

## **CHAPTER-V**

# **ECONOMIC CONDITION OF THE TRIBAL POPULATION**

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For sustenance, every individual have to earn their livelihood and the tribal people are no exception to this. From the very beginning, the tribal people are associated with different economic activities. The economic activity means the involvement of a man in that activity which helps to earn his subsistence.<sup>1</sup> The economic activities which are performed by the indigenous people of India are closely related to natural environment. Hunting, food gathering, shifting cultivation, pastoralism, settled cultivation are the major type of economic activities, the tribal people associated with. Later, with the development of industry, they have started to work as unskilled labours in the industries. Gradually, they have entered in other sphere of economic activities too, yet the majority still depends on agriculture.

The tribal people are at the lower level of economic development. The tribal economy has some definite characteristics. Vidyarthi & Rai have presented an elaborate discussion about the tribal economic system and pointed out nine characteristics of tribal economy. These are- **“i) Forest-based economy, ii) unit of production, consumption and pattern of labour being the family, iii) simple technology, iv) absence of profit in economic dealings, v) the community: a co-operative unit, vi) gift and commercial exchange, vii) periodical markets, viii) interdependence, and ix) the economic situation of Dhangar”**<sup>2</sup>. In modern era, the primitive traits of tribal economy have gone through some changes. Now-a-days, the tribal people not only depend on their family members, they have started to hire labourers. Besides, their old techniques, they are also using the modern techniques. They have now entered in the system of money economy in place of barter and exchange and are driven by the profit motive too.

Specialization in economic activity is not a characteristic of tribal economy. Rather the tribal people are associated with different types of economic activities to earn their livelihood because a single activity is not sufficient to fulfill their basic needs. Obviously, the tribes are engaged in various kinds of professions like preying animals, collecting forest product, cultivation, animal husbandry etc. to make both ends meet.<sup>3</sup> Hence, the tribal economy is considered as a **‘mixed economy’**<sup>4</sup>. However, every tribe has its specific principal occupation which gives them a kind of occupational identity. For example, the

Birhors are the food-gathering tribe where as the Todas of Nilgiri hills are the pastoral tribe and the Mundas are the agricultural tribe.<sup>5</sup> So, in case of Birhor, food-gathering is their traditional occupation or the agriculture is the traditional occupation of Mundas. The traditional occupation of seven selected tribal communities of Dakshin Dinajpur is represented in the table 5.1.

**Table 5.1 Selected Tribal Groups and their Traditional Occupations**

<b>Tribal Groups</b>	<b>Traditional Occupations</b>
Santal	Hunting And Gathering <sup>6</sup> , Agriculture <sup>7</sup>
Oraon	Agriculture <sup>8</sup>
Munda	Agriculture <sup>9</sup>
Bedia	Agriculture <sup>10</sup>
Mahali	Basket Making And Bamboo Craft <sup>11</sup>
Mal Pahariya	Shifting Cultivation and Hunting <sup>12</sup>
Lohara	Iron Works <sup>13</sup>

The knowledge of traditional occupation of the tribal communities helps to understand what changes are brought in their present economic activities. The following discussion will represent more clearly the present situation of tribal economy as well as their economic condition in the context of tribal people of Dakshin Dinajpur.

## **5.1 Work Participation Rate and Occupational Structure**

### **5.1.1 Work Participation Rate among Tribe and Non-Tribe**

The work participation rate (WPR) refers to the percentage of population of a particular area, community or group that involves in economic activity i.e. who are economically independent. The table 5.2 compares the WPR of Scheduled Tribe people with the non-tribal population at the national, state and district level. At the three levels, the WPR rate is lowest for the General population and highest for the Scheduled Tribe. In this district, the work participation rate is much higher for the Scheduled Tribe (51.41%) compare to the General (38.25%) and the Scheduled Caste population (43.56%). The male WPR is 58.61% while the corresponding figure for Scheduled Tribe female is 44.17%. It is observed that the gender gap in work participation is lowest for the Scheduled Tribe. It means that the Scheduled Tribe women are economically more active than the non-tribal women though they mainly work as marginal workers.

It is also revealed that the WPR of the tribal people of Dakshin Dinajpur is comparatively higher than the state and the national average. At the same time, it should be mentioned that the WPR of both the General and Scheduled Caste population of this district is also higher than the state and national average.

**Table 5.2 Work Participation Rate among Tribe and Non-Tribe, 2011**

Work Participation Rate		Worker (in %)				Non- Worker (in %)		
		Total	Male	Female	Gender Gap	Total	Male	Female
India	Gen	38.53	53.30	22.76	30.54	61.47	46.70	77.24
	SC	40.87	52.75	28.30	24.46	59.13	47.25	71.70
	ST	48.72	53.87	43.51	10.35	51.28	46.13	56.49
West Bengal	Gen	36.60	56.90	15.14	41.76	63.40	43.10	84.86
	SC	40.23	57.99	21.54	36.45	59.77	42.01	78.46
	ST	47.37	55.49	39.24	16.24	52.63	44.51	60.76
Dakshin Dinajpur	Gen	38.25	57.74	17.72	40.02	61.75	42.26	82.28
	SC	43.56	59.11	27.08	32.03	56.44	40.89	72.92
	ST	51.41	58.61	44.17	14.44	48.59	41.39	55.83

*Source: Census of India, 2011<sup>14</sup>  
Computed by researcher*

However, work participation rate has no relation with financial independence as the person may be able to earn or not. The Indian Census defines a person as worker if he or she participates in any economically productive activity for any length of time during the referenced period. Whether he is earning or not is not considered here. He may involve in unpaid economic activity or help in family enterprise or engage in crop production or animal rearing for self consumption.<sup>15</sup> Therefore, it can be stated that the work participation rate is a crude indicator of economic status which definitely require further analysis.

### 5.1.2 Work Force Structure among Tribe and Non-Tribe

On the basis of extent of employment, the workers are further categorised into main and marginal workers. It is observed that the proportion of main worker is comparatively higher for General population while it is lower for tribal population. Exactly reverse situation is noticed in case of marginal workers and it is true at the three levels. The proportion of main workers and marginal workers provides a relative idea about the economic condition of a community. Generally, the increase in the number of working days improves the chances of earnings and if higher the earnings, better will be the economic condition. Hence, the

economic condition of main workers will be better than the marginal workers if the other factors remain constant.

The study reveals that as per Census 2011 the percentage of main workers among the General, Scheduled Caste and Scheduled Tribe population of the Dakshin Dinajpur district is comparatively higher than the state and national average (Table 5.3). Though the proportion of the main workers of the tribal people of this district is higher than the state and national average, yet it is still lower than the General and Scheduled Caste population which is an indication of the lower status of tribal people of this district.

**Table 5.3 Work Force Structure among Tribe and Non-Tribe, 2011**

Work Force Structure		Main Worker (in %)			Marginal Worker (in %)		
		Total	Male	Female	Total	Male	Female
<b>India</b>	<b>Gen</b>	77.83	84.28	61.73	22.17	15.72	38.27
	<b>SC</b>	70.69	77.35	57.56	29.31	22.65	42.45
	<b>ST</b>	64.81	74.52	52.67	35.19	25.48	47.33
<b>West Bengal</b>	<b>Gen</b>	76.98	83.09	52.72	23.02	16.91	47.28
	<b>SC</b>	70.14	78.57	46.31	29.85	21.44	53.70
	<b>ST</b>	57.86	67.34	44.44	42.14	32.66	55.56
<b>Dakshin Dinajpur</b>	<b>Gen</b>	78.63	86.88	50.33	21.37	13.12	49.67
	<b>SC</b>	73.10	85.45	44.54	26.90	14.55	55.46
	<b>ST</b>	68.28	81.52	50.63	31.72	18.48	49.37

Source: Census of India, 2011<sup>16</sup>  
Computed by researcher

### 5.1.3 Work Participation Rate among the Respondents

The study finally attempts to analyse the work participation rate and work force structure of the respondents. The primary survey reveals (Table 5.4) that among the total sample, 57.20% are workers and the rests are dependent on the economically active population. About 22.56% work as main workers and 34.64% work as marginal workers. Among the seven tribal communities, working population is highest among the Mal Pahariyas but the main workers are highest among the Mahalis (Figure 5.1). The Mahalis are the artisan tribes and a considerable share of them still continuing their traditional occupation of Bamboo crafting which provides them works for longer days. The Loharas are also artisan tribe but most of them have shifted from black smithy to other types of occupation.

**Table 5.4 Work Participation Rate and Work Force Structure of the Respondents**

Work Participation Rate	Worker (in %)						Non-Worker (in %)		
	Main Worker			Marginal Worker			Male	Female	Total
	Male	Female	Total	Male	Female	Total			
Santal	77.45	22.55	18.73	46.76	53.24	36.85	40.68	59.32	44.41
Oraon	69.57	30.43	21.58	51.61	48.39	36.36	44.24	55.76	42.06
Munda	69.77	30.23	22.34	53.60	46.40	32.47	40.23	59.77	45.19
Bedia	68.57	31.43	33.25	42.06	57.94	25.42	46.55	53.45	41.33
Mahali	51.61	48.39	46.27	50.00	50.00	13.43	51.85	48.15	40.30
Mal Pahariya	63.79	36.21	27.62	45.12	54.88	39.05	64.29	35.71	33.33
Lohara	75.00	25.00	20.18	46.25	53.75	36.70	48.94	51.06	43.12
<b>Total</b>	<b>70.89</b>	<b>29.11</b>	<b>22.56</b>	<b>48.38</b>	<b>51.62</b>	<b>34.64</b>	<b>43.77</b>	<b>56.23</b>	<b>42.80</b>

Source: Field Survey, 2017-2018

In this respect, the proportion of the dependent population should be studied here. The dependency ratio is the ratio between the dependent and working age group. The higher value of dependency ratio enhances the pressure of dependent population on working population. The table 5.5 shows that the dependency ratio for the tribal people of Dakshin Dinajpur is low (0.44) compared to the district's average dependency ratio (0.74) which again emphasise that the proportion of workers is higher among the tribal population. The Dependency Ratio is the highest for the Bedia tribe and the lowest for the Oraon tribe.

The dependent population is comprised of both juvenile and senile population. Now, to know the pressure of which group is higher, the Index of Aging is calculated. Higher the aging index value, less is the juvenile pressure than the senile population and vice-versa. The index of aging value (34.02) for the tribal people of Dakshin Dinajpur is much higher compared to the district's average aging index value (17.90). Thus it can be stated that larger number of aged people are dependent on working age group than the child.

**Table 5.5 Dependency Ratio and Index of Aging**

Tribal Groups	Age-Group (in %)			Dependency Ratio	Index of Aging
	0-14	15-59	60 and above		
Santal	24.07	69.37	6.56	0.44	27.25
Oraon	20.25	72.24	7.51	0.38	37.07
Munda	23.12	66.49	10.39	0.50	44.94
Bedia	23.99	65.08	10.93	0.54	45.54
Mahali	24.63	69.40	5.97	0.44	24.24
Mal Pahariya	21.43	69.52	9.05	0.44	42.22
Lohara	24.77	66.97	8.26	0.49	33.33
<b>Average</b>	<b>22.81</b>	<b>69.43</b>	<b>7.76</b>	<b>0.44</b>	<b>34.02</b>
<b>Dakshin Dinajpur</b>	<b>28.03</b>	<b>63.89</b>	<b>8.08</b>	<b>0.74</b>	<b>17.90</b>

Source: Field Survey, 2017-2018

Computed by researcher

### 5.1.4 Age-Wise Distribution of the Workers

Though the working age-group is comprised of 15-59 years, yet the workers are found even in the dependent age-group. For the juvenile group, it is the time to build their future by engaged themselves in studies while the senile group which has already served the society should now in a position so that they can spend their lives without taking the work load.

Unfortunately, among the tribal people of Dakshin Dinajpur (Table 5.6), both the child workers those who are below 14 years age and old age workers are found which indicates the severe poverty and backwardness of the community. Out of the total workers, 4.05% is senile worker. The share of child labour is very less yet it reminds that this social evil still persists in the society. Laws are enacted to stop child labour but it is away from its goal. Child labour is the highest among the Loharas while among the Mahalis, the study finds no child labour (Figure 5.2).

**Table 5.6 Age-Wise Distribution of the Workers**

Tribal Groups	Age-Group (in %)			Total
	Below 14 yrs	15-59	60 and above	
Santal	1.00	95.70	3.30	1000
Oraon	0.54	95.68	3.78	741
Munda	1.42	94.31	4.27	211
Bedia	2.02	91.50	6.48	247
Mahali	0.00	96.25	3.75	80
Mal Pahariya	2.14	89.29	8.57	140
Lohara	2.42	95.97	1.61	124
<b>Total</b>	<b>1.10</b>	<b>94.85</b>	<b>4.05</b>	<b>2543</b>

Source: Field Survey, 2017-2018

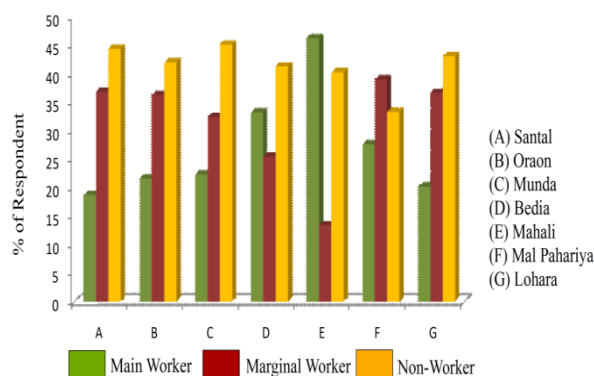


Figure 5.1 Work force structure of the respondents

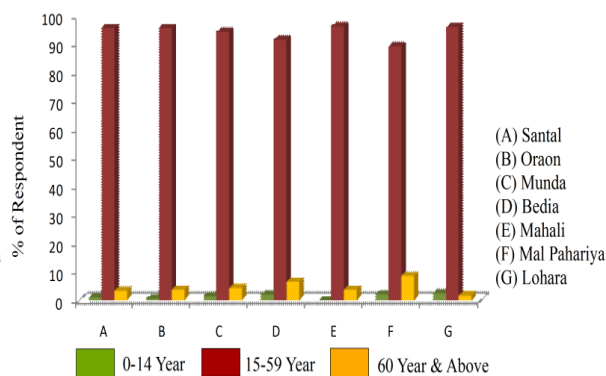


Figure 5.2 Age-wise distribution of workers

### 5.1.5 Occupational Structure of the Respondents

The tribal people of Dakshin Dinajpur are presently engaged in different type of occupations (Table 5.7). They are now not only confined to their traditional occupation, rather they have entered in the different sectors of occupation. Among the respondents, 31.30% tribal people work as cultivator. Majority of them are small farmers and a considerable portion are landless too, who cultivate land on lease. About 38.46% respondents mainly work as agricultural labourer. Basically, Dakshin Dinajpur is an agricultural district and it serves as a major source of occupation mainly for the unskilled workers. The poor illiterate landless rural tribal people consider it as their main source of income. Next is the casual labourers who shares 16.36% of the total workers and 2.48% workers work in household industry while 1.85% engages in small scale industry. Actually, Dakshin Dinajpur is one of the most backward districts in terms of industrial development.<sup>17</sup> There is no large scale industry. Hence, the percentage share of industrial worker is very small. Only 3.70% respondents are engaged in regular salaried services. Thus, it is evident from the above discussion that the two major types of occupation in which majority of the respondents are involved are cultivation and casual laborer. Hence, the study discusses these two economic activities in detail.

**Table 5.7 Occupational Structure of the Respondents**

Type of Occupation (in %)	Santal	Oraon	Munda	Bedia	Mahali	Mal Pahariya	Lohara	Total
Cultivator	32.50	39.41	23.22	35.22	1.25	15.00	16.94	31.30
Agricultural Labour	38.60	36.44	38.39	36.44	3.75	65.00	45.97	38.46
Domestication And Poultry	0.70	0.54	1.42	1.21	1.25	0.00	0.00	0.71
Household Industry	0.60	0.00	0.00	0.81	63.75	0.00	3.23	2.48
Casual Labour	15.40	14.84	25.59	13.36	12.50	17.86	24.19	16.36
Small Scale Industry Worker	2.80	1.08	0.95	0.40	2.50	0.00	4.84	1.85
Transport Sector	2.30	0.27	2.37	2.02	3.75	0.00	1.61	1.57
Business	1.60	2.29	1.42	3.24	3.75	0.00	0.81	1.89
Service	3.70	3.78	5.21	4.45	6.25	0.71	0.81	3.70
Other	1.80	1.35	1.42	2.83	1.25	1.43	1.61	1.69
<b>Total</b>	<b>1000</b>	<b>741</b>	<b>211</b>	<b>247</b>	<b>80</b>	<b>140</b>	<b>124</b>	<b>2543</b>

Source: Field Survey, 2017-2018



## 5.2 Special Focus on Agriculture

### 5.2.1 Ownership and Size of Agricultural Landholdings

Agricultural land is the most valuable asset in poor families. To the tribal people, the ownership of agricultural land assures their sustenance. It works as a source of earning. The possession of land, specifically the amount of agricultural land determines their economic status. Larger the amount of agricultural land, more stable is his condition. The table 5.8 shows the ownership of agricultural land among the sample households. It is observed that 67.01% family have some landed property. The amount of agricultural land for majority of the families ranges between 0.01-2.5 acres while the agricultural land for 4.38% families ranges between 2.51-5.00 acre and only in 0.42% families, the amount of agricultural land is above 5 acre. The average landholding size per family is 0.59 acre which is not enough to earn a decent living from agricultural activity.

Among the Loharas and Mahalis, majority of the families have no agricultural land and those who have agricultural land possess mainly the marginal landholdings (<2.50 acre). These two are the artisan tribes who are traditionally associated with crafting. So, the amount of agricultural land is less among them. The average landholding size for the Loharas and Mahalis are 0.16 acre and 0.30 acre respectively. The large landholdings are mainly found among the Bedias and Santals, the average landholding size for them is 0.79 acre and 0.68 acre respectively.

**Table 5.8 Ownership and Size of Agricultural Landholdings of the Sample Households**

Tribal Groups	Size of Agricultural Land (in Acre)				Have Agricultural Land (in %)	No Agricultural Land (in %)	Average Landholding Size Per Family (in Acre)
	0.01-2.50 (in %)	2.51-5.00 (in %)	5.01-7.50 (in %)	>7.50 (in %)			
Santal	92.86	6.46	0.68	0	70.00	30.00	0.68
Oraon	97.3	2.70	0.00	0	73.51	26.49	0.60
Munda	95.56	4.44	0.00	0	50.00	50.00	0.33
Bedia	93.75	5.00	1.25	0	78.43	21.57	0.79
Mahali	100.00	0.00	0.00	0	39.02	60.98	0.30
Mal	100.00	0.00	0.00	0	62.50	37.50	0.40
Pahariya							
Lohara	100.00	0.00	0.00	0	38.46	61.54	0.16
<b>Total</b>	<b>95.19</b>	<b>4.38</b>	<b>0.42</b>	<b>0</b>	<b>67.01</b>	<b>32.99</b>	<b>0.59</b>

Source: Field Survey, 2017-2018

In order to find out the disparity among the seven tribal communities in respect of size of agricultural land, ANOVA is done. The result of ANOVA (Table 5.9) shows that there is significant difference among the seven tribal communities regarding the size of agricultural land.

**Table 5.9 Result of ANOVA: Size of Agricultural Land**

Source of Variation	Sum of Squares	Degree of Freedom	Mean Square	F	Significance
Between Groups	28.429	6	4.738	7.216	.000
Within Groups	688.123	1048	.657		
Total	716.552	1054			

*Computed by researcher*

### 5.2.2 Possession of Land: Leased or Own Land

Those who are cultivators are not always cultivating their own land. The landless and small farmers take land on lease from the land owners for a certain period of time following certain terms and conditions. Previously, sharecropping was the most popular method of land lease. Sharecropping is a land agreement between the land owner and land tenant where the tenant has to share a certain proportion of crop produced from that land to the owner and the cost of production is also borne by the tenants. Now-a-days, some type of fixed-rent agreement is also practiced in this area besides sharecropping. Locally, this is known as *Khai-Khalasi*. It is a contract where the tenants have to pay a fixed amount as a rent of land for a certain period to the owner in advance and at the end of the period the owner have to return the money to get back the land. The small and landless tribal people of this district try to take land on lease to assure the supply of food at least for family requirement. Sharecropping is more popular among them as in *Khai-Khalasi*, the amount is paid in advance which is very difficult to manage by the poor farmers. However, they accept *Khai-Khalasi* when they are in need of money and the tribal land is leased out in this method.

Table 5.10 reveals that out of the total sample, 23.51% households have neither own agricultural land nor leased land and 53.18% families have own agricultural land and they do not take land on lease. The rest of the households have taken some land on lease though 13.84% have their own land too. It is also evident from the table 5.11 that majority (77.24%) of the families has taken less than 1 acre land on lease.

**Table 5.10 Possession of Land by the Respondents**

Tribal Groups	Percentage Distribution				Total
	Own Land	Both Own & Leased Land	Only Leased Land	No Land	
Santal	52.62	17.38	7.38	22.62	420
Oraon	56.29	17.22	10.26	16.23	302
Munda	41.11	8.89	18.89	31.11	90
Bedia	68.63	9.80	9.80	11.76	102
Mahali	36.59	2.44	2.44	58.54	41
Mal Pahariya	60.42	2.08	6.25	31.25	48
Lohara	36.54	1.92	13.46	48.08	52
<b>Total</b>	<b>53.18</b>	<b>13.84</b>	<b>9.48</b>	<b>23.51</b>	<b>1055</b>

**Pearson Chi-Square=101.232, Degree of Freedom=18, p=.000 i.e. <0.05. Hence, it is statistically significant.**

*Source: Field Survey, 2017-2018*

It is evident from the figure 5.3 that majority of the Mahalis and Loharas have no agricultural land. Actually, both of them are artisan tribes who are traditionally associated with bamboo craft and iron works respectively. Agriculture was not their principal occupation rather they perform the crafting for several generations. However, the situation has changed a lot as the artisan tribes, mainly the Loharas have started to shift from their traditional occupation to other types of activities. But, the Santal, Oraon, Munda, Bedia and Mal Pahariya are traditionally associated with agriculture and still continuing the same as principal occupation. Hence, most of the households desire to have some agricultural land either own or leased land.

**Table 5.11 Size and Distribution of Leased Land**

Tribal Groups	Size of Leased Land (in %)			Have Leased Land	Have No Leased Land (in %)
	<1 acre	1.0-2.0 acre	>2.0 acre		
Santal	77.88	21.15	0.96	24.76	75.24
Oraon	77.11	22.89	0.00	27.48	72.52
Munda	88.00	8.00	4.00	27.78	72.22
Bedia	60.00	35.00	5.00	19.61	80.39
Mahali	100.00	0.00	0.00	4.88	95.12
Mal Pahariya	100.00	0.00	0.00	8.33	91.67
Lohara	62.50	37.50	0.00	15.38	84.62
<b>Total</b>	<b>77.24</b>	<b>21.54</b>	<b>1.22</b>	<b>23.32</b>	<b>76.68</b>

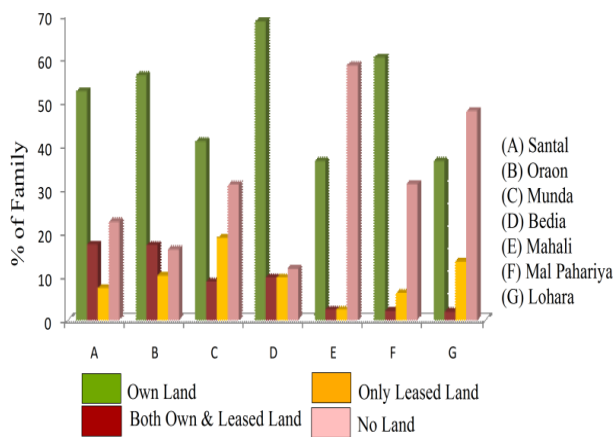
*Source: Field Survey, 2017-2018*

In order to find out the disparity among the seven tribal communities in respect of possession of agricultural land, the Chi-Square is done. The result shows that there is

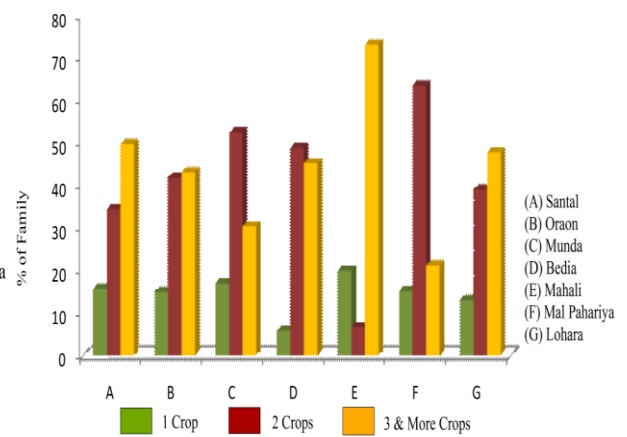
significant difference among the seven tribal groups regarding their possession of own agricultural land as well as leased land (**Pearson Chi-Square=101.232, Degree of Freedom=18, p=.000 i.e. <0.05**).

### 5.2.3 Cropping Pattern

Dakshin Dinajpur is an agricultural district. Its soil and climate both support the growth of different crops. Paddy is the main crop here. Different varieties of Paddy both traditional and HYVs are produced here. Besides, Wheat, Mustard, Jute, Potato and so many types of vegetables are grown here. Single crop cultivation is rarely observed. Paddy cultivation based on rain water, locally, known as ‘*Barshali*’ (‘*Barsha*’ means rainy season) is done by all the cultivators. During the dry season, another type of Paddy is grown based on irrigation. It is locally called ‘*Kharali*’ (‘*Khara*’ means drought). Those who can manage the cost of irrigation, go for two, three or more crop cultivation.



**Figure 5.3 Possession of Land**



**Figure 5.4 Cropping Pattern**

The table 5.12 shows that out of the total agricultural families 44.88% grow 3 and more crops in an agricultural year. Among them very few families grow more than 3 crops in a year, which are mostly vegetables. About 14.44% households grow single crop. They are mainly the poor small farmers who are unable to bear the cost of irrigation.

The figure 5.4 compares the seven tribal communities in terms of the cropping pattern they follow in cultivation. To find out inter-tribal disparity in the cropping pattern, the Chi-Square statistic is applied. The result of Chi-Square clearly shows significant difference among the selected tribal groups regarding the cropping pattern they follow in cultivation (**Pearson Chi-Square statistic=31.892, Degree of Freedom=12, p=.001 i.e. <0.05**).

**Table 5.12 Cropping Pattern**

Tribal Groups	Number of Crops (in %)			Total
	1	2	3 & More	
Santal	15.74	34.43	49.84	305
Oraon	14.94	41.91	43.15	241
Munda	16.95	52.54	30.51	59
Bedia	5.81	48.84	45.35	86
Mahali	20.00	6.67	73.33	15
Mal Pahariya	15.15	63.64	21.21	33
Lohara	13.04	39.13	47.83	23
<b>Total</b>	<b>14.44</b>	<b>40.68</b>	<b>44.88</b>	<b>762</b>

**Pearson Chi-Square statistic=31.892, Degree of Freedom=12, p=.001 i.e. <0.05. Hence, it is statistically significant.**

*Source: Field Survey, 2017-2018*

#### 5.2.4 Purpose of Agriculture

The tribal economy is mainly subsistence economy. Here, the primary objective of the farmer is to fulfill the family requirement. The surplus production is sometime sold in market. Previously, the tribal people did not grow crop for the purpose of sale. But, now almost all of them try to increase the yield and sale the surplus. Besides, they are producing the commercial crops like Jute, Mustard, Pea Nuts etc. which are solely produced for commercial purpose. The purpose of agriculture for 31.10% families (Table 5.13) is to fulfill the family requirements only whereas for most of the households, the purpose is both sustenance and sale.

Among the selected tribal groups, the Mahalis mostly cultivate for sustenance (Figure 5.5). In order to find out the disparity among the seven tribal communities regarding the purpose of agricultural, the Pearson Chi-Square statistic is done. The result shows that there is significant difference among the tribal groups in their purpose of agriculture (**Pearson Chi-Square statistic=28.753, Degree of Freedom=6, p=.000 i.e. <0.05**).

**Table 5.13 Purpose of Agriculture**

Tribal Groups	Percentage Distribution		Total
	Sustenance	Both Sustenance & Sale	
Santal	32.79	67.21	305
Oraon	22.82	77.18	241
Munda	32.20	67.80	59
Bedia	31.40	68.60	86
Mahali	80.00	20.00	15
Mal Pahariya	45.45	54.55	33
Lohara	39.13	60.87	23
<b>Total</b>	<b>31.10</b>	<b>68.90</b>	<b>762</b>

**Pearson Chi-Square statistic=28.753, Degree of Freedom=6, p=.000 i.e. <0.05. Hence, it is statistically significant.**

*Source: Field Survey, 2017-2018*

### **5.2.5 Use of Modern Techniques in Agriculture**

The traditional occupation of five major tribes i.e. Santal, Oraon, Munda, Bedia and Mal Pahariya is agriculture. Naturally, they were very efficient in cultivation. More than hundred years ago, Roy mentioned in his book that the Mundas were using different equipments in agriculture.<sup>18</sup> However, in the mean time the agricultural methodology has gone through a huge change. Modern techniques have been started to be used in agriculture. From the method of cultivation to the use of seed, manure, pest control, agricultural implements, storage system— all have undergone a mammoth change which makes the present agricultural methods more efficient. Here, the use of modern techniques in agriculture among the seven selected tribal communities has been studied considering the use of five items i.e. HYV seeds, fertilizer and pesticides, modern machines, irrigation and storage of crops (Table 5.14).

The use of High Yielding Varieties (HYV) seeds in agriculture extensively increases the production of crops. Therefore, the farmers get motivated to use HYV seeds and the tribal people too have accepted those seeds. The table 5.14 shows that presently 95.93% agricultural families are using the HYV seeds and among the Loharas, all the cultivators use HYV seeds.

Along with the HYV seeds, the use of chemical fertilizer and pesticides is also a significant part of agricultural modernization. The use of HYV seeds makes the use of chemical fertilizer and pesticides obvious. Almost all the agricultural families (99.48%) have started to use the chemical fertilizer beside organic manure where as their traditional method of pest control is now supplemented by the chemical pesticides.

Currently in agriculture, the use of machinery has revolutionized. From soil cultivation to plantation, harvesting to sorting— all works can be done through machines. In Dakshin Dinajpur, the non-tribal people have started to use several giant machines like harvesters, etc. besides tractor, power tiller and sprayers. The study reveals that about 95% agricultural families use machines in agriculture and the highest use is observed among the Mal Pahariyas. The tribal people are using the minor agricultural equipments which explicitly shows their shift from traditional farm machinery to modern machines, yet the large-sized machines are not widely used by them because of its high expense.

The Mundas knew the use of irrigation from the very beginning. At present almost all the tribal communities try to access the irrigation facility. However, it largely depends on the development of irrigation facilities in the area as well as the affordability of the farmer. In Dakshin Dinajpur, the total amount of irrigated area is 51.87 thousand hectares.<sup>19</sup> Among the respondents, 89.24% irrigate and shallow tube well is served as the main source of irrigation. It is observed that among the seven tribal groups, the use of irrigation is highest among the Mal Pahariyas.

Proper storage is an important aspect of agricultural modernization. In this district, there are 3 cold stores and 35 warehouses.<sup>20</sup> Unfortunately, only 2.62% of the tribal farmers are able to avail this facility and among Mahali, Mal Pahariya and Lohara, no one avail this facility.

So, it can be stated that though there is significant difference observed among the seven tribal groups regarding their purpose of agriculture as well as cropping pattern, but there is not much differences observed regarding the uses of modern techniques in agriculture.

**Table 5.14 Modern Techniques Used in Agriculture**

Modern Techniques	Percentage Distribution							
	Santal	Oraon	Munda	Bedia	Mahali	Mal Pahariya	Lohara	Average
<b>HYV</b>								
Yes	94.75	96.27	94.92	98.84	93.33	96.97	100.00	95.93
No	5.25	3.73	5.08	1.16	6.67	3.03	0.00	4.07
<b>Chemical Fertilizer &amp; Pesticides</b>								
Yes	98.69	100.00	100.00	100.00	100.00	100.00	100.00	99.48
No	1.31	0.00	0.00	0.00	0.00	0.00	0.00	0.52
<b>Modern Equipments</b>								
Yes	93.11	97.10	89.83	97.67	93.33	100.00	95.65	95.01
No	6.89	2.90	10.17	2.33	6.67	0.00	4.35	4.99
<b>Irrigation</b>								
Yes	87.87	86.31	89.83	97.67	80.00	100.00	95.65	89.24
No	12.13	13.69	10.17	2.33	20.00	0.00	4.35	10.76
<b>Cold Storage</b>								
Yes	1.64	4.15	5.08	2.33	0.00	0.00	0.00	2.62
No	98.36	95.85	94.92	97.67	100.00	100.00	100.00	97.38
<b>Total</b>	<b>305</b>	<b>241</b>	<b>59</b>	<b>86</b>	<b>15</b>	<b>33</b>	<b>23</b>	<b>762</b>

Source: Field Survey, 2017-2018

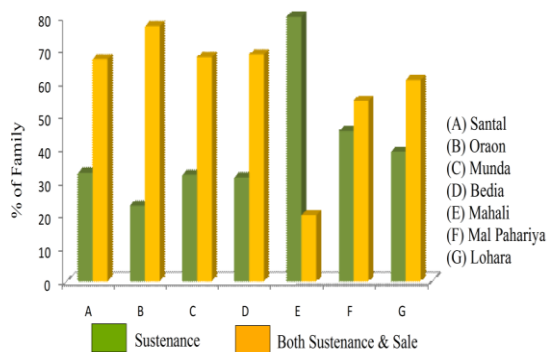


Figure 5.5 Purpose of Agriculture

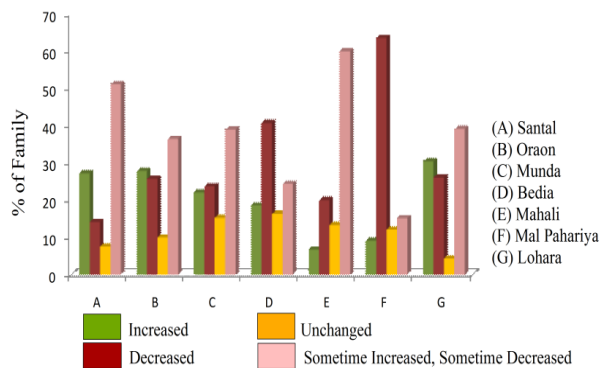


Figure 5.6 Changes in yield of crop in last five years

### 5.2.6 Changes in the Yield of Crops in Last Five Years

It is clear from the above discussion that the tribal people of this district have started to use the modern techniques in agriculture which differs much from their traditional method. The yield of crop (Table 5.15) has also increased and they have started to grow various crops. But, agriculture is such an occupation which is largely dependent on the natural environment. And changes in climatic condition badly affect the crop production as well as the economic status of the farmers. The small farmers are the worst sufferer of such changes. As the researcher intend to study their present economic condition, the changes in yield in the last five years is studied here (Figure 5.6), which gives an idea of the stability of the economic condition of the respondents. This study is completely based on the perception of the respondents.

Table 5.15 Changes in the Yield of Crops in Last Five Years

Tribal Groups	Percentage Distribution				Total
	Increased	Decreased	Unchanged	Sometime Increased, Sometime Decreased	
Santal	27.21	14.10	7.54	51.15	305
Oraon	27.80	25.73	9.96	36.51	241
Munda	22.03	23.73	15.25	38.98	59
Bedia	18.60	40.70	16.28	24.42	86
Mahali	6.67	20.00	13.33	60.00	15
Mal Pahariya	9.09	63.64	12.12	15.15	33
Lohara	30.43	26.09	4.35	39.13	23
<b>Total</b>	<b>24.93</b>	<b>24.15</b>	<b>10.10</b>	<b>40.81</b>	<b>762</b>

**Pearson Chi-Square=82.137, Degree of Freedom=18, p=.000 i.e. <0.05. Hence, it is statistically significant.**

Source: Field Survey, 2017-2018

In the last five years, the yield has increased for 24.93% agricultural families (Table 5.15) while for 40.81% families, the yield of the crops have fluctuated. It is decreased for 24.15%



families and remains unchanged for 10.10% agricultural families. The study aims to find out whether the yield of crops is dependent on the types of tribe. Hence, the Chi-Square is applied which shows that there is significant difference among the tribal groups regarding the yield of crops (**Pearson Chi-Square=82.137, Degree of Freedom=18, p=.000 i.e. <0.05**).

### 5.3 Special Focus on Wage Labour

#### 5.3.1 Types of Labour

A large number of respondents work as daily wager in agriculture sector, construction activities, small scale industries, transport sector, at shop or hotels etc. Hence, the researcher aims to do an in depth study about this workers (Table 5.16).

In Dakshin Dinajpur agriculture serves as a major source of occupation mainly for the unskilled workers. The poor, illiterate, landless, rural tribal people consider it as their main source of income. The agricultural labour comprised a major share (69.48%) of the total labour where as 23.94% respondents work as construction labour. A few percentage of this construction workers are those migrant labour who go to other states, mainly Delhi, Kerala, Pune etc. in search of employment. In this district, there is no large-scale industry and among the respondents those (0.40%) who are engaged in large scale industries are again the migrant labour who work outside of the district. Here, the small-scale industries are also not very much developed. There are few rice mill, oil mills, brick kilns etc. where about 2.41% respondents work as labours. Besides, a small portion of the workers also work in the shops and transport sector. Among the seven tribal communities (Figure 5.7), agriculture labour is the highest among the Mal Pahariyas while majority of the Mahalis work as construction labour.

**Table 5.16 Types of Labour**

Type of Labour	Percentage Distribution							Total
	Santal	Oraon	Munda	Bedia	Mahali	Mal Pahariya	Lohara	
Agricultural Labour	67.33	75.30	61.29	77.68	10.53	77.98	58.67	69.48
Construction	23.17	22.59	33.33	18.75	57.89	18.35	30.67	23.94
Shop	1.78	0.30	0.00	1.79	5.26	1.83	1.33	1.29
Transport	1.58	0.30	1.08	0.89	15.79	0.00	0.00	1.12
Small Scale Industry	4.55	0.90	0.00	0.00	10.53	0.00	2.67	2.41
Large Scale Industry	0.00	0.30	2.15	0.00	0.00	0.00	2.67	0.40
Other	1.58	0.30	2.15	0.89	0.00	1.83	4.00	1.37
<b>Total</b>	<b>590</b>	<b>392</b>	<b>131</b>	<b>140</b>	<b>20</b>	<b>117</b>	<b>96</b>	<b>1486</b>

Source: Field Survey, 2017-2018

### 5.3.2 Place of Work of the Labours

Those who are casual labour do not work in their locality only. Their place of working depends on the availability of the work as well as on the amount of wage. It is observed (Table 5.17) that only 52.53% labours work within own block where as 16.31% labours work outside the block. It is quite obvious that a large number of people have to go to outside the block in search of work, especially in the urban centers. But, the most distressing fact is that 10.76% labours have to go to other states in search of work as well as higher wages. They left their families behind. Sometimes, the adult members, both husband and wife move to other state leaving the old and children at home. A very negligible portion of the labourers are now-a-days going to other countries in search of work. Generally, the larger society considers tribe as those who are living an uncivilized life in the inaccessible forests far away from the so called civil society. However, the reality shows that the tribes have come out from their native places and spread all over the country. They have engaged in different sectors sometimes change their traditional occupation too. Again the Mal Pahariyas (Figure 5.8) are the highest to work within the block while the Mahalis mostly work outside their own block but within the district. On the other hand, the Loharas are the highest to go to other states and 1.20% Oraons go outside country in search of work.

**Table 5.17 Place of Work of the Labours**

Place of Work	Percentage Distribution							Total
	Santal	Oraon	Munda	Bedia	Mahali	Mal Pahariya	Lohara	
Within Block	47.72	62.05	44.09	55.36	15.79	61.47	45.33	52.53
Outside Block but within District	21.39	10.24	20.43	15.18	63.16	1.83	14.67	16.31
Other District	4.95	2.11	4.30	0.89	5.26	0.00	9.33	3.61
Other State	9.70	11.45	11.83	7.14	0.00	12.84	18.67	10.76
Outside Country	0.00	1.20	0.00	0.00	0.00	0.00	0.00	0.32
At Different Place	16.24	12.95	19.35	21.43	15.79	23.85	12.00	16.47
<b>Total</b>	<b>590</b>	<b>392</b>	<b>131</b>	<b>140</b>	<b>20</b>	<b>117</b>	<b>96</b>	<b>1486</b>

Source: Field Survey, 2017-2018

### 5.3.3 Working Hours of the Labours

The working hours of the labours varies considerably (Table 5.18). Though there is strict regulation regarding the standard working hour, yet 11.57% casual labours work daily for

about nine or more hours. Majority of them are the migrant labours who work in other states especially as construction labourers. In order to earn a higher wage, they compromise a lot with the working hours. About 87.55% respondents work for about six to eight hours daily. The agricultural labourers mainly belong to this category. The tribe-wise distribution (Figure 5.9) shows that among the seven selected tribal communities, the Mahalis are larger in number to work more than nine hours in a day. Actually, majority of the Mahalis are engaged in bamboo crafting which demand excessive time.

**Table 5.18 Working Hours of the Labours**

Tribal Groups	Working Hours			Total
	3-5 (in %)	6-8 (in %)	9& more (in %)	
Santal	2.18	88.32	9.50	590
Oraon	0.00	85.54	14.46	392
Munda	0.00	84.95	15.05	131
Bedia	0.00	91.07	8.93	140
Mahali	0.00	78.95	21.05	20
Mal Pahariya	0.00	88.07	11.93	117
Lohara	0.00	90.67	9.33	96
<b>Total</b>	<b>0.88</b>	<b>87.55</b>	<b>11.57</b>	<b>1486</b>

*Source: Field Survey, 2017-2018*

### 5.3.4 Nature of Payment for Labours

The nature of payment for the labourers varies widely, from daily basis to contractual (Table 5.19). Even it is not fixed for some respondents who get involved in different types of activities throughout the year. Most of the labours are paid on daily basis. But, it is observed that the total wage was calculated on daily basis where as the payment is made either at the end of the week or month or at the end of the whole work. Among the

**Table 5.19 Nature of Payment for Labours**

Tribal Groups	Percentage Distribution				Total
	Daily	Monthly	Contract	Not Fixed	
Santal	94.06	2.77	1.78	1.39	590
Oraon	87.35	7.83	0.60	4.22	392
Munda	89.25	1.08	6.45	3.23	131
Bedia	92.86	6.25	0.89	0.00	140
Mahali	94.74	0.00	5.26	0.00	20
Mal Pahariya	94.50	5.50	0.00	0.00	117
Lohara	80.00	9.33	6.67	4.00	96
<b>Total</b>	<b>91.00</b>	<b>4.90</b>	<b>1.93</b>	<b>2.17</b>	<b>1486</b>

*Source: Field Survey, 2017-2018*

labourers, about 91% respondents work on daily basis where as 4.90% work on monthly basis. Besides, there are 2.18% laours whose nature of payment is not fixed. The tribe-wise distribution (Figure 5.10) shows that the Loharas and Oraons are mostly work on monthly basis in different small scale industries and shops.

### 5.3.5 Mode of Payment for Labours

The agricultural labours are paid either in cash or in crop or sometimes in both. The labours who are landless or have small landholdings opt to get the payment in crop as it serves the purpose of self consumption. So, it is observed that the crop is used as a mode of payment, only in case of agricultural labourers. For other type of labourers, the wage is paid mostly in cash. Among the wage labours (Table 5.20), 84.50% prefer to have their wage in cash while the rest are paid both in cash and crop. Sometimes the crop comprises a part of the wage and sometimes the whole wage is given in crop. Actually, the agricultural labourers want to have the wage of one season of an agricultural year in crop and in other seasons cash is accepted as wage. Among the seven tribal groups, the Mahalis are the highest in percentage to have their payment in cash (Figure 5.11).

**Table 5.20 Mode of Payment for Labours**

Tribal Groups	Percentage Distribution			Total
	Cash	Crop	Both Cash & Crop	
Santal	86.34	0	13.66	590
Oraon	83.73	0	16.27	392
Munda	81.72	0	18.28	131
Bedia	82.14	0	17.86	140
Mahali	94.74	0	5.26	20
Mal Pahariya	83.49	0	16.51	117
Lohara	81.33	0	18.67	96
<b>Total</b>	<b>84.50</b>	<b>0</b>	<b>15.50</b>	<b>1486</b>

*Source: Field Survey, 2017-2018*

### 5.3.6 Regularity of Getting Wage by the Labours

The study also focuses on the regularity of getting wage by the labourers (Table 5.21). It is observed that 31.33% labours do not receive regular payment. Because some of the employers do not intend to pay the wages of the hired labours regularly. Rather, they delay the payments by various false excuses. Thus, they deprive the labours from their legitimate claim.

The tribe-wise distribution shows that most of the Mal Pahariyas receive regular wage while the Mahalis mostly receive irregular payment (Figure 5.12).

**Table 5.21 Regularity of Getting Wage by Labours**

Tribal Groups	Percentage Distribution		Total
	Regular	Irregular	
Santal	59.41	40.59	590
Oraon	68.98	31.02	392
Munda	79.57	20.43	131
Bedia	74.11	25.89	140
Mahali	42.11	57.89	20
Mal Pahariya	97.25	2.75	117
Lohara	73.33	26.67	96
<b>Total</b>	<b>68.67</b>	<b>31.33</b>	<b>1486</b>

*Source: Field Survey, 2017-2018*

### 5.3.7 Full or Partial Payments Received by Labours

At present, the standard wage for the unskilled daily wager as per Government is Rs. 243 per day and there is no difference between the wage of the male and female. But, the study reveals that the average daily wage for the male is Rs.230 while for female, it is Rs.170. So, it can be stated that the wage of labourer is much lower than the standard wage. Moreover, the wage which is decided between the employer and employee is not paid all the time. It is evident from table 5.22 that partial payment is received by 22.17% labourer. In case of construction labour, it is observed that there some middlemen who collect labours from the villages and take them to the contractors and for that get a particular amount of money as commission from each labour. It is another reason of not getting full payment all the time. Though the Minimum Wages (Central ) Rules, 1950<sup>21</sup> strictly mentions that the full wage of an employee should be paid without any deduction except the clause mentioned here, yet it is observed that 22.17% labours do not receive full payment. Among the seven tribal groups, the Mahalis are the highest to receive partial payments (Figure 5.13).

**Table 5.22 Receive Full or Partial Payments**

Tribal Groups	Percentage Distribution		Total
	Full	Partial	
Santal	80.00	20.00	590
Oraon	76.81	23.19	392
Munda	82.80	17.20	131
Bedia	70.54	29.46	140
Mahali	57.89	42.11	20
Mal Pahariya	65.14	34.86	117
Lohara	96.00	4.00	96
<b>Total</b>	<b>77.83</b>	<b>22.17</b>	<b>1486</b>

*Source: Field Survey, 2017-2018*

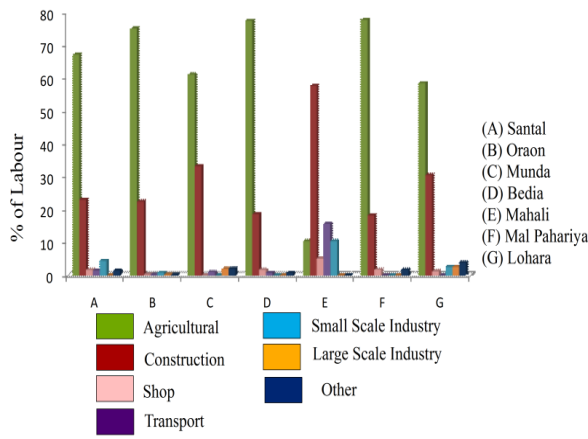


Figure 5.7 Types of Labour

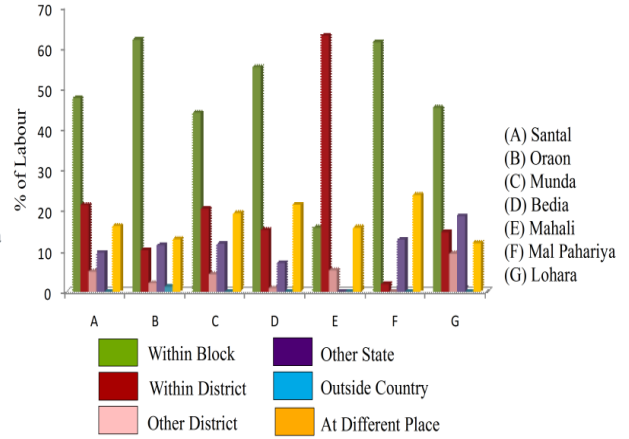


Figure 5.8 Place of work of the Labours

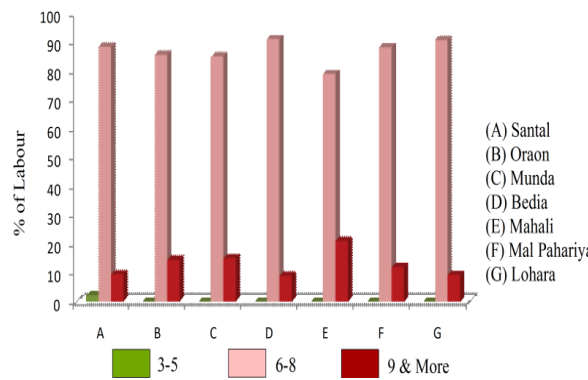


Figure 5.9 Working Hours of the Labours

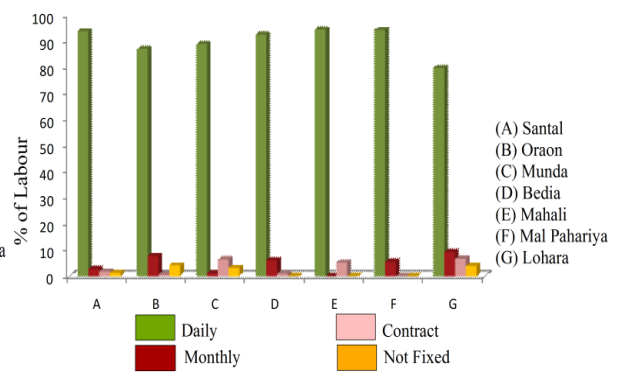


Figure 5.10 Nature of Payment for Labours

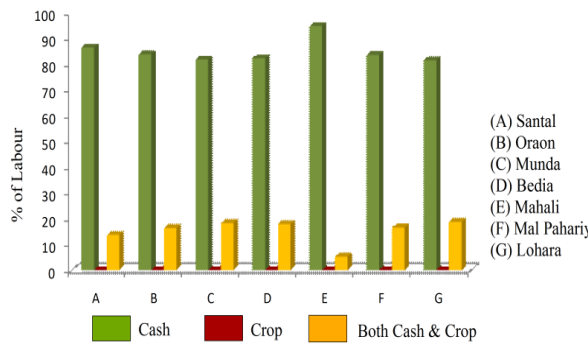


Figure 5.11 Mode of payment

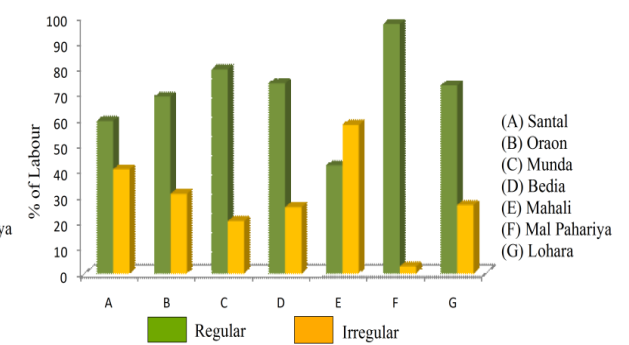


Figure 5.12 Regularity of Getting Wage by Labours

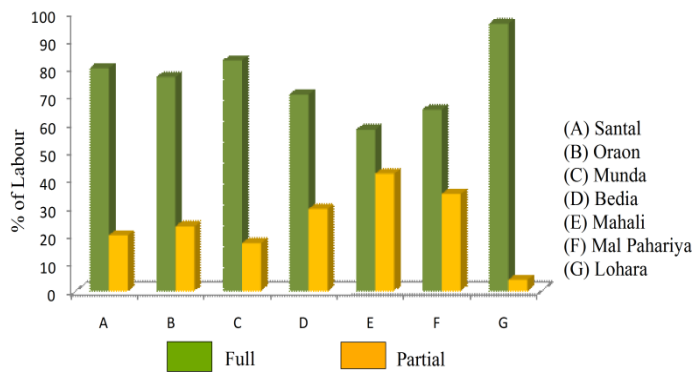


Figure 5.13 Receive Full or Partial Payments

## 5.4 Special Focus on Livestock Rearing

Livestock is considered as a part of tribal livelihood. The tribal people are in a habit of domestication of livestock. Almost all the rural tribes previously rear cattle like cow, goat, bullock, buffalo, pig and poultry which is generally regarded as their secondary source of income. The present study do not focus on the census of the livestock rather on the present trend of livestock rearing among the tribal people, purpose of rearing and economic aspect of livestock rearing.

Table 5.23 reveals that out of the total sample households, 79.72% have at least any one of the above mentioned livestock while the rest of the families rear neither cattle nor poultry birds.

To find out the inter-tribal disparity in the habit of domestication of livestock among the seven tribal communities, the Pearson Chi-Square is used. The result of Chi-Square shows that there is significant difference among the selected tribal communities regarding the rearing of livestock (**Pearson Chi-Square= 74.453, Degree of Freedom= 6, p= .000 i.e. < .05**).

**Table 5.23 Distribution of Sample Households Having Livestock**

Tribal Groups	Percentage Distribution		Total
	Have Livestock	No Livestock	
Santal	76.19	23.81	420
Oraon	87.09	12.91	302
Munda	82.22	17.78	90
Bedia	95.10	4.90	102
Mahali	41.46	58.54	41
Mal Pahariya	77.08	22.92	48
Lohara	63.46	36.54	52
<b>Total</b>	<b>79.72</b>	<b>20.28</b>	<b>1055</b>

**Pearson Chi-Square= 74.453, Degree of Freedom= 6, p= .000 i.e. < .05. Hence, it is statistically significant.**

*Source: Field Survey, 2017-2018*

### 5.4.1 Number of Families Having Cattle

Table 5.24 reveals that at present about one fourth (25.97%) of the sample households have no cattle and they are mostly the Mahalis and Loharas. The majority of the two artisan tribes do not rear cattle. While among the rest of the tribes, majority of the families have either of the above mentioned animals. The cow is the most widely reared domestic animals

because of its usefulness. About 56% sample households have at least one cow which may be either their own or procured by *adhi*. Next to cow is the goat reared by about half of the households. At present bullock is reared by only 6.35% households because the use of hoe in agriculture is almost obsolete and ploughing is mostly done by tractors. Therefore, it is observed that the families having bullocks belong to the agricultural tribes i.e. Santal, Oraon, Munda and Mal Pahariya. The pig is another important livestock which is reared by 14.50% households.

**Table 5.24 Number of Families Having Cattle**

Tribal Groups	Have Cattle (in %)					Have No Cattle (in %)
	Cow	Goat	Bullock	Buffalo	Pig	
Santal	49.29	47.38	8.81	1.67	28.81	30.95
Oraon	68.87	58.28	8.61	0.33	5.30	15.89
Munda	58.89	55.56	3.33	0.00	6.67	23.33
Bedia	78.43	75.49	0.00	1.96	4.90	8.82
Mahali	9.76	17.07	0.00	2.44	7.32	73.17
Mal Pahariya	43.75	45.83	2.08	0.00	2.08	27.08
Lohara	34.62	40.38	0.00	0.00	1.92	44.23
<b>Total</b>	<b>56.02</b>	<b>52.32</b>	<b>6.35</b>	<b>1.04</b>	<b>14.50</b>	<b>25.97</b>

Source: Field Survey, 2017-2018

#### 5.4.2 Purpose of Cattle Rearing

In the tribal families, the cattle are reared for different purposes like self consumption, commercial, agriculture, source of fuel etc. The study finds (Table 5.25) out that the self consumption is the sole objective for only 8.07% families while 37.13% rear for commercial purpose. But, the majority of the sample families having cattle rear both for self consumption and sale (45.45%). Agriculture is another purpose of livestock rearing. The bullocks are used for ploughing and the cow dung is used as fertilizer. But, at present these two purposes of livestock rearing has lost their importance because ploughing with bullocks is now an obsolete method and the use of chemical fertilizer has replaced the bio-fertiliser. Hence, in the study area, only 2.94% households rear livestock for agriculture. Cow dung is also used as a source of fuel for cooking. There are 6.40% families who rear livestock considering all the purposes. Among the seven tribal communities, the Mahalis and Santals mostly rear cattle for commercial purposes (Figure 5.14).



**Table 5.25 Purpose of Cattle Rearing**

Tribal Groups	Percentage Distribution					Total
	Self Consumption	Commercial	Both	Agriculture	Multiple Purposes	
Santal	11.38	40.69	35.52	4.83	7.59	290
Oraon	6.30	28.74	53.54	2.76	8.66	254
Munda	8.70	40.58	49.28	1.45	0.00	69
Bedia	4.30	33.33	61.29	0.00	1.08	93
Mahali	0.00	81.82	9.09	0.00	9.09	11
Mal Pahariya	5.71	45.71	45.71	2.86	0.00	35
Lohara	6.90	51.72	27.59	0.00	13.79	29
<b>Total</b>	<b>8.07</b>	<b>37.13</b>	<b>45.45</b>	<b>2.94</b>	<b>6.40</b>	<b>781</b>

Source: Field Survey, 2017-2018

### 5.4.3 Annual Income from Cattle rearing

The economic aspect of livestock rearing should not be neglected. To the tribal families, it acts as an important source of income. In the study area, only 0.71% families have taken animal husbandry as their principal occupation. In most of the families, it is regarded as an activity which do not demand much time and labour but serves as an important source of diet as well as earnings. During survey, it is observed that it serves as an important source of income for the females who besides performing their household duties also take care of cattle and the task of rearing cattle is entrusted with the child or the old member of the family. Still there are many tribal children who have to tend the cattle before going to the school.

It is observed (Table 5.26) that 50.58% households associated with cattle rearing earn Rs. 2001-5000 annually from livestock rearing while 27.51% earn Rs. 5001-10000 per year. There are 9.27% families also who earn more than Rs.10000 annually from livestock rearing.

**Table 5.26 Annual Income from Cattle Rearing**

Tribal Groups	Percentage Distribution				Total
	< Rs.2000	Rs.2001-5000	Rs.5001-10000	>Rs.10000	
Santal	8.33	54.82	29.39	7.46	243
Oraon	10.42	48.96	28.65	11.98	231
Munda	14.29	44.64	30.36	10.71	62
Bedia	19.44	50.00	19.44	11.11	89
Mahali	30.00	10.00	40.00	20.00	11
Mal Pahariya	12.00	64.00	20.00	4.00	32
Lohara	29.17	41.67	20.83	8.33	27
<b>Total</b>	<b>12.19</b>	<b>50.58</b>	<b>27.51</b>	<b>9.72</b>	<b>695</b>

Source: Field Survey, 2017-2018

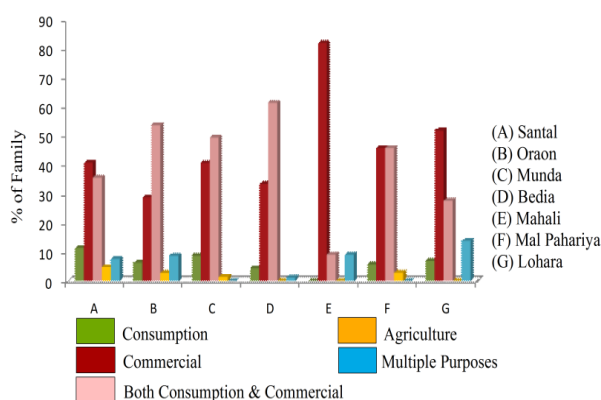
### 5.4.4 Number of Families Having Poultry

The poultry is considered as a good source of healthy and tasty diet (egg and meat). In the poor families, it also serves as a source of earnings mainly to the tribal females who intend to keep the poultry, may be small in numbers in their house. It is evident from the table 5.27 that at present about 52% sample households rear poultry. It may be only hen or duck or both at a time. About 24.17% households rear hen where as 23.60% rear both hen and duck. A large number of families are not involved with poultry farming because of the spread of different fatal diseases like Bird flu among the poultry which causes huge loss for the rearers. These incidents demotivate the tribal families to continue poultry farming.

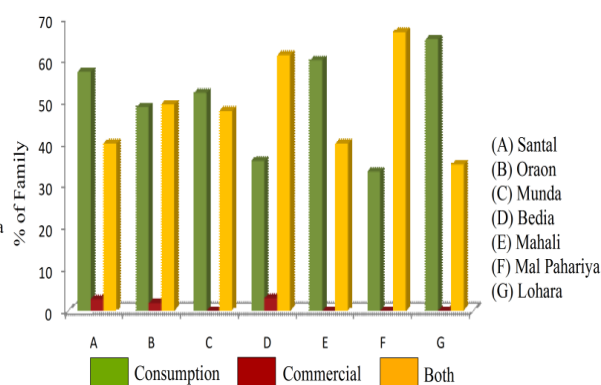
**Table 5.27 Number of Families Having Poultry**

Tribal Groups	Percentage Distribution				Total
	Hen	Duck	Both	No Poultry	
Santal	31.19	3.33	16.67	48.81	420
Oraon	16.56	6.95	32.12	44.37	302
Munda	27.78	2.22	21.11	48.89	90
Bedia	19.61	3.92	42.16	34.31	102
Mahali	21.95	0.00	2.44	75.61	41
Mal Pahariya	18.75	6.25	25.00	50.00	48
Lohara	21.15	3.85	13.46	61.54	52
<b>Total</b>	<b>24.17</b>	<b>4.36</b>	<b>23.60</b>	<b>47.87</b>	<b>1055</b>

Source: Field Survey, 2017-2018



**Figure 5.14 Purpose of Cattle Rearing**



**Figure 5.15 Purpose of Poultry Farming**

### 5.4.5 Purpose of Poultry Farming

There are two purposes of poultry farming i.e. self consumption as well as commercial. The table 5.28 shows that out of those families who are associated with poultry farming, 50.91% families rear for self consumption where as 47.09% of the families rear poultry for both

consumption and sale. Most of the Loharas, Mahalis, Santals and Mundas rear for self consumption while in case of other tribes, they rear both for self consumption and sale (Figure 5.15).

**Table 5.28 Purpose of Poultry Farming**

Tribal Groups	Percentage Distribution			Total
	Self Consumption	Commercial	Both	
Santal	57.21	2.79	40.00	215
Oraon	48.81	1.79	49.40	168
Munda	52.17	0.00	47.83	46
Bedia	35.82	2.99	61.19	67
Mahali	60.00	0.00	40.00	10
Mal Pahariya	33.33	0.00	66.67	24
Lohara	65.00	0.00	35.00	20
<b>Total</b>	<b>50.91</b>	<b>2.00</b>	<b>47.09</b>	<b>550</b>

Source: Field Survey, 2017-2018

#### 5.4.6 Annual Income from Poultry Farming

It is already discussed that majority of the families rear cattle for self consumption. Hence, the earning from poultry farming is comparatively less than the cattle rearing. About 69.26% families earn less than Rs. 1000 where as 15.19% earn Rs. 1001-2000 annually from poultry farming. Only 7.78% families earn more than Rs.5000 annually from poultry farming (Table 5.29).

**Table 5.29 Annual Income from Poultry Farming**

Tribal Groups	Percentage Distribution				Total
	<Rs.1000	Rs.1001-2000	Rs.2001-5000	>Rs.5000	
Santal	66.30	14.13	10.87	8.70	92
Oraon	59.30	18.60	10.47	11.63	86
Munda	68.18	13.64	4.55	13.64	22
Bedia	86.05	13.95	0.00	0.00	43
Mahali	50.00	50.00	0.00	0.00	4
Mal Pahariya	87.50	6.25	6.25	0.00	16
Lohara	100.00	0.00	0.00	0.00	7
<b>Total</b>	<b>69.26</b>	<b>15.19</b>	<b>7.78</b>	<b>7.78</b>	<b>270</b>

Source: Field Survey, 2017-2018

#### 5.5 Study on the Level of Income and Earning Members

For the study of the economic condition of the tribal people, a discussion regarding their income is very important. The income of an individual directly represents his economic status. It has significant bearing in deciding his standard of living. Income determines the

purchasing power of an individual. How much a person is able to fulfill his needs depends on his income. Hence, the study focuses on the level of income of the respondents.

The information about the income of the respondents is not very reliable all the time as the respondents are not very willing to provide proper information about their income, especially the poor as they think if they disclose their actual income, they will not receive the Government supports in future. Hence, the information regarding the income of a family is further crosschecked by at least one member of a family other than respondents and also considering their total expenditure, savings and debts.

### 5.5.1 Distribution of the Sample Households on the Basis of Monthly Family Income

The respondents are distributed on the basis of their monthly family income as well as their monthly per capita income. It has been observed (Table 5.30) that the monthly family income of 10.81% respondents is less than Rs. 2500 and 30.43% respondents belong to the category of Rs. 2501-5000 which together comprises 40% of the total sample households. About 37.16% households belong to the income category of Rs. 5001-10000. It can be stated that monthly family income of about 80% out of the total sample households of the district of Dakshin Dinajpur is not above Rs. 10000 which clearly exhibit the extremely poor economic condition of the tribal people. In this present era, it is really difficult for a family to manage a standard living with this scanty income. India is one of the leading economies of the world. It is very unfortunate when India is vigorously shining, a large segment of its population is still submerged in the darkness of poverty. The rest of the households have above Rs. 10000 monthly family income and very few among them have above Rs. 50000 monthly family income. But, they are almost negligible to the total tribal families of the district.

**Table 5.30 Monthly Family Income of Sample Households**

Tribal Groups	Percentage Distribution					Total
	Upto Rs. 2500	Rs. 2501-5000	Rs. 5001-10,000	Rs. 10,001-15,000	More Than Rs. 15,000	
Santal	10.24	32.38	38.33	8.10	10.95	420
Oraon	11.59	29.14	35.43	11.26	12.58	302
Munda	10.00	31.11	35.56	10.00	13.33	90
Bedia	6.86	23.53	42.16	17.65	9.80	102
Mahali	14.63	29.27	39.02	9.76	7.32	41
Mal Pahariya	16.67	31.25	25.00	16.67	10.42	48
Lohara	11.54	34.62	40.38	9.62	3.85	52
<b>Total</b>	<b>10.81</b>	<b>30.43</b>	<b>37.16</b>	<b>10.62</b>	<b>11.00</b>	<b>1055</b>

Source: Field Survey, 2017-2018

To find out the inter-tribal disparity in the level of monthly family income of the respondents, the ANOVA is done here. The result of ANOVA (Table 5.31) shows that there is no significant difference among the seven selected tribal communities regarding their monthly family income.

**Table 5.31 Result of ANOVA: Monthly Family Income**

Source of Variation	Sum of Squares	Degree of Freedom	Mean Square	F	Significance
Between Groups	534997841.960	6	89166306.993	.816	.557
Within Groups	114495161860.261	1048	109251108.645		
<b>Total</b>	<b>115030159702.221</b>	<b>1054</b>			

*Computed by researcher*

### 5.5.2 Distribution of Households on the Basis of Monthly per Capita Income

To have a better concept about the economic condition of the respondents, the monthly per capita income of the respondents is studied (Table 5.32) as it takes into account the total family members of the respondents. The average per capita income of the respondents is Rs. 511.68. The average per capita income is highest for the Bedia tribe (Rs. 531.49) while lowest for the Lohara tribe (Rs. 411.59). It is evident from the table that the monthly per capita income of majority of the respondents ranges between Rs. 501-1000. The monthly per capita income of more than half of respondents is not above Rs. 1500. Now, it can be stated that with Rs. 1500, it may be possible to feed oneself, but it is quite impossible to fulfill the need of adequate healthy diet, education, health, in a word to manage a standard living. There are about 21.61% respondents having per capita income above Rs. 2500.

**Table 5.32 Monthly per Capita Income of Sample Population**

Tribal Groups	Percentage Distribution						Average Monthly Per Capita Income
	Upto Rs. 500	Rs. 501-1000	Rs. 1001-1500	Rs. 1501-2000	Rs.2001-2500	More Than Rs. 2500	
Santal	4.05	27.86	22.62	17.86	8.33	19.29	513.74
Oraon	6.29	23.84	20.86	13.58	11.92	23.51	537.77
Munda	5.56	25.56	18.89	13.33	12.22	24.44	503.95
Bedia	5.88	11.76	23.53	15.69	15.69	27.45	531.49
Mahali	2.44	12.20	26.83	24.39	21.95	12.20	503.17
Mal Pahariya	8.33	22.92	20.83	10.42	12.50	25.00	418.46
Lohara	9.62	26.92	15.38	17.31	13.46	17.31	411.59
<b>Total</b>	<b>5.40</b>	<b>24.08</b>	<b>21.61</b>	<b>15.92</b>	<b>11.37</b>	<b>21.61</b>	<b>511.68</b>

*Source: Field Survey, 2017-2018*

To find out the inter-tribal disparity in the level of monthly per capita income of the respondents, the ANOVA is done here. The result (Table 5.33) shows that there is no significant difference among the seven tribal communities regarding their monthly per capita income.

**Table 5.33 Result of ANOVA: Per Capita Monthly Income**

Source of Variation	Sum of Squares	Degree of Freedom	Mean Square	F	Significance
Between Groups	24214871.956	6	4035811.993	.592	.737
Within Groups	7147271534.363	1048	6819915.586		
Total	7171486406.319	1054			

*Computed by researcher*

### 5.5.3 Number of Earning Members per Family

The occupational distribution of the respondents provides an idea of the economic condition of the respondents. They are mainly engaged in low paid activities which hardly support them to bear all the expenses of a standard living. Consequently, the tribal people are compelled to engage all the family members in earning activities. In the tribal society, women equally participate in economic activities and sometimes their contribution is more than the male members. The study reveals (Table 5.34) that in majority (49.29%) of the households, at least two members are working. In 57.96% nuclear families, both the husband and wife are working. Besides, there are 9.38% and 2.09% families where even four or more than four members are earning respectively.

**Table 5.34 Number of Earning Members per Family**

Tribal Groups	Percentage Distribution					Total
	1	2	3	4	5& More	
Santal	19.53	47.38	23.57	7.62	1.90	420
Oraon	16.56	50.00	20.20	11.59	1.66	302
Munda	20.00	44.44	22.22	12.22	1.11	90
Bedia	21.57	54.90	15.69	5.88	1.96	102
Mahali	24.39	48.78	17.07	9.76	0.00	41
Mal Pahariya	10.42	50.00	14.58	14.58	10.42	48
Lohara	15.38	57.69	17.31	7.69	1.92	52
<b>Total</b>	<b>18.48</b>	<b>49.29</b>	<b>20.76</b>	<b>9.38</b>	<b>2.09</b>	<b>1055</b>

*Source: Field Survey, 2017-2018*

## 5.6 Study of Family Expenditure

### 5.6.1 Monthly Total Expenditure of the Sample Families

The study of expenditure reflects the actual amount of money spend to fulfill the different needs of a family. It is observed that total monthly expenditure (Table 5.35) of 9.95% families is not more than Rs. 2500, 45.31% families range between Rs. 2501-5000, 36.59% range between Rs. 5001-1000 and the expenditure of rest of the families is above Rs. 10,000 per month. Among the Mahali, Lohara and Munda, majority of the families expend Rs. 2501-5000 per month to fulfill all the needs i.e. food, cloth, education, health as well as celebrating ceremonies and for addiction purpose also. Now, it can be easily concluded that with this meager amount even the basic needs of the family cannot be fulfilled in this era of price hike, then what will remain to be spent for education, health and other purposes, can easily be imagined. Therefore, the study attempts to focus on the different head of expenditure separately.

**Table 5.35 Distribution of Sample families based on Monthly Total Family Expenditure**

Tribal Groups	Percentage Distribution					Total
	Upto Rs.2500	Rs.2501- 5000	Rs.5001- 10000	Rs.10001- 15000	More Than Rs.15001	
Santal	9.76	45.48	37.14	5.24	2.38	420
Oraon	10.26	45.03	34.77	7.62	2.32	302
Munda	6.67	51.11	34.44	7.78	0.00	90
Bedia	9.80	37.25	43.14	8.82	0.98	102
Mahali	14.63	60.98	21.95	2.44	0.00	41
Mal Pahariya	6.25	31.25	54.17	6.25	2.08	48
Lohara	15.38	51.92	28.85	1.92	1.92	52
<b>Total</b>	<b>9.95</b>	<b>45.31</b>	<b>36.59</b>	<b>6.26</b>	<b>1.90</b>	<b>1055</b>

*Source: Field Survey, 2017-2018*

The study aims to find out disparity among the seven tribal communities regarding their monthly total expenditure. Hence, ANOVA is applied, the result (Table 5.36) of which confirms that there is no significant difference among the selected tribal groups in their monthly total expenditure.

**Table 5.36 Result of ANOVA: Monthly Total Expenditure**

Source of Variation	Sum of Squares	Degree of Freedom	Mean Square	F	Significance
Between Groups	128095138.105	6	21349189.684	1.747	.107
Within Groups	12805273973.003	1048	12218772.875		
<b>Total</b>	<b>12933369111.108</b>	<b>1054</b>			

*Computed by researcher*

### 5.6.2 Monthly Family Expenditure for Food

In the study area, 27.87% tribal families spend only Rs. 2000 while half of the sample families spend Rs. 2001-4000 per month for food which shows that about 80% families spend not more than Rs. 4000 per month for food (Table 5.37). Now, it can be easily understood that how far the requirement of balanced diet for a family of four members (average family size 4.21 persons) will be fulfilled with this small amount of money.

**Table 5.37 Distribution of Sample families based on Monthly Expenditure for Food**

Tribal Groups	Percentage Distribution					Total
	Upto Rs.2000	Rs.2001-4000	Rs.4001-6000	Rs.6001-8000	More Than Rs.8000	
Santal	25.71	52.38	13.57	4.29	4.05	420
Oraon	32.78	43.38	15.56	3.64	4.64	302
Munda	30.00	47.78	18.89	2.22	1.11	90
Bedia	21.57	54.90	18.63	3.92	0.98	102
Mahali	34.15	53.66	12.20	0.00	0.00	41
Mal Pahariya	12.50	45.83	33.33	6.25	2.08	48
Lohara	34.62	53.85	11.54	0.00	0.00	52
<b>Total</b>	<b>27.87</b>	<b>49.48</b>	<b>15.83</b>	<b>3.60</b>	<b>3.22</b>	<b>1055</b>

*Source: Field Survey, 2017-2018*

### 5.6.3 Monthly Family Expenditure for Clothes

The expenditure of the tribal people for clothing (Table 5.38) reveals that 78.77% families spend less than Rs. 500 per month which again points that with this amount it will not be possible to purchase sufficient clothes required for decent living. Although, majority of the respondents mention that they are able to purchase sufficient clothes for them (Table 4.41). Actually, the needs of the tribal people are very limited. Hence, they remain satisfied even if a very small amount of their requirement is fulfilled.



**Table 5.38 Distribution of Sample families based on Monthly Expenditure for Clothes**

Tribal Groups	Percentage Distribution					Total
	Upto Rs.500	Rs.501-1000	Rs.1001-2000	Rs.2001-4000	More Than Rs.4000	
Santal	75.71	19.29	2.62	1.67	0.71	420
Oraon	81.46	13.58	2.65	2.32	0.00	302
Munda	81.11	13.33	2.22	2.22	1.11	90
Bedia	82.35	12.75	0.98	1.96	1.96	102
Mahali	63.41	34.15	2.44	0.00	0.00	41
Mal Pahariya	81.25	16.67	2.08	0.00	0.00	48
Lohara	86.54	7.69	1.92	1.92	1.92	52
<b>Total</b>	<b>78.77</b>	<b>16.40</b>	<b>2.37</b>	<b>1.80</b>	<b>0.66</b>	<b>1055</b>

Source: Field Survey, 2017-2018

### 5.6.4 Monthly Family Expenditure for Education

The expenditure of the sample households for education (Table 5.39) reflects that the tribal people are getting aware of the importance of education. They spend a part of their income for education and even the very poor families are no exception. It is observed that 37.25% families spend less than Rs. 100 and 32.70% spend Rs. 101-500 i.e. about 70% families spend less than Rs. 501 per month for the education of their children. It also points out that in India, the education upto class-VIII is free of cost. Then what cost this tribal people bear? It is already discussed before that the cost of education is regarded by the respondents as one of the reasons of dropout. Actually, the cost of education is a burden to the poor tribal families and ultimately ends in the discontinuation of education. Hence, this issue demands greater concern. Among the seven tribal communities, the Bedia mostly spend higher amount for education. It reflects their concern about the importance of education.

**Table 5.39 Distribution of Sample families based on Monthly Expenditure for Education**

Tribal Groups	Percentage Distribution					Total
	Upto Rs.100	Rs.101-500	Rs.501-1000	Rs.1001-2000	More Than Rs.2001	
Santal	37.38	28.57	21.90	8.81	3.33	420
Oraon	35.43	35.43	18.21	6.29	4.64	302
Munda	33.33	38.89	16.67	6.67	4.44	90
Bedia	34.31	27.45	19.61	10.78	7.84	102
Mahali	48.78	34.15	12.20	4.88	0.00	41
Mal Pahariya	47.92	41.67	8.33	2.08	0.00	48
Lohara	40.38	40.38	11.54	5.77	1.92	52
<b>Total</b>	<b>37.25</b>	<b>32.70</b>	<b>18.67</b>	<b>7.49</b>	<b>3.89</b>	<b>1055</b>

Source: Field Survey, 2017-2018

### 5.6.5 Monthly Family Expenditure for Medical Purpose

The tribal people have to expend for their medical purpose (Table 5.40) also. In 17.44% families, the monthly expenditure for health purpose is only less than Rs. 100 and in 54.12% families, it ranges between Rs. 101-500. 19.05% families spend Rs. 501-1000 monthly for health purpose. In the study area, more than 90% out of the total sample population (Table 6.2) suffer from different illness during last two years prior to survey. It is observed that the medical cost, most of the time, includes the cost of consulting doctors, doing various tests for examining diseases and of course purchasing medicine. It is also true that Government health care facilities do not bear all these cost. So, it can be concluded that a family of average four members will not be able to manage all the cost of treatment with this small income. This implies that they compromise with the level of getting proper health facilities.

**Table 5.40 Distribution of Sample families based on Monthly Medical Expenditure**

Tribal Groups	Percentage Distribution					Total
	Upto Rs.100	Rs.101- 500	Rs.501- 1000	Rs.1001- 2000	More Than Rs.2000	
Santal	18.10	54.29	21.19	3.33	3.10	420
Oraon	11.26	55.96	19.87	7.62	5.30	302
Munda	27.78	45.56	20.00	3.33	3.33	90
Bedia	20.59	46.08	19.61	5.88	7.84	102
Mahali	19.51	65.85	9.76	2.44	2.44	41
Mal Pahariya	12.50	58.33	14.58	6.25	8.33	48
Lohara	26.92	59.62	5.77	5.77	1.92	52
<b>Total</b>	<b>17.44</b>	<b>54.12</b>	<b>19.05</b>	<b>5.02</b>	<b>4.36</b>	<b>1055</b>

*Source: Field Survey, 2017-2018*

### 5.6.6 Monthly Family Expenditure for Celebrating Ceremonies and Festivals

The study of expenditure for celebrating different ceremonies and festivals (Table 5.41) by the tribal people reveals that their expenditure for ceremonies is almost equal with their medical expenditure. Though these two segments are not of equal status, but a large number of tribal people spend same amount of money for these two purposes. It again points that tribal people are not much conscious about the importance of having good health.

About 90% tribal people spend less than Rs. 501 per month on an average in such types of celebration. In the lives of tribal people, the celebration of different festivals and ceremonies is a part and parcel of tribal culture. Sometimes, it determines their social position too. Therefore, it is observed that all the tribal families whatever be their monthly income, spend some amount of money for celebrating different festivals and ceremonies and the Bedias, Oraons, Santals and Mahalis are higher in numbers to bear higher expenditure.

**Table 5.41 Distribution of Sample families based on Monthly Expenditure for Ceremonies and Festivals**

Tribal Groups	Percentage Distribution					Total
	Upto Rs.100	Rs.101-500	Rs.501- 1000	Rs.1001- 2000	More Than Rs.2001	
Santal	24.05	66.19	7.62	2.14	0.00	420
Oraon	19.21	70.53	8.61	1.32	0.33	302
Munda	27.78	65.56	5.56	0.00	1.11	90
Bedia	23.53	61.76	9.80	3.92	0.98	102
Mahali	17.07	73.17	4.88	2.44	2.44	41
Mal Pahariya	22.92	75.00	2.08	0.00	0.00	48
Lohara	40.38	53.85	5.77	0.00	0.00	52
<b>Total</b>	<b>23.41</b>	<b>67.01</b>	<b>7.49</b>	<b>1.71</b>	<b>0.38</b>	<b>1055</b>

Source: Field Survey, 2017-2018

### 5.6.7 Monthly Family Expenditure for Different Addictions

*Hariya* is regarded as a part of tribal culture because the use of *Hariya* is essential in all tribal rituals as well as in ceremonies. But, they are not confined to *Hariya* only, they also drink country liquor and if possible, the foreign liquor too. Besides, they are addicted to tobacco also. Hence, the study attempts to focus on their expenditure for addiction. It is already discussed that 19.34% sample families (Table 4.36) are at present free from such addiction but the rest of the families expend some amount of their income for addiction. It is observed (Table 5.42) that the monthly expenditure for addiction of 32.13% families ranges between Rs.1-100 while in 39.62% families, it ranges between Rs.101-500. The rest of the families expend more than Rs.500 monthly for this purpose. So, it can be stated that the poor tribals are wasting their hard earned income through their habit of addiction, which they can use to improve their standard of living.

**Table 5.42 Distribution of Sample families based on Monthly Expenditure for Addictions**

Tribal Groups	Percentage Distribution					Total
	Not Addicted	Rs.1-100	Rs.101-500	Rs.501-1000	More Than Rs.1000	
Santal	17.38	28.81	43.81	7.38	2.62	420
Oraon	16.89	30.13	42.72	7.62	2.65	302
Munda	21.11	30.00	42.22	6.67	0.00	90
Bedia	19.61	37.25	42.16	0.00	0.98	102
Mahali	26.83	41.46	19.51	7.32	4.88	41
Mal Pahariya	29.17	54.17	12.50	0.00	4.17	48
Lohara	30.77	36.54	19.23	9.62	3.85	52
<b>Total</b>	<b>19.34</b>	<b>32.13</b>	<b>39.62</b>	<b>6.45</b>	<b>2.46</b>	<b>1055</b>

*Source: Field Survey, 2017-2018*

## 5.7 Types of Ration Card Holding

It is evident from the above discussion about their monthly family income that a large number of tribal families are really very poor. They are compelled to live with a very meager income which is not at all sufficient to manage a decent living. The study on the types of ration card holding by the sample households also confirms their extreme poverty.

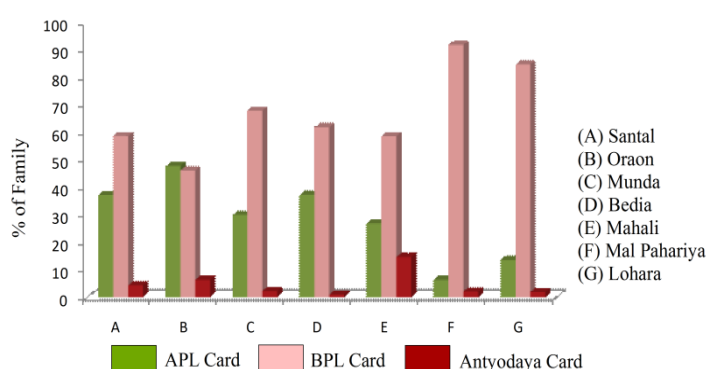
The Government issues ration card to every citizen. It serves as an official document which decides the people's eligibility to have some special Government facilities e.g. to collect subsidized food items through the Public Distribution System (PDS). There are mainly three types of ration cards. These are— APL card, BPL card and Antyodaya card. These three types of cards are given to the people of different economic condition. The poverty line is decided by the Planning Commission of India. Those families who are living above the poverty line are allotted the APL (Above Poverty Line) cards and those who are living below poverty line are allotted BPL (Below Poverty Line) cards. Besides, the very poor households are given the Antyodaya cards which allow them to receive 35 kg grain per month.

In the study area, majority (Table 5.43) of the tribal families is given the BPL cards and 4.55% are also given the Antyodaya cards which indicate that a large number of tribal people are officially accepted as poor. Among the Mal Pahariyas, about 92% belongs to the BPL category while among the Oraons, the percentage share of APL is highest (Figure 5.16).

**Table 5.43 Distribution of Respondents Based on Ration Cards**

Tribal Groups	Percentage Distribution			Total
	APL	BPL	Antyodaya	
Santal	37.14	58.57	4.29	420
Oraon	47.68	46.03	6.29	302
Munda	30.00	67.78	2.22	90
Bedia	37.25	61.76	0.98	102
Mahali	26.83	58.54	14.63	41
Mal Pahariya	6.25	91.67	2.08	48
Lohara	13.46	84.62	1.92	52
<b>Total</b>	<b>36.59</b>	<b>58.86</b>	<b>4.55</b>	<b>1055</b>

Source: Field Survey, 2017-2018



**Figure 5.16 Ration card of sample families**

## 5.8 Study about Savings

### 5.8.1 Practice of Savings among Respondents

Savings secures the future of person or a family. It is required for emergency especially for the poor families. As a large segment of the tribal families is poor, they get into troubles whenever an emergency situation arises. Therefore, people are always encouraged to make some savings out of their earnings in bank, LIC, Post Office (PO), Self Help Group (SHG) or other Government registered agencies. The tribal people have also realised the importance of savings and act accordingly. It is evident from the table 5.44 that in 70.71% sample households at least one member of the family has made some savings in either of the above mentioned agency. They prefer bank to other agencies for depositing their savings though 37% respondents opt more than one agencies. The Self Help Groups are also considered as a reliable source of savings by the respondents. About 17.38% families keep their money in Self Help Groups (Table 5.45).

**Table 5.44 Practice of Savings among the Respondents**

Tribal Groups	Percentage Distribution		Total
	Have Savings	No Savings	
Santal	71.67	28.33	420
Oraon	73.18	26.82	302
Munda	63.33	36.67	90
Bedia	81.37	18.63	102
Mahali	78.05	21.95	41
Mal Pahariya	47.92	52.08	48
Lohara	55.77	44.23	52
<b>Total</b>	<b>70.71</b>	<b>29.29</b>	<b>1055</b>

**Pearson Chi-Square=27.750, Degree of Freedom=6, p=.000 i.e. <0.05. Hence, it is statistically significant.**

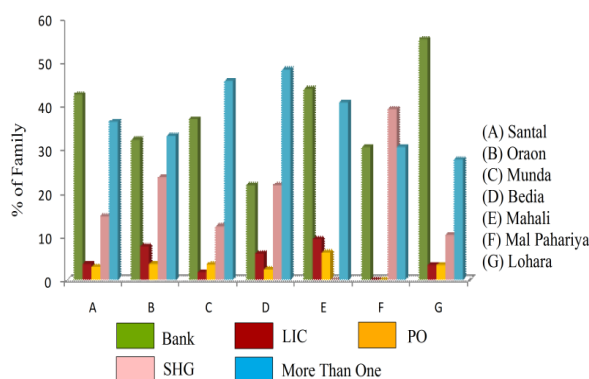
Source: Field Survey, 2017-2018

Now, the study aims to find out the inter-tribal variation in the decision of making savings. Hence, the Chi-Square method is applied. The result of Chi-Square indicates that there is significant difference among the seven tribal communities regarding their decision of making saving of their income (**Pearson Chi-Square=27.750, Degree of Freedom=6, p=.000 i.e. <0.05**).

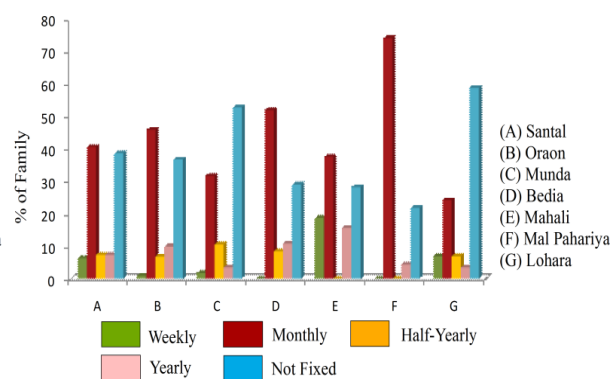
**Table 5.45 Type of Agency Opted for Savings**

Tribal Groups	Have Savings (in %)				
	Bank	LIC	PO	SHG	More Than One
Santal	42.52	3.65	2.99	14.62	36.21
Oraon	32.13	7.69	3.62	23.53	33.03
Munda	36.84	1.75	3.51	12.28	45.61
Bedia	21.69	6.02	2.41	21.69	48.19
Mahali	43.75	9.38	6.25	0.00	40.63
Mal Pahariya	30.43	0.00	0.00	39.13	30.43
Lohara	55.17	3.45	3.45	10.34	27.59
<b>Total</b>	<b>36.86</b>	<b>5.09</b>	<b>3.22</b>	<b>17.83</b>	<b>37.00</b>

Source: Field Survey, 2017-2018



**Figure 5.17 Type of Agency opted for Savings**



**Figure 5.18 Types of Savings**

## 5.8.2 Types of Savings

In the life of most of the tribal people, there is no regularity or guarantee of getting a fixed amount of earnings. Only those engaged in regular salaried job, earn a fixed amount of money every month. So, a planned investment remains out of the reach of most of the tribal people. Therefore, it is observed that the nature of savings of 37.80% families is not fixed (Table 5.46). Whenever they manage to save some amount of money, they deposit it under their selected financial agency. Sometimes, the terms and conditions of the selected agencies compelled them to maintain the regularity. Besides, some of respondents are themselves willing to maintain the regularity. In the study area, 42.90% respondents have accepted the plan of monthly savings. The rest of the respondents opt for weekly or half-yearly or yearly savings (Figure 5.18).

**Table 5.46 Types of Savings**

Tribal Groups	Percentage Distribution					Total
	Weekly	Monthly	Half-Yearly	Yearly	Not Fixed	
Santal	6.31	40.53	7.31	7.31	38.54	301
Oraon	0.90	45.70	6.79	9.95	36.65	221
Munda	1.75	31.58	10.53	3.51	52.63	57
Bedia	0.00	51.81	8.43	10.84	28.92	83
Mahali	18.75	37.50	0.00	15.63	28.13	32
Mal Pahariya	0.00	73.91	0.00	4.35	21.74	23
Lohara	6.90	24.14	6.90	3.45	58.62	29
<b>Total</b>	<b>4.02</b>	<b>42.90</b>	<b>6.97</b>	<b>8.31</b>	<b>37.80</b>	<b>746</b>

*Source: Field Survey, 2017-2018*

## 5.9 Indebtedness among the Tribal People

Indebtedness is another parameter which provides an idea of the economic condition of a community. **“The amount of debts among the different sections of a community are a good index of backwardness of the highly indebted sections of that community in relation to the rest”**.<sup>22</sup> Though in the present era we cannot say that only the economically backward section accept loans. Even the billionaires are in debt. So, the basic difference between the billionaire and a poor person regarding the acceptance of debt is the purpose of debt. When people incur debt for productive purpose, it provides an opportunity to improve their economic condition. But, the loans for unproductive purposes like consumption, celebrating ceremonies etc. may lead them to grave problems. Moreover, the source of loan is another important aspect. The moneylenders always try to fasten the knot of debt by

applying unfair terms and conditions to the loans. Hence, it is observed that the poor people are the worst sufferer from indebtedness. Indebtedness is a very serious problem among the tribal people. The tribal people highly trust the usurers who try to take undue advantage from the tribes.<sup>23</sup> Besides, most of the time, they accept loan for consumption purpose. So, the study of indebtedness definitely explores an important aspect of their economic condition.

The present work aims to study the indebtedness among the tribal people of Dakshin Dinajpur. The table 5.47 reveals that out of the total sample households, 80.95% are in debt while the non-indebted families are only 19.05%.

The inter-tribal distribution shows that the incident of indebtedness is highest among the Mal Pahariyas while the Santals are in comparatively better situation. Here, Chi-Square is applied to find out whether there is significant difference among the seven tribal groups regarding the distribution of indebted and non-indebted families. The result shows that there is significant difference among the selected tribal groups in the distribution of indebted and non-indebted families (**Pearson Chi-Square=40.007, Degree of Freedom=6, p=.000 i.e. <0.05**).

**Table 5.47 Tribe-Wise Distribution of the Indebted and Non-Indebted Families**

Tribal Groups	Percentage Distribution		Total
	Indebted Families	Non-Indebted Families	
Santal	73.10	26.90	420
Oraon	86.42	13.58	302
Munda	86.67	13.33	90
Bedia	89.22	10.78	102
Mahali	75.61	24.39	41
Mal Pahariya	97.92	2.08	48
Lohara	75.00	25.00	52
<b>Total</b>	<b>80.95</b>	<b>19.05</b>	<b>1055</b>

**Pearson Chi-Square=40.007, Degree of Freedom=6, p=.000 i.e. <0.05. Hence, it is statistically significant.**

*Source: Field Survey, 2017-2018*

### 5.9.1 Purpose of Loan

People borrow from others to satisfy their unfulfilled needs. So, it is considered as a kind of support for the needy people.<sup>24</sup> This assistance may be converted to an opportunity to improve the economic condition by investing the money for productive purposes while it may remain merely as assistance by investing for unprofitable purposes. In Dakshin



Dinajpur, majority (Table 5.48) of the tribal families accept loan for food consumption, construction and repairing house, purchasing consumer goods, education, medical purpose and sometimes for the maintenance of daily expenditure. 3.63% households borrow for performing social ceremonies like marriage, death etc. Only 19.67% households avail loan for productive purpose like agriculture, business etc. It is observed that 18.85% take loan to invest in agriculture and 0.82% invest in business. Besides, a small percentage of the respondents borrow money to repay their old loan.

Among the seven major tribal communities, it is the Mal Pahariya tribe who mainly borrow for consumption purpose where as the loan for productive purposes is highest among the Oraons and Santals.

**Table 5.48 Purpose of Loan**

Tribal Groups	Productive (in %)		Consumption (in %)				Social Ceremonies (in %)	Repayment of Old Loan (in %)	Total	
	Agriculture	Business	House Construction And Repairing	Purchase of Consumer Goods	Health Education	For Daily Expenditure				
Santal	24.43	0.98	5.86	9.45	16.94	1.63	35.50	3.58	1.63	307
Oraon	23.75	1.15	6.51	3.45	9.96	1.15	50.57	1.92	1.53	261
Munda	12.82	1.28	7.69	5.13	7.69	2.56	57.69	3.85	1.28	78
Bedia	10.99	0.00	4.40	0.00	6.59	1.10	70.33	5.49	1.10	91
Mahali	3.23	0.00	3.23	6.45	16.13	0.00	64.52	6.45	0.00	31
Mal Pahariya	0.00	0.00	0.00	0.00	4.26	0.00	93.62	2.13	0.00	47
Lohara	7.69	0.00	5.13	12.82	20.51	0.00	43.59	10.26	0.00	39
<b>Total</b>	<b>18.85</b>	<b>0.82</b>	<b>5.62</b>	<b>5.74</b>	<b>12.30</b>	<b>1.29</b>	<b>50.47</b>	<b>3.63</b>	<b>1.29</b>	<b>854</b>

Source: Field Survey, 2017-2018

### 5.9.2 Sources of Loan

In the present day, the indebtedness is the inextricable part of tribal life and turns into a serious problem among them. However, it does not mean that only the tribal people are in debt, people from different communities different classes are in debt driven by different reasons. But, the situation of the tribal people gets critical as these simple and uneducated people are easily exploited by the money lenders.

The table 5.49 reveals that the tribal people avail loan from different sources. It is observed that 19.56% and 14.40% respectively prefer to borrow from relatives and friends whom they don't have to pay interest for the borrowed money. Besides, most of the time, no terms and conditions are attached to such type of lending. The personal relation between the creditor and debtor is the sole determining factor here. And as the social bonding is very strong among the tribal people, they help each other in their problem. About 14.29% respondents accept loan from the moneylenders who exploit these innocent people badly.

Generally, the rate of interest is very high for the moneylenders yet this poor people take loan from them as they get loan easily without doing much paper works even for the non-productive purposes. The lack of proper knowledge about the institutional loan and also a fear about the official procedures drives them towards the moneylenders. The dependence on moneylenders is comparatively more among the Mundas, Santals and Mahalis. However, the tribal people are now-a-days taking loans from the Government organizations and registered non-Government agencies. In the study area, *Bandhan*, a micro-finance company, presently a bank is working as a major source of loan among the respondents. About 15.38% Mundas currently avail loan from *Bandhan*. Self Help Groups are another source of institutional loan for the respondents. However, the share of institutional loan is still very low. A large number of respondents work as casual labours who consider their employers as a safe source of loan. Here, their labour is regarded as the mode of repayment of loan which they consider as the simplest way to repay loan. The study also reveals that about 19.67% respondents avail loan from more than one sources and they are mainly the Bedia and Mal Pahariya people.

**Table 5.49 Sources of Loan**

Sources	Percentage Distribution							Total
	Santal	Oraon	Munda	Bedia	Mahali	Mal Pahariya	Lohara	
Relatives	23.78	21.07	6.41	16.48	16.13	10.64	23.08	19.56
Friends	5.54	19.16	24.36	16.48	12.90	25.53	15.38	14.40
Moneylenders	17.26	8.81	23.08	13.19	16.13	12.77	12.82	14.29
Govt. Agency	6.84	6.13	0.00	2.20	3.23	2.13	0.00	4.80
Registered Non-Govt. Agency	5.86	8.81	15.38	4.40	3.23	2.13	5.13	7.14
SHG	17.26	16.86	3.85	13.19	19.35	4.26	12.82	14.64
Employer	10.42	0.77	7.69	1.10	3.23	2.13	10.26	5.50
More than One Source	13.03	18.39	19.23	32.97	25.81	40.43	20.51	19.67
<b>Total</b>	<b>307</b>	<b>261</b>	<b>78</b>	<b>91</b>	<b>31</b>	<b>47</b>	<b>39</b>	<b>854</b>

Source: Field Survey, 2017-2018

### 5.9.3 Frequency of Loan during Last Two Years

The researcher also aims to study the frequency of borrowing among the respondents during the last two years (Table 5.50). It is observed that the majority (24%) of them have taken loan two times during the last two years. About 18.15% respondents have taken loans more than six times in last two years which implies that the respondents bear the load of loan throughout the reference period. In fact, they think taking loan is a common and

unavoidable fact for the sake of survival. Among the seven tribal groups, the frequency of taking loan is more among the Bedia tribe while it is comparatively lower among the Santal tribe.

**Table 5.50 Frequency of Loan during Last Two Years**

Tribal Groups	Number of Loan Taken (in %)							Total
	1	2	3	4	5	6	More than 6	
Santal	21.17	22.80	17.92	11.07	6.19	5.21	15.64	307
Oraon	14.56	23.75	13.41	16.86	7.66	6.90	16.86	261
Munda	12.82	19.23	21.79	16.67	6.41	3.85	19.23	78
Bedia	12.09	30.77	8.79	15.38	5.49	2.20	25.27	91
Mahali	22.58	32.26	12.90	6.45	0.00	3.23	22.58	31
Mal Pahariya	4.26	23.40	8.51	36.17	4.26	0.00	23.40	47
Lohara	15.38	23.08	15.38	15.38	5.13	7.69	17.95	39
<b>Total</b>	<b>16.28</b>	<b>24.00</b>	<b>15.11</b>	<b>15.22</b>	<b>6.21</b>	<b>5.04</b>	<b>18.15</b>	<b>854</b>

*Source: Field Survey, 2017-2018*

#### 5.9.4 Taking New Loan before Repaying the Previous One

It is observed that the respondents take new loans before repaying the old one (Table 5.51). Generally, the same source does not provide a new loan before paying off the older one. Therefore, they try to borrow from different persons or several sources at a time. Majority of the respondents do not take loans before repayment but 42.51% respondents accept new loan before repaying the older one. This easy accessibility to loan is not profitable rather it makes their situation more critical because this higher accessibility allures them to take frequent loans without much thinking about its consequences. The study reveals that the Mundas and Santals mostly take new loan before repayment of previous loan while this tendency is lowest among the Mal Pahariyas.

**Table 5.51 Taking New Loan before Repaying the Previous One**

Tribal Groups	Percentage Distribution		Total
	Yes	No	
Santal	51.47	48.53	307
Oraon	38.31	61.69	261
Munda	52.56	47.44	78
Bedia	40.66	59.34	91
Mahali	32.26	67.74	31
Mal Pahariya	14.89	85.11	47
Lohara	25.64	74.36	39
<b>Total</b>	<b>42.51</b>	<b>57.49</b>	<b>854</b>

*Source: Field Survey, 2017-2018*

## **5.10 Beneficiaries of Different Government Facilities and Schemes**

The above discussion reveals the poor economic condition of the tribal people of this district. Their poverty may be alleviated by the Government assistance and supports. The Government has initiated several schemes to support the poor people. Some schemes are specifically meant only for the tribal people. The study has selected some schemes and facilities and tried to find out how much assistance they actually receive from Government (Table 5.52). The study considers the household as beneficiary if at least one member of the family receives the benefit. It is evident from the table that 18.86% families have received the Government assistance for building partial paka house (Indira Awaas Yojana) and maximum beneficiary is found among the Mal Pahariyas. The recipient of vest land is only 25.31% sample households and the highest number of beneficiaries is found among the Loharas and Oraons. The Government has targeted to make the country Open Defecation Free and hence decided to provide assistance to the needy family for the construction of latrine. In the study area, 45.50% families have received such assistance. For the improvement of educational attainment among the tribal people, the Government has made some special provisions exclusively for the tribal people. The tribal children are provided with stipend to continue their education. Among the sample household, stipend is received by at least one member of 53.09% sample households and the highest beneficiaries are reported among the Mundas. The hostel facilities are received by only 26.01% families. To promote higher education among the tribal people, a definite proportion of seats are reserved for tribal students. In the study area, only 13.86% families have availed this facility. To improve the economic condition of the tribal people, in Government sector, specific seats in job are reserved for the tribal people. It is observed that only in 5.78% families at least one member has availed the reservation benefit and it is the highest among the Santals. For the unskilled workers, to guarantee at least 100 days of wage employment in a financial year, the MGNREGA was launched. In the study area, it is observed that only in 44.09% households, at least one member get at least one time employment through MGNREGA. So, it is observed that the number of beneficiaries of different Government schemes and facilities are very low both in the general schemes as well as those exclusively meant for the tribal people.

**Table 5.52 Beneficiaries of Different Government Facilities and Schemes**

Schemes & Facilities	Percentage Distribution							Average
	Santal	Oraon	Munda	Bedia	Mahali	Mal Pahariya	Lohara	
IAY	18.10	15.23	24.44	13.73	41.46	31.25	17.31	18.86
Vest Land	22.62	30.13	23.33	24.51	19.51	22.92	30.77	25.31
Latrine Ashram	40.48	51.66	50.00	40.20	21.95	68.75	50.00	45.50
Hostel Seat	32.28	24.90	26.76	18.75	12.50	12.50	19.05	26.01
Reservation in Education	20.78	12.06	14.29	5.19	7.50	2.38	0.00	13.86
Stipend	61.36	50.75	67.35	26.92	65.00	35.71	35.71	53.09
Reservation in Job	7.79	6.03	8.16	1.28	2.50	0.00	3.57	5.78
MGNREGA	39.61	55.78	55.10	35.90	25.00	54.76	25.00	44.09

*Source: Field Survey, 2017-2018*

In this chapter, the economic condition of the tribal people has been studied through the analysis of their work participation rate, occupational structure, income, savings and indebtedness. The tribes are mainly engaged in agricultural sector either as cultivators or agriculture labourers. They mostly work as unskilled labourers. Hence, their monthly income is too low to have a decent living. This also leads them to take loan from moneylenders. Moreover, they cannot make much savings. Thus, the above discussion is clearly indicating the poor economic condition of the tribal people of this district.

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