ABSTRACT

Development of Tribal Population is a key issue in our country for up-lift of socio-economically backward classes in India. Major problems of tribal community are illiteracy, low level of education, poor health conditions, poverty and unemployment, lack of development opportunities and above all, insensitivity towards development. Maharashtra is one of the 17 states in the country with tribal population. Union and State Governments are implementing plans for development of Tribal community but the efforts are lacking political willingness or there is administrative apathy in implementing the plans. This paper attempts to find reasons behind slow path of development of Tribal people in the State of Maharashtra.

It is observed in this paper that the Khavti Karj disbursed to tribal beneficiaries made for Tribal families in Maharashtra are inadequate to fulfill the requirements of the society and further, whatever Khavti Karj are made those are not available all families in tribal societies.

Keywords: Tribal Development; Khavti Karj to Tribal People; (Khavti KARJ) Beneficiaries of the Plan

INTRODUCTION

The tribal population of India may be divided into three principal territorial zones, namely, the North-Eastern Zone, the Central Zone, and Southern Zone. Article 366 (25) of the Constitution of India defined “Scheduled Tribes” as “Such tribes or tribal communities or parts of or groups within such tribes or tribal communities as are deemed under Article 342 to Scheduled Tribes for the purpose of this Constitution.” By the Constitution (Scheduled Tribes) Order, 1950, issued by the President in exercise of the powers conferred by Clause (1) of Article 342 of the Constitution of India, 255 tribes in the 17 states were declared to be Scheduled Tribes. This article is an attempt to review the progress of Tribal society in Maharashtra during recent times under the Maharashtra State Credit for Tribal Development (MSCTDC) with the help of Tribal Co-operative societies for consumption loan, which is called Khavti Karj in local dialect, aimed at saving the Tribal people from hunger during rainy season when stock of grains with them is exhausted and they have no resources to fall back.

OBJECTIVE

This paper is prepared with a single objective of assessing the gap between demand for and supply of consumption loan by tribal population in the selected area.

New Approach to Tribal Development

There are 35 districts in the Maharashtra State and the tribal population is largely concentrated in the western hilly districts of Dhule, Nandurbar, Jalgaon, Nashik and Thane (Sahyadri Region) and the
eastern forest districts of Chandrapur, Gadchiroli, Bhandara, Gondia, Nagpur, Amravati and Yavatmal (Gondwana Region)

As directed by the Government of India in 1975-76 the villages where more than 50 per cent of the population was tribal, were constituted into Integrated Tribal Development Projects. (ITDPs) The villages where the tribal population was only marginally less than 50 per cent were also constituted into additional ITDPs and these were called the Additional Tribal Sub Plan (ATSP) Blocks/Projects.

In the meantime, the Government of India in recognition of the fact that there were some small concentrations of tribal population just outside the Integrated Tribal Development Plans (ITDPs), directed that in a group of villages having a population of about 10000, if more than 50 per cent of population is tribal, the villages should be brought under the Modified Area Development Approach (MADA) Similarly, if two or three villages having a total population of 5,000 if more than 50 per cent of population belongs to tribal, the same should be constituted into a clusters/Mini MADA.

Consequent to the recoganisation of the Tribal Development Department done in January, 1992 the 24 Project offices jurisdiction have been so delineated that they cover all the tribal population in the state, whether living in the ITDP, MADA, Mini MADA/ Clusters or scattered elsewhere in the state.

According to the 2001 census, out of the total tribal population of the state about 49 per cent reside in the ITDPs (i.e. the Scheduled Area and the ATSP), MADA and Mini MADA clusters, and the remaining 51 per cent live outside this areas.

Khavti Karj (Khavti Karj)

The Government of Maharashtra is implementing the scheme of Consumption Loan since 1978, which is called Khavti Karj in local dialect, to save the tribal people from malnutrition during the period of the monsoon.

With the effect from the last year this scheme has been further revised and the rate of loan is as follows:

1. Family having up to 4 units on the ration card up to Rs.400/-
2. Family having between 4 to 8 units on the ration card up to Rs.800/-
3. Family having beyond 8 units on the ration card up to Rs. 1000/-

It was also decided earlier families with children in grades III and IV would continue to be covered under this scheme, irrespective of whether they are defaulter or not. However, this, scheme gets restricted because of the indebtedness of most of the tribal families. Therefore, the State Government has decided in July, 1995 to implement the traditional Grain Bank Scheme at village level with the active cooperation of voluntary Agencies/Non-governmental Organisations (NGOs) and others who are willing to participate in the scheme.

Khavti Karj Scheme started in 1978 in the tribal Sub Plan Area of the state. This scheme is implemented by the M.S.C.T.D.C. with the help of the Tribal Co-operative Societies. The scheme provides for the consumption requirements of the needy tribal families during the lean employment season i.e. monsoon. The amount given under this scheme is in the form of short term loan and bears interest of 7.5 per cent. The repayment is to be made in a single installment in one year.90 per cent of the loan is given in the form of kind and 10 per cent in cash. The amount of loan given under this scheme depends on the family size. A family having 4 member is given Rs.2000 a family having 8 members Rs.3000/- and a family having more than 8 members Rs.4000/-.

The concept of drawing up a Khavti loan, hereinafter shall be referred to as TSP, accounting for all the flows of Khavti Karj in the ITSP was started from 1978-79. Subsequently, the Khavti Karj was often referred to as tribal sub plan.
Table 1. Average Annual Disbursement of Khavti Karj to Tribal People

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of beneficiaries</th>
<th>Per cent change over previous period</th>
<th>Loan disbursed in Rs. Lakh</th>
<th>Per cent change over previous period</th>
<th>Loan disbursed per beneficiary Rs.</th>
<th>Per cent change over previous period</th>
</tr>
</thead>
<tbody>
<tr>
<td>1981-1985</td>
<td>26189</td>
<td>-</td>
<td>35</td>
<td>-</td>
<td>137</td>
<td>-</td>
</tr>
<tr>
<td>1986-1990</td>
<td>23622</td>
<td>-10</td>
<td>34</td>
<td>-3</td>
<td>148</td>
<td>7.5</td>
</tr>
<tr>
<td>1996-2000</td>
<td>47454</td>
<td>-15</td>
<td>343</td>
<td>86</td>
<td>714</td>
<td>131.2</td>
</tr>
<tr>
<td>2001-2005</td>
<td>149150</td>
<td>214</td>
<td>2710</td>
<td>690</td>
<td>688</td>
<td>-3.6</td>
</tr>
<tr>
<td>2006-2010</td>
<td>193429</td>
<td>30</td>
<td>5900</td>
<td>118</td>
<td>2065</td>
<td>199.9</td>
</tr>
<tr>
<td>2010-2011</td>
<td>423427</td>
<td>119</td>
<td>14600</td>
<td>147</td>
<td>3448</td>
<td>67.0</td>
</tr>
<tr>
<td>Average per annum for the entire period</td>
<td>1,31,341</td>
<td>79</td>
<td>3401</td>
<td>248</td>
<td>1073</td>
<td>85.2</td>
</tr>
</tbody>
</table>

Source: Compiled from Annual Tribal sub-plan 2011-2012 p.p. 485

Since this work was assigned to the Tribal Development Department, the annual Khavti Karj is disbursed under the TSP have been as follows. Tribal Development Department disbursed average annual loans during the period from 1981-82 to 2010-2011 covering period of over two decades ending 2010-2011 the details are given the Table 1 that gives figures for the average annual disbursement of Khavti Karj to tribal people amount provided for the period of 1981-1982 to 2010-2011. The number of beneficiaries of the scheme increased by almost 20 times over the period of 30 years since 1981.

Since for the period of 1981-1985 average annual number of beneficiaries stood at 26189 and Khavti Karj disbursed annual average Rs.35 Lakh each year for the same period Rs.137 average disbursed Khavti Karj per beneficiary. During the period of five year from 1986 to 1990, the number of beneficiaries reduced by 10 per cent over the previous period and the amount of loans disbursed has fallen by 3 per cent. However, the amount made available to beneficiaries per capita has marginally increased by 7.5 per cent.

During the next period of five years, 1991-1995, number of beneficiaries increased by 138 per cent over the previous period. In same period, per capita disbursement increased by 109.2 per cent over the previous period.

Number of beneficiaries drastically decreased by -15 per during the period 1996-2000 but the amount disbursed per capita increased by 131.2 per cent.

The experience during the next five years period 2001-2005 was an altogether opposite to that of previous five years. There was a substantial increase in the number of beneficiaries of Khavti Karj by 214 per cent but the amount disbursed per capita for the purpose decreased by -3.6 per cent.

During more recent period from 2006 to 2010, the number of beneficiaries recorded an increased by 30 per cent beneficiaries are reduced for previous period and 118 per cent Khavti Karj was reduced in this period. During the same period, amount disbursed in total increased by 690 per cent and that the per capita loan disbursed increased by around 200 per cent.

Latest data available for the financial year 2010-2011 shows that the number of beneficiaries during this period increased by 119 per cent aggregate amount disbursed increased 147 per cent. Period and amount disbursed per beneficiary increased in absolute terms by over 1.5 times and per capita amount increased by 67 per cent during the corresponding period.
However, success or failure of any depends on allocative efficiency alone. Its implementation part is more important because utilization of loan transmit the benefits of loan to the people for whom the loan is a benefit.

CONCLUSION

From the above discussion, following inferences have been arrived at:

1. There are radical fluctuations in the allocations, disbursement and per capita distribution of this benefit among the tribal population. It implies that there is a gap between need for Khavti Karj and its availability to the needy beneficiaries.

2. Demand for Khavti Karj is more likely to be uncertain because it depends on the agricultural season of previous year. If the conditions are satisfactory, the demand for the same is likely to fall. In opposite conditions against the background of bad crop conditions in the previous year, the demand is likely to spurt. The Tribal Development Authorities should be prepared in advance to meet the requirements of tribal population by keeping in touch with the current and prospective crop conditions before arriving at the decisions on allocation of food and funds for disbursement during the next agricultural year.

REFERENCES


2. Annual Tribal Sub-Plan 2010-2011 & 2011-12, Government of Maharashtra Tribal Development Department, PP. 1-2


4. Annual Tribal Sub-Plan 2011-12, Government of Maharashtra Tribal Development Department, P. 38 & 97.