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AGRICULTURAL MARKETING POLICIES AND PROGRAMMES IN ODISHA: A CRITICAL EVALUATION

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ABSTRACT

The present paper assesses the various agricultural marketing policies and programmes implemented in Odisha and their usefulness in meeting the marketing needs of agricultural produce in the state. The nature of rural marketing system and adequacy of marketing infrastructures have also been assessed. The study is based on secondary data and literature reviews. The major agricultural marketing institutions in Odisha are Odisha State Agricultural Marketing Board (OSAMB), Directorate of Agricultural Marketing (DAM) and Regulated Market Committee (RMC). It is observed that the ownership and functioning of the markets is not uniform with the physical markets being owned by different agencies such as RMCs, Municipalities, Panchayats and also purely private persons. The Agricultural Produce Markets Regulation (APMR) Act is loosely implemented in the state, which has very limited impact on the ground. The markets under different type of ownership prevailing in the State are not conducive to adoption of good marketing practices. Since most of the agricultural markets are private and unregulated, the farmers have been hard hit in the state. The study highlights the need for professional management of markets.

KEYWORDS

Odisha, agricultural market regulation, agricultural marketing policies and programmes.

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INTRODUCTION

Odisha is an agrarian state where Agriculture and Animal Husbandry sector provides employment directly or indirectly to 60 percent of total work force. Thus, agriculture plays a critical role in the economy of the state and livelihood of majority of its populace. The share of Agriculture Sector in the State's GSDP, however, has been declining over the years and it was 15.6 per cent in 2013-14 (GoO, 2014). The total cultivated area of the state is 61.80 lakh hectares, of which 29.14 lakh ha are High land, 17.55 lakh ha Medium land and 15.11 lakh ha Low land. About 34% of cultivated area is irrigated and rest 66% is rainfed and exposed to the vagaries of the monsoon. So, the production of agricultural crops in the state depends very much on occurrence of a favourable monsoon. Due to better irrigation and other infrastructural facilities and presence of vast tracts of plain and fertile land comprising alluvial soil, the coastal districts of Odisha such as Balasore, Cuttack, Puri and Ganjam have exhibited better agricultural growth compared to northern plateau zone (comprising Mayurbhanj, Keonjhar and Sundergarh), and backward districts of KBK (Kalahandi, Bolangir and Koraput) of western Odisha. A significant proportion of gross cropped area in these backward districts is rainfed and drought prone (Swain et al 2009).

Agricultural Marketing is the prime mover of the growth of the agriculture sector and market driven production is the order of the day. Agricultural marketing comprises all activities associated in movement of goods from producers to buyers which include assembling, transport, sorting, cleaning, grading, storage, packing, financing, selling. The problems in agricultural marketing in India as observed by many economists are: poor quality of output, absence of proper grading, inadequate storage and warehousing facilities, lack of adequate transport and marketing facilities, lack of market information, a long chain of intermediaries, unethical practices, multiplicity of charges on the seller, debt obligation and distress sales. Government has taken multiple measures to improve efficiency in agricultural marketing such as establishment of regulated markets, expansion of market yards, extension of storage and transport facilities, provision of credit facilities, standardisation and grading of products and market information on output prices.

Union Government had prepared a Model APMC (Agricultural Produce Market Committee) Act in 2003. The principal objectives of the Act were to provide mechanism to ensure an efficient marketing system, to promote agri-processing and agricultural exports, to lay down procedures to build up infrastructure for marketing of agricultural produce. An APMC is a marketing board established by a state Government in India to ensure that farmers are not exploited by intermediaries or moneylenders who compel farmers to sell their produce at the farm gate for an extremely low price and all food produce are first brought to a market yard and then sold through auction. A review by the Department of Agriculture, Cooperation and Farmers' Welfare and also the NITI Aayog in the year 2016 brought to surface, glaring shortcomings in adoption of the Model Act across the country (GOI, 2017). In this backdrop the major objective of the paper is to examine the various agricultural marketing policies and programmes implemented in Odisha and their usefulness in meeting the marketing needs of agricultural produce in the state. The nature of rural marketing system and adequacy of marketing infrastructures have also been assessed.

REVIEW OF LITERATURE

A number of research studies have been undertaken to examine the problems in marketing of agricultural produce in India. A study on price determination, price policy, and marketing policy by Kahlon (1991) finds that in developing countries market price tends to decline proportionately to the increase in production during periods of plentiful harvest and thus there is a need for an incentive support price policy to protect the farmers against insecurities arising from unfortunate slumps in rice price. But a support price policy for an agricultural commodity is a complicated process to be decided in isolation. An efficient agricultural price policy requires a coordinated approach. Policies relating to production including supply of inputs, credit and marketing including grading and standardization need to be

formulated. Conclusions made in the study emphasises that the task of agricultural price policy is much more than just determining appropriate prices in the short run.

Acharya's (2000) study found that benefit of the agricultural subsidies had been shared by all the sections of the society including farmers, landless labourers, urban consumers and the industry. This study reviewed the subsidies in Indian agriculture and presented an assessment of as to who benefited from the subsidy given by the government. In the study various types of subsidy programmes such as input, output and food subsidy are taken into account for analysis. The conclusions of the study shed light on the price support policy and it said that it would need to be placed even in a liberalized environment in all the areas of the country. An agency would have to undertake price support purchases, maintain food grain buffer stock and undertake public distribution of food grains at least for the families below the poverty line.

The study by Deshpande and Gopalappa (2003) reviewed agricultural marketing policies in India. Policies were reviewed under policy intervention, market regulations, institutions in agricultural marketing sector, market infrastructure, agricultural marketing under the WTO regime and suggestions for new policy regime. Market regulations were divided into two, viz., regulations governing functioning of primary agricultural produce markets and a series of legal instruments. Documentation involved in marketing was made under public, cooperative and farm sector. Some states like Punjab, Haryana, Tamil Nadu, Kerala and Gujarat have better infrastructure facilities and states like Madhya Pradesh, Rajasthan, Bihar, Assam and West Bengal need a lot of improvement. The study found that there is lack of private sector investment in this area. There are three challenges to face the WTO regime. They are clearing the existing inefficiencies, connecting the domestic market with international trade and creating suitable safety nets in the system.

A study by Gulati and Landes (2004) finds the performance of agricultural policy since the 1991-92 reforms and identifies key areas where achievement of agreement on reform could have constructive impacts. During 1995-96 – 2001-02 period the government set Minimum Support Price (MSP) above the recommendation made by the Commission of Agricultural Costs and Prices (CACP) in four out of seven years for rice. Despite declining per capita consumption, the real price of rice in India has an increasing trend since 1990s, accumulating huge public stocks and falling world market rice prices in real terms. This study focused on the failure of price policy which has created a number of impacts. First, price of rice increased due to higher MSP and reduced consumption. Second, public expenditure on storage and transport increased. Third, MSP policy has not been made an effective tool for stabilizing producer prices for other crops and supporting the diversification of agriculture. Fourth, subsidy outlays are crowding out new investment needed to boost productivity and marketing efficiency. Finally, the strong price incentives for rice are contributing to the rapid deterioration of ground water resources and rising concern with deteriorating soil fertility. The major conclusion was that as long as producer price policy attempts to meet both income and price stabilization goals, it would be difficult to serve the efficient allocation of resources in the sector.

OBJECTIVES OF THE STUDY

1. To study the status of agricultural marketing in Odisha
2. To examine the various agricultural marketing policies and programmes implemented in Odisha and their usefulness in meeting the marketing needs of the farmers in the state.
3. To analyse the nature of rural marketing system and adequacy of marketing infrastructures in the state.

RESEARCH METHODOLOGY

RESEARCH DESIGN: The present paper is descriptive in nature and the study has been done through secondary sources.

SOURCE OF DATA: The present paper is based on secondary data. The maximum information is collected from secondary data through websites and from various books, reports and journals.

TOOLS OF ANALYSIS: The data collected for the study was analysed logically in order to arrive at a meaningful conclusion.

POLICIES AND PROGRAMMES FOR DEVELOPMENT OF AGRICULTURAL MARKETS IN ODISHA

Orissa Agricultural Produce Markets (OAPM) Act 1956 & Its Amendments

Market Regulation Scheme in Odisha State came into force after the enactment of Orissa Agricultural Produce Markets (OAPM) Act 1956 and the Rules made thereunder in 1958. There were only 15 Market Committees during 2nd Five Year Plan which have now gone up to 65. As envisaged under the OAPM Act, the Odisha State Agricultural Marketing Board (OSAMB) started functioning during the year 1984 to exercise supervision and control over the working of the Regulated Market Committees (RMCs) in the State. The OAPM Act and the Rules have also been amended from time to time during the year 1974, 1975, 1984, 1996, 2005 and 2006. The salient features of the latest amendment in 2006 are as follows:

A. Establishment of Private Markets

Any person or body of persons may establish a private market for the purpose of sale or purchase of agricultural produce. This will include a Company registered under the Companies Act, a Co-operative Society or an Individual. For establishing the market, a license from the State Government will be required and the Market will be located in an area to be specified by the State Government. The license will also impose certain conditions and restrictions which the State Government shall determine. A license shall not be granted for setting up a market within one kilometer from an existing Market Yard. Also, a license for a private market shall not be given for trading in common varieties of paddy and rice.

B. Contract Farming

Any Individual, Partnership Firm, Company registered under the Companies Act, Co-operative Society or Government Agency can take up contract farming in the State. Every sponsor of contract farming will have to be registered with the local Regulated Market Committee (RMC). There will be a written Agreement between the Contract Farming Sponsor and the Contract Farming Producer (Farmer). The Agreement will contain the terms and conditions and will be in a form which will be specified by the State Government. The Director, Agriculture Marketing will act as the dispute settlement authority between the contract farming producer (farmer) and contract farming sponsor. There shall be a right to appeal before the Secretary to Government, Co-operation Department. The agricultural produce covered under the Contract Farming Agreement may be sold by the producer to the contract farming sponsor outside the Regulated Market Yards.

STATE AGRICULTURE POLICY 2008 AND 2013

There was not much difference in approach towards agricultural marketing in State Agriculture Policy 2013 over 2008. The State Agriculture Policy has taken note of all recent amendments in OAPM Acts that have allowed 'Establishment of Private Markets' and 'Contract Farming' by any person or Company or a Cooperative Society. The State Agriculture Policy 2013 says that the reforms in the legal framework for agricultural marketing will enable private sector investment in agribusiness and permit contract farming activities which will be immensely beneficial for the farmers of the State.

The State Agriculture Policy 2013 states that Contract farming in Cotton has already started in the districts of Rayagada, Kalahandi, Nuapada, Bolangir, Ganjam and Gajapati. Contract farming in oilseeds has also started in the districts of Sambalpur, Deogarh, Sundargarh and Nuapada. Steps will be taken to extend it to other crops as well. Other important measures for promoting the agricultural marketing in the state were as follows (GoO, 2013):

- Rural Producers' Organizations will be formed for specific commodities to enable them to have appropriate market linkages through Federations.
- The State Government is establishing two state of the art Integrated Cotton Markets with Ginning & Bale Pressing Units at Digapahandi in Ganjam district and Paralakhemundi in Gajapati district. Upgradation of other existing Cotton Mandis will also be taken up by the State Government for providing cotton farmers good infrastructural facilities for selling their produce at remunerative prices.
- Maize is the main cash crop of Nawarangpur district and is grown abundantly by the tribal farmers. The State Government is establishing 2 special Mandis at a cost of Rs 150.00 lakh each for Maize at Umerkote and Raighar in Nawarangpur district for the benefit of tribal farmers.

- It has been decided that for the benefit of farmers, market yards will be established under the RMCs within the next three years covering all the 118 blocks in the State which do not have market yards so far.
- Physical linkage of production centres to the markets by rural link roads shall be taken up in a phased manner to ensure that the farmers' produce can reach the markets.
- For promoting marketing facilities for horticultural produce such as production of fruits, vegetables and flowers in the state, the Terminal Markets (TM) have been conceptualized. It was proposed that the Terminal Market Complex (TMC) would operate on a Hub-and-Spoke format wherein the Terminal Market (the Hub) would be linked to a number of Collection Centres (thespokes). Three Terminal Market Complexes will be set up in the State, one each near Cuttack, Sambalpur and Berhampur. These TMCs will be set up over an area of 50-60 acres with investment of Rs 60-70 crores each. These TMCs will be set up under Public-Private Partnership (PPP) mode.
- Agri-export Zones (AEZs) would be established in PPP mode for agricultural and horticultural produce having export potential. Consequent upon dismantling of quantitative restrictions on imports as per WTO Agreement on Agriculture, commodity wise strategies and arrangements for protecting the grower from adverse impact of price fluctuations in world markets and for promoting exports will be formulated. In order to protect the interest of farmers, a WTO cell at the State level has been established under the Directorate of Agriculture

Though many appropriate measures were proposed in the State Policy documents, no significant progress has been observed on ground so far.

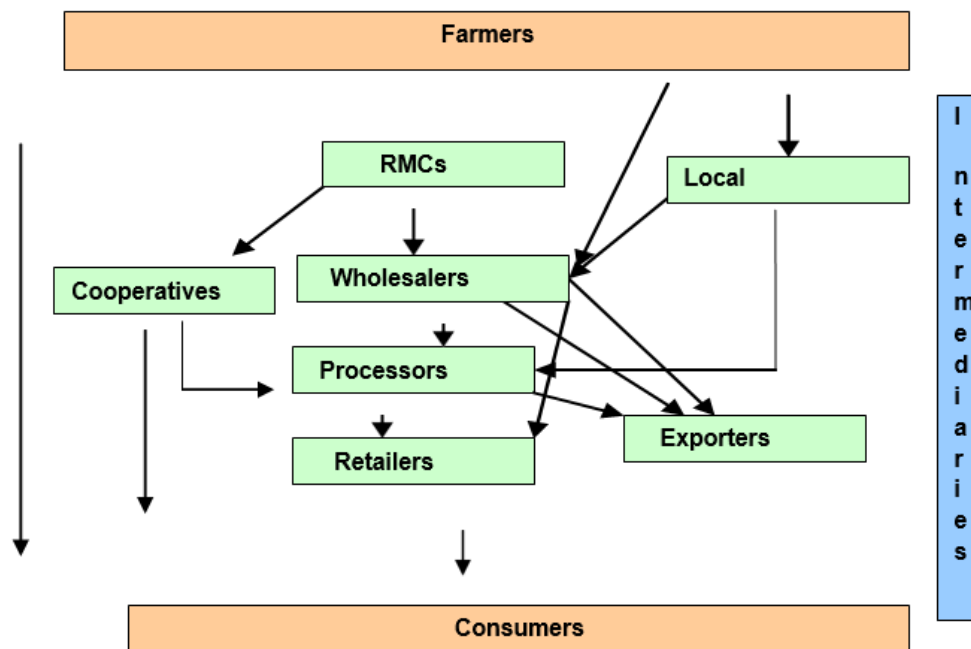
PERFORMANCE OF AGRICULTURAL MARKETING INSTITUTIONS AND CHANNELS

The major agricultural marketing institutions in the state are Odisha State Agricultural Marketing Board (OSAMB), Directorate of Agricultural Marketing (DAM) and Regulated Market Committee (RMCs). The OSAMB was set up in 1984 and has been functioning as the apex Agricultural Marketing Institution in the state. The OSAMB is responsible for creation of marketing infrastructure and exercises supervision and control over the working of Regulated Market Committees of the state. A separate Directorate of Agricultural Marketing (DAM) has been established that started functioning independently from 1996. The Directorate of Agricultural Marketing is headed by the Director of Agricultural Marketing and has six Marketing Regions, each headed by a Regional Marketing Officer. The Directorate implements the schemes/programmes of the Government of India / State Government for providing marketing support to farmers for marketing of their produce, creating and strengthening of infrastructure for marketing of agricultural produce for increasing market efficiency thus enhancing farmers' incomes. Under the provisions of the Orissa Agricultural Produce Market Act, 1956, Regulated Market Committees (RMCs) have been established in the State for regulation of buying and selling of agricultural produce. There are 65 RMCs covering 55 Revenue Sub-Divisions of the State. The Collectors/ A.D.Ms/ Sub-Collectors are nominated to work as chairman of RMCs.

Across the 65 RMCs in the state at present there are 428 market yards in the State, which include 53 Principal Market Yards, the rest being sub-market yards. Besides, there are 567 temporary market yards for paddy procurement. Out of 314 Blocks, 111 Blocks do not have any RMC. The RMCs are making efforts to upgrade the facilities in the existing market yards and the Gram Panchayat markets under their control and efforts are also made to establish new market yards. These market yards have gained importance since they are being utilized for the paddy procurement operations throughout the state.

A study by World Bank (2007) summarized Existing agricultural marketing system in Odisha schematically in the following diagram (Fig.1). The study reveals that the proportion of marketing through various channels differs from commodity to commodity. Regulated Market Committees are set up to facilitate marketing of surplus from farmers. But in Odisha the average percentage of surplus marketed through RMCs stands at only 20% and rest of the marketable surplus is routed through other channels.

FIG.1 AGRICULTURAL MARKETING CHANNELS IN ODISHA



A peculiar situation prevails in the state of Odisha in terms of ownership and management of agricultural markets. The markets are under different modes of ownership such as RMCs, Local Bodies like Municipalities and NAC, Gram Panchayats (GPs), and private persons/ associations. GP and Municipal markets are managed either by Municipality itself or leased out to private persons. The lessees dominate the markets for providing space to the farmers for selling their produce. The prevailing marketing system is grossly inefficient one, where farmers do not have access to market for selling their produce and are constrained to sell their produce to local traders at abysmally low prices (Sharma, 2012). This dampens their zeal to produce. Consumers also have to pay higher prices for the commodities they purchase.

MARKETING INFRASTRUCTURES

The infrastructure available at the RMC market yards, sub-yards and other markets are not subject to regular use, as there is no enforcement for the buyers and sellers to assemble at the earmarked market yards. The infrastructure situation is worse in case of markets under Gram Panchayats, municipal and other local body markets, and private markets. Majority of the haats do not even possess basic infrastructure required for trading of agricultural commodities.

SYSTEM OF SALE IN MARKETS AND PRICE DISCOVERY

It was observed that the open auction system of sale is in practice for cotton, where procurement agencies and mills purchase cotton at RMC markets through open auction. Paddy is procured at Minimum Support Price declared by the Government at RMC markets, PACS by procurement agencies. Open auction method of sale is not being followed in any of the markets operated and managed by local bodies (Municipality, NAC), Gram Panchayat and private markets.

In many of the markets due to lack of infrastructure and dedicated staff at market level for conducting open auction, this method of sale is non-existent, and hence, affecting the process of price discovery process. There should be proper infrastructure, and designated and trained staff appointed at the market level for effecting open auction of agricultural produce brought to the market yards. Due to lack of bargaining power in such markets, the farmers are not able to get reasonable profit.

Vaswani et al. (2011) conducted a study of vegetable marketing system in erstwhile Cuttack and Puri districts of Orissa. The study reveals that the common channels in marketing of vegetables areas follows:

1. Farmers – Local traders/ Assemblers – Traders/ Wholesalers – Retailers – Consumers
2. Farmers – Traders/ Wholesalers – Retailers – Consumers
3. Farmers – Retailers – Consumers
4. Farmers – Consumers

The study further reveals that the prominent channel for marketing of vegetables in the study area was Channel 1 (53% of produce marketed through this channel) and Channel 2 (33% of produce). The farmers share in consumers' rupee has been worked out to 33% to 57% as shown in Table 1.

TABLE 1: MARKETING COST AND FARMERS SHARE IN CONSUMER PRICE

| Commodities | % share of farmers in Consumer Price | % margin of intermediaries | % marketing cost of intermediaries |
|---------------|--------------------------------------|----------------------------|------------------------------------|
| Brinjal | 35 | 20 | 45 |
| Cucumber | 33 | 22 | 44 |
| Okra | 35 | 15 | 50 |
| Bitter Gourd | 45 | 25 | 30 |
| Ridge Gourd | 41 | 36 | 23 |
| Pointed Gourd | 36 | 28 | 36 |
| Green Chilli | 57 | 20 | 23 |

Source: Vaswani et al. (2011)

Market functionaries: Different RMCs have granted license to traders, trader-cum-commission agents, warehouseman, brokers for livestock markets, etc. Only 4-5 RMCs have issued licenses to weighmen. There are also many unlicensed village traders and commission agents operating in the marketing movement of agricultural produces. Majority of such traders operate at village level and in markets managed by GPs, local bodies and private markets, and RMCs do not have any control over these markets.

Market charges: The prescribed market charges are duly enforced in the RMC markets particularly for paddy and cotton procurement. But at other markets, farmers report that lessees of the markets and traders charges at higher rates and there are unauthorized deductions in the sense that a part of the farmers' produce brought to the market for sale by farmers is illegally taken away by the lessees.

Spot payment: Many farmers in different districts and markets complained about the late payment for their produce. Since traders do not operate in RMC markets and other markets are not under the control of RMCs, effective implementation of market regulations is not possible.

Weightment: In majority of RMC markets weighing equipments are provided for proper weighing of agricultural produce brought for sale. But only in few of the markets licenses have been issued to the weighmen. Providing electronic weighing scales at the entry gate of the market manned with trained staff, free weighing of produce brought by farmers, will ensure correct weightment for the farmers' produce, a basic objective of regulated marketing.

Trade allowances: As per RMC Bye-Laws the trade allowances and deductions are prescribed. Trade allowances are being followed properly in case of RMC markets and paddy and cotton procurement. But in case of markets under GP and other local bodies, where markets are leased out on annual contract to private parties, these private persons are taking a part of produce on the top of the sitting fee from the sellers in the name of market charges which is illegal as per OAPM Act.

Market information & intelligence: Market committees provide information through notice boards of RMCs at the main market yards only and RMCs are also uploading price information onto AGMARKNET. However, majority of farmers in the state depend on their peers for access of information related to marketing of produce.

Direct marketing: Though provisions for contract farming and private markets have been made under the OAPM (Amendment) Act, 2005 but the Act is silent on direct marketing. Direct marketing concept for Krushak Bazaars is by executive order of the Govt of Odisha. Under the Chief Minister's 12 point programme, 43 Krushak bazaars were established in the state. Presently 32 Krushak bazaars are functioning.

Contract farming: Contract farming in cotton was taken up over 14,000 hectares of land in the district of Rayagada, Kalahandi, Nuapada, Ganjam, Bolangir and Sonepur involving around 20,000 farmers. The issues in contract farming are that the most of the firms involved in contract arrangement with farmers have fixed agents to procure the produce from the farmers who often under-evaluate the quality of the harvest and the farmer ultimately gets lower price for his produce. Required infrastructure for assessing the grades and standards need to be put in place, so as to reduce disputes on account of quality and quantity standards. The provision for making payment to a producer under contract farming by a sponsor is to be made within such period not exceeding three days after the purchase of the produce.

Private markets: As per amendment in Act, provision has been made for providing license for establishing a private market. Till date OSAMB has given license to National Spot Exchange for trading in Maize to operate in the whole state under the provisions of the Act. No other application has been received by the authorities for providing license for set up of private markets in the state. There are several private markets operating in the state like Barabati in Jajpur RMC market area, Panichhatra market in Bargarh RMC area. As per legal provisions of OAPM Act and Rules, the private markets operating in the state without taking license are illegal entities. The authorities may initiate the process of issuing license to the associations managing these markets and insist on improving the infrastructure also.

As per the Act every license granted shall remain valid for a period of three years from the date of its issue and it may be renewed, from time to time, for a further period of one year on payment of such fee, in such manner and on fulfillment of such conditions as may be prescribed. License of very short duration is discouraging private sector to invest in the sector. This should be for a period of at least 10 years.

SHG Initiative by ORMAS: Orissa Rural Development and Marketing Society (ORMAS) is an apex body that was constituted by the Panchayati Raj Department, Government of Odisha and registered under the Societies Registration Act (1860) in 1991. It was formed with the objective of supporting rural producer groups, by eliminating the gaps that existed between the producer and the market, under the Poverty Alleviation Programme. The project helped in developing sustainable livelihood for 1779 selected Self Help Groups (Table 3).

There have been a number of success stories created by ORMAS in Odisha. Some of them are dal processing in KBK districts and vegetable marketing in Angul. As far as dal processing activities in KBK districts are concerned, earlier, villagers from interior locations used to collect Raw Kandul (Arhar) and sell it to local agents of traders of millers from Raipur and Nagpur at very low prices, since there was no competition for buying of this produce. But through initiative by ORMAS for organized processing and marketing of pulses by SHGs, farmers are getting remunerative price. ORMAS has provided technical and capacity building support to SHGs and arranged for institutional credit support to farmers which saved them from the clutches of traders.

In Angul, looking into the problems in marketing of fruits and vegetables by farmers in the area and booming organized retailing in agri-products, DSMS, Angul has started initiatives to link farmers to the market. ORMAS started to identify some SHGs or Farmers' Club who would work together to produce, procure and market

vegetables and fruits required by big retail outlets or chain stores. DSMS, Angul tied-up with Reliance Fresh Ltd. of Bhubaneswar for procuring farmers fruits and vegetables for sale in its stores.

MART (A Collective Marketing Model): The Collective Marketing Model was developed under the aegis of the Western Odisha Rural Livelihoods Promotion (WORLP) project. From a modest beginning in 20 villages the model was expanded to 100 villages in WORLP (ACCESS, 2011). Marketing methodology to drive efficiency in the supply chains of more than 32 commodities of both the agricultural and non-timber forest produce (NTFP) variety and subsequently replicated to other states. Collective Marketing has armed Community Based Organizations (CBOs) primarily SHGs with the knowledge, confidence and processes to operate in a non-exploitative channel for the marketing of products.

CONCLUSIONS AND POLICY IMPLICATIONS

Agricultural marketing in Odisha state is mostly a free market system, though regulated market committees have been notified and set up for regulating the marketing of agricultural produce but not much have been done in terms of regulation. It is observed that the ownership and functioning of the markets is not uniform with the physical markets being owned by different agencies such as RMCs, Municipalities, Panchayats and also purely private persons in the state. Since the APMR Act is loosely implemented in the state, it has very limited impact on the ground. The markets under different type of ownership prevailing in the State are not conducive to adoption of good marketing practices in the state. Since most of the agricultural markets are private and unregulated, the farmers have been hard hit in the state. Thus there is a need for professional management of agricultural markets in the state.

It is suggested that the existing markets should be modernized by providing proper infrastructure and facilities. The PACS/ Rural Haats may be developed as collection centres equipped with required infrastructure and facilities. These collection centres may be, in turn, linked to SHGs/ CIGs to have backward linkages in place. For providing the forward linkage, these collection centres should be linked to the wholesale markets.

Various studies (Singh et al., 2004; Sarangi, 2009; Vaswani et al., 2011; Sharma, 2012) reveal that private wholesale markets are operating on daily basis without any infrastructure. Under such circumstances, there is a scope for RMCs to modernize the existing markets by providing requisite infrastructure. The RMCs may take control of private markets which are operating illegally. The markets under GP or other local bodies should also be taken over by RMCs/ Directorate of Agricultural Marketing for operation and management on revenue-share basis. This will induce effective regulation and proper management of the markets. These markets may be converted as collection centres and further may be linked to organized wholesale markets.

The professional management of markets concept has to be started by recruiting qualified staff for managing different categories of markets. The OSAMB and Directorate of Agricultural Marketing has to be properly staffed and strengthened with professionals with properly laid down job specification and job descriptions. The system should concentrate on core activities of agricultural marketing. Presently, RMC markets are managed by market sarkar or yardman, who is not qualified for proper management of the markets. The major function of RMCs should be to professionally manage the markets.

The state has given permission for Electronic spot exchange operations in the state, and the spot exchange have started contracts for maize crop only. The electronic spot exchange should start contracts in other crops like pulses and oilseeds for the benefit of all the stakeholders.

Public private partnership in management and operation of wholesale markets should be piloted at important markets for professional management of markets. Provision for such arrangement need to be made in the Act and rules may be framed for effective partnership. This would help in promoting competition in the agricultural markets. It is time to move away from pure regulation and development approach to promotion and facilitation-centric platform, so as to create a conducive environment for competition, by enabling multiple channels of marketing without letting anyone including Government led APMCs to hold sway as a monopoly.

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A STUDY ON PROFITABILITY OF TRIPURA GRAMIN BANK (TGB)

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ABSTRACT

Tripura Gramin Bank (TGB) is the only Regional Rural Bank operating in Tripura since its inception in 1976. TGB is the one of the eighth RRBs operating in the North East. Regional Rural Bank in the North East plays the role of integration of multi-cultural diversity through their banking operation in the area. The operation of Regional Rural Bank addresses the need of banking services for the large tea community in the North East. TGB in Tripura is catering the banking needs of 16 different tribes living there along with other community people. TGB was introduced for economic development of rural areas of Tripura. The prime objective of this bank was amelioration of socioeconomic condition of rural people of Tripura. The present study is an attempt to examine the profitability of the bank for a period 2003-04 to 2016-17. Secondary data is used from the published Annual Reports of TGB for the study period. Select parameters i.e. total interest income, total non-interest income, and total income, operating expense, total expenditure, operating profit, net profit and select profitability ratios are used for the study. Select statistical tools i.e. CAGR, average, standard deviation, least square method; coefficient of determination is used to measure the status of profitability of TGB. The study reveals that, during the study period the profitability of TGB is improved which is the result of improvement of financial inclusion in the operational area of the bank.


KEYWORDS

TGB, profitability, diversity, community, socioeconomic.

JEL CODES

G20, G21, B26, A13.

INTRODUCTION

overnment has taken a bold step in 1975 to develop the rural economy of India. Implementation of M. Narasimhan committee (1975) report and promulgation of RRB act (1976) is resulted the formation of Regional Rural Bank. Tripura Gramin Bank (TGB) with 144 branches is operating in Tripura since its inception in 1976. TGB is dedicated to amelioration of the socioeconomic condition of rural people of Tripura. In the period of last 40 years many changes in the policy of the bank has taken place. Therefore, a study is required to examine the status of the profitability of TGB.

REVIEW OF LITERATURE

Ahmed (1992) has evaluated the performance and profitability of RRB in India. The study concluded that district wise performance of deposit mobilization and credit deployment and hence the profitability performance of Regional Rural Bank (RRB) is not satisfactory. **Desai (1983)** has assessed the profitability performance through credit deployment in the light of agricultural credit and deposit mobilization by RRB in India. The study revealed that, profitability performance through deposit mobilization and credit deployment in the rural area are not sound due to presence of commercial banks and cooperative banks. **Uddin (2003)** has conducted a study with an objective to find out the profitability performance of Regional Rural Bank in Uttarakhand. The study has revealed that profitability Performance of RRB in Uttarakhand is improved through proper deposit mobilization, credit deployment and branch expansion. **Sinha Roy (1994)** has conducted a study on profitability performance of Regional Rural Banks in West Bengal. The study revealed that, Regional Rural Bank have rendered a commendable service in the rural economy of West Bengal through mobilizing rural savings and doing an efficient credit deployment and successful recovery with a good overall profitability performance. **Geetha(2016)** has conducted a study to measure profitability performance of Regional Rural Banks in Shimoga district. The study has concluded that, profitability performance of Krishna Pragati Gramina Bank is not appreciable.

NEED OF THE STUDY

There is only one RRB in Tripura which is Tripura Gramin Bank (TGB). TGB has covered entire Tripura state with their financial services in urban as well as in rural areas. TGB is the only bank has the largest branch network of total 144 branches in all the 8 districts of Tripura. The basic objective s of this bank was to boost the rural economy of Tripura through best rural credit delivery mechanism, banking professionalism addressing the credit needs of economically backward class and weaker section of the rural society. TGB is present in Tripura for last 4 decades and their role in boosting the rural economy of Tripura is very much crucial. In the course of time since its inception in 1976, it has under gone through several changes of environment both inside and outside of the bank.

A country like India mostly comprises of rural population and boosting of rural economy is very much essential in this country. In this connection the role of TGB in Tripura is very much crucial. TGB will be able to fulfill its basic obligation of rural credit delivery with sound professionalism if its financial health is sound. The financial health of the bank will be sound if the bank will perform well. It is therefore essential to conduct a study on TGB in the context of RRBs in the national level to know the performance and of TGB.

STATEMENT OF THE PROBLEM

Tripura Gramin Bank (TGB) has come in to existence in the year 1976 as regional rural bank in Tripura and enhancing their financial services for socioeconomic development of people in Tripura more particularly in rural areas. Presently TGB is operating in across the state with stiff competition with public sector banks and private banks. TGB is the only RRB in Tripura with 144 branches with an object to bring the banking facilities to rural people of the state in the rural areas. Presently, out of the available branches of TGB, 71.52% of the branches are located in rural, 21.52 % in semi urban and 6.94 percent branches in urban areas. The bank has undergone several changes since its inception in terms of administrative structure, business strategy, infrastructure, etc. TGB also faced various external and internal challenges like global financial recession and financial crisis, financial inclusion drive, inclusion of new technologies in banking sector. After

long 40 years of TGB's existence and its banking operation, and considering the importance of this bank in Tripura more particularly in rural areas, TGB must have a strong financial health and should perform well. Few questions need to answer for the same. Firstly, could TGB improve its banking performance over the years? The present study has made an attempt to enquire the profitability performance achieved by TGB in Tripura.

RESEARCH OBJECTIVE

To examine the profitability of TGB during the study period.

RESEARCH QUESTION

Does the profitability of TGB improved during the study period?

RESEARCH DESIGN

The present research is an empirical and explanatory in nature.

RESEARCH METHODOLOGY

The present study aimed to examine the profitability of Tripura Gramin Bank (TGB) for a period of 14 years from 2003-04 to 2016-17. The study also examines the status of profitability ratios. Secondary data has been used to attain the objectives. Data has been collected from the published Annual Reports of TGB. The broad parameters used to analyze the profitability are interest income, non-interest income, total income, total expenditure, operating profit, net profit. To analyze the collected data for the above mentioned parameters, selected statistical measures i.e. mean, standard deviation, annual average growth rate (AAGR) and compound annual growth rate (CAGR) have been used.

To witness the performance on profitability during the study period semi average methods are used. Moreover, to perceive the trend, the straight line trend equation with respect to time has also been used for annual growth rate of selected parameters under study. Formulae used in this study are as follows.

$$\text{Annual Growth Rate} = \frac{\text{Current Year Value} - \text{Previous Year Value}}{\text{Previous Year Value}} \times 100$$

$$\text{CAGR} = \left(\frac{\text{Amount at the end of study period}}{\text{Amount at the beginning of study period}} \right)^{\frac{1}{n}} - 1$$

Where, n= number of years

$$\text{AAGR} = \frac{\text{Sum of annual growth rates}}{\text{Number of years}}$$

RESULTS AND DISCUSSION

Profitability: Bank is collecting money as deposit through deposit mobilization and invests money through credit deployment. The interest rate for the deposit is lower than the interest charged for the lending. The difference of these two interest rates is the earning of the bank. Apart from this bank earns through other sources like annual service charge, commission, fees etc. as non-interest income. To run the banking business bank has its operating expense including interest of borrowing and taxes. If we deduct operating expense from the gross income, we get operating profit. If provisions and contingencies are subtracted from the operating profit, we get the net profit of the bank.

TABLE 1: COMPONENT WISE PROFITABILITY PARAMETERS OF TRIPURA GRAMIN BANK (Rupees in crore)

| YEAR | INCOME | | | EXPENDITURE | | | | PROFIT | |
|-----------------|-----------------|-----------------------------|----------------|---------------|------------------------------|--------------------|----------------|------------------|---------------|
| | INTEREST INCOME | OTHERS/MISCELLANEOUS INCOME | TOTAL INCOME | INTEREST PAID | PROVISIONS AND CONTINGENCIES | OPERATING EXPENSES | TOTAL EXPENSES | OPERATING PROFIT | NET PROFIT |
| 2003-04 | 45.52 | 13.17 | 58.69 | 35.61 | 2.4 | 16.65 | 52.26 | 6.43 | 4.03 |
| 2004-05 | 48.05 | 4.12 | 52.17 | 31.47 | 1.21 | 18.9 | 50.37 | 1.8 | 0.59 |
| 2005-06 | 53.05 | 5.76 | 58.81 | 34.24 | 2.31 | 21.49 | 55.73 | 3.08 | 0.77 |
| 2006-07 | 65.21 | 4.84 | 70.05 | 38.27 | 5.58 | 24.8 | 63.07 | 6.98 | 1.4 |
| 2007-08 | 76.38 | 8.06 | 84.44 | 67.11 | 5.71 | 6.7 | 73.81 | 10.63 | 4.92 |
| 2008-09 | 105.7 | 6.76 | 112.46 | 57.23 | 4.78 | 29.73 | 86.96 | 25.5 | 20.72 |
| 2009-10 | 143.86 | 9.23 | 153.09 | 76.27 | 7.29 | 34.16 | 110.43 | 42.66 | 35.37 |
| 2010-11 | 161.38 | 11.33 | 172.71 | 96.62 | 5.64 | 53.01 | 149.63 | 23.08 | 17.44 |
| 2011-12 | 222.43 | 23.47 | 245.9 | 127.37 | 9.41 | 59.02 | 186.39 | 59.51 | 50.1 |
| 2012-13 | 278.66 | 19.64 | 298.3 | 166.7 | 2.75 | 60.08 | 226.78 | 71.52 | 68.77 |
| 2013-14 | 334.21 | 36.48 | 370.69 | 194.1 | 21.43 | 72.46 | 266.56 | 104.13 | 82.7 |
| 2014-15 | 329.3 | 42.54 | 371.84 | 265.44 | 43.27 | 27.44 | 292.88 | 78.96 | 35.69 |
| 2015-16 | 409.26 | 50.35 | 459.61 | 314.95 | 66.98 | 33.72 | 348.67 | 110.94 | 43.96 |
| 2016-17 | 466.45 | 97.5 | 563.95 | 341.02 | 123.44 | 42.64 | 383.66 | 180.29 | 56.85 |
| SUM | 2739.46 | 333.25 | 3072.71 | 1846.4 | 302.20 | 500.80 | 2347.20 | 725.51 | 423.31 |
| AVERAGE | 195.68 | 23.80 | 219.48 | 131.89 | 21.59 | 35.77 | 167.66 | 51.82 | 30.24 |
| CAGR (%) | 0.18 | 0.15 | 0.18 | 0.18 | 0.33 | 0.07 | 0.15 | 0.27 | 0.21 |
| SD | 144.51 | 25.95 | 168.15 | 108.11 | 34.88 | 19.12 | 117.08 | 52.75 | 27.38 |

Source: Compiled and computed from annual reports of TGB from 2003-04 to 2016-17

It is observed from table-1 that interest income is increased 10.24 times during the study period. The CAGR of the interest income of TGB during the study period is 18%. It is also observed that miscellaneous income is increased 7.40 times during the study period. The CAGR of the miscellaneous income of TGB during the study period is 15%. The total income is increased 9.60 times during the study period. The CAGR of the total income of TGB during the study period is 18%. The interest paid is increased 9.57 times during the study period. The CAGR of the interest paid of TGB during the study period is 18%. The provisions and contingencies are increased 51.43 times during the study period. The CAGR of the provisions and contingencies of TGB during the study period is 33%. The operating expense is increased 2.56 times during the study period. The CAGR of the operating expense of TGB during the study period is 7%. The total expenses are increased 7.34 times during the study period. The CAGR of the total expense of TGB during the study period is 15%. The operating profit is increased 28.03 times during the study period. The CAGR of the operating profit of TGB during the study period is 27%. The CAGR of the net profit of TGB during the study period is 21%.

TABLE 2: SEMI AVERAGE OF SELECT PARAMETERS OF PROFITABILITY PERFORMANCE OF TGB

| Parameters | Average during (2004-2010) | Average during (2011-2017) | Result |
|----------------------|----------------------------|----------------------------|----------|
| Total income | 84.25 | 354.73 | Improved |
| Total expenditure | 70.39 | 265.59 | Improved |
| Operating profit | 13.85 | 89.77 | Improved |
| Net profit after tax | 9.63 | 50.78 | Improved |

Source: Compiled and computed from annual reports of TGB from 2003-04 to 2016-17

It is observed from table-2 that, semi average of total income, total expenditure, operating profit and net profit is improved during the study period. Table 3 below shows the annual growth rate of select profitability parameters of TGB. There is 3.04 times increase in the annual growth rate of total income during the study period. The average annual growth rate (AAGR) of total income of TGB is 19.84%. The annual growth rate of total expenditure is increased 4.16 times during the study period. The average annual growth rate (AAGR) of total expenditure is 17.01%. The annual growth rates of operating profit are increased 1.85 times during the study period. The average annual growth rate of operating profit during the study period is 50.03%. The annual growth rate of net profit is increased 1.33 times during the study period. The average annual growth rate of net profit is 71.56%.

TABLE 3: ANNUAL GROWTH RATE OF PROFITABILITY PARAMETERS OF TGB (%)

| Years | Annual growth rate of total income | Annual growth rate of total expenditure | Annual growth rate of operating profit | Annual growth rate of net profit |
|-------------|------------------------------------|---|--|----------------------------------|
| 2003-04 | | | | |
| 2004-05 | -11.08 | -3.44 | -73.48 | -87.53 |
| 2005-06 | 12.70 | 10.44 | 81.18 | 52.00 |
| 2006-07 | 19.09 | 13.19 | 126.30 | 48.68 |
| 2007-08 | 20.56 | 17.01 | 52.51 | 335.40 |
| 2008-09 | 33.17 | 17.82 | 139.79 | 320.93 |
| 2009-10 | 36.13 | 27.00 | 67.28 | 70.69 |
| 2010-11 | 12.82 | 35.49 | -45.92 | -50.72 |
| 2011-12 | 42.38 | 24.57 | 158.02 | 187.54 |
| 2012-13 | 21.31 | 22.47 | 20.20 | 37.29 |
| 2013-14 | 24.26 | 16.77 | 45.58 | 20.24 |
| 2014-15 | 0.31 | 9.87 | -24.17 | -56.85 |
| 2016 | 23.60 | 19.05 | 40.51 | 23.18 |
| 2017 | 22.71 | 10.90 | 62.56 | 29.42 |
| AAGR | 19.84 | 17.01 | 50.03 | 71.56 |
| SD | 14.24 | 9.56 | 69.48 | 132.55 |

Source: Compiled and computed from annual reports of TGB from 2003-04 to 2016-17

It is observed from the table-4, that semi average of annual growth rate of total income and total expenditure is improved proportionately. The semi average of annual growth rate of operating profit and net profit is reduced during the study period. This implies that, the growth of operating profit and net profit of bank is slowed down during the study period.

TABLE 4: SEMI AVERAGE OF ANNUAL GROWTH RATE OF PROFITABILITY PARAMETERS OF TGB

| Parameters | Average during(2005-2010) | Average during(2012-2017) | Result |
|---|---------------------------|---------------------------|----------|
| Annual growth rate of total income | 18.43 | 22.43 | Improved |
| Annual growth rate of total expenditure | 13.67 | 17.27 | Improved |
| Annual growth rate of operating profit | 65.60 | 50.45 | Reduced |
| Annual growth rate of net profit | 123.36 | 40.14 | Reduced |

Source: Compiled and computed from annual reports of TGB from 2003-04 to 2016-17

The table 5 below shows the straight line trend equations with respect to time for the annual growth rate of total income, total expenditure, operating profit and net profit. It is observed that, annual growth rate of total income and total expenditure has a positive regression coefficient (β) is (+) 0.9657 and (+) 0.6701 respectively with coefficient of determination 6.97% and 7.45% respectively with a positively rising trend during the study period. On the other hand growth of operating profit and net profit is having a negative trend during the study period with a negative regression coefficient (β) is (-) 0.8694 and (-) 6.1004 respectively with coefficient of determination 0.24% and 3.24% respectively.

TABLE 5: STRAIGHT LINE AND TREND EQUATION WITH RESPECT TO TIME FOR THE ANNUAL GROWTH RATE OF SELECT PROFITABILITY PARAMETERS OF TGB

| Parameters | Straight line and trend equations | R ² | Regression coefficient(β) | Direction of the trend |
|---|-----------------------------------|----------------|-----------------------------------|------------------------|
| Annual growth rate of total income | $y = 12.118 + 0.9657x$ | 0.0697 | Positive | Upward trend |
| Annual growth rate of total expenditure | $y = 11.65 + 0.6701x$ | 0.0745 | Positive | Upward trend |
| Annual growth rate of operating profit | $y = 56.983 - 0.8694x$ | 0.0024 | Negative | Downwards trend |
| Annual growth rate of net profit | $y = 122.29 - 6.1004x$ | 0.0324 | Negative | Downwards trend |

Source: Compiled and computed from annual reports of TGB from 2004 to 2017.

The Table-6 below showed the select profitability ratios of TGB during the study period. The operating profit ratio is increased 2.63 times during the study period. The average net profit ratio of TGB during the study period is 0.12. Net profit ratio is a measure of how much revenue is converted to profit after all cost. So if the net profit ratio is increased during the study period it means bank has converted more revenue to profit after meeting all cost. The interest earned ratio is increased 2.16 times during the study period. The average interest earned ratio of TGB during the study period is 0.07. The interest paid ratio is increased 1.6 times during the study period. The average interest paid ratio of TGB during the study period is 0.05. It is a measure of how much overburdened a business is by debt. Lower the ratio more is overburdened. It is a measure how many times the business will be able to pay its outstanding debt. Since during the study period the interest paid ratio is increased it will be a good sign of profitability of TGB. The spread ratio is increased 5 times during the study period. Spread in the banking business means the difference in borrowing and the lending rate. Since the spread is increased for TGB during the study period it shows a sign of safety and profitability of Business. The non interest income ratio is increased 1.5 times during the study period. The average non interest earn ratio of TGB during the study period is 0.01. More the ratio better is the sign of profitability. Since the non- interest income ratio of TGB is increased during the study period it will be a good sign of profitability of business of TGB.

TABLE 6: PROFITABILITY RATIOS OF TGB

| Years | Interest earned ratio | Interest paid ratio | Spread ratio | Non-interest income ratio | Operating profit ratio | Net profit ratio |
|---------|-----------------------|---------------------|--------------|---------------------------|------------------------|------------------|
| 2003-04 | 0.06 | 0.05 | 0.01 | 0.02 | 0.11 | 0.07 |
| 2004-05 | 0.06 | 0.04 | 0.02 | 0.01 | 0.03 | 0.01 |
| 2005-06 | 0.08 | 0.05 | 0.03 | 0.01 | 0.02 | 0.01 |
| 2006-07 | 0.11 | 0.06 | 0.04 | 0.01 | 0.1 | 0.02 |
| 2007-08 | 0.04 | 0.03 | 0.02 | 0 | 0.13 | 0.06 |
| 2008-09 | 0.05 | 0.03 | 0.03 | 0 | 0.23 | 0.18 |
| 2009-10 | 0.06 | 0.03 | 0.03 | 0 | 0.25 | 0.23 |
| 2010-11 | 0.05 | 0.03 | 0.02 | 0 | 0.13 | 0.1 |
| 2011-12 | 0.06 | 0.03 | 0.02 | 0.01 | 0.24 | 0.2 |
| 2012-13 | 0.06 | 0.04 | 0.03 | 0 | 0.24 | 0.23 |
| 2013-14 | 0.07 | 0.04 | 0.03 | 0.01 | 0.28 | 0.22 |
| 2014-15 | 0.07 | 0.04 | 0.02 | 0.01 | 0.21 | 0.1 |
| 2015-16 | 0.12 | 0.08 | 0.04 | 0.02 | 0.24 | 0.1 |
| 2016-17 | 0.13 | 0.08 | 0.05 | 0.03 | 0.29 | 0.09 |
| SD | 0.03 | 0.02 | 0.01 | 0.01 | 0.09 | 0.08 |
| Average | 0.07 | 0.05 | 0.03 | 0.01 | 0.18 | 0.12 |
| CAGR | 0.06 | 0.03 | 0.12 | 0.03 | 0.07 | 0.02 |

Source: Compiled and computed from annual reports of TGB from 2004 to 2017.

It is observed from table-7, that the operating profit ratio and net profit ratio of TGB is improved during the study period. This means that, the operating income of the business of TGB increased and operating expenses of TGB is reduced which resulted the increase of the net profit of TGB. Interest earned ratio and interest paid ratio is reduced during the study period. The reduced interest earned ratio shows the lower earning capability of the bank from its core business which is not a good sign of the business. The reduced interest paid ratio shows that bank will not be over burdened with the interest debt. There is reduction of non-interest income is not a sign of profitability of the bank during the study period. The semi average of spread ratio during the study period is not changed.

TABLE 7: SEMI AVERAGE OF SELECT PROFITABILITY RATIOS OF TGB

| Profitability ratios | Average during (2004-2010) | Average during (2011-2017) | Result |
|---------------------------|----------------------------|----------------------------|-----------|
| Interest earned ratio | 2.42 | 1.82 | Reduced |
| Interest paid ratio | 39.68 | 7.92 | Reduced |
| Spread ratio | 0.03 | 0.03 | No change |
| Non-interest income ratio | 0.02 | 0 | Reduced |
| Operating profit ratio | 0.12 | 0.23 | Improved |
| Net profit ratio | 0.08 | 0.15 | Improved |

Source: Compiled and computed from annual reports of TGB from 2004 to 2017

The table-8 showed straight line trend equations with respect to time for the respective profitability ratios of TGB. It is observed that, operating profit ratio, net profit ratio, and interest earned ratio, interest paid ratio, spread ratio and non-interest earned ratio have a positive regression coefficient (β) (+)0.0178, (+)0.0093, (+)0.0029, (+)0.0014, (+)0.0013, (+)0.0006 respectively with coefficient of determination 67.96%, 22.88%, 19.37%, 11.75%, 26.64%, 07.33% respectively having a positively rising trend during the study period.

TABLE 8: STRAIGHT LINE AND TREND EQUATION OF SELECT PROFITABILITY RATIOS OF TGB

| Parameters | Straight line trend equations with respect to time | R ² | Regression coefficient (β) | Direction of the trend |
|---------------------------|--|----------------|------------------------------------|------------------------|
| Interest earned ratio | $y = 0.0511 + 0.0029x$ | 0.1937 | Positive | Upward trend |
| Interest paid ratio | $y = 0.0343 + 0.0014x$ | 0.1175 | Positive | Upward trend |
| Spread ratio | $y = 0.0181 + 0.0013x$ | 0.2664 | Positive | Upward trend |
| Non-interest earned ratio | $y = 0.0048 + 0.0006x$ | 0.0733 | Positive | Upward trend |
| Operating profit ratio | $y = 0.0454 + 0.0178x$ | 0.6796 | Positive | Upward trend |
| Net profit ratio | $y = 0.0458 + 0.0093x$ | 0.2288 | Positive | Upward |

Source: Compiled and computed from annual reports of TGB from 2004 to 2017.

FINDINGS

The profitability of Tripura Gramin Bank is improved during the study period. The major findings are as follows.

- During the study period the increment of interest income is more than the increment of total expenditure.
- Total income, total expenditure, operating profit and net profit is improved during the study period under semi average technique.
- The semi average of annual growth rate of total income and total expenditure is improved during the study period and the semi average of annual growth rate of operating profit and net profit is reduced.
- Total income, interest paid, provisions and contingencies, operating expenses, total expenses, operating profit, net profit are increased 7.40 times, 9.60 times, 9.57 times, 51.43 times, 2.56 times, 7.34 times, 28.03 times, 14.10 times respectively at the end year in comparison to the beginning year.
- The average operating profit and net profit is Rs.51.82 crore and Rs.49.37 crore respectively. The standard deviation of operating profit and net profit is Rs.725.51 and Rs.68.96 crore respectively. The average annual growth rate of operating profit and net profit is 50.03% and 71.56% respectively. The compound annual growth rate of operating profit and net profit is 27% and 21% respectively.

RECOMMENDATIONS/SUGGESTIONS

Bank has to look over the expenditure and minimize the cost of operation by reducing operating expense. Bank has to increase the non-interest income to increase the operating profit. For generating more total revenue bank has to increase deposit mobilization and credit deployment by increasing the area of operation and number of accounts.

CONCLUSION

After analyzing 14 years' data we have arrived at the conclusion to say that during the study period the profitability of Tripura Gramin Bank is improved.

LIMITATIONS

1. The study uses only 14 years' data for analysis to arrive at the findings.
2. To analyse the data the study uses limited statistical tools and techniques and methods.
3. The study uses published secondary data and there are chances of inherent error in the compiled statement itself.

FURTHER SCOPE OF THE STUDY

The purpose of the study is to examine the status of profitability of TGB in Tripura State for the period 2003-04 to 2016-17. The scope of the investigation has been confined to Tripura state jurisdiction of Tripura Gramin Bank. The study is confined with secondary data of the region. There is more scope to expand the study by drawing the globalization aspects of the business of RRB and hence more chance of profitability. The profitability of TGB could be compared with other commercial banks for its competitive ness and efficiency.

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SOCIO-ECONOMIC DEVELOPMENTS OF SCHEDULED TRIBES IN TELANGANA STATE**RAMESH AJMEERA****LECTURER****UNIVERSITY COLLEGE OF COMMERCE & BUSINESS MANAGEMENT****KAKATIYA UNIVERSITY****WARANGAL****ABSTRACT**

The Constitution of India ensures all citizens of social and economic justice, equality of status and opportunities and cultural and educational status and also enriches the Scheduled Castes and Tribes. The central and state governments have devised and implemented various policies aimed at increasing the social and economic conditions of societies such as Scheduled Tribes (STs) which have traditionally been left behind for historical reasons. Scheduled tribe communities live in various ecological and geo-climatic conditions ranging from plains to forest, hills and inaccessible areas in the country. These Scheduled tribe groups are at different stages of socio, economic and educational development. The lack of reliable data on the working and living conditions of scheduled tribal communities poses a major obstacle to the creation of appropriate welfare schemes for these communities. The Government of India is constitutionally responsible for protecting the interests of Scheduled Caste and Scheduled Tribes and uplifting them socially and economically. The present study slots in the socio-economic conditions and associated problems of the tribal villagers of Telangana State. This study tries to highlight various aspects of socio-economic structure and attempts to explore the problems faced by tribal villagers like low income, lack of drinking water, low rate of literacy, transportation problem, etc. The study aims at suggesting ways how to overcome their social constraints in receiving proper facilities.

KEYWORDS

Telangana state, social & economic activities, tribal people.

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INTRODUCTION

Tribal people constitute 8.6 percent of the total population of India, with 104 million according to the 2011 census. It is the largest population of tribal people in the world. The extent to which a state's population is tribal varies considerably. In the northeastern states of Arunachal Pradesh, Meghalaya, Mizoram, and Nagaland, upward of 90 percent of the population is tribal. However, in the remaining northeast states of Assam, Manipur, Sikkim, and Tripura, tribal peoples form between 20 and 30 percent of the population. The largest tribes are found in central India, although the tribal population accounts for only around 10 percent of the region's total population. Major concentrations of tribal people live in Maharashtra, Orissa, and West Bengal. In the south, about 1 percent of the populations of Kerala and Tamil Nadu are tribal, whereas about 6 percent in Andhrapradesh, Telangana, and Karnataka are members of tribes. There are some 573 communities recognized by the government as Scheduled Tribes and therefore eligible to receive special benefits and to compete for reserved seats in legislatures and schools. They range in size from the Gonds (roughly 7.4 million) and the Santals (approximately 4.2 million) to only eighteen Chaimals in the Andaman Islands. Central Indian states have the country's largest tribes, and, taken as a whole, roughly 75 percent of the total tribal population eats in legislatures and live there.

In the 1950s a policy of protection was adopted towards all the tribal peoples in India. Prime Minister Jawaharlal Nehru once wrote: "There is no point in trying to make them a second rate copy of ourselves... they are people who sing and dance and try to enjoy life; not people who sit in stock exchanges, shout at each other, and think themselves civilized."

ORIGIN OF TRIBAL PEOPLE OF INDIA

Tribals, black aborigines similar to those found in New Guinea and Australia, are believed to be the original inhabitants of much of southern India. DNA evidence from the Negrito tribes of the Andaman Islands spans back 70,000 years and suggests they originated from people from Africa who migrated to India, Southeast Asia, and Indonesia. DNA evidence also indicates that they are direct descendants of the first modern humans to leave Africa but lack a distinctive feature of Australian aborigines, another early group to leave Africa.

The Onge from the Andaman Islands carries some of the oldest genetic markers found outside Africa. The tribes of the Andaman Islands are believed to be related to the Negritos of Southeast Asia and the Philippines (See Malaysia and the Philippines). Some scholars theorize that they arrived in the Andaman Islands from Burma or Malaysia at some time in the distant past by sea, or perhaps arrived from Sumatra by way of the Nicobar Islands. However, there is no firm evidence to back this up and is regarded mostly as speculation.

The Bhil tribe is regarded by some as "the oldest of the aboriginal tribes comprising India's original inhabitants. They are regarded as the original inhabitants of the forest of central India and were driven into their current homelands by Muslim invaders. Their name is believed to be derived from a word in Dravidian languages for "bow," which until fairly recent times they always were seen carrying."

Some anthropologists hypothesize that the region was settled by multiple human migrations over tens of millennia, which makes it even harder to select certain groups as being truly aboriginal. One narrative, largely based on genetic research, describes Negritos, similar to the Andamanese Adivasis of today, as the first humans to colonize India, likely 30–65 thousand years ago. Sixty percent of all Indians share the mtDNA haplogroup M, which is universal among Andamanese islander Adivasis and might be a genetic legacy of the postulated first Indians.

Some anthropologists theorize that these settlers were displaced by invading Austro-Asiatic-speaking Australoid people (who largely shared skin pigmentation and physiognomy with the Negritos, but had straight rather than curly hair), and Adivasi tribes such as the Irulas trace their origins to that displacement. The Oraon Adivasi tribe of eastern India and the Korku tribe of western India are considered to be examples of groups of Australoid origin. After the Australoids, most anthropologists and geneticists agree that Caucasoids (including both Dravidians and Indo-Aryans) and Mongoloids (Sino-Tibetans) immigrated into India: the Dravidians possibly from Iran, the Indo-Aryans possibly from the Central Asian steppes and the Tibeto-Burmans possibly from the Himalayan and north-eastern borders of the subcontinent. None of these hypotheses is free from debate and disagreement.

Ethnic origins and linguistic affiliations in India match only inexactly, however: while the Oraon Adivasis are classified as an Australoid group, their language, called Kurukh, is Dravidian. Khasis and Nicobarese are considered to be Mongoloid groups and the Munda and Santals are Australoid groups, but all four speak Austro-Asiatic languages. The Bhils and Gonds are frequently classified as Australoid groups, yet Bhil languages are Indo-European and the Gondi language is Dravidian.

INDIAN TRIBAL LIFE

Many Tribals live in widely dispersed villages, with families living on farms surrounded by fields. A temple or public platform under a large tree is the central place where males from upper and middle castes meet and spend their time.

Tribals have traditionally hunted and collected food in the forest. Many Tribals believe that if someone is ill it is because they were attacked by an evil spirit of been cursed by a witch. Many regions where tribals live are off-limits to outsiders. This is so their cultures are not disrupted and the tribals are not exploited or harmed.

Alcoholism is a problem among some tribes. Many tribes make their home-brewed beers or spirits. Most are derived from rice or some other grain. Additionally, opium use is common among some tribes. The government often provides opium rations to the tribes but illegal cultivation also occurs. Some tribe members have been awarded opium for catching convicts.

Most tribes are concentrated in heavily forested areas that combine inaccessibility with limited political or economic significance. Historically, the economy of most tribes was subsistence agriculture or hunting and gathering. Land, if seen in terms of ownership at all, was viewed as a communal resource, free to whoever needed it.

Tribal members traded with outsiders for the few necessities they lacked, such as salt and iron. A few local Hindu craftsmen might provide such items as cooking utensils. The twentieth century, however, has seen far-reaching changes in the relationship between tribals and the larger society and, by extension, traditional tribal economies. In previous generations, families might have purchased silver jewelry as a form of security; contemporary tribal people are more likely to buy minor consumer goods.

EDUCATION OF TRIBAL PEOPLE IN INDIA

Extending the system of primary education into tribal areas and reserving places for tribal children in middle and high schools and higher education institutions are central to government policy, but efforts to improve a tribe's educational status have had mixed results. Recruitment of qualified teachers and determination of the appropriate language of instruction also remain troublesome. Commission after commission on the "language question" has called for instruction, at least at the primary level, in the students' native tongue. In some regions, tribal children entering the school must begin by learning the official regional language, often one completely unrelated to their tribal tongue. The experiences of the Gonds of Andhra Pradesh provide an example. Primary schooling began there in the 1940s and 1950s. The government selected a group of Gonds who had managed to become semiliterate in Telugu and taught them the basics of written script. These individuals became teachers who taught in Gondi, and their efforts enjoyed a measure of success until the 1970s when state policy demanded instruction in Telugu. The switch in the language of instruction both made the Gond teachers superfluous because they could not teach in Telugu and also presented the government with the problem of finding reasonably qualified teachers willing to teach in outlying tribal schools.

The commitment of tribes to acquiring a formal education for their children varies considerably. Tribes differ in the extent to which they view education positively. Gonds and Pardhans, two groups in the central hill region, are a case in point. The Gonds are cultivators, and they frequently are reluctant to send their children to school, needing them, they say, to work in the fields. The Pradhans were traditionally bards and ritual specialists, and they have taken to education with enthusiasm. The effectiveness of educational policy likewise varies by region. In those parts of the northeast where tribes have generally been spared the wholesale onslaught of outsiders, schooling has helped tribal people to secure political and economic benefits. The education system there has provided a corps of highly trained tribal members in the professions and high-ranking administrative posts.

Many tribal schools are plagued by high dropout rates. Children attend for the first three to four years of primary school and gain a smattering of knowledge, only to lapse into illiteracy later. Few who enter continue up to the tenth grade; of those who do, few manage to finish high school. Therefore, very few are eligible to attend institutions of higher education, where the high rate of attrition continues.

REVIEW OF LITERATURE

This study presents a review of the literature to make more relevant and strength to the study.

A.M. Elizabeth & K.N. Saraswathy (2004), in their book, Thoti tribe of Andhra Pradesh, has dealt both Genetic disorders related to abnormal hemoglobin especially sickle cell anemia and GCPD enzyme deficiency and demographic variables prevalent among the Thoti tribe. The thoti is a primitive tribal population inhabiting the Adilabad district of Andhra Pradesh, this tribe was recognized as primitive tribal population by Government of India.

Deshmukh (2003), in his article, found that the existing welfare strategies did not overcome the tribal from inferiority and atrocities on them. It is now recognized that the welfare needs of tribal consists of purposive efforts by tribal, self-motivation and self-determination course of action which will enable the tribal to achieve the quality of lifestyle they aspire.

Gare (1982), He has written in his article about some realities of tribal life. He found that the phenomenon of land alienation, exploitation against indebtedness, bonded labor practice continue till today. The developmental measures promoted by the State Government through Education, Agricultural Development, Public works, and Co-operative Labour Organization didn't bring satisfactory improvement in Tribal life till the end of the fourth five-year plan. The problem of welfare measures faced by the tribals in India varies from one region to another. Hence, the Government decided to implement a new strategy, i.e., 'Tribal Sub Plan' during the Fifth Five Year Plan to concentrate on their needs in tribal regions.

I.P. Vidhyarthi & Binay Kumar Rai (1976), in their book, The Tribal Culture of India, have given a critical appraisal of the Indian social scientists in general and social anthropologists in particulars. The book aims at highlighting some of the basic factors in the genesis and stages of development in social, cultural researches in India.

Mohan Rao (1993), The Kolams- a primitive tribe in transition gives insight in to analyse the genesis and affinity of the core aspects of the culture of Kolams and other neighboring dominant tribe on one hand and total cultural heritage of local tribes and its affinity with culture of caste groups of this area on the other.

Ramaiah P (1980), a particular geographically contiguous area with a long common history and a similar economic organization inhabited by a single dominant tribe i.e., the Koyas. Secondly, the tribal life in a blending of myth and reality. He cuts across many fields-cultural, ecology and physiographic. He was chosen on the aspect of tribal life i.e., the economic aspect, though he has always kept the other aspects also in his mind throughout. His study is confined to the tribal enumerated in the 1971 census.

S G Deogaonkar and Leena Deogaonkar Baxi (2003), in his book The Kolam tribals, attempts to depict an ethnographic profile of the tribe and also to discuss some of their socio-cultural as well as economic problems. Even their traditional methods of the dispensation of justice have been studied.

Sirsalkar (1985) has given some suggestions based on his study 'Evaluation of Ashram Schools in Maharashtra State'. The scheme of Ashram schools complex is being implemented in this state from the year 1971-72. It has been envisaged that the scheme will result in the social and educational advancement of tribal people. This study has revealed various lacunas in implementing this scheme in true spirit. Various suggestions like building and library, common room for teachers, separate urinals and bathroom for boys and girls, availability of electricity, provision of annual maintenance to overcome infrastructure problems, arrangement of parent meetings, medical and physical checking organisation of educational tour, competitions of folk songs and folk dances, availability of playgrounds and sports material, special coaching, debates, periodicals and lectures etc. has to be arranged to improve existing conditions.

Somasekhar (1983), economic conditions of tribal with specific reference to koyas in Bhadrachalam taluk of Khammam district. He emphasized on economic conditions of tribal, the social and cultural factors are not neglected. He deals with the tribal economy such as agriculture, forests, exploitation besides the profile of Godavari Valley in which the majority of Koyas inhabits and ekes out their livelihood.

RESEARCH METHODOLOGY

The literature used to write and analyze the socio-economic conditions of tribes in Telangana state. The present study is based on secondary data is collected from various sources like research books, research articles, government reports, and websites.

TELANGANA STATE PROFILE

Telangana became the 29th state of India on 2nd June 2014. The State is richly endowed with natural and human resources with competitive socio-economic advantages. It's the geographical spread of 1, 14,840 Sq Km makes it the 12th largest State in the country. A projected population of 3.52 Crores as per the 2011 census makes it the 12th most populous State.

It consists of the ten north-western districts of Andhra Pradesh with Hyderabad as its capital. It has an area of 114,840 km² and is the twelfth largest state in India. Most of it was part of the princely state of Hyderabad (Medak and Warangal Divisions), which was ruled by the Nizams during the British Raj until 1947, and later until 1948, when it joined the Union of India. In 1956, Hyderabad state was dissolved and Andhra State was merged with the Telangana region of the state of Hyderabad to form the state of Andhra Pradesh. The city of Hyderabad will continue to serve as the joint capital for Andhra Pradesh and the successor state of Telangana for ten years. Hyderabad, Warangal, Karimnagar, and Nizamabad are the major cities in the state. The commonly spoken languages are Telugu, Hindi, Urdu, and English.

ECONOMY

The Economy of Telangana is mainly driven by agriculture. Two important rivers of India, the Godavari, and Krishna, flow through the state, providing irrigation. Rice, cotton, mango, and tobacco are the local crops. Recently, crops used for vegetable oil production such as sunflowers and peanuts have gained favor. There are many multi-state irrigation projects in development, including Godavari River Basin Irrigation Projects and Nagarjuna Sagar Dam, the world's highest masonry dam.

The state has also started to focus on the fields of information technology and biotechnology. Telangana is one of the top IT exporting states in India. There are 68 Special Economic Zones in the state. Mines and minerals, Textiles and apparel, IT industry, Bulk drugs and pharmaceutical, horticulture, poultry farming are the main industries in Telangana.

The State Government is in the process of developing Industrial Parks at different places, for specific groups of industries. The existing parks are Software Park at Hyderabad, Hitec city for software units, Apparel Park at Gundlapochampalli, Export Promotion Park at Pashamylaram, Biotechnology park at Turkapally.

Telangana is a mineral-rich state, with coal reserves at Singaeni Collieries. There are extensive coal deposits, which are excavated by the Singareni Collieries Company, for power generation and industrial purposes. There are limestone deposits in the area, which are used by cement factories. Telangana also has deposits of bauxite and mica. Kothagudem, Jammikunta, Palwancha are amongst the industrial towns in the state. There are extensive coal deposits, which are excavated by the Singareni Collieries Company, for power generation and industrial purposes. There are limestone deposits in the area, which are used by cement factories. Telangana also has deposits of bauxite and mica. Kothagudem, Jammikunta, Palwancha are amongst the industrial towns in the state.

Between 2004-05 and 2012-13, the average annual GSDP growth of Telangana was 17.87% and India was 15.58%. The growth in Telangana was mainly driven by the industry and services sectors.

In 2012-13, the services sector at Rs. 1,14,046 crores, contributed 58.1% to the GSDP (at constant prices). It is followed by the industry sector, contributing 27.9% (Rs. 54,687 crores) and the agriculture sector's contribution of 14% (Rs. 27,450 crores).

The services sector had the fastest growth of 11.31% followed by industry sector (10.04%) and agriculture sector (6.89%) between 2004-05 and 2012-13.

POLITICAL

The Assembly is consisting of 119 Members of the Legislative Assembly and 40 Member of the Legislative Council. The main players in the regional politics are the Telangana Rashtra Samithi, Telugu Desam Party, and Indian National Congress. Following the Telangana Legislative Assembly Election in 2018, the Telangana Rashtra Samithi under Kalvakuntla Chandrashekar Rao was elected to power.

TRIBAL PROFILE OF TELANGANA

Numerically dominant Tribal Groups

Lambada: The Lambadas are the major dominant tribal group inhabiting through the Telangana State. They are also known as Banjara. Their population according to 2011 census is 20,46,117

Koya: The Koyas are mainly inhabiting the hilly areas of Khammam and Warangal districts and are sparsely found in Adilabad and Karimnagar districts. Their population as per the 2011 Census is 4,86,391.

Gond: Gonds are one of the dominant tribal groups found in Adilabad District. The Naikpod is mentioned along with Raj Gonds in the approved list of STs. But in tribal areas of Adilabad District, Naikpod is a separate tribe. The population of Gonds including Naikpods in Telangana as per the 2011 census is 2,97,846.

Yerukala: Yerukala tribe is also found throughout Telangana State. They call themselves 'Kurru'. They are called 'Yerukula' after their women's traditional profession of fortune-telling Eruka chepputa. Their population according to the 2011 census is 1,44,128.

Pradhan: Pardhans are inhabiting the tribal areas of Adilabad district. They are traditional bards to Gonds and recite mythologies, folk tales and songs of their gods and goddesses at various festivals, ceremonies, and fairs for which service they are paid in cash or kind. Their population according to the 2011 census is 24,776.

PRIMITIVE TRIBAL GROUPS

Kolam: Kolams are predominantly found in tribal areas of Adilabad district. They live in exclusive settlements in interior forests and mountainous tracts. Their population according to the 2011 census is 44,805. They speak their dialect called 'Kolami'.

Chenchus: The food gathering and hunting tribe of Telangana constitute their traditional habitat the foothills of Nallamalai spread in Mahabubnagar and Nalgonda Districts and also found in few villages of Ranga Reddy District. Their population according to the 2011 census is 16,912 and recognized as PVTGs (Particularly Vulnerable Tribal Groups) by Govt. of India in the year 1975-76.

Konda Reddi: Konda Reddis inhabit the banks situated on either side of the Godavari river and in the hilly/forest tracts Khammam district. Their population as per the 2011 Census is 7,997. They are recognized as PVTGs by Gol in the year 1980.

Thoti: Thotis are living in the districts of Adilabad, Karimnagar, and Nizamabad. According to the 2001 census, their population is 4,811. Thotis are recognized as Primitive Tribal Group. They are recognized as PVTGs by Gol in the year 1983.

SCHEDULED TRIBES POSITION IN TELANGANA

The Scheduled Tribe (ST) population, which accounts for 9.07 percent of the state, is on raise from 27,49,706 in 2001, to 31,77,940 in 2011, a rise of 15.6 percent. Ranga Reddy district topped the list with a 49.8 percent growth rate in the ST population in 2011 from 2001. Hyderabad recorded a similar growth rate of 41.6 percent. Mahabubnagar, Medak and Adilabad districts also recorded high growth in ST populations in the state.

DISTRIBUTION OF SCHEDULED TRIBE POPULATION ACROSS DISTRICTS OF TELANGANA STATE

TABLE 1

| District | ST population 2001 | Percent | ST population 2011 | Percent | Percent Change |
|--------------|--------------------|------------|--------------------|------------|----------------|
| Adilabad | 416511 | 15.1 | 495794 | 15.6 | 0.5 |
| Nizamabad | 165735 | 6 | 192941 | 6.1 | 0 |
| Karimnagar | 90636 | 3.3 | 106745 | 3.4 | 0.1 |
| Medak | 134533 | 4.9 | 168985 | 5.3 | 0.4 |
| Hyderabad | 34560 | 1.3 | 48937 | 1.5 | 0.3 |
| Ranga Reddy | 146057 | 5.3 | 218757 | 6.9 | 1.6 |
| Mahabubnagar | 278702 | 10.1 | 364269 | 11.5 | 1.3 |
| Nalgonda | 342676 | 12.5 | 394279 | 12.4 | -0.1 |
| Warangal | 457679 | 16.6 | 530656 | 16.7 | 0.1 |
| khammam | 682617 | 24.8 | 656577 | 20.7 | -4.2 |
| Total | 2749706 | 100 | 3177940 | 100 | 0 |

Source: Census of India, 2001 & 2011

Human society plays a major role in the world in which we live, despite other parts and its nature not being understood. Come what may people think of them as spaced out from the rest of the natural world. Human societies are unique either way or other, still, however, they are found to share many vital characteristics. Hence at the onset, it is necessary to establish the societies in order and to bring out the consequences of his relationship.

Earlier ages before men lived in a society that survived on fierce hunting society and they purely depended on the existed natural sources within the survival limits. The incredibly increasing human and animal population, the pressured environment, the consumer markets and economics, the industrial development and other several related factors have resulted in the exploitation of natural resources. This has resulted in the degradation of forests, several environmental problems and has consequently led to the fall off of the homeland of native tribal. The primitive methods of farming, agriculture, shifting cultivation and exploitation of the forest produce by the millions of people living within and out of the forest have led to major forest loss.

Though India has bequeathed unique flora and fauna by nature, the Indian tradition and its heritage seem to be an amalgamation of a wide variety of colorful cultures. Urban, rural, folk, archaic and modern cultures are devised into the aboriginal civilization of India. Similarly, the varied ethnicities, multi linguistics, and different religion have been synchronized in Indian traditions. The Indian civilization is hence a plural society with a potpourri of traditions.

OBJECTIVES OF THE STUDY

1. To understand the social and economic condition of the tribal people in Telangana
2. To evaluate tribes livelihood patterns
3. To study the educational facility available for tribal people
4. To explore the myriad problems and prospects
5. To identify the resources available in Telangana for tribes

SOCIO-ECONOMIC STATUS OF THE TRIBAL COMMUNITIES OF TELANGANA

Study results on the socio-economic development of tribes in the erstwhile Warangal district of Telangana showed that the majority of the respondents of the study area were illiterates, adopted the nuclear family system and had own houses. The majority of the respondents were farmers, followed by agricultural laborers.

As they had no skills in modern agricultural practices, they practiced a mono-cropping pattern. The respondents acquired modern inputs and financial assistance from the Integrated Tribal Development Agency (I.T.D.A.). The majority (87%) earned income less than 1500 rupees per month and they spend the money mostly on food. The results showed that there is a significant relationship between the government policies and schemes and the standard of living of the tribes. A case study on the Socio-Economic conditions of Scheduled Tribes in selected villages in Warangal District of Telangana State revealed that the literacy rate in the study area is 72 percent. The Lambada community recorded the highest literacy rate, whereas the Chenchu community recorded the lowest. Regarding the income levels, the Lambada community recorded the highest and the Chenchu community recorded the lowest. Among all the five sub-caste communities in the study area, the Lambada community was very well developed. The recommendations given in the study were to provide more welfare schemes and employment opportunities to improve the well-being of the tribal communities.

The results analysis of the tribal diversity in Telangana districts depicted that the Warangal district of Telangana was dominated by Lambdas (46%). In Warangal district, 82 percent were seasonal wage earners. In both areas, people were aware of government programs, and the percentage of people who availed these programs increased drastically from 2012.

A study aimed to find out the socio-economic status of scheduled tribes in the Warangal District of Telangana state found that the majority of the sample households were male-headed and worked as farmers and agricultural laborers. The income range of farmers was Rs. 6000 to Rs. 10000 rupees per annum and laborers earned lesser than that.

There was a decline in the sex ratio in this community, and families had a preference for a son. As they had no other sources of income, they tried to take loans and the institutions took advantage of this and charged higher interest rates (3 percent). The researchers recommended that the government should take measures to promote financial stability among the scheduled tribes by offering better banking services and the transfer of technology.

The socio-economic status of the scheduled tribes in the Warangal district of Telangana State was studied. In the sample population, the majority of the households belonged to Lambada tribes and more than 70 percent were illiterate. Cultivation was the primary occupation for the majority and the total family income was less than Rs. 10,000 per annum. Food expenditure lied top on the annual expenditure pattern, followed by expenditure on payment of interests on loans and health concerns.

The majority of the sampled households lacked durable household assets. Around 37 percent of the land-owning sample did not have ownership rights. More than 60 percent fulfilled their credit needs from private money lenders. Therefore, there is a need to put more attention to educating the scheduled tribes, which can motivate them for their future life.

A study on socio-economic and health conditions of Koya tribes and tribes inhabiting in jungles in Warangal, Khammam and Adilabad districts of Telangana found that, though there are several initiatives taken up for improving the living conditions of the tribals, the progress is not up to the mark. The reasons for this are that, forests are depleting at a faster rate and are in no way sustaining food requirements of forest dwellers through their traditional means of hunting and gathering. Mostly, they are dependent on agriculture, either as cultivators or agriculture laborers. They are malnourished, poor, and largely illiterate and rank miserably low in all sorts of health indicators despite their wealth of traditional knowledge of keeping healthy. Forests play a vital role in the economic development of the forest-dwelling tribes of Telangana as they provide them with food in the form of tubers, roots, leaves, fruits, the flesh of animals and birds and cures illnesses by supplying medicinal herbs. Skins, hides, horns of wild animals and minor forest produce are exploited for commercial purposes. But, this agro-forest based economy is subject to the behavior of nature. The rocky terrain, infertile soil, freak nature, extreme seasonal conditions, lack of perennial sources of water, predatory birds and animals and the parasitic hold of money lenders and plains show cars force them to live in perpetual poverty.

MAJOR WELFARE SCHEMES FOR THE BENEFIT OF TRIBAL POPULATION BY THE TELANGANA GOVERNMENT

EDUCATION SCHEMES

The major program under the Department is the maintenance of Educational Institutions. During 2015-16, Rs.138.92 Cr. is allocated under state plan while Rs.271.49 Cr. is allocated under the nonplan budget for expenditure under this scheme.

Hostels: There are 212 hostels (157 for Boys and 55 for Girls) with a total strength of (40763) boarders. Accommodation and boarding are provided to the children free of cost. Other materials required for the children and also for the institution are being provided as per the pattern prescribed under

Ashram Schools: There are 283 ashram schools (187 for Boys 96 for Girls) functioning in the tribal concentrated areas. The schools provide both school and hostel under the same roof. (8) Ashram Primary Schools, (33) Ashram Upper Primary Schools and (242) Ashram High Schools are functioning while providing schooling and hostel facility to (85843) children.

Post-Matric Hostels: 101 hostels are functioning to facilitate ST college students with free accommodation, and the utility charges are borne by the department. The students staying in these hostels receive Post-Matric scholarships at the attached hostel rates. Efforts are being put in to run these hostels like full-fledged Pre-Matric hostels by providing supporting staff and other facilities.

Tribal Welfare Primary Schools: 1513 Tribal Welfare Primary Schools (earlier known as GVVks) are functioning in tribal areas to impart primary education to 32653 ST children.

College of Teacher Education (TW), Bhadrachalam & Uttnoor: Colleges of teacher education (TW) were started at Bhadrachalam and Uttnoor to provide B.Ed. training to the STs. Each college has an intake capacity of 200 per year and the training is being imparted as per NCTE norms. The college at Bhadrachalam is also providing distance mode training to in-service teachers and is also functioning as a study center of IGNOU for B.Ed courses through distance mode.

Coaching and Allied: Coaching is being provided to tribal children for competitive examinations through (4) Pre-Examination Training Centers (PETCs). Part of the coaching cost is provided by the Government of India under the 'Coaching and Allied' scheme. The government has sanctioned Dr. YSR Study Circle, Pre-Examination Training Centre, to provide coaching to ST students for competitive examinations. The study circle commenced functioning with a sanctioned strength of (100) students. Students are being imparted coaching for different competitive examinations so far.

FAST (Financial assistance for students of Telangana) Post-Matric Scholarship: The objective of the scheme FAST is to provide scholarships to ST students studying post-matriculation or post-secondary stage to enable them to complete their education and also to provide books to ST students studying professional courses under Book Banks Scheme. The sanction and disbursement of Post-Matric scholarships to ST students are as per the procedure laid down under G.O.Ms.No.90, SW (Edn.II) Department, dated 30-07-2002. Application, sanction, disbursement of scholarships for fresh and renewal students is being done online as per G.O.Ms.No.143, Social Welfare (Edn.2) Department, dated 15-07-2008.

(FAST) Pre-Matric Scholarship: Under pre-matric scholarships, bright ST children are identified and provided the opportunity to receive a quality education through reputed private institutions.

(a) Best Available Schools

Bright children among STs are selected by District Selection Committee under the Chairmanship of Collector in non-ITDA districts and Project Officers in ITDA districts and the selected ST children are being admitted in the Best Available Schools (Reputed Private Management Schools). During 2001-02, the Government has issued revised guidelines vide G.O.Ms.No.70, Social Welfare (TW.Edn.II) Department, dated 1-8-2001. During 2014-15, (4271) ST students studying in (63) schools identified under Best Available Schools Program.

(b) Hyderabad Public Schools

The Tribal Welfare Department is sponsoring ST children for admission into Hyderabad Public Schools, Begumpet, and Ramantapur as per Government Memo No.11345/ TW.Edn.1/2009-1, dated 16-02-2010, the Department is sanctioning Pre-Matric scholarships besides running (2) hostels for the ST day scholars studying in the Hyderabad Public Schools. During 2014-15, (233) ST students are continuing their studies.

Residential Schools for Tribals: A separate Society in the name of Telangana TW Residential Educational Institutions Society (Gurukulam) was established by bifurcating APTWREIS for managing tribal residential institutions in Telangana. To impart quality education to ST students, the Government is maintaining (150) residential institutions with a strength of (42,395) Out of (150) institutions, (34) Residential schools, (28) Residential Jr. Colleges, (29) Mini Gurukulams, (59) Kasturba Gandhi Balika Vidyalayas are functioning, which include (1) School of Excellence and (2) Jr. Colleges of Excellence to provide intensive coaching for selected tribal students studying from 8th class onwards, and (7) Eklavya Model Residential Schools which were sanctioned by Ministry of Tribal Affairs, GOI which are also managed by Gurukulam.

Residential Schools for Tribal Girls in RIAD Areas: The Scheme is intended to provide Quality Education for Tribal girls in RIAD Areas. Under this program, (2) colleges are functioning one at Uttoor and another at Eturnagaram with (620) students.

Upgradation of Residential Schools into Junior Colleges of Excellence: The scheme is intended to upgrade the existing TW Residential schools into Junior Colleges of Excellence long term objective of equipping students to compete for national level competitive exams such as NIT, IIT, etc. (1) is functioning at Mananoor, Mahaboobnagar Dist. with a sanctioned strength of (160) students.

DEVELOPMENTAL SCHEMES

Economic Development: The economic development programs include staff cost of ITDAs and Grants-in-Aid under State Plan as well as Special Central Assistance for developmental activities. The staff programs include administrative management of certain office staff of ITDAs, Agricultural demonstration units, HNTCs in the ITDAs and monitoring units in the ITDAs. The developmental projects include:

Economic Support Schemes: Under this financial assistance is given to ST families below the poverty line for taking up economic support activities. The action plan for these programs is approved by Govt of Telangana, Tribal Welfare Department as proposed by Scheduled Tribes Cooperative Finance Corporation Limited (TRICOR), Hyderabad TRICOR reviews the implementation from time to time.

Financial Assistance to PSUs: There are (2) PSUs functioning under the control of the Tribal Welfare Department. During 2015-16 Rs. 26.62 Cr. is proposed for financial assistance to PSUs under Non-Plan. Their activities are explained briefly hereunder:

GCC: Girijan Co-operative Corporation (GCC) undertakes procurement of minor forest produce (MFP) and agriculture produce from tribals at remunerative prices, undertakes public distribution in remote tribal areas, provides seasonal agricultural credit to ST farmers. The GCC is having (381) Regular, (106) Contract & Outsourcing employees with a network of (1) regional office, (3) divisional offices & (2) New Divisions, (18) GPCMS and (4) New GPCMS (200) new DR depots.

TRICOR: The Telangana Scheduled Tribes Cooperative Finance Corporation Limited, Hyderabad (TRICOR) with headquarters at Hyderabad, and its areas of operation extend over the entire State of Telangana. In the A.P Re-Organization Act, TRICOR is included in Schedule IX and the bifurcation of TRICOR as two entities for the two States is in progress. It is monitoring all the economic support schemes implemented for the STs including the development of PVTGs under CCDP with the support from Government under State Plan and CASPS and also coordinating with other departments like Rural Development, Agriculture, Horticulture, Animal Husbandry, Industries, etc., for the economic development of ST families below poverty line.

TRIPCO: A lot of potentials is available in the tribal areas, there is a need to establish Hydel/Solar/Wind Power projects to explore the feasibility of harnessing the Hydel/Solar/Bio-mass/Wind energy. Hence, Telangana State Tribal Power Company Limited (TRIPCO) is being established.

Mini Hydel power projects can be installed on natural streams, waterfalls, rivers. Canal drops and dam toes. Solar power projects feasibility in Adilabad, Karimnagar, Warangal, Mahabubnagar, Khammam, Nalgonda. The power projects are to be entrusted to the local tribal women organizations as owners for management. By Govt. Orders relating to Project committee /VO/SHGs/MMS profits from such a project will accrue to the local tribal for developing local tribal areas.

TRIMCO: The company will be established to take up mining activities with the active participation of tribal mining Co-operative Societies. There is the availability of mines and minerals in Telangana State. Telangana State Tribal Mining Company Limited (TRIMCO) will make all efforts to identify new viable mineral deposits, file lease applications to mine through Tribal Mining Cooperative Societies (TMCSS). Training will also be imparted to tribals in the art of gem cutting, polishing, etc.,

Skill up-gradation for Formal and Self Employment: The government has sanctioned a Tribal Skill Sub Mission exclusively for taking up skill up-gradation training & placement (G.O Ms. No. 63, PR & RD (1) Dept. dt: 13.03.2012). The scheme is intended to provide support to take up skill up-gradation for tribal youth as one of the Sub Mission under RYK for sustainable formal and self-employment. During 2014-15, (5348) ST youth were trained & 4824 ST youth were placed.

OTHER SCHEMES

Kalyana Lakshmi: With a view to alleviate financial distress in the families of Scheduled Tribes, the Government launched an innovative scheme called "Kalyana Lakshmi" under which financial assistance of Rs.75,116/- shall be paid to every ST unmarried girl of 18 years and above age at the time of marriage which parental income shall not exceed Rs.2.00 lakhs per annum. Further, to ensure the uninterrupted release of funds, the scheme has been included under Green Channel.

Komaram Bheem memorial: In memory of the brave Gond tribal leader who fought against the Nizams under the slogan "Jal, Jameen, Jungal" the Govt. sanctioned construction of Komram Bheem Smriti Chihanam and also the development of Jodeghat village as **Tribal Cultural Hub and Tourism Center**, at an outlay of Rs.50.00 Crores.

Constructions of High schools in RIAD areas: The scheme is intended to provide infrastructural facilities to high schools in the RIAD areas.

Buildings for Schools complexes: The objective of the scheme is to provide dormitories, post-matric hostels, staff quarters in ashram schools and improvement of PMRC buildings in ITDAs.

Hostel Buildings for 8 Degree colleges in Remote Interior Area Development (RIAD) Areas: The scheme is intended to provide hostel buildings for Post – Matric ST students studying in (3) degree colleges in the RIAD areas. Each degree college will have (1) boys hostels and (1) girls hostels.

Residential Junior Colleges for Girls in Remote Interior Area Development (RIAD) Areas: This scheme is intended to provide infrastructure in RJC girl students studying in residential junior colleges in the RIAD.

Construction of Buildings for Ashram schools for STs G/B in Naxal affected Areas: The objective of the scheme is the construction of buildings (new/additional accommodation) to integrated Hostels, Post Matric Hostels and Ashram Schools which are in private accommodation.

Educational Infrastructure: The scheme is intended to provide YTCs, ATWO offices, Staff Quarter for education institutions, etc.

Constructions of Roads under NABARD Programme: The objective of the scheme is to provide road connectivity in tribal areas with financial assistance from NABARD.

Construction of buildings for Integrated Residential Schools: The objective of this scheme is to provide additional infrastructure for Ashram High School and Residential Schools in tribal areas with financial assistance from NABARD, Trench XVIII and XIX.

Construction of Godowns and Storage Points: This scheme is intended to provide Godowns /Storage Points for GCC, for the supply of daily requirement through PDs to STs living in tribal areas and supply of food provision to ST education institutions.

Works under Medaram Jathara: Under this scheme, all infrastructural works there are required for the conduct of biggest Tribal Jathara “Sammakka Saralamma Jathara” being held once in (Two) years at Medaram (v) in Warangal District will be taken up

CASPS SCHEMES

Grants under Proviso Art 275(1) (CASPS): Under Article 275 (i) of the constitution of India, the Government of India releases Grants – in – Aid to the state plan for the development of Scheduled tribes or scheduled areas. These grants are being utilized to bridge critical gaps in infrastructure by taking up infrastructure development facilities and continuation of (7) Ekalavya Model Residential Schools (EMRS). The infrastructure works include strengthening of the office complexes and staff quarters of ITDAs, Construction of GCC DR depot, Mini Cold storage construction of roads, construction of the compound wall to ST educational institutions.

CONCLUSION

The entire discussion in this study helps to give an almost complete idea about the demographic, social and economic structure of tribes of Telangana state. The tribes are facing numerous troubles like poverty, low income, female illiteracy, lack of proper sanitation, etc. These constraints can be eradicated with the help of diverse plans and programs by the government of Telangana. As an ultimate observation, therefore, it can be said that this study provides an exceptional prospect to explore the status and socio-economic condition, the myriad problems, and prospects of Telangana state tribes' development.

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