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DISTRIBUTION OF BORROWERS OF THE TRIBALS: A CASE STUDY OF VISAKHAPATNAM DISTRICT IN ANDHRA PRADESH

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Abstract

The Scheduled tribes, since ages, have been victims of socio-economic exploitation and have been relegated to low income generating occupations, inferior trades, unhealthy environment and unclean unskilled occupations. Although clear untouchable practices may be declining in many parts of the country, caste rigidities continue to confine many Schedule Tribe workers in demeaning occupations, which put them at a disadvantage when compared to other communities. The forces of urbanization, social and protective legislations, positive discrimination and other measures taken by the Government, have led to gradual improvement in occupational mobility and living standards over the years, but the living conditions of the majority of Scheduled Tribes continue to show socio-economic backwardness. The introduction of money economy has left them to the tender mercies of money-lenders leading to their chronic indebtedness. However, these broad generalisations may not be applicable to all the tribes of a vast country like India. Therefore, a study of the impact of institutional finance on the economic development of tribals at a micro level, confined to a district, seem to be most appropriate. The micro study can mark out areas of success as well as failure and also point out the deficiencies in the formulation of policy and in the implementation of the programme. The present study attempts to examine the distribution of borrowers of the tribals of the Visakhapatnam district in Andhra Pradesh.

Key words: Adivasi, indebtedness, credit, borrowings, shifting cultivation.

Introduction:

Since independence a number of tribal development programmes have been introduced in our country in order to ameliorate the conditions of the vast majority of the scheduled tribes living out their lives in rural and hilly backwaters of the country. But in spite of all these exercises

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by the government and others concerned with development, a major chunk of the rural people including the tribals still remain untouched and unaffected by the call of developmental programmes. This is largely due to the lack of awareness, existence of superstition or hesitation of the beneficiaries. In this context it is commented:

The scheduled areas have been constituted with a view to assisting the tribals in the actualization of their existing rights and developing these areas for promoting social and economic progress.

The noble task of tribal development came with the dawn of India's freedom. On 1 April 1951, Community Development Programme was launched with the announcement of the First Five Year Plan. Subsequently in all the plan documents the tribal development was accorded top priority. But a major thrust to the tribal development was given in the Fifth Five Year Plan with the introduction of tribal sub-plan strategy. This strategy aimed at massive development of the tribal areas and tribal residents. In each state areas with tribal concentration were identified. These were called Integrated Tribal Development Project (ITDP). These ITDPs became the focal point of tribal development. During the Sixth Five Year Plan Modified Area Development Agency (MADA) were announced on the basis of the level of tribal population. For the all-round development of the primitive tribals, Micro-projects also started operating during the Sixth Plan Period. Thus by the end of the Sixth Five Year Plan, the coverage of Scheduled tribes population rose to about 75 per cent of the total tribal population of the country.

In the eighties the concept of family-oriented and beneficiary-oriented schemes gained prominence in tribal development programmes.

The development of scheduled tribes has been given due recognition in the economic programme of the Government. The Integrated Rural Development Programme (IRDP) makes special provision for scheduled tribes. Similarly the National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP) prescribe a minimum 10 per cent share for Scheduled Castes and Scheduled Tribes beneficiaries. Educational development has been given top priority in the tribal development programmes. The provision of adequate medical facilities in the tribal areas continues to be given high priority. Tribal Research Institutes have come up in various states, to carry on research and evaluation in various fields related to the welfare and developmental needs of the tribals.

Implementation of all the aforesaid tribal development programmes necessitated heavy investment of capital. The growing importance of capital for tribal development implies increased need for credit because the majority of the tribals have little owned funds to invest. Originally the resources for tribal development were provided by the central government. But when the allocation of funds by the central government for tribal development was found to be inadequate the state governments were called upon to make investment in tribal development. The state governments were also unable to meet all the required investment for tribal development on account of the limited budgetary resources. The non-institutional money lenders were motivated by personal profit and hence used to charge exorbitant interest. In this context the 'All India Rural Credit Survey Committee' commented that money lenders not only have an opportunity of amassing wealth, mainly through the snowballing of compound interest charges, but also get innumerable pecuniary benefits by acquiring a thorough grip over the peasants life[1].

In view of these evil effects of non-institutional credit, financial institutions, particularly banks have been called upon to play a crucial role in the implementation of tribal development programmes through the strategic input of credit. Thus, credit from banks has been identified as an important instrument for contributing to the attainment of tribal development. It is in the light of this background, a study of the impact of institutional finance on the economic development of tribals is considered necessary.

The study of tribal development was reviewed from different angles at different times. The basic approach of tribal development is improvement of infrastructural facilities in tribal areas and eradication of poverty. These programmes are formulated in the light of the position of tribals at various stages of socio-economic development as well as their felt minimum needs.

Significance of the Study:

Andhra Pradesh is a backward state of an under-developed country like India. Paradoxically the state possesses all the characteristics of backwardness amidst abundant natural resources. Even after four decades of planning, the state continues to reel under the heavy weight of abysmal poverty. The heavy concentration of rural and tribal population and the poor capital base of the tribals and rural poor of the state are considered the main obstacles to its rapid economic growth. As per 2011 census, the tribal population of the state was 27.39 lakhs which constitute 6.6 per cent of the total population. Of the total land area, 14132.56 Sq km has been declared 'Scheduled area'. The scheduled areas of the state are inhabited by 34 tribal communities of various ethnic groups. The tribals live in deep woods and high hills away from the glitter and glamour of modern society. The forest provides them with food, clothing and shelter. Their economy is simple and characterised by food gathering, hunting and shifting cultivation. Their standard of living is very low in comparison to their non-tribal counterparts. This is evident from the per capita annual income estimates of the state which stood at Rs.158.40 for tribals at 2012-13 prices as against the then state average of Rs.433.77.

As the tribals constitute a sizeable portion of the total population and occupy a significant proportion of land area of the state, the economic development of the state is very much linked with their development. Therefore, the development of tribal region and the entry of tribals into the national mainstream have become the most challenging objectives of the State Government in recent times.

Economic development of tribals is concerned with the achievement of a better standard of living better education, better health and expanded opportunities in employment for the tribal people. In order to achieve this goal, various tribal development programmes and projects have been implemented by the Central and State Governments from time to time. Most of the development programmes and projects are credit linked as the tribals have little owned funds to invest. This calls for initiative and energetic involvement on the part of the financial institutions particularly banks in providing opportunities for adequate investment through the mechanism of finance and credit.

Traditionally, banks in India were both in theory and in practice, passive agents in the development process. Like all private economic institutions under capitalism the banks were also motivated by profit. Consequently, credit policy of these banks followed maximum profit, minimum risk and security of advances. In view of this lopsided banking development attempts have been made by the Government of India to regulate the activities and operations of banks by adopting various organisational, institutional and regulatory measures. The introduction of social control over banks, the subsequent nationalisation of major scheduled commercial banks and launching of Regional Rural Banks had the main objective of ensuring that banks do play a dynamic role in the development process of the backward areas and for the uplift of the poorer and underprivileged sections of the society by channelizing its flow of credit in accordance with the socio-economic objectives of the nation. Thus, the role- of banks has been changing in response to the socio-economic needs. They have been called upon to contribute to the development process by slowly switching over from traditional concept of commercial banking to development banking.

In response to the call, financial institutions particularly commercial and co-operative banks have been playing pivotal role in financing the tribal development programmes through the mechanism of credit with a view to providing expanded opportunities in employment and bringing about a rapid rise in the living standard of tribals. At present the banks involve themselves in a co-operative manner with the District Rural Development Agencies (DRDAs) in identifying the tribal beneficiaries. Banks also formulate viable projects which will contribute to their success and ensure profitable investment of funds.

Despite all such developmental efforts and massive credit from banks, there is a general feeling that results have fallen far short of expectations as only a nominal benefit has reached the tribals. How far the banks have succeeded in their efforts in promoting tribal development has become a vital concern to the researchers in recent times.

The results of various studies on tribal economy reveal that the development programmes have done immense harm to the tribals instead of raising them above the poverty line. In the name of modernisation and development tribals have lost their right over land and forest which they had been enjoying from time immemorial. The introduction of money economy has left them to the tender mercies of money-lenders leading to their chronic indebtedness. However, these broad generalisations may not be applicable to all the tribes of a vast country like India. Therefore, a study of the impact of institutional finance on the economic development of tribals at a micro level, confined to a district, seem to be most appropriate. The micro study can mark out areas of success as well as failure and also point out the deficiencies in the formulation of policy and in the implementation of the programme. The present study attempts to find out whether the credit from financial institutions under various tribal development programmes has contributed to the economic development of tribals of the

Visakhapatnam district in Andhra Pradesh. During the course of the study attempts have also been made to probe into the problems of the. tribals and to make certain suggestions for further achievement of the contemplated goal.

Objective of the Study

1) To examine the distribution of borrowers of the tribals in the study area

Methodology:

The field study conducted for the purpose was based on multistage random sampling procedure with the individual household as the ultimate sampling unit.

In the first stage 5 out of 11 tribal mandalas of the district were chosen on the basis of tribal concentration and distance from the developed region of the district. Of the selected mandalas, three namely Araku, G. Madugula and Koyyuru are close to the district headquarters whereas the other two are: Ananthagiri and Chinthapalli are at the two extreme ends of the district. In the second stage 5 villages were selected from each mandal on the basis of simple random sampling procedure. In the next stage, 12 house-holds were selected from each of the villages. Thus, a total sample size of 300 households becomes the ultimate sampling unit from which data were collected through a predesigned schedule.

In the foregoing chapter a profile of the institutional arrangement for tribal credit is set forth. It is observed that a tribal satisfies his credit needs through various credit agencies. Within this parameter, the present chapter is devoted to analyse the' sources of credit and its utilisation by the tribals. An attempt has also been made here to throw light on the repayment aspects of institutional loans.

Importance of Credit in Tribal Development

The tribals living in rural areas primarily depend on cultivation for their livelihood. The tribal farmers cannot expect their capital needs to spring from their savings as the income from sources is "barely sufficient to provide the minimum necessity of life."[3] Hence a tribal is in frequent need of credit for meeting their production as well as consumption requirements. Thus, credit serves as a vital growth input against the prevailing economic constraints faced by the tribals.

Credit Needs to Tribals

In recent years the credit needs of the tribals have shot up exponentially. The most important factor responsible for this phenomenon is the growing attention of the government towards increasing the standard of living of the tribal people. Now-a-days, there has been a conspicuous change in the agricultural practices of tribal farmers. A shift in cropping pattern among the tribal farmers has also been observed since 2000. As a result, the cost of cultivation has been on upswing. Implementation of development programmes of the government

[3] F.A.O., Documentation prepared for the centre on Land problems in Asia and the Far East, Rome, 1955, p. 90.

initiated an attitude towards modernisation of agriculture. Such factors as these have contributed to an increase in the credit requirements of tribals.

TABLE 1. Debt owned by different Credit Agencies by Rural Households (Figures in percentage).

S. No	Sources	1981	1991	2001	2011
1	**Institutional**	7.2	17.3	29.2	61.2
	a. Government	3.7	6.6	6.7	4.0
	b. Co-operative society/ Banks	3.5	10.4	20.1	28.6
	c. Commercial Banks	-	0.3	2.2	28.0
	d. Insurance Companies	-	-	0.1	0.3
	e. Provident Fund	-	-	0.1	0.3
2	**Non-institutional**	92.8	82.7	70.8	38.8
	a. Land Lords	3.5	1.1	8.6	4.0
	b. Agricultural Money Lenders	25.2	47.0	23.1	8.6
	c. Professional Money Lenders	46.4	13.8	13.8	8.3
	d. Traders	5.1	7.5	8.7	3.4
	e. Friends/Relative's	11.5	5.8	13.8	9.0
	f. Others	1.1	7.5	2.8	5.5
	Total	100	100	100	100

Source: RBI, Occasional Papers, December, 2011.

Note: Data beyond 2011 on the matter is not available.

Classification of Borrowers

For the purpose of analysis the borrowers are mainly divided into two groups;

(a) Farmers and (b) Non-Farmers.

The farmers are again divided into three subgroups on the basis of their land holdings viz., (i) Marginal farmers, (ii) Small farmers, and (iii) Large farmers.

i. Marginal Farmers: cultivators having land holdings up to 2.5 acres (In case of class I irrigated land, as defined in the land ceiling legislation of the state, the ceiling will be 1.25 acres),

ii. Small Famers: Cultivators with land holdings above 2.5 acres but below 5 acres. (In -case of class I, irrigated land, the ceiling is 2.5 acres),

iii. Large Farmers: Cultivators with land holdings above 5 acres.

The non-farmers are divided into two sub-groups on the basis of their occupational status as: (i) Small Businessmen and Traders and (ii) Rural Artisans

(i) **Small Businessmen and Traders:** A persons engaged in business which requires a capital investment of about Rs. 5000 to Rs. 10,000 is called a small businessman whereas; a worker engaged in retail sale is called retail trader (or trader).

(ii) **Rural Artisans:** A skilled worker or a craftsman who is skilled at making things is called a rural artisan.

1. Distribution of borrowers according to the sources of finance

The distribution of borrowers according to the sources of finance in the study area both borrowers-wise and source-wise is presented in Tables .2 (a) and .2 (b). The data presented in the tables show that tribals depend on different sources to meet their credit needs. In the study area, the percentage of tribals availing commercial bank credit is 53.71 followed by cooperative Banks (29.43), traders and commission agents (8.00), money lenders (6.00) and friends and relatives (2.86). Thus, it is observed that institutional sources like commercial banks and cooperative banks become the chief sources of borrowing for the tribals. It is also observed that all kinds of tribal borrowers (agricultural and non-agricultural) depend primarily on institutional credit. It can be seen from Table.2 (a) that total institutional credit for all tribal farmers is 87.05 per cent whereas the same figure for non-farmers is 78.34.

Again, among the tribal farmers 53.89 per cent borrowed from commercial banks and 33.16 per cent of them borrowed from cooperative banks. Similarly, among non-farmers 53.50 per cent depend on commercial banks whereas 24.84 per cent of them depend on cooperative banks.

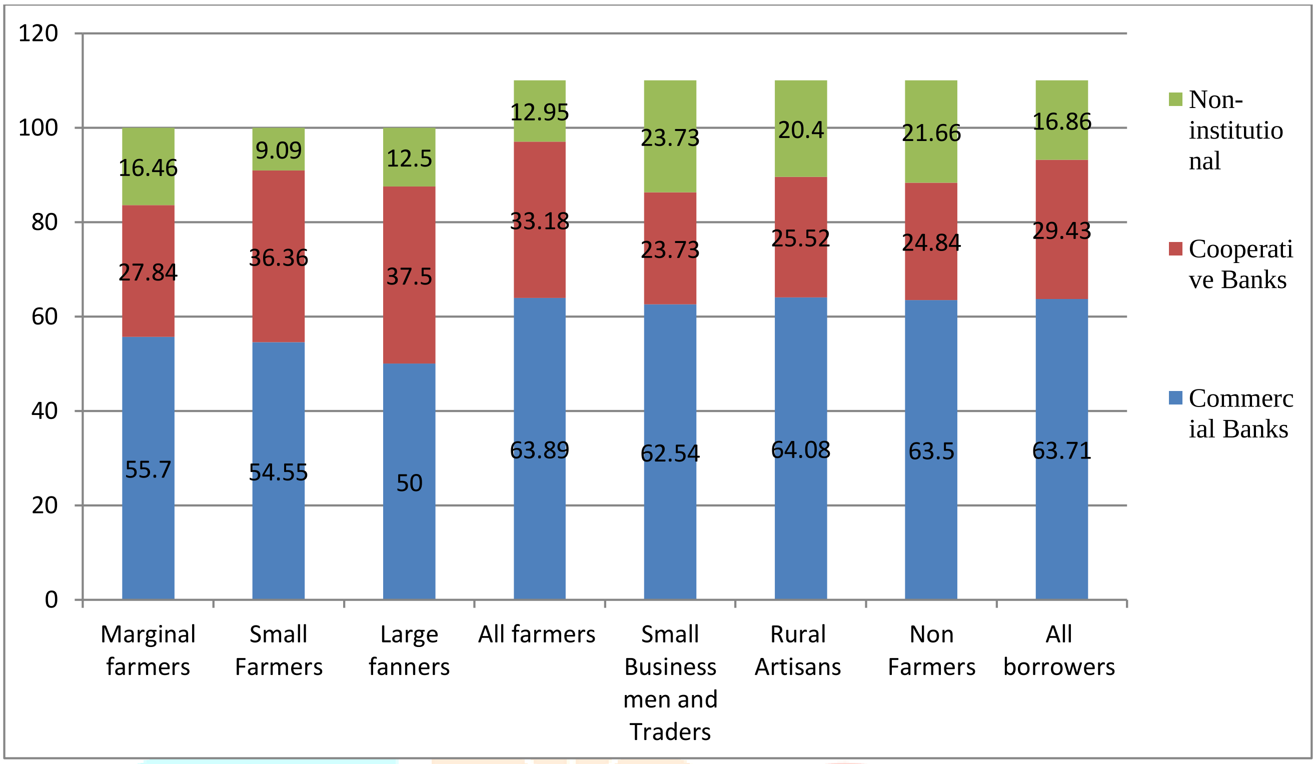
Among the farmers, small farmers accounted for a greater share of institutional credit (90.91 %), followed by large farmers (87.50 %) and marginal farmers (83.54 %). Among non-farmers rural artisans accounted for 79.60 percent of institutional credit followed by small businessmen and traders (76.27 %). Diagram .1 shows the distribution of borrowers according to sources of finance.

TABLE 2 (a) Distribution of Borrowers According to Sources of Finance (borrowers-wise)

Source	Marginal farmers	Small Farmers	Large fanners	All farmers (Total Agricultural)	Small Businessmen and Traders	Rural Artisans	Non Farmers (Total Non-Agricultural)	All borrowers Total
I. Commercial Banks	44 (55.70)	36 (54.55)	24 (50.00)	104 (53.89)	31 (62.54)	63 (64.08)	84 (53.50)	188 (63.71)
II. Cooperative Banks	22 (27.84)	24 (36.36)	18 (37.50)	64 (33.16)	14 (23.73)	25 (25.52)	39 (24.84)	103 (29.43)
A. Institutional	66 (83.54)	60 (90.91)	42 (87.50)	168 (87.05)	45 (76.27)	78 (79.60)	123 (78.34)	291 (83.14)
i. Money lenders	6 (7.59)	3 (4.54)	2 (4.17)	11 (6.70)	3 (6.08)	7 (7.04)	10 (6.37)	21 (6.00)
ii. Traders and Commission agents	4 (5.06)	2 (3.03)	4 (6.33)	10 (5.18)	9 (15.25)	9 (9.18)	18 (11.46)	28 (8.00)
iii. Friends/ Relatives	3 (3.79)	1 (1.52)	-	4 (2.07)	2 (3.39)	4 (4.08)	6 (3.83)	10 (2.86)
B. Non-institutional	13 (16.46)	6 (9.09)	6 (12.50)	25 (12.95)	14 (23.73)	20 (20.40)	34 (21.66)	59 (16.66)
Total (A+B)	79 (100)	66 (100)	48 (100)	193 (100)	59 (100)	98 (100)	157 (100)	350 (100)

Source: Sample survey (items elicited multiple response) (Figures in brackets indicate percentage to total).

Diagram .1 Distributions of Borrowers According to Sources of Finance



In table .2 (b), it is worthy of note that among total institutional borrowers, farmers constitute 57.73 per cent whereas non-farmers constitute 42.27 per cent. Similarly among non-institutional borrowers the percentage of farmers is 42.73 and non-farmers is 57.63. Out of the total commercial bank credit 55.32 per cent is advanced to farmers and 44.68 per cent to non-farmers. While the percentage of farmers borrowing from cooperative banks stands at 62.14 the percentage of non-farmers borrowing from the same banks is calculated at 37.86. From the total institutional borrowings the share of marginal farmers stands at 22.68 per cent, followed by small farmers (20.62 %) and large farmers (14.43 %). Thus, institutional sources are the fountainhead borrowings among the tribals. This proves that there is a radical change in the structure of indebtedness of the tribal people in recent years.

TABLE .2 (b) Distribution of Borrowers According to Sources of Finance (Source-Wise)

Source	Marginal farmers	Small Farmers	Large fanners	All farmers (Total Agricultural)	Small Businessmen and Traders	Rural Artisans	Non Farmers (Total Non-Agricultural)	All borrowers Total
I. Commercial Banks	44 (66.70)	36 (54.55)	24 (50.00)	104 (63.89)	31 (62.54)	63 (64.08)	84 (53.50)	188 (63.71)
II. Cooperative	22 (27.84)	24 (36.36)	18 (37.50)	64 (33.16)	14 (23.73)	25 (25.52)	39 (24.84)	103 (29.43)

Banks								
A. Institutional	66 (83.54)	60 (90.91)	42 (87.50)	168 (87.05)	45 (76.27)	78 (79.60)	123 (78.34)	291 (83.14)
i. Money lenders	6 (7.59)	3 (4.54)	2 (4.17)	11 (6.70)	3 (6.08)	7 (7.04)	10 (6.37)	21 (6.00)
ii. Traders and Commission agents	4 (5.06)	2 (3.03)	4 (6.33)	10 (5.18)	9 (15.25)	9 (9.18)	18 (11.46)	28 (8.00)
iii. Friends/ Relatives	3 (3.79)	1 (1.52)	-	4 (2.07)	2 (3.39)	4 (4.08)	6 (3.83)	10 (2.86)
B. Non-institutional	13 (16.46)	6 (9.09)	6 (12.50)	25 (12.95)	14 (23.73)	20 (20.40)	34 (21.66)	59 (16.66)
Total (A+B)	79 (100)	66 (100)	48 (100)	193 (100)	59 (100)	98 (100)	157 (100)	350 (100)

Source: Sample survey (Items elicited multiple response) (Figures in brackets indicate percentage to total)

2. Distribution of borrowers according to the amount of borrowed funds

The distribution of borrowers according to the amount of borrowed funds is presented in Table. 3. It is seen from the table that 42.86 per cent of the borrowers are within the range of Rs.2000 to Rs.5000 followed by 27.43 per cent within the range of Rs.5000 to Rs.10, 000 and 14.57 .per cent up to Rs.1, 000. The percentage of borrowers within the highest range i.e from Rs. 15000 to Rs.20, 000 stands at only 0.86 per cent. The same trend is also visible in the borrowing pattern of both farmers and non-farmers.

Thus, it is evident from the Table.3 that majority of the tribal borrowers avail themselves of loan within the range of Rs.2000/- to Rs. 5000/- in the study area.

TABLE .3 Distributions of Borrowers According to Amount of Borrowed Funds

Amount Borrowed	Marginal farmers	Small Farmers	Large fanners	All farmers (Total Agricultural)	Small Businessmen and Traders	Rural Artisans	Non Farmers (Total Non-Agricultural)	All borrowers Total
up to 1000	19 (24.05)	6 (9.09)	4 (8.33)	29 (15.03)	10 (16.95)	12 (12.24)	22 (14.01)	51 (14.57)
1000 - 2000	6	3	2	11	4	8	12	23

	(7.59)	(4.55)	(4.17)	(6.70)	(6.78)	(8.16)	(7.64)	(6.57)
2000-5000	42 (53.18)	18 (27.27)	12 (25.00)	72 (37.31)	27 (46.78)	51 (62.04)	78 (49.68)	150 (42.86)
5000-10000	12 (16.20)	30 (45.45)	16 (31.25)	57 (29.53)	15 (25.42)	24 (24.49)	39 (24.85)	96 (27.43)
10000-15000	-	9 (13.64)	15 (31.25)	24 (12.43)	3 (5.09)	-	3 (1.91)	27 (7.71)
15000-20000	-	-	-	-	-	3 (3.07)	3 (1.91)	3 (0.86)
More than 20000	-	-	-	-	-	-	-	-
Total	79 (100)	66 (100)	48 (100)	193 (100)	59 (100)	98 (100)	157 (100)	350 (100)

Source: Sample survey. (Items elicited multiple responses) (Figures in brackets indicate percentage to total)

3. Distribution of average amount borrowed from different sources

Details regarding average amount borrowed by all kinds of borrowers from different sources is presented in Table .4. It is observed from the table that the average amount borrowed from all sources is about Rs 4421 /-. It is also seen from the table that average amount borrowed from institutional sources is high (Rs.5205/-) compared with the non-institutional sources (Rs.551/-). The average amount borrowed by tribal farmers from all sources stands at Rs 4995/- whereas the average borrowed funds for non-farmers stand at Rs.3715/-. Among the farmers average amount of borrowed funds from institutional sources is Rs.5637/- whereas the same figure from non-institutional sources stand at Rs 685/-. Among non-farmers, the average amount of institutional borrowings is of the order of Rs 4614/- whereas the average from non-institutional agencies is calculated at Rs 463/-. It is thus evident that the average amount borrowed by the tribes from institutional sources is by far higher than the average amount borrowed from non-institutional sources.

TABLE .4 Average Amount borrowed From Different Sources borrowers-wise (Amount in Rs.)

Source	Marginal farmers	Small Farmers	Large fanners	All farmers (Total Agricultural)	Small Business men and Traders	Rural Artisans	Non Farmers (Total Non-Agricultural)	All borrowers Total
I. Commercial Banks	3775	7781	10,168	6835	4659	5055	4909	5864

II. Cooperative Banks	2419	4506	6312	4016	3746	4109	3979	4001
A. Institutional	3323	6471	8081	6637	4375	4752	4614	5205
i. Money lenders	422	610	716	527	462	270	328	432
ii. Traders and Commission agents	520	815	1422	940	620	580	600	721
iii. Friends/ Relatives	560	250	-	482	350	240	277	359
B. Non-institutional	484	618	1188	685	548	404	463	551
Total (A+B)	2856	5939	7219	4995	3467	3865	3715	4421

Source: Sample Survey.

Conclusion:

The analysis of the credit operations in the study area reveals that the borrowers taking loans from institutional sources are high. The share of institutional credit in the total credit is also at a higher level. Further, it was observed that maximum borrowers borrow within the range of Rs. 2000/- to Rs. 5000/-. It is also clear from the analysis that the average amount borrowed from institutional sources is more than that of non-institutional sources.

While discussing the utilisation of loan it is found that productive utilisation of total borrowed funds is more than consumption expenditure. The productive utilisation of credit is more in the case of non-farmers than those of farmers. Among the farmers, the productive utilisation of institutional credit is the highest in the case of large farmers. But it is revealed that while a larger portion of the institutional credit is used in financing productive assets, a higher percentage of credit from non-institutional agencies are utilised for non-productive purposes.

It is clear from the analysis that the majority of the borrowers get loan to finance their preferred schemes. At the same time it is also found that many of them have misutilised the loan amount. Regarding recovery aspect of the loan,

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