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ABSTRACT

The tribal population live in inaccessible terrain with inadequate infrastructure. Being forced or voluntarily, they are used to live on subsistence. So majority of them live below poverty line and depend on borrowings to finance their budget deficit. Being in debt tends to become **perpetual** with several drastic consequences like being subject to exploitation through bonded labour, losing of assets or transfer of ownership of land and other assets under several pre-text to non-tribal or private lenders etc. This indebtedness itself has other adverse social impacts on the tribal like low education, ill-health, loss of employment etc. which has a spiral relationship with indebtedness. These study seeks to identify the various facets of tribal indebtedness from close quarters, find the extent of absorption of institutional credit by these tribal and identify the gap in their likely **absorption** perpetuating their indebtedness. It makes an empirical assessment of the problem using relevant econometric tools taking the various socio-economic variables affecting the tribal community.

Keywords: Asset, Indebtedness, Loan, Odisha, Tribal