SOCIO –ECONOMIC PROFILE OF THE TRIBAL FARMER BORROWERS IN NILGIRIS DISTICT OF TAMILNADU

S. Sudha*

Dr. S. Gandhimathi**

Abstract: *Scheduled tribes were the socially excluded population in India. India had the largest tribal population in the world. Indian tribes constituted roughly 8.1 percent of the nation's total population, nearly 835.8 lakhs people were scheduled tribes as per 2001 censes. The number of scheduled tribales were higher in the state of Madhya Pradesh (122.33lakhs) Maharashtra (85.77 lakhs) and Orissa (84.45 lakhs). Less number of tribes was observed in the states of Arunachal Pradesh (7.05lakhs), Bihar (7.58lakhs), Goa (0.01lakhs), Tamil Nadu (6.5 lakhs), Tripura (9.93lakhs), Uttar pradesh (1.07) and Uttaranchal (2.56lakhs). A majority of land holdings of tribes (60%) was below 2 hectares and only 5% was above 10 hectares. However, the ownership of large holdings did not give a distinct advantage unless the land was of good quality. There were areas in which even large holdings beyond 5 hectors were not sufficient to meet the food necessity of the families all round the year. Most of the cultivable area (around 90 per cent) was cropped during kharif. Paddy happened to be main crop in the low lands. There were limited areas in which maize, ragi, oilseeds and pulses were cultivated. The above statistical facts that the tribes are socially excluded population in India. Hence an attempt was made to assess the socio economic profile of tribal population The following are the specific objectives of the study. To conclude, highest percentage (77.96) of small farmer borrowers were distributed in the age group of 30-60 years. Among non borrowers also, 77.19 percentage of small farmers were in the same age group. Highest percentage of the borrower farmers (41.33 percentages) had completed secondary education followed by primary level of education. Only 12 percentage of tribal borrower farmers were illiterates. As the number of small farmers was higher in the sample, highest value of asset holding and land holding were observed with them. But the level of farm income and consumption expenditure was higher for medium farmers compared to other category of farmers.*

*M. Phil. Research Scholar

**Associate Professor, Department of Economics, Avinashilingam Institute for Home Science and Higherr Education for Women, Coimbatore

I. INTRODUCTION

Scheduled tribes were the socially excluded population in India. India had the largest tribal population in the world. Indian tribes constituted roughly 8.1 percent of the nation's total population, nearly 835.8 lakhs people were scheduled tribes as per 2001 censes. The number of scheduled tribales were higher in the state of Madhya Pradesh (122.33lakhs) Maharashtra (85.77 lakhs) and Orissa (84.45 lakhs). Less number of tribes was observed in the states of Arunachal Pradesh (7.05lakhs), Bihar (7.58lakhs), Goa (0.01lakhs), Tamil Nadu (6.5 lakhs), Tripura (9.93lakhs), Uttar pradesh (1.07) and Uttaranchal (2.56lakhs).

A majority of land holdings of tribes (60%) was below 2 hectares and only 5% was above 10 hectares. However, the ownership of large holdings did not give a distinct advantage unless the land was of good quality. There were areas in which even large holdings beyond 5 hectors were not sufficient to meet the food necessity of the families all round the year. Most of the cultivable area (around 90 per cent) was cropped during kharif. Paddy happened to be main crop in the low lands. There were limited areas in which maize, ragi, oilseeds and pulses were cultivated. The above statistical facts that the tribes are socially excluded population in India. Hence an attempt was made to assess the socio economic profile of tribal population. The following are the specific objectives of the study

1.   **To assess the socio economic profile of the tribal farmers**

II. METHODOLOGY

SELECTION OF THE SAMPLE AND COLLECTION OF DATA

The study was conducted in Nilgiris district of Tamil Nadu. The data for the study is purely primary in nature. A multistage random sampling procedure was adopted in selecting the sample. In the first stage, among 4 blocks in Nilgiri district, Udhagamandalam block was selected as it was one of the high agricultural credit intensive blocks. This block had access for   credit for agriculture from commercial and co operative banks and micro finance institutions. In the next stage, the banks located in the block namely State Bank of India, Canara Bank and cooperative banks along with micro finance institutions were selected. These financial institutions had major share in the agricultural credit disbursement. From the borrowers list provided by financial institutions, one hundred and fifty borrower and non borrower farmers during 2010-2011 were selected randomly in the next stage. The distribution of the selected borrower farmers is shown in table -2.

TABLE – 1

FARMER CATEGORYWISE DISTRIBUTION OF SAMPLE BORROWERS AND NON BORROWERS

(In number)

S. No.	Farmer category	Borrowers	Non borrowers
1	Marginal	11	13
2	Small	59	57
3	Medium	5	5
	Total	75	75

Source: Filed Survey, 2011

In the post stratification, it was found that, out of 150 farmer borrowers and non borrowers, 24 farmers were marginal with less than 2.5 acres of land holding, 116 were small farmers with 2.5 –5 acres of land, 10 were medium farmers with more than 5 acres of land. The survey method was used to collect information from the borrower and non borrower farmers. The interview schedules were used to collect information on the socio-economic profile of the farmers, the amount borrowed, farm and family expenses for the period 2010-2011. A pilot study was conducted to indentify the gaps in the interview schedule. On the basis of the observation made during the pilot study, the schedule was modified and the final survey was conducted with the restructured schedule in the month of December, 2011.

III.   RESULTS AND DISCUSSION

SOCIO- ECONOMIC CONDITION OF THE TRIBAL FARMERS

The socio economic condition of tribal farmers was analysed under the following heads.

1) Age of the respondents

2) Education of the farmer head

3) Family size

4) Size of land holding

5) Asset holding

6) Family income

7) Consumption expenses

Age of the respondents

Age of the respondents was expected to determine the attitude of the farmers towards borrowing. Hence an attempt was made to analyse the age of the respondents. The table-2 shows age of the respondents.

TABLE-2

FARMER CATEGORY WISE DISTRIBUTION OF AGE OF THE RESPODENDENTS

(In Number)

S. No.	Farmer Category age respondents	Borrowers			Non-borrowers		
		Marginal	Small	Medium	Marginal	Small	Medium
1	Below 29	-	2 (3.389)	1 (20)	-	-	-
2	30-60	10 (90.09)	46 (77.96)	3 (60)	11 (84.61)	44 (77.19)	4 (80)
3	60 above	1 (9.09)	11 (18.64)	1 (20)	2 (15.38)	13 (22.81)	1 (20)
	Total	11 (100)	59 (100)	5 (100)	13 (100)	57 (100)	5 (100)

Source: Field Survey, 2012

Note: Figures in parentheses denote percentages to column total

Only less number of borrower and non borrower respondents were distributed in the age group of below 30 years. Highest percentage (77.96) of small farmer borrowers were distributed in the age group of 30-60 years. Among non borrowers also, 77.19 percentage of small farmers were in the same age group.

Education of the farmer head

Education is considered to be an important determinant of progressive nature of farmers as it is supposed to affect his borrowing behaviour, intelligent use of credit and repayment of loans. Thus the educational status of the farmers was analysed and is given in table -3 and table 4.

TABLE-3

EDUCATIONAL STATUS OF BORROWERS

(In Percentage)

S. No.	Farmer Category	Marginal	Small	Medium	Total average
1	Illiterate	7.9	10.52	40	12
2	Primary	46.15	35.08	40	37.33
3	Secondary and Higher secondary	46.15	42.10	20	41.33
4	College	0	12.28	0	9.33

Source: Field Survey, 2012

Highest percentage of the borrower farmers (41.33 percentages) had completed secondary education followed by primary level of education. Only 12 percentage of tribal borrower farmers were illiterates.

TABLE-4

EDUCATION OF NON BORROWERS

(In Percentage)

S. No.	Famer Category	Marginal	Small	Medium	Total average
1	Illiterate	0	6.779	0	5.33
2	Primary	54.54	47.45	20	46.66
3	Secondary and Higher secondary	27.27	37.28	80	38.66
4	College	18.18	8.4745	0	9.33

Source: Field survey, 2011

Around 47 percentage of non borrowers completed primary education. It accounted to be the highest percentage followed by secondary and higher secondary level of education. Only 5.33 percentage of non borrowers were illiterates.

Family size

Family size determines consumption expenditure which was expected to influence the amount of borrowing and credit accessibility. Family size was also expected to contribute to family labour. Farmer category wise distribution of average family size is shown in table -5.

TABLE-5

FARMER CATEGORY WISE DISTRIBUTION OF   AVERAGE FAMILY SIZE

(In number)

S. No.	Farmer Category	Borrowers	Non-borrowers
1	Marginal	5	5
2	Small	6	6
3	Medium	5	5
	Total	6	6

Source: Field survey, 2011

On an average,   all categories of farmers had   six members in their family among both borrowers and non borrowers. It showed that both borrower and non borrower tribal farmers had large family size.

Land holding

The ownership of agricultural land is an essential factor, which qualifies him for institutional credit. Hence an attempt was made to analyze the size of land holding among borrowers and non borrowers.

TABLE-6

FARMER CATEGORY WISE DISTRIBUTION OF TOTAL LAND HOLDING

(In acres)

S. No.	Farmer Category	Borrowers	Non-borrowers
1	Marginal	18.00	25.00
2	Small	248.00	250.00
3	Medium	38.00	34.00
Total average		304.00	309.00

Source: Field survey, 2011

High concentration of land holding was with the small farmers among borrowers (248 acres).   Similarly among non borrowers, highest size of total land was associated with small farmers (250 acres). Among both borrowers and non borrowers, only small size of land holding was with marginal and medium farmers.

Asset holding

Asset holding was assumed an important factor determining credit availability of farmers. The assets of tribal farmers consisted of both farm and non farm assets. The farm assets included value of land, farm building, farm equipments etc. The nonfarm assets consisted of consumer durables, house etc. The farmer category wise distribution of farm and nonfarm assets is shown in table -7.

TABLE-7

FARMER CATEGORY WISE DISTRIBUTION OF AVERAGE VALUE OF FARM ASSETS

(In ₹)

S. No.	Farmer Category	Amount	
		Borrowers	Non-borrowers
1	Marginal	226800.0000	154730.7692
2	Small	226549.1525	120092.9825
3	Medium	163200.0000	77380.0000
Total average		222362.6667	123249.3333

Source: Field survey, 2011

Note: 1. Value of assets excluded the land value for government donated land

2. Only the guideline value fixed by the government was taken into account for land.

Highest value of farm assets was observed with marginal farmers among both borrowers and non borrowers followed by the small farmers. On an average, highest value of assets was observed with borrowers than the non borrowers.

Family income

Family income is a major determinant of credit accessibility. Farm income varies between borrowers and non borrowers. The table -8 shows farmer category wise distribution of farm income among borrowers and non borrowers.

TABLE-8

FARMER CATEGORY WISE DISTRIBUTION OF ANNNUAL AVERAGE FAMILY INCOME

(In ₹)

S. No.	Farmer Category	Amount	
		Borrowers	Non-borrowers
1	Marginal	98551.65	59745.72
2	Small	83142.14	75270.78
3	Medium	153503.1	147256.9
Total average		285176.7	2546553

Source: Field survey, 2011

Among borrowers, medium farmers earned an amount of family income ₹153503.1. The same category of farmers earned an amount of ₹147256.9 as family income among non borrowers. It was the highest amount among both borrowers and non borrowers. On an average, the borrower farmers had earned higher amount of family income than non borrowers.

CONSUMPTION EXPENSES

Out of the total income of the farmers, major share had spend on consumption, which influences repaying behavior of the farmers and credit accessibility. The table -9 shows famer category wise distribution of consumption expenses.

TABLE -9

FARMER CATEGORY WISE DISTRIBUTION OF ANNUAL AVERAGE CONSUMPTION EXPENSES

(In ₹)

S. No.	Farmer Category	Amount	
		Borrowers	Non-borrowers
1	Marginal	21981.8182	27923.0769
2	Small	26732.2034	24096.4912
3	Medium	38000.0000	21000.0000
Total average		26786.6667	24553.3333

Source: Field survey, 2011

The consumption expenses associated with medium farmers was higher than the other categories of farmers among borrowers (₹38000 per year) followed by small farmers (₹ 26732.20 per year). Among non borrowers, marginal farmers had the highest amount of consumption expenses (₹27923.0769) followed by small farmers (₹24096.49). Medium farmers had incurred ₹21000 per year among non borrowers. It was the least amount compared to other categories of farmers. On an average, the consumption expenses of borrowers were higher than the non borrowers.

CROPPING PATTERN

Cropping pattern determines the amount of credit availed. The table- 10 and - 11 show the farmer category wise distribution of cropping pattern pertaining to borrowers and non borrowers.

TABLE-10

CROPPING PATTERN AMONG BORROWERS

(In acres)

S.No.	Type of the crop	Marginal	Small	Medium
1	Carrot	16 (69.56)	132 (65.34)	22 (68.75)
2	Potato	4 (17.39)	42 (20.79)	4 (12.5)
3	Mullange	3 (13.04)	13 (6.43)	6 (18.75)
4	Tea	-	8 (3.96)	-
5	Flower	-	4 (1.98)	-
6	Cabbage	-	3 (1.48)	-
Total average		23	202.00	32

Source: Field survey, 2011

The cultivation of carrot dominated in the cropping pattern among marginal farmer borrowers. It alone contributed 69 percent to the total area cultivated by marginal farmers. Among small and medium farmers also, cultivation of carrot dominated in the cropping pattern. Next to carrot cultivation, potato was the next highest crop in the cropping pattern among all categories of farmer borrowers except for medium farmers. The cultivation of flowers and cabbage was less.
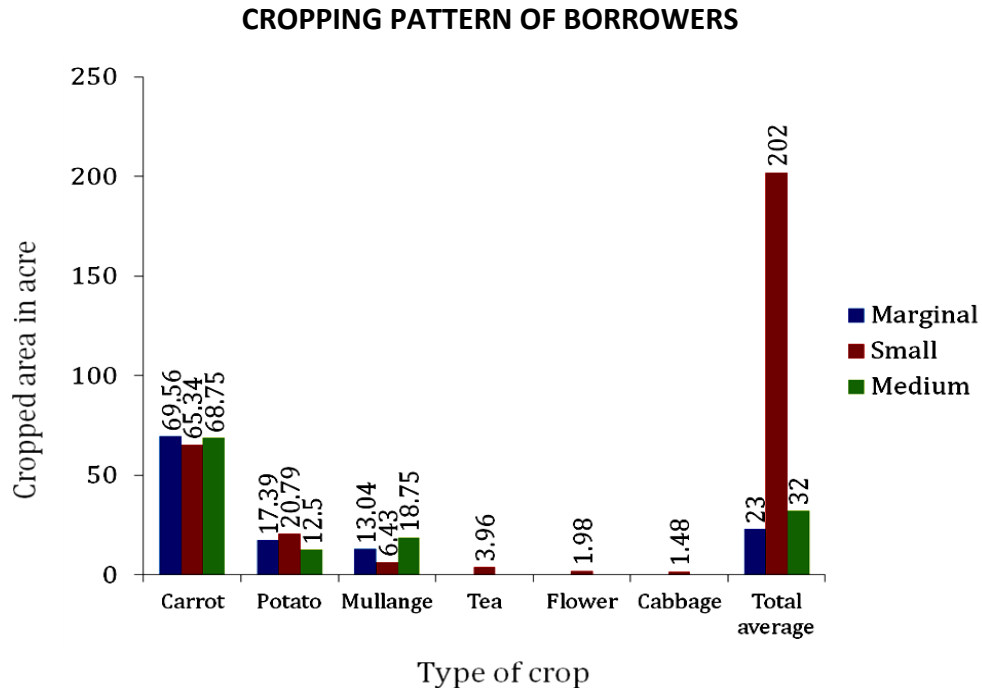
FIGURE – 1

CROPPING PATTERN OF BORROWERS

TABLE -11

CROPPING PATTERN OF NON BORROWERS

(In acres)

| S. No.	Type of the crop	Marginal	Small	Medium
1	Carrot	8 (40)	114 (55.07)	22 (91.66)
2	Potato	10 (50)	89 (42.99)	2 (8.33)
3	Mullange	2 (10)	3 (1.44)	-
4	Beans	-	1 (0.48)	-
Total average		20	207	24

Source: Field survey, 2011

Among non borrowers, in case of marginal farmers, 50 percentage of the area was allocated for the cultivation of potato alone. In case of small and medium farmers, the highest percentage area was allocated for the cultivation of carrot. The area allocated for the cultivation of mullange and beans was the least.

FIGURE – 2

CROPPING PATTERN OF NON BORROWERS
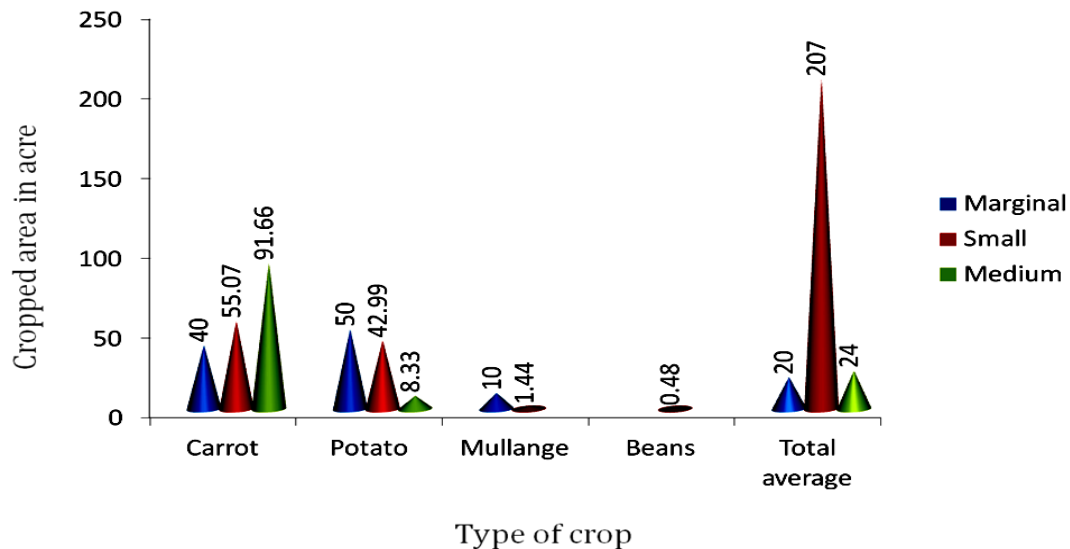
CONCLUSION

To conclude, highest percentage (77.96) of small farmer borrowers were distributed in the age group of 30-60 years. Among non borrowers also, 77.19 percentage of small farmers were in the same age group. Highest percentage of the borrower farmers (41.33 percentages) had completed secondary education followed by primary level of education. Only 12 percentage of tribal borrower farmers were illiterates. As the number of small farmers was higher in the sample, highest value of asset holding and land holding were observed with them. But the level of farm income and consumption expenditure was higher for medium farmers compared to other category of farmers

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