



**THE  
PROBLEM OF  
INDEBTEDNESS  
AMONG  
THE TRIBALS IN  
SADAR SUB-DIVISION  
OF TRIPURA.**

**Sri O. S. Adhikari**

**Tribal Research Institute**  
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## FOREWORD

The book titled "THE PROBLEM OF INDEBTEDNESS AMONG THE TRIBALS IN SADAR SUB-DIVISION OF TRIPURA" abled to create excessive demand among the research scholars, the 1st-edition of the book has already exhansted, Considering the demand of the book for the readers, educationists, researchers and administrators attempt for printing 2nd edition of the book has been made.

Dated, Agartala, the  
\_\_\_\_\_/Dec./2002.

(J. D. Tripura)  
Director,  
Tribal Research Institute,  
Govt. of Tripura



## FOREWORD

There is a proverb that "The Tribal is born in debt and dies in debt", The indebtedness among the tribals which is still prevailing, is a major problem. Shri O. S. Adhikari who has written this book, has dealt with this problem and tried to point out the causes and consequences and also the ways of remedies of this problem. His studies dwelling upon the positive and negative sides, dealt with the tribals living within the Sadar Sub-Division.

I hope, the problem of indebtedness as analysed by Shri Adhikari, will be of much help for further research on this subject.

I wish to thank Shri Adhikari for taking pains in writing this book.

Date :- 30-12-82

**K. R. BHATTACHARYYA.**

Place :- AGARTALA

Director of Research,  
Govt. of Tripura.

Sl. No.	CONTENTS	Page
1.	Foreword.	
2.	Acknowledgements.	1—4
3.	Chapter—I, Introduction.	5—8
4.	Chapter—II Existing Literature.	9—10
5.	Chapter—III, Design of the Survey and Concepts used.	11—12
6.	Chapter—IV, General ideas on the blocks and the Gaon-Sabhas Surveyed.	13—17
7.	Chapter—V,	
	Section—1, Analysis of the Problem of indebtedness among tribals of Padmanagar Gaon-Sabha.	18—22
	Section—2, Analysis of the problem of indebtedness among tribals of Radhamohonpur Gaon-Sabha.	23—26
	Section—3, Analysis of the problem of indebtedness among tribals of Surendranagar Gaon-Sabha.	27—29
	Section—4, Overall analysis of the problem of indebtedness among the tribals in Sadar Sub-division.	30—33
8.	Chapter—VI, Summary and Conclusions.	34—38
9.	Appendix—A, Block Level Questionnaire.	39—40
10.	Appendix—B, Gaon-Sabha Level Questionnaire.	41—42
11.	Appendix—C, Household Level Questionnaire.	43—48
12.	Bibliography.	49

## **ACKNOWLEDGEMENT**

Soon after my coming to Tripura in the year 1979, I have had the opportunity of witnessing the extreme poverty of the people of the state in general and that of the tribals in particular. I have been often struck by the incidence of indebtedness among the tribals in the course of my travels in the State. My experience urged me to look into the problem of indebtedness among the tribals in some details and I approached the Directorate of Research, Government of Tripura in September, 1980 for assistance. The Directorate of Research responded in December, 1980 and I got the final consent in March, 1981. I started the survey work in May, 1981. Nearly one year has passed since then. I must admit the delay in preparation of this report. The delay is due partly to the difficulties of communication with local officials and respondents and partly to my other commitments.

I wish first of all to thank the Directorate of Research for assisting me financially and in other possible ways and also for its condonation of the delay in submitting this report. In particular, I would like to thank Shri Ramgopal Singh, Shri Ratan Acharjya and Shri Amarendra Debbarma of the Research Directorate for their continuous inspiration and good wishes.

I would like to place on record my appreciation of the services rendered by the Block Development Officers, the Extension Officers, and Tribal Supervisors. I would also like to mention the co-operation rendered by the Gaon-Pradhans and Panchayat Secretaries of the Gaon-Sabhas I have surveyed. I would like to thank Mr.

Kishore Singh, Panchayat Secretary, Radhamohonpur Gaon-Sabha, in Jirania Block and Mr. Bipin Debbärma, Gaon-Pradhan, Padmanagar Goan-Sabha in Bishalgarh Block for their invaluable help during my survey work. I also thank Mr. Utpal Majumder, Panchayat Extension Officer, Bishalgarh block for his constant help in fixing up appointments with Panchayat Officials for me.

I express my deep gratitude to Dr. Miss Malabika Dasgupta, Reader, Department of Analytical & Applied Economics, Calcutta University Post Graduate Centre, Agartala whose constant inspiration and suggestions at each step of the work have made the report finally possible.

I am grateful to Professor J. B. Ganguly, Professor M. K. Pal, Dr. M. Chakraborty, Dr. M. M. Nandi, Dr. N. C. Chatterjee of the Calcutta University Post Graduate Centre, Agartala for their good wishes and assistance in many ways.

I also thank Shri Subhas Das and Shri Biman Goswami, two of my students for their direct assistance in conducting the survey as well as in tabulation. I also convey my thanks to my student Miss Soma Chakraborty for her assistance in my field-work.

I must thank Shri S. P. Chhettry of the Calcutta University Post Graduate Centre, Agartala not only for his typing assistance but also for his active assistance in my field-work.

Last but not the least, I must thank the respondents for their co-operation. I have often found the people very enthusiastic in supplying answers to my queries. On the whole, I have found them extremely co-operative. The occasional problems, I have faced during my field trips, arise from the fact that people are sceptical of the



value of these sorts of works or they are suspicious in talking to unknown persons. Still I must admit that the tribal people, in general are very gentle, honest and helpful. Their hospitality knows no bounds. People have often accompanied me leaving important jobs at hand and I have never found them tired of the job of helping me in my survey work.

At this stage I like to mention some of my observations and experiences.

In the course of my field trips, I found that the tribal men, in general, are very lethargic as compared to the women. I have often found many tribal youths sleeping inside their mud and bamboo huts with thatched roofs in the mid day of May, while women are toiling in the fields.

Even where there are schools, I found the tribals reluctant to send their children to the school. More often than not, they engage them in earning a living. This is particularly so for the families which lie below the subsistence level.

While in the official view, the problem of bonded labour is non-existent in India, I have come across so many families which have sent their minor children to well-off tribal families to work as attached farm labourers against a nominal cash return. In terms of the degree of mobility and of choice, this phenomenon cannot but be reflection of bonded labour.

I found that not only in jhum fields but also in plain land cultivation, the tribal people do not take good care of their crops. Once they sow the seeds they hardly ever turn to their fields prior to the harvesting times.

I found that the tribal people, in general, do not keep accounts of their incomes and expenditures like

peasants all over India. So the information obtained from them are at best approximations only.

One thing repeatedly puzzled me in the course of my field-work; how could the deadly violence of June, 1980 take place when an environment of sweet relation, understanding and fellow-feelings between the tribals and non-tribals still prevail? I am really surprised and so are the tribals and non-tribals whom I met. I dedicate this modest piece of work to the poor tribals of Tripura and to the glorious tradition of peace and harmony among tribals and non-tribals in the state.

Sd/-

**ONKAR SADHAN ADHIKARI**

Department of Analytical and Applied Economics,  
Calcutta University Post Graduate Centre, Agartala.  
12 March, 1982.

## CHAPTER - 1

### INTRODUCTION

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Tripura, the smallest State in the North-Eastern region has some peculiarities. First, it is a land-locked state. Its three sides are surrounded by Bangladesh, and it is connected with India's mainland through Mizoram and Assam. This gives some idea as to how this tiny state is tenuously linked with the national mainstream of life.

Secondly, Tripura being a hilly State, its plain land is limited. About 70% of the State's area consists of hills and hillocks, the latter locally known as 'Tilla' and the rest are plain lands comprising river valleys and narrow strips of land in between tillas, locally known as 'Lunga'.<sup>1</sup>

Thirdly, it is the only State of India in which the original inhabitants, that is the tribals have been outnumbered by the influx of immigrants particularly after the partition of the Indian sub-continent. While in 1921, the percentage of tribal to total population was 54.69, in 1941 it was 50.09, in 1961 it was 31.53 and in 1971 it was 28.95.<sup>2</sup>

The second and the third features together give an indication as to how in the absence of expansion of non-agricultural job opportunities, pressure on the limited land will be on the increase. In 1971, the percentage of

1. Agricultural Census (1970-71), State Report, Government of Tripura, 1975, Page—3.
2. Socio-Economic Survey of the Noatia tribes—Dr. S. B. Saha, a publication of Govt. of Tripura, Page-3.

agricultural workers to total workers in the State was 74.37.<sup>3</sup> From this, it follows that the percentage of urban people to total people cannot but be below.<sup>4</sup> Alternatively, if the non-agricultural employment opportunities do not expand significantly, demographic upsurge, due partly to natural increase and partly to influx of immigrants, has the obvious consequence of overcrowding on land which in turn means sub-division of family holdings among the successors in line with the Hindu law of inheritance. To speak it clearly, this process means smaller and smaller holding and hence lower and lower level of production per household. This is indeed a continuous and ever operative process and it is only a few households which can rise above this depressive force because of their initial economic position and their attitudes towards venturing into new means of earning. The majority of households cannot protect themselves from the impoverishment as they lack both these factors. Households having adaptability only can survive at the margin. The tribals in Tripura are generally reluctant to take up new ventures, nor do they have the ability to do so. They are the natural victims of the demographic pressure on land.

It would be wrong to suppose that the only responsible factors for the impoverishment of the tribals in general are the demographic expansion and their attitude towards life. Exploitation of poor tribals by well-off tribals and non-tribals is equally responsible for it.

The total outcome of these two factors is the growing immiseration of the poor tribals and the growth of indebtedness among them.

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3. Agricultural Census (1970-71), Government of Tripura, pp 10—11.



In this study, the problem of tribal indebtedness and its manifestation will be explored. In particular, the following aspects of the problem will be studied :

- (a) Relative socio-economic position of the surveyed households in different income ranges.
- (b) Relative debt position of the surveyed households in different income categories and all such concerned aspects like source of debt, purpose, interest charges, security requirement and repayment conditions.
- (c) Consequences of indebtedness as follow from the data from the surveyed households.

Besides focussing on these aspects of the problem, it is also intended to give a brief review of the existing literature on this problem. This will be done in Chapter-2. In Chapter-3, the design of the survey along with various concepts and definitions used in the survey will be stated. In Chapter-4, some general characteristics of the Blocks and Gaon-Sabhas under study will be mentioned which will help in understanding the general framework of the Sadar Sub-Division in which the problem of tribal indebtedness will be analysed. In Chapter-5, various aspects of the problem of tribal indebtedness that have been mentioned just will be analysed. This will be done in four sections. The Gaon-Sabha level analysis will be done in three sections for three Gaon-Sabhas and in the final section the Sub-Division level analysis will be done by combining the data obtained from three Gaon-Sabhas under this concerned Sub-Division. In Chapter-6, a summary of the analysis alongwith some concluding policy measures will be provided. The appendices will contain the questionnaires used for different levels in the survey.

## CHAPTER - 2

### EXISTING LITERATURE

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The existing literature on indebtedness among the tribals does not go very deep into the problem. Some of the existing studies relating to the problem of indebtedness among the tribals are :

1. The National Sample Survey, Indebtedness of Scheduled Tribe Households in Tripura, 18th round-1963-64.
2. Bulletin of the Directorate of Tribal Research, Govt. of Tripura, 1974.
3. Socio-economic survey of the Noatia Tribes - Dr. S. B. Saha (A Government of Tripura Publication).
4. The Kukis of Tripura - Sri R. G. Singh, (A Government of Tripura Publication).
5. The Kaipengs : Directorate of Research, Government of Tripura, 1980.

While the first study deals with the problem of tribal indebtedness in the entire State and hence among tribes of all groups, the rest deals with a single tribe and/or are confined to some selected areas. All these studies, excepting the first and to some extent the second, have mainly stressed on the anthropological or sociological aspects of tribal life and have only mentioned the problem of indebtedness. So far as the first study is concerned, it must be admitted that its coverage is vast, it has enormous data but its analysis lacks depth.

Empirically, it has successfully upheld the income, expenditure and debt positions of the surveyed households as well as the accompanying features of the problem. It has provided neither explanation for incidence of debt nor any predictions regarding its outcome. More seriously, it has not even suggested any policy measures which will help in tackling the problem of indebtedness.

The second study consists of three parts. The first part of the study deals with indebtedness and land alienation of the tribals of Tripura in Mohanpur Block. Many of its comments are not well supported by data. It contains some suggestions but unless the problem itself is well diagnosed how can we expect that the prescribed medicine will cure it?

The other studies have thrown more light on socio-cultural aspects than on economic aspects. It is true that economics cannot be separated from social phenomena and that every economic action is in some way governed by social motivations as well as economic needs. However, it is through the improvement of the economic conditions that the socio-cultural backwardness can be modified.

The main point is that a fresh look into the problem is required at this stage. The present study opts for filling up the lacuna of the earlier studies. The aspiration is indeed high but the means are limited as the sole author ventures into a time-bound programme.

In order to study the problem of tribal indebtedness in Tripura only the Sadar Sub-Division has been selected. The rationality of this choice is that if we find the problem acute here, we can draw an inference that the problem would at least be no less serious in other relatively less advanced Sub-Divisions of Tripura. Needless to say, the accessibility of this Sub-Division has also influenced my choice.

## CHAPTER - 3

### DESIGN OF SURVEY AND CONCEPTS USED

After fixing the Sadar Sub-Division of West Tripura District as the main focus of survey, the three blocks of this Sub-Division—Bishalgarh, Mohonpur and Jirania—were chosen to be covered on sample basis. From each Block one Gaon-Sabha was selected at random by the method of simple random sampling from the population of Gaon-Sabhas having more than 50% tribal people. The three Gaon-Sabhas selected thus are Padmanagar in Bishalgarh Block, Surendranagar in Mohonpur Block and Radhamohonpur in Jirania Block. From among the tribal households residing in each of these Gaon-Sabhas, a 10% sample was drawn on the basis of simple random sampling without replacement. The sample size in each Gaon-Sabhas and the total thereof the shown in the following table :

TABLE—1

Name of the Gaon-Sabha	Total households	Tribal households	% of tribal to total households	Number of sample households.
Padmanagar	233	179	77.8	18
Surendranagar	485	445	91.7	44
Radhamohonpur	606	470	77.5	47
TOTAL :				109

Source : Family Registers of the Gaon-Sabhas.



The information regarding the block was obtained from the respective Block Headquarters' Offices while the information regarding the Gaon Sabhas were obtained from Gaon-Pradhans and the Secretaries, based on their own respective register of households. Information regarding the sample households were collected from the heads of households. It is to be noted that all information refer not to a common reference period but to different (time of) investigations.

The following definitions and concepts were used in the survey :

- **Literate person** : A person who can write his/her name.
- **Minor** : Children below 12 years of age.
- **Earning person** : A person who earns some cash income and/or kind income.
- **Primary occupation** : An occupation from which major portion of the income is derived.
- **Income** : Earning in cash as well as in kind. Income from cultivation means the value of whole produce from land minus the cash cost of production.
- **Expenditure** : Disposing of earnings, cash and kind. Production expenditure means cash expenditure for production only.
- **Loan** : Borrowings of the family in cash or in kind at the date of investigation.

## CHAPTER - 4

### GENERAL IDEA ON THE BLOCKS AND GOAN-SABHAS SURVEYED

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As information on all round conditions of the Blocks in general and that of their economics in particular could not be collected, it is difficult to develop a comprehensive picture of the Blocks. However, following limited and provisional data on the area, demography and the availability of public amenities in each block may help in having a general idea only.

All the three Blocks of the Sadar Sub-Division are situated very close to the Sub-Divisional Headquarter, Agartala which is also the State Headquarter. It takes roughly one hour only, on an average, to reach the Block headquarter from Agartala. There are, however, places in these blocks which are not far away from Agartala or from the Agartala-Assam Road/Agartala-Simna Road/Agartala-Udaipur Road but are inaccessible even with vehicles. The only way to reach these areas is to go on foot. The point is that the localities under the Blocks are not well connected by roads. Needless to mention the minimum transport facilities available in the area.

The total area, population, concentration of tribal population in each of these blocks are shown in the following table. In this connection, it is to be noted that all information reported here have been obtained from Block headquarter offices and they differ in respect of reference years e.g. the population figures for

Bishalgarh block are on the basis of 1981-Census and hence provisional. This statement is valid for data contained in other tables also.

TABLE-2

Name of the Block	Total area under the Block (in sq. Km.)	Total population	Tribal population	Percentage of tribal population to total population
Bishalgarh	429	248,364	60,893	24.5
Mohonpur	414	126,661	36,787	29.0
Jirania	397	105,805	45,565	43.0

Source : Block Headquarters Offices

It is evident from the above table that while the Blocks do not differ with respect to the area of coverage, they differ significantly in terms of total populations and proportion of tribal population to total population.

The state of educational facilities in general, and of that primary education in particular is shown below.

TABLE-3

Name of the block	Population	Number of					
		Balwari School	Jr. Basic School	Sr. B. School	High/Higher Secnd. School	College	Adult Education Centre
Bishalgarh	248,364	47	141	30	22	0	N.A.
Mohonpur	126,661	82	78	25	14	0	47
Jirania	105,505	66	76	17	10	1	81

The source of above data is the Directorate of School Education, Government of Tripura, Agartala.

Extent of available facilities for education may be judged in a crude way. Total population in the Block

area of Sadar Sub-Division is 4,80,830. Supposing that the average family size is 5 and that on an average, one family has 2 minor children who are in the School-going age, the total number of households and the minors are given by 96,166 and 192,332 respectively. Again if we assume that one school can effectively provide primary education to 300 minors at best, the required number of institutions is 641, significantly greater than the number of educational institutions present in the Block.

Medical facilities are provided at an extremely low level, particularly if we consider the geographical isolation of the hamlets and the uneven spread of population. Following table contains data on the extent of medical facilities :

**TABLE-4**

Name of the Block	Population	Primary Health Centre	Dispensary	Hospital
Bishalgarh	248,364	2	14	1*
Mohonpur	126,661	2	10	Nil
Jirania	105,805	1	6	Nil

Source : Directorate of Health Services, Govt. of Tripura, Agartala.

\*Takarjala Rural Hospital is reported here.

The above table clearly shows that the available health facilities are extremely poor in relative as well as in absolute terms.

The conditions of the Blocks in respect of



institutional credit facilities are shown below :

**TABLE—5**

Name of the Block	Number of				
	LAMPS	PACS	Co-operative Banks	Gramin Bank	Commercial Bank
Bishalgarh	4	24	3	5	2
Mohonpur	3	15	1	2	2
Jirania	2	7	2	1	2

Source : Block Head-quarters' Offices

It is difficult to infer directly anything from the above table but from all India experience and from the findings of the present survey it would not be unjust to say that institutional credit facilities are provided to a limited extent, particularly when nearly 75% of the people earn their bread from agriculture and when the present technology in agriculture is a high cost one.

So far as the general characteristics of the Gaon-Sabhas I have surveyed, are concerned, it may be said that these are the characteristics of backwardness as we have observed in the case of Blocks. None of these Gaon-Sabhas is totally accessible even with jeeps. One has to walk along narrow strips of kachha roads often merged with the edges of paddy fields for a few kilometers to reach these Gaon-Sabhas. In particular, communication difficulties in Radhamohonpur Gaon Sabha may be mentioned. One has to cross the river Howrah to reach there. There is only one wooden bridge over the river in Noagaon which, if availed, multiplies the time needed to reach Radhamohonpur. So people like to go through the shortest route and hence in the rainy season they get stranded for hours. Residents of Radhamohonpur Gaon-Sabha are in trouble with such communication difficulties.

None of these Gaon-Sabhas has even any primary health care facilities. Residents have to walk a few kilometers for medical treatment. In case of emergency they thus fall in great trouble.

The extent of educational facilities is also not up to the mark. While each of these Gaon-Sabhas has primary schools, secondary education facilities are not available within the jurisdiction of each Gaon-Sabha. Even where there are primary schools, the condition of school building is miserable. The number of teachers is also inadequate and the attendance of the teachers, as reported by the local residents, is also irregular.

Drinking water facilities are particularly poor. Residents still depend on ponds, and kachha wells for drinking water. Ring wells are very few in number and most of the tube-wells are reported to go out of work often.

Information regarding the extent of cultivated, uncultivated and waste land are not available. Yet, as I have observed, vast plots of land remain idle for a major part of the year due to the lack of irrigation facilities. Moreover, because of some reason or others majority of the farmers cannot produce more than one crop in a year.

There is no credit institution other than one LAMPS in each of the three Gaon-Sabhas that have been surveyed. But for some reason or other local residents do not have faith in such institution and they often resort to the indigenous money lenders. This will be particularly evident when this aspect will be discussed in the following chapters.

**TABLE -**  
**SOCIO-ECONOMIC POSITION OF TI**

Annual Per Capita Income Range (in Rs.)	Number of families	Average family Size	Annual Per Capita Income per family	Average Number of earners
Up to 700/-	12 (66.6)	7.5	496	2.8
Above 700/-	6 (33.4)	4.3	1010	2.1
<b>TOTAL:</b>	18	6.5	667	2.6

(Figures in brackets mean percentage. Figures in brackets in last column mean percentage of the families in the group)

**TABLE -**  
**DEBT POSITION OF THE SURV**

Annual Per Capita Income (in Rs.)	Number of families	Number of indebted families	Annual per Capita minimum needs (in Rs)	Average amount of loan Per indebted House-holds.	Number of loans			
					Sourcewise		Purposewise	
					Institutional	Non-Institutional	Production	Consumption
Up to 700/-	12	8	602	1243	6	6	5	3
Above 700/-	6	4	877	1062	1	4	1	1
<b>TOTAL:</b>	18	12 (66.6)	693	1232	7	10	6	4

(As one household can take more than one loan number of indebted families is not equal to the number of loan sources may be used for one purpose, the sum total of the number of loans do not match with the total number of households which have transferred assets for the same reason.)

**TABLE -5**  
**OF THE SURVEYED HOUSEHOLDS**

Number	Average Number of literate person	Average Number of minors	Average Amount of land (in Kani)		Families Receiving Govt. assistance
			Tilla	Lunga	
	3	2.5	2.4	1.6	3 (25.0)
	2	1.0	7.3	3.7	4 (66.6)
	2.6	2.0	4.0	2.3	7(38)

(The group receiving Govt. assistance.)

**TABLE -6**  
**OF THE SURVEYED HOUSEHOLDS**

Number of loans				Number of families		Causewise Cases of Assets transfer			Number of families mortgaging land with usufructuary rights
Purposewise		Annual interest Rate Chargeswise (On Non-institutional loan)		Providing securities	Transferring assets	Production	Consumption	Others	
Consumption	Others	Up to 50%	50% Above						
3	3	2	Nil	3	7	1	3	4	2
1	2	1	Nil	3	3	0	1	3	2
4	5	3	Nil	6	10	1	4	7	4

Number of loans; since funds from one loan can be used for more than one purpose and again as funds from different number of purposewise loans. Again the total number of causewise assets transfer cases do not match with the

## CHAPTER - 5

### SECTION - I

## ANALYSIS OF THE PROBLEM OF INDEBTEDNESS AMONG TRIBALS OF PADMANAGAR GAON-SABHA

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#### □ Socio-Economic position of the surveyed households :

Padmanagar is a very small Gaon-Sabha with total number of households 233 only. Out of this 233, number of tribal households is 179. The most interesting thing to note is that data collected for 18 tribal households in this Gaon-Sabha support the usual a priori premises.

Table-5 shows the number of households lying within some well defined per capita income ranges, their average family size per capita income, number of earners, amount of land owned, number of minors, number of literate persons etc. Thus the table displays the relative position of different income groups in terms of their structure of family, command on the vital asset land, access to education, receiving of Govt. Assistance etc.

It is shown in the table that out of 18 households, 12 (66%) are in the income range below Rs. 700/- and have an average income of Rs. 496/- which is clearly below the poverty line limit of Rs. 700/-.

It is also shown, that on an average households having per capita income up to Rs. 700/- have larger family size, larger number of minors and earners but have smaller amount of land. It may be hypothesized that larger households having small amount of land

cannot but engage more of its members in earning a living as compared to the smaller households with larger holding. The position of all the surveyed households in terms of ownership of other assets like livestock, agricultural implements etc. are not worthy to be mentioned.

It is also to be noted that lower income families have a larger number of literate persons. It is to be mentioned that the present work defines a literate person as one who can sign his name. If the definition was something different like attending at least up to Class—VIII, it is expected that the higher income households would have larger number of educated persons.

It is self evident from the table that Govt. Assistance have flowed proportionately more to the higher income group. While 3 out of 12 households (i.e. 25%) with income slab up to Rs.700/- have received Govt. assistance under Jhumia settlement scheme, 4 out of 6 households (i.e.66%) in the income range above Rs. 700/- have received the same. This phenomenon may be explained in terms of the assertive power of the latter (because of their socio-economic base) on the one hand and administrative bias on the other.

#### □ Debt position of the surveyed households :

The natural consequence of poverty of the households surveyed is indebtedness. When income falls short of minimum requirement for subsistence it is only through borrowing that the gap can be covered up. Table-6 shows the relative position of the households of different income categories with respect to loan burden, purpose of borrowings, sources of borrowing and all other factors associated with it.

It is shown in the table that while equal percentage of households in the two income groups are indebted, lower income households have average burden of loan of Rs. (1243) higher than that of the higher income households (Rs. 1062). It is also shown that the number of loans taken by families with lower income are larger than that of the upper income households. Moreover, out of 100 loans taken 59 loans are taken from money lender, retail traders, relatives etc. which in term indicates the relative supremacy of the non-institutional sources. In the situation, where provision of more subsistence is problem, it is natural that households resort to the ready source of loan. Though the institutional sources of loan are important in this Goan-Sabha and even though the recipients are reported to have taken the loan for production purposes it may be taken for granted that the funds were not actually used up for the purpose mentioned, particularly in the absence of following inspection on the part of the lending institution.

Even if, it is admitted that loans were taken for production purposes, it is shown in the table that out of 15, 9 loans (i.e.60%) were taken to meet consumption expenditure, medical expenses, social, religious and other obligations.

It has been mentioned earlier that tribal people are generally not in the habit of keeping accounts of their earning as well as disbursement. The problem of collecting data on consumption expenditure is particularly serious. In the present report concept of consumption expenditure is therefore, not used. Rather in its place, the criterion of minimum sum needed to meet the basic needs of the family is used. Here the basic needs include rituals and drinks. For the tribals, however poor may be,



cannot think of avoiding these because of their social customs and in-born habits. Nevertheless, it is evident from the table that while on the average households in the income category up to Rs. 700/- have a gap between per capita income and per capita basic needs to the extent of Rs. 106/- higher income households have a surplus of Rs. 220/-

□ **Consequences :**

The consequences of such a high burden of loan on the poor cannot but be alienation of assets under their possession. It is shown in the table that while 58% of poor households have transferred assets like land, bullocks, milch cows, the corresponding percentage for the relatively rich households is 50. The latter phenomenon may be explained in terms of the rich is extravagance, keenness to maintain social customs and addiction to drinks etc. It is further to be noted that out of 10, 7 of the households who have transferred assets belong to the lower income category. This has to be explained in terms of bare and urgent necessity of the poor to sustain even at the cost of productive assets. This is also obvious from the table. It is reported that households in the lower income category have transferred assets in all cases excepting one to meet consumption and other expenditures.

It is worthy to note that out of 12 indebted households only 6 have provided securities. It is a known fact that non-institutional sources do not always insist on securities and this is the reason why households prefer going to this sources.

It is observed that in the locality land is often mortgaged with the creditor with usufructuary rights for

unspecified period and so no interest is directly payable to the creditor. Besides, the debtor, when unable to provide any security in the physical sense of the term, commit repayment of the loan in terms of labour hours in the fields of creditor during the busy season is agriculture. In both these cases the implicit interest charges are difficult to calculate but it is not difficult to understand that given the monopoly position of the creditor, the terms of borrowing will be settled in his favour, which means hardship and further impoverishment on the part of the poor debtor.

## SECTION - II

### **ANALYSIS OF THE PROBLEM OF INDEBTEDNESS AMONG TRIBALS OF RADHAMOHONPUR GAON-SABHA**

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□ **Socio-Economic position of the surveyed households :**

Data collected from 47 tribal residents of Radhamohonpur Gaon-Sabha reflect more or less the same picture with respect to the relative socio-economic position of the households of different income categories. Table-7 contains information on socio-economic variables.

It follows from the Table that households with lower per capita income have on an average larger number of minors, same number of total members but smaller holding as compared to the households of higher income category. It is to be noted here that higher income household have larger number of income earners than their counterparts in Padmanagar Gaon-Sabha. This phenomenon may be explained by the reason that as higher income households have smaller average holding here, they have to engage more of its members in earning living. The phenomenon of larger numbers of earners in higher income households than the lower ones is in fact a natural one. It should be noted that per capita income in both the categories are lower than the corresponding figure for Padmanagar Gaon-Sabha, Government assistance has also percolated to smaller percentage of households here.

The phenomenon of larger number of literate persons in lower income households cannot reflect the true educational standard of their members. If the data were collected, it would perhaps have been observed that drop out rates are higher for these categories of households.

□ Debt position of the surveyed households :

The relevant data are contained in Table-8. It is shown in the table that the gap between per capita needs of the lower income households is of the order of Rs.143-00 while the corresponding surplus of higher income group of households is to the extent of Rs.55.00. For all the surveyed households the gap is of the order of Rs.119-00.

It is also shown in the table that 75% of households having per capita income up-to Rs.700-00 are indebted and the corresponding percentage for higher income group is 84.6. The latter have also a higher burden of loan. None the less, out of total 37 indebted households, 26, that is, 70.2% belong to the lower income group.

It also follows from the table that the debtors in rural areas are in the grip of indigenous money lenders. Out of 41 loans 36 that is 87.6% originate from the non-institutional sources. Although all institutional loans have gone to the lower income group of households, its proportion to the total number of loans is only 12.2%.

The table also shows the purposewise distribution of loans. 36 out of 47 loans that is 76% of the loans are made for meeting consumption expenses and other obligations. This proportion is again higher for lower income group. The higher burden of debt of the higher income households may be explained in terms of their credibility as borrowers on the one hand and their need to borrow for production purposes as well as for luxury consumption on the other. This is also revealed from the information contained in the tables.

Specific information on security arrangement, interest rate charges, terms of repayment associated with loans are also contained in table-8. It may be hypothesized from the low percentage of households providing securi-

ties that under the condition of general impoverishment, the debtors hardly have anything substantial to mortgage. Borrowings and lendings in the rural remote corners always take place orally and often on faith, at least so far as non-institutional sources of borrowings are concerned. The debtors are however hardly spared from exorbitant interest charges. Out of 36 loans on 24 loans (that is 66.6%) annual interest charges are in the range of above 50%. Again debtors in the lower income group are charged higher interest than the debtors in higher income group. As in Padmanagar Gaon-Sabha, here also the debtor often commits to repay loan in terms of labour-hour. In this case direct interest charges are nil but due to the monopoly position of the lenders, it is natural that the contracts would be so made that the debtors cannot take advantage of higher wage rates during the busy season in agriculture.

#### □ Consequences :

It is shown in Table-8 that 16 out of 21 families, that is, 76% that have transferred assets belong to lower income group and transfers are reported to have been made to meet unproductive needs like consumption, medical treatment, rituals, ceremonies, debt repayments and litigations. At this stage it may be conjectured that when average holding is small but family size large, households stay in a precarious position. When incomes do not match with minimum requirements households have no other way but to go to the village money lenders and well off persons for money and agrees to whatever terms of borrowing the latter fix. The debtors always remain entrapped and only in rare cases can escape from it.

**TABLE -7**  
**SOCIO-ECONOMIC POSITION OF THE SURVEYED HOUSEHOLDS**

Annual Per Capita Income (in Rs.)	Number of families	Average family Size	Annual Per Capita Income per family	Average Number of earners	Average Number of literate persons	Average Number of minors
Upto 700/-	34 (72.3)	7.2	451	2.9	2.4	2.1
Above 700/-	13 (27.7)	7.3	750	4.3	1.9	1.7
<b>TOTAL:</b>	47	7.2	533	3.2	2.2	1.9

(Figures in brackets mean percentage. Figures in brackets in last column mean percentage of the families in the group receiving Govt. assistance.)

**TABLE -8**  
**DEBT POSITION OF THE SURVEYED HOUSEHOLDS**

Annual Per Capita Income (in Rs.)	Number of families	Number of indebted families.	Annual per Capita minimum needs (in Rs.)	Average amount of loan per indebted Households.	Number of loans							Providing securities
					Sourcewise		Purposewise			Annual interest Rate Charges Wise (On Non-institutional loan)		
					Institutional	Non-Institutional	Production	Consumption	Others	Up to 50%	50% Above	
Upto 700/-	34	26	594	536	5	24	6	19	7	5	19	6
Above 700/-	13	11	1805	1059	0	12	5	3	7	7	5	2
<b>TOTAL:</b>	47	37 (78.7)	652	691	5	36	11	22	14	12	24	8

(As one household can take more than one loan number of indebted families is not equal to the number of loans; since funds from one loan can be used for multiple purposes, the sum total of the number of loans do not match with the total number of purposewise loans. Again the total number of households which have transferred assets for the same reason.)

**TABLE -7****SOCIO-ECONOMIC POSITION OF THE SURVEYED HOUSEHOLDS**

Annual Per Capita Income per family	Average Number of earners	Average Number of literate persons	Average Number of minors	Average Amount of land A (in kani)		Families Receiving Govt. assistance
				Tilla	Lunga	
451	2.9	2.4	2.1	2.0	1.3	9 (26.4)
750	4.3	1.9	1.7	3.6	3.6	2 (15.3)
533	3.2	2.2	1.9	2.4	1.9	11(23.4)

(The mean percentage of the families in the group receiving Govt. assistance.)

**TABLE -8****DEBT POSITION OF THE SURVEYED HOUSEHOLDS**

Age of loan debted families.	Number of loans					Annual interest Rate Charges Wise (On Non-institutional loan)		Number of families		Cause Wise Cases of Assets transfer		
	Sourcewise		Purposewise			Up to 50%	50% Above	Providing securities	Transferring assets	Production	Consumption	Others
	Institutional	Non-Institutional	Production	Consumption	Others							
6	5	24	6	19	7	5	19	6	16	Nil	11	6
9	0	12	5	3	7	7	5	2	5	Nil	Nil	5
1	5	36	11	22	14	12	24	8	21	Nil	11	11

(The number of families is not equal to the number of loans; since funds from one loan can be used for more than one purpose and again as funds from different types of loans do not match with the total number of purposewise loans. Again the total number of causewise assets transfer cases do not match with the total number of loans for the same reason.)



## SECTION - III

### **ANALYSIS OF THE PROBLEM OF INDEBTEDNESS AMONG TRIBALS OF SURENDRANAGAR GAON-SABHA**

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#### **□ Socio-Economic position of the surveyed households :**

Data relating to the socio-economic position of the surveyed households contained in Table-9 display more or less the same picture as obtained from other Gaon-Sabhas. The only difference here is that the gap between the annual per capita incomes of the two categories of households is maximum here and that on an average basis, all the surveyed households are seen to stay above the poverty line limit of annual per capita income Rs. 700/-, although it is also seen from the table that 56.8% of the surveyed households in lower income group are lying below the poverty line. This is due to statistical reasons. High figures of annual per capita income of the upper income group have over-compensated the low figures for lower income group.

So far as Government assistance is concerned it is shown in the table that unlike in Padmanagar Gaon-Sabha, households in lower income group are proportionately the major beneficiaries.

#### **□ Debt position of the surveyed households :**

Table-10 displays relevant data. It is shown that 48% of the households of lower income group are indebted while the corresponding percentage for upper income group is 57.8.

The average burden of loan on the poor debtors is however larger than that of the relatively solvent debtors. The phenomenon of higher percentage of indebted households in upper income group in this Gaon-Sabha may be explained in terms of favour from credit

institutions. 58.8% of the institutional loans have gone to the upper income group.

It is shown in the table that a high percentage of total number of loans (93.3%) has been incurred to meet production expenditure. The outcome of such expenditure is evidently favourable for the upper income group but not for the lower income group as all households in the latter categories lie far below the poverty line.

The table also shows that while there is a gap between per capita income and per capita needs of the poor households to the tune of Rs. 363/-; the relatively rich households enjoy a surplus of Rs. 66/-.

Data on securities and rate of interest charge are interesting. Out of 23 indebted households only 6 that is 26% have to provide securities; out of 10 non-institutional loan in 6 cases annual interest rates are up to 50%.

#### □ Consequences :

It has been reported during the field survey in this Gaon-Sabha that only in rare cases the residents have legal claim on the land they possess. However, in most cases they are reported to have received notices of illegal occupation from the Govt. of Tripura. The absence of occupancy right may be one reason of why the incidence of assets transfer, (mainly land) is low in this Gaon-Sabha. Out of 44 surveyed households only 8 that is 18.1% reported assets transfer by them. Among the 8 transferers 6 belong to the upper income categories. The reason of such transfer by households of higher income group may be their profuse expenditure on consumption as is shown in the table-11. The low incidence of assets transfer by the poor may be supposed to be the reflection of extreme poverty. If one has nothing productive under legal right, legal transfers are not possible. In view of this, it may be expected that the attempt to subsist, for the time being, at the cost of land on the part of the poor may not turn out successful.

## SECTION - IV

### **OVERALL ANALYSIS OF THE PROBLEM OF INDEBTEDNESS AMONG TRIBALS OF SADAR SUB-DIVISION.**

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□ **Socio-Economic position of the surveyed households :**

It is natural that when we combine the data obtained from each Gaon-Sabha we will get a more or less identical picture as is obtained in each individual cases. The discrepancy revealed here are to be explained in terms of differences in weights attached to different Gaon-Sabhas. On the basis of table-11 it may be generalised that the majority of the tribal households in this Sub-Division are poor relatively as well as absolutely. 66.1% of the surveyed households in the income range of up to Rs. 700/- have an annual per capita income of Rs. 463/-. The gap between per capita income of both these categories of households have been estimated to be Rs. 504/-. It is because of this inequality in income distribution that for all the surveyed households the average per capita income has turned out to be Rs. 638/-.

It follows from table-11 that households in lower income group, on an average have larger number of mouths to be fed, larger number of minors to bring up, smaller amount of land to cultivate and fewer hands to earn. The interesting feature is their larger number of literate persons defined as one who can sign his/her own name only. It may be hypothesized that due to economic pressures, persons in this category cannot continue their education. On the contrary, persons of upper income group may be expected to continue and complete their education successfully.

It is also evident from table-11 that Govt. assistance, on the whole have gone to the deserved pockets. There are indeed areas in which the same picture may not be seen.

□ **Debt position of the surveyed households :**

From Table-12 it follows that while 66% of the total households are indebted, 63% of the indebted households belong to the lower income group and their average burden of loan has been estimated to be Rs. 595/-. The burden of loan per indebted household in the upper income group is higher. The distinctive feature of this group with respect to loan is that the households in this group utilised their funds from loan proportionately more for unproductive purposes as compared to the households in lower income group. The higher burden of loan on the households of upper income group also reflects their extravagance. While 25.7% of loans are incurred for meeting expenditures other than production consumption by the upper income group, the corresponding percentage for lower income group is 17.8.

It is clear from Table-12 that institutional loans have gone proportionately more to the lower income group than to the upper income group. However, non-institutional sources are seen to form the major source of loans in rural areas. Out of total number of 85 loans, 56 that is, 65.8% originate from non-institutional sources.

So far as securities and interest charges are concerned it is seen in the table that households providing securities against loans are proportionately smaller than those not providing any security.

It is to note, however that 72% of households providing securities belong to the lower income group. It may be argued that households in the upper income category have the credibility to borrow without providing any security.

**TABLE - 9**  
**SOCIO-ECONOMIC POSITION OF THE SURVEYED HOUSEHOLDS**

Annual Per Capita Income (in Rs.)	Number of families	Average family Size	Annual Per Capita Income per family	Average Number of earners	Average Number of literate persons	Average Number of minors
Upto 700/-	25 (56.8)	6.6	464	1.6	0.9	3.0
Above 700/-	19 (43.2)	6.1	1102	2.7	0.9	1.1
<b>TOTAL:</b>	44	6.3	739	2.0	0.9	2.1

(Figures in brackets mean percentage. Figures in brackets in last column mean percentage of the families in the group receiving Govt. assistance.)

**TABLE - 10**  
**DEBT POSITION OF THE SURVEYED HOUSEHOLDS**

Annual Per Capita Income (in Rs.)	Number of families	Number of indebted families	Annual per Capita minimum needs (in Rs.)	Average amount of loan per indebted Households.	Number of loans							Providing securities
					Sourcewise		Purposewise			Annual interest Rate Charge Wise (On Non-institutional loan)		
					Institutional	Non-Institutional	Production	Consumption	Others	Up to 50%	50% Above	
Upto 700/-	25	12	827	294	7	6	7	6	Nil	4	Nil	6
Above 700/-	19	11	1036	202	10	4	8	8	Nil	2	Nil	1
<b>TOTAL:</b>	44	23 (52.2)	917	250	17	10	15	14	Nil	6	Nil	7

(As one household can take more than one loan number of indebted families is not equal to the number of loans; since funds from one loan can be sources may be used for one purpose, the sum total of the number of loans do not match with the total number of purposewise loans. Again the total number of households which have transferred assets for the same reason.)

**TABLE -9**  
**SOCIO-ECONOMIC POSITION OF THE SURVEYED HOUSEHOLDS**

Annual Per Capita Income per family	Average Number of earners	Average Number of literate persons	Average Number of minors	Average Amount of land (in kani)		Families Receiving Govt. securities
				Tilla	Lunga	
464	1.6	0.9	3.0	4.1	1.5	5 (20.0)
1102	2.7	0.9	1.1	3.2	2.2	1 (5.2)
739	2.0	0.9	2.1	3.7	1.8	6(13.6)

(column mean percentage of the families in the group receiving Govt. assistance.)

**TABLE -10**  
**DEBT POSITION OF THE SURVEYED HOUSEHOLDS**

Average amount of loan indebted Households.	Number of loans						Number of families		Causewise Cases of Assets transfer			
	Sourcewise		Purposewise			Annual interest Rate ChargeWise (On Non-institutional loan)	Providing securities	Transferring assets	Production	Consumption	Others	
	Institutional	Non-Institutional	Production	Consumption	Others							
						Up to 50%	50% Above					
294	7	6	7	6	Nil	4	Nil	6	2	Nil	2	Nil
202	10	4	8	8	Nil	2	Nil	1	6	1	5	Nil
250	17	10	15	14	Nil	6	Nil	7	8	1	7	Nil

(Average amount of loan indebted families is not equal to the number of loans; since funds from one loan can be used for more than one purpose and again as funds from different number of loans do not match with the total number of purposewise loans. Again the total number of causewise assets transfer cases do not match with the same reason.)



**TABLE -11**  
**SOCIO-ECONOMIC POSITION OF THE SURVEYED HOUSEHOLDS**

Annual Per Capita Income (in Rs.)	Number of families	Average family Size	Annual Per Capita Income per family	Average Number of earners	Average Number of literate persons	Average Number of minors
Up to 700/-	71 (65.1)	7.0	463	2.4	1.9	2.4
Above 700/-	38 (34.9)	6.2	967	3.1	1.4	1.2
<b>TOTAL:</b>	109	6.7	638	2.6	1.7	2.0

(Figures in brackets mean percentage. Figures in brackets in last column mean percentage of the families in the group receiving Govt. assistance.)

**TABLE -12**  
**DEBT POSITION OF THE SURVEYED HOUSEHOLDS**

Annual Per Capita Income (in Rs.)	Number of families	Number of indebted families	Annual per Capita minimum needs (in Rs.)	Average amount of loan per indebted House-holds.	Number of loans							Providing securities
					Sourcewise		Purposewise			Annual interest Rate Charges Wise (On Non-institutional loan)		
					Institutional	Non-Institutional	Production	Consumption	Others	Up to 50%	50% Above	
Upto 700/-	71	46	677	595	18	36	18	28	10	11	19	15
Above 700/-	38	26	931	696	11	20	14	12	9	10	5	6
<b>TOTAL:</b>	109	72	766	631	29	56	32	40	19	21	24	21

(As one household can take more than one loan number of indebted families is not equal to the number of loans; since funds from one loan can be used sources may be used for one purpose, the sum total of the number of loans do not match with the total number of purposewise loans. Again the total number of households which have transferred assets for the same reason.)



TABLE -11

**SOCIO-ECONOMIC POSITION OF THE SURVEYED HOUSEHOLDS**

Annual Per Capita Income per family	Average Number of earners	Average Number of literate persons	Average Number of minors	Average Amount of land (in kani)		Families Receiving Govt. securities
				Tilla	Lunga	
463	2.4	1.9	2.4	2.8	1.4	17
967	3.1	1.4	1.2	3.9	2.9	7
638	2.6	1.7	2.0	3.1	1.8	24

(The mean percentage of the families in the group receiving Govt. assistance.)

TABLE -12

**DEBT POSITION OF THE SURVEYED HOUSEHOLDS**

Age of loan holder	Number of loans						Number of families		Causewise Cases of Assets transfer			
	Sourcewise		Purposewise			Annual interest Rate Charges Wise (On Non-institutional loan)		Providing securities	Transferring assets	Production	Consumption	Others
	Institutional	Non-Institutional	Production	Consumption	Others							
						Up to 50%	50% Above					
	18	36	18	28	10	11	19	15	25	1	16	10
	11	20	14	12	9	10	5	6	14	1	6	8
	29	56	32	40	19	21	24	21	39	2	22	18

(The number of families is not equal to the number of loans; since funds from one loan can be used for more than one purpose and again as funds from different types of loans do not match with the total number of purposewise loans. Again the total number of causewise assets transfer cases do not match with the total number of loans for the same reason.)

Direct interest charges also appear to be very high as on 46.4% of non-institutional loans. Annual interest rates are above 50%. Moreover, in view of repayment conditions like mortgages of land with usufructuary rights and of labour power, it may be stated that debtors in general, and poor debtors in particular are highly exploited by the money-lenders who may be tribals or non-tribals.

In fine, the basic reasons of high incidence of indebtedness among the tribals cannot but be the wide gap between the income they earn and what minimum they need to survive.

□ **Consequences :**

The direct consequence of such a high burden of indebtedness cannot but be alienation from assets. It is shown in Table-12 that 54.1% of the surveyed households have transferred assets. Among the assets transferred most vital one is land. Out of 39 households transferring assets, 25, that is 64.1% belong to the lower income group. This again stresses the fact that it is the poor who are to transfer assets so as to fulfil the basic necessities of life. This becomes obvious when one looks into the data in causewise transfer of assets, as contained in Table-12.

It should be noted that transfer of assets by the poor and that by the relatively rich cannot belong to the same category. While the poor transfer assets to meet basic needs, the rich transfer assets out of extravagance. While there are 10 cases out of 27 (that is 37%) when the poor households have transferred assets for reasons other than production and consumption. The corresponding percentage for households in the other income group is 53.3.

## CHAPTER - 6

### SUMMARY AND CONCLUSION

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The problem of indebtedness among the tribals of Sadar Sub-Division is endemic and it is really serious for the lower income households. The fundamental reason behind the high incidents of indebtedness among them is to be found in the wide gap between what they earn and what they need to survive. Their inability to earn what they need may be explained in terms of their small size of holdings, lack of irrigation facilities, lack of institutional credit facilities of appropriate quantity and at proper time, on the one hand, and the paucity of non-farm job opportunities in the localities, on the other. Their unwillingness to adopt new means and ways of living may be one reason. Whatever may be the underlying reasons, when a household cannot satisfy its minimum needs, it has only two ways left to it. First, it can go with little or partial food. Secondly, it can go to the indigenous money-lenders for money. The former is a physical, impossibility. The latter brings further hardship on the poor. If the debtor has land, he has to mortgage it with the money lenders with or without usufructuary rights. If the debtor has nothing he has to mortgage his labour power with the creditor for a specified period chosen by the latter. In both these cases the debtors loose. The ultimate outcome cannot but be alienation of the poor debtor from his little assets and his reduction to the status of a labourer.

The problem of indebtedness is a deep rooted one. Its solution lies not in crash programmes like allotting of lands, giving bullocks, milch cows, poultry birds or any other form of subsidies. Even where the households have received Govt. assistance in some farm or other, their condition have not improved. It is a known fact that tribals in general cannot properly use the assistance they receive. However, they should not be held totally responsible for this. It is poverty which restrains them from acting in a rational manner. Responsibility also lies partly on the specific crash programmes launched for them from time to time without considering all related factors. The remedy lies in continuous and comprehensive measures. In particular, so long the tribals are not acculturised with modern ways and means of living, only such policies would be effective that do not disturb their ways of living. They have to be economically rehabilitated within their own geo-physical and psychic framework. Unless they are placed in a position to earn at least what they need to survive the problem of high incidence of debt on the poor cannot be solved.

Suggestions from the households themselves may help in throwing some light on what specific measures are needed to improve their conditions. It is shown in table 13 that out of 109 households 51 households (that is 46.7%) suggested to be provided with land while 41 households (that is 37.6%) have opted to maintain livestock including poultry birds. Very few families have opined for orchards and rubber plantation. This indicates the unwillingness on the part of tribals in general to adopt new ventures.

TABLE-13

Specific programmes needed	Reported by No. of families.
Giving land	51
Restoring alienated land	14
Land reclamation	3
Irrigation	6
Institutional Credit	19
Orchard	4
Rubber Plantation	4
Livestock	41
No suggestion	3

Crash programmes are welcome only when it is borne in mind that such measures can at best provide temporary relief. Long term solution to the problem of poverty and indebtedness lies in such policies and programmes as will lead to diversification of farm and non-farm activities in the rural areas. And this should be in line with the suggestion from the households themselves. Herein lies the importance of social overheads like power, irrigation, roads and communication. Out of these, irrigation assumes a special significance. If suitable irrigation schemes are undertaken. It will lead to diversification of farm enterprises along new lines as well as extension of cultivated area.

The possibility of utilizing the surplus manpower in the rural areas should be explored. Especially such measures should be emphasized which will urge the use of collective labour not only in creation of collective assets like collective orchard, collective rubber garden,

collective sericulture farm etc. These will definitely help the poor in the long run. In fact, within the existing socio-economic structure, it is only through co-operatives in various fronts that the poor can survive. All concerned should extend their helping hands in this regard.

It should be remembered that none of the schemes suggested by the households will be effective in the long run unless complementary extension facilities, institutional credit facilities and all other necessary infrastructural facilities are provided simultaneously. At present, extension facilities are very limited because at present one field level extension worker has to cover a large area. Institutional credit facilities also play an insignificant role at present in providing rural credit. Credit institutions have to come forward to the impoverished at the appropriate time with more broad heart and easier processes because any long-term scheme can be financed not by doles but by bank credit. The credit institutions in their turn should of course be assured of recovery of debt. This is possible when loans are sanctioned on utilization basis which in turn requires constant supervision. Here the credit institutions, particularly the banks can co-opt. with Govt. Administration.

Success of any scheme depends primarily on involvement of the households concerned both in the formation and in implementation of plans and programmes. Here it may be mentioned that the formation of Tribal Area Autonomous District Council is a right step. After taking help from experts from different fields and consulting with the Gaon-Panchayats it may help in undertaking suitable long-term schemes. It may also help in selecting the beneficiaries. Obviously enough, households in the lower income group should be the

first target for these to constitute the weaker section in rural areas.

Needless to mention, measures enlarging facilities for education, primary health care, drinking water, transport and communication are also imperative as these amenities are provided at a low level.

Above all, the Govt. must have the administrative determination and commitment to ameliorate the condition of the poor. Otherwise their condition will be further aggravated, because of the existing socio-economic and political forces, the divisive forces may take advantage of the situation again as they have taken in June, 1980.



**APPENDIX—A****BLOCK LEVEL QUESTIONNAIRES—****SCHEDULE—I**

1. Name of the Block :—
2. Total number of Gaon-Sabhas :—
3. Total geographical area under the Block :— (in sq. km.)
4. Distance of the Block Headquarter from Agartala (in km.) :—
5. Total number of households in the Block :—
  - (a) Number of Tribal Households :
  - (b) Number of Non-tribal Households :
6. Total Number of :—
  - (a) Balwari School :
  - (b) Junior Basic School :
  - (c) Senior Basic School :
  - (d) Adult Education Centre :
  - (e) High/Higher Secondary School :
  - (f) College :
  - (g) Technical/Training Institution :
7. Total Number of :—
  - (a) Primary Health Centre :
  - (b) Rural Dispensary :
  - (c) Hospital :

8. Extent of jeepable road in the Block :—  
9. Extent of cultivated area in the Block :—

Irrigated Unirrigated Total

- (a) Tilla :  
(b) Lunga :  
(c) Plain :
10. Total Number of :—  
(a) Ponds :  
(b) Tanks :  
(c) Canals :  
(d) Seasonal Bandhs :  
(e) Tube-wells :  
(f) Ring-wells :  
(g) Deep Tube-wells :
11. Total Number of manufacturing/industrial undertakings :
12. Total Number of :  
(a) Gramin Bank :  
(b) Co-operative Bank :  
(c) LAMPS :  
(d) PACS :  
(e) Any other institutional credit sources (specify)

**APPENDIX—B****GAON-SABHA LEVEL QUESTIONNAIRE****SCHEDULE—II**

1. Name of the Gaon-Sabha :—
2. Distance of the Gaon-Sabha from : (in km.)
  - (a) Block Headquarter :
  - (b) Agartala :
3. Total Number of Households in the Gaon-Sabha :
  - (a) Tribal Households :
  - (b) Non-tribal Households :
4. Number of :
  - (a) Junior Basic School :
  - (b) Senior Basic School :
  - (c) Balwari School :
  - (d) Adult Education Centre :
  - (e) High/Higher Secondary School :
  - (f) College :
  - (g) Technical/Training Institution :
5. Number of :—
  - (a) Primary Health Centre :
  - (b) Rural Dispensary :
  - (c) Hospital :
6. Is the Gaon-Sabha accessible by Jeep?  
If yes, extent of jeepable road within the Gaon-Saba :

7. Source of drinking water (Specify) :
8. Number of Manufacturing/Industrial undertakings :
9. Number of :—
  - (a) Gramin Bank :
  - (b) Co-operative Bank :
  - (c) LAMPS :
  - (d) PACS :
  - (e) Any other credit Institution :
10. Extent of cultivated area in the Gaon-Sabha :

	<u>Irrigated</u>	<u>Unirrigated</u>	<u>Total</u>
(a) Tilla :			
(b) Lunga :			
(c) Plain :			
11. Number of :—
  - (a) Ponds :
  - (b) Tanks :
  - (c) Canals :
  - (d) Seasonal Bandhs :
  - (e) Tube-wells :
  - (f) Ring-wells :

## Household Level : Schedule - III

1. a) Block :—  
c) Village :—  
e) Mouza :—  
(b) Sub-Division :—  
d) Panchayat :—
2. Name of the head of the household :—
3. a) SC/ST/General :—  
b) Religion :—
4. a) Number of members in the family :—  
b) Number of literate persons in the family :—  
Male      Female      Total
5. Number of (0-12 years old) children in the family :—
6. a) Number of earning members of the family :—

**DETAILS**

Age	Primary occupation	No. of months of work during a year	Secondary occupation	No. of months of work during a year	Total monthly Income in Rupees	Remarks	
1.							
2.							
3.							
4.							
5.							
<b>TOTAL</b>							
7.	Assets owned :						
	a) Land (in kani)						
		Owned and cultivated		Leased in for cultivation		Leased out	Remarks
	<u>Tilla</u>	<u>Lunga</u>	<u>Plain</u>	<u>Tilla</u>	<u>Lunga</u>	<u>plain</u>	<u>Tilla</u> <u>Lunga</u> <u>Plain</u>
	Irrigated						
	Unirrigated						
<b>TOTAL</b>							

b) Homestead Plot. (in kani)

c) Main crops produced  
during 1980-'81 (specify)

Gross area sown  
during 1980-'81

Produce (in kg)  
during 1980-'81

- 1.
- 2.
- 3.
- 4.

d) Orchard Plot (in kani)  
Fruits produced  
during 1980-'81

Total Return (in Rs.)  
during 1980-'81

- 1.
- 2.
- 3.
- 4.



## e) Live-stocks maintained during 1980-'81

	Item	Number	Return (in Rs.) during 1980-'81
1.	Cows		
2.	Poultry		
3.	Piggery		
4.	Others		

## f) Any other tangible asset.

	Item	Number	Value in Rupees
1.			
2.			
3.			
4.			

8. Expenditure (in Rs.) during 1980-'81

a) Production Expenditure Item of expenditure (specify)	Amount	Remarks
Total		

b) Consumption Expenditure item	Amount	Remarks
Food		
Cloth		
Medicine		
Ceremony		
Drinks		
Others		
Total		

## 9. Loan Position.

<u>Outstanding debt as on 13.4.81</u> (i)	<u>Date of taking loan</u> (ii)	<u>Source of Loan L/G/C/M/R/Go</u> (iii)	<u>Amount of Principal</u>		<u>Purpose P/B/Cu/O</u> (vi)	<u>Total Interest charges paid</u>		<u>Annual rate of interest</u> (ix)
			<u>Cash</u> (iv)	<u>Kind</u> (v)		<u>Cash</u> (vii)	<u>Kind</u> (viii)	

L for LAMPS, G for Gramin Bank, C for Co-operative/(PACS), Go stands for Govt., M for Private money lenders cum retail traders and R for relatives.  
P stands for Production, Cu for consumption, O for others, B stands for business.

10. If Source of loan is M (Put ✓ mark)  
To what community does the creditor belong to? SC/ST/General.
11. Have you had to part permanently with any productive assets. (Yes/No)
- (a) If yes, for what reason (Put ✓ mark)
- to pay interest charges on loans
  - to repay debt
  - to meet consumption needs
  - any other reasons (specify)
- (b) If yes, to whom was it transferred (Put ✓ mark)
- Tribal money-lender/s
  - Non-tribal money-lender/s
- (c) If yes, in which year/s (specify).

40A

<u>Loan R/Go</u>	<u>Amount of Principal</u>		<u>Purpose P/B/Cu/O (vi)</u>	<u>Total Interest charges paid</u>		<u>Annual rate of interest (ix)</u>	<u>Collateral Provided (x)</u>	<u>Terms of repayment (xi)</u>	<u>Remarks (xii)</u>
	<u>Cash (iv)</u>	<u>Kind (v)</u>		<u>Cash (vii)</u>	<u>Kind (viii)</u>				

PACS), Go stands for Govt., M for Private money lenders cum retail traders and R for relatives.  
rs, B stands for business.

(Put ✓ mark)  
SC/ST/General.

(Yes/No)

(Put ✓ mark)

12. a) Have you had ever received any debt relief assistance ?

Yes/No

b) If yes,

Year in which assistance received	Institutions from which received	Amount	Assistance covered Principal/Interest/ both	Other details

13. How can your debt position be improved (put ✓ mark) by

- i) giving subsidy
- ii) giving credit on easy terms
- iii) exempting from debt
- iv) giving land
- v) Restoring alienated property
- vi) Any other measure (specify)

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