

**COSTS AND REVENUES ON TRIBAL LANDS IN ANDHRA PRADESH: A STUDY OF
VISAKHAPATNAM AND VIZIANAGARAM DISTRICTS**

Dr. V. Mallikarjuna Naik, Secretary, Institute for Tribal Development Studies (ITDS)
Visakhapatnam, Andhra Pradesh.

Abstract

The tribal areas constitute a very significant portion of backward areas of the country presenting a complex situation for both planners and administrators. The tribal communities predominately live in hilly and forest regions, which are comparatively inaccessible and isolated. This paper has analyzed the costs and revenues on tribal lands in the study area.

The cost of cultivation on seeds is very low among the sample households. More than 56 per cent of the sample households are spending less than Rs. 500 on seeds. Around 70 per cent of the sample households are spending less than Rs. 500 on fertilizers. More than 44 per cent of the sample households are having total income in the range of rupees Rs.5,000 to Rs.10,000. Non- agricultural activities in the study area are also a good substitute for the livelihood of the scheduled tribes. More than 95 per cent of the sample households do not get the credit from institutional sources and it leads to get the credit from private moneylenders. In this regard, the government should play active role in making the institutional sources disburse the loans to the scheduled tribe people in these areas so that they are brought out of the clutches of the moneylenders.

Introduction

Scheduled Tribes (STs) are facing several problems, which are forcing them to lead a life at bare subsistence level. They suffering from poverty, deprivation and other disadvantages which are difficult to be tackled effectively on their own and making the government in particular and society in general to intervene in a planned manner to solve them. A large number of tribal communities continue to be extremely backward and some of them are still in the primitive food gathering stage, through a few of them have progressed a little in terms of economic and educational advancement.

The growth rates of scheduled tribe population in Andhra Pradesh are 5.47, 2.24, 6.50, 2.79 and 3.01 for the years 1951, 1961, 1971, 1981, 1991 and 2011 respectively. Except 1961 and 1991, the decadal growth rate of tribal population is more than the growth rate of general population. From 1951 to 2011 the tribal population has increased by five times but for the general population it is only 1.5 times.

In Visakhapatnam, the growth rate of tribal population from 1981 to 2011 is 57 percent that of 1981. For Vizianagaram, the same is 40 percent. For Andhra Pradesh and India this is 58 and 63 percent respectively. This indicates that growth rate of tribal population in Visakhapatnam and Vizianagaram is less than that of state and national average respectively.

The share of tribal population in the total population of Visakhapatnam increased marginally from 13.74 to 14.55 from 1981 to 2011, the same for Vizianagaram, Andhra Pradesh and India stand at 8.50 to 9.55, 5.93 to 6.59 and 7.6 to 8.20 respectively.

The Data and Methodology

The primary data comprise of collecting information from the selected sample tribal households in the tribal areas of Visakhapatnam and Vizianagaram districts of Andhra Pradesh by way of canvassing a structured schedule among them. And the secondary data are also taken from the Chief Planning Officers of Visakhapatnam and Vizianagaram Districts. The primary data has been collected during the month of June and July of 2021. A sample of 338 households is selected for the study. A Multi-stage random sampling technique is employed to select the sample households. In the first stage, two districts viz., Visakhapatnam and Vizianagaram, of Andhra Pradesh have purposively been selected for the study. Then, randomly two mandals were selected, one from each district, viz., Ananthagiri mandal from Visakhapatnam district and Pachipenta mandal

from Vizianagaram district. In the third stage, four villages from each mandal were selected. In Visakhapatnam District, the four villages are Damuku, Ananthagiri, Chilakalagedda and Khambhavalasa. In Vizianagaram District, the four villages are Bobbilivalasa, Ammavalasa, Pindrangivalasa and Pachipenta. In the fourth stage, all the tribal households in the sample villages were interviewed with a pre-prepared schedule.

This paper examines the costs and revenues on tribal lands in the study area. The variables taken in to consideration to explain the economic status are land holdings sources and trends of income, cultivational costs, cropping pattern, saving behaviour, expenditure pattern, and sources of credit.

Table-1, describes the gender wise classification of the head of the household in the sample. Out of the sample of 138 in Visakhapatnam District, male head households are 121 and the remaining 17 are by the females. In the Vizianagaram District, the sample size is 200. In that, male-headed 164 households and the females head 36 households. Again, here also the males head the majority of the households. With regard to the overall sample, the male headed majority of the sample households. In the tribal communities 16 per cent of the households are headed by females. The existence of the female-headed households does not indicate the existence of matrilineal societies but in those particular households, the males are not alive. This may be because of the reduced level of the life expectancy and epidemics being on rampage in those particular areas.

Table-1: Head of the Households by Gender

Gender	Visakhapatnam	Vizianagaram	Total
Male	121 (87.68)	164 (82.00)	285 (84.32)
Female	17 (12.32)	36 (18.00)	53 (15.68)
Total	138 (100.00)	200 (100.00)	338 (100.00)

** Figures in the parenthesis indicate percentages to the total.*

Table-2, denotes the educational qualifications wise classification of the head of the households in the total sample households. In Visakhapatnam District, out of 138 households, the illiterate heads are 115 (83%). The persons having primary and secondary educational qualifications head twenty of the households. It is very sad to note that out of the total sample of the Visakhapatnam District, the heads having higher education are only of three households. The literacy rate in this district, with regard to the head of the households is only 16.67 percent. In the Vizianagaram District, out of the sample of 200 households, again the illiterate heads are 109 (55%). In this district, the literacy rate among heads of the households tends to be 45 percent, indicating the success of the efforts of the authorities in this area.

With regard to the overall sample, illiterate heads constitute 2/3rd of the households. It is an indication that nearly 85% of the heads of the households are either illiterates or with primary education. This indicates the inadequate performance of the governmental programmes, which are to raise the educational status of the scheduled tribes in these areas.

Table-2: Educational Qualifications of the Head of the Household

Educational Qualification	Visakhapatnam	Vizianagaram	Total
Illiterate	115 (83.34)	109 (54.50)	224 (66.27)
Primary	14 (10.15)	54 (27.00)	68 (20.12)
Secondary	6 (4.35)	13 (6.50)	19 (5.62)
Higher	3 (2.17)	24 (12.00)	27 (7.99)
Total	138 (100.00)	200 (100.00)	338 (100.00)

** Figures in the parenthesis indicate percentages to the total.*

Table-3, shows the classification of the total sample households with regard to their specific caste. Although this is not a predetermined one, only these types of tribes have been come across in the selected sample villages.

In the present analysis, we come across different tribes such as Konda Dora, Manne Dora, Nooka and Mooka Dora, Gadaba, Kotiya, Bagata, Yerakula and Valmiki. In the sample of Visakhapatnam, majority of the households are of the tribe of Konda Dora of 76% and the next majority are Bagata who are of 10%. In the Sample of Vizianagaram, majority of the Sample belongs to Konda Dora (42%) and Gadaba (33%) respectively.

With regard to the overall sample, all the tribes are of different proportion. The majority belongs to the Konda Dora and the Gadaba tribes.

Table-3: Distribution of sample households based on their Specific Caste

Specific Caste	Visakhapatnam	Vizianagaram	Total
Konda Dora	105 (76.10)	83 (41.50)	188 (55.60)
Manne Dora	--	23 (11.50)	23 (6.80)
Nooka & Mooka Dora	3 (2.17)	20 (10.00)	23 (6.80)
Gadaba	9 (6.52)	65 (32.50)	74 (21.89)
Kotiya	4 (2.89)	--	4 (1.18)
Bagata	14 (10.14)	--	14 (4.14)
Yerakula	--	9 (4.50)	9 (2.66)
Valmiki	3 (2.17)	--	3 (0.88)
Total	138 (100.00)	200 (100.00)	338 (100.00)

** Figures in the parenthesis indicate percentages to the total.*

Table-4, describes classification of the sample households based on the type of their house. Houses have been classified into three types. Pucca house is a type of house built by concrete and

having some facilities like own toilet facility, separate rooms for persons and so on. Semi-Pucca house is a typical house in the tribal areas. The walls of the semi-pucca houses are built by brick; have large tiles on the top, provided through the food for work programme. The thatched houses have mud walls and palm leaves as their roofs.

In Visakhapatnam District, out of sample of 138 households, more than 58 percent have a typical semi-pucca tribal house. In addition, nearly 38 per cent of them have thatched houses. Nearly 96 percent of the households do not have proper housing facilities in the sample area of this district. In Vizianagaram District, out of sample of 200 households, majority of them have good housing facilities. Thanks to the efforts of the authorities of the integrated tribal development agencies of this area.

Table-4: Distribution of sample households according to the Type of Dwelling

Type	Visakhapatnam	Vizianagaram	Total
Pucca	5 (3.62)	33 (16.50)	38 (11.24)
Semi-Pucca	81 (58.70)	131 (65.50)	212 (62.72)
Thatched	52 (37.68)	36 (18.00)	88 (26.00)
Total	138 (100.00)	200 (100.00)	338 (100.00)

** Figures in the parenthesis indicate percentages to the total.*

Table-5, shows the occupation wise classification of the sample heads of the households. In the Visakhapatnam District sample of 138 households, 107 (77.5%) are in cultivation and the remaining in wage labour, employees, housewives and others practicing non-agricultural activities. Here majority of the households depend on agriculture for their survival.

In the District of Vizianagaram, out of the sample of 200 households, 149 (75%) are in Cultivation, and this sample area has a considerable number of employees, particularly teachers. Again, here also the agricultural cultivation, the main stay of the country, is playing the key role, by allowing this tribal people to practice settled cultivation. With regard to the overall sample of 338 households, more than 3/4th of the people depends on cultivation.

Table-5: Distribution of the sample heads of the households on their Primary Occupation

Occupation	Visakhapatnam	Vizianagaram	Total
Cultivation	107 (77.5)	149 (74.5)	256 (75.74)
Wage Labour	24 (17.39)	11 (5.50)	35 (10.35)
Non-Agcl Activities	3 (2.17)	9 (4.50)	11 (3.25)
Employee	1 (0.72)	16 (8.00)	18 (5.32)
House Wife	3 (2.17)	7 (3.50)	10 (2.96)
Others	0	8 (4.00)	8 (2.36)
Total	138 (100)	200 (100)	338 (100)

** Figures in the parenthesis indicate percentages to the total.*

Table-6, depicts the extent of land owned by the sample households and the same whether they are with ownership rights or not. As the terrain is inaccessible, although the tribal people own land, the land is less in size. It is taken in acres. For practical purposes after the compilation of the data, the extent of land owned is divided into three categories 1) one acre or below, 2) above one acre and below three acres, 3) three acres and above.

In Visakhapatnam District, in the sample of 138 households, 109 have land. Vast majority of them are small and marginal farmers. Many of them are not having the necessary ownership rights. In the sample households, 18.12 percent have both land and ownership rights.

In the Vizianagaram District, out of the sample of 200 households, 167 are owner cultivators. However, here also majority are small and marginal farmers as in Visakhapatnam. However, the major difference in the status of the farmers in the Vizianagaram District and Visakhapatnam District lies with regard to having the ownership rights. Nearly 62.50% of the farmers have ownership rights in Vizianagaram district, where this does not exist in the Visakhapatnam District. With regard to the overall sample, more than half of the land-owning community does not have the ownership rights. The government should intervene in this matter to issue the much-awaited ownership rights for the people.

Table-6: Distribution of sample households according to Extent and Ownership of Land Cultivated

Having Ownership Rights						
Extent of Land Cultivated (in acres)	Visakhapatnam		Vizianagaram		Total	
	Yes	Total	Yes	Total	Yes	Total
Below 1	18 (26.47)	68 (100.00)	55 (72.37)	76 (100.00)	73 (50.69)	144 (100.00)
1 to 3	5 (13.89)	36 (100.00)	62 (78.48)	79 (100.00)	67 (58.26)	115 (100.00)
above 3	2 (40.00)	5 (100.00)	8 (66.67)	12 (100.00)	10 (58.82)	17 (100.00)
NA	0 (0.00)	29 (100.00)	0 (0.00)	33 (100.00)	0 (0.00)	62 (100.00)
Total	25 (18.12)	138 (100.00)	125 (62.50)	200 (100.00)	150 (44.38)	338 (100.00)

* Figures in the parenthesis indicate percentages to the total.

Table-7, indicates the crops cultivated by the sample farmers. The data is collected for the year 2018. The tribes cultivate many different crops but the major ones under cultivation are taken into consideration.

In the Visakhapatnam District, out of the eligible 109 cultivators, there is no considerable crop diversification. Majority of the farmers are cultivating paddy and maize. In the Vizianagaram District, out of the eligible 167 cultivators, it is interesting to see some are cultivating the commercial crops of tobacco, cotton. As usually, some are paddy cultivators. With regard to the overall eligible sample, many a number of farmers are cultivating the same crops all the years taken in to consideration.

With regard to the productivity, the government should encourage the farmers to take up the crops, which need less water and can grow on the hilltops. It should encourage the scientific farming in these communities, so that they derive much income from the cultivation, and this will certainly stimulate their finances in particular and the country's economy in general.

Table-7: Cropping pattern of the eligible sample households in 2021

Crops	Visakhapatnam	Vizianagaram	Total
Paddy	23 (21.10)	27 (16.17)	50 (18.12)
Cotton	2 (1.83)	47 (28.14)	49 (17.75)
Tobacco	0 (0.00)	35 (20.96)	35 (12.68)
Millets	16 (14.68)	10 (5.99)	26 (9.42)
Dals	10 (9.17)	0 (0.00)	10 (3.62)
Maize	37 (33.94)	36 (21.56)	73 (26.45)
Corn	13 (11.93)	12 (7.19)	25 (9.06)
Cashew nut	8 (7.34)	0 (0.00)	8 (2.90)
Total Eligible Sample**	109 (100.00)	167 (100.00)	276 (100.00)

* Figures in the parenthesis indicate percentages to the total. ** The cultivable land having sample households.

Table-8, describes the classification of the land tribal farmer community based on the cost incurred in cultivation for seeds; this is for the reference period of the year 2009, Based on the information provided by the tribes the cost is given as ranges such as 0 or < Rs.500 rupees, Rs.500 to Rs.1000, and Rs.1000 and above per crop.

In Visakhapatnam District, out of the eligible sample of 109 households, more than 82 are spending less than Rs.500 for the seeds to sow; this indicates that they are using the same age-old seeds for the production, which gives them reduced productivity, which is the main cause for their poverty.

In Vizianagaram District, many a number of people are spending more on the seeds, as the earlier table indicates that in these areas people are going for commercial crops, which differentiates them in the standard of living when compared to the Visakhapatnam District.

With regard to the overall sample also, many are spending less and less amounts on seeds, which is the main cause for their reduced productivity and one of the major causes for their poverty.

Table-8: Classification of the Eligible sample households according to per acre cost of Cultivation on Seeds for a crop in 2021

Cost range (In Rs.)	Visakhapatnam	Vizianagaram	Total
0 or <500	87 (79.82)	68 (40.72)	155 (56.16)
500 to 1000	9 (8.26)	83 (49.70)	92 (33.33)
1000above	13 (11.93)	16 (9.58)	29 (10.51)
Total **	109 (100.00)	167 (100.00)	276 (100.00)

* Figures in the parenthesis indicate percentages to the total. ** The cultivable land having sample households.

Table-9, classifies the eligible sample based on the cost incurred in cultivation for fertilizers. Based on the information provided by the respondents the cost is given as ranges such as 0 or < 500 rupees, Rs.500 to 1000, and 1000 and above.

In the Visakhapatnam District, out of the eligible sample of 109, nearly 95 percent of the sample is spending less and less amount on fertilizers. Fertilizers usage is not a pre-requisite for cultivation. In the present-day scenario, usage of either organic or artificial fertilizers is must for attaining increased productivity. In this regard, in order to help the tribal community, fertilizers are to be provided to the farmers of this district.

In the Vizianagaram District, out of the eligible sample of 167 households, more than 60 percent of them are using lesser amounts on fertilizers.

With regard to the overall sample also the same appears. Hence, the government should try to provide fertilizers at subsidized prices so that the tribes may reap the benefits of the increased productivity by using the fertilizers, which may help them in reducing their level of poverty.

Table-9: Classification of the Eligible sample households according to per acre cost of Cultivation on fertilisers for a crop for the year 2021

Cost range (in Rs.)	Visakhapatnam	Vizianagaram	Total
0 or <500	90 (82.57)	103 (61.68)	193 (69.93)
500 to 1000	5 (4.59)	39 (23.35)	44 (15.94)
1000 above	14 (12.84)	25 (14.97)	39 (14.13)
Total**	109 (100.00)	167 (100.00)	276 (100.00)

* Figures in the parenthesis indicate percentages to the total. ** The cultivable land having sample households.

Table-10, classifies the eligible sample based on the cost incurred in cultivation for labour. Based on the information provided by the respondents the cost is given as ranges such as 0 or < Rs.500, Rs.500 to Rs.1000, and Rs.1000 and above.

In the Visakhapatnam District, out of the eligible 109 farmers, many of them are spending a good amount on labour. This mode of cultivation is labour intensive. However, to increase the production and the productive capacity of the land they have to increase their expenditure on seeds that are more productive and fertilizers so that their incomes is enhanced by the increased productivity. In the Vizianagaram District also, the same trend exists in the case of Visakhapatnam District.

In this regard, the government should encourage the tribal farmers by providing more productive inputs and implements for the sake of their well-being. Although the labour-intensive cultivation is advisable, to increase the well-being of the people, the authorities should concentrate on improving the agriculture.

Table-10: Classification of the Eligible sample households according to per acre cost of Cultivation on labour for a crop for the year 2021

Cost range (in Rs.)	Visakhapatnam	Vizianagaram	Total
0 or <500	32 (29.36)	75 (44.91)	107 (38.77)
500 to 1000	65 (59.63)	60 (35.93)	125 (45.29)
1000 above	12 (11.01)	32 (19.16)	44 (15.94)
Total**	109 (100.00)	167 (100.00)	276 (100.00)

* Figures in the parenthesis indicate percentages to the total. ** The cultivable land having sample households.

Table-11, brings out the classification of the sample households based on their annual expenditure towards interest on the loans taken. As already explained, many a number of persons are indebted in the sense; many are in the clutches of the private moneylenders and only some with the institutional loans. With regard to the sample of Visakhapatnam District, by the data above, it is been observed only a small percentage of people are out of the ambit of paying interest on loans. Many are paying interest on loans, but the stress here, is many are in the bondage of the private moneylenders, that's why they are unable to come out of these clutches.

With regard to the Vizianagaram District, more than 70 per cent of the sample are paying some amount for the sake of the repaying the loans. Taking loans is not a problem, but the source of the loan is of concern. When going through the overall sample nearly 80 per cent of the sample is paying some amount in repaying the loans. Over the years, increased households are falling prey to the loans. This clearly denotes the inaction from the part of the government and the respective authorities. In this context, it is reasonable from the part of the government to persuade the institutional sources of credit to go for their help.

Table-11: Distribution of the sample households on their Annual Expenditure on paying interest on Loans taken for the year 2021

Range (in Rs.)	Visakhapatnam	Vizianagaram	Total
0 or not Applicable	10 (7.25)	45 (22.50)	55 (16.27)
1 to 500	40 (28.99)	35 (17.50)	75 (22.19)
500 to 2500	70 (50.72)	80 (40.00)	150 (44.38)
2500 to 4000 and above	18 (13.04)	40 (20.00)	58 (17.16)
Total	138 (100.00)	200 (100.00)	338 (100.00)

* Figures in the parenthesis indicate percentages to the total.

Table-12, brings out the picture of average expenditure incurred in the study area per acre in rupees, on various items per a year. The average expenditure of all the crops is been taken into consideration for calculating the average expenditure being made by the eligible sample of the study area.

In the Visakhapatnam District, the cultivation is labour intensive one. On an average, the people are expending more on the labour and then on seeds and a very less amount on fertilizers. In this area, the government should supplement the tribal people by providing necessary inputs to increase the productivity.

In the Vizianagaram District, the samples are going for sophisticated cultivation. Many are going for commercial crops. They are cultivating tobacco etc. they are spending more on seeds and then on labour. This may be the main cause for the smaller number of below poverty line persons in this district such that when compared to the Visakhapatnam District. However, the government should increase the availability of the fertilizers and necessary expert opinion to these areas so that their incomes are enhanced by the increased productivity in agriculture.

Table-12: Per acre cost of cultivation in the study area

(in Rs.)

Item of Expenditure	Visakhapatnam	Vizianagaram
Seeds	272	621
Fertilizers	168	210
Labour and Others	432	382
Total	872	1213

The table-13 brings out the classification of the eligible sample based on the income derived from cultivation. As explained earlier most of the tribal farmers are doing with marginal land that too on the hill slopes, and it is very old type of cultivation.

In the Visakhapatnam District, majority of the farmers are deriving less than Rs.500 per annum through cultivation. Only a small percent of the sample is able to derive more than Rs.5000 per year through cultivation. In the Vizianagaram District, even though majority are deriving less level of income, it is interesting to see that many a number of farmers are able to derive more level of income from cultivation.

With regard to the overall sample, also the same results exist. So much is expected from the government to increase their level of income from cultivation by educating them in using the cost-effective modern implements and the high yielding varieties. In order to raise their standard of living the government should go for more pro-active steps to increase the productivity in agriculture.

Table-13: Distribution of the sample households on their Income from Cultivation for the year 2021

Income Range (in Rs.)	Visakhapatnam	Vizianagaram	Total
<1000	4 (3.67)	0 (0.00)	4 (1.45)
>1000 to < 2000	33 (30.28)	32 (19.16)	65 (23.55)
>2000 to <5000	58 (53.21)	93 (55.69)	151 (54.71)
>5000 & above	14 (12.84)	42 (25.15)	56 (20.29)
Total**	109 (100.00)	167 (100.00)	276 (100.00)

* Figures in the parenthesis indicate percentages to the total. ** The cultivable land having sample households.

Table-14, brings out the trends of the Sample with regard to the annual income through the wage employment and other occupations. With regard to the Visakhapatnam District, as described earlier, nearly 98 percent of the sample depends on wage labour as a supplementary earning for their

livelihood. However, as there is dearth of opportunities, many are able to derive only negligible income from the source of wage labour. This may be due to exploitation from the non-scheduled tribe people.

With regard to the Vizianagaram District, again the same trend exists as in the District of Visakhapatnam many of the samples are able to derive only negligible amounts from the source of wage labour and other sources of earning.

In this context, it has been suggested that the government should endeavour to provide as many days of wage employment in these areas so that the minimal amount that is being derived from cultivation can be supplemented through this wage labour. The government should concentrate on reducing the exploitation in the wage labour and in reducing the working hours. The government should try to implement the minimum wage laws strictly.

Table-14: Distribution of the sample households on their annual income through subsidiary occupations of earning for the year 2021

Income Ranges (in Rs.)	Visakhapatnam	Vizianagaram	Total
>1000 to <2000	54 (40.00)	100 (58.82)	154 (50.49)
>2001 to <5000	69 (51.11)	58 (34.12)	127 (41.64)
5001 & above	12 (8.89)	12 (7.06)	24 (7.87)
Total	135 (100.00)	170 (100.00)	305 (100.00)

* Figures in the parenthesis indicate percentages to the total.

Table-15, indicates the classification of the sample households based on the level of their total annual income for the year 2009. In the Visakhapatnam District, there is a mixed out come with regard to the level of annual income. It is quite sad to see some sample households with a level of income of below Rs.3500 for a year. It is worthy to note that nearly 90 per cent of the sample households lie and is still lying in the region of below Rs.3500 to Rs.12500 per a year.

In the Vizianagaram District also the same results exist as those of Visakhapatnam District. Majority of the households lie in the region of Rs.3500 to Rs.12500, per annum. This denotes that the majority of the total sample itself exists in that particular region, where that amount is not sufficient for their survival.

Table-15: Distribution of the sample households on their Total Annual Income for the year 2021

Range (in Rs.)	Visakhapatnam	Vizianagaram	Total
Below 3000	10 (7.25)	4 (2.00)	14 (4.14)
3001 to 5000	68 (49.28)	55 (27.50)	123 (36.39)
5001 to 10000	56 (40.58)	95 (47.50)	151 (44.67)
10001 to 20000	3 (2.17)	21 (10.50)	24 (7.10)
Above 20001	1 (0.72)	25 (12.50)	26 (7.69)
Total Sample Households	138 (100.00)	200 (100.00)	338 (100.00)

* Figures in the parenthesis indicate percentages to the total.

Table-16, brings out the classification of the sample with regard to the institutional loan taken by the households. This table indicates the performance of the institutional credit sources and the pattern of their loan disbursing.

With regard to the Visakhapatnam District, it is very disheartening to see that more than 90 per cent of the sample households are not provided with institutional loans, which are intended to bring them out of the clutches of the moneylenders. This indicates that the scheduled tribe people are left aside in the developing process. When they are provided with institutional loan facilities, they will have some income for their survival left after repaying the loans which makes them averse to go to moneylenders.

With regard to Vizianagaram District, the same trend existed as in the district of Visakhapatnam, in which more than 90 per cent of the sample is not provided with the institutional loan facilities. In this regard, the government should play active role in disbursing loans to the tribal people and make the tribal people not to approach the cruel moneylenders who target their lands and their possessions.

Table-16: Distribution of the sample households on basis of loans taken from the institutional sources for the year 2021

Loan amount (in Rs.)	Visakhapatnam	Vizianagaram	Total
Not Taken	128 (92.75)	195 (97.50)	323 (95.56)
1500 to 5000	3 (2.17)	2 (1.00)	5 (1.48)
5000 & above	7 (5.07)	3 (1.50)	10 (2.96)
Total	138 (100.00)	200 (100.00)	338 (100.00)

* Figures in the parenthesis indicate percentages to the total.

Table-17, brings out the trends in the sample with regard to the loans taken by the sample households from the non-institutional sources. As the private moneylenders disburse the loans for any necessity and at any time for the tribal people, keeping in mind their valuable land, normally the people tend to approach them for their credit necessities, as the institutional sources are not up to their standards, disbelieving the small debtors.

In the sample area of Visakhapatnam District, nearly 90 percent of the people are going to private moneylenders who are usurers. More and more number of persons are going for high amount of loans in the referred year. This indicates the failure of the institutional and public authorities in taking care for this downtrodden people.

In the sample area of Vizianagaram District, quite contrary results exist with regard to the impact of the private moneylenders. More than half of the sample of this area is not approaching the moneylenders for their necessities. In addition to that, half of the sample depends on the private moneylenders for their credit necessities. That this number is also high in the sense that many are not provided with sufficient credit facilities from the institutional sources. In this regard, the government should play active role in making the institutional sources disburse the loans to the scheduled tribe people in these areas so that they are brought out of the clutches of the moneylenders.

Table-17: Distribution of the sample households on the basis of loans taken from the non-institutional sources for the year 2021

Loan amount (in Rs.)	Visakhapatnam	Vizianagaram	Total
0 or Not taken	12 (8.70)	105 (52.50)	117 (34.62)
1 to 500	6 (4.35)	2 (1.00)	8 (2.37)
500 to 1500	35 (25.36)	43 (21.50)	78 (23.08)
1500 to 5000	50 (36.23)	41 (20.50)	91 (26.92)
5000 & above	35 (25.36)	9 (4.50)	44 (13.02)
Total	138 (100.00)	200 (100.00)	338 (100.00)

* Figures in the parenthesis indicate percentages to the total.

Table-18, brings out the classification of the sample based on the loan taken from the DWCRA groups, as they familiarly called as. They are the self-help groups, which started to enhance the rural people with timely credit, to encourage thrift in the households, to channelize the resources, to create the habit of banking and to promote the self-employment. This SHG movement is a great success in Andhra Pradesh, as it has the largest number of SHGs of India. It is also a success in the tribal areas.

With regard to the sample of Visakhapatnam District, many families are members of the SHGs. Many take small loans from the SHGs. Although the SHGs play a major role in the lives of these people, the main observation is, after paying some instalments, the government attaches some amount to the saving by a grant, they receive loan from the group and then they are ceasing to repay or continue the thrift activity. This means they are ceasing to exist as members of the SHGs after taking the loans. The same trend exists in the Vizianagaram District. These SHGs are accommodating many a number of households with timely loans. However, the major difference in the areas is many are continuing in this thrift activity. That is the reason, to find a smaller number of households going for loans to the private moneylenders. In this regard, the government should take necessary steps to enhance these groups by changing attitudes through advertisement and educating

that this SHG is for their well-being. As we are aware that this SHG system is doing miracles in some areas, we should analyze the benefits that are derived from this movement.

Table-18: Distribution of the sample households on basis of loans Taken from the DWCRA for the year 2021

Loan amount (in Rs.)	Visakhapatnam	Vizianagaram	Total
0 or Not Taken	33 (23.91)	64 (32.00)	97 (28.70)
1 to 500	96 (69.57)	69 (34.50)	165 (48.82)
500 to 1500	7 (5.07)	42 (21.00)	165 (48.82)
1500 to 5000	2 (1.45)	20 (10.00)	22 (6.51)
5000 above	0 (0)	5 (2.50)	5 (1.48)
Total	138 (100.00)	200 (100.00)	338 (100.00)

* Figures in the parenthesis indicate percentages to the total.

Table-19, brings out the classification of the sample households based on their saving pattern. Saving stimulates the economy. Saving makes the household stand for all seasons. In these inaccessible areas, these savings make a difference. In these tribal areas, there will be no work in all the seasons; they cannot approach the other areas for work because of the rough terrain. Therefore, in the lean seasons where they do not have any income generation activity, due to the different climatic conditions these areas are prone to epidemics. If they do not have sufficient income and savings for that time, they have to starve and become prey for these dangerous epidemics, which can cost their lives. The saving households are few in the sample of Visakhapatnam. They do not have the habit of saving, due to less income where that is of hand to mouth earning, many of the families have a large percentage of their income as food expenditure and many go for other expenditure on conspicuous items during good incomes.

The same trend exists in the Vizianagaram District and with the overall sample also. In this regard, the government should take necessary initiatives to inculcate the habit of saving in these areas. This issue is also a point in the vicious circle of poverty. However, the government should encourage the self-help group institutions, non-skilled employment to this indigenous people so that their paltry agricultural incomes are supplemented by that income. Measures intended to increase the level of savings of the tribal people will go a long way in the path of their development.

Table-19: Distribution of the sample households on their Annual Savings for the year 2021

Range (in Rs.)	Visakhapatnam	Vizianagaram	Total
0	94 (68.12)	131 (65.50)	225 (66.57)
1 to 500	38 (27.54)	23 (11.50)	61 (18.05)
500 to 1000	4 (2.90)	32 (16.00)	36 (10.65)
1000 to 5000	2 (1.45)	14 (7.00)	16 (4.73)
Total	138 (100.00)	200 (100.00)	338 (100.00)

* Figures in the parenthesis indicate percentages to the total.

Conclusions

This paper has examined the land cultivated, cropping pattern, cost of cultivation, various sources of income, and pattern of expenditure on various items of the scheduled tribes in the study area. More than 84 percent of the total sample households are male headed and more than 15 percent of the total sample households are female headed. This denotes the predominance of diseases leading to death in these areas.

In Vizianagaram district, the male head of the households are 82 percent. More than 83 percent of the households in Visakhapatnam are headed by illiterates. Vizianagaram is better in this aspect. In the total sample household's 66 percent are headed by illiterates. More over only 8 percent of the households are headed by persons with higher education. This area indicates more attention from the government. There is a need to put more attention on educational aspect of scheduled tribes, where this only can motivate them for future life. The majority of the total sample households in the study area belong to Konda Dora and Gadaba communities in the scheduled tribes.

The sample households with kutchha houses in the total sample are of 26 percent. Vizianagaram district is better in this aspect. But all-season houses are the need of the hour. Cultivation is primary occupation practised by the most heads of the sample households and the wage labour follows. There is a need to increase the employment generation activities in these areas as lack of sufficient income is root cause for all the problems in any society.

The percentage of marginal farmers is high at the aggregate and disaggregates levels of the sample households. With regard to having ownership rights, Vizianagaram is far better than Visakhapatnam. However, at the aggregate level only 44.38 percent of the eligible sample households with land have ownership rights. Only 18.12 percent of the sample households of Visakhapatnam have ownership rights. No basic differences exist in the cropping pattern of the eligible sample households. Majority are cultivating maize followed by Paddy and cotton. However, having some farmers cultivating some cash crops is welcome sign. The government should encourage the crops that can stand for that climate.

Most of the sample households are spending less on seeds. The scheduled tribes do not use modern means of cultivation and high yielding variety seeds. More than 56 percent of the sample households are spending less than Rs. 500 on seeds. This is one of the main reasons for low productivity and the vicious circles of poverty follows. Adopting modern practices in agriculture enhances the productivity levels. Using fertilisers is one of the modern means of increasing productivity. However, around 70 percent of the sample households are spending less than Rs. 500

on fertilisers. This may be another cause for low productivity in agriculture for the scheduled tribes. The scheduled tribe farmer households are spending much on the labour. This may create employment for most of them but it is like disguised unemployment. More than 60 percent of the sample households are spending more than Rs. 500 on labours. This is also one of the causes for the operation of vicious circles of poverty in the study area in particular.

More than 54 percent of the cultivators have farm income around Rs.2000 to Rs.5000. Income from cultivation supports majority of the sample population. It is quite interesting to see that more than 7 percent of the sample households are deriving more than Rs.5000 from subsidiary occupations. Even though the wage labourers are more in the total sample population, the share of income derived from that is less when compared to cultivation. This denotes the predominance of agriculture in the study area and of sample households. With regard to total annual income, there is definite change in the sample households as some households are moving from low-income range to high-income range. The incomes of the scheduled tribes are paltry when compared to the incomes of the general population. However, there is a change in the income levels of the sample households. More than 44 percent of the sample households are having total income that is in the range of Rs.5000 to Rs.10000. It is imperative to initiate measures that enhance their paltry incomes. Encouraging non-agricultural activities in the study area may be a good substitute. More than 95 percent of the sample households do not have institutional source of credit. This enhances the impact of local private moneylenders on the lives of scheduled tribes. In this regard, the government should play active role in making the institutional sources disburse the loans to the scheduled tribe people in these areas so that they are brought out of the clutches of the moneylenders.

References

1. G.O.I. 1987. Reports of the Study Group on Land Holding System in Tribal Area as presented in Loksabha vide Planning Commission O.M. NO Pc/Bc/16-1(7) dt 1988 in fulfillment of assurance in respect of Loksabha USA No. 675 dt. 15-4-1987.
2. Jairth M.S (1991) "Tribal economy and Society "Mittal Publishers, New Delhi.
3. Oberoi RC, Murthy TV and Sharma RK (1989) "Agricultural Development on tribal farm "Indian Journal of Regional Science, Vol XXI, No-2.
4. Raghava Rao (1974) "Institutional Frame work for agricultural development in tribal areas" In Guy Hunter and Anthony .F.Bottrall (Ed) "Serving the small farmer: Policy choices in Indian agriculture, Croom Helm, London.
5. Reddappa L (2005) "Agricultural Development in Tribal Areas of Andhra Pradesh "Paper Published in "Tribal Developmental Studies " Edited by Dr B.S Vasudeva Rao, Associated Publishers, Ambala cantonment, Ambala.
6. Singh K.P (1988) "Tribal Development in India: Problems and Implications" Uppal Publishing House, New Delhi.
7. Singh R.S (1986) "Challenges occupational Structure of Scheduled Tribes" One India Publications, New York.
8. Singh, Ajit Kumar (1998) "Forest and Tribals in India "Classical Publishing House, New Delhi.
9. Sunder Raj D and Venkat R Ravi (2005) "Tribal Development in India : A Panoramic View" Paper Published in "Tribal Developmental Studies " Edited by Dr B.S Vasudeva Rao, Associated Publishers, Ambala cantonment, Ambala.
10. Valentina G (2005) "Impact of road improvement in the Tribal economy of Orissa" Paper Published in "Tribal Developmental Studies" Edited by Dr B.S Vasudeva Rao, Associated Publishers, Ambala cantonment, Ambala.