

Demographic and Financial Profiles Revealing the Economic Growth of Tribal Populated District of an Indian State

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Abstract

Purpose- Indian economy has many changes in terms of economic growth and social prosperity of the people. Tribal communities are one of the most neglected groups of the society. The state of Odisha has a sizeable growth of tribal population. According to location quotient value, Koraput is the third biggest tribal concentrated district in the state. The overall purpose of this study is to gain better understanding of the disparities and variations in socio-economic status of tribal communities in Koraput, Odisha. The present study attempts to explore the changing scenario of socio-economic condition & understand the various cultures of tribals in Odisha, India. Through this paper the authors delve into the profile on the basis of district wise population, occupational pattern, education, literacy, having Bank Account and other such financial parameters with some tangible output.

Design/methodology/approach - The present study is based on the primary as well as secondary data; the primary data of 412 household was randomly collected through questionnaire from the individuals of different area and the secondary data incorporated from secondary sources and analysis made on the basis of the same.

Findings - The study finds that the people belonging to tribal communities who do not maintain their livelihood efficiently due to inadequate income. The various drawbacks obstruction to get complete financial benefits due to lack of low level of financial literacy, low access of financial services, lack of adequate capital, unemployment, traditionally occupational pattern which may create utter stage of poverty.

Originality/value-The paper intends to provide some guidelines to the policymaker and researcher to initiate appropriate policy to meet the requirements the poverty alleviation and to provide new dimension to the existing gap. Moreover, this paper provides an insight to further empirical study.

Paper type Research paper

Keywords- Tribal, Socio-economic disparity, financial literacy, Koraput district, Odisha, India

1. Introduction

Tribal population is largely spread over various parts of Odisha and they have their own distinctive characteristics which make them unique. The Census Report 2011, highlighted that the state has a total population of 41,947,218. Out of that a significant share (22.1%) goes to tribal population of 8145081. In fact, most of the tribal communities are affected by the developmental projects undertaken by various agencies. Thus, they have become the most vulnerable section of the society. They are also exploited by the age old social and cultural norms and with the help of various developmental issues. Most of the developmental benefits have not accrued to them. They are different in terms of way they speak, the way they live their lives, in terms of their cultural milieu and various other habits. Geographical habitation of the

tribals is also another sphere which often keeps them detached from the mainstream society. The massive dominated of the Scheduled Tribe (ST) population is located at southern as well as western part of the state such as, Koraput, Malkangiri, Nabarangapur, Rayagada, Balangir, Subarnapur, Kalahandi and Nuapada. Originally these 8 districts are undivided Koraput, Balangir and Kalahandi which are popularly known as KBK districts have huge concentration of ST population. The socio economic conditions of such segments are remaining unchanged due to lack of financial literacy. The theoretical explorations of many researchers have emphasized glaring impact and significance of financial literacy for the development of socio-economic growth of tribal society. According to Mutatkar (2005), inequality of income is one of the key issues of the poverty elevation. Some other studies reported that social exclusion may be less stigmatizing than poverty and therefore more acceptable to public opinion (Estivill,2003; Fischer, 2008).The study conducted by Erigala (2012), reported that scheduled tribes population of the country have suffered exclusion, isolation and under development due to their being ethnically different from main stream Indian society. According to Papola (2012) source of income and livelihoods are the important ingredients of poverty alleviation. Therefore, financial literacy program plays the most significant role to change their financial behavior & strength of their economic growth.

2. Profile of the district & its administrative set up

Originally KBK Districts in its umbrella took Koraput, Balangir & Kalahandi. Presently KBK in its ambit includes eight districts namely, Koraput, Malkangiri, Nabarangapur, Rayagada, Balangir, Subarnapur, Kalahandi and Nuapada after reformation of districts. In the year 1993, these districts were divided into 8 districts as mentioned above. The geographical and administrative units of KBK districts are depicted in the table 1.

Table 1. Geographical and administrative units of KBK

District	Subdivision	Tahsils	Blocks	TSP Blocks*	Villages
Koraput	2	14	14	14	2028
Malkangiri	1	7	7	7	1045
Nabarangapur	1	10	10	10	901
Rayagada	2	11	11	11	2667
Balangir	3	14	14	NA	1794
Subarnapur	2	6	6	NA	959
Kalahandi	2	13	13	2	2236
Nuapada	1	5	5	NA	663
Total KBK	14	80	80	44	12293

Source: <http://www.kbk.nic.in/pdf/KBKProfile.pdf>, Government of Odisha

*TSP = Tribal Sub Plan Area

Table 1 shows that these eight districts constitute 14 sub divisions, 80 tahsils and 80 blocks. Out of the 80 blocks, 44 come under the category of TSP blocks. Tribal Sub Plan has been introduced in the 5th Five Year Plan with an aim to reduce the gap between tribals and non tribals with reference to healthcare, education

and other basic amenities along with the legal and administrative help. The tribals need monetary support as well as special interventions in these aspects to improve the socio economic conditions. Out of the eight tribal dominated districts, Koraput has the highest number of TSP areas. All the 14 blocks of Koraput come under the category of TSP plan. If we look at the district wise division of tribal population, we can have a very clear picture of the scenario that is depicted in table 2.

Table 2. ST Population in KBK Districts

District	Population
Koraput	697583
Rayagada	463418
Malkangiri	354614
Nabarangapur	681173
Balangir	347164
Subarnapur	52978
Kalahandi	449456
Nuapada	184221

Source: <http://www.kbk.nic.in>

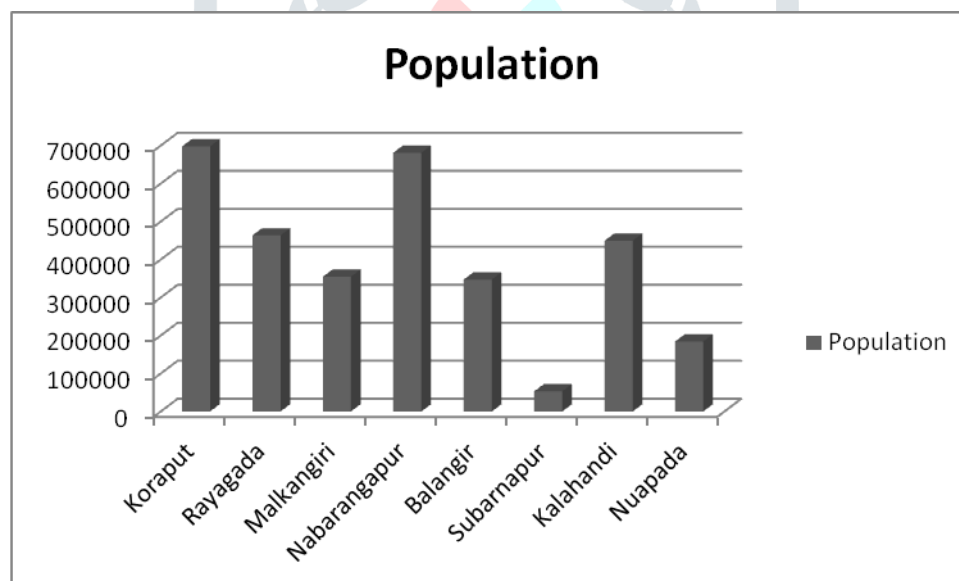


Figure 1: ST Population in KBK Districts

It can be seen that out of the 8 districts, Koraput has the highest number of ST population. So, both populations wise as well as TSP wise Koraput district shows maximum number of tribal population. As a result of which Koraput district has been identified as the source district under study.

3. Koraput district: the focus of study

D.I.C Koraput was created in the year 1978 with jurisdiction of Undivided Koraput district after creation of D.I.C, Rayagada in 1990, and D.I.C, Nabarangapur and Malkangiri in the year 1996-97, the DIC, Koraput is now looking after industrial development of Koraput district covering two Sub- Divisions having 14 blocks, 1 municipality and three N.A.Cs.

Table 3 Administrative set up of Koraput District

Sl. No.	Name of the CD Block	No. of Grampanchayats	No. of Villages
1	Kotpad	16	104
2	Boriguma	30	149
3	Dasamantapur	16	179
4	Bandhugaon	12	153
5	Narayanpatna	9	127
6	Pottangi	14	106
7	Similiguda	16	99
8	Koraput	13	93
9	Jeypur	22	125
10	Kundura	12	85
11	Laxmipur	13	106
12	Boipariguda	16	305
13	Lamtaput	15	188
14	Nandapur	22	226
Total		226	2045

Source: District Statistical Handbook, Koraput District, Census Report, 2011

4. Significance of the study

Odisha has the second largest tribal population in India next to Madhya Pradesh. In percentage, it has the highest tribal concentration in its population. Some of the important highlights as identified in the Census Report, 2011 are mentioned below: Poverty is another area which often affects the socio economic upliftment of the tribals in the district. They are normally excluded from various developmental activities. But tribals have their own socio economic and cultural boundaries and most of the time they are living in a place which are backward in nature. It is quite obvious that finance is one of the important area which helps to uplift the standard of living. So, it is important to throw some light about the prospects of financial inclusion programmes from the perspective of tribals as well. There is a need to create a beneficial model which may help to improve the well being of all the stakeholders:

- Koraput is the highest Schedule Tribes population in KBK District in Odisha, India.
- Koraput district comes 3rd in terms of geographical area of the state and comes 15th in terms of population in Odisha, India.
- The district stands at 24th position in terms of population density
- The district has 101 isolated villages in the district whereas 7 villages are having population of more than 5000 each

5. Objectives of the study

- To know the demographic & financial profile of the tribals in Koraput and Odisha;
- To study the financial literacy lead to change the financial behavior among them.
- Identification of probable factors responsible for economic disparity.

- Remedial measure required to overcome the problems related to social economic & human development.

6. Demographic profile of Koraput district

The demographic profile of Koraput district is depicted in table 4.

Table 4. Demographic Profile of Koraput District

Population (2011 Census)	Total	1,379,647	in %
	Male	678,809	49.2
	Female	700,838	50.8
	Rural	1,153,478	83.61
	Urban	226,169	16.39
	Scheduled Caste	196,540	14.25
	Scheduled Caste Male	96,789	49.25
	Scheduled Caste Female	99,751	50.75
	Scheduled Tribe	697,583	50.56
	Scheduled Tribe Male	337,373	48.36
	Scheduled Tribe Female	360,210	51.64

Source: District Statistical Handbook, Koraput District, Census Report, 2011

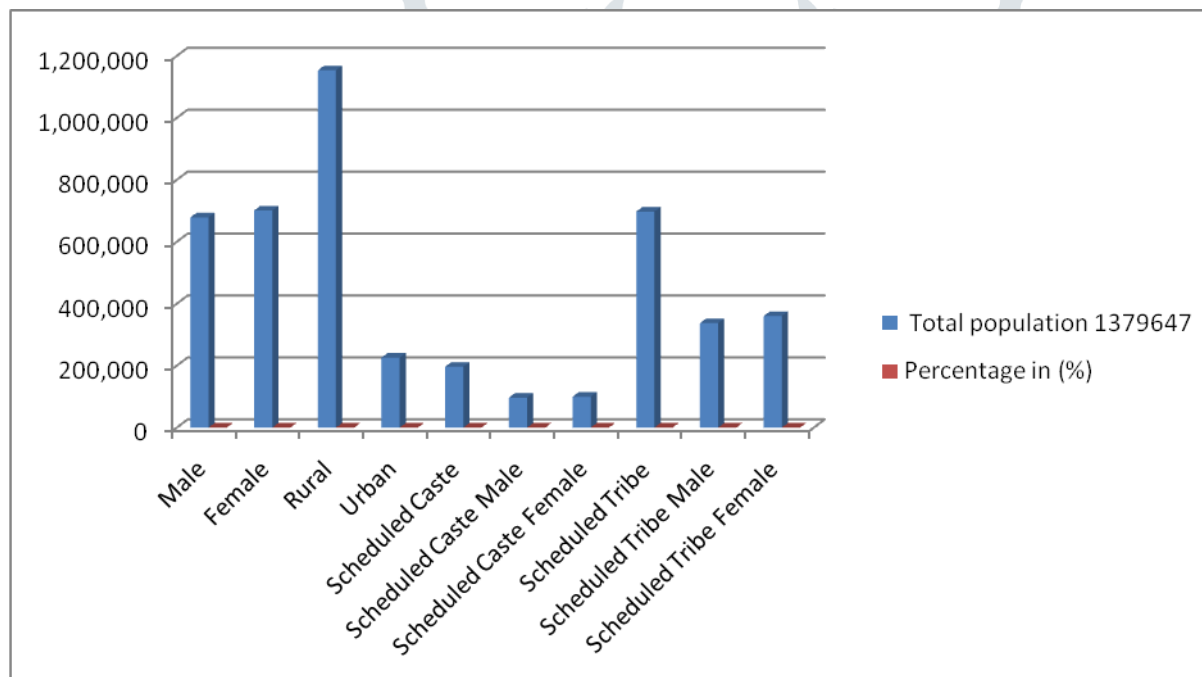


Figure 2: Demographic Profile of Koraput District

The Census Report, 2011 shows that the district is basically rural dominated. About 84% of the population is living in rural areas and rests are living in urban areas (16% only). So, the growth of urbanization is significantly low so is the progress of industrialization. About 51% of the population belong to ST category. Among them, around 48% are male and 52% are female respectively. This is a good sign that female population is more than the male population. Therefore, women empowerment needs to be triggered up for sustainability of socio economic scenario & other developmental strategies.

Table 5. Literacy Rate of the Koraput District

Category	Percentage (%)
Total Literate	49.87
Literate Male	61.29
Literate Female	38.92

Source: District Statistical Handbook, Koraput District, Census Report, 2011

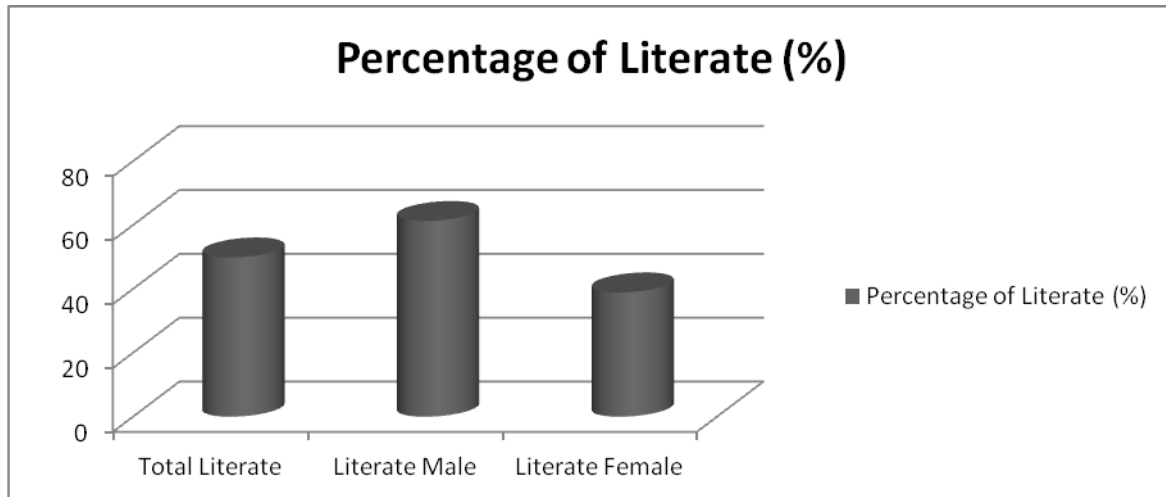


Figure 3: Literacy Rate of the Koraput District

The literacy rate of the district is significantly low. Out of the total population, only 50% are literate and rests are not literate. Gender wise result shows wide gap. Interestingly, the majority of the male population (61%) are found literate whereas their female counterparts are recorded comparatively less (39%). Therefore, level of literacy is the area of concern for effective implementation of any kind of programme. Lack of infrastructure to support the literacy programmes are being taken care of. But along with the government various private bodies are also participating to improve the condition of the tribals.

7. Analysis of demographic and socio economic profile

Demographic & social economic information is one of the important parameters to determine the perception of the respondents of the study area. In present study focus is given on the perception of the respondents regarding financial literacy programmes. The objective is to identify the ways through which financial literacy programmes may be adopted so that the tribals may join the mainstream of economic growth. So, it is important to judge their perception. Only three demographic variables are indentified, viz. Gender, Education and Income. These three variables are popularly known as GEI Factors.

Table 6. Gender wise Distribution of the Respondents

Category	No of Participant	Percentage (%)
Male	243	59.0
Female	169	41.0
Total	412	100.0

Source: Survey Data

Table 6 shows the gender wise distribution of the respondents. Out of the total number of respondents approximately 59% are male and 41% are female. Like any other population distribution characteristics, the percentages of male representative are more among the tribals as compared to their female counterpart. The male members are more participative and accessible during the survey. The women members are conservative and not very much willing to discuss the issues related to survey. Presences of male members are prominent while interviewing the female members.

Table 7 Status of Literacy wise Distribution of Respondents

Category		Frequency	% Based on Gender
Gender	Status of Literacy		
Male	Literate(Above 10 th std.)	94	38.7
	Illiterate (Below 10 th std.)	149	61.3
Female	Literate(Above 10 th std.)	32	18.9
	Illiterate (Below 10 th std.)	137	81.1

Source: Survey Data

Table 7 shows gender wise status of literacy. It is expected that the literacy level among tribal members are low. In this case, it can be seen that among the male members approximately 39% are literate and 61% are illiterate respectively. In case of women segment, approximately, 19% are literate and 81% are illiterate. So, percentages of literacy are more among the women segment of the respondents.

Table 8 Level of Income wise Distribution of the Respondents

Category		Frequency	% Based on Gender
Gender	Income		
Male	< Rs.5000	167	68.7
	Rs.5000 - Rs.10000	62	25.5
	> Rs.10000	14	5.8
Female	< Rs.5000	145	85.8
	Rs.5000 - Rs.10000	22	13.0
	> Rs.10000	2	1.2

Source: Survey Data

Table 8 shows the gender wise and level of income wise distribution of respondents. Among the male segment, approximately, 69% comes under the category of <Rs. 5000, 26% comes under the category of Rs. 5000 – Rs. 10000 and 6% comes under the category of >Rs. 10000 respectively. So, maximum number of tribal male belong to lower income category. Identical cases may be visible among the tribal women as well. In this case, approximately, 86% of the respondents belong to <Rs. 5000, 13% belong to Rs. 5000 – Rs. 10000 and 1% belong to > Rs. 10000 respectively. Hence, in this segment, major chunk of respondents belong to lower income category.

Table 9 Occupation wise Distribution of Respondents

Category		Frequency	% Based on Gender
Gender	Occupation Type		
Male	Agricultural Worker (Own Land)	34	14.0
	Agricultural Worker (Other's Land)	89	36.6
	Self Employed	16	6.6
	Non Farm Sector	104	42.8
Female	Agricultural Worker (Own Land)	12	7.1
	Agricultural Worker (Other's Land)	56	33.1
	Self Employed	3	1.8
	Non Farm Sector	98	58.0

Source: Survey Data

Table 9 shows occupation wise and gender wise distribution of respondents. The working category has four divisions, viz. Agricultural workers (own land), agricultural worker (other's land), self employed and non farm sector. Among the male segment, approximately 14% comes under the category of agricultural sector (own land), 37% comes under the category of agricultural sector (other's land), 7% comes under the category of self employed and 43% comes under the category of non farm sector respectively. In case of female segment, approximately, 7% comes under the category of agricultural sector (own land), 33% comes under the category of agricultural sector (other's land), 2% comes under the category of self employed and 58% comes under the category of non farm sector respectively. So, it can be seen that a majority of the workforce are engage in non – farm sector where the nature of the job is informal. The district is not very strong in agricultural production so, few people are engage in agricultural sector as well but most of the tribals are working as agricultural workers in other's land. So, as such they do not have any land to produce agricultural products. The disparities in occupation often bring them less amount of wage.

8. Problem analysis

Remaining financially excluded is a problem for achieving positive growth in the long run. But that does not mean that this programme will target only a specific group of people only. Over the time period it has been noticed that people who are vulnerable, who have very poor standard of living and do not have adequate income to maintain the livelihoods are often found to fall pray in the line. Most of the financial institutions also fail to design suitable policy to bring them back in the normal growth track. From the beginning it is noticed that these groups of people are termed as non bankable as they do not have adequate capital to secure the loan. Like these, the conditions of tribals are also unsatisfactory. Even after providing special provision under constitution, the conditions of the tribals remain unaffected. Till date lots of initiatives have been taken for the betterment of the tribals but no such programme is able to improve the situation drastically. Financial Literacy is one such programme which may help to bring improvement of the tribals. Therefore,

success of the programme depends largely on the effective implementation and successive follow up till the time it starts giving positive outcome.

9. Recommendations

Basing upon the views of the respondents, experience and knowledge of the authors, the following recommendations are made:

- To improve the nature of work and working condition, it is important to introduce skill enhancement technique. Most of the tribals are preferred to follow traditional productive activities as they do not have adequate exposure to modern productive tools. There is a need to improve the situation. Lack of education often forces them to engage in informal sectors. So, along with the creation of job, enough improvement is needed in the education sector as well. These two are interlinked.
- Income is one of the important factors which determine the socio economic conditions of the people. If a large number of people are belonging to higher income bracket, then it will automatically improve the financial transactions in the economy. But income or potential earning capacity can't improve unless and until there is an improvement in the earnings. Job opportunities should be created at the earliest so that it helps to give them enough financial power to save and spend. Not only that; creation of job opportunity in the local market; may force to stop rural to urban labour migration in a big way.
- Education is one of the important factors for effective understanding of any new concept or project. Most of the time, the tribal members are dropped out from the school at the primary level to engage in productive activities. But, this ultimately harms the children who are not in working age group. The learning process also stops because of early drop out. It is important to continue the education till a certain period so that they are in a position to understand the benefits of various government run initiatives. The financial inclusion programme is also one such initiative which needs to be understood by the stakeholders including the people belong to tribal communities. Lack of educational infrastructure may be one of the reasons. As most of the tribals are living in backward parts of the district, it is difficult to reach them. There should be some urgency from the implementing agencies to adopt a system where learning process should be simpler to understand. The higher education may help them to improve their earnings as well. There should be proper campaign about these programmes.
- To increase the participation of female members it has been decided to engage women surveyors. Every village has some opinion leaders. It is important to identify them so that access to women members becomes easier. Since, gender plays an important role, care should be taken regarding adequate representation of both the groups.

10. Concluding observation

Schedule Tribes population represent heterogeneous group scattered in different parts of the state. To develop the economic growth of such communities, a lot of initiative have been taken by the government and other implementing agencies. Most of the time, the benefits are not being reached to the beneficiaries. This leads to imbalance in the society. Present study concludes that the drawback of accessibility to financial benefit of individuals is utterly due to lack of low level literacy in koraput district of Odisha. The study therefore, strongly recommends that, access to complete financial schemes and benefit meant for tribes, the process of credit and banking services and other such facilities should be made very simpler so that normal tribal people can avail those facilities comfortably. Financial literacy status needs to improve to strengthen the Self Help Group (SHG) Communities of Tribes. Special Camps and Drives can be organized to make them aware of the financial scheme from time to time which can in turn provide a new dimension to the upliftment of tribal community.

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Notes

1. <http://www.odisha.gov.in/schooleducation>
2. <http://www.odisha.gov.in>
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