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**SPWI JOURNAL FOR SOCIAL WELFARE**

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A STUDY OF THE AGRICULTURAL INDEBTEDNESS OF TRIBAL FARMERS WITH SPECIAL REFERENCE TO I.T.D.A



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Abstract: Tribal farmers require credit to purchase farm inputs and to make permanent improvements on the land. The need for credit in lean seasons without income for meeting the consumption needs of agricultural households is widely recognized. Effective use of credit enables the usage of an adequate amount of quality inputs, betterment of productivity and increase in income. When credit helps to increase farm incomes the debt is repaid without difficulty. But debt becomes a burden and farmers fall into a debt trap when the income generated is inadequate and the debt is beyond the repaying capacity of tribal farmers. The debt trap affects the capacity of farmers to borrow and the capacity to make fresh investments in the farm. Debt recovery measures of financial institutions intensify the distress of farmers. A multitude of factors, like crop failures, and unremunerative prices of farm produce, when compared to prices of farm inputs, have affected the repaying capacity of farmers. Many distressed farmers in Telangana have committed suicide to escape the debt burden in the recent past. The rural and tribal households of the state of Telangana including both cultivators and non-cultivators are highly indebted. The Average Outstanding Liabilities of both cultivator and non-cultivator households in rural Telangana are the highest in India. Several previous studies in this area have focused on farmers' suicides, their causes and strategies adopted by farmers in the aftermath. No serious attempt has been made to understand the productivity of agricultural credit and the determinants of farmers' indebtedness. In this light, the present study examines the problem of farm indebtedness in Telangana with special reference to the Bhadradi Kothagudem district.

Keywords: Tribal Farmers, Agriculture, Indebtedness, Welfare Strategy, Impact

Introduction

The issue of tribal farmers' indebtedness becomes a matter of intense debate whenever the agricultural sector faces distress. But, the root cause of the current crisis is not indebtedness alone - indebtedness is just a symptom. The underlying causes are stagnation in agriculture, increasing production and marketing risks, institutional vacuum and lack of alternative livelihood opportunities. The data presented and analyzed in this report suggest that the average farmer's household borrowing, measured by any yardstick, has not been excessive. The credit needs of the agricultural sector have vastly expanded in the wake of its modernization and commercialization. There is an urgent need to expand the production base of agriculture with emphasis on small and marginal tribal farmers to integrate them with mainstream development. There is large scope for institutional agencies to expand the credit base of farm households further. Institutional credit availability to agriculture should be increased, excluded sections of the farmer households are brought into its ambit and a qualitative improvement in the credit delivery arrangements be brought about. The debt burden of tribal farmers to informal sources should be reduced by formalizing it by transferring the informal debt to formal institutions. Rains fed areas are particularly prone to year-to-year fluctuations in production and degradation of environmental resources. Concerted efforts are needed to rejuvenate their natural resource base and also to stabilize and augment the income sources of farm households. In the present liberalized trade and market regime, tribal farmers are exposed to price volatility because of fluctuations in domestic production and wide fluctuations in international prices. Currently, no adequate and effective risk-mitigating measures exist to counter the adverse impact of such fluctuations. Further, rapid changes in information and space technology which hold immense potential have hardly been used to provide timely weather signals to the tribal farmers and thereby mitigate the weather-induced risks.

It is a widely accepted fact in economic development theory that access to finance is the fundamental factor that affects economic growth across households and over time. The timely availability of finance can generate necessary incentives for economic agents of production to be a frontrunner in new economic activities and to be innovative to take risks in gainful activities. Access to finance can transform production and employment activities, which provide an opportunity for economic agents of production to move up the economic ladder. Therefore, better access to finance has generally been regarded as a critical factor, which enables economic agents to exploit growth opportunities. Lack of access to finance does inhibit economic growth. Above all, it has been generally noticed that high transaction costs discourage investment in promising economic activities and also push economic agents of production towards informal financial agreements. High transaction costs result from the imperfection of markets, scarcity of finance, cumbersome procedures for granting finance and illiteracy of the borrowers. Timely availability of finance at a

reasonable cost generally enhances financial stability with substantive positive implications for economic growth.

Indebtedness, in particular tribal farmers' indebtedness, has long been treated as a distressing phenomenon. It is indeed so if the debt taken is not used for productive purposes like the purchase of inputs that augment output or creation of assets that augment the earning base of the borrowers and instead is used for consumption purposes or marriages and social ceremonies. Debt can also become a distressing phenomenon if the borrower's crop fails due to natural calamities, drought, use of spurious inputs, infructuous investments or other unforeseen reasons, or if production becomes uneconomic because of high input costs, stagnant technology and lack of remunerative prices which make it impossible for the farmer to repay his capital and interest. Finally, and this is quite common, interest becomes a heavy liability if the loan is taken from non-institutional sources like moneylenders at high rates of interest. The accumulated liability of principal and compound interest can sometimes become crippling, and the borrower is forced to mortgage or sell his land losing thereby his only means of livelihood. In some cases, indebtedness and failure to pay can become one of the important causes of farmer suicides.

Telangana state is very rich in a variety of cultures that represent all stages of human progress. We have the Chenchus, as primitive as those who lived in Stone Age and at the same time such as Gonds who are in no way inferior to their neighbours. Andhs and Bhils are backward and yet assimilated enough to be hardly distinguished. From the Gond settled cultivators to the Koyas and Konda Reddis who are still found inclined to indulge in shifting cultivation, we see the Chenchus who would not care to produce anything and prefer to live on the roots, tubers and other forest produce. There are such of them who despite being primitive have lost their dialects and those who are almost getting de-tribalized and yet maintain their dialects.

This is an example of the Chenchus and the Gonds. Starting from the Gonds and Naikpods and their dependent communities of Pardhans, Thotis and Kolams, the dwellers of the highland of Adilabad, it can survey the tribals southwards looking through Karimnagar, Warangal and Khammam districts where Koyas and Konda Reddis are concentrated. It can go further down south and climb up the Nallamala Plateaux of Mannanur and Farahabad of Mahaboobnagar district to see the Chenchus. For Andhs and Bhils, we have to look in the opposite direction, viz., North-West into the district of Adilabad. These 9 were declared as STs in erstwhile Hyderabad state under the Constitution (Scheduled Tribes) Order, 1950 (Published in the Gazette of India, New Delhi, dated September 6, 1950) with the assent of the President of India. Table 1. gives a clear picture of the Scheduled Areas Orders issued by the Government of India.

Table 1: Scheduled Areas in Telangana

Sl. No.	Name of the District	No. of Scheduled Villages	The area in SqKm	No. of Non-Scheduled Villages	Total Villages
1	Adilabad	412	6138.5	164	576
2	Mahbubnagar	25	1191.9	2	27
3	Warangal	177	3122.46	77	254
4	Khammam	889	6899.92	8	897
Total		1503	17352.78	251	1754

Source: *Tribal and Tribal Areas of Andhra Pradesh (Basic Statistics); TCR & TI, Tribal Welfare Department, Government of Andhra Pradesh, Hyderabad-2004.*

Table 2: Scheduled Tribe Population in Telangana (2011)

Sl. No	Name of the District	Total Population			Scheduled Tribe Population			Per cent of Total Population		
		Total	Male	Female	Total	Male	Female	Total	Male	Female
1	Adilabad	2741239	1369597	1371642	495794	24747	248322	18.09	18.07	18.10
2	Nizamabad	2551335	1250641	1300694	192941	95679	97262	7.56	7.65	7.48
3	Karimnagar	3776269	1880800	1895469	106745	53495	53250	2.83	2.84	2.81
4	Medak	3033288	1523030	1510258	168985	86574	82411	5.57	5.68	5.46
5	Hyderabad	3943323	2018575	1924748	48937	25556	23381	1.24	1.27	1.21
6	Rangareddy	5296741	2701008	2595733	218757	112768	105989	4.13	4.18	4.08
7	Mahbubnagar	4053028	2050386	2002642	364269	187035	177234	8.99	9.12	8.85
8	Nalgonda	3488809	1759772	1729037	394279	203876	190403	11.30	11.59	11.01
9	Warangal	3512576	1759281	1753295	530656	268976	261680	15.11	15.29	14.93
10	Khammam	2797370	1390988	1406382	765565	378532	387033	27.37	27.21	27.52
Total		35193978	17704078	17489900	3286928	1659963	1626965	9.34	9.38	9.30

Source: *Census of India 2011, Andhra Pradesh, Directorate of Census Operations, Hyderabad.*

Table 2 reveals the scheduled areas in Telangana State. There are four ITDAs are working in Telangana State viz., Adilabad, Mahbubnagar, Warangal, and Khammam. Among the four ITDAs majority of the scheduled villages are constituted in Khammam district (59.14% of total scheduled villages) and it is followed by Adilabad district (27.41%), Warangal about 11.77% and Mahbubnagar is 1.66%. While area occupied in the districts is 17352.78 sq. km. Out the majority of the total area of the areas occupied in Khammam (39.76%) is followed by 35.37% by Adilabad, 17.99% by Warangal District and 6.86% by Mahbubnagar District.

Table 2 reveals the ST population in Telangana State. Among the ten districts, the majority of tribes are constituted in Khammam with 27.37% and is followed by the Adilabad about 18.09%, 15.11% in Warangal, 11.30% of Nalgonda respectively. While Nizamabad, Karimnagar, Medak, Hyderabad, Rangareddy and Mahbubnagar Districts are constituted below 9% of the ST population i.e., 7.56%, 2.84%, 5.68%, 1.27%, and 4.18% respectively.

Table 3: Scheduled Tribe Population by Area in Telangana

Sl. No	Name of the District	ST Population to Total Population	Rural ST population to total ST population	Urban ST population to total ST population
1	Adilabad	18.09	93.40	6.60
2	Nizamabad	7.56	96.04	3.96
3	Karimnagar	2.83	86.79	13.48
4	Medak	5.57	92.79	7.21
5	Hyderabad	1.24	-	100.00
6	Rangareddy	4.13	61.20	38.80
7	Mahbubnagar	8.99	94.81	5.19
8	Nalgonda	11.30	92.90	7.10
9	Warangal	15.11	91.59	8.41
10	Khammam	25.18	91.52	8.48
Total		9.08	89.05	10.95

Source: *Ibid*

Table 3 reveals the areas-wise population of the STs in Telangana State. According to the data, it may be observed that among the total ST total population, the majority of the STs are residing in rural areas (about 89.05%) and 10.95% in urban areas. Among the all-districts majority of them i.e., above 61% are residing in rural areas except for the Hyderabad district.

Table 4: Literacy Rate among Scheduled Tribes in Telangana (2013-14)

Sl. No	Name of the District	Total ST Population	No. of Literates			Literacy Rate		
			Male	Female	Total	Male	Female	Total
1	Adilabad	495794	130838	89084	219922	61.44	41.37	51.35
2	Nizamabad	192941	47085	28752	75837	57.97	34.25	45.92
3	Karimnagar	106745	28820	20090	48910	60.85	42.19	51.49
4	Medak	168985	40976	22146	63122	56.92	32.04	44.73
5	Hyderabad	48937	16659	12641	29300	76.09	62.08	69.34
6	Rangareddy	218757	62588	41495	104083	65.73	45.87	56.05
7	Mahbubnagar	364269	83464	45555	129019	53.71	30.44	42.29
8	Nalgonda	394279	104938	59065	164003	59.96	35.56	48.08
9	Warangal	530656	136361	90593	226954	57.81	38.96	48.45
10	Khammam	765565	200493	150974	351467	59.75	43.67	51.59
Total		3286928	852222	560395	1412617	59.49	39.44	49.51

Source: *Educational Statistics (Telangana 10 Districts 2013-2014)*, Commissioner & Director of School Education, Hyderabad, Telangana.

Table 4 shows the literacy rate among the STs in Telangana State. Among the ten districts, the majority of the literature reported from Hyderabad and the remaining districts constituted less than 57%. Out of the total literates, 59.49% are male and 39.44% female, while among the male literates majority are reported in Hyderabad and below 54% in Mahbubnagar district, while in the female category, the majority of literates are reported in Hyderabad (62.08%) and 30.44% are in Mahbubnagar district.

Table 5: Distribution of Scheduled Tribes Main Workers in Telangana

Sl No	District	Main Workers	Cultivators	% Of MW/C	Agricultural Labourers	% Of Agr/MW	Household Industries	% Of HH/MW	Others	% of others /MW
1	Adilabad	211230	109026	51.61	75898	35.93	4542	2.15	21764	10.30
2	Nizamabad	82653	37045	44.82	35041	42.40	3280	3.97	7287	8.82
3	Karimnagar	47211	14165	30.00	23197	49.13	1552	3.29	8297	17.57
4	Medak	70634	28731	40.68	31850	45.09	1134	1.61	8919	12.63
5	Hyderabad	13574	196	1.44	285	2.10	329	2.42	12764	94.03
6	Rangareddy	80793	21510	26.62	23860	29.53	2005	2.48	33418	41.36
7	Mahbubnagar	166482	67720	40.68	67372	40.47	2906	1.75	28484	17.11
8	Nalgonda	180454	51889	28.75	102372	56.73	2130	1.18	24063	13.33
9	Warangal	245877	111405	45.31	107598	43.76	1944	0.79	24930	10.14
10	Khammam	358922	98071	27.32	224041	62.42	2348	0.65	34462	9.60
		1457830	539758	37.02	691514	47.43	22170	1.52	204388	14.02

Source: *Ibid*.

Table 5 gives a clear picture of the main workers in Telangana State. Among the main workers, the majority of the main workers are found in Khammam District about 24.62% and the lowest at 0.93%, in cultivator's category 20.63% are found in Warangal and the lowest in Hyderabad about 0.03%. Among the main workers, Agricultural Labours majority are found in Warangal about 32.39% and the lowest in Hyderabad about 0.04%. In the household Industries category, the majority are found in Adilabad 20.48% and the lowest in Hyderabad about 1.48%.

Table 6: Distribution of Scheduled Tribes Marginal Workers

Sl. No	District	Marginal Workers	Cultivators	% of MW/C	Agricultural Labourers	% of Agr/MW	Household Industries	% of HH/MW	Others	% of others /MW
1	Adilabad	56364	6037	10.71	38633	68.54	2330	4.13	9364	16.61
2	Nizamabad	16713	1103	6.60	13153	78.70	633	3.79	1824	10.91
3	Karimnagar	9357	406	4.34	7103	75.91	319	3.41	1529	16.34
4	Medak	14530	1152	7.93	11374	78.28	337	2.32	1667	11.47
5	Hyderabad	4621	185	4.00	98	2.12	228	4.93	4110	88.94
6	Rangareddy	18479	1934	10.47	8362	45.25	895	4.84	7288	39.44
7	Mahbubnagar	24005	2286	9.52	16024	66.75	920	3.83	4775	19.89
8	Nalgonda	31565	2515	7.97	24099	76.35	686	2.17	4265	13.51
9	Warangal	42506	5055	11.89	31891	75.03	681	1.60	4879	11.48
10	Khammam	75054	6829	9.10	59281	78.98	1263	1.68	7681	10.23
		293194	27502	9.38	210018	71.63	8292	2.83	47382	16.16

Source: *Directorate of Economics and Statistics, Government of Andhra Pradesh, Hyderabad, 2011.*

Table 6 reveals the distribution of marginal workers among the STs in Telangana State. Among the ten districts, the majority of the marginal workers reported in Khammam district with 25.59% and the lowest in Hyderabad about 1.57%. Among the cultivator's majority of STs find in Khammam district and the lowest in Karimnagar i.e., 24.83% and 1.47%. Regarding agricultural labourers, the majority reported in Khammam district is 28.22% and the lowest in Hyderabad about 0.04%. Total marginal workers in household industries, the majority of the workers are reported in Adilabad and lowest in Hyderabad with 28.09% and 2.74%.

Table 7: Distribution of Scheduled Tribes Total Workers

Sl. No	District	Total Workers	Cultivators	% of MW/C	Agricultural Labourers	% of Agr/MW	Household Industries	% of HH/MW	Others	% of others /MW
1	Adilabad	267594	115063	43.00	114531	42.80	6872	2.57	31128	11.63
2	Nizamabad	99366	38148	38.39	48194	48.50	3913	3.94	9111	9.17
3	Karimnagar	56568	14571	25.76	30300	53.56	1871	3.31	9826	17.37
4	Medak	85164	29883	35.09	43224	50.75	1471	1.73	10586	12.43
5	Hyderabad	18195	381	2.09	383	2.10	557	3.06	16874	92.74
6	Rangareddy	99272	23444	23.62	32222	32.46	2900	2.92	40706	41.00
7	Mahbubnagar	190487	70006	36.75	83396	43.78	3826	2.01	33259	17.46
8	Nalgonda	212019	54404	25.66	126471	59.65	2816	1.33	28328	13.36
9	Warangal	288383	116460	40.38	139489	48.37	2625	0.91	29809	10.34
10	Khammam	433976	104900	24.17	283322	65.29	3611	0.83	42143	9.71
		1751024	567260	32.40	901532	51.49	30462	1.74	251770	14.38

Source: *Ibid*

Table 8: Pattern of Land Utilization from 2010-11 to 2014-15 (Area in Hectors)

Sl. No	Category	2010-11	2011-12	2012-13	2013-14	2014-15
1	Forests	2742856	2742856	2742856	2540101	2540101
2	Barren and un-cultivable Land	617061	616731	616731	607445	607430
3	Land put to Non-agricultural uses	870917	881905	885844	880458	884596
4	Culturable Waste	166596	164885	173917	176870	182511
5	Permanent Pastures and other Grazing Lands	302640	302438	302377	300008	298597
6	Land under Miscellaneous Tree Crops & Groves not included in Net Area Sown	113922	113922	113922	112420	112180
7	Current Fallows	1397150	1236047	1203604	950656	1400669
8	Other Fallow Lands	780445	825912	790899	716813	805150
9	Net Area Sown (including Fish ponds)	4492513	4599404	4653950	4923039	4376576
10	Area sown more than once	1375349	1102497	1036139	1320752	938793
11	Total Cropped Area	5867826	5701865	5690053	6243755	5315333
	Total Geographical Area	11484100	11484100	11484100	11207810	11207810

Source: *Statistical Year Book, Directorate of Economics and Statistics, Government of Telangana, Hyderabad, 2016*

Table 8 gives a clear picture of the total workers among the STs in Telangana State. Among the state, the majority of the total workers are reported in Khammam district and the lowest in Hyderabad about 24.78% and 1.03%. Among the total workers, there are 32.39% belong to cultivators. Among the cultivators, the majority of them are reported in Warangal and the lowest in Hyderabad 20.53% and 0.06%. Out of the total workers, 51.48% are belonging to agricultural labours. Among the agricultural labour, the majority are reported in Khammam and the lowest in Hyderabad i.e., 31.22% and 0.04%. Out of the total workers 1.73% are belonging to household industries, among the total household industries workers majority are found in Adilabad about 22.55% and the lowest is in Hyderabad (1.82%).

Table 9: The pattern of Land Utilization by Districts 2014-15 (Area in Hectors)

Sl. No	District	Geographical Area	Forest Area	Barren and Uncultivable land	Land Put to Non-agricultural Uses	Culturable Waste	Permanent Pastures and other Grazing Lands
	1	2	3	4	5	6	7
1	Adilabad	1610500	689517	43920	61786	18797	14234
2	Nizamabad	795600	169343	46833	97733	12524	19780
3	Karimnagar	1182300	250410	95963	96249	24253	41283
4	Medak	970000	91390	52444	75997	18815	28860
5	Hyderabad	21700	-	-	21700	-	-
6	Rangareddy	749300	73075	27084	113294	25102	31662
7	Mahbubnagar	1843200	255596	87562	100163	28479	17560
8	Nalgonda	1424000	83073	121336	128360	29106	64238
9	Warangal	1284600	371014	51363	72256	12036	44911
10	Khammam	1326610	556683	80925	117058	13399	36069
Total		11207810	2540101	607430	884596	182511	298597
		Land Under miscellaneous tree Crops and Groves (not included in Net Area Sown)	Current Fallows	Others fallow Lands	Net, Area Sown (including Fish & Prawn Ponds)	Area Sown more than once	
		8	9	10	11	12	
1	Adilabad	8504	115829	100149	557764	43283	
2	Nizamabad	1540	98139	59671	290037	159660	
3	Karimnagar	10770	125386	26974	511012	188606	
4	Medak	3684	172819	53254	472737	798912	
5	Hyderabad	-	-	-	-	-	
6	Rangareddy	6176	151468	92070	229369	25933	
7	Mahbubnagar	6466	301248	180122	866004	112319	
8	Nalgonda	7392	265544	141777	583174	146744	
9	Warangal	49165	96316	127015	460524	135483	
10	Khammam	18483	73920	24118	405955	46874	
		112180	1400669	805150	4376576	938793	

Source: *Ibid*

Table 9 explores the pattern of land utilization in Telangana State. According to the table, the forests area gradually decreased from 23.88% to 22.66% from 2010-11 to 2014-15. The barren and uncultivable land is increased by 5.37% to 5.41%. The land put to non-agricultural uses is increased from 7.58% to 7.89%. Culturable Waste is increased from 1.45% to 1.62%. The Permanent Pastures and other Grazing Lands is decreased from 2.63% to 2.66%. Land under miscellaneous tree crops and a grove not included in the net area sown area are increased from 0.99% to 1.00%. The current fallows increased from 12.16% to 12.49%, while other fallow lands increased from 6.78% to 7.18%. Finally, the total cropped area decreased from 51.09% to 47.42%.

Table 9 shows the area under food and non-food crops in Telangana State. According to the data, 57.71% of the land is utilized under food crops and the remaining 42.28% is under non-food crops. Out of the total food crops, the majority of the land is utilized in the Karimnagar district (14.74%) and the lowest in Rangareddy 5.75%. While the non-food crops are found a majority in Mahbubnagar (18.75%) and the lowest in Rangareddy 3.50%.

Table 10: The area under Food and Non-Food Crops by Districts (2014-15)

SI. No	District	Food Crops	Non-Food Crops	Total
1	Adilabad	183212	417835	601047
2	Nizamabad	299395	150302	449697
3	Karimnagar	452453	247165	699618
4	Medak	385156	167472	552628
5	Hyderabad	-	-	-
6	Rangareddy	176449	78853	255302
7	Mahbubnagar	556699	421588	978287
8	Nalgonda	404968	324950	729918
9	Warangal	340162	255845	596007
10	Khammam	269292	183537	452829
Total		3067786	2247547	5315333

Source: *Ibid*

Table 10. gives a clear picture of the number and area operated by STs as of 2010-11 by size classes in Telangana. The number of STs belonging to marginal formers about 58.66% and was followed by small 25.99%, 12.41% are semi medium, 2.74%, and 0.17% are belong to large.

Table 11 reveals the operational holdings and area operated by STs in Telangana State in 2010-11. Among the size class of STs, it can observe that the majority of the

tribes are belonging to the marginal category (58.67%) and only 0.18% of tribes are belonging to large times. In other words, the majority of the tribes are belonging to a marginal and small category, while the area operated by the STs is 0.5 to 3.0 hectares.

Table 11: Number and Area Operated by Scheduled Tribes in 2010-11 by Size Classes in Telangana

Sl. No	Category of Size Class (Hect)	Number In 2010-11	Area (Hect) In 2010-11	Average size In 2010-11
1	Below 0.50	210902	60106	0.28
2	0.5-1.00	183586	135772	0.74
	Marginal	394488	195878	0.50
3	1.0-2.0	174794	243485	1.39
	Small	174794	243485	1.39
4	2.0-3.0	64863	151786	2.32
5	3.0-4.0	18650	63916	3.43
	Semi-Medium	83513	214446	2.57
6	4.5-50	10177	44527	4.38
7	5.07.5	6517	38906	5.97
8	7.5-10.0	1744	14808	8.49
	Medium	18438	98241	5.33
9	10.0-20.0	1006	13054	12.98
10	20.0 and above	188	5577	29.66
	Large	1194	18631	15.60
	All	672427	770681	1.15

Source: *Report on Census of Land Holding 2010-11, Directorate of Economics and Statics, Government of Telangana, Hyderabad, p.71.*

Table 12 and 1.46 show the number and area operated by STs in Telangana state in the year 2010-11. Among the ten districts majority of tribes (in number) about 23.24% of tribes are found in Khammam district and the lowest in Karimnagar District i.e., 2.57%. The area operated highest reported in Khammam district about 23.37% and followed by Adilabad and Warangal i.e., 22.65% and 13.30%, while lowest in Karimnagar about 2.16%. The average size of area operated by scheduled tribes is highest in Adilabad about 1.68 and the lowest in Nizamabad and Karimnagar about 0.86 hectares.

Table 12: Distribution of Operational Holdings and Area Operated by Scheduled Tribes in 2010-11 in Telangana

SI. No	Category of Size Class	Percentage of Operational holdings in 2010-11	Percentage of Area Operated In 2010-11
1	Below 0.50	31.36	7.80
2	0.5-1.00	27.30	17.62
3	Marginal	58.67	25.42
4	1.0-2.0	25.99	31.59
5	Small	25.99	31.59
6	2.0-3.0	9.65	19.53
7	3.0-4.0	2.77	8.29
8	Semi-Medium	12.42	27.83
9	4.5-50	1.51	5.78
10	5.07.5	0.97	5.05
11	7.5-10.0	0.26	1.92
12	Medium	2.74	12.75
13	10.0-20.0	0.15	1.69
14	20.0 and above	0.03	0.72
15	Large	0.18	2.42
All		100.00	100.00

Source: *Ibid*, p. 72.

Table 13: Number and Area Operated by Scheduled Tribes in 2010-11 in Telangana

SI. No	Category of Size Class (Hect)	Number In 2010-11	Area (Hect) In 2010-11	Average size In 2010-11
1	Adilabad	111340	174607	1.68
2	Nizamabad	38982	33612	0.86
3	Karimnagar	19332	16651	0.86
4	Medak	35100	36362	1.04
5	Hyderabad	0	0	0.00
6	Rangareddy	29498	32328	1.10
7	Mahbubnagar	90948	97770	1.08
8	Nalgonda	84584	84019	0.99
9	Warangal	106316	102576	0.96
10	Khammam	156327	180118	1.15
All		672427	770681	1.14

Source: *Ibid*, p. 73.

Problems With Agricultural Credit

The mass illiteracy of Indian people in general and rural people, in particular, compounded the problems of agricultural credit. With around 70 to 80% of the farmers being illiterate they are unaware of the various sources of farm credit that supply at a lower rate of interest. As a result, the farmers were not in a position to judge the source of credit, which supplies the same at a rate, which is lower than the one collected by the private money lenders. Another problem that adds dimension to this situation is that even if the institutional sources are known to the farmers, their poor resource endowment base leaves them high and dry to offer anything as security, which is a prerequisite in credit transactions of credit institutions. Village money lenders exploit this situation by advancing liberal credit without insisting much on security but compensating the service with higher rates of interest and at times compelling the farmers to resort to forced sales of the harvested produce. The tiny and uneconomic holdings help the farmers incapable of repaying the loan if any taken from institutional agencies. Those who have transactions with village money lenders cannot think of either marketed/marketable surplus, as it was pledged in advance.

The inaccessibility of villages in general more so in the rainy season, inadequate transport and communication discourage the lending institutions to operate in those areas, for it increased the cost of loan transactions. Another pressing problem for the institutional agencies is the diversion of production loans for unproductive purposes. This is borne out of pressing domestic problems, as farm and family are inseparable. In the absence of competition from any institutional sources, moneylenders acquired the status of monopolists in agricultural landings. This led to charging exorbitant rates of interest much to the disadvantage of the farmers. All India Rural Credit Survey Committee classified the various sources supplying rural credit into the following classes viz., Government, relatives, landlords, agriculturist moneylenders, professional moneylenders, traders, cooperatives, commercial banks and others (*Reddy et. al. 2009*).

Problems Of Rural Credit

There is considerable unmet demand for rural credit. Local moneylenders continue to provide credit to the rural families, as the reach of institutional agencies to weaker sections has remained poor. Meeting the Credit Needs of 25 million confirm informal sector enterprises continue to be a challenge to rural financial institutions. Though the coverage of the micro-finance scheme has expanded, still around 70% of the poor are out of this network. The micro-finance sub-sector of institutional credit has not explicitly targeted the agricultural sector. Rural Finance Institutions (RFIs) have passed tenants and sharecroppers. More than 49.4% of the farm families are yet to receive the Kisan Credit Cards (*Gyanendra Mani, 2016*).

The rate of interest charged by RFIs from farmers is considerably higher than that charged by financial institutions from urban marginal farms, which are nonviable

or viable at the margin, and the self-employed in the informal sector. Despite an understanding reached between the Indian Banks Association and the government in the presence of the Reserve Bank of India that crop loans will carry single-digit interest, banks were reportedly charging 12% to 14% interest.

Commercial banks view rural financing as costly and cumbersome. Their transaction costs are high at an estimated 6% to 7% of loans advanced. One reason for these high transaction costs is the corporate culture of these banks. To bring down costs, they are focusing on selected clientele of large borrowers. The bank staff is not motivated to go to rural branches. Many commercial banks have closed nonviable rural branches because of rising non-paying assets and the high cost of rural lending. Up to the middle of the 1980s, regional rural banks enjoyed a cost advantage vis-a-vis the commercial banks but by the late 1980s, they lost this advantage. Their transaction costs have also now gone up to 6% or per cent of advances. They are too strongly tied to their sponsor banks and have little freedom of operation (*Dhage and Lobo, 2010*).

Integrated Problem of Agriculture Credit, Marketing and Profitability

The commercialization of agriculture in India not only increased productivity and food security but also attracted more and more middlemen making the agriculture channels inefficient by delivering the produce at inflated prices to the consumer and negligible margins to the producers as part of their exploitation. The middlemen are using the weakness of the producer in search of huge timely credit requirements with simple procedures due to financial illiteracy and are lending at high-interest rates. During the harvest, the produce is purchased at the farm gate by arranging a transportation facility and after deducting all the charges and interest the leftover is given to the farmer. The services provided by the middlemen are attracting the farmers as most of their burden search for different sources of credit is reduced, but in the process, the middlemen are exploiting the farmer by creating a situation of pressure for repayment during the harvest season leading to a forced sale. In the process, the time, place, and form utility are transferred to the middlemen and thereby profits. The main reason is insufficient funds at the farmer's level. The credit is involved at all levels that are from the production, processing, storage, marketing, trading, but institution or non-institutional credit is available or confined to farmers at Production and consumption requirements only but the middlemen have access to cheaper credit at processing, storage, marketing and trading. It can be better understood that a trader has more convenient, easily flexible, cheaper credit for storage of the same agricultural produce than a farmer who wishes to store the same product under a warehouse receipt scheme. One of the major reasons found at ground level is that the traders have more financial literacy than the farmer. The reason might be small but it is affecting the farmer's profitability and making him more prone to indebtedness. Till today all the policy measures have been dealing with the problem of institutional credit, inefficient marketing channels and profitability separately but this is an integrated problem

discouraging the farmers to continue in agriculture and malnutrition on the other side, leading to a large problem so-called food security (*Krishna, 2012*).

Factors For Problems Regarding Agriculture Credit

Insufficiency

Despite the expansion of the rural credit structure, the volume of rural credit in the country is still insufficient as compared to its growing requirement arising out of the increase in prices of agricultural inputs.

Inadequate Amount of Sanction

The amount of loan sanctioned to the farmers by the agencies is also very much inadequate for meeting their different aspects of agricultural operations. Considering the number of loans sanctioned as inadequate and insignificant, the farmers often divert such loans for unproductive purposes and thereby dilute the very purpose of such loans.

Lesser attention to Poor Farmers

Rural credit agencies and their schemes have failed to meet the needs of the small and marginal farmers. Thus, lesser attention has been given to the credit needs of the needy farmers whereas the comparatively well-to-do farmers are getting more attention from the credit agencies for their better creditworthiness.

Inadequate Institutional Coverage

In India, the institutional credit arrangement continues to be inadequate as compared to its growing needs. The development of cooperative credit institutions like Primary agricultural credit societies, land development banks, commercial banks and regional rural banks, have failed to cover the entire rural farmers of the country.

Red Tapism

Institutional agricultural credit is subjected to Red-Tapism. Credit institutions are still adopting cumbersome rules and formalities for advancing loans to farmers which ultimately force the farmers to depend more on costly non-institutional sources of credit (*Mamata, <http://www.jiwaji.edu/pdf>*).

Welfare Strategies

The Government of India and State Governments have launched several programs to address issues associated with farmer suicides. The Central Government hasn't only tried to rehabilitate victimized households but also launched schemes to reduce farmer distress and suicides in India. The recent prominent programs include the Prime Minister Rehabilitation Package (PMRP), Pradhan Mantri Fasal Bima Yojana (PMFBY) and Pradhan Mantri Krishi Sinchayee Yojana (PMKSY). Some of the major Central Government programs are discussed below.

Prime Minister's Rehabilitation Package (PMRP)

This package was launched in September 2006 in 31 districts covering 4 states. The districts were identified mainly in those states with a higher number of farmer suicides. By following these criteria, 16 districts in Andhra Pradesh, six in Maharashtra, six in Karnataka and three in Kerala were covered. The package included immediate and medium-term measures aimed at mitigating the distress of farmers. The specific objectives of the package were:

- Debt relief to farmers;
- Improved supply of institutional credit;
- Crop centric approach to agriculture;
- Assured irrigation facilities;
- Watershed management;
- Better extension and farming support services; and
- Improved marketing facilities and subsidiary income opportunities through horticulture, livestock, dairying and fisheries.

An amount of Rs.16978.69 crores was earmarked for this purpose (*Bhende and Thippaiah, 2010*), of this, 62.31% was apportioned for subsidy/grants and the remaining 37.69% for loans. The entire amount was proposed to be utilized in four states covering 31 districts. A brief note about the services extended through the scheme is stated hereunder:

- The program aided the farm families in coping with the distress situation. Rescheduling of loan amount and waiving the interest was one among the various provisions extended by the program in Karnataka.
- The program also distributed certified seeds to farmers and an increase in productivity was also reported.
- The scheme for the development of micro-irrigation was also included as a component in the Prime Minister's Rehabilitation Package to improve the efficiency of irrigation water, resulting in increased per-hectare yield as well as the income of the farmer households.
- Strengthening extension services was one of the components of the PM's package. Therefore, under this scheme, an effective and efficient extension service mechanism was put in place in the identified districts for empowering the farmers. Agriculture Technology Management Agencies (ATMA) were operationalized in all the districts to ensure extension support and convergence at the district level in AP, Kerala, Karnataka, and Maharashtra.
- To augment/support the income of farmers, the livestock/dairy and fishery activities were included as the Subsidiary Income-Generating Activities component in the PM's package. The package included components like a

supply of high milk yielding animals, calf-rearing, feed and fodder supply, animal health care, setting up of bulk milk-chilling plants, fodder block-making units, provision of breeding services and estrus synchronization, etc.

- In addition to these, the program also included fisheries, NHM, minor irrigation participatory watershed program, as its components.

However, the program was implemented until 2009-10 and was not extended. The program may be re-introduced by overcoming the shortcomings which are mentioned hereunder. The major drawbacks of the PMRP are (*Ibid*):

- There were no clear-cut guidelines for the disbursement of exgratia. As such, the average amount of exgratia received by the beneficiary varied widely not only across states but also within the state.
- Distribution of certified seeds at subsidized rates, accelerated irrigation benefit program, watershed development program and micro-irrigation scheme did increase the area under irrigation as desired.
- Many beneficiaries were not aware of the quantum of interest waived or the yearly instalment he/she has to repay. As a result, many were unaware of the quantum of debt relief received.

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)

The scheme is aimed at improving irrigation facilities in the country through micro-irrigation projects and end-to-end irrigation solutions. The scheme will also provide Rs.200 crores earmarked as Agri-Tech Infrastructure Fund (ATIF); the corpus required to promote the National Agricultural Market (NAM) for promoting easy access to markets for farmers.

Relief to Farmers in Input Subsidy

In 2015, the Government announced that farmers would be eligible for input subsidy if 33% of their crop is damaged, as against 50% or more which was followed earlier. Further, the Government also announced that the input subsidy given to distressed farmers would be enhanced by 50% of the existing amount.

Soil Health Card (SHC)

The Government issues soil health cards to farmers containing crop-wise recommendations of nutrients and fertilizers for promoting their efficient use, aiming at enhancing productivity. A total of 14,752,382 (1.47 crore) SHCs were issued in the country as of 29th March 2016.

Agricultural Debt Waiver and Debt Relief Scheme (2008)

The Government of India implemented the Agricultural Debt Waiver and Debt Relief Scheme in 2008 to benefit over 36 million farmers at the cost of Rs.653 billion.

This spending was aimed at waiving off a part of the loan principal as well as the interest owed by the farmers. Direct agricultural loan to the distressed farmers under Kisan Credit Card (KCC) was also covered under this Scheme. In addition to all these schemes, the Government increased the credit flow. This is evident from the fact that the credit flow increased by 39% from Rs.607376 crores in 2012-13 to Rs.845328.23 crores in 2014-15 (*Indiastat, 2017*).

Farmers' Welfare Strategies in Telangana State

Jayathi Gosh Commission

To cope with the agrarian crisis in general farmer suicides, particularly by the former Andhra Pradesh Government set up a commission on Farmers' Welfare at the end of September 2004. The commission submitted its report on 11th December 2004. It was the opinion of the commission that the agrarian crisis in Andhra Pradesh can be linked to a combination of wrong public policies of liberalization and globalization policies at the central and state government levels and failures at the level of local implementation. It made recommendations for corrective policies in six different areas related to agriculture, namely: institutional credit; irrigation and sustainable water management; dryland farming; sustainable input use; output price stability; and rural economic diversification (*Jayathi Gosh Commission 2004*).

The Commission felt that solutions to the current crisis require interventions in six important areas, which would do the following:

- Correct spatial inequities in access to irrigation and work towards sustainable water management
- Bring all cultivators into the ambit of institutional credit, including tenant farmers
- Shift policies to focus on dryland farming through technology, extension, price and other incentives
- Encourage cheaper and more sustainable input use, with greater public provision and regulation of private input supply and strong research and extension support
- Protect farmers from high volatility in output prices
- Emphasize rural economic diversification, to more value-added activities and non-agricultural activities.

Welfare Strategies

During 2013-14, agriculture and allied fields grew at about 1.8% in the Telangana region. But by the end of March 2020, the State saw 23.7% growth. Telangana became the first State to have allocated about 26% of its budget to agriculture and allied sectors in 2017-18. While Rs 20,107 crore was earmarked for the sector in the 2019-20 budget, it was increased to Rs 25,811 crore apart from a market intervention fund of Rs 1,000 crore.

Waiving crop loans, according to input subsidy, providing free and uninterrupted power and constructing godowns among others were taken up by the state government making the farming sector fruitful in all manners. To prevent migrations, increase production and enhance per capita income, the state has been using advanced agricultural techniques.

Having waived off outstanding farm loans amounting to Rs 16,124 crore soon after coming to power benefitting about 35.29 lakh farmers, the Telangana government announced a crop loan waiver to farmers during its second term in power. Crop loans to the tune of Rs. 25,936 crores obtained from 1st April 2014 to 11th December 2018 were waived off benefitting about 40.66 lakh farmers in the State. In the first instance, it was proposed to waive crop loans below Rs. 25,000 and benefit 5.85 lakh farmers. The State government earmarked Rs. 6,000 crores for the purpose in the 2019-20 budget and already released Rs. 1,210 crore this March. For 2020-21, the State government allocated Rs 6,225 crore.

Rythu Bandhu, Rythu Bima

Across the State, 58.33 lakh farmers are taking up agriculture on 1.43 crore acres. To support them, the State government introduced Rythu Bandhu to provide investment support of Rs. 8,000 per acre every year. However, it was enhanced to Rs. 10,000 per acre every year from Kharif 2019. While Rs. 12,000 crores were allocated in the 2019-20 budget, it was enhanced to Rs. 14,000 crores in the 2020-21 budget for the scheme.

Similarly, the Chief Minister launched Rythu Bima to provide an insurance cover of Rs 5 lakh to about 43 lakh farmers in the State. Though several insurance companies were keen on taking up the scheme, the State government roped in the LIC for the purpose.

During the 2020-21 budget, Rs 1,141 crore was allocated for the scheme. As against 31.86 lakh farmers registered under the scheme, the kin of 24,602 deceased farmers received Rs 5 lakh each, amounting to Rs 1,230.10 crore, till January 2020. The United Nations Organization put Rythu Bandhu and Rythu Bima among the top 20 novel schemes in the agriculture sector across the world.

Land Records Purification

To put an end to the woes of farmers due to land disputes, the State government has launched the land records purification program for the first time since 1931. Due to the unavailability of proper land records, the same land was being claimed by different persons leading to disputes. Of the 2.4 crore acres of land in the State, openly 17.89 lakh acres were found to be disputable lands after the purification of land records.

Novel Initiatives

Setting a precedent for others, Telangana launched the free and uninterrupted power supply scheme for the farm sector, becoming the first state to achieve the feat.

About 24.31 lakh farmers have been availing of the scheme for which Rs 5,000 crore is being spent per annum. Rythu Bandhu Samithi's were established across the State to unite farmers in 10,733 villages across the State. Similarly, Rythu Veditas are being constructed for every three villages.

Telangana became the first state in the country to introduce a seed validation system online and paved the way for many states to follow the suit. Besides encouraging farm mechanization, the State government is finding novel marketing solutions to sell the produce for a remunerative price in the market.

Further, the government since its inception increased the godown storage capacity from a mere 4.17 lakh tonnes to 22.47 lakh tonnes last year. Due to the increased cropping area and yield, the State government decided to increase its capacity to about 40 lakh tonnes over the next couple of years.

Agriculture-allied sector

The State government has been encouraging farmers to take up agriculture-allied activities like dairy. About 2.13 lakh farmers were supplied with buffaloes at an estimated cost of Rs 1,677 crore through a subsidized scheme. Under the Centre's Kalyan Abhyas scheme, Telangana stood first at the national level with a 72.4% growth in cattle wealth. The State government has also launched the Food Processing Policy, which will be in force till 2022 and is expected to realize Rs. 20,000 crore investments creating about 1.2 lakh employment in the State. The policy is aimed at doubling farmers' annual income from the existing average of Rs. 1.25 lakh by interlinking the food processing sector with agriculture, horticulture, aquaculture, dairy, meat and other food production sectors (*Socio-Economic Outlook, 2020*).

Agricultural Credit

The Annual Credit Plan for 2013-14 was Rs.32,939 crore for the Telangana towards Agriculture Credit, nearly Rs.39,619 crore (120%) was disbursed under Agricultural credit. An amount of Rs.14,897 crores (103%) was disbursed under crop loans as against the target of Rs.14,440 crores and an amount of Rs.5,642 crores (200%) was disbursed as against the target of Rs.2,816 crores under Agriculture Term Loans and Rs.3,181 crore (108%) was disbursed as against the target of Rs. 2,951 crore under Allied activities. Leaseholders are also enabled credit support through a separate statute. Agriculture Credit is provided at as low as 3% interest per annum for all farmers under Pavala Vaddi Scheme (*Socio-Economic Outlook 2014*).

While in 2018-19 Credit allocation to farmers has increased since the formation of the state due to the concerted efforts of the Government. As per the Annual Credit Plan, Rs. 68,596.71 crores of credit is targeted towards the agriculture and allied sectors. This is about 46.91% of the total plan of Rs. 1,46,238.41 Crores. This constitutes an 18.14% jump from the previous year's target of Rs. 58,063 Crores. The Government of

Telangana is also taking several initiatives to augment credit to farmers' Cooperative Banks. On this front, Telangana State Co-operative Apex Bank Limited (TSCAB), plays a key role in channelling funds from NABARD to farmers through District Central Cooperative Banks (DCCB) and Primary Agriculture Credit Societies (PACS) by ensuring timely and adequate credit facilities to farmers and others living in rural areas of the State. The total disbursements of crop loans through TSCAB are Rs. 2,643.08 crores for the year 2018-19 (*Socio-Economic Outlook, 2020*).

Statement of the Problem

Tribal farmers require credit to purchase farm inputs and to make permanent improvements on the land. The need for credit in lean seasons without income for meeting the consumption needs of agricultural households is widely recognized. Effective use of credit enables the usage of an adequate amount of quality inputs, betterment of productivity and increase in income. When credit helps to increase farm incomes the debt is repaid without difficulty. But debt becomes a burden and farmers fall into a debt trap when the income generated is inadequate and the debt is beyond the repaying capacity of tribal farmers. The debt trap affects the capacity of farmers to borrow and the capacity to make fresh investments in the farm. Debt recovery measures of financial institutions intensify the distress of farmers. A multitude of factors, like crop failures, and unremunerative prices of farm produce, when compared to prices of farm inputs, have affected the repaying capacity of farmers. Many distressed farmers in Telangana have committed suicide to escape the debt burden in the recent past. The rural and tribal households of the state of Telangana including both cultivators and non-cultivators are highly indebted. The Average Outstanding Liabilities of both cultivator and non-cultivator households in rural Telangana are the highest in India. Several previous studies in this area have focused on farmers' suicides, their causes and strategies adopted by farmers in the aftermath. No serious attempt has been made to understand the productivity of agricultural credit and the determinants of farmers' indebtedness. In this light, the present study examines the problem of farm indebtedness in Telangana with special reference to the Bhadradri Kothagudem district.

Objectives of the Study

In the above context, the present study was initiated with a broad objective to assess the indebted status and credit requirement of the tribal households in Telangana. The specific objectives of the present investigation were:

- To know the socio-economic status of tribal farmers' households
- To assess the magnitude of tribal farmers' household debts
- To know the ITDA/Government contribution to tribal farmers' household credit
- To observe the impact of indebtedness on tribes

- To suggest measures for the improvement of the agricultural credit system and conditions of Koya tribal farmers

Hypothesis

- To achieve the above set of objectives the following assumptions are to be tested.
- That, indebtedness among the tribal population has assumed a perpetual feature.
- That, the uneven socio-economic parameters have spiralled tribal indebtedness.
- That, indebtedness and their status in life are largely interwoven.

Data and Methodology

The study is based on both primary and secondary data. The secondary data are collected from India Statistical Year Book, Report of All India Debt Investment Survey various rounds, Agriculture Statistics Year Book, Agricultural Input Survey, census reports, reports of various commissions and committees, annual budgets, Telangana State Planning Board's Economic Review, Telangana agricultural reports etc.

Primary data are collected from farmer households by using structured questionnaires. The researcher has used a mix of both judgment sampling and random sampling in sample selection. By judgment sampling method, the researcher selected 12 villages in three Tehsils Pinapaka, Manuguru and Aswapuram viz., Bommarajupalle, Samath Mothe, Bhattupalle and Seethampuram (Pinapaka Tehsil), Ammagaripalli, Gandigudem, Amerla and Chintiryala (Aswapuram) and Ramanujavaram, Samathsingaram, Mallaram and Peddipalle (Manuguru) with the highest tribal households according to 2011 census of ITDA Bhadrachalam administrating area of Bhadrachalam district of Telangana State.

In the next stage, by using Microsoft excel random number generation utility, 20 tribal households were selected from the list of households from each village for the collection of data. A total of 240 Sample tribal household samples were used for the study.

Scope of the Study

The agricultural sector of the nation is in a state of transition with the share of agriculture in the country and state income declining without sufficient reduction in the number of people depending on the sector for their livelihood. Not only the share of agriculture in the economy of Telangana is declining but the absolute income from the sector is also declining. In this transitional state, the sector is facing a large number of problems including a fall in the prices of farm products, increasing input costs, the inadequacy of irrigation, weather failures, pest attack and plant diseases. Agricultural credit plays multiple roles in this context. It helps the farmer in sourcing the inputs from the market, helps to build capital assets in the farm and outside the farm, increases income and earnings and provides liquidity in lean seasons without income. But when

the tribal farmer is not careful and does not take appropriate loan products or when income falls severely, debt repayment becomes a burden.

The present study examines the role of credit in increasing income at national, state and household levels in Bhadrachalam district. It also examines the role of the ITDA, Bhadrachalam in the creation of assets with borrowed funds and the impact of credit on the living conditions of farmers. The study also addresses the diverse problems faced by farmers of the district and possible policy changes for the betterment of the credit system.

Limitation of the Study

The present study has some limitations. The study is based on the information collected by way of a field survey. It has all the limitations of using primary data. The accuracy of information provided by the sample tribal households is a problem. There are chances that the tribal households have hesitation in giving correct information about financial matters, and possession of certain assets like gold ornaments. These problems can affect the study

Very few studies have been conducted so far on tribal farmers' indebtedness at the national and state level. No attempt has so far been made to study the tribal farmer's indebtedness in Telangana or combined Andhra Pradesh in general and in the ITDA area of Bhadrachalam District of Telangana State in particular. Hence the present study is a sincere effort to fill up this gap.

There are several concerns concerning rural credit which are generally expressed in terms of inadequacy, constraints on timely availability, high cost, neglect of small and marginal tribal farmers, low credit deposit ratios in several states and the continued presence of informal markets. It is held that while the commercial banks are more focused on improving efficiency and profitability, they have tended to give comparatively less priority to rural credit.

Regional Rural Banks and cooperatives appear to face serious problems of governance as well as operational efficiency. Both institutional and non-institutional channels exist for the supply of credit in both rural and urban areas. While banks, microfinance institutions and credit cooperative societies comprise the institutional channels, landlords, local shopkeepers, traders and professional money lenders constitute the non-institutional channels.

Findings of the Study

The major findings of the study are as under:

General Findings

Out of a total of 240 tribal farmer households, 74% of tribal farmers' households belong to male-headed households and 26% are female-headed households.

It is found that the highest 30% of tribal farmer household heads are between 31-40- and 41-50-years age group (26%).

The distribution of tribal farmer households according to own house type shows that the highest 54% of tribal farmer households homes are made by mud walls and floor with a tin roof, followed by mixed homes are made by cement or mortar plastering, of flooring of roofing (21%). While 23% of houses are made of stone or bricks with mortar and cement and have a concrete or a stone laid roof.

It is observed that in the majority of tribal farmer households about 39% of the educational level is primary, upper primary and secondary. While 3% of tribal farmer households' education level is Intermediate, and 2% were graduates. There is 49% of tribal farmers' households are illiterate.

The marginal, small and semi medium farmers together 87% of the total tribal households and 13% are landless. Out of selected 208 landholders, the highest is 49% of marginal farmers followed by 41% of small farmers and 10% of semi-medium farmers.

The major income source of tribal farmer households was agriculture. The proportion share of tribal farmer households according to income source was the highest at 77% tribal farmer households depended on agricultural income.

The important side businesses of farmers are Dairy, cattle, trading, retail stores etc. Income from side business can get strong financial support for the purchase of agricultural inputs. Out of a total of 240 tribal farmer households, 6% of the tribals had engaged in various side businesses.

It is observed that a total of 77% of tribal farmer households out of 240 were living below the poverty line. It means that the study observed that majority of the tribal farmer households were living below the poverty line in the study area.

It is found among the landholding tribal farmers, that 40% of tribal farmer households of having irrigated land while 96% do not have irrigated land.

It is observed among the leased holdings, that 84% have wetland and 16% have dry land.

Among the own landholding tribal farmers category, according to farm size and irrigated land holding it is found that 45% of small farmers, 37% marginal farmers, and 18% of semi-medium are holding wetland; while 60% marginal, 39% small farmers and 5% semi-medium farmers have only dry land.

It is seen from the study that the landholding of Kharif crop was highest under cotton, paddy and maize crops i.e., 54%, 53% and 49% respectively. While in rabi crop along with paddy, maize, and groundnut (18%). Respect for tobacco crops in rainfed areas accounts for about 4% of total crops.

It is observed that none of the livestock was seen among 58% of total tribal farmer households in the study area.

Indebt Status

It was found that the overall tribal farmer households in the study area were found to be indebted.

The overall debt of an average farm household of selected farm households in the study area worked out to be Rs. 92272.75. It was found that an average tribal farmer household in the tribal farmer households of study has Rs. 60702 (62%) of debt from institutional credit agencies and Rs. 31571.75 (92%) from non-institutional credit agencies.

The commercial banks and cooperative banks provide credit to all the landholding categories, they seem to have a bias in favour of the tribal farmer's households. Among total institutional credit of tribal farmer households in the study area, the highest percentage share of cooperative banks was 31% followed by Regional Rural Banks at 27%, self-help groups at 22% and was the lowest case of commercial banks at 20% respectively.

Among all non-institutional credit agencies, money lenders provided the highest 81% of loans to selected 240 tribal farmer households in the study area during the study period.

Purpose of Institutional Loans

Among the total institutional loans, the tribal farmer households in the study area incurred 41% of total debt for like crop loans, followed by irrigation facilities 9%, equipment 5%, health care 4%, purchase of cattle 3%, investment 3%, other business 3%, house construction 3%, land cultivation more than 2%, agriculture side business more than 2%, purchase of land more than 2%, house repairing more than 1% during the study period respectively.

While the un-productive purposes, the debt was reported on un-productive purposes like repayment of old debt 9%, followed by the purchase of vehicle and education with equal per cent i.e., 3%, domestic expenditure less than 3%, marriage ceremony 2%, during study period respectively.

Purpose of Non-Institutional Loans

Among the total non-institutional loans, the tribal farmer households in the study area purpose of 20% of total debt on like crop loans, followed by other businesses at more than 10%, irrigation facilities at 11%, house construction at 5%, equipment's more than 4%, health care more than 4%, purchase of cattle 4%, purchase of land 3%, investment 2%, land cultivation more than 2%, agriculture side business more than 2%, investment more than 2%, house repairing less than 1% during the study period.

While debt for unproductive purposes was reported as repayment of old debt at 13%, followed by marriage ceremony at 10%, education at more than 4%, domestic expenditure at less than 4%, and purchase of vehicle less than 2% during the study period.

Utilization of Loans

It is observed that the Tribal farmer households in the study area utilized their debt Rs. 47560 (62%) and Rs. 40675 (38%) for productive purpose and unproductive purpose respectively.

It found that the tribal farmer households of the study area utilized their debt for productive purposes like crops 15%, followed by land cultivation 11%, irrigation facilities 9%, purchase of cattle 5%, health care 5%, other business 4%, house construction more than 2%, agriculture side business less than 2%, purchase of land more than 1%, house repair less than 1%, and investment less than 1% respectively.

While regarding the non-productive purposes like purchase of vehicle 11% followed by repayment of old loans more than 10%, marriage more than 7%, domestic expenditure more than 7%, and education more than 2% respectively.

Utilization of Institutional loans

It is observed that the tribal farmer households of the study area utilized their institutional debt of Rs. 37515 (72%) for productive purposes and Rs. 20140 (28%) for unproductive purposes.

It is observed that the tribal farmer households of the study area utilized their debt for productive purposes like crops at 22%, followed by land cultivation at 11%, irrigation facility at more than 10%, equipment at 8%, purchase of cattle at more than 5%, other business 5%, health care 5%, agricultural side business more than 2%, house construction more than 2%, purchase of land less than 1%, and house repair & investment less than 1% respectively.

While regarding the non-productive purposes like domestic expenditure 9%, followed by repayment of old debt more than 8%, purchase of vehicles 6% marriage more than 4%, and education less than 1% respectively.

Utilization of Institutional loans

It is observed from this table that the household utilized 57% of non-institutional loans for productive purposes and 43% for unproductive purposes. On average the household utilized for Rs. 10045 productive purposes and Rs. 20535 unproductive purposes.

It is observed that the tribal farmer households of the study area utilized their debt for productive purposes like land cultivation for more than 12%, irrigation facilities for more than 6%, equipment for 5%, health care for more than 4%, crops 4%, purchase

of cattle 3%, purchase of land more than 2%, house construction more than 2%, other business less than 2%, agriculture side business less than 1%, investment less than 1%, and house repair less than 1% respectively.

While regarding the non-productive purposes like purchasing vehicles 20%, marriage & domestic expenditure less than 14%, followed by repayment of old debt more than 6%, and education less than 4% respectively.

Instalments, Mortgaged and Interest rate Status

It is found that more than 73% of tribal farmers' households of study area repayment instalment was yearly followed by more than 19% of tribal farmer households paying their loans monthly.

The maximum is 91% of tribal farmer households mortgaged land for debt.

It is observed that 77% of tribal farmer households pay monthly interest of 2-3%

It is also observed 49% of tribal farmers' households pay 0-4% annual interest and 23% of tribal farmer households pay up to 4-8% annual interest

Repayment Status

With regards to loan repayment, more than 42% of the tribal farmer households were found to be regularly repaying the loans amounts, while more than 57% of tribal farmers' households failed to repay the loan amount due to many reasons.

The highest more than 23% of tribal farmer households revealed the low rainfall as the major reason for non-repayment of loans and followed by more than 18% revealed the low production, more than 17% revealed the failure of crops, 14% revealed the increasing cost of production, and increasing domestic expenditure more than 9% as the major reasons for non-repayment of loans. While more than 6% revealed low prices for production, 6% revealed lack of irrigation facilities and 4% high-interest rates as a major reason for non-repayment of loans. Only 2% revealed the health burdens as a major reason for non-repayment of loans.

Out of 240 tribal farmer households in the study area, 230 (96%) stated that they are all willing to repay loans. Only 10 (4%) stated that they do not want to repay the taken loans.

Among the various difficulties highest 40% of tribal farmer households and 39% revealed the lack of mortgage and fulfilment of documents as the major difficulties in sanctioning loans followed by 12% revealed officers' unhelpful attitude, more than 6% revealed due to the lack of time and 4% revealed due to illiteracy as a major difficulty for sanctioning loans.

Crop Insurance Status

It is observed that more than 54% of tribal farmer households are not insured for their crops during the study.

Problems Regarding Agriculture

It is observed that overall tribal farmer households are facing land problems, capital problems, and in acquiring modern aquacultural inputs.

About 89% face production problems, 59% of market-related problems, 57% labour problems, and 65% are soil problems.

Awareness of Welfare Schemes

It is observed that the highest tribal farmer households are aware through community leaders regarding the welfare schemes, more than 22% through political leaders, more than 21% through government officials, 15% through NGOs, and only 8% through media.

Implementation and Beneficiary level by Development Programs

It is observed that about 42% of tribal farmer households are benefitted from agricultural development programs, 21% from minor irrigation programs, more than 12% from animal husbandry, and 12% from horticulture.

It is found that the overall tribal farmer households are availed of the PDS, MGNREGA, Aadhar card, Aarogya Sree card, Free education, and health schemes.

It is observed more than 90% of tribal farmer households are availed of Bank Account and Cooking Gas schemes.

It is also observed that above 80% of tribal farmer households are availed Rythu Bandu Scheme, Crop Loans, Waiver Scheme, Pradhan Mantri Ujjwala Yojana/Deepam Pathakam, and Prime Minister Kisan Scheme.

It is found above 50% of tribal farmer households are availed of Scholarships for their children.

It is observed that 31% of tribal farmer households availed Swachh Bharat Abhiyan/IFAD program and Kanti Velugu scheme.

It is observed that more than 25% of tribal farmer households availed of Post Office Accounts.

It is found that more than 20% of tribal farmer households availed Kalyana Laxmi Scheme, Financial Assistance Schemes, and housing schemes.

It is observed below 20% of tribal farmer households availed Aasara Pension and Pan card,

It is found above 7% of tribal farmer households availed of Antyodaya Anna Yojana.

It is observed that 60% of tribal farmer households are getting a sufficient amount or subsidy to purchase agricultural inputs like minor irrigation, sprayer, and seeds.

It is found that about 42% of the tribal farmer households availed of KCC.

Improvement in Income Status after availing of the Welfare Schemes

It is observed that more than 38% of tribal farmer households' income levels are not improved.

Social Participation

It is observed that more than 92% of tribal farmer households actively participate in the SHG movement followed by more than 62% in farmers' associations, 21% in politics, 22% in Rythu Mithra, and 10% in cooperative societies and more than 7% in School Management Committees.

Overall Socio-Economic Status

It is observed that 95% of tribal farmer households belong to the lower and lower-middle class.

Observations

Constraints faced by the tribal households & ITDA

After understanding the problems of tribal farmer households, an effort has also been made to review the problems faced by the tribal households & ITDA. A few of the problems faced by the tribal households and ITDA are given below:

Identification: It is found that the DRADA was unable to identify the poorest of the poor. It is observed that the beneficiaries conceal the truth & did not give complete information regarding their income & size of the holdings. They further added that they do not disclose whether any member of the family is in service or earning elsewhere so that they may not earn eligibility it ensures that this ultimately leads to wrong identification.

Lack of coordination from banks: Lack of motivational support & coordination from financial institutions was yet another problem being faced by the ITDA. It is observed that the banks are not at all interested in financing these support schemes. The bank officials do not behave properly sometimes with the beneficiaries & always threatened them with the pros & cons of bank procedures simply to make them run away from the scene. The bank officials do not participate regularly in monthly Tehsil/Block level bankers committee meetings (BLBC) where such problems are discussed & sorted out. The financial institutions as they are only interested in financing the proposals under support schemes on roadsides, where transport services are available. Due to such an attitude of the bankers, the ITDA could not make a dent in far-flung areas through various support schemes. It is also observed that the banks reject the cases even on filmy grounds with the result, the whole programme gets flopped.

Mis-utilisation of financial assistance: It is observed that financial support schemes do not fully utilize the loans for the purpose for which it is sanctioned. In some cases, beneficiaries divert their loans for unproductive purposes. As a result of this, the beneficiary is unable to establish the unit as per standard norm. On account of this, there is no increase in their income & cannot repay the bank loans as per the repayment schedule fixed by the banks. Finally, they get trapped in debts & over dues.

Constraints faced by the Bankers

After analysing the problems of tribal farmer households and ITDA, it becomes desirable to have the viewpoints of the bankers too who are also one of the important components of the whole mechanism by making disbursements. It is observed the bankers also facing various problems as follows:

Sponsoring of cases without assessing the viability of the scheme: The block agencies sponsor the loan applications without assessing the viability of the units under the support schemes. When a pre-sanction survey is conducted by financial institutions, then most of the cases are not found fit for financing. In addition, most of the time, the cases are sponsored to them in bulk at the far end of the year & hence it becomes difficult to conduct the pre-sanction survey well in time to the satisfaction of the beneficiaries.

False information: Another reason for the rejection of cases as stated by financial institutions was that the cases sponsored by sponsoring agencies contain false information. When they conduct the verification, they find sometimes that in the majority of the cases, false information including the income of the proposed beneficiaries also exceeds the limit & becomes ineligible for availing the assistance & hence the cases are returned to the concerned agencies.

Tribal farmer-beneficiaries did not visit financial institutions for completion of documents: The tribal farmer-beneficiaries do not turn up for verification & execution of documents. They drop the idea of availing of a loan just after getting the cases sponsored. In addition to this, tribal farmer applicants even do not qualify for assistance as per the guidelines of the Government of India or State Government for the schemes, but still, attempt to get it by feeding wrong information.

Poor recovery of loans: Poor recovery of loans, is another major problem being faced by financial institutions. Besides such factors of over dues/NPA's as schemes not being viable, lack of backward & forward linkages, unforeseen calamities, diversification of funds etc. Due to this, their recovery of loans gets affected which ultimately results in increasing the volume of NPAs. Sometimes that debt relief, and confinement of interest on loans also hampers the recovery of loans. In addition to these, political interference also leads to poor recovery of loans. Above all the reasons that the Government agencies only sponsor the cases & do not come to the rescue in the recovery of loans.

Illiteracy of the tribal farmer-beneficiaries: The illiteracy of the tribal farmer-beneficiaries, they do not understand that they have to complete certain formalities with the financial institutions for availing the loan. Further, it is observed that the tribal farmer-beneficiaries are generally under the impression that the block or Tehsil agencies when sponsoring their cases mean that their loans stand sanctioned & hence make hue & cry when the financial institutions ask them to complete certain papers & formalities after verification.

Other Observations

The absence of Land Ownership Rights: Most important problem faced by tribal farmer households of the study area is the absence of land ownership rights called Parra. The absence of land rights precludes the progress of tribal farmers. The tribal farmers without land rights are not able to access formal credit as they do not have other assets for securing loans.

About more than 58% of tribal farmer households are not availed of KCC.

Most of the tribal farmer households not availed of personal and medical insurance

It is observed that there is no proper marketing facility in their locality.

Suggestions

Based on these findings and observation the following recommendations/suggestions in light of the identified problem if taken care can be bound to bring about improvements in the implementation mechanism of these support schemes and bring out them from the clutches of indebtedness.

A massive campaign should be launched against intoxicants and the conservative social values, the expenditure on unproductive purposes such as marriage and other socio-religious ceremonies.

Agricultural research should be intensified. New varieties of crops with good resistance to weather conditions and pests' attacks should be developed. The agricultural universities and agricultural departments should take lead in this regard.

Agriculture also includes allied activities such as horticulture, animal husbandry, dairy and fisheries, which have an important bearing on the overall economic growth as well as the health and nutrition of the masses. So, it can be suggested to provide sufficient loans to the agricultural sector through banking for the overall economic development.

Agriculture in the present conditions is facing several risks including yield risks, weather-related risks, and risks associated with product price. The risk of farming requires special attention. A separate Agricultural Crop and price Insurance corporation should be established to take care of such issues.

Agro-processing industries should be established as a joint venture of farmers and local bodies in the study area to process farm products and produce value-added products. The processing units should buy inputs directly from farmers at reasonable prices.

Awareness regarding the developmental programmes to be created among the tribal farmer households to reach vision-oriented development

Farmers should be given full ownership rights on their land.

Improving the economic condition of these social groups the access to institutional loans must be made easier.

Indiscriminate use of chemicals in the cultivation of crops like cardamom according to the dictates of private chemical companies has polluted the soil and water of many high range villages. Therefore, organic farming should be encouraged to protect the soil and long-term sustainability of farming.

It is necessary to improve the system of sanctioning loans by adopting a modern banking system.

It is necessary to take proper efforts to increase the educational level of farmers to improve their economic condition.

It is recommended that KCC should be made available to all eligible farmers.

It is suggested that credit societies should adopt an effective mechanism to utilize debt for proper purposes.

It is suggested that government should provide sufficient subsidies for modern irrigation facilities and arrange workshops for farmers to inform them regarding the importance of modern irrigation facilities.

It is suggested that the cooperative sector should strengthen its credit facilities in the study area.

It is to be noted that the size of landholding has a major influence on access to credit. Credit facilities through commercial and cooperative banks invariably depend on ownership of land. It is, therefore, felt that ownership of land as the criterion for the distribution of credit may be relaxed and group responsibility may be introduced by formal credit institutions.

Participation of the tribal farmers to be invited concerning welfare and developmental programs and schemes

Personal Insurance and Medical Insurance should be given to all farmers and the cost should be borne by the government. The shock on the family in case of death or disease of the farmer can be minimized through insurance.

Proper marketing arrangements should be made in the villages. Cooperative marketing societies can be established for effective marketing of the products of farmers.

Skill development and vocational training programs should be started for the tribal farmer youth for their economic empowerment.

Small scale industries are to be established to produce a variety and unique products by using Minor Forest Produces (MFP) collected by the tribes.

The agricultural department and agricultural universities should organize seminars and workshops to educate the farmers on new lines of farming. Moreover, agricultural research should be encouraged to develop better plant protection methods.

The crop insurance scheme should be launched effectively so that a certain minimum level of income could be ensured for the farmers in case of crop failure.

The government should exercise a strong check on the activities of non-institutional credit agencies and expand institutional credit facilities to the farming community at a low rate of interest with easy repayment facilities.

The government should launch low-interest-rate schemes through cooperative and commercial banks in an effective manner.

The primary agricultural cooperative credit societies should take proper action to recover debts.

The production of food crops should be encouraged to attain self-sufficiency in food production and to reduce food and vegetable imports from other states.

The researcher recommends crop insurance either for individual crops or for all crops jointly. The cost of the same can be borne jointly by the farmer and village panchayaths.

The tribal inhabitants should be connected by road with the Tehsil headquarters so that tribes can easily access the government services.

Tribal farmer's households should be encouraged to adopt organic farming and products should be certified by a competent agency and a brand of organic products should be introduced.

Tribal farmers are to be exposed to utilizing modern agriculture seeds, fertilizers, pesticides, tools, equipment and technology to increase agricultural production.

Conclusion

The study was an attempt to examine the status and various aspects of indebtedness among the tribal farmer households in ITDA Bhadrachalam, of Bhadradi Kothagudem district of Telangana state. Agricultural credit has not helped the tribal farmer households in increasing their income, giving better education to their children

and creating better living conditions for the farmer and his family. There are issues like crop failures, pest attacks, natural calamities and above all, a fall in the price of farm products putting farming a stressful activity. Farmers, being producers of food to feed a large population needs to be respected and their social status should improve. As the agricultural sector is the base of our economy, the appropriate level of credit is required for the development of the sector. The agricultural sector of India is in a state of transition. The share of agriculture in total income at all levels is declining without sufficient diversification of the labour force away from the farm sector. In this state of transition, the government has to play a key role in minimizing the problems associated with it. The policymakers, at both state and local levels, have to promote the diversification of activities of tribal farmers to newer areas linked to agriculture such as farm tourism. The favourable climate, pollution-free environment, tranquillity and beautiful landscape of the study area are of immense value for such endeavours.

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