CHAPTER VI

CASE STUDIES

The foregoing chapter has dealt with the socio-economic conditions of the tribes and their problems viz., indebtedness and land alienation in detail. In this chapter, an attempt is made to bring to focus some special cases, which are involved in land alienation. These cases may differ by agency, year, extent, awareness, restoration, etc. Further, a LAMP society is functioning in just one village (RL) of Salem; it is also studied as a special case. These special cases may provide clues for the policy makers and certain intricate points for the activists to pursue the question of land alienation, in all its dimensions including the enactment of new regulation to arrest the process of land alienation in the study region.

6.1 A few Case Studies in the Nilgiris District

Case 1: A unique practice of leasing out tea plantation to a non-tribe moneylender

Kadan (35) is an illiterate Irula living for more than 3 decades in the DL village viz., Kunjappanai of Nilgiris district. His family consists of four members, and he is the only breadwinner of the family. The total monthly income of the family is around Rs. 3500. The primary source of income is tea plantation, and it is additionally generated through wages. This household is one of the beneficiaries of IAY, and this family lives in the government provided concrete house. The current market value of the house is Rs. 35,000. Besides this, they own 2 acres of tea plantation and the total asset value stands at Rs. 2,10,000.
Since the household income is not enough to meet the urgent domestic expenses, the head of the household was compelled to borrow Rs. 1000 from the locally settled non-tribe. In this village the economic conditions of other households are more or less similar. Hence they seek help from those outside their community. For availing loan, he leased out his one-acre tea plantation for two months. The condition was that during the period of 2 months, the lender can harvest the tea leaves for the loan amount (both the interest and principal amount). He did not put any additional input to the plantation apart from spending on harvesting labour. The lender could not get back the Rs. 1000 during the lease period of two months; hence he bargained and extended the lease period for another three months.

Since the assets of the tribes are very poor, they have no other way apart from leasing out their primary asset of tea plantations. The tribe, Kadan has learnt from experience that during the period of 5 months, the moneylender would have gained Rs. 3000 from the one-acre of tea plantation. If he computes approximately, he comes to know that he has paid interest of Rs. 2000 for the period of 5 months. This type of exploitation is quite common among the households of the village. The situation warrants that they borrow money from settled non-tribes in the village.

Case 2: Deceleration in the tea prices and inability to manage

Pontha Kuttan is a 24 year-old Toda tribe living with his wife and two children in the RL village of Nilgiris district viz., Ithalar. He was born in the same village and got his education upto the middle level in the nearest village. The wage is the primary source of income of the household, and it is around Rs. 3000 per month. The total asset value is Rs. 44000 including a tiled house. He possesses half
an acre of tea plantation. Due to the deceleration in the tea prices, their income from this half an acre came down considerably in recent times.

Since the location of the tea plantation is far away from the residence, and the slope of the land is very steep, the tribes realise that the additional inputs of labour for maintenance and harvesting are very high as compared to the yield, which they get periodically. Hence they come forward to lease out to others.

Pontha Kuttan thought of borrowing some loan from the non-tribal moneylenders. But his family members made suggestion to lease out the land and move over to wage jobs as agricultural labour. This is in a way a good practice that these households are prepared to lease out their lands rather than sell / mortgage. Accordingly, they came forward to lease out their half an acre land for 3 years to a non-tribe living in the nearest village. As per the record they used to renew the lease every year, although, the oral agreement was to lease out for three years in succession. This fetched them Rs. 6000 each year. This amount will be raised every year to a certain level based on land market and price of tea.

The non-tribe, who leased-in Pontha Kuttan’s land, lives in a location close to their plantation and this prompted him to enter the deal. Now the tribe is a landless person in the village. He is working in the non-tribe’s plantation as a wage labourer. At present, his wife is also going for plantation work to fetch a minimum amount to manage their family. The only tribe who has no land in this village is Pontha Kuttan. Despite lack of any income at all he has never received any loan from any source.
**Case 3: Leasing out tea plantation for a long period**

An old aged Rami (65), who is an illiterate woman, is a Kota tribe living in a CL village of Nilgiris viz., Kollimalai. Her birth place is Kokalada, a Kota village located near Udhagamandalam, which is 40 kms away from the present one. She is a widow, living with her three daughters. All her daughters, in the age group of 20 – 30, got their education at high schools. Her present income is Rs. 4000 per month. The major sources are tea plantation (2 acre) and vegetables (0.5 acre). With a tiled house, her total asset value is Rs. 3,50,000. After her husband’s death in 1983, she could not maintain the tea plantations properly. So the income from the land had come down.

In this situation, she discussed with their neighbours her condition, and they suggested to her to lease out a part of her lands. Since then (1983) she has been leasing out her one acre of tea plantation. But every year she is renewing the contract with an increase in the lease amount. The amount of lease has increased from Rs. 1200 in 1983 to Rs. 7000 in 2001.

Even in the present situation, she could not manage her lands because the vegetable cultivable lands involve more effort than the tea plantation. So she is trying to lease out the remaining portion of the tea plantation to the same non-tribe, who has already leased in her lands for more than a decade.

She is the only tribe, who has leased out the land for a long period of 18 years in the entire study region. Some other tribes have leased out for more than 5 years continuously. It is suggested that this type of leasing out should be prohibited, which inturn will reduce the problem of land alienation.
Case 4: Ignorance and economic condition

Lakshmanan, a 48 year-old Kota tribe, is residing in the CL village of Nilgiris (Kollimalai). He is educated up to middle school level. His family is a nuclear one comprising his wife and 2 children. The total income of the family is Rs. 3800 per month from carpentry. As their traditional occupation is carpentry, he also practiced the same after his school education. But after his father’s death, he was supposed to manage his 10.25 acres of tea plantation, which is his ancestral property. He could not manage the entire lands, when he goes for carpentry and he lost his income. The income from the land was more than enough for him, but he could not maintain the tea plantation, which needs more number of workers every 15 days. In this situation he decided to lease out the lands. His total assets are worth more than Rs. 5,00,000, which includes the 10.25 acres of land and a well-built house.

He consulted his family members and friends to lease out those lands, which are located far off from his place and were very close to the adjoining non-tribe village. Also the latter was ready to pay a higher amount for his land. So in view of these reasons, he has leased out most part of his lands (10 acres), which constitutes the entire tea plantation of the tribe. Now he possesses only 0.25 acre of land, in which he cultivates vegetables and is governed by his wife.

Through this lease, he is earning Rs. 20,000 per year without any hardwork and maintenance. Besides, he earns a few thousands by carpentry per month. But actually, the income from these 10 acres will be more than 4 times the lease amount. It demonstrates the ignorance of even the well-endowed tribes.
Case 5: Restoration of very old case without any personal records

Mangiyammal is an old (75) illiterate woman living alone in the PL village of the Nilgiris viz., New Kothagiri. She is a widow who depends upon her half an acre tea plantation and the old age pension of Rs. 200 per month. She could earn around Rs. 500 to 1000 per month. Her total wealth includes the half an acre tea plantation and the house worth Rs.1, 25,000. Even at the age of 75, she could manage her tea plantation either by wage labourers or on her own. She generally depends upon her neighbours to perform the routine plantation tasks.

When she was 44, her husband sold 4 acres of tea plantation to a Badaga for just Rs.8500. She did not know the exact reason for the transfer. She thought that it was an encroachment. But she never made a complaint against him. At the same time, she approached the NGO, (NAWA is functioning for the tribes in the region) and discussed the issue of encroachment. Besides, her husband also planned to change his occupation from cultivation to private services.

Even today, she is trying to get back her land through proper channel. She frequently meets the officials of the NGO but never spends any amount for litigation. Apart from this, she is also planning to dispose of the remaining portion of the land due to her inability to manage. But she never wants to sell the land to the non-tribes and does not have any official record to claim her property. She depends only on the government records. Since the case is very old, lingering for more than three decades, the prospects of tracing the government records and restoring her lands look uncertain.
Case 6: Old age pensioner unable to manage her land

Mahaliyammal is a 70 year old illiterate Kota woman, living in the PL village (New Kothagiri) for the past 30 years. She is living alone, after her husband's death. She is availing herself of the old age pension of Rs.200 per month. Besides, she goes for some additional work in the neighbourhood or non-tribe's tea plantations and earns Rs.40 to 50 per day. The total assets are worth Rs.80000, which includes her small house and some jewels. She has no land at present. After the death of her husband in 1988, she could not manage her one-acre land. Her illiteracy and ignorance forced her to dispose the land of.

First, she planned to alienate her land in the form of lease. But leasing out the land might pose various problems, she thought. Being old, she had to anticipate the eventuality of her death also. If she leased out every year, the agreement had to be renewed. So she decided to dispose of her land in the form of sale. So selling the land was the only option for her, which rendered her landless.

Besides, she is the only respondent, who does not know about the prohibition of land alienation in the tribal areas. She is not aware of the present land alienation and she claims that it is her right to sell or lease out or give as a gift to others.

Now she is depending upon the pension and her small savings in the post office. She has lost her only valuable asset. After her death, all her assets will go to her relatives, who have never been a source of help to her.
Case 7: Landslides and change of settlement: also getting permanent job in a distant place

Dharmalingam is a 56 years old Kota tribe living in this village since 1962 with his wife and four children. The total strength of the family is 6, with 2 sons and 2 daughters. He got his education upto middle school level, with which he could get a job in the Cordite factory at Aravankadu. The factory is located 35 kms away from his village. He could not shift his entire family, because his sons and daughters are studying in the nearest town (Kothagiri). His monthly income is Rs.6000 and there is no additional income for him. His assets are worth Rs.3 lakhs, which includes both house and bank deposits.

The new Kothagiri is not their birthplace because it is a newly formed village during 1960s near Kothagiri. These tribes actually belong to the village Aggal. Earlier these tribes faced a landslide, so they shifted from their settlement to Nehru Poonga and then to this village.

When he shifted from this former settlement he could not maintain his land, which was in the former settlement. So he sought the views of his family members on selling his land and they too suggested the same.

Like him, a few other tribes have been involved in land alienation due to the nature of their job. As he has now lost his entire land, his status has come down in eyes of villagers. But when he goes outside, he seems to command status due to his government job.
Case 8: Government acquisition of land for road development and loss of land to the individual

Mallan (52) also belongs to the Kota tribe living in the New Kothagiri village since 1962. He is a secondary level educated tribe working in the Cordite factory as a government employee earning Rs. 6000 per month. Besides, he is getting some additional income of Rs. 3000 from his one-acre tea plantation. His total assets amount to Rs. 2 lakhs. The local government prepared a proposal to construct a roadway to link the village (former settlement) to the town.

The proposal is common for all inhabitants of the village and the surrounding ones providing transport facility. Hence the entire community of this region welcomed the proposal and tried to convince the local people to sell their lands for the common purpose. But it is only Mallan who yielded and sold his one acre land for the road development for Rs.35, 000. This value is less than that of the local market value. He is the only person reported in the entire study region who has lost the land because of the government acquisition.

6.2 A few Case Studies in Salem District

Case 9: Indebtedness and loss of land

Vedan, a 40 year old Malayali, lives in Aladipatti (The RL village of Salem) village with his wife and son. It is also his birthplace. He is a daily wage labourer working in the farms of his neighbours. His wife also supports the family by working as wage labourer. Before 1996, he was a large farmer possessing 10 acres of land. But now, he is landless due to the burden of indebtedness. The present
income of the family is only around Rs. 1000 per month and his total assets are worth only Rs. 25,000.

Vedan took Rs. 1000 as loan for an emergency from a non-tribe moneylender. The non-tribe belongs to Balur town, which is one of the growth centres of the neighbouring villages. The duration of the debt was 8 months. He borrowed the money at exorbitant interest rate of 48 per cent. As per the initial agreement, the non-tribe asked him to repay the debt after three months. Due to the failure of monsoon, he further borrowed Rs. 1500 from a tribe, who is residing in the same village, at the interest rate of 36 per cent.

It is interesting to note that the land transfers take place among the tribes of the village. Over the years, some intellectuals of the tribe learned the process of acquiring lands by way of various deceitful methods. In this context, the present victim, Mr. Vedan too has lost his own lands.

When he borrowed Rs. 1000 from the non-tribe, he could not repay the loan. At that time he possessed 10 acres of land. These lands are situated at different locations and their productivity too is not homogeneous in all places. Due to vagaries of monsoon, he could not manage his lands properly. Hence, he incurred a further debt of Rs.1500 with another local tribe to repay the old debts. Over the years, the debt burden has accumulated beyond redemption.

Knowing the poor plight of Mr. Vedan, the local tribal moneylender prepared a sale deed and got his signature forcibly. This happened during 1996. He did not approach any authorities of the government/ voluntary organisations to restore his lands. Now he has lost all his land resources and has become a landless labourer.
Case 10: Unstable coffee prices and indebtedness

Vellayon (55) is a Malayali tribe residing in the PL village viz., Thalaisolai of Salem district. He is illiterate and a native of the same village. Before 1980, he possessed 6 acres of coffee plantations. He put his maximum labour for maintaining these coffee plantations. Apart from this he used to earn Rs. 1300-1500 per month as wages. Out of 4 members in the family, three persons were working in the coffee plantation. His total asset was worth Rs. 33,000. The present total income of the family varies according to the season. In the off-season, the employment opportunities are very low, and hence they seek some other jobs in the town. During the late 1970s, the price of coffee slightly went up and the profit margin was somewhat high. At that time, Mr. Vellayam came forward to work as a commission agent in the coffee business. He purchased and processed the coffee during the season and disposed of the same at high prices during the off season. During the first three years, he gained a lot. The market situation had changed during the fourth year, and the coffee prices came down drastically in the domestic market.

At this juncture, his debt had accumulated and reached around Rs. 10,000. Finally he lost his entire coffee plantations for the debt as well as for the interest accrued over the period. Due to the loss of his 6 acres of lands, his social status too came down among the community members.

Case 11: Alienation of land within the tribe

Chinna Maniyan is a 45 years old Malayali tribe living in Thalaisolai (PL) village of Salem district. He was born and brought up in the same village. His family consists of his wife and a son. He is secondary level educated, and has enjoyed the
benefits of the government school. He had 3 acres of land before 1980. His present total income is just Rs. 700 per month through plantation work. Earlier (1980) he had total assets worth rupees three lakhs. These assets have depleted over the period, and it is just Rs., 3,000 at present. Now, he has nothing except a few pieces of furniture as his possession. He disposed of all other assets along with the sale of his house.

In 1980, the tribe has availed himself of loan of Rs. 3000 for an emergency medical purpose from a non-tribe, who lived in Yercaud town. He charged a high rate of interest of 48 per cent. To repay the debt, he took another loan of Rs. 5000 from a tribe, living in his village, who charged a high interest rate (36%). Earlier the interest rate was still more oppressive.

After one year, the tribe asked Chinna Maniyan to dispose of his lands for interest. They came to an agreement that he could use his lands and reap the benefits towards the interest payment. When he repays the principal amount; the land will be given back to the owner. But he had no other means to repay the debts, and hence had to part with all three acres of coffee plantation to the lender. After two years, the moneylender found that the three acres lands were not enough to offset the debt fully. He took possession of his residential house also. The debtor had to yield for there was no any way out.

At present he has no land; no house, no proper place to stay. The villagers provide a tiled house for his stay without any rent. This is the worst form of exploitation of a tribe by a tribe himself, reported in the survey.
Case 12: Availing loans at highorbitant rate of interest

Kuppan is a 31 year old Malayali tribe residing in the Vellakadai (CL) village of Salem district. He was born in the same village. He has middle level education from the local school. His family consists of 3 members. He is a cultivator, possessing 1.5 acres of land, in which he has planted an acre of coffee. From this coffee plantation, he is earning Rs. 5000 per month. The remaining half an acre is left fallow. Ten years back he was a large farmer possessing 10 acres of land (coffee plantation). He had assets valued at Rs. 2,10,000, which included land and a tiled house. His father Chinna Marudu took a loan of Rs. 10,000 for construction of his house from a non-tribe at a very high rate of interest of 48 per cent. For this loan, he could not pay the interest regularly. So the moneylender charged compound interest for his dues. Instead of paying the interest, he mortgaged his lands in 1990 (8.5 acres) to the lender. But he continued cultivating the rest of fertile lands (1.5 acres) he still had with him.

A few years back, the non-tribe lender told him that his debts reached the level of asset and claimed the transfer of ownership to him. In this way Kuppan’s father had lost all the 8.5 acres of lands for just Rs.10,000.

Kuppan too had sold 0.25 acres of land in 1989 for Rs. 50,000 to another non-tribe. This amount is obviously more than five times the value at which his father sold his 8.5 acres of land. He realises that the conditions have changed over the years arresting the exploitative practices to some extent. Now he is trying to meet the concerned officials to make a complaint against the non-tribe to restore his lands.
Case 13: Production and sale of illicit liquor and loss of land

A 35 year old Malayali tribe, Mr. Chandran is residing in the Vellakadai (CL) village of Salem district with his wife and son. He is a small farmer possessing 3 acres of coffee plantation. His income from the coffee plantation is Rs. 4000 per month. His total asset value is four lakhs, which includes a well-constructed terrace building. Though he is a cultivator, he is producing and selling illicit liquor. The location of the village is convenient for him to take to this trade. He produces the liquor in a place, whose location is one of difficult access to the police and other officials. Ordinarily, he earns Rs. 100 to 200 per day, and during the festival days his income rises up to one thousand per day. During marriage and other functions, he also produces special drinks. The present researcher could witness the same during a marriage function held at the time of his survey. A special brew was served to the invitees, on the day of wedding.

The regular and constant income through illicit liquor production and sale encouraged and motivated him to do the same business on a large scale. Thus his attention had been diverted from coffee plantation activity to liquor production and sale. Since the rate of return was very low in the coffee plantation, he came forward to dispose his lands of to a non-tribe for one lakh rupees. The respondent could not reveal the information about his disposal of the lands. Since the purpose was illegal, he disclosed that the land was sold off due to the steep fall in the price of coffee and also his inability to manage the farm. Even after his first alienation he is inclined to sell or at least mortgage all his lands.
Case 14: Approaching higher officials to restore the alienated land

Maran (40) is a Malayali tribe living with his wife in the Vellakadai (CL) village of Salem district. He was born in the same village, and he lives in his tiled house. The value of his total assets stands at Rs. 30,000. He and his wife are working in the coffee plantations as wage labourers, earning Rs.700 to 1000 per month respectively to meet their domestic expenses. He owns no land at present. His condition is very pathetic, for he has to work as a labourer in a farm for which he was the owner some time ago.

In 1990, he availed of Rs. 2000 as loan for medical purpose from a non-tribe moneylender at a high rate of interest of 48 per cent. It was repayable in 6 months. Maran could not repay the amount in time. The non-tribe moneylender made use of the opportunity and gave pressure to him to dispose of his lands against the principal amount and the interest. Maran mortgaged his lands with him. However, the moneylender still harasses him asking for the return of the loan and maintains that the deal settled earlier did not fully compensate his principal. The issue persists till now, without being resolved.

Maran made a complaint about the non-tribe in 1996 in the local police station at Yercaud. But there was no response from the local police. In view of this development, he approached the district police office as well as the tribal development officials at Chennai to restore his alienated land and free himself from the harassment and torture by the present land holder. In this process, he has so far spent Rs. 12,000 as litigation and other expenditure. He is the only tribe in the entire study region, who spent a huge amount of money on litigation to get justice.
He is not happy with the attitude of officials, and as per his version most of them are neglecting his complaint. Right now, Maran and his wife are engaged in the neighbouring plantations as wage labourers.

Case 15: Loss of fertile wet lands worth Rs. 25 lakhs

Periyasamy Gounder is 53 years old, living with his wife and son in Paithur village, which is his birthplace, of Salem district. He was a large farmer before 1980s. But now he is reduced to the status of a landless labourer working in the neighbouring land. His wife is also working in the farm. Through this source, their total income is Rs.1000 per month. The value of his total assets stands at Rs.55,000.

During 1970, his father borrowed Rs. 2500 from a non-tribe moneylender for domestic expenses at high rate of interest. Since his father was illiterate, the moneylender tried to expropriate his assets, computing compound interest on a daily basis for the amount, which he could not repay in time as per the initial agreement. Thus the total debt had accrued over the period, beyond any reasonable proportion, which eventually made him lose his 12 acres of wet lands. After a lapse of three decades, the present value of the 12 acres has risen to thousand times the debt amount.

Initially, he took the loans on showing the 12 acres of wet lands as collateral security. Due to illiteracy and ignorance, he was not aware of the real market value of the land three decades back. There was no one in the family to guide him in this regard. Hence, there occurred any instances of worst exploitation as detailed above.

Since it is a plain and fertile village, the non-tribes have easily entered and tried to occupy the tribes’ lands in various forms. Even though the government’s
standing order is in force in the state, these orders have not made any positive impact in favour of the tribes. The local officials too have not executed the orders to control the illegal transfer of lands from tribe to non-tribe.

Case 16 : The earliest alienation in the study region.

Ramasamy is an aged (63) Malayali, native of Paithur (DL) village of Salem district. He is illiterate and his is a joint family consisting of 5 members. His family income is around Rs.5000 per month. Their primary activity is agriculture. The total asset of the family is worth Rs.3, 50,000.

He borrowed a few hundred Rupees loan four decades back. He is not able to recall the actual amount of loan. However, he remembers that the loan was obtained for the purpose of clearing old debts and meeting some health care expenses. As usual, he failed to repay the loan as per the oral agreement. At one point, he had been forced to dispose of his 2.40 acres (approximately) for Rs.1900 during 1965. Of the cases recorded in the study region, this stands out as one of the earliest occurrences of exploitation.

6.3 A Synoptic View of Lamps in the RL Village of Salem

Establishment of Large Sized Multi-purpose Societies (LAMPS) in the tribal concentrated areas during the 1970's is one of the developmental programmes of the government. These societies were established to safeguard the tribes from the exploitation of non-tribe middlemen. These middlemen were exploiting the tribes by way of offering low prices for their products, cheating them in weighing the products and by exchanging their products with low value goods and services. At the same time the tribes were clinging to the age-old method of cultivation, particularly
in the interior villages like Aladipatti. Naturally the yields were poor, much to the economic detriment of the tribal farmers.

LAMPS came into existence, with a view to protecting the tribes from the exploitation of others and also to augment their economic status by way of strengthening the market facilities and introducing modern technologies in agriculture. Now LAMPS have spread all over the country. In this context, it is necessary to assess the efficacy of these institutions in delivering the goods in favour of the tribes. An attempt has been made to explore the activities of the LAMPS functioning in the Valapadi block of Salem district.

The twin objects of the Tribal Sub-Plan have been spelt as the creation of an adequate impact in the socio-economic field and terminating exploitation. It is noticed that exploitation of the tribes occurs through charging exorbitant rates of interest, fraud in purchase and sale, payment of wages much lower than the statutorily prescribed minimum, debt bondage, liquor vending and also through various other modes.

There are 4 LAMPS functioning in Salem district started during the fifth plan. The LAMPS was started in 1977-78 at Puluthikuttai covering 7 villages including Aladipatti and got registered in 1978. In this village, more than a half of the tribal households surveyed have benefited through the LAMPS. After a decade of its functioning, the society has extended its activities to provide crop loans also. So the tribes of that particular region make use of the LAMPS for their entire sale
and purchase of the goods. The main reason for extension of crop loan is only for changing their traditional mode of cultivation to the modern one.

These tribes used to go for loans at 12 per cent, which is a normal interest fixed by the banks and co-operative institutions. They have also provided some important agricultural implements at a subsidized rate. The price of the agricultural inputs is less than three times that prevailing in the open markets. However, it is noticed that the non-tribes living in the region have misused these types of supplying subsidized agricultural inputs. The non-tribes receive these benefits in the name of tribes who are entitled to receive the benefits from the society.

The tribes collect Minor Forest Produce (M.F.P) every day and sell the same in the society. They get reasonable prices for the products, with proper weighing of the products.

In this context, an attempt has been made to identify the beneficiaries, who have received the benefits, and to know whether there is any positive impact on land alienation through the LAMPS in this village. Since no other LAMPS is functioning in the present study region, its synoptic view is presented as a case study in this chapter, and presented in a summary from Table 5.1.

In this table, the beneficiaries have been classified into marginal, small, medium and large farmers. The period of benefits also are classified into before 1995, 1995-2000 and after 2000. The tribes are entitled to receive the loan from the society for purchasing new agricultural implements. The rate of interest is very nominal when compared to the open market.

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Out of the total beneficiaries (30), the proportion of the households does not vary much among the categories of 1995-2000 and after 2000. In these periods, the proportions of beneficiaries are around 40 per cent, while in regard to the category of before 1995, there was only 23 per cent of households getting the benefits. It reveals that the society has enlarged their services over the period.

There is no uniform registration of cases availing benefits from the society, during the time span of three periods of analysis of different land sizes. It is found that the farmers generally take a one time long term loan from the society, and they are not eligible to get a fresh loan from the same society, without clearing off the earlier debt. Among the land holding classes, all the marginal farmers and around 50 per cent of the small farmers received the benefits during 1995-2000. Under the medium farm, the concentration is high (50%) in the ‘after 2000’ category. No large farmer has gone in for loan due to his or her absence after land alienation.

Further, the quantum of benefits enjoyed has been grouped into four categories with an equal interval of Rs.5000 from below Rs.5000 to above 15000. In the amount of benefits enjoyed, except the landless, in all other forms, most of the households borrowed loan in the category of Rs.5000-10000. The landless cluster in the category above Rs.15000. So among the total beneficiaries also, more than 50 per cent of them belong to the category of Rs.5000 to 10000. It reveals that the tribes have availed the loan at lower level, because the repayment of the loan is very difficult for them. The loans could be provided only on the basis of the security and their performance in repayment.
Table 6.1 A synoptic view of LAMP society in the RL village of Salem

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<th>Particular</th>
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<td>Period of Benefits Enjoyed</td>
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</tr>
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<tr>
<td>After 2000</td>
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<tr>
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<td>Total</td>
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Source: Computed  
Note: Figures in parentheses are percentages to the total

Invariably, all the households have availed loans for agricultural investment in all the farm categories. Besides, some other categories of loans have also been availed of by the people.

It could be seen from the table that out of the total 55 households surveyed, only 30 (55%) have benefited through this society. It is not misconstrued that the tribes, who have not received loans, are non-beneficiaries. Because they may involve in some other activities viz., purchase and sale of the forest produce and other agricultural goods etc. But they have not availed of any loan so far. It is also
observed that the impact of LAMPS in arresting the problem of land alienation is very poor, because most of the beneficiaries are involved in alienation. But it has reduced the burden of indebtedness among the tribes and the severity of the problem. It is suggested that the establishment of LAMPS in the other tribal concentrated areas will reduce the debt burden and also the problem of land alienation. It is also suggested that the society may extend its purposes of the loans and simplify the procedures.

It is hoped that the cases presented in this chapter would prove to be it substantial of considerable use to the policy makers and activists. They provide policy guidelines to deal with the problems of the tribes in terms of debt and restoration of the alienated lands.