CHAPTER IV AND SCHEDULED CASTES, TRIBES & ECONOMIC QUESTIONS

We have discussed in the foregoing chapter, political safeguards given by the Constitution to the members of the Scheduled Castes, Scheduled Tribes and also to the Anglo-Indian minority community. The framers of the Indian Constitution were fully aware of the fact that unless political safeguards were supplemented by economic security of opportunities for economic betterment, the condition of these sections of society was not going to change materially. Hence necessary provisions have been made in the Constitution and steps taken accordingly to ameliorate the economic condition of the classes. Therefore, the task that confronted the framers of the Constitution was that of devising a suitable formula which would protect the economic welfare of these communities, safeguard their way of life, and ensure their development so that they might take their legitimate place in the general life of the country.1

The generous outlook of a new resurgent India was

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1. Speaking in the Constituent Assembly towards the new approach to the problem of these communities, Sardar Vallabhbhai Patel remarked: "I would like to make one thing clear - is it the intention of people who defend the cause of the Scheduled Castes & Scheduled Tribes to keep them permanently in their present state? I think it would be our endeavour to bring them to the level of Mr. Jaipal Singh." Constituent Assembly Debates - Vol.III - 3, p.467.
expressed in the moving Article 46 of the Constitution:

"The State shall promote with special care the educational and economic interests of the weaker sections of the people, and, in particular, of the Scheduled Castes & Scheduled Tribes, and shall protect them from social injustice and all forms of exploitation."

Other Articles empower the President of India to implement the high ideals contained in Article 46 of the Constitution. Besides, Article 339 provides that the executive power of the Union shall be expressed by -

"giving of directions to a State as to the drawing up and execution of schemes specified in the direction to be essential for the welfare of the Scheduled Tribes in the State."

The reasons for the "chronic economic backwardness" of these communities may be traced to the social order resulting from the caste-system, the feudal type of economic structure, and the continued imbalance between population and resources. These basic factors may further be split up into a series of socio-economic factors, which perpetuate their backwardness. Among the other factors are illiteracy, lack of education and initiative, poor health, expensive social customs, lack of family planning, traditional social barriers and caste inhibitions and general lack of a sense

2. Ibid, p.147.
of human dignity. Among the economic factors are lack of secure and continuous employment, exploitation by big landowners as well as money lenders; uneconomic holdings and low return in agriculture; low wages for the landless labourers; lack of opportunity and facilities for the development of agro-industries; low productivity of traditional crafts and absolute tools; lack of the means of communication and educational facilities.

Broad based as these causative factors are, a sound economic policy for the Scheduled Castes and Scheduled Tribes must attack all of them at root at the same time. The Government of India has rightly led multi-pronged attacks against the forces inhibiting economic advancement of these communities in various sectors of agriculture, forestry, cottage and small industries and cooperatives.

**AGRICULTURE**

Any attempt to improve the economic welfare of the Scheduled Castes and Scheduled Tribes must give top priority to agriculture as a very large portion of their population depends on agriculture and allied activities. Members of the Scheduled Castes also constitute a major portion of the landless labour population.1 Regarding the tribal population the picture is given by the survey reports of the Special Multi-purpose Tribal Blocks which indicate that more than 85 per cent of the tribal people depend on agriculture for their livelihood. The Census figures (1961) state that out

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of a total tribal population of 2'91 Crores, 1'93 Crores are engaged in agricultural work, while the remaining are landless agricultural labourers. The Scheduled Castes and Scheduled Tribes together constitute 42 per cent of the total landless labourers according to the Census.

But agriculture, the mainstay of the tribal and people and the Scheduled Castes, is largely inefficient and these communities are inhibited by several inconveniences. There is thus insecurity in tenancy, small holdings, lack of sufficient supply of improved seeds, fertilizers, and lack of good marketing facilities and agricultural finance. These things have reduced agriculture to subsistence - "hand to mouth" agriculture - where these classes have no savings and no desire to improve their farming techniques.

Facility to supply finance to these classes have been studied in the section dealing with indebtedness later in this chapter. Provision of land, legislation to assure tenancy rights, facilities provided for land reforms, and improvement in the art of agriculture will also be dealt presently. But first we study the economics of shifting cultivation which is a special technique of agriculture of the tribals and shall see what the Government has done to improve the situation.
SHifting CULTIVATION:

Shifting cultivation, commonly known as Jhum or Podu is the traditional system practised by the tribals in the hill areas. It consists of clearing the forest slopes, burning the fallen trees and bushes, and dibbling the seed in the ash-covered solid. The method is most primitive and the out-put per acre is very low. Nearly three-fourth of the tribals cultivate land in this way.

The problem of shifting cultivators is acute in the States of Andhra Pradesh, Assam, Bihar, Orissa and in the Union Territories of Manipur, Tripura and Nagaland. The table given below indicates the population engaged in shifting cultivation: 1

<table>
<thead>
<tr>
<th>State/Union Territory</th>
<th>No. of persons practicing shifting cultivation</th>
<th>Total area of land utilised annually for shifting cultivation (in acres)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Andhra Pradesh</td>
<td>2,00,000</td>
<td>96,000</td>
</tr>
<tr>
<td>Assam</td>
<td>3,79,000</td>
<td>5,08,800</td>
</tr>
<tr>
<td>Bihar</td>
<td>1,15,000</td>
<td>436</td>
</tr>
<tr>
<td>Orissa</td>
<td>9,35,700</td>
<td>4,00,000</td>
</tr>
<tr>
<td>Manipur</td>
<td>1,83,000</td>
<td>54,000</td>
</tr>
<tr>
<td>Tripura</td>
<td>95,501</td>
<td>1,16,900</td>
</tr>
<tr>
<td>Madhya Pradesh</td>
<td>30,000</td>
<td>44,000</td>
</tr>
<tr>
<td>Bombay</td>
<td>25,000</td>
<td>72,000</td>
</tr>
<tr>
<td>Mysore</td>
<td>14,000</td>
<td>2,500</td>
</tr>
<tr>
<td>Madras</td>
<td>2,200</td>
<td>3,000</td>
</tr>
<tr>
<td>Kerala</td>
<td>10,000</td>
<td>54,000</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>25,39,401</strong></td>
<td><strong>13,51,936</strong></td>
</tr>
</tbody>
</table>

It is evident from the table that Assam State has the largest number of shifting cultivators and the largest acreage under this type of forming - 9,79,000 cultivators and 5,03,800 acres of land. The second largest population of shifting cultivators is in Orissa (9,35,700) followed by Andhra Pradesh (2,00,000).

Attempts have been made by the Central and State Governments to control and improve the practice of shifting cultivation. During the First Five Year Plan, schemes for this purpose were started in the States of Assam, Andhra Pradesh, Bihar, Madhya Pradesh, Orissa and in the Territory of Tripura. The First Plan achievement was the establishment of nine pilot project centres.

During the Second Plan period, these schemes were extended to the States of Maharashtra, Gujrat, Mysore, Kerala, West Bengal, and Union Territory of Manipur.

CONTROL OF SHIFTING CULTIVATION AND REHABILITATIONS IN THE STATES:

In Assam, an amount of Rs.35,33 lakhs was earmarked during the Second Plan to tackle this problem. The State Government had undertaken various schemes like introduction of silvi-agriculture and soil conservation measures to modify the practice, to prevent soil erosion and to encourage settlement of shifting cultivators.

In Madhya Pradesh, the scheme of colonizing the shifting cultivators was started in the First Five Year Plan. Each
family was provided with 10 to 15 acres of cultivable land, a house, two bullocks, a cow, a grant for reclamation of land and purchase of agricultural implements, a cart, manure, seeds etc. Common facilities like well, schools, community welfare centres etc. were also provided for in the settlements.

In the Third Plan a Soil Conservation Scheme costing Rs. 50 lakhs was included in the State Sector. It is proposed to improve 33,330 acres of land by counter bunding and 1,50,000 acres by bunding and levelling of cropped areas. The execution of these schemes has been vested in the Forest Department.

In Orissa, the practice of shifting cultivation is the most widely prevalent after Assam. There are three types of schemes which have been undertaken in this State for the control of shifting cultivation: settlement of Scheduled Tribes on land, Jhum Control Scheme on Assam pattern; and water-shade management units. Under the scheme of setting the shifting cultivators on plain lands, started in 1950, roughly 5000 families have been settled on 25,000 acres of land during the First and Second Plans. An exploratory survey made by the Commissioner for Scheduled-Castes & Scheduled Tribes has brought out certain details of operations of the scheme. A bond from the families involved in the improvement scheme is obtained to the
effect that they will maintain and repair any work executed by the Government on their land, and in case of their failure, the work will be maintained and repaired by the Government and the cost will be realized from the families concerned.

In Uttar Pradesh, the practice of shifting cultivation is followed in some areas of the Bundelkhand region, in Mirzapur and in the northern hill districts of Dehradun and Kumaun Division. With the progressive settlement of land in Bundelkhand and Mirzapur districts, the people are being persuaded to leave this practice and to settle in permanent agriculture. The State Government have started a training-cum-demonstration Centre at Mirzapur in the Third Plan.

In some parts of Dehradun District and Kumaun Division, the practice still continues. In these areas no measures appear to have been planned.

LANDLESS AGRICULTURAL WORKERS:

A majority of the agricultural workers belongs to the Scheduled Castes and Scheduled Tribes. The total number of landless agricultural households including Scheduled Castes and Tribes is 1.63 crores. They are employed for only 197 days in a year and have been impoverished to such an extent.

that the percentage of indebted households has gone up to 64, and the total indebtedness of Rs.80 crores to 143 crores.

According to the Census figures there are 60 lakhs of landless workers among the tribals. The highest concentration of Scheduled Tribes' landless labourers is in Southern India (27.2 per cent), followed by Central India (18.3 per cent), Eastern India (10.5 per cent) and Northern India (1.7 per cent). The land available is quite sufficient to provide a standard of living which bears any comparison to that enjoyed by other groups of people.

The direct solution of this problem is the distribution of cultivable lands so that they can supplement their low agricultural wages. It was hoped that situation would improve as a result of the imposition of ceilings on landholders in various States but due to loose execution of the ceiling the hope has been belied. This calls for a sounder scheme of land reforms which could release land from the absentee landowners and redistribute the same among the landless. For the tribals, special colonization schemes should be implemented so that they feel no shortage of land.

At present the most powerful motive in a tribal's life is the possession of land which he tills, but in most cases he has no clear legal title over it. The land is a part of his spiritual as well as his economic heritage and as such the Government should see to it that its title is smoothly given
to him.

**LAND ALLOTMENT TO THE SCHEDULED CASTES AND SCHEDULED TRIBES:**

Various schemes for redistribution of land to Scheduled Castes and Scheduled Tribes are underway in different states and Union Territories. An amount of Rs. 2.66 crores was spent in First Five Year Plan for the improvement of agriculture among the Scheduled Tribes, and the Scheduled Castes also have the same amount allotted by the States or Union Territories. The main targets achieved during the First Plan were:

1. establishment of 57 demonstration farms for imparting knowledge of improved methods of agriculture,
2. establishment of colonies and settlement of 3000 families,
3. organization of 300 grain banks and
4. assistance by way of improved supply of better breeds of cattle.

During the Second Five Year Plan, schemes for the improvement of farming by Scheduled Castes and Scheduled Tribes costing Rs. 2.23 crores were implemented. Of this Rs. 2.01 crores were spent in State Sector and Rs. 22 lakhs in the Central Sector (the achievements of these schemes are discussed separately).

The Report of the Commissioner for Scheduled Castes and Scheduled Tribes (1960-61) provides detailed data about three States only. The largest acreage was provided to these two communities in Rajasthan where 47341 acres were allotted to them. In Madras, 13432 acres were distributed among these
while in Assam 4431 acres were distributed.

The policy of the Government of Bihar is to give preference to the Scheduled Tribes, Scheduled Castes and other Backward Classes in the scheme of settling the landless. All other State Governments or Union Territories should also try to adopt such safeguards to ensure an effective implementation of the schemes for giving preference to Scheduled Tribes and Scheduled Castes in the allotment of cultivable waste lands.

In Orissa also the landless Scheduled Tribes and Scheduled Castes are given priority in allotment of lands. Now the previous policy of the Government of not charging 'Salami' has been changed. Salami at 20 per cent of the market value of the land is charged. If the party is too poor to make an immediate payment of Salami, it is recovered in five instalment. It is evident that the introduction of Salami for the settlement of waste lands has placed the richer Scheduled Tribes and Scheduled Castes in a more advantageous position as compared to the poor sections.

In Punjab, a scheme for the grant of subsidy to deserving landless members belonging to the Scheduled Castes and Denotified Communities for purchase of agricultural land was started in the Second Five Year Plan, and Rs. 42.10 lakhs were earmarked for this purpose during the Plan period. Under the scheme, a subsidy of Rs. 2000 is granted to each beneficiary who has to contribute Rs. 2500 - if necessary, by loan from the Cooperative Land Mortage Bank of the State. Committees
have been constituted at district level for the selection of deserving beneficiaries and for purchase of good lands. So far 2105 beneficiaries have been selected of which 955 have actually been able to purchase lands.

**IMPROVEMENT OF AGRICULTURAL LANDS AND PRACTICE:**

Improvement of agricultural practices has to be done in two respects. In case of the Scheduled Tribes, shifting agriculture is to be controlled and tribals rehabilitated on new lands. In respect of the Scheduled Castes, the line of action is to improve the existing methods of cultivation.

A number of schemes were implemented for the improvement of agriculture methods followed by the Scheduled Tribes and Scheduled Castes, in the States and Union Territories during the First and Second Plans. The table below shows the expenditure incurred during the first two plans on the various schemes meant for improving the agricultural practices of the Scheduled Castes and Scheduled Tribes:

<table>
<thead>
<tr>
<th>Table No.2 (Rs. in lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expenditure incurred during First Plan period</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>State sector</td>
</tr>
<tr>
<td>1. Scheduled Tr.</td>
</tr>
<tr>
<td>2. Scheduled Cas.</td>
</tr>
</tbody>
</table>

As is evident from the Table and as compared with the first Plan, more emphasis was put on the schemes for agricultural development expenditure on agricultural schemes was accordingly sanctioned for stepped type of land in the Second Five Year Plan.

The most important programme in the field of agriculture for the Scheduled Tribes and Scheduled Castes was that of reclamation of land and that of improving their agricultural lands.

Soil conservation schemes including bunding and tracting were also implemented in many States with a view to improving the agricultural land.

Marketing facilities are at present being made available to these classes through market cooperatives. Several other facilities e.g. providing seeds, agricultural implements, manure, etc. are being provided along with cooperative farming societies.

Small holdings, and other drawbacks as insecurity of tenancy, lack of sufficient supply of improved seeds, fertilizer and implements, difficulties of irrigation and lack of good marketing facilities etc., which are far greater in number, are responsible for keeping both agriculture and the majority of the cultivators in a chronically depressed condition. Here is an obstinate socio-economic disease that calls for a radical remedy.
Seventy five per cent of the tribals depending on shifting farming for their living practise inefficient methods of farming. Measures are afoot in most of the States to control this system to rehabilitate tribals on fresh lands and to teach them the improved techniques of farming. But in certain areas not much is being done in this direction, as in the northern hill areas of Uttar Pradesh. It has also been noticed that usually the consent of the tribals has not been taken in the implementation of improvement schemes or colonization programmes, and in certain cases of improvements like contour bunding have not been systematically looked after or followed up by maintenance programmes.

In the programme of distribution of lands to the landless, most of the States are allowing weightage to the landless members of the Scheduled Castes and Scheduled Tribes. This is a salutary practice and should be followed by all the States. It must be mentioned here that the reintroduction of the Salami system in allotment of land in Orissa is an objectionable practice and has put the rich members of the Scheduled Castes and Scheduled Tribes on a comparatively advantageous footing.

One the improvement of agricultural practices Rs. 573.6 lakhs were spent in the Second Plan as compared to Rs. 272.4 lakhs in the First Plan. These figures are not unimpressive.

The following suggestions may now be offered to help

2. Ibid., p. 151.
further the Scheduled Castes and Scheduled Tribes in their agricultural activities.

(a) Surveys for locating small and big size blocks of waste lands should be carried out speedily. While slotting lands to individuals and cooperative farming societies, the Scheduled Castes and Scheduled Tribes' landless labourers should be given utmost preference.

(b) First preference must be given to the landless cultivators belonging to the Scheduled Castes and Scheduled Tribes in the case of allotment of lands released through the application of ceilings on land holdings. Besides, the State Government and the Union Territory Administrations should, while preparing the schemes of settlement of landless labourers, devote special attention to these communities.

(c) Irrigation facilities should be necessarily available in a new agricultural colony.

(d) The settlers should be provided employment in clearing the land, constructing houses, wells, approach roads and irrigation works and wages should be borne by the Government. This will speed up their rehabilitation.

(e) Agricultural assistance should be given to these communities before the rainy season sets in, so that the beneficiaries may be able to get the maximum benefit from this assistance.

(f) The Government of Madhya Pradesh, as Commissioners
for Scheduled Castes and Tribes have also suggested, should appoint a special officer as in Orissa, for developing the district of Bastar. His work should be to help in the work relating to the permanent settlement of tribals on lands.

FOREST OCCUPATION

The forest tribals have lived for hundreds of years in the forest areas and in the past have enjoyed considerable natural freedom to use the forest goods and hunt animals. They have a firm conviction that the forest is theirs. Some of them call themselves Pasupati, the lords of the wild animals, and believe that they have a peculiar power over them.

The gradual projection of the rule of law in these areas and the ever closer control over the use of forest products have violently shaken the entire tribal economy and introduced apathy in these people for forest development schemes. The Government's refusal to give forest land for cultivation, even though it is contiguous to exting tribal localities and eminently suited for the purpose, has aroused the bitterest resentment amongst the tribals.

THE FOREST POLICY OF 1952:

The present forest policy laid down in 1952 recognizes the six functions following:

2. The National Forest Policy of India - Ministry of Food and Agriculture, Government of India, p. 27.
(a) "The need for evolving a system of balanced and complementary land use under which each type of land is allotted to that form of use under which it would produce most and deteriorate least.

(b) The need for checking:

(i) denudation in mountainous regions;
(ii) the erosion progressing space along the tree-less banks of the big rivers;
(iii) the invasion of sea-sands on coastal tracts, and shifting of sand dunes.

(c) The need for establishment of tree-lands;
(d) The need for grazing, small wood and firewood;
(e) The need for supply of timber and other forest produce required for defence, communications and industry; and
(f) The need for the realisation of the maximum annual revenue in perpetuity consistently with the fulfilment of the needs enumerated above".

The scientific conservation of a forest inevitably involves the regulation of rights and the restriction of the privilege of the user depending upon the value and importance of the forest. While, therefore, the needs of the local population must be met to a reasonable extent, national interests should not be sacrificed.

Thus the tribals, formerly regarded as the lords of the forests, were deliberately turned into subjects and placed under the Forest Department. The traditional rights of the
tribals have now been turned into concessions.

Under the present forest policy, the village forests are intended to serve the needs of the surrounding villages in respect of small timber for housing and agricultural implements, firewood, leaves for manure and fodder, fencing thorns, grazing and edible forest products.

In this respect it is the policy of the Government to establish Forest Labourers Cooperative Societies, but at present works are entrusted to contractors under whom tribals are working.

**FOREST LABOURER COOPERATIVE SOCIETIES:**

The Forest Labourer Cooperative Societies were first established in Maharashtra State at the instance of Shri B.G. Kher, (the Chief Minister of Bombay State) to avoid exploitation of tribals by contractors. The tribals have taken to them so enthusiastically that these societies have spread over a large portions of the forest areas in that State. In 1947-48 13 Cooperatives were allotted to them with an upset price of Rs. 1,39,000 as compared to 425 Cooperatives in 1957-58 with an upset price of Rs. 94,96,933. The Government of Maharashtra has established 500 forest labourers' Cooperative Societies. Many more will have to be set up to bring the entire forest labour into the cooperative fold. By the end of the Fourth Plan, all forest areas in the State are expected to be covered. The Government of Gujrat is also anxious to replace contractors by tribal cooperatives.
ANDHRA SCHEDULED TRIBES COOPERATIVE FINANCE
AND DEVELOPMENT CORPORATION:

But the most imposing cooperative institution benefiting the tribal labourers in forest occupation is the Andhra Scheduled Tribes Cooperative Finance and Development Corporation registered in 1956, with its area of operations extending to the Scheduled Areas in the districts of Srikakulam, Vishakhapatnam, East-Godawari and West Godawari.

The Corporation is an initiating as well as an executive body. Not only does it arrange for financial assistance to the tribals, but has its own godowns and acts as a sale-purchase agency.

The Corporation also arranges for the sale of articles of their daily needs. This agency is, on the one hand, trying to eliminate the middleman wherever it functions and, on the other hand, is providing a lucrative source of employment to the people.

Some suggestions may be given here in connection with the improvement of the conditions of the tribals depending on forest occupation.

The forest legislations with their justified concern for the protection of national interests have reduced the tribals' status to that of a subject of forest officers, and his rights to concessions. Gradually tightening control over his activities by the proper authorities has shattered
the tribal economy.

The tribals have since been largely working for forest contractors who have been exploiting them by way of low payments, delayed payment, no compensations for injury or impairment, and little or no other benefits.

The growing number of tribal labourers' co-operatives in Maharashtra, which took contract work of a little under Rs.1 crore in 1957-58, is a promising trend. It is highly desirable that such Co-operatives are given maximum State support and are assisted by apex institutions in each State like the Andhra Scheduled Tribes Co-operative Finance Development Corporation. Other suggestions are:

(i) Government should take speedier steps to eliminate the middlemen between the inhabitants of forests and the forest department to control the exploitation of the forests. The present system of monopoly must be ended.

(ii) The forest department should be charged with the responsibility of developing the tribals side by side with the development of the forest.

(iii) The Minimum Wages Act should be enforced both for the employees of the forest department and the employees of the contractors.

(iv) A time schedule should be prepared by the forest departments with the help of agriculture, industries and development departments in each region so that work is provided to the tribals for the whole year.
(v) To mobilize the labour and to ensure its economic and efficient use, the forest department should assist in organising Forest Labourers' Co-operative Societies.

(vi) To consolidate and develop tribal labourers' co-operatives, State Governments should organise cooperative finance and development corporations on the model of the Andhra Scheduled Tribes Co-operative Finance and Development Societies.

**COTTAGE INDUSTRIES**

In any scheme for the development of the Scheduled Castes and Scheduled Tribes, Cottage industries will have higher priority for many reasons. For one thing, it is an effective remedy for the year-round destitution suffered by most of the tribals in most of the areas, by providing part-time or full-time jobs. For another, the scope for employment of the landless Scheduled Castes and Scheduled Tribes is limited in agriculture due to the various deficiencies from which Indian agriculture suffers. Then, there are even at present certain handicrafts in which these classes have special skill which has only to be improved. A few of their specialities are : the exquisite hand-spun and handwoven fabrics of the Nagas and Baro Kacharis, the five bamboo-ornaments of the Lushais, the wood carving of the Gonds and the Baigas, the choice handiworks of bamboos of the Akas and the Kamengs, and woolen fabrics of the Kinnaurs.
During the Second Five Year Plan, Rs.3.26 crores have been spent on the development of Cottage Industries among the Scheduled Tribes and Scheduled Castes. The Table below indicates category-wise expenditure incurred during both the Plans:

Table No. 1. (Rs. in lakhs)

<table>
<thead>
<tr>
<th>Provision</th>
<th>Expenditure incurred during Plan Period</th>
<th>Expenditure to be incurred during 1960-61</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Sector</td>
<td>Central Sector</td>
<td>State Sector</td>
</tr>
<tr>
<td>Scheduled Tribes</td>
<td>135.08</td>
<td>125.92</td>
</tr>
<tr>
<td>Scheduled Castes</td>
<td>105.02</td>
<td>153.18</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>240.10</strong></td>
<td><strong>279.10</strong></td>
</tr>
</tbody>
</table>

The Table shows that as against the allocation of Rs.5.19 crores an expenditure of Rs.3.26 crores has been incurred. This shortfall has been caused, presumably, by lack of proper planning and slackness in execution. In Madhya Pradesh for example, a scheme of training centres for tribals in crafts like tasar and eri-silk, lac industry, tailoring and handloom were to be started. But a large part of the money provided for this purpose could not be spent as the State Government did not find it possible to start many of the centres or have the full strength of trainees due to the shortage of tribal boys who could undergo the training.

2. Ibid., pp. 134-135.
In Uttar Pradesh, a scheme for starting 10 industrial estates for these communities was sanctioned in the very first year of the Second Plan. By 1961 only 4.34 lakhs had been spent and not a single industrial estate had started functioning.

In the Third Five Year Plan, expenditure on Cottage Industries Schemes for Scheduled Castes is being incurred in the State Sector. For Scheduled Tribes only different types of Co-operative Societies have been organised under the Central Sector. In the Tribal Development Blocks which are to cover the major part of the Scheduled Tribes areas by the end of Third Plan, cottage industries are to be developed.

AND

TRAINING & TRAINING-CUM-PRODUCTION CENTRES:

The main features of this programme are the training and running of Training and Training-Cum-Production Centres for many types of industries and making available financial and technical assistance to those who are trained and to those already in the industry. During the period 1960-61 most of the State Governments and Union Territories have tried to lay emphasis on the follow-up programme by giving subsidies and loans to the trainees after the completion of their training.

In some States, these centres are managed by social or tribal welfare departments and in others by industries development department, and in still others, these are opened by one and run by another department. In all the centres, adequate reservation has been made for Scheduled Caste trainees.
In this respect, it is highly desirable that in order to ensure that the trained persons actually take to the industry in which they have been trained, all follow-up cash aid should, as far as possible, be given in the form of interest-free loans repayable in very easy instalments. Attempt should be made, however, to give the aid in kind if it can be promptly and effectively managed by the department concerned. Cash aid should be only a second alternative and the amount should be determined according to the requirements of the trade or occupation to be followed by the trainees. Besides, more concerted efforts should be made to create markets for the goods produced in the Centres or by the ex-trainees who settle in the trade.

In Punjab and Rajasthan, the working of the training-cum-production centres has been entrusted to the industries department. This is a correct step and should be followed in other States and Union Territories because the Industries Departments have been found executing these schemes in a more effective manner than the welfare departments. ¹

FINANCIAL AIDS:

Under the schemes for development of Cottage Industries financial aid also is provided to Scheduled Tribes and Scheduled Castes artisans. The idea is to help them in setting up or improving their own trade or business. The financial aid goes hand in hand with other facilities like marketing and technical guidance.

Financial assistance is being given in the States of Andhra Pradesh, Assam, Bihar, Kerala, Maharashtra, Madras, Madhya Pradesh, Mysore, Punjab and Uttar Pradesh and the Union Territory Administrations of Himachal Pradesh, Manipur, Tripura and Andaman Nicobar.

The Government of Punjab has enacted the Punjab Backward Classes (Grant of Loans) Act, 1957, for affording assistance to these classes who wish to establish or expand an industry, business or profession, by giving them interest-free loans. The State Government allocated a sum of Rs. 2 lakhs annually for this purpose. The borrowers are required to furnish a surety but the Director of Scheduled Castes and Backward Classes, Punjab, has been empowered to exempt applicants from furnishing surety in suitable cases. This scheme has proved useful.

The scheme has also been extended to the Territory Administration of Himachal Pradesh. Other State Governments and Territories should also consider similar legislation which would encourage the growth of cottage industries among members or families of Scheduled Castes and Scheduled Tribes who have no financial resources of their own.

AND

PROGRAMME FOR HANDLOOM & HANDICRAFTS:

The handloom industry is the largest single cottage industry in India and while using the full protection of the Government it has made remarkable progress. There are a little under 30 lakhs looms registered in this sector. The
handloom weavers are having financial and technical assistance from Industries Departments. In June 1960, handlooms in the Co-operative fold numbered 13,12,911 run by 12,09,535 weavers. Weavers in the Co-operative sector are given more liberal treatment from the Industries Department.

Members of the Scheduled Castes and Scheduled Tribes working on these looms get assistance both under the general scheme and under specialised schemes for them.

A total amount of Rs.30 crores was spent in the Second Plan for the development of the handloom industry. Besides, special grants amounting to Rs.13.53 lakhs were sanctioned by the Ministry of Home Affairs for the development of the handloom industry in the Scheduled and Tribal areas of the States of Orissa, Gujrat, Mysore, Kerala, and the Union Territories of Manipur, Tripura, Delhi and Himachal Pradesh.

Since 1960, the handicrafts Board has been entrusted with special programmes for the development of handicrafts among the Scheduled Castes and Scheduled Tribes. An amount of Rs.1 crore has been sanctioned for this purpose by the Ministry of Home Affairs. Out of this Rs.60 lakhs have been earmarked by the Board for the Scheduled Tribes in order to provide more opportunities to those who are scattered in areas where various facilities are missing. The Board is running a scheme for surveying the existing crafts, analysing their
problems, setting up of multi-purpose units for marketing of products, supply of raw-material etc., and establishment of museums in different areas for preservation of tribal designs and crafts.

PROMOTION OF LEATHER INDUSTRY:

The importance of leather industry for the Scheduled Castes needs no emphasis but the lifting and the manufacture of leather goods has been looked down upon since the remotest past, and the community engaged in this industry has been a prey to social degradation. This industry if allowed to develop its potentialities properly, can serve as a reservoir for providing better employment opportunities to Scheduled Castes and help them in improving their economic condition.

Due to changing social conditions and the keen desire of the lowly placed communities to obtain a better social status, the professional fayers (chamars) are giving up the work of removing dead cattle and flaying even though they feel that the work might have more remunerative than their present occupation of agricultural or non-agricultural labour.

At the same time the efforts which are being made by the Khadi & Village Industries Commission, Small Scale Industries Organisation and other similar organisations to minimise the unpleasant element in the work of skinning and flaying will also contribute towards reducing the prejudice against the followers of this craft.
The Central Advisory Board for Harijan Welfare in its meeting of April, 1959, expressed the view that since leather industry absorbs a very substantial number of Scheduled Castes and since the problem of leather industry needed a special investigation, the Ministry of Commerce and Industry may be moved to examine the position, with expert advice, if necessary, and to take positive steps to organise this extensive cottage industry effectively throughout the country, including in these measures an adequate programme of training centres for flaying, tanning, etc.

Due to their high employment potential part-time or full time, and due to the hereditary skill of the Scheduled Tribes and Scheduled Castes in many of these, the cottage industries have deserved and have rightly got a high priority in the plans for economic advancement of Scheduled Castes and Scheduled Tribes. In the Second Plan alone Rs. 3.26 crores were spent on it. It may be repeated here that it was such lower than the total provision in the Plan (Rs. 5.19 crores) which could not be spent due to lack of proper planning and education.

Training and training-cum-production centres are being run in various States by various organisations and Government Departments, and usually there is a follow-up arrangement also. It is advisable that all such training
centres should be handed over to the Industries Departments or Directorates as in the Punjab since they have the staff and the experience to run them efficiently. It is also desirable that much in advance of opening a training centre in a tribal area, the needs and aspirations of the tribals there should be ascertained, otherwise it would be too late to learn that tribal boys are not available for the training courses. This kind of situation existed in certain centres in Madhya Pradesh.

Interest-free loans repayable in easy instalments are at present being given in most of the States and Union Territories. It is suggested that legislation on the pattern of the Punjab Backward Classes (Grant of Loans) Act be enacted in other States also to facilitate these classes in opening cottage industries dealing with leather work.

It is suggested that a corporation be established to look after internal and external marketing of leather goods. This will ensure good marketing for them.

**CO-OPERATIVES**

Agriculture and rural industries are two areas which can sustain the bulk of the Scheduled Tribes, Scheduled Castes and Other Backward Classes for a considerable time. To solve the problems of the farmers, the landless labourers or the artisans the co-operative system is the only way.
In order to encourage varied types of societies, certain concessions and facilities have been given to them by some States like Andhra Pradesh, Assam, Madhya Pradesh, Madras, West Bengal and the former Bombay Government (Maharashtra). The important concessions given to the Co-operative Societies formed for the welfare of the Scheduled Castes, Scheduled Tribes and other Backward Classes are as follows:\(^1\)

(A) Sanction of interest-free loans to the members for payment towards their share capital.

(B) Allotment of forest coupes to the forest labourers Co-operative Societies on concessional terms.

(C) State guarantee for loans taken from the District Central Banks.

(D) Grants to meet the management expenses of the Co-operative Societies.

(E) Exemption from payment of registration fees and audit fees.

(F) Free services of the officers of the Co-operative Department.

In the First Five Year Plan, the State Governments undertook schemes in the field of Co-operatives involving financial commitments to the tune of Rs. 49.75 lakhs. 310 multi-purposes societies, 350 grain banks and 653 forest labourers' Co-operative Societies were formed in the tribal areas only.

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During the Second Plan, an allocation of Rs. 249.09 lakhs, as against Rs. 182.21 lakhs was spent on the development of various societies for Scheduled Tribes and Scheduled Castes in various States and Union Territories. The expenditure of Rs. 77.39 lakhs was made in the Central Sector (against the provision of Rs. 30.06 lakhs) and Rs. 104.82 lakhs in the State Sector (against the provision of Rs. 159.03 lakhs).

### TABLE NO. 4.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Scheduled Tribes.</td>
<td>1,98,34,432</td>
<td>1,50,73,492</td>
<td>43,51,613</td>
</tr>
<tr>
<td>Scheduled Castes.</td>
<td>50,34,534</td>
<td>31,47,975</td>
<td>8,09,000</td>
</tr>
<tr>
<td>Total:</td>
<td>2,49,08,966</td>
<td>1,82,21,467</td>
<td>51,52,613</td>
</tr>
</tbody>
</table>

In the case of Scheduled Tribes, 76 per cent of the Plan allocation was utilised, but in case of Scheduled Castes, the progress was comparatively slow as only 52 per cent of the Plan allocation could be utilized.

In the Third Five Year Plan, an allocation of Rs. one crore has been made under the Central Programme for Scheduled Tribes in the States of Andhra Pradesh, Assam, Bihar, Gujarat, Madhya Pradesh, Madras, Orissa, Rajasthan.

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and Marketing-cum-Consumers' Co-operatives. This is apart from the provision made in some of these States in the State Sector.

**PATTERNS OF CO-OPERATIVE SOCIETIES:**

Co-operative activity among tribals and members of Scheduled Castes is found in several forms: forest labourers' co-operatives, marketing co-operatives, credit co-operatives, industrial co-operatives, farming co-operatives and grains golas co-operatives. A detailed analysis of their operation and the assistance of the States in their working is attempted in the following sections:

**CREDIT SOCIETIES:**

The number of credit societies in the State of Gujrat was 791 in 1960, with a total membership of 82844. The total share capital of these societies was Rs. 40,06 lakhs. In Bihar, the number of such societies during the period of 1960-61 was 17,206.

In Kerala, there were 290 such co-operatives in 1960-61. These societies were largely agricultural credit societies. The total amount of grant by the Government to such co-operatives was worth Rs. 14 lakhs during 1960-61.

The total number of agricultural co-operative societies and multi-purpose societies in the State of Tripura was 24 with a total membership of 2,647 tribals and a share capital of Rs. 42,154.
In Punjab, 25 co-operative and credit societies were functioning in the Scheduled Areas of Lahaul and Spiti by the end of 1960-61 with a membership of 328 tribals and a share capital of Rs. 14,810. The number of similar societies functioning for Harijans in the State was 1441 by the end of 1959-60. These societies have been organized under the general programme of economic betterment of these classes.

The number of credit societies in the State of Gujrat was 791 with a total membership pf 82,844 and a share capital of these societies has been estimated at Rs. 40.46 lakhs.

Special Credit Societies have been organized to provide facilities for loans to Scheduled Tribes and Scheduled Castes in various States.

**FOREST LABOURERS' CO-OPERATIVE SOCIETIES:**

Forest labourers' cooperative societies have proved useful in providing facilities for the improvement in the conditions of tribals living in and around the forest.

The expenditure of these societies for coupes working are regulated by restricting their expenditure to admissible items and by fixing daily and piece-work rates for various operations.

The Government of Madhya Pradesh has now simplified the existing bye-laws of the forest labourers' co-operative societies in the State. According to these bye-laws the membership of these societies will be open to tribals only and no contractor
or other persons with a vested interest will be allowed to become members of these societies. Their object will be to encourage saving, self-reliance and co-operation among the members.

Forest Co-operative labourers' societies total 225 involving about 14,000 tribals. In Vidarbha, 21 Forest Labourers' Co-operative Societies have come into existence. There are 55 such societies in Andhra Pradesh, 29 in Rajasthan, 4 in Assam and 5 in the State of Tripura and Manipur.

INDUSTRIAL CO-OPERATIVES:

The States have taken initiative in organizing industrial co-operatives for Scheduled Tribes and Scheduled Caste artisans engaged in various types of rural arts and crafts. Such Co-operative Societies exist in the State of Andhra Pradesh, Bihar, Gujrat, Maharashtra, Madhya Pradesh, Mysore, Madras, Kerala, Punjab, Uttar Pradesh and in the Union Territory of Delhi.

In Bihar, there were 153 industrial co-operative societies in March 1960 with a tribal membership of 2,544. In Uttar Pradesh an amount of Rs. 2.01 lakhs was sanctioned in 1960-61 for starting 8 industrial co-operative societies for Scheduled Castes and Scheduled Tribes. In Scheduled Areas of Punjab, 8 industrial co-operative societies were functioning during 1960-61.

It has been observed that the artisans find it difficult to pay even the small initial share contribution and fee, with
the result that they are reluctant to join the industrial co-operatives. It is, therefore, recommended that a part of the initial share contribution should be given as a loan to the members of Scheduled Castes and Scheduled Tribes for becoming members of these societies.

Another difficulty faced by industrial co-operatives is in regard to marketing. Steps should be taken to help them in the sale of the products. Sale of the manufactured articles may be entrusted to the State Emporia.

**PURCHASE AND SALE SOCIETIES:**

Purchase and sale societies work to eliminate the middle-men operating between Tribals and Scheduled Castes on the one hand and the advanced world on the other.

In the agency areas of Andhra Pradesh, the Andhra Scheduled Tribes Co-operative Finance and Development Corporation has the monopoly to purchase forest and sell its produce to the tribals or other parties.

The Co-operative movement has made remarkable improvement in the living conditions of the tribals. The corporation has linked credit with marketing, and it gives not only loans to the tribals for seed, implements, etc., but also purchases of minor forest produce collected by the tribals for sale. At the same time, it also supplies them with the necessities of daily life. Money is paid on the spot to the tribals, when articles are purchased from them.
GRAIN GOLAS:

The grain loans have an important place in the economy of the Scheduled Castes and Tribal people. Advancing grain loans from the grain golas is a simpler and straighter form of credit and is easily understood by the communities.

This scheme has had a good response in the States of Bihar, Orissa, Maharashtra, Gujrat and West Bengal. The Governments of Madhya Pradesh and Rajasthan have also organized a number of grain golas. The table below shows the performance of some the State Governments during the three Plans. The golas mentioned in the table are exclusively for the tribes.

Table No. 5

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of the State</th>
<th>Grain Golas organised during 1st Plan, 2nd Plan, 3rd Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bihar</td>
<td>368, 825, 600</td>
</tr>
<tr>
<td>2</td>
<td>Madhya Pradesh</td>
<td>Nil, 428, 500</td>
</tr>
<tr>
<td>3</td>
<td>Orissa</td>
<td>14, 300, 576</td>
</tr>
<tr>
<td>4</td>
<td>Rajasthan</td>
<td>Nil, 12, 100</td>
</tr>
<tr>
<td>5</td>
<td>West Bengal</td>
<td>30, 117, N.A.</td>
</tr>
</tbody>
</table>

But the interest of tribals in them has not increased much for various reasons. One reason is that there is little paddy stock in a number of grain-golas to meet the maximum demands of the tribal people.

Another reason is that paddy loans from the grain-golas are available only at a fixed time and, even for that, cumbersome procedures are observed. The tribals require such loans at different times but the loans are not given.

There is lack of effective measures for the recovery of loans. Rates of interest on paddy loans are irrational and the management of the goals is unsatisfactory.

**CO-OPERATIVE FARMING:**

In getting financial assistance from Government it is only in a few States that Co-operative Farming Societies of the Scheduled Tribes and Scheduled Castes get any preference over such societies of other castes.

In Madras, the Government has directed that financial assistance should be made available to the Tenant Farming, Joint Farming or Collective Farming Societies established for Harijans in the State. The Maharashtra Government also gives a favoured treatment to the Co-operative Farming Societies for the Scheduled Castes and Scheduled Tribes. In Gujrat State preference is given to these communities only in the matter of grant of waste land.

Most of the States have laid down the policy that land in future will be allotted preferably to a co-operative. If due to land hunger, the new settlers do not like to form joint farming co-operatives, they should be encouraged to form tenant farming co-operatives, and State aid should be given to them to improve the productivity of their land.
As regards co-operative farming societies for Backward Classed in Gujrat, there were 84 co-operative farming societies with a membership of 2,686 with a total acreage of 86,695 in 1960-61. In Jammu Kashmir, there were 4 Joint or Collective Farming Societies with 290 members, with 1,702 acres. In Maharashtra, 187 co-operative farming societies were running with a membership of 7,026 and 29,133 acres of land. In Madras, there were 149 land colonization, tenant or Joint or Collective Farming and Bhooand Co-operative Societies with 8,081 members with 13,251 acres of land. These Societies have been granted a financial assistance of Rs.7,22,069. In Orissa, there were 6 Collective or Joint Farming Societies with 139 members. They had 1,024 acres under their control and Rs.2,39,095 had been granted to these societies as financial assistance. Rajasthan had 21 Joint or Collective or Tenant Farming Societies with 501 members and 1,514 acres of land and Rs.11,000 of financial assistance. In Uttar Pradesh, 13 Joint or Collective Farming Societies with 280 members and 1,198 acres of land was given to them with a financial assistance of Rs.50,900.

Our study shows that special co-operatives have been opened largely through the initiative of Government to facilitate the Scheduled Castes and Scheduled Tribes in agriculture and cottage industries. These co-operatives
are of various types: credit, marketing, farming and industrial and the Government provides special assistance to them by way of contribution to management expenses and share capital, interest-free loans for payment of share capital, provisions of monopoly rights in purchasing or selling material (for example, the monopoly rights provided to Andhra Scheduled Tribes Co-operative Finance Development Corporation, in respect of Government forests, priority in allotment of land as in case of Joint farming as Co-operative), grants and subsidiary exemption from payment of registration and audit fees. The Government spent a total of Rs. 2.34 crores in the Second Plan and Rs. 2.73 crores in the Third Plan to open and assist co-operatives specially meant for Scheduled Tribes and Scheduled Castes.

The Credit Co-operatives are the largest in number and are important amongst all the different types of co-operatives set up for these classes. They have been most successful in Gujrat (numbering 791 with a membership of 82,844 and share capital of Rs. 40 lakhs). Certain defects of credit co-operatives are patent. They have usually an inefficient staff, there are heavy over dues; their formalities are unintelligible to tribals, their assistance is not always available in time as in the case of Grain Golas where grains are loaned at fixed periods of time; loans are not available for consumption purposes and their
Insistence on security is inconvenient when the members of these classes have little security to offer.

The forest labourers' co-operatives have improved the condition of tribals engaged in forest occupations. There are 205 such co-operatives in the country with a membership of 14,000 tribals. Two suggestions may be given to improve their working:

(i) The allotment of coupes should be taken up one year in advance of the time of felling in order to enable the federation to pass on the information to the member societies in time.

(ii) In the event of forest labourers' co-operative societies not getting the required finance from the financing agencies, the Forest Department may advance loans to them against proper securities.

The co-operative farming has made insignificant impact on the economy of these classes due to their land, hunger and lack of spirit of co-operation. The tribals feel attached to land and it is hard for them to part with ownership of land. It has also been noticed that co-operative farming societies of these classes do not get any special facility from the Government as compared to the co-operatives run by other people.
The Marketing Societies have not shown much development in areas outside Andhra which has the pioneer society of this type (Andhra Scheduled Tribes Co-operatives Finance & Development Corporation). It is desirable that such co-operatives should be opened in other States also and tribals should also be associated with their working by making them directors in larger numbers so that they get interested. It may become possible for such co-operatives to eliminate middleman who is the exploiting element in the tribal economy.

**INDEBTEDNESS**

One of the worst forms of exploitation to which the Scheduled Castes and Scheduled Tribes have been exposed is their indebtedness.

The money-lenders may be classified into three categories. The first category which acquires forced or bounded labour is the most urgent problem today. It is known by various names in different parts of the country. In Rajasthan, it is called 'Sagri', in Andhra Pradesh 'Vetti', in Orissa 'Gothi', in Mysore 'Jeetha', in Madhya Pradesh 'Nankari Nam'. A common feature of these practices is that a man pledges his person or that of a member of his family against a loan. Since he earns no money while he remains pledged, someone in the family has to pay the money required for his release or manage for the money, which is
not to be got easily.

There is another category of money-lender known by different names - 'Panjabi', Madras', or 'Kangal Bank'. They lend petty sums at very high rates of interest, and use all means to recover their dues.

In the third category of money-lenders come those who are professionals. They lend money both for productive as well as non-productive purposes at high rates of interest.

The findings of the recent socio-economic survey of indebtedness in the Lahaul and Spiti areas by Punjab Government are indicative of the situation all over the tribal India. According to the survey report, 70 per cent of the families are under debt of various kinds, 12 per cent have debts older than 10 years, and nearly 27 per cent debts have been incurred only a year back but not repaid.

EXISTING LEGISLATION CONTROLLING MONEY-LENDING:

In Uttar Pradesh, Bihar, Orissa, Madhya Pradesh, Rajasthan, Maharashtra, Gujrat and Punjab, there is general legislation applicable to all money-lenders which restricts the interest rates and provides for adjustment or scaling down of outstanding credit. The machinery to regulate money-lending or to adjust or scale down of old accumulated debts in the Scheduled areas is also the same.
The Indian Constitution empowers the Governors of the States vide 'Fifth Schedule to make regulations to remove usury in Scheduled Tribes. Only two States, Andhra & Assam, have used the powers given by the 'Schedule'. The Andhra - Pradesh Government has recently made use of their power. The Andhra Pradesh Regulations I & II of 1960 provide for scaling down of debts incurred before 1st January, 1961 and fixing of rates of interest up to a maximum of 5 per cent per annum, simple interest. In Assam, the District Councils of the Mizo and Mikir Hills introduced legislation in 1953 for the control of money lending but such regulation has not been introduced by other District Councils although there is provision for it in the 'Sixth Schedule' to the Constitution.

The role of Co-operatives in Tribal areas is still insignificant. Attempts have been made on a very meagre scale to develop them. In Andhra Pradesh, however, The Andhra Scheduled Tribes Co-operative Finance & Development Corporation has done some work in this direction. In Gujarat & Maharashtra the activity is encouraging. The table below gives a comparative picture of the growth of co-operatives in these States.

<table>
<thead>
<tr>
<th>Name of the State</th>
<th>Total No. of Co-operative Societies as on 30.6.1960</th>
<th>Total No. of Co-operative Societies established in districts inhabited by tribals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Andhra Pradesh</td>
<td>23,635</td>
<td>166</td>
</tr>
<tr>
<td>Gujarat</td>
<td>13,108</td>
<td>472</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>28,972</td>
<td>1,289</td>
</tr>
</tbody>
</table>

CONCLUSION:

This study of indebtedness amongst the Scheduled Castes and Scheduled Tribes enables us to reach certain conclusions. The position of the money lenders is still sound since there is no alternative source of finance for these classes. Until alternative credit becomes available, the money lender will hold his position.

The State Governments with the exception of Andhra Pradesh and Assam have not made use of the provisions of the 'Fifth Schedule' of the Constitution. They have neither been able to protect him from bounded labour nor from usurious rates of interest.

The following suggestions may be offered in this connection:

(i) The old debts of tribals, as the Central Advisory Boards for tribal welfare recommended in 1957 to the State Governments, which were more than three years old, should be written off and debts of less than three years' duration should be scaled down after allowing interest at a maximum of 10 per cent per annum.

(ii) Legislation should be passed forthwith treating the bounded labour arrangements as void and an offence; the debt must be treated as discharged and the labour as released. Such an agreement
(ii) of bonded labour should be declared not only illegal but a punishable offence.

(iii) Government should take full responsibilities for providing alternative source of credit to the Scheduled Castes and Scheduled Tribes. There should be a vigorous drive for setting up special co-operatives for tribals with the assistance of Tribal Development Blocks in each State. There should be established an apex corporation for them on the pattern of the one in Andhra Pradesh.

On the whole, however, the problem of indebtedness cannot be overcome before multi-ronged efforts are made through legislative measures, administrative enforcement and the development of public opinion. This should be the responsibility of the development agencies and of the Tribal Welfare Department. The establishment of Tribal Co-operatives and Finance and Development Corporation in each States with adequate provision for primary institutions of co-operatives will do much to help in the economic betterment and security of these classes.