

## **CHAPTER–VII**

### **SUMMARY, CONCLUSIONS AND POLICY IMPLICATIONS**

The present study “Economic Contribution of Tribal Women to Their Households: A Study of Rayagada and Keonjhar Districts of Odisha” is based on field survey of the selected tribal groups in the districts of Keonjhar and Rayagada. It highlights their way of life, their socio-economic status, cultural inheritance and coping strategies with the changing environment. It helps to analyse the extent of the impact of the government schemes and policies on tribal life, their integration with the developmental programmes meant for their upliftment among others.

The tribal community lives a life of subsistence as they produce that much which they need. The community feeling is strong among the tribal with the whole village coming together to help the community members in distress like the physically challenged, older people, women, etc. The surplus grain produced by the households is shared with the community after self-consumption. These are kept as joint property of the community to meet the shortfall during natural disasters like shortfall of rain, drought, flood, earthquake, etc. The Dongria Kondh are found to share not only their land/orchard but even their household items like harvested crops, clothing and even the pieces of jewellery with the community members.

The barter system is still found to be prevailing among the tribal with the least use of cash. The attitude towards liquid money showed a variation based on the age-group of the tribal. While the older people think that they have no need of cash in their way of life, the youth of both the gender are found to deviate from this viewpoint based on their interaction with the external market. They felt the need for cash for activities like purchasing clothes from the market, grocery items, transport costs, hospitalisation, going to the city/town for any need, etc.

The tribal is found to have a close affinity towards their land which formed the basis of their survival.

### **7.1 Major Findings of the Study:**

The major findings from the current study on the life, livelihood, and women's role and their economic contribution among others are as follows:

The tribal in Rayagada are mostly found to be owners of orchards and thus fruit gathering is their major source of livelihood. They have to depend on earned income for their food grain and other related requirement. However, the tribal in Keonjhar are mostly found to be farmers working either on their own land or on lease producing for their food grain requirement both for self-consumption and surplus for sale.

The tribal expenditure on food and non-food items consumes a larger part of their total income leaving out marginal surplus to be spending on education and health facilities and is a reflection of their subsistence standard of living. This also reflects their area of priority in terms of expenditure attaching no or meagre importance to health and education.

Their expenditure on education is found to be very low ranging between nil to Rs.500 only per month highly skewed towards the lower range of Rs.0-250. For each district, it is found to vary between nil to Rs.500 in the district of Rayagada and between Nil to Rs.300 in Keonjhar district. Rayagada district is found to have more number of Angawadis making educational facilities easily accessible relative to Keonjhar district which not only showing less absolute number of Anganwadis but also inaccessibility to most of them due to its hilly terrain. Though in most areas which has accessibility to government provision of educational facilities, it is found that study materials are provided, but the associated cost has to be borne by the tribal if interested to access the facilities. This not only reflects a barrier to the education facilities but also a factor behind the high dropout rate of the tribal children.

The tribal are still highly dependent on the traditional healing practices and 'totkas', performed by the quacks than on the modern health care facilities. In most areas it is observed that they do not use these facilities in spite of their accessibility due to several reasons like distrust, female-centric issues, and non-awareness of their no-cost features as well as some centre specific factors like health care centres without proper facilities of medicines, health care personnel or the required equipment if any.

Health care facilities are found to be geographically accessible in some of these villages surveyed either in the form of primary health care units, mobile care units or

trained personnel to cater to the health care need of these tribal. However, 100% of the sample attempting to access the health care facilities opined that they are facing other barriers in accessibility like financial (52%) and the rest being a combination of financial, spatial as well as communication problems.

However, the fact cannot be denied that 72% of the surveyed population has said that they suffered from no chronic diseases. Only 28% of the populations are found to be inflicted by diseases like anaemia, malaria, TB and sickle cell in decreasing order. Thus they seem to be suffering from mostly communicable diseases which need timely cure.

For other severe diseases, they are referred to the nearby Community Health Care centres or the tertiary sectors in the nearby towns or cities which they never accessed (said could not think of accessing due to barriers of ignorance, fear of the outer community besides financial, spatial and communicative inaccessibility). This reflects their vulnerable position in case of health related issues.

The major reasons for tribal indebtedness are observed to be their income and expenditure pattern which has a direct and indirect influence on all other socio-economic parameters of the tribal. The overall income is found to be not only low and concentrated towards the lower-income group level but also a major part of their income is obtained in kind rather than cash which makes them dependent on loan to carry on their consumption (recurring or durable) or repay their earlier debt thus spiralling the overall indebtedness in the form of a vicious circle. The expenditure pattern is also uneven with borrowed funds being used to finance their direct consumption, lavish spending on ceremonies and rituals and intoxicants, etc. leaving them no surplus for spending on income-generating activities. Low income and the deficit in their household budget lead to indebtedness and the high burden of debt leads to further lowering of income and uneven expenditure pattern adversely affecting their social parameters like literacy, health, employment status, etc.

The existence of alternative and modern sources of loans like banks, cooperatives, SHGs, etc not only has low reach but also their absorption level by these tribal is far from satisfactory to be able to break their whirl of indebtedness. The major reasons identified for this are the focused purpose of granting loans by these agencies unlike private sources, formalities to be observed which are less absorbed by the tribal

due to communication gap, ignorance, etc. Thus they are compelled to depend on private lenders with the consequential perpetuation of their indebtedness. A target-oriented approach to liberate them from this yoke of perpetual indebtedness is the need of the hour to enable them to participate in the various welfare schemes and adopt the path of development.

Indebtedness is found to have far-reaching adverse consequences on the present and future life of the tribal. The overall effect of indebtedness can be summarised in the line that 'tribal indebtedness deprives the deprived'. Thus it has created a vicious circle where being poor they are forced to borrow or being in debt they are poor and so has to further borrow or repay it by other means. The immediate effects observed are alienation of the tribal land by the lenders, voluntary or involuntary bonding of labor to repay the debt most of which was again 'borrowed debt', in inheritance. They have poor socio-economic condition due to this debt burden. The direct economic effects are low income, saving and uneven expenditure. The indirect social effects are low/no spending on health, education, and factors contributing to have a good standard of living.

The status of their job is also very low in terms of providing them economic gains. Most of them are marginal workers working on others' land or involved in gathering and sale of forest products. Many tribal are found to be engaged on their land as bonded labourers with or without remuneration as the land has been mortgaged.

The unemployed youth are easily entrapped into anti-social activities. That is the reason for the huge surge of Naxalite movement in the Rayagada districts consisting of the tribal population being deprived of their land and other earning assets and being subject to physical, mental, economic and social exploitation.

There have been various instances of tribal households in debt for which they have to borrow. Their borrowing is undertaken by the mortgage of the land and orchards in most cases. Though data about direct sale of land cases is not observed but indirectly it is found that many of these tribal possessed land less than 2 acres which may be a result of selling off their parts of overall land. Also, they are found to be working on others' land at no payment or payment in kind to repay their debt and mostly 'borrowed debt' which is inherited from their forefathers. They are also found to be paying an interest rate of more than 10% to private money lenders and in many

cases are completely ignorant about how much they have already paid and what is the remaining debt balance.

Thus there has been clear non-implementation or violation of all major tribal related acts and policies meant for their protection in the study area. The need of the hour is a focused approach by adopting villages with proper ground inspection of the actual situation, strict implementation of the policies and periodic follow up to plug the loopholes and lift the tribal to a level of sustenance. The existing schemes suffer from a lack of follow-ups on part of the government. So many of these programmes to provide credit and other facilities have not shown the desired result. The tribal continues to be in debt and subject to the consequential exploitations.

The chi-square test of association outcomes between tribal household's monthly income and some selected socio-economic variables for the overall tribal population shows an association with the tribal expenditure on food and non-food items as well as education while it is found not to be associated with the expenditure on health and overall household debt. However, a district-wise analysis of the same association throws more insight into the issue pointing to the focus required in each district. While in Keonjhar district, the income is found to be strongly associated with their food, non-food expenditure as well as health expenditure, it is found not associated in case of their expenditure on education and with their overall debt. In the case of Rayagada district, there is observed non-association of their income with all the selected variables i.e. food and non-food expenditure, health and overall debt. It is found to be associated with only their expenditure on education.

This reflects the fact that though both the districts are tribal-dominated yet there exists a wide variation in terms of their socio-economic status which necessitates a differential approach in the development-oriented schemes for the tribal in each district. More focussed approach towards Rayagada district is required to uplift it to a minimum level development like the other tribal-dominated districts. Schemes and programmes targeted towards all the tribal in general may achieve its target but the underlying inequalities will continue. So this requires a targeted approach of the developmental programmes depending on the socio-economic features of the tribal in each district.

Categorised in terms of ownership of income-generating land assets, it is observed that there is an association between income and food expenditure as well as

between their income and non-food expenditure for both the categories of tribal examined. However, their income is found to be not associated with their expenditure on education, health, and debt irrespective of their ownership of land assets. Even in terms of absolute income, the range of maximum and minimum monthly income of the households is found to be higher for the tribal with no income yielding land assets at Rs.7500 whereas it is Rs. 6000 for the category of tribal possessing these income yielding land assets. Some of the probable reasons for this is analysed. The major among them being the low income generated from their land as well as the mortgaging of their land by most of them due to several reasons like more of barter transactions thereby subduing the actual price, using most of their produced crops to repay their debt or for self consumption, fragmentation of the owned land asset making most of them agriculturally inefficient among others. The prevalence of most of their transactions in barter makes it difficult to estimate their actual income or expenditure. The commodities transacted also cannot be enumerated in terms of the current market price of the products because the price they received is also found to be much lower and volatile than the prevailing market value. The low income earned by these tribal households is mainly consumed by their food and non-food expenditure leaving them with no surplus for saving and other activities.

Regression analysis also supports the non-association between tribal income and education while it is found to be associated with indebtedness. The reason may be that most of the tribal who are educating their children beyond higher secondary are found to have taken loans with or without mortgaging their land asset, while those below the secondary level are found to be dependent on government-provided educational facilities in the study area. The same sort of relationship is observed in case of health facilities where the tribal either depended on governmental facilities if accessible in terms of physical, economic or cultural barriers or is found to be still relying on their traditional healing practices within their community. The non-association between their income and indebtedness may be mainly because they took a loan with or without mortgaging their land and are mainly found to be repaying it in kind as their income yields no surplus with each household displaying a deficit budget.

For the overall tribal population, the most important variables influencing their income are found to be indebtedness, family size and the continuity of work in a year

which is found to be highly significant at a 10% level of significance. However, the literacy level was found to be not only insignificant but also negatively related. Exploring the possible reasons for such variations pointed to the following features of the tribal life:

- Involvement in multiple activities to earn some income because of the non-availability of any particular economic activity giving them reasonable returns. Moreover, their high level of indebtedness forces them to tap as many sources of income-generating activities are available and accessible to them. Again as a sequel to this problem, the 'continuity of their work' assumes great significance in influencing their overall income. So other than farming which are seasonal in nature, they are engaged in several other activities of which the governmental employment schemes and other SHGs are important components. As they are mostly engaged in severe manual activities, it spares them no scope for education and rather is found to have a trade-off with their time of involvement with income-generating activities. Also, larger family size prompts them not only to work for more income for their support but are a source of added economic units aiding in earning and increasing the overall household income.
- In case of the tribal who do not own any income-earning land assets, it is found that the results vary in accordance with the observations made above for the overall tribal population, which is the high significance of the indebtedness of the tribal household, family size, and continuity of work in a year while showing an insignificant and negative relationship with their literacy level. This observation is because most of the tribal household is found to have no ownership to income yielding land assets (which are 75%) relative to only 25% of the household who have access to this important asset. So this influences the relationship of the factors to their income of the overall tribal population. For the overall population, food expenditure, ownership of land assets and literacy are found to be significant factors and positively related to their indebtedness, while family size is found to be insignificant.
- As 'ownership of land assets' is found to be significant, a further analysis of indebtedness based on their ownership of land asset revealed that:

- All the taken factors are found to be insignificant in influencing their indebtedness for the tribal who have ownership of land assets.
- Food expenditure and literacy level are found to be a significant factor influencing indebtedness positively for the tribal not having ownership to land assets while family size was found not to be a significant factor.

The significance of the variables for the overall tribal population is found to be according to the variation of these variables for the tribal population having no ownership of land assets. This point to the fact that ownership of land assets has a significant role to play in tribal life. In the absence of land assets, they are heavily dependent on debt even for financing their food expenditure and education particularly to access higher-level education. Most of the tribal were found to have mortgaged their land to finance the education of their children. They were found to have no income to support their education and are highly dependent on the available governmental facilities provided in the area while for higher education they relied on debt financing.

Thus it is observed that after decades of planning the tribal still shows inaccessibility to adequate health and educational facilities. They have to mortgage their valuable assets, mostly land being prime in this to get access to higher education of their children or to meet any health-related contingencies. Due to non-awareness, procedural delays, legal obligations, etc the tribal are still dependent on private sources to borrow money, which often leads to their exploitation to the extreme of getting deprived of their land assets. Violation of all major acts are observed to different extent concerning mortgaging of immovable properties to private money lenders, bonded labour related acts, acts related to prevention of money lenders' exploitations, forest-related acts and policies among others as observed from the survey results. They still live a vulnerable life inflicted with poverty and indebtedness. Though governmental schemes have been targeted at their upliftment as the overall analysis show their absorption still is unsatisfactory and has dire need of being more streamlined and vigorous.

The study shows that tribal income is significantly related to their indebtedness, family size and the continuity of work. Again categorised in terms of ownership of income yielding land assets it is found that while these variables are found to be



significant for tribal households with no ownership to income yielding land assets, the same variables are found to be insignificant for the tribal households having ownership of income-generating land assets. Thus land assets play a significant role in tribal life. Owning a source of income asset does give them an edge in earning income with less dependence on the availability of external sources of income-generating activities.

However, when their indebtedness is observed almost 90% of the households are found to be in debt irrespective of their ownership of land. However, concerning the influencing factors, their expenditure on food and the level of literacy is found to be significant for the households with no ownership of income-generating land assets while they are found to be insignificant for the landowners.

A district-wise analysis shows a wide variation in terms of their socio-economic status in between the tribal-dominated districts which necessitates a focused approach towards Rayagada to lift it to the level of the other tribal-dominated districts. Schemes and programmes targeted at all the tribal in general may achieve its target but the underlying inequalities will continue. So the developmental programmes are to be focused depending on the socio-economic features of the tribal in each district.

## **7.2 Suggestion and Policy Implications:**

The tribal population is unique in terms of their culture and tradition as well as their backwardness which keeps them separated from the fruits of development. They cannot be amalgamated with the mainstream in a normal mode as the process has a lot of barriers the prime being their suspicion and readiness to accept the change. Also forcing them to lose their identity and adopt the changes would only deprive them of their basic rights and age-old individuality. So the development programmes should have a multifaceted scope starting from granting them their individual and community rights on land and forest of dwelling, awaking them of their subjugation to exploiters and make them grow and enjoy the fruits of development by creating a passage for directing developmental activities within their comfort zone.

The following suggestions are made to the relevant authorities based on the current study.

**They are:**

- The financial institutions should make focused attention to relieve the tribal from indebtedness by financing their productive activities like farming,

horticulture, etc. on their land. For this, on a prior basis, their alienated land has to be restored to their owners from the clutches of the money lenders by paying the debt on their behalf. But its success would depend on adequate follow up by the financial authorities to ensure the utilisation of the loaned money. For this, the government should formulate required laws with a stringent penalty for a violation to enable the financial institution to stand as guarantor and operate in way of restructuring the NPAs (here restoring the productivity of the tribal land).

- Violation of all major acts related to protecting the tribal from the private money lenders concerning mortgaging of land, charging of high-interest rates among others is observed. As it is found that having ownership of income-generating land assets gave them advantages over those who did not have ownership of land assets, the government should take drastic attempts in restoring the mortgaged land assets of several tribal households as found in this survey to their owners.
- The tribal should be made to curb their unaffordable activities like lavish spending on rituals by borrowing and consumption of intoxicants. This has to be done by creating groups consisting of members from the tribe itself who themselves are to be oriented to create awareness amongst their group.
- The SHGs are to be strengthened to orient the tribal towards income-generating activities.
- They should get proper price for their MFP by avoiding the middlemen's meddling which can be done by activating the operation of the cooperative societies and they must be made to run by trained personnel from their community.
- They should be assisted in non-farming activities also in which these tribal have comparative advantage. For instance, the horticulture and shawls prepared by the tribal in Rayagada have wide national and international demand but the actual artisan/craftsmen have been deprived of its actual economic benefit due to geographical and communication seclusion without appropriate governmental support.

- Even if available, the tribal are found to not opt for the jobs available under MNERAGA because they have to wait for the completion of their work to get the payment. Under such circumstances, they fall easy prey to lump sum money offered by the money lenders, middlemen, labour contractors, and others with several ill motives starting from usurping their land and assets, making them work as bonded labourers at low/no wages outside their villages and even in different states. Even the children and women are not spared from this harassment in spite of the existence of strict laws for decades like the Child Labour Act, the Bonded Labour Abolition Act, the Money Lenders Act, etc. So the existing schemes to provide economic protection to the tribal should consider this fact. Provision should be made to provide the finance in lump sum in advance if the schemes have to achieve its real objective.
- The Panchayat system is to be strengthened in both letter and spirit by implementing the PESA act and extending support from external state agencies to impart them not only about their existing rights and policies but also any concurrent changes meant for them. This would enable them to judge their efficacies on their own life and the extent of implementation/violation of these provisions. This would make them more aware and participative in the state's effort for their upliftment.
- Adequate representation of women should be ensured in all schemes/programmes as well as in the implementation of the acts/policies as concerned like the PESA, FRA, etc. They should be granted equal participation in individual/community rights as they form a significant component not only in their social life but also in terms of the economic parameters like employment, earning, selling and marketing of their produced or collected products, etc. So each of the state initiatives should have adequate 'gender budgeting' features to empower the tribal women. The 'gender budgeting', analysis of the present budget points towards unequal allocation towards the female gender. In the case of tribal population where the female population is almost 50% or even more for some tribes, this inequality in gender-related aspects are to be immediately addressed if focus towards women upliftment is required. Again in spite of several schemes of the government, it is observed that there are still areas which

are in the shadow part of these schemes and their benefits have either not reached here or have remained inaccessible due to several factors as highlighted in this study. So the government does need to make a follow-up analysis of its schemes operating in these areas through individual attention to each village instead of a general allocation if the existing loopholes are to be plucked and the tribal brought to the path of development.

### **7.3 Emerging Areas of Research of Tribal Related Issues:**

Tribal related issues have been given attention in several plans of the central government as well as in state government. However, with the advent of globalisation following the economic reforms, the pace of economic development is fast in which these shadowed areas if left out would leave wide gaps difficult to fulfill. So integration of these tribal communities 'through artificial/deliberate trickle down' has to be there as they are deprived of the fruits of development in the country. Some of the emerging areas where further research can be carried out are:

- Encouraging Eco-tourism in Tribal Areas
- Economic Deprivation of Tribal and Increasing Naxalite movement
- Encouraging Social and Economic Tribal Entrepreneurship
- Environmental conservation and Tribal sustenance
- Health and Educational Reforms of the Tribal
- Impact of Modernisation on the tribal

The scope of tribal study is large. The present study has catered to their issues by selecting a few tribes. However, even this small scale study has immense policy implications as it has brought out their actual economic status in spite of several completed as well as operational governmental schemes. Thus even though this study fills a small gap in the field of study its findings are very relevant to the relevant authorities and readers interested in tribal life and development.

### **7.4 Strength and Limitations of the Study:**

The strength of the study is its very method of primary data collection in which the researcher has visited every single selected tribal household in the study area to collect information from the sample units themselves. The researcher has to dare the hostile winter in those hilly areas which are almost inaccessible even after years of development planning. The study helps to bring out the ground reality of the tribal

group in one of the most remote areas of two districts of Odisha. In spite of several schemes and programmes of government, the actual benefit received by the tribal varied depending on several factors. The study has highlighted the plight in which these tribal still exists due to the non-existence of several governmental facilities, or if existing then their inaccessibility due to several physical, social, cultural, financial or other barriers.

However, it has also reflected the development which some of the government schemes have brought to these tribal in terms of providing them job opportunities and particularly schemes related to tribal women to enable them to be economically empowered. But still, the follow up is inadequate which leaves a huge gap for achieving the set objectives of these developmental programmes.

So the study could come out with policy suggestions required to unleash the potential of the running schemes as well as further effort required in this field.

It has used several models to add to the effectiveness of the findings mainly where words fall short to communicate the overall situation. It has used multiple logistic models to find the probability of tribal indebtedness which has assumed a perpetual feature. It has used the chi-square test of association to test the linkages between income and their food and non-food expenditure of the tribal in each of the two districts selected for the study.

However, the study also suffers from some limitations. The first limitation is that it is based on cross-section study and as such it has failed to find the difference in their socio-economic condition for those tribal areas where the government schemes have benefitted them economically with these tribes understudy who are deprived of the full potential of governmental schemes. There is also the problem of inaccessibility to the areas as well as a huge communication gap and data is collected with difficulty as far as could be accessed and depending on their cooperation. Also due to no clear employment demarcation between the jobs performed by these tribal, where they are found to be engaged in multiple economic activities, a study of the farm and non-farm sector of the tribal community could not be carried out as intended. However, in spite of these limitations which could not be overcome, the researcher is confident about the uniqueness and quality of this research.

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