts for 93.43% of their total income, whereas it was the lowest in Gadaba tribe (50.37%). The income from agricultural labour was the highest in Kammara tribe and lowest in Bagata tribe. This can be attributed to the fact that the majority of the households surveyed have lands. Only a few households which are landless or are having small holdings were engaged in agricultural labour work. The Kammaras, who were originally blacksmiths, were slowly giving up their traditional occupation to take up agriculture. As these tribals do not have sufficient land, they work as agricultural labourers. Next to Kammaras, Savaras occupy the second rank and 43.85% of their

total income comes from agricultural labour. After the agricultural sector, forest is the most important source of income. The tribals depend upon forest for one reason or other. They live in a symbiotic relationship with forest. A good number of households have to depend upon forests for their livelihood. Kondareddis whose habitat is on the top of the hills get the maximum income from forest labour 31.84%. The income from the forest was the highest in Konda Reddi tribe followed by Chenchu. The plains tribes viz., Yenadis Yerukulas and Sugalis do not depend on forest labour. Only a few Yenadi houses were engaged in forest labour work. The rest of the tribes generally depend upon forests and get considerable income from it. The income from the remaining sources viz., quarrying, road construction work, household activities and others, was not so significant as that of agriculture sector or forest. The income from other sources for Yerukula tribe is the highest. This was due to the fact that Yerukulas derive considerable income from piggery. Every household, whether it is economically well off or not was accustomed to rear at least one pig, which generates sufficient cash income. In the case of Yenadis also the income from other activities was found to be very high.

The income of the indebted and non-indebted households in each tribe was also calculated to study the income pattern and to throw light on its relation with indebtedness. It was observed that in all the tribes the income from agriculture of the indebted households was higher than that of the non-indebted households, while income from agricultural labour was the highest in non-indebted households except among Chenchus.

The average annual income of the tribal households is estimated at Rs. 1,085/- . The annual income of 58.28% of the households was below the average and only 12.64% of the households were bordering on the average. Thus, the income of the majority of the households (70.82%) was either below the average or just on par with the average income. 51.54% of the indebted households were distributed below Rs.1,000/- income 32.84% are above the average income group i.e., Rs. 1,000 to Rs. 1,200/. Thus 67.16% of the indebted households were below the average or just on par with the average income. The distribution of non-indebted households indicates that 76.96% are below or on par with average income. The remaining 23.04% of the households were above the average income.

EXPENDITURE:

The entry of non-tribals into tribal areas has brought about certain changes in the culture of tribals. Though there is no considerable effect of culture contact on their food habit, it produced great impact on the material culture of tribals. Modern Dress, decoration, ornaments and aluminium utensils etc., which were hitherto unknown, have appeared in the tribal areas. The tribals, prior to the introduction of distillery liquor, were satisfied with their home-brewed liquor from the grains. With the introduction of distilled liquor shops, tribals have given up their traditional method of preparing liquor from mohwa flower.

The average expenditure of a tribal household works out to Rs. 1,226/-. The size of the tribal household being 4.94, the per capita expenditure works out to Rs. 248.2. The average expenditure of indebted tribal household works out to Rs.1,372/- while for the of non-indebted tribal household it is Rs. 1,151/-.

The important items of expenditure of the tribals are on food, clothing, fairs and festivals and intoxicants. The average expenditure of a household

was the highest in Savara Region (Rs.1,412) and lowest in Chenchu belt (Rs.811). The average expenditure in Gond region, Yerukala, Yenadi, Sugali belt, and Koya belt was Rs. 1,204/-. Rs. 1,177/- and Rs. 1,077/- respectively 52.62 per cent of their expenditure on food. The expenditure on agriculture constituted 8.11 and on clothing 9.37%. Nearly 15% of the total amount was spent on social and religious ceremonies and festivals. 9.45% of their total expenditure was incurred on intoxicants (viz., liquor and tobacco). The expenditure on education and medicines was almost negligible.

Modern dress has brought tremendous changes in the outlook of tribals. In weekly markets, tribals are purchasing readymade garments. The drinking habit in tribal areas has a special significance. Liquor is a part and parcel of their life and has a social and religious significance. All activities such as visit to a shandy, ceremonial occasions, dancing and observance of rituals, death, marriage or sickness, harvesting, tribal offences, etc., all begin and end with liquor. The performance of social and religious ceremonies and festivals make their life worth living. The expenditure on this item is a must and they cannot escape from it. They spend huge amounts in giving feasts, eventhough their economic condition does not

permit of such expenditure. Hence, they resort to borrowing.

Tribals generally do not spend much on fuel. They collect firewood from the nearby forests. The expenditure on medicines was also very low. This was because of the reason that the tribals do not use allopathic medicines, but, on the other hand, they do believe in herbal medicines. The expenditure on other items such as purchase of ornaments, household material, etc. is increasing day by day in the tribal areas.

The relationship between income and expenditure was analysed to provide a better picture on the economic position of tribal households. The annual expenditure of 166 households was less than Rs. 600 while 244 households were found in the income interval of less than Rs. 600. The expenditure of 448 households was ranging from Rs. 600 to Rs. 1,000, while 453 households were in the income range of Rs. 600 to Rs. 1,000/-. The annual expenditure of 500 households was ranging from Rs. 1,000 to 2,000 while the number of households in corresponding income range was 417. It was found that 82 households are in income and expenditure group of Rs. 2,000 and above. Thus it is evident that expenditure was increasing with the increase in income. Further, to find out the relationship

between the two variables, income and expenditure coefficient of correlation was calculated. It was found to be positive and very high, indicating that the rise in the income leads to a corresponding rise in expenditure. (Table 28)

SURPLUS AND DEFICIT HOUSEHOLDS:

Distribution of the indebted and non-indebted households with reference to family budgets was analysed. Out of 1,196 households surveyed 886 were deficit households constituting 74.08%. The high percentage of deficit households confirms that the economy of the tribals was underdeveloped. It was observed that even among the surplus households, the surplus was marginal. Among the deficit households, 68.17% were indebted while among the surplus households 46.77% were indebted. Thus, the percentage of indebted households was more among the deficit households and less among the surplus households, while the reverse was the case with the non-indebted households. Further, out of 749 indebted households, 80.65% were deficit households. The relationship between indebtedness and budget was examined. The X^2 test was used to know the relationship. It was found that there is positive correlation between Indebtedness and budget of the household.

TABLE 23 INCOME AND EXPENDITURE PARTICULARS

Expenditure	0-200	200-400	400-600	600-800	800-1000	1000-1200	1200-1400	1400-1600	1600-1800	1800-2000	2000- above	Total	
	1	2	3	4	5	6	7	8	9	10	11	12	13
Income													
0-200	1			1									2
200-400	1	24	19	9	3	1							57
400-600		3	84	79	12	4	3						185
600-800			17	91	87	70	16	2		1			245
800-1000				25	78	50	45	2		3			208
1000-1200				9	26	21	35	7		7			150
1200-1400			1	6	10	6	8	16		5			70
1400-1600				5	4	1	4	20		17			58
1600-1800					1	1	2	10		3			26
1800-2000						2	7	5		6			82
2000 & above											39	82	1196
	5	28	133	224	224	188	132	90	51				

It can be noticed that 74.69% of the households in the scheduled area were deficit whereas in the plains, it was 72.83%. Further, the data reveal that 72.53% of the deficit households were indebted in the plains area while 66.11% of the deficit households were indebted in the scheduled area. In the case of surplus households, there was a high percentage of non-indebted households both in the scheduled and the plains areas. The high percentage of deficit households shows that the majority of them were below the poverty line.

The increase in the size of the family, fragmentation of holdings, excessive expenditure on social and religious ceremonies in addition to expenditure on liquor, inclination towards cosmetics and last but not the least exploitation by moneylenders/sowcars/traders are some of the reasons for the presence of a high percentage of deficit households.

...

MODUS OPERANDI OF MAJOR CREDIT AGENCIES

MONEYLENDER:

MONEYLENDER has a strangle hold over the tribal economy. Traditional moneylenders constitute the basic problem in tribal areas which has to be tackled effectively. Unless this is done, it is doubtful if fruits of development programmes could be ensured to tribal people. The Committee on Special Multipurpose Tribal Development Blocks opined that "in actual fact the increased earnings of the tribals simply go into the treasury of the money-lender"* . The moneylenders are generally the persons who migrate from plains to the tribal areas and are well versed with the character, repaying capacity, literacy and honesty of the tribals. They command a very high degree of adaptability and adjustment with the tribal borrowers.

* Report of the Committee on Special Multipurpose Tribal Blocks, page 131.

Due to uneconomic holdings and increased population pressure, the yield from the land is insufficient to sustain a family. The income derived by a tribal from other sources is too low to supplement adequately and he does not have skill, industry and thrift to support his family without going in for loans. Under these compelling circumstances, he has no other way except to approach the moneylender who is readily available even at odd times. Moneylender lends for all purposes and in all seasons. He is not only the moneylender but also a shopkeeper. As a shop-keeper he purchases from and sells grains and other commodities to the tribals.

There are different systems of moneylending in tribal areas of Andhra Pradesh. These are bonded labour, Kangal Bank or Madras or Guddula Bank, and professional moneylending and trading.

The system of bonded labour is popularly known as attached labour (or vetti or Gothi.) In this system the tribal has to work for the amount he has taken from the moneylender. Generally the agreement between the tribal and his creditor is oral and in some cases it is written. In accordance with the agreement, the debtor binds himself to the creditor

till the debt is cleared. The practice of Gothi is the result of heavy indebtedness. The debtors pledge their services to the creditors. The services of the 'Gothi' are adjusted towards the interest to be paid for the amount he has taken. Further, he has to incur fresh loans to maintain his family. Thus the problem of vetti continues from father to son and it is unabated. The tribal does the labour to the moneylender until it gets repaid; during that period he will not be paid any cash but given only meals and a pair of clothes. The tribal has to do whatever his master tells whether it is good or bad. It is reported in some cases that the non-tribal moneylender uses him as a weapon whenever any social disturbance arises. Further, it is noticed that non-tribals are purchasing the lands of tribals in the name of 'vetti', and thereby safely escaping from the provisions of Land Transfer Regulations.

There are numerous traditional credit agencies extending petty loans to tribals on shandy days. These credit agencies advance loans on personal security for short periods which is generally for week days. The rate of interest is very high.

These moneylenders take recourse to means including intimidation and assault for recovery of the loans. These institutions have a network of agents, both tribal and non-tribal, in tribal areas. They have specific areas of operation. These are sowcars, locally called as Madras Bank or Kangal Bank or Guddula Bank or Nellore Sowcars. For example Guddula Bank is in operation at Bhadrachalam. The principle involved in "Guddula" Bank is that when the tribal fails to repay the amount, the Agent of the Bank collects the loan amount from the debtor by beating him up. This type of intimidation is there with every institution. It was observed that in Kakarapadu shandy in Koyyuru Block, the Nellore sowcar advanced a petty loan to a tribal. The tribal did not turn up at the shandy for two weeks. On the third shandy day, the moneylender approached the tribal to repay the amount. But on that day the tribal debtor did not have the whole amount to repay. He told the sowcar that he would repay the amount on the next shandy day. Then the moneylender asked the tribal to handover all his domestic requirements which he has purchased in shandy with great difficulty. The tribal refused to do so as it was impossible for



him to carry on for a week without the provisions. The moneylender began abusing the tribal and there were ~~not~~ exchanges. In the meanwhile the moneylender called his tribal Agent and asked him to dispossess the tribal of everything he had. When the tribal debtor resisted the tribal Agent started beating the tribal debtor. In the meanwhile a large crowd of people gathered around the two and, finally, the trouble ended with the judgement that the tribal debtor should pay the amount without fail on the next shandy day. From this it is evident that all these credit institutions practise intimidation in one way or the other. There are a good number of Madrasi and Nellore traders who carry clothes on bicycles to tribal villages and sell them to tribals on credit at higher rates. While collecting the debts they adopt the method the method of intimidation.

The Agents of these credit institutions advance loans to tribals on shandy days for a shorter period for example, if a tribal takes a loan of Rs. 5/-, he has to repay Rs. 6.25 on the next shandy day (i.e., Rs. 1.25 as interest for a week) If he fails to repay on the shandy day, he will be asked to pay Rs. 7.50 plus conveyance charges of the Agent on the subsequent shandy day.

There is another practice of extension of credit to the tribals. For example if a tribal wants to take a loan of Rs. 25/-, he will be paid Rs. 18.50 by deducting Rs. 6.50 as interest and the tribal is asked to repay the amount on instalment basis @ Rs. 5/- on each shandy day until it is completed. In this process if a tribal does not pay the amount on any shandy day he will be asked to pay interest for that five rupees plus five rupees of the next instalment on the ensuing shandy day (i.e., Rs. 5/- of first instalment plus interest on it + Rs.5/- of the second instalment). In this way, moneylenders are exploiting the tribals in all possible ways, leaving him in perpetual indebtedness.

The third type of traditional credit system in the tribal areas is through professional money-lenders-cum-traders. Production in tribal areas is mostly for consumption. In the olden days when the barter system was in existence, the tribals used to get their daily requirements by mutual exchange. There was not much scope for them to go into debt. Only after introduction of money economy, that they are obliged to approach the

moneylender. It does not mean that they were not exploited by the moneylenders in the barter system. The age-old exploitation continued from times immemorial. The tribal takes his produce to the shandy. He sells it and in turn takes his daily requirements for the whole week. The tribal who lives in hilly tract is unaware of the prevailing market value of the commodities which he brought and sells his produce at a rate whatever trader bargains which is generally less than the market price since there is no alternative for him. He cannot take back his goods which he brought on his shoulders d'ò v e r i'n glong distance by foot from hill tops and he has necessarily to purchase the daily requirements for the week. At the same time he knows fully well that the other traders and cowears monopolise the market and deceive the tribal by using false weights and measures besides offering less price.

In tribal areas the trader is both a purchaser and a shop-keeper. The traders generally put up stalls in the weekly markets and will be moving from one market to another. They put up shops for the sale of all sorts of consumer goods that the local people normally purchase. The trader, after

purchasing the tribals goods will not give cash but in turn will provide whatever the tribal wants to meet his need. He charges exorbitant rates and uses low weights and measures while giving his goods. Thereby the trader-cum-sowcar derives profit both ways i.e., in purchasing and selling. The tribal is also tempted towards modern materialistic things such as toilet goods, umbrellas, Aluminium utensils, etc. There also, he is exploited by the moneylender-cum-trader to the maximum extent possible as he does not know the value of the goods. Further, the tribal do have obligation and belief in the moneylender and generally approach the same person eventhough he may get better price for his commodities.

There is yet another type of professional moneylender who advances loans both for productive and unproductive purposes. They know very well the economic position of the tribals. Generally, they advance loans on personal security. The rate of interest charged by them varies from season to season and also depends upon the time factor. The rate of interest is more for kind loans rather than for cash loans.

He advances two types of loans viz., cash loans and kind loans.

CASH LOANS:- The tribal approaches the moneylender for taking up agricultural operations, purchase of bullocks and for family maintenance which includes social and religious ceremonies such as marriage, birth, death, etc. Often, he requires cash loans to pay the fines imposed by the Kula Pedda for having failed to maintain social values by himself or by his family members in the matrix of social life. The moneylender will catch hold of such tribal who is most influential in the village and whose word is taken for granted. He establishes confidence and faith in him. He also drinks and dances with him and learns the language and moves with him. Having established relationship and confidence, the moneylender begins to exploit him.

Tribals, being economically backward, illiterate and ignorant, are vulnerable to exploitation. The illegal moneylenders spread out their tentacles in the form of "Kandagutta" "Payida" "Mamu", etc. which trap the innocent tribal in a vicious circle of borrowing and repaying.

It requires thorough investigation by painstaking and honest staff to unearth the illegal moneylending cases cleverly concealed by the unscrupulous moneylenders under the ignorance and

faithfullness of the tribal debtors.

A tribal gets entangled in the net skillfully cast by the usurious moneylender on the day he approaches the latter for a loan. The tribal debtor is bound by moral obligation to sell his produce to his moneylender-cum-sowcar eventhough the latter offers him low price. Violation of this time-honoured obligation may entail complete chocking up of traditional credit channels to the tribal. The value of the commodities thus sold will be credited towards the loan so that the tribal debtor returns to the moneylender for loan, both in kind and in cash, for subsistence as well as for agricultural inputs. Thus, the tribal debtor is completely at the mercy of the moneylender who exploits the situation by manipulating accounts and extracting exhorbitant rates of interest and dictating terms which are entirely unfavourable to the debtors. The cycle of borrowing and repaying continues year after year but the loans never get repaid. Thus, the tribal can hardly extricate himself from the clutches of the moneylender~~x~~, once he falls into their hands. The moneylender slowly but systematically saps out the vitality of the tribals and their economy.

GIRIJAN COOPERATIVE CORPORATION:-

ANDHRA PRADESH stands first in the matter of introducing cooperative institution as a tool for the economic uplift of the tribals. It is the Andhra Pradesh Girijan Cooperative Corporation, Limited. The objectives of the Corporation are:

1. To purchase the minor forest produce procured by the members of the Scheduled Tribes through the marketing societies affiliated to it.
2. To supply domestic requirements of the Scheduled Tribes through a net work of D.R. Depots.
3. To provide credit facilities.
4. To act as an agent of the Government for procurement, supply and distribution of agriculture and other produce or other goods.
5. To undertake activities such as processing and grading of Commodities for the benefit of the Corporation, its affiliated societies and their members.
6. To undertake such other activities as are conducive to the promotion of economic interest and social welfare of the members.

The Corporation was registered under the Indian Companies Act, in 1956 with a share capital of Rs. 2 lakhs consisting of 20,000 shares, of Rs.10/- each. Subsequently, due to certain operational

difficulties and also to serve the tribals in a more fruitful way, the Corporation was converted into a cooperative institution under the Madras Cooperative Societies Act, 1932. The Corporation's functions, in the initial stages were confined to some of the scheduled areas of Visakhapatnam and Srikakulam Districts, and were gradually extended to all the scheduled areas of the state and to some tribal pockets outside the scheduled areas. To-day the Corporation has 30 Primary Marketing Cooperatives and 402 Domestic Requirement Depots in the Scheduled and Plains areas.

Prior to the introduction of Agro-Credit Schemes, both membership and share capital were fluctuating. After the introduction of Agro credit schemes there is a considerable increase in the membership and share capital of the primary societies. The total membership during 1971-72 was 82,126, as against 75,323 in 1970-71. The share capital was Rs. 2,49,125 during 1971-72 as against Rs. 2,30,262 in 1970-71.

With a view to fulfilling the objectives of the Corporation, several Agency Primary Marketing Societies were created and affiliated to the

Corporation. To cater to the needs of tribals in a more purposeful way, a network of small fair-price shops (D.R.Depots) were established. At the beginning of 1971-72, 19 Primary Marketing Cooperatives were functioning in the agency areas of Srikakulam, Visakhapatnam, East Godavari, West Godavari, Warangal, Mahboobnagar, Karimnagar, Khammam and Adilabad Districts. During 1971-72, five more G.P.M. Cooperatives were organised at Gajapathinagaram, Yellandu, Dhammapeta, Itchoda and Jannaram in the Districts of Visakhapatnam, Khammam and Adilabad. Further 3 Girijam Primary land colonisation societies at Nellore, Guntur and Chittoor were organised and affiliated to corporation for the welfare of landless such as Yerukulas, Yenadis and Sugalis. Thus the total number of primary societies affiliated to the corporation went up to 27 by the end of 1971-72. Steps were also taken for organising primary societies in the tribal areas of Atmakur and Nandyal Taluks of Kurnool District to serve the needs of Chenchus. The Corporation has started 247 Sales-Cum-Purchasing Depots. The purchasing agents of these depots purchase the minor forest produce and agricultural produce brought by the tribals and preserve it in the Godowns.

Minor Forest Produce is of spontaneous growth and the tribals have the right to collect the produce. Prior to the introduction of Girijan Cooperative Corporation, most of the private merchants used to deal in M.F.P. business by cheating the tribals by under-valuing the produce and using false weights and measures. In order to eliminate exploitation and improve the living standards of the tribals, the Government granted monopoly rights to the Corporation to purchase M.F.P. brought by the tribals. The Corporation pays rentals to the forest Department. It procures through the primary societies M.F.P. such as tamarind, adda leaf, honey, mohwa seed, myrobalams, pungam seed, hill brooms, sheekai, gum-karaya, naramamidi bark, bee wax, cleaning nuts, gentu barangl etc. Due to the liberal price policy of the Government, the Corporation has procured Minor Forest Produce worth Rs. 44.00 lakhs. According to the policy, the wholesale market price is guaranteed to M.F.P. by only deducting the transport charges and incidentals but not forest rentals and establishment charges.

The important items of agricultural produce viz., Jowar, Bajra, Niger seed, Mustard, Turmeric, Paddy etc., are purchased by the Primary Societies

from Tribals in open competition with local merchants, keeping in view the prevailing rates in the nearest wholesale markets for such commodities.

The Corporation supplies to the tribals domestic requirements such as Rice, Cereals, Salt, Edible Oils, Kerosene, Cloth and ready made garments at reasonable rates. In the beginning, daily requirements were sold by the Corporation on the shandy days. Now the Corporation is supplying domestic requirements through D.R.Depots in respective villages wherever they exist. The Domestic Requirements are also being supplied by the Corporation to Nutrition Centres, Ashram Schools, Hostels etc., at fair and reasonable rates.

One of the important activities of the Corporation is the channelisation of credit to the tribals both for production and consumption purposes. Due to lack of title deeds no institutional credit had flowed into the scheduled areas for centuries. The credit needs are mostly met by the unorganised sector which consists of indigenous bankers and moneylenders. Prior to 1969-70, the Corporation was granting only surity loans and emergent loans to the tribals. It was advancing petty loans to

tribals ranging from Rs.5 to 25 and trade advance @ Rs.25/-. The maximum amount of loan that can be granted to a tribal member under the by-laws was Rs.100/- which is not at all sufficient in many cases. Consequently, the tribals approach the moneylenders and sowcars and borrow at high rates of interest for their agricultural operations and miscellaneous purposes.

The Girijan Cooperative Corporation is now extending liberal credit facilities especially through schemes such as R.B.I. and R.F. The Girijan Corporation was recognised as a Cooperative Central Bank for pumping the agro-credit to tribal cultivators and directly connected to the A.P. State Cooperative Bank Limited, Hyderabad and thereon to the Reserve Bank of India.

In the year 1970, the State Government placed a sum of Rs. 25 lakhs as Revolving Fund at the disposal of the Corporation to be utilised for the issue of short term loans to tribals to increase their agricultural production and raise their income. This amount was released to the Primary Societies for disbursement of S.T. loans to Girijan

Members. The amount of loan is fixed at Rs. 150/- per acre of wet cultivation and Rs. 75/- per acre of dry cultivation and the loan should be 50% in cash and 50% in kind by way of seeds, fertilisers, pesticides and other agricultural inputs. This amount was disbursed to 19,974 tribal cultivators through 20 affiliated societies in 10 Districts. The rate of interest is 6% per annum. The amount is repayable in 12 months from the date of disbursement of loan. Maximum amount of loan that can be sanctioned to a member is Rs. 750/- and the security is the collateral security by two members of the society.

An amount of Rs. 5.66 lakhs was recovered as against Rs. 24.26 lakhs during 1970-71.

R.B.I. SCHEME:

The R.B.I has agreed to channelise the agro-credit through the Girijan Cooperative Corporation in the Districts of Srikekulam, Warangal and Khammam where the normal cooperative structure is weak. Consequently the corporation has been sanctioned a credit limit of Rs. 25 lakhs under short term and Rs. 5 lakhs under medium term during 1970-71 for

disbursing the credit to the tribals in the above mentioned three districts. The Corporation disbursed the entire credit in cash and kind, in shape of domestic requirements and agricultural inputs. 15038 tribal cultivators were benefitted by this scheme. The rate of interest under R.B.I. scheme is 7% per annum. As the loan is crop loan, the duration of the loan depends on crops' seasonality. As against 25 lakhs, Rs. 2.67 lakhs was recovered under R.B.I. scheme.

During the year 1970-71 the corporation issued loans to the tune of Rs. 50 lakhs under R.B.I scheme and R.F. schemes and the number of tribal cultivators benefitted by these two schemes are 35,012.

Medium Term loans:

During 1970-71 an amount of Rs.5 lakhs was disbursed as medium term loans by the Corporation in three Districts viz., Srikakulam, Khammam and Warangal. The total number of tribals benefitted by medium term loans were 873. The rate of interest is 6½% per annum. The loan will be recovered in five annual instalments. The maximum amount sanctioned per member is 3500/-. Security is the

mortgage of land or declaration creating charge on the land or Hypothication of the article purchased out of the loan amount. Under this scheme, 8154 and 2 cultivators received loans for the purchase of plough Bullocks, oil engines and electric motors respectively.

Basing on the performance during the year 1970-71 the Reserve Bank of India has sanctioned a credit limit of Rs. 40.00 lakhs under short term and Rs. 7 lakhs under medium term during 1971-72. With the adoption of reimbursement system by the R.B.I. and State Cooperative Bank and due to adverse seasonal conditions which affected recovery the credit limit sanctioned during 1971-72 could not be fully utilised.

As the corporation has been paying ready cash for the commodities brought by the tribals, some of them are utilising it to purchase the items like Rice, Dal, Ready made garments and Aluminium utensils, which are hitherto unknown to them. As the Corporation is paying fair prices to the produce most of the tribals are approaching the corporation rather than private merchants. With the opening of D.R.Depots, tribals are assured of getting daily

requirements at reasonable prices very near to their houses. But it is observed that the tribals are not availing full advantage of the corporation depots, because of their indebtedness to the private money-lenders/merchants who threaten them with dire consequences. In the event of non-payment of their dues before purchasing domestic requirements elsewhere. The D.Rs. in corporation depots are for cash only. The financial position of the tribal does not allow him to pay his old debts to money-lender/merchant and at the same time purchase to D.Rs. from the corporation for ready cash. Thus it is evident that the tribal cannot be made free from local merchant/sowcar so long as he is indebted to him. However the Corporation has been controlling the nefarious activities of the moneylender/sowcar to larger extent. Further to check the use of false weights and measures by the merchants, the Corporation has appointed inspectors. Eventhough the Corporation is not having monopoly right on agricultural produce it is purchasing the agriculture produce by paying the nearest whole sale market price deducting only the incidentals and transport charges in a competitive spirit to attract the tribal and to reduce the exploitation. The Corporation

has completely tribalised the lower cadres of its service. There are today nearly 300 Girijan candidates working on the role of the Girijan Cooperative Corporation, representing nearly 50% of the total strength of the corporation staff. Year to year procurement of A.G.produce is the clear indication of the attachment of the tribal with corporation. Finally, the Corporation has been extending its best efforts to drive away the money-lenders by providing easy credit facilities linked with marketing. Corporation is not only helpful in reducing the exploitation of petty merchants and sowcars but also providing employment to tribals. The Corporation is a source of livelihood to many tribals as it is employing the tribals for adda leaf bunding, deseeding tamarind etc. Thus the corporation stands as a reflector in the field of Tribal Welfare.

PROTECTIVE LEGISLATIONS

The constitution of India has provided certain privileges and concessions to the downtrodden communities to protect them from social, economic and political injustice and to bring them into the mainstream of the national life. Article 46 lays down that "The State shall promote with special care the educational and economic interests of weaker sections of the people and in particular, the Scheduled Castes and Scheduled Tribes and shall protect them from social injustice and all forms of exploitation". The Constitution vested the powers in the Governor to make regulations for the protection of tribals hitherto neglected. In order to protect the rights of tribals on land and to safeguard them from age old exploitation by non-tribal land owners, sowcars, and money lenders; the Government of Andhra Pradesh have enacted several protective legislations. The following protective legislations are in force in the Scheduled Areas of Andhra Pradesh:

1. The Andhra Pradesh (Scheduled Areas) Land Transfer Regulation - 1959, 1970 and 1971.

2. Andhra Pradesh (Scheduled Areas) Moneylenders Regulation - 1960 and 1970.
 3. The Andhra Pradesh (Scheduled Tribes) Debt Relief Regulation - 1960 and 1970.
- 1) The Andhra Pradesh (Scheduled Areas) Land Transfer Regulation - 1959, 1970 and 1971:

The Andhra Pradesh Scheduled Areas Land Transfer Regulation 1959, Andhra Pradesh Regulation No.I of 1959 came into force in the year 1959. It is an exclusive Regulation dealing with the prohibition of land alienation. The main intention of this Regulation is to safeguard the rights of tribals on land in the Scheduled Areas of the State. The main features of this Regulation are:

1. In Agency Areas, any transfer of immovable property, by a member of Scheduled Tribe is considered as null and void. However, a tribal may obtain prior sanction of the Government to effect the sales or mortgage or lease or exchange or any other dealing of immovable property.



2. If any illegal transfer of immovable property is made in favour of any other member other than a Scheduled Tribe, the Agent or the Agency Divisional Officer is empowered to restore it to the transferer or his heirs.
3. No immovable property situated in the Agency tracts owned by a member of Scheduled Tribe shall be liable to be attached and sold in execution of a money decree.

Though safeguards are envisaged in the Regulations, it is observed in actual practice that the land transfers have been taking place from tribals to non-tribals. The non-tribals found ways & means to circumvent the legislation and they have been grabbing much of the fertile lands from tribals. The land alienation cases have been taking place through the following techniques:

1. Land alienation through money lending.
2. Land alienation through marital relations.
3. Land alienation through traditional friendship.
4. Land alienation through Tribal servants.

Most of the land alienation cases are the result of indebtedness. The non-tribals settle down in tribal areas with the motive of grabbing lands.

Though the lands are in the name of tribals as per records, the actual possession is in the hands of non-tribals and the usufruct is enjoyed by them till the tribal completely repays the loan. Most of the tribals cannot repay the debt due to abysmal poverty. After a lapse of several years, the sowcars declare themselves as defacto owners of the lands. This type of alienation through moneylending is more prevalent in the tribal areas of Srikakulam, Visakhapatnam, East Godavari and West Godavari districts.

A sample study was undertaken covering nine tribal groups in Paderu, Araku and Koyyuru T.D.Blocks of Visakhapatnam District to assess the magnitude of this problem.

Out of 193 households surveyed 55 (28.49%) have alienated their lands. Out of the nine ~~xx~~ tribes surveyed five namely, Valmiki, Bagata, Kammara, Konda Dora and Mann e Dora, have alienated their lands. The highest proportion of such households was found among Bagatha tribe (50%), closely followed by Kammara (40.90%), Konda Dora (28%), Valmiki (25%) Gadaba (10%) and Manne Dora (10%). It was also found that most of the households who alienated their lands were from Koyyuru Block when compared with Araku and Paderu Blocks.

This may be due to the fact that Koyyuru Block is nearer to the plains areas and at the same time the economic development activities undertaken in multipurpose project areas have saved the tribals of Araku and Paderu Blocks to some extent from economic exploitation.

The total land alienated by 55 households was 234 acres. The amount advanced against 234 acres by moneylenders and sowcars was Rs. 82690/-.

In all the above cases, the alienation was through mortgage without the transfer of ownership. The records speak of the ownership in the names of tribals but the fruits of the efforts are being enjoyed by the non-tribals. Thus, the tribals continue to part with their lands mostly by oral agreements. The creditors remain in possession of the land whenever the dispute reaches the authorities, the tribals themselves accept that the land is under their control only. Sometimes, the tribals by pledging their land to non-tribals, continue to work for the creditors and cultivate the same plots of land. Whenever any enquiry is made the tribals due to moral binding to creditors gave false evidence that they own those lands but not the sowcars or moneylenders. Thus, the operation of the Regulation becomes difficult in spite of the best wishes of the Government,

Further, most of the tribals in Agency areas are not aware of this regulation. Even if they are aware of this regulation they cannot but silent with a fear that they may not get loans in future from sowcars and moneylenders in the hour of need. Further, due to trust worthy character and belief on money-lender and sowcar, they never report the matter to higher officials/ authorities to restore it.

Generally, sowcars and moneylenders are concentrated in those villages where there is irrigated and fertile land. Moneylenders and sowcars advance loans on the security of land on exorbitant rates of interest. The low income which he derives from the lands and other allied occupations hardly allows him to pay interest in some years and often he fails to pay the same. The burden of debt increases year after year, in some cases generation after generation. In such state of affairs, the tribal in lieu of his debt, mortgages his land to non-tribals to relieve himself from the burden. This mortgage may be for specific years, or otherwise permanently depending upon the amount he has taken and terms and conditions between him and non-tribal where he will be dictated by non-tribal. If the "Tirumum Kayelu" is for

specified time, the tribal will get his land provided he pays the amount to the non-tribal in the stipulated period and at the same time he should allow the non-tribal to enjoy fruits. In general the land which has been in the hands of non-tribal cannot be taken back under normal circumstances unless he gets external help from official or non-official sources. If it is "Tirumanam" the non-tribals are continued to enjoy as if it is their own land.

The non-tribal is not only benefited by this benami transaction but also derives development benefits whatever the tribal is expected to derive from the development activities as the records speak ownership in the name of the tribal, through his skillfull methods. Further, he will not be silent, he keeps the same tribal as labourer to take up the agricultural operation in the same land. Thus the non-tribals in the Agency Areas are continued to enjoy the benefits at the cost of tribals. Slowly the fertile and irrigable land is passing from the hands of tribals to non-tribals.

In order to implement the regulation effectively special machinery has been set up in the scheduled areas. Accordingly, special Deputy

Collectors and Special Deputy Tahsildars were appointed in the agency areas. Intensive drive was taken up by this machinery to book and dispose off the cases under the above regulation. In spite of this drive a good number of land alienation cases have been taking place in Scheduled areas due to the following operational difficulties:

- 1) Much head way could not be made in the implementation of the Regulation as the progress is bogged down by the stay orders of the High Court.
- 2) Certain loop holes are noticed in the regulation which are:
 - a) Lands under the occupation of non-tribals prior to 1917.
 - b) Lands transferred from non-tribal to another prior to 3-2-70 when the amendment regulation of 1970 was passed.
 - c) Lands for which the non-tribals have been inducted by land holders prior to the notified date under Estates land act, 1908.
 - d) Lands transferred to non-tribal with permission of the agent to the Government or the prescribed authority prior to 3-2-1970.

MONEYLENDERS REGULATION:

Andhra Pradesh (Scheduled Areas) Moneylenders Regulation 1960 extends to the whole of the Scheduled Areas of Andhra Pradesh. The main aim of this Regulation is to control the moneylending and save the tribals from unscrupulous moneylenders. Under this Regulation, licence has to be obtained by the Money-lender Pawn Broker from proper authority:-

Under section (2) sub-clause (10) 'Loan' means an advance of money or articles, goods or materials for interest, and includes any transaction which the court finds in substance to amount to such an advance but does not include".

According to section 2 Sub-clause (11) of this regulation "Money-lender" means a person who advances loans and includes a mandy merchant, a land-lord including grain as 'Namu' to his farm servant and a Pawn broker, but does not include a bank, company or Cooperative society and the expression moneylending shall be construed accordingly.

The rate of interest to be charged on security and non-security loans is discussed under section (7) Sub-clause (1).

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The rate of interest to be charged on security and non-security loans is discussed under section (7) Sub-clause (1).

No moneylender shall charge interest on any loan advanced on a pledge at a rate exceeding.

(a) Nine and three eight per cent per annum simple interest, where the amount of the loan does not exceed twenty five rupees: and

(b) Six and a quarter per cent per annum simple interest, where the amount of the loan exceeds twenty five rupees.

No moneylender shall charge interest on any loan advanced otherwise than on a pledge, at a rate exceeding.

(a) Nine per cent per annum simple interest, where the loan is secured; and

(b) Twelve per cent per annum simple interest, where the loan is not secured;

A moneylender may demand and take from the debtor such charges as may be prescribed.

A moneylender shall not demand or take from the debtor any interest in excess of that payable under subsections (1) and (2) or any charges, in excess of that prescribed under sub-section (4)

The number of cases booked and disposed of under this Regulation during the year 1971-72 are given below:

	No. of cases booked	No. of cases disposed.
1. Srikakulam	1169	84
2. Visakhapatnam	8	8
3. West Godavari	4	4
4. Khammam	2	1
5. Warangal	46	21
6. Adilabad	3	3
7. Mahaboobnagar	4	-
	<u>1236</u>	<u>121</u>
	=====	=====

The figures indicate that only limited number of cases are disposed off. In spite of the provisions of this Regulation, Moneylending has been taking place on an unprecedented scale at exorbitant rates of interest in Scheduled areas.

DEBT RELIEF REGULATION: This Regulation came into force in the year 1960 for relieving the indebtedness of tribals in scheduled areas.

According to Section (5) sub-clause (2) "Debts incurred on or after the 1st January, 1951 shall be

Scaled down in the following manner:

"Interest shall be calculated upto the commencement of this regulation at five per cent per annum simple interest or at the rate applicable to the debt under the law, custom or contract or the decree or order of a court under which it arises, whichever is less, Credit shall be given for all sums paid towards interest and only such amount, if any, as is found outstanding towards interest so calculated shall be payable together with the principal amount or such portion of it as is due".

To implement this regulation Special Deputy Tahsildars were appointed in the Agency Areas. The main duty of Special Deputy Tahsildar is to obtain applications from the tribals and apply on behalf of the tribals under section (2) of the regulation to the Agency Civil Courts for scaling down of the debts incurred by the Tribals. The progress of work in some of the surveyed districts during this year 1971-72 is as follows:

SRIKAKULAM

2015 cases were booked involving an amount of Rs. 4,62,701. 1759 cases were filed in the agency Munsif Court. So far in 153 cases debts were scaled down. The total amount of debt so called down was Rs. 51,410. There are still 256 cases to be filed in the Agency Munsiff's Court.

VISAKHAPATNAM

In Chintapalli Taluk 168 cases were booked and the amount involved is Rs.1,75,739. All these cases were disposed in favour of tribals. The total amount scaled down in 168 cases was Rs. 49,390. In Paderu Taluk of Visakhapatnam district 948 cases were booked, out of which 928 cases were disposed of involving an amount of Rs. 1,56,698.

WEST GODAVARI

In Polavaram taluk 276 cases were booked under debt Relief regulation involving an amount of Rs. 93,500. 31 cases were disposed of to the tune of Rs. 4,675. Out of 31 cases, 21 cases were in favour of tribals.

On the whole, Debt Relief Regulation has been proved beneficial to the tribals. The immediate

benefit to the tribals lies in the fact that moneylenders could not obtain civil court decree and recover debts by coercive process. However, the regulation has not succeeded in solving the problem. Firstly, it is applicable to scheduled Areas only. Secondly most of the moneylenders have not come to the court and the tribals continue to pay the debt because he considers it as his moral responsibility. He also understands that he has to depend upon the moneylenders for his future credit needs.

The Spl.Dy.Tahsildars should have the power to arrest for search-warrant authority to go to creditor in case he fails to attend the court after issuing summons. There is no provision in the present act for the Spl.Dy.Tahsildars to file a suit or call for attachment when the creditor or debtor fails to attend the court. If the creditor fails to attend the court, the case will be kept pending or dismissed. There should be provision for these Spl.Dy.Tahsildars to take action against them like other Magistrates. The present act should be modified so as to enable the Spl.Dy.Tahsildars to proceed and to file a suit against the creditor for his absence at the court and further to check the Account Books of the creditor.

The protective Regulations could bring substantial benefits to tribals but much has to be done in their proper implementation.

SUMMARY AND RECOMMENDATIONS

DESPITE the recognition accorded to the problem of indebtedness, it continues to cause concern to Government. The indebtedness of the tribals owing to the traditional moneylending system is a living canker that has eaten into the vitals of the economic life of the tribals. The reasons for its continuance are more than one.

The study reveals that 62.62% of the households are indebted. The average indebtedness of a tribal household is Rs. 654.01. It is the highest in Bagata Tribe and lowest in Mukha Dora tribe. The average indebtedness in Yerukula, Yenadi and Sugali region is highest (Rs. 945-59) and lowest in Chenchu region (Rs.295.45). The indebtedness of a tribal household in Savara region is Rs. 559.86., followed by Koya/^{region}where it is Rs. 517-27. It is Rs. 358.83 in Gond region.

The major agencies catering to the credit needs of the tribals are moneylenders, cooperatives

(Girijan Cooperative Corporation) and landlords. The Study unfolds that out of the total number of indebted tribal households, as many as 42.59% received loans from moneylenders/sowcars. 35.38% of the tribal households are borrowing loans from the cooperative Sector; of which 95% have received credit from Girijan Cooperative Corporation Ltd., 21.36% of the households have borrowed from landlords. The modus operandi of landlords is more or less the same as that of moneylenders. A few households are borrowing loans from Samithi Office, Taluk Office and Banks. The traditional moneylenders are still having a strangle hold over the tribal economy. With the introduction of Girijan Cooperative Corporation, tribals are getting some relief from the age-old exploitation of moneylenders/sowcars/traders. While the Girijan Corporation has been able to bring some tangible results in some areas of Srikakulam, Visakhapatnam, and West Godavari, the role of moneylender is still unabated in Adilabad and the plains areas.

The important purposes for which the tribals borrow are agricultural operations, family maintenance, performance of social and religious ceremonies

and miscellaneous purposes such as redemption of old debt, purchase of cattle, etc. It is noticed that some of the households are borrowing for more than one purpose. Large proportion of households (71.55%) are borrowing for family maintenance and for performing social and religious ceremonies. Further, it is observed that there is diversion of loan from productive purposes to unproductive purposes.

The study reveals that the tribal economy is based on agriculture sector as 89.37% of the working population depend upon it. Out of 1196 households surveyed, 72.58% are having lands and 26.42% are landless. The size of operational holding of the tribal is 6.25 acres which is uneconomic. The study further reveals that the amount of debt is directly proportional to the size of holding.

The size of the tribal household is found to be 4.94. The size of the indebted and non-indebted tribal household is 5.18 and 4.42, respectively. The size of the indebted household is larger than the non-indebted household which is also responsible for indebtedness.

The study reveals that 61.48% of the population are earning members and the average income of a household is Rs. 1085/- per annum. The average income of the indebted household is Rs. 1154/- while it is Rs. 967/- in the case of non-indebted household. The income from agricultural sector is the highest accounting for 73.88% of the total income. Most of the indebted households are deriving the maximum income from agriculture while the non-indebted households are depending on agricultural labour. Next to agriculture, forest is an important source of livelihood for tribals. The income from forest supplements the meagre income which they derive from agriculture. In the plains areas, tribals supplement their income from agriculture through their traditional occupations, namely cattle rearing, pig rearing, mat weaving and fishing. They also work as labourers in tobacco industry.

The expenditure of a tribal household is Rs. 1226/-. An important item of expenditure of the tribal household is food. Tribals have the habit of spending heavily on social and religious ceremonies. In plains areas the expenditure on this item is very high when compared with scheduled area because they used to observe not only their festivals but also Hindu festivals.

Out of the 1196 households surveyed 886 are deficit (74.08%). Only 25.92% of them are surplus households. It is observed that even among the surplus households, the surplus is marginal.

There is an urge among the tribals for acquiring material wealth such as possession of metallic utensils, trunks, bicycles, cots, etc. This is attributable to the fact of their getting more and more in touch with the plains people. Dress and decoration have tremendous effect on the life and culture of tribals. The traditional way of wearing dresses is fast vanishing in the younger generation. Tribals are seen purchasing the ready made garments, dresses and blankets. The older generation is still following their traditional way of dressing.

Tribals are heavily addicted to drinking. It is observed from the study that they are spending 9.45% of their income on intoxicants. Liquor is inevitable in celebrating social and religious ceremonies. The celebration of any social ceremony or festival is not complete without liquor. In summer season, they consume toddy as part of their food. Tobacco, beedies and leaf pipes are widely consumed by tribal men and women.

Traditional Panchayats still play a vital role in maintaining the social order of the society. Generally each village will be having Kula Panchayat. Each Kula Panchayat will have a head generally known as Kula Pedda. The decision of Kula Pedda is final. Any social disorder will be decided by the Kula Panchayat. Fines will be imposed against the persons who go against the moral code of conduct or otherwise they will be out casted from the society. Tribals pay the fines which are imposed by the Kula Panchayats even by borrowing.

RECOMMENDATIONS:

The problem of indebtedness has to be tackled in two ways; one, by controlling the exploitation of moneylenders/sowcars to the extent possible and secondly by improving the economic conditions of tribals.

A multi-pronged strategy has to be adopted to strengthen the tribal economy and to reduce the burden of indebtedness to a tribal by eliminating exploitation of non-tribal moneylenders to the maximum extent. This can be done by undertaking suitable measures in the fields of credit, cooperation, economic development programmes etc., which are discussed below:

The policy of a single agency for channelisation of credit has to be decided in the light of the existing conditions in tribal areas. Too many agencies for supply of credit will confuse the tribal who is illiterate, honest and simple. A single agency which has been dealing with the day-to-day economic activities of tribals has to be recognised and strengthened for channelisation of credit. The Girijan Cooperative Corporation which has been dealing with day-to-day economic activities of tribals such as purchases, sales and marketing of agricultural and minor forest produce will be in an advantageous position to deal with the supply of credit to tribals. The cooperative societies in tribal areas are mostly defunct. The Girijan Cooperative Corporation is the only corporation which can link up credit with marketing. In view of this, Girijan Cooperative Corporation ~~ix~~ ~~xx~~ should be recognised as a single agency which can pump agro-credit in the tribal areas.

To enable the Girijan Cooperative Corporation to play its effective role as a credit agency, it should be endowed with monopoly rights over the procurement of agricultural produce to reduce the burden of debt and eliminate exploitation of money-lenders.

The Girijan Cooperative Corporation has to cover the tribals living in Scheduled and plains areas and issue loans both for productive and non-productive purposes such as social and religious ceremonies, family maintenance etc. This step would go a long way in eliminating the exploitation of non-tribals. In the case of productive and non-productive loans, the kind component should be increased to 3/4 so as to force the tribal to make use of the loan for specific purpose for which it is borrowed.

In the absence of survey and settlement in tribal areas, the tribal is not in a position to offer 'land' as a security for the loan. It is therefore imperative to issue loans on the security of the existing crops in his field and the minor forest produce brought by him to the shandy so as to enable him to improve his economic conditions. Further, in view of the poverty of tribals and on humanitarian grounds, the rate of interest on loans should be reduced to the minimum.

Longterm credit needs of tribals have to be met by the Primary Land Mortgage Banks since the Girijan Cooperative Corporation cannot undertake this activity in view of its objectives. Steps

are to be undertaken to establish Primary Land Mortgage Banks in the tribal areas to provide long term credit to tribals.

On an experimental basis, short-term and medium-term credit facilities to tribals should be provided on a large scale in an identified well knit group of villages on the model of a scheme of eradication of Palemodi system in Maharashtra. There should be strict supervision regarding the utilisation of loans. If this is proved successful it can be extended to all the tribal areas.

The regulations viz., Land Transfer Regulation, Money Lenders Regulation and Debt Relief Regulation enacted by the Government for the protection of tribals from economic exploitation by Moneylenders, Sowcars and traders are applicable to Scheduled Areas only. But a good proportion of tribals are inhabiting outside the Scheduled Area. There is urgent need to extend these regulations to the tribals living outside Scheduled Areas. Even in the Scheduled Districts a considerable population is not being benefitted by these regulations. The existing special machinery which is implementing these regulations should be strengthened to implement the Regulations more effectively.

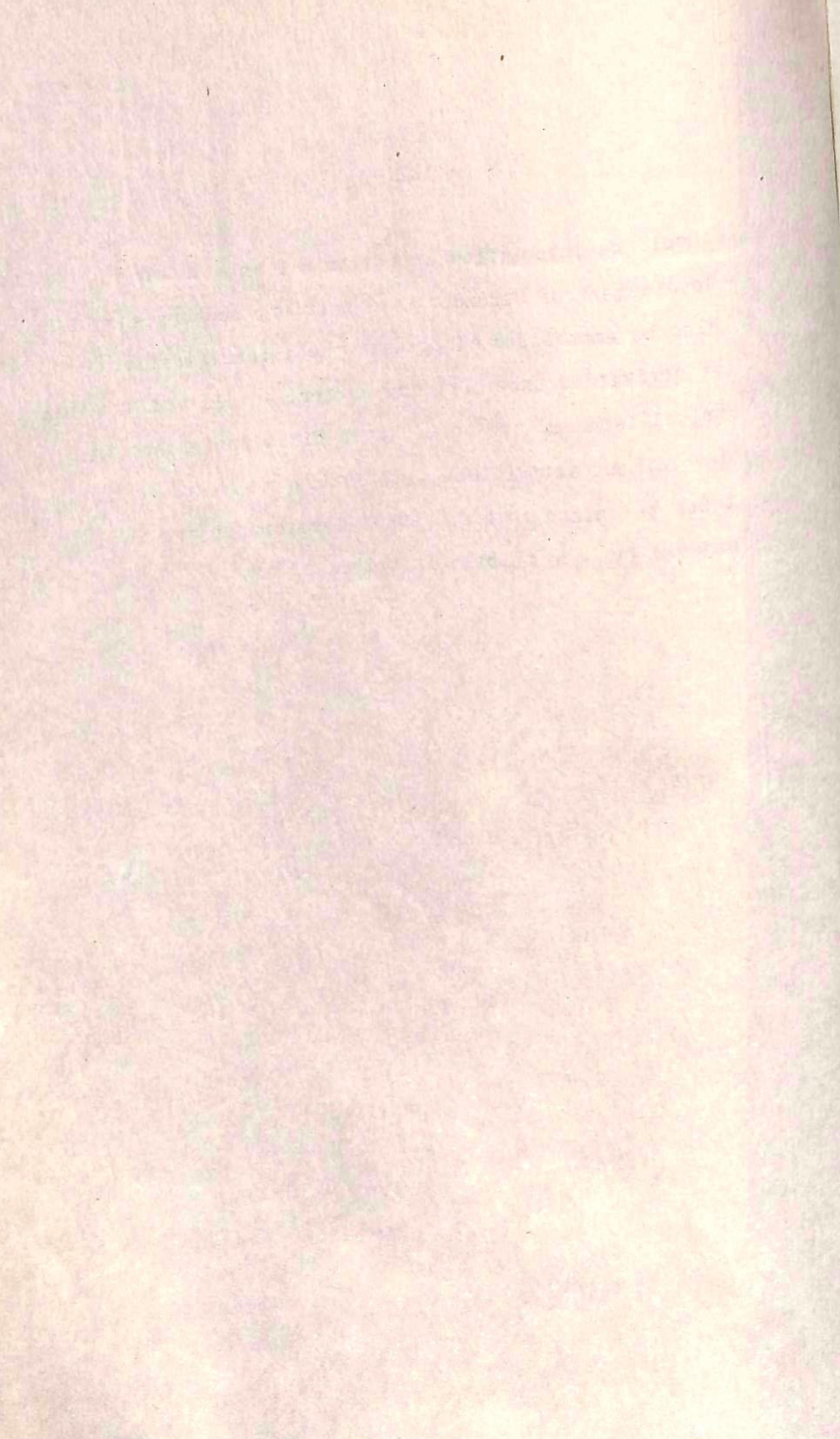
The Special Deputy Tahsildar should have the power to issue search and arrest warrant against a creditor who fails to attend the court after receiving the summons. Debt redumption has to be taken up by Government in certain genuine cases - if the repayment of debt is not done within a period of 25 years.

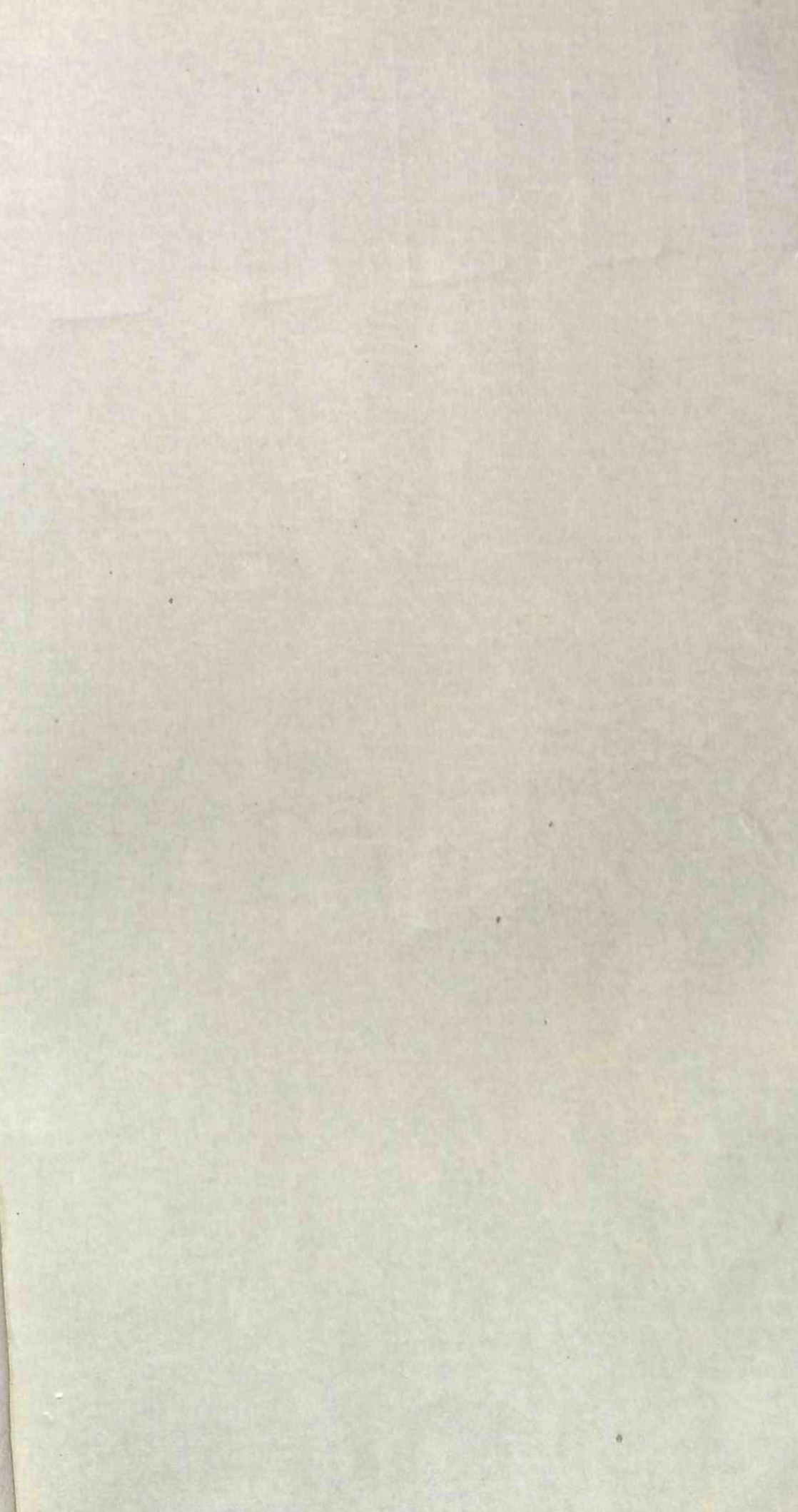
There should be extensive propaganda regarding the present Regulations through film shows so as to enable the tribals to grasp the correct idea and to know the evil effects of indebtedness. The Voluntary Organisations should educate the people about their privileges so as to enable the tribals to understand the role of moneylenders. Further Voluntary Organisations should pursue and undertake propaganda to reduce the unproductive expenditure among tribals. Thrift habit should be encouraged among tribals.

It is diff-icult to relieve the cultivator from the burden of indebtedness on a permanent basis unless his income is increased through agriculture and other subsidiary occupations. The tribal should be assisted for allround development of his socio-economic conditions. Development schemes in the fields of Agriculture, Animal Husbandry, Minor Irrigation, Cooperation, Education, Communications, Industries etc.,

should be intensified in the tribal areas. The development of Secondary and tertiary sectors should also be emphasised along with the intensification of activities under Primary sector. Small and Marginal tribal farmers have to be given first preference in development activities. Effective steps are to be taken to ensure that fruits of development are enjoyed by the tribals in tribal areas.

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