



**Evaluation of Consumption Credit, Short-term  
Agricultural Operations Credit and D.R. Depots  
Programme of Girijan Co-op. Corporation in  
Nallamala forest area in A.P.**

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ANDHRA PRADESH  
HYDERABAD  
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EVALUATION OF CONSUMPTION CREDIT, SHORT TERM AGRICULTURAL  
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COOPERATIVE CORPORATION IN NALLAMALA FOREST AREA IN A.P.

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TRIBAL CULTURAL RESEARCH AND TRAINING INSTITUTE  
· TRIBAL WELFARE DEPARTMENT  
ANDHRA PRADESH : HYDERABAD

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## FORE WORD

The Tribal Cultural Research and Training Institute, Hyderabad gives policy and planning support to the Department of Tribal Welfare by the knowledge gained from its fundamental, applied and evaluation studies. It also prepares Master plans for economic and educational development of Scheduled Tribes in the state besides protecting the interests of tribals by examining the status claims of various groups and individuals and suggesting measures to plug loop holes in protective legislations.

During 1990, our Institute has done concurrent evaluation studies on loaning programme of Girijan Cooperative Corporation (G.C.C.) Visakhapatnam in Nallamala Hills and Adilabad, Khammam and East Godavari Districts. This report pertains to Nallamala Hills inhabited by the primitive Chenchu Tribe. The results of the survey already furnished to the Managing Director of G.C.C. have considerably helped in formulating a comprehensive programme of action during 1991.

I thank Sri T. Vijayakumar, IAS., the Managing Director, Girijan Cooperative Corporation, Visakhapatnam and the staff for their excellent cooperation extended during the field work and discussion on the subject.

Hyderabad,  
16.7.1991

DR. K. MOHAN RAO  
DIRECTOR.

C O N T E N T S

	<u>page</u>
Foreword	
1. Introduction and Scope of the Study	1
2. Objectives of the study	2
3. Methodology	3
4. Tribal population, Habitat and Economy	4
5. Concept and Evolution of the Scheme	4
6. Organization of the Scheme	6
7. Disbursement of Loans	8
8. M.F.P. Potential and Traditional Ownership patterns	8
9. Sale of Minor Forest produce	12
10. Consumption Credit	17
11. Short term Agricultural operations (S.A.O.) Loans	22
12. D.R.depots and sub depots	26
13. Annexures	

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EVALUATION OF CONSUMPTION CREDIT, SHORT TERM AGRICULTURAL OPERATIONS CREDIT AND D.R.DEPOTS PROGRAMME OF GIRIJAN COOP. CORPORATION IN NALLAMALA FOREST AREAS IN ANDHRA PRADESH.

OBSERVATIONS & SUGGESTIONS

1. INTRODUCTION: The Girijan Co-operative Corporation (GCC) Limited, in Andhra Pradesh with Head-quarters at Visakhapatnam after its recent recognition as District Co-operative Central Bank by NABARD, has started issuing Short Term Agricultural Operations (S.A.O.) credit in all tribal areas of the State including the tribal areas in Nallamalla Hills. In addition to this the GCC has also issued consumption credit to Chenchu and Lambadas living in Nallamala hills. A large number of Sub-depots were also started to ensure complete geographical coverage as at these depots daily requirements including essential commodities (as per ration cards) are sold to tribals. Credit will also be issued while the minor forest produce brought by the tribals is purchased.

This integrated scheme was introduced in the months of April, and May, 1990. As the scheme is under implementation for over four months, the Managing Director of GCC Visakhapatnam requested the Tribal Cultural Research and Training Institute, Hyderabad to conduct a quick evaluation of the programme and report the results so as to help the organisation to streamline the procedures etc., if necessary and implement the programme in a systematic way on a permanent and continuous basis.

2. SCOPE OF THE STUDY:- The study was taken up with the following scope:-

- i) To study the working of existing and new Daily Requirement Depots and purchase centres.
- ii) to study the working of consumption loan, and its impact on the beneficiary group.

- iii) to study the working and impact of short term agricultural operations loans on the beneficiary group and
- iv) to study the adequacy or other-wise of the above three schemes.

1. OBJECTIVES OF THE STUDY: The study was started with the following objectives:

- i. to study the collection habits, peregrination pattern and owner-ship pattern of tribals especially in the context of collection and sale of minor forest produce.
- ii. to study the man hours spent vis-a-vis amount realized by way of sale of minor forest produce collected during that period.
- iii. to study the family-wise, season-wise and area-wise requirements of consumption loan for gatherers of minor forest produce.
- iv. to study the impact of consumption credit disbursed with reference to the timing of loan and quantum of loan against the requirement.
- v. to study the land holding patterns and owner-ship patterns.
- vi. to study the short term agricultural operations credit with reference to the timing of loan and quantum of loan against the requirement.
- vii. to study the difficulties encountered by the tribals in collection and sale of minor forest produce.
- viii. to study the geographical dispersal of sub-depots and purchase centres.
- ix. to study the availability of ration cards and essential commodities in terms of quantity, quality and timelines of their availability.
- x. to study the functioning of purchase centers in terms of price paid to the minor forest produce brought by tribals, time-liness, accounting etc., and
- xi. to study the overall impact of the scheme on the psyche of the tribals.

While the scope and objectives provided the broad guide-lines for the study, information on many other related matters was also collected to understand the different aspects of the problems. This helped in understanding the problems from various angles to suggest corrective steps. For example, while the closure of a depot for large part of a week has created lot of problems for tribals, there were genuine administrative reasons for the salesmen to close the depot for certain period in a week. Streamlining the procedures would help effective functioning of these depots. These were discussed in detail in the coming pages.

4. DURATION OF STUDY: The field work was done from August 6-30, 1990 in the districts of Mahaboobnagar, Kurnool and Prakasam.

5. RESEARCH TEAM: The following officers from Tribal Cultural Research and Training Institute, Hyderabad under the guidance of their Director conducted the field work:

- a) Dr. V.N.V.K.Sastry, Research Officer,
- b) Sri.K.V.Subba Reddy, Research Officer.
- c) Sri.R.Veda Raj, Investigator .

The Divisional Manager, GCC., Srisailem, Managers of GCC at Mannanur, Dornala and Nandyala and their Staff helped the Research team in collecting primary and secondary data.

6. METHODOLOGY: It was originally proposed to canvass a questionnaire specially designed to obtain data on the functioning of the scheme. But the Managing Director, GCC., Visakhapatnam, requested that the accent may be more on collection of qualitative data. Therefore, the questionnaire was used as aide-memoire to help detailed discussions with the beneficiary group. It was also proposed to visit 100% of the villages where the programmes were introduced. But due to continuous and heavy rains during study period, some small and scattered Chenchu villages located in interior forests could not be reached. Therefore, all the villages where SAU loans were distributed and some sample villages where consumption credit was issued could only be covered. All the villages with D.R.Depots and new depots were also covered.

Altogether 52 villages were visited and detailed interviews were conducted with nearly 1000 beneficiaries.

7. TRIBAL POPULATION, HABITAT AND ECONOMY: Two important tribal groups namely Chenchu and Lambada or Sugali inhabit the study area extending over Nagarkurnool Revenue division in Mahaboobnagar district to Markapur Revenue Division in Prakasam district to Nandyala and Atmakur areas of Kurnool district.

The Chenchus living in this area are called Konda (Hill) or Adavi (Forest) Chenchus whose economy centers round collection and sale of Minor Forest Produce. A few of them are settled agriculturists. The other group is known as Lambada in Mahabubnagar district and as Sugali on right Bank of river Krishna i.e., in Prakasam and Kurnool district. Even though the Nallamalla hill area in Palanadu area in Guntur district is also the habitat for a large number of Konda or Adavi Chenchus, this area was not covered in the study as these schemes were not implemented in these areas.

Majority of the Lambada or Sugali are settled agriculturists while many of them are also gatherers of Minor Forest Produce.

8. CONCEPT AND EVOLUTION OF THE SCHEME: The Chenchus live in small habitations called ('PENTAS') which are widely scattered over the area. The size of the 'Pentas' varies from three huts to about ten huts and they shift seasonally in search of livelihood. As such we see sudden disappearance or appearance of 'Pentas' at different locations. The huts are small and conical shaped. They can be dismantled or constructed in just two days by the husband and wife. A small clearance in the forest near the water source is an ideal location for establishment of a Chenchu 'Penta'.

There are also big Chenchu villages with their size varying from 40 to 200 huts which are called Gudems. Chenchus also live in separate localities in the rural villages.



For the Chenchus living in the forests or their peripheries, the main source of livelihood is collection and sale of minor forest produce. There is little or no scope for any other occupation due to the very nature of undulated terrain, and forest conservancy rules. Therefore, the GCC has taken lease of these forest areas from Forest Department and is procuring the minor forest produce collected by the Chenchus and Lambadas. By virtue of the monopoly right over collection of minor forest produce conferred by the Government, the GCC became the sole procurer of the minor forest produce items notified by the Government.

The rainy season extending from June to September every year is the most difficult period for the gatherers of minor forest produce as except leafy vegetables, nothing is available to save them from starvation. As they do not have any permanent assets like land, their credit worthiness is very limited. Therefore, they largely subsist by eating roots, tubers, wild fruits etc., during this lean period. They live at the mercy of private money-lenders who help them in this season by giving small loans in cash and kind only to exploit them in the remaining part of the year. In the other two seasons, their conditions are better compared to the miserable living conditions in rainy season. It is also during rainy season, they suffer from various kinds of fevers of which Malaria is very common. They also suffer from nutrition deficiency diseases. ~~At~~

After a detailed discussion with the tribals, especially the Chenchus, it was decided by the GCC in April, 1990 to implement an integrated scheme of providing consumption credit in cash and kind during this lean season through a network of D.R. Depots and Sub-depots. Simultaneously, loans for short term agricultural operations were also distributed to tribal cultivators so as to protect them from exorbitant rates of interest and consequent exploitation by money-lenders. This timely credit facilities also ensures continuity of settled cultivation.

9. ORGANISATION OF THE SCHEME: The divisional Office of Girijan Co-operative Corporation located at Srisaillam has jurisdiction over the entire Nallamala hills and also tribal inhabited forest areas of Chittoor, Cuddapah and Nellore.

DIVISIONAL OFFICE, SRISAILLAM (Study area)

Branch Office	Branch Office	Branch Office
Mannanur	Dornala	Nandyala

D.R. Depots (30 + 1)	D.R. Depots (12 + 8)	D.R. Depots (4 + 12)
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The three branch offices of this division located at Mannanoor, Dornala and Nandyala cover the entire Nallamala hills while the branch offices at Rapur, Pincha and Chittoor cover the other areas. The present study area covers the areas falling under the jurisdiction of the first three branch offices.

The procedure to be adopted for identification of beneficiariies and organisation of the loans was given in a series of circulars issued by Managing Director of GCC in the months of February, 1990 to June, 1990.

The details are as follows:-

- 1) SHORT-TERM AGRICULTURAL OPERATIONS (S.A.O) LOANS: A short term agricultural operation loan target of Rs.30.00 lakhs was fixed for Srisaillam division. The loan is to be given in kind (25%) and cash (75%). The quantum of assistance for each beneficiary is to be assessed basing on the cropping pattern and extent of land under cultivation. Instructions were also issued regarding the procedure to be followed in the processing of applications. The Shandy Inspector/Credit clerk or the Salesman were made responsible for assesment or requirement of loan and disbursement and collection of loans.

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Elders Committees for each of the villages have to be constituted and each of the member (generally a clan head) should be a guarantor for 3 to 10 loanees. Incentive bonus was also announced for prompt repayment while higher credit limits were also promised to those villages who utilise the loans productively. Promissory note and loan bond is to be executed by the Loanees. The repayment is to be done by way of sale of Agri. produce to GCC or by cash. The loans are interest free. A fortnightly progress report was also prescribed.

ii. CONSUMPTION CREDIT: For disbursement of consumption credit also, detailed guidelines were issued. The beneficiary has to be a tribal and regular collector of MFP especially Gum. The quantum of loan to be given has to be decided by the Shandy Inspector/Salesman depending on the quantity of MFP being collected by the beneficiary. The maximum limit was kept at Rs.500/- per family. The disbursement and recovery of loan is the responsibility of the Shandy Inspector/Salesman. An identity card called 'GIRICARD' with columns to post information about the loan disbursed and recoveries by way of sale of agricultural produce or minor forest produce <sup>also prescribed</sup>. The disbursement of loan is to be made in cash and kind. The Shandy Inspector/Salesman are exclusively responsible for recovery of loan in time.

The recovery of loan is to be made regularly from sale proceeds and further loan not exceeding the credit limit of Rs.500/- can be given in case of need. For the purpose of accounting, the entire amount of loan may be recovered by 15th March, 1991 and in subsequent years by the same date. A fresh credit can be distributed only in the next year.

No interest on loan will be charged but 10% of the loan has to be recovered towards Thrift Account. Procedures for accounting and reporting of progress of scheme were also prescribed in the circulars issued by the Managing Director of the Corporation.

iii. D.R.DEPOTS:- In addition to 44 main depots in the three branches of the GCC 22 sub-depots were started in order to implement the new scheme of extending agriculture and consumption loans to Chenchus. It is also proposed to start 12 more new depots in Mannanur area and two more in Prakasam district area.

#### 10. DISBURSEMENT OF LOANS:

i. SHORT TERM AGRICULTURAL OPERATION LOANS: Short term Agrl. operation loans were distributed to 556 tribal cultivators in 17 villages in Mannanur and Dornala branch office areas. An amount of Rs.5.81 lakhs is the outstanding loan disbursed by the end of July, 1990. Short term Agrl. operation loans were not disbursed in Nandyala branch area. The details are given in Annexure - 1.

ii. CONSUMPTION CREDIT: Altogether, 2071 persons were granted consumption credit of Rs.6.76 lakhs by the end of July, 1990. The details are furnished in Annexure - 2.

With this background in view a detailed study of nearly 1000 beneficiaries in 52 villages was made in the context of prevailing customs and practices connected with the collection of minor forest produce. Analysis of the procedures followed for disbursement of loans and their recovery was also made

11. M.F.P. POTENTIAL AND TRADITIONAL OWNERSHIP PATTERNS: The important minor forest produce available in this area is Gum Karaya, Rock-bee Honey, Mohwa flower and seed, Nux-vomica, Tamarind, Soap-nut etc., Of all these varieties,

Gum is the chief commercial product collected by the tribals. The details of MFP collected by the societies is given in Annexure - 3 and 3 - A.

- i. VARIETIES OF GUM:- Gum yielding trees are of two types They are; (1) Tapsi and (2) Konda gogu. While Tapsi trees yield larger quantities of gum compared to Konda gogu (wild growth), Chenchus say that Kondagogu yields not only lesser quantities of Gum but also that it is less viscous. Tapsi trees yield harder and good varieties of gum which give good economic returns. Gum is also available from various other tree species like Tiruman etc., Tapping gum from these species is not profitable.
- ii. OWNERSHIP PATTERN:- Each of the tribal village community has a defined territory owned by it and recognised by the other villages. It consists of forests around the village. Even if the villagers leave that village for any reason, their ownership over the area continues after their return temporarily during season or permanently. Within this traditionally recognised territory, the individual families own the Tapsi trees identified and cut by them. As per necessity, requirements, abilities the total territory is divided among families. The traditional leaders and elders in the village/ settlement exert moral pressure on others to honour the rights of fellow villagers in tapping the gum trees. The Chenchus generally honour the traditional rights of others.

Cases of trespass do occur but when caught red handed, a serious fight occurs. The stolen gum is recovered with a warning. Generally non-chenchus seldom touch trees tapped by Chenchus for gum. They are afraid of Chenchus and their magical powers. Outsiders are also aware about the volatile nature and short temper of the Chenchus.

With a very little provocation, they may take a bow and shoot an arrow or two. Incidents of men killed or seriously hurt by the arrows of angry chenchus are always fresh in the memory of the non-chenchus.

Once cuts are made on the bark of a Tapsi tree by any individual chenchu its ownership is established by him, over the trees. Chenchus own 40 to 200 tapsi trees per family depending on the area of their habitation. On the other hand, in some villages on the periphery of forest, there are several chenchus who do not own any tree at all. But all tribals living in interior forest do own tapsi and Kondagogu trees unless they do not wish to collect gum for various reasons such as old age, settled agriculture etc..

Relatives of chenchus who are poor and desirous to settle in a village after migration from their native village, are also allotted some trees. However, the trees are not heritable., children above 10 years of age go for gum collection and they start owning trees after they attain marriageable age.

Normally, cuts are made on the bark of about 40 trees in a day and the chenchu returns home by the evening. On the next day he or his wife will go to that area to watch the trees so as to prevent any thieves from collecting gum secretly. They also drive away monkeys from spoiling the gum. In some areas, they are so confident that they do not go at all as the trees are abundant and collectors of gum are small in number. But in villages on the periphery of forests or in multi-ethnic villages in the forests, cases of stealing of gum do occur once in a way. Because of this fear, tribals were seen collecting gum when it is still like paste and then dry it at home. Otherwise, they wait for four days till the gum becomes dry on the trees itself. The yield varies depending on the age of tree, and seasonal conditions. Usually 4 to 5 Kgs. of gum is collected from approximately 40 trees in a day.

Continuous rains or very hot sun are said to be detrimental for gum formation. During rainy season, the liquid gum is watered away due to constant rains. Further, the liquid that oozes out will not get solidified.

If the gum trees owned by a family are located near the habitation, or if they own small number of trees they would go in the early hours of the day and return by afternoon. In case of long distance, they migrate to their respective sites with children and food grains. They stay in the forest for four to five days and return to their permanent abodes after collection of gum.

A chenchu man with a small axe on his shoulder followed by his wife with a child on the shoulder or in the sling and a water bottle in the hand with a pet dog leading the way is a common sight for any passer by in this area. With four days of labour of a family, five kilograms of gum is collected. Assuming that the gum is classified in different grades, an average of Rs.25/- per kilogram is realized. Thus, a family gets an income of Rs.125/- for four days i.e., Rs.31/- per day. If graded gum is brought, the family is entitled to maximum rate of Rs.30/- per kilogram i.e., Rs.150/- for four days i.e., Rs.37/- per day. Compared to minimum wages of Rs.15/- per day fixed for wage labourers by Government the earnings are good. We have not come across any tribal owning sizeable number of gum trees and earning less than Rs.100/- in four days during the season.

Whenever, they wander in the vicinity of wild animals like Tiger, Leopard, Bear etc., they go in small groups, for self protection. There are several cases of attacks of Tigers and other wild animals on chenchus when they go for collection of minor forest produce. The gum yielding trees are becoming extinct because of unscientific method of cutting bark of trees and due to heavy gales and winds.

In case of honey combs, it was informed that the persons who first saw it keeps a heap of pabbles before it so that others may know that some one has already owned it. Some times, they go in groups and tap honey from combs immediately after finding them. Tamarind trees are owned generally by the community and crop is watched and shared equally by the members of the community. Ippa flowers are picked as they fall from trees naturally or after shaking the tree. Traditional modes of ownership of other trees species are not found to be existing.

12. SALE OF MINOR FOREST PRODUCE:- The M.F.P. collected by the tribals from time to time is collected by GCC at D.R.Depots level which is also declared as Shandy point. The procurement rate for any commodity is fixed and revised periodically as it is calculated by a formula on the basis of prevailing market price. The rates declared for gum are Rs.30/- per kilogram for 1st grade, Rs.26/- per kilogram for 2nd grade and Rs. 22/- per kilogram for 3rd grade. While the first grade is white in colour, the third grade is red and the second grade is mixture of the both.

The following problems are reported by Chenchus throughout the study area:-

1) NON-AVAILABILITY OF SALESMAN FOR LARGE PART OF THE WEEK:

The non-availability of Salesman results in closure of D.R.Depot. The tribals are very often forced to go to private merchants operating in the area or take a chance of trekking longer distances to reach the other depot located in the area which may be opened or closed. The problem is much more acute for the tribals who do not have depot in their village. Having gone all the way to depot in the next village, if the depot is closed, they wait for a day in their relatives houses. Otherwise, they make a distress sale to the middle-men.

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In some areas, rich and intelligent tribals also act as middlemen but cases of non-tribals acting as middlemen are very common in many areas. These smaller merchants pay less amounts for each kilogram. The rates paid are Rs. 16/- to 3rd variety. Rs.20/- to 2nd variety and Rs. 25/- for first variety. While rates are not paid as per grades, the determination of grades by these merchants is also arbitrary. Many tribals informed that they are forced to sell to these merchants even though they are not willing to do so. Even those tribals, who are in debt to the private merchants said that they prefer to sell gum to D.R.Depot of GCC and then they repay in cash the loans taken from merchants.

ii. PRIVATE MERCHANTS AS MIDDLEMEN: While the problem explained above existed in almost all areas, the team came across some cases of private merchants acting as middlemen. They are either directly sponsored by the Salesmen or Shandy Inspectors or have their benevolent support. Since the Salesmen do not stay for most part of the week, these middlemen collect the gum by paying lesser rates to tribals (rates are already explained) and sell the produce so collected to GCC as per rates approved by GCC. The middlemen get the profits. It was also alleged by several tribals that salesmen or shandy inspectors encourage the tribals to sell to these middlemen only with an intention to share the profits.

iii. SELLING OF GUM AGAINST PETTY LOANS TAKEN EARLIER:- Tribals were taking petty loans from private persons like land-lords, merchants etc., before the scheme of consumption loans was introduced. Some of the shandy inspectors or salesmen were also advancing loans on humanitarian grounds in some places or as a private business in some other places. In the second case, these officials are reported to be in no way better as they pay lesser rates for the MFP sold by tribals.

iv. WEIGHMENT AND OFFICIAL RATES: All the tribals informed that the rates now in vogue for different grades of gum, are very attractive and no private merchant can compete with GCC. Even former smugglers of gum are reported to have shifted to some other activity.

Very few chenchus have reported about under weighment the reason may be that most of them are not aware of weights and measures. They do speak in terms of kilograms but most of them are not very sure of what is the quantity of gum equivalent to one K.G. weight. They said that they do not know all these things and simply believe the words of salesman or merchant. But all of them without any exception are correctly aware about the rates announced by GCC for different grades.

v. PROJECT TIGER RULES AND GCC ACTIVITY: In the interior tribal areas, the D.R. Depot ( or sub-depot) of GCC is the only grocery shop available. These areas generally fall in core area of Tiger Project. Permits have to be taken by GCC from concerned Range Officers to move commodities in and MFP out of core area and lot of time is wasted in waiting for these officers as they go out on their other official duties. Procedural delays contribute to further delay. Then, the Salesmen has also to spend some time to take stocks from godown of GCC some times, hire charges have also to be paid for lorries for two or three days of waiting. The mini-trucks provided by GCC to its branch offices are helpful to tide over the crisis to some extent. Their number has to be increased by two more per branch office.

vi. NEED FOR REGULAR OPENING OF D.R. DEPOT: Opening of D.R. Depots regularly will not only increase the business of GCC but also protect the tribals from various kinds of exploitation. Therefore, it is suggested that temporary salesman may be appointed for regular depots also and for a group of depots ( regular and sub-depots) and the regular salesman may be made responsible for distribution of essential commodities and purchase of MFP.

The concept of weekly shandy (santa) may be introduced in this area in a modified form. For example, in an area, if there are three depots, they may be opened compulsorily on fixed days in a week. The depot 'A' may be opened compulsorily on Mondays and Fridays, and the depot 'B' may be opened compulsorily on Tuesdays and Saturdays. Similar days can be fixed for third depot. Since the tribals can collect gum only once in four days, they can regulate their gum collection accordingly. They should be told that such and such a depot will be opened on such days compulsorily, and they would come on those days only to the D.R. Depots. On those days, the essential commodities should be available without fail. In fact in other scheduled areas, tribals are already accustomed to go to weekly markets and they collect and preserve the MFP till that market day. If the depot is not open on other days due to any valid administrative reasons, the tribal should not be made sufferer. Some of the tribals who desire to dispose of their minor forest produce because of pressing needs, can go to other D.R. Depots which are opened on fixed days.

vii. GCC MONOPOLY: By virtue of government orders the GCC has a monopoly over purchase of specified MFP items. But the tribals living in the area do not have such monopoly rights over the collection of MFP available in the area. Even the non-tribals can collect them and sell to GCC. While some powerful non-tribal groups in some areas use force to collect the minor forest produce, there is a healthy atmosphere of sharing of areas between tribal and non-tribal in some other areas. Cases of thives of gum, tamarind, soap nut etc., from forest also came to the notice of study team. Therefore, there is urgent need to confer monopoly rights exclusively to tribal alone over MFP in their respective areas. The non-tribals

may not be allowed to collect MFP in the forest areas. This step will ensure improvement in economic condition of Tribals.

viii. GCC BRANCH OFFICE OR SOCIETY:- The Manager of the GCC has two roles to perform. He is the Manager of GCC and therefore, he is the head of branch office of GCC. He is also, Secretary of the Girijan Primary Coop. Marketing Society. All the tribal procurers of MFP are members of this society. As such they are eligible for dividends from profits earned from marketing of MFP especially gum by the Apex society to which these societies are affiliated. Decisions have to be taken about the dividends to be paid and mode of payment. One way of use of these profits is to provide consumption credit to the collectors of gum in lean seasons which is introduced from May, 1990 in the Nallamala areas. Other welfare programmes like providing seed money to village community for use in emergency may also have to be worked out. A part of profits may be utilised to provide free medical aid to members of society.

ix. SPENDING LIESURE TIME: In former days, chenchus have to trek longer distances to reach market place to sell gum and purchase daily requirements. As these facilities are now available at their door steps, they have sufficient liesure for these days. There is no scope for engaging themselves in any other productive work. More over, as the rates paid to gum are more, the cash available with chenchus is more at any given point of time. As there is no prioritisation in expenditure among chenchus, we find wasteful expenditure by chenchus in many places. Drinking of locally made arrack or arrack p<sup>o</sup>ckets sold under Government seal has become very common. Gambling with gum as betting material was also seen in some places. Committing various crimes in the drunken state was also reported from several places.

The expenditure pattern can be regulated by a two pronged approach of paying in kind like food material, clothes, utensils, foot wear etc. and inculcating habit of thrift and banning sale of liquor in chenchu areas.

In some places where the tribals go for wage etc., they have better living conditions and lead peaceful life. This could provide a lesson for other chenchus.

13. CONSUMPTION CREDIT: Consumption loan was distributed to a maximum of Rs.500/- from May, 1990. The loan was distributed in cash and kind and a bond was executed by the tribals to the loan amount sanctioned. The following are the observations and suggestions on the scheme.

i. OVERALL IMPACT: The scheme was very well received by the tribals. All of them felt happy that they are no more at the mercy of private money lenders. They also expressed their happiness, that loan in cash and kind was given at a time when they really needed it. They are really motivated positively by this scheme. There are however, some loose ends to be tightened.

ii. QUANTUM OF LOAN: The quantum of loan given varied from Rs.100/- to Rs.500/-. With the cash component, they could clear off some of the debts to private money lenders and they expressed confidence that the remaining debts can be cleared by them in due course by selling MFP to GCC. Continuous rains due to cyclones in August 1990 <sup>have</sup> completely hampered the collection of gum. Even the Rs.500/- worth of loan given was not sufficient to tide over the crisis. Therefore, it is necessary to delegate powers to Managers of GCC to sanction loans in deserving cases in such emergencies over and above Rs.500/- In future the entire loan may be in kind only and tribals have to be told to clear private debts from sale proceeds of gum.

iii. COVERAGE: Since the programme was implemented for the first time only 54.69 percent of tribal collectors of gum were covered. It is necessary to ensure coverage of 100% of potential collectors of gum for which a census survey has to be made. A master register showing the name and other details of gum collectors, their weekly or fortnightly quantity of gum brought etc., has to be maintained at branch office level.

In some places non-tribals, tribal employees and students also received loan. This has to be avoided. In some cases, more than one person in a family received loan as gum picker was taken as a unit. The present policy of taking family as unit may be changed to taking gum picker or MFP collector as unit as each gum picker is an individual earner.

iv) LIABILITY: The loans were initially advanced to tribals by making the shandy inspectors/salesmen liable for disbursement and collection. Later on, the loans are transferred in the names of tribals only. Hence, a tendency is developing to neglect the supervision of this activity by salesmen/shandy inspectors. They are found to be concentrating on advances given personally by them to salesmen for gum collection for whose recovery they are liable. It is, therefore, necessary to fix up responsibility on these officials for all financial transactions at Departmental level like sale of DRs, consumption credit and procurement of M.F.P.

v. FUND FOR SPECIAL CASE: Special cases where loan is required more than Rs.500/- also came to the notice of the Research team. There is a woman T.B. Patient in Berappa cheruvu village in Mannanur area. Her husband Sri. Maripalli Sattayya S/o Pedda Pullaiah has spent all the consumption loan of Rs.500/- for medical purposes. He needed further loan for food and medicins. In such cases, loan or grant has to be given for which a special fund to be kept with village community. This may be

considered. The expenditure may be reimbursed from impact Money from I.T.D.A., after observing formalities. With this fund, the following welfare measures are suggested.

1. Medical facilities through qualified Doctor and free supply of medicines.
2. Adoption of chenчу villages for total rehabilitation and
3. Payment of compensation to gum pickers who are attacked by wild animals.

vi. UTILISATION: The tribals have utilised the consumption loan for more than one purpose like clearing old debts due to private money lenders (83%) from cash component, death and marriage ceremonies (9%) and medical expenses (8%). From kind component 99% purchased food items and house hold articles like utensils, torch lights.

vii. REPAYMENT: As the interest free consumption loan disbursed by GCC replaced by the loans to be taken from private merchants, at exorbitant rates of interest, the tribals are happy that they are helped at critical period. All of them have also shown enthusiasm to repay the loan. Some of them (15%) in fact have started repaying. But for the adverse climatic conditions due to continuous rains in August, 1990, all of them would have repaid loan at least once and taken the loan again. This rotation would continue till March, 1991 by which time entire amount of loan would have been repaid. The next loaning would be started in May, 1991 as per the loaning calendar. Therefore, it is necessary to have a close monitoring of the repayment and further loaning so that the tribal will be used to the rotation. The dependency of tribals on private merchants and money lender have to be totally avoided.

viii. ACCOUNTING: At the sub-depot level, there is need for a simplified accounting procedure, as three types of transactions, leading to confusion to newly recruited tribal boys are taking place. The cash available for purchase of MFP, the cash realized by way of sale of food and other provisions (DRs) and loan amount repaid by tribals have to be dealt. Part of this amount is being invested for purchase of MFP when cash available for purchase of MFP is exhausted.

As already stated, Shandy Inspectors are only watching the accounts of the amounts advanced by them to Salesmen for purchase of MFP as they are directly liable. It is, therefore, necessary to charge the total money realized first to D.R. Sales and consumption loans recovered and account remaining against MFP sales so that the shandy inspectors will always be forced to watch all these three types of transactions.

There is no prescribed accounting procedure now. Entries were also not made at many places in Giricard while these cards are yet to be supplied to many tribals. This has to be done immediately.

It may appear that only barter system is taking place i.e., taking loan in kind and repaying in the shape of MFP. But the accounting is necessary without leaving any thing to the imagination of salesmen. The loan given in kind to beneficiaries to the extent of eligibility has to be shown as sales in the depot since it is sales against credit as far as depot is concerned. Similarly, the MFP collected is to be shown as ~~MFP~~<sup>MFP</sup> purchased by the D.R Depot for which a bill has to be paid for the MFP., sold by tribals will not however, be paid in full to the beneficiary and that much of the amount not paid is to be debited against the consumption loan taken by them. A short training



programme in accounting and motivation has to be arranged immediately to the newly recruited salesmen to teach them about the maintenance of these accounts to avoid any confusion. This is all the more urgent because four newly recruited salesmen in Dornala society were already suspended in just three months of starting of scheme.

ix. WHAT ABOUT LANDLESS WHO DO NOT OWN ANY MFP YEILDING

TREES: The research team came across a large number of land-less chenchus who do not own any gum yielding trees or any MFP. These are found mostly in villages located on the periphery of forests. They do not have any other occupation except going for wage labour in chenchu lands. As the chenchu land owners themselves are very poor, they can not take care of these landless kinsmen. Since the gum trees available around these villages are very few, we suggested to them, that they may grow tapsi trees. The tribals are happy over this idea but then they also said that tapsi tree can yield gum only after an age of twenty years. Some tribals felt that they would grow them so that their children may be benefited. Growing MFP trees around the habitats may, therefore, be encouraged in such villages as there are already Govt. orders to cover 60% of area of afforestation with MFP trees. The forest department should take up these responsibilities.

x. CAUTION AGAINST EXCESS GUM TAPPING: Because of the high commercial value of gum for gatherers and also for the organisation, gum collection has increased. The turn over from procurement of MFP has increased from Rs. 30 lks. in 1987-88 to more than Rs. one crore during 1988-89. This is going to increase further. Excess gum tapping is resulting in death of several trees at several places. Tribals have reported fall of trees in the cyclonic winds of Aug, 1990 and also earlier. Moreover, gum has a highly fluctuating

market, and therefore, GCC frequently faces dangers of glut in the market. To tide over this problem, GCC has recently found out a solution in getting organisational support from TRIFED at New Delhi in order to develop international market. But the experience of former gum gatherers of Adilabad district may be taken as an example where excess gum tapping resulted in extinction of large number of trees. Tribals had to almost stop tapping gum as grown up trees were available in very small numbers. Since /settled cultivatng is a wide spread practice in these tribal areas, the ex-gum gatherers settled down as full time agricultural labourers, while some settled on land after clearing new forest areas. Scope for such alternate occupations is not available in the Nallamala areas. Therefore, it is necessary to take up a package of programmes like regulating gum tapping by introducing scientific methods of tapping, growing new gum and other MFP yieldig trees, introduction to settled agriculture and diversion for collection and processing of other MFP species also.

#### 14. SHORT TERM AGRICULTURAL OPERATIONS (S.A.O)LOANS:

In the chenchu areas falling in Mahaboobnagar district (left bank of Krishna river) the areas were declared as chenchu reserves in 1942 by the Nizam's Govt. which later on became notified/scheduled areas. The chenchu areas on the right bank which were part of then Kurnool district, the British Govt. declared chenchu enclosures where settled agriculture was encouraged. After the Independance, the tribals were also allotted land under various schemes besides creating infrastructure. All these resulted in the practice of agriculture in chenchu areas.

About 25% of chenchu families are settled cultivators while another 45% own land and are capable of becoming settled agriculturists if necessary infrastructural facilities are provided.

Thus a total of 70% chenchu families can be settled permanently on land in due course. To start with, S.A.O. loans were issued to 556 cultivators in Mannanur and Dornala society areas which constitutes only 25% of cultivators in the area. With in this also, the cultivators of Mannanur area got a maximum assistance of Rs.500/- per family only while in the other areas, the assistance varied from Rs.100/- to 4000/- per family depending on the cropping pattern. The reason given by GCC officials for smaller assistance per family in Mannanur area is that the application could not be processed in time and therefore, only an assistance of Rs.500/- on the pattern of consumption credit was issued. The following is the pattern of utilisation of loan and problems encountered.

i. DEDUCTION OF 10% OF LOAN TOWARDS LOAN RECOVERY: In Mannanur area, an amount of Rs.48/- was deducted at the time of payment of Rs.500/- per cultivators. Originally this was made to distribute castor seed to the cultivators. Meantime, the district Collector, Mahaboobnagar took a decision to supply castor seed free of cost to the cultivators from PTG funds. It was, therefore, decided by GCC to debit the already deducted amount of Rs.48/- towards the first instalment of loan recovery. In between, there was a communication gap leading to misunderstanding by tribals. Chenchus in some villages were explained about this and receipts for amounts officially deducted were also handed over to beneficiaries. Efforts must be made to distribute receipts to all while explaining about the deductions. Such deductions were not reported from Dornala area.

ii. QUANTUM OF FINANCING: The quantum of financing has to be determined keeping in view the cropping pattern of wet and dry crops and food and commercial crops need different investment patterns. This has to be arrived as per the amounts fixed by Govt. or NABARD. Chenchus however, requested for a minimum of Rs.1000/- per acre for dry land cultivation and Rs.3000/- per acre for wet land cultivation and for cash crops in both wet and dry land cultivation.

iii. LAND DEVELOPMENT: In some places like Tumalabayalu the ITDA has given subsidy for land development and GCC has given S.A. loans. As there was no coordination, the funds were not utilised properly. Moreover, the programme was not followed up by supply of seed in time. The resultant failure of programme will have effect on their economy and repayment.

iv. FERTILIZERS AND PESTICIDES: In some places in Markapur area, urea was said to have been distributed in the beginning and DAP later on. The order should have been otherwise. The SAO loan has a component for giving fertilizers. Many tribal cultivators growing cash crops requested for pesticides component as they preferred farm manure which, according to them, is better suited to their soils and climatic conditions. Therefore, chemical fertilizers may be given only to those willing to use them. But distribution of pesticides especially to cotton and castor growers and sprayers is to be taken up on priority.

v. UTILIZATION OF LOANS: The loans were utilised in different places. The field investigation reveal that 85% of them used for purchase of fertilizers and pesticides and agriculture. The chenchus of Palutla took the guidance of Lambadas in purchase of pesticides at Markapur. The chenchus of Mannanur area purchased fertilizers and pesticides on their own at Achampet when they went there for encashing the bank cheques issued to them into cash. 6% of them bought clothes while 9% of them used it for repayment of loans. Strange cases of non utilisation of loans also came to our notice. In chintala village some cultivators did not use the loan with the fear that they may not be able to repay if crops fail. In Garapanta and Chennapalem villages, the sowing did not start at all even by 10th Aug. 1990 because of lack of rains, in Mannanur area, on the other hand, the amount per family was not at all sufficient. But all

of them are happy that the Government recognised the loan requirements of Chenchu cultivators as they are not getting any loan from single window system and atleast a beginning is made. Some rich tribals of Pedda Manatanala gave loans to poor chenchus from these amounts at interest rate of Rs.2/- per Rs.100/- per month i.e., 24% per annum.

vi. LACK OF PLOUGH BULLOCKS: Several chencus reported that they could not cultivate land due to lack of plough bullocks. They explained that they could get food grains sufficient for about three months from rain fed agriculture if they had plough bullocks with them. Most of the loanees (83%) in sample villages took plough bullocks on rent from non-tribal cultivators ~~of~~ <sup>at</sup> Rs.40/- per day of ploughing and cultivated their lands.

vii. CROP FAILURE: Many crops failed in many areas like Chintala due to lack of rains while in other areas like Gudibanda in Kondanagula area, continuous rains also damaged crops. In some areas like Garapenta, sowing did not start. In Marrisipalem, the oil engines supplied by ITDA in January, 1990 were not fitted to wells till middle of August and Irrigation could not be done in the absence of rains. Therefore, the crops are reported to have failed. Pests damaged crops at Palutla, Pedda Mantanala and other places. Crop damage by wild bears was also reported at many places. Therefore, the Agriculture is not an encouraging feature in this season. An integrated scheme for agriculture development combining loaning, supply of inputs, plough bullocks, provision of infrastructure etc., has to be taken up as without these facilities, only loaning may not help as observed in this season. The SAO., loans coverage has to be 100% during next year.

viii. REPAYMENT: In spite of crop failure, the chenchus have shown willingness to repay loans by selling MFP as they wanted the Scheme to continue during next year also. In places where chenchus expect good yields especially from cotton and castor, they wanted GCC to purchase the produce. They suggested that the loan may be deducted and remaining amount paid to them.

15. D.R. DEPOTS AND SUB-DEPOTS: The concept of sub-depots to be managed by local educated tribal was well received by the chenchus. They are happy that they have stores in their village. But teething troubles have to be sorted out for smooth functioning of the scheme.

i. COVERAGE: Wider geographical coverage is ensured by opening new sub-depots. Some more depots are proposed to be opened by GCC. These may be opened to ensure complete coverage.

ii. RATION CARDS AND SUPPLY OF ESSENTIAL COMMODITIES: At several places, ration cards were not available to many chenchus. A village wise survey has to be made to prepare list of families requiring ration cards. A special drive has to be conducted to ensure 100% coverage by ration cards. The reason explained by officials was that there is shortage of funds. But by the end of the tour, we were informed that the flow of funds started again. These bottle-necks especially at the beginning of the new scheme have to be removed to give good start to the scheme.

v. NEW ITEMS REQUIRED IN DEPOTS: The following new items were requested to be kept in the Depots.

- a) Nickers, Banians, shirts, towels,
- b) Sarees,
- c) Handloom woolen blankets (locally known as Kamballu)
- d) Thick cotton blankets of 60" x 90" which can protect them from cold.

- e) Slates, slate pencils, pencils, note books, school bags, sling bags.
- f) Plastic bags to carry gum to protect against rain.
- g) Small plastic containers to keep spices, dall etc., and summer season <sup>when</sup> chalamas (perennial water sources in the forest) get dried up.

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ANNEXURE-1

STATEMENT SHOWING THE DETAILS OF S.A.O LOANS DISTRIBUTED AND RECOVERED IN SRISAILAM DIVISION

FOR THE MONTH OF JULY, 1990.

(Rs. in lakhs)

S1. No.	Name of the unit.	No. of beneficiaries.	Opening balance at beginning of the month.	Payments during the month.	Total	Recoveries during the month.
1	2	3	4	5	6	7
1.	Mannanur	304	1.52	-	1.52	-
2.	Pedda Dornala	252	3.00	1.29	4.29	-
Total:		556	4.52	1.29	5.81	-



ANNEXURE: 2

STATEMENT SHOWING THE DETAILS OF CONSUMPTION LOANS DISTRIBUTED AND RECOVERED IN SRISAILAM DIVISION  
FOR THE MONTH OF JULY, 1990.

(Rs. in lakhs)

Sl. no.	Name of the Unit	No. of beneficiaries.	Opening balance at the beginning of the month.	Disbursement during the month.	Total	Recoveries during the month.	Balance at end of the month.
1	2	3	4	5	6	7	8
1.	Mannanur	572	2.89	-	2.89	0.50	2.39
2.	Pedda Dornala	598	1.53	0.12	1.65	-	1.65
3.	Nandyal	901	2.79	0.02	2.81	0.09	2.72
Total:		2071	7.21	0.14	7.35	0.59	6.76

## ANNEXURE-3

STATEMENT SHOWING THE COMMODITY WISE PROCUREMENT OF M.F.P. DURING THE YEAR 1990-91 WITH CORRESPONDING FIGURES OF LAST YEAR IN SRISAILAM DIVISION FOR THE MONTH OF JULY, 1990. (Qty. in Qtls. & Rs. in lakhs)

Sl No.	Name of the commodity.	Name of the Unit.	Target fixed.	Procurement during july 1990		Cumulative procurement in 1990-91		Procurement during the corresponding month of last year (july, 1989).		Cumulative procurement for the corresponding period of last year 1989-90.	
				Qty.	Val.	Qty.	Val.	Qty.	Val.	Qty.	Val.
1	2	3	4	5	6	7	8	9	10	11	12
<b>MINOR FOREST PRODUCE:</b>											
1.	Gum Karaya	Mannanur	-	164.00	4.82	568.00	16.60	122.52	3.29	386.17	10.52
		P.Dornal	-	146.53	3.87	460.99	12.55	206.28	5.39	997.96	26.71
		Nandyala	-	156.30	4.32	704.32	19.33	-	-	-	-
		<b>TOTAL:</b>		<b>466.83</b>	<b>13.01</b>	<b>1733.31</b>	<b>48.48</b>	<b>328.80</b>	<b>8.68</b>	<b>1384.13</b>	<b>37.23</b>
2.	Rockbee Honey	Mannanur	-	-	-	3.00	0.06	1.00	0.01	5.70	0.07
		P.Dornal	-	4.40	0.09	30.58	0.61	2.48	0.03	10.00	0.13
		Nandyala	-	2.52	0.05	38.11	0.76	-	-	-	-
				<b>6.72</b>	<b>0.14</b>	<b>71.69</b>	<b>1.43</b>	<b>3.48</b>	<b>0.04</b>	<b>15.70</b>	<b>0.20</b>
3.	Mohwa seed	Mannanur	-	67.26	0.46	1020.72	6.15	218.80	1.70	1380.25	7.50
		P.Dornal	-	-	-	2.13	0.01	7.21	0.03	156.52	0.78
		Nandyala	-	-	-	85.13	0.51	-	-	-	-
				<b>67.26</b>	<b>0.46</b>	<b>1107.98</b>	<b>6.67</b>	<b>226.01</b>	<b>1.73</b>	<b>1536.71</b>	<b>8.28</b>
4.	Nuxvomica	Mannanur	-	-	-	9.67	0.03	4.00	0.01	131.90	0.35
		P.Dornal	-	-	-	22.89	0.06	5.12	0.01	200.12	0.53
		Nandyala	-	-	-	11.36	0.03	-	-	-	-
				-	-	<b>43.92</b>	<b>0.12</b>	<b>9.12</b>	<b>0.02</b>	<b>332.02</b>	<b>0.88</b>

Contd.

1	2	3	4	5	6	7	8	9	10	11	12
5. Myrobalams	Mannanur	-	-	-	-	-	-	-	-	-	-
	P.Dornala	-	-	-	6.94	0.01	-	-	-	27.05	0.04
	Nandyala	-	-	-	32.80	0.06	-	-	-	106.51	0.61
	TOTAL:	-	-	-	39.74	0.07	-	-	-	133.36	0.65
6. Bee Wax	Mannanur	-	-	-	0.29	0.01	0.84	0.03	1.46	0.04	
	P.Dornal	-	0.71	0.02	2.62	0.88	-	-	0.34	0.01	
	Nandyala	-	0.37	0.01	2.31	0.06	-	-	-	-	
	TOTAL:	-	1.08	0.03	5.22	0.15	0.84	0.03	1.80	0.05	
7. Cleaning nuts	Mannanur	-	-	-	-	-	-	-	-	-	
	P.Dornal	-	-	-	-	-	-	-	-	-	
	Nandyala	-	-	-	14.11	0.04	-	-	-	-	
	TOTAL:	-	-	-	14.11	0.04	-	-	-	-	

ANNEXURE-3-a

STATEMENT SHOWING THE COMMODITY WISE PROCUREMENT OF M.P.P. DURING THE YEAR 1989-90 CORRESPONDING FIGURES  
OF LAST YEAR IN SRISAILAM DIVISION FOR THE MONTH OF JULY 1990.

(Qty. in Qtls. & Rs. in lakhs)

Sl. No.	Name of the commodity.	Name of the unit.	Target fixed for the month.	Procurement during the month of July, 89.		Cumulative procurement during 1990 January to July.		Procurement during the corresponding month of last year 7.89.		Cumulative procurement for the corresponding period of 1989 (January-July).	
				Qty.	val.	Qty.	val.	Qty.	Val.	Qty.	Val.
1	2	3	4	5	6	7	8	9	10	11	12
<u>MINOR FOREST PRODUCE :</u>											
1.	Seeded Tamarind	Mannanur	-	15.00	0.04	58.50	0.11	-	-	346.01	0.68
		P. Dornala	-	-	-	-	-	4.27	0.01	387.52	0.76
		TOTAL:	-	15.00	0.04	58.50	0.11	4.27	0.01	697.53	1.44
2.	Deseeded "	Mannanur	-	121.00	0.99	350.55	2.29	128.90	0.71	620.50	3.34
3.	Tamarind Seed	Nandyal	-	-	-	05.01	0.07	-	-	-	-
4.	Gum Tiruman	Mannanur	-	-	-	-	-	-	-	-	-
		P. Dornala	-	-	-	7.64	0.12	-	-	-	-
		Nandyal	-	-	-	2.70	0.04	-	-	-	-
		TOTAL:	-	-	-	10.34	0.16	-	-	-	-
5.	Mohwa flower	Mannanur	-	-	-	28.59	0.10	-	-	14.10	0.02
6.	Pungam seed	Mannanur	-	-	-	57.76	0.14	3.30	0.01	94.51	0.21
		P. Dornal	-	-	-	3.19	0.01	4.85	0.01	15.45	0.03
		Nandyal	-	-	-	17.95	0.04	-	-	-	-
		TOTAL:	-	-	-	78.90	0.19	8.15	0.02	109.96	0.24

## ANNEXURE-A-3

1	2	3	4	5	6	7	8	9	10	11	12
7.	Soapnuts	Mannanur	-	-	-	583.34	3.32	-	-	156.15	2.88
		Dornal	-	-	-	154.93	0.62	-	-	1002.60	3.26
		TOTAL:	-	-	-	738.27	3.94	-	-	1758.75	6.14
8.	Wild Prooms	Mannanur	-	-	-	126 00 Nos.	0.19	-	-	12686.Nos	0.14
9.	Chiranjee seed.	Mannanur	-	-	-	108.74	0.87	-	-	-	-
10.	Tasikyalu	Nandyala	-	-	-	26.14	0.05	-	-	-	-
11.	Green Add. leaf.	P.Dornala.	-	-	-	94.36	0.12	-	-	-	-
12.	Amala Fruit	P.Dornala.	-	-	-	64.95	0.04	-	-	186.40	0.13
13.	Bamboo seed	Mannanur	-	-	-	7.00	0.21	-	-	-	-

ANNEXURE-AA

LIST OF VILLAGES VISITED BY THE RESEARCH TEAM

I. Prakasam District

1. Chinnarutla
2. Thummalabailu
3. Mairripalem
4. Chintala
5. Nekkanti
6. Palutla
7. Ponnalabilu
8. Gutalacheruvu
9. Chennapalem
10. Garapenta
11. Chilkacherla
12. Peddamanthala
13. Chilakacherlagudem
14. Sudekalapadu
15. Korrapolu
16. Kothuru

II. Mahaboobnagar District

1. Macharam
2. Macharam colony
3. Madimidugu
4. Venkateswarla bavi
5. Gudibanda
6. Chenchugudem
7. Appayapalli
8. Dhararam
9. Ferhabad
10. Appapur
11. Rampur
12. Pullaipalli
13. Malachintapalli
14. Vatvarlapalli
15. Sarlapalli
16. Mannanur
17. Billakal

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III. Kurnool District

1. Mahanandi
2. Basavapuram
3. Ahobilam
4. Danthuvapenta
5. Hariharanagar
6. Panyam
7. Nemallakunta
8. Narapareddikunta
9. Mustepalli.
10. Rudrakodu
11. Pasarutla
12. Palemcheruvu
13. Kottalacheruvu
14. Indireswaram
15. Sivapuram
16. Bairlutu
17. Nagalutu
18. Sanjeevnagar Tanda.

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ANNEXURE - 5

(a)

TRIBAL CULTURAL RESEARCH AND TRAINING INSTITUTE  
TRIBAL WELFARE DEPARTMENT, GOVERNMENT OF ANDHRA PRADESH, HYDERABAD

INTERVIEW SCHEDULE

Evaluation of Loaning Programme and Sub-Depots and Purchase  
Centres of G.C.C. in Chenchu Areas of Nallamala Forests.

I. General:

1. Name of the Respondent:
2. Father's Name :
3. Village / Hamlet :
4. Mandal :
5. District :
6. Family Composition :

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Sl:	Name of the family member.	Relationship with the respondent	Age	Sex	Educational qualifications
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II. Consumption Loans:

(b)

1. Whether the respondent collects M.F.P. or Not:
  - a) Area of M.F.P. collection - Is there any fixed area for each family or village/ trees owned by family or village.
2. Items of M.F.P. collected during the last one year

Sl.No.	Item	Season of Collection
a)		
b)		
c)		
d)		
e)		
f)		

3. M.F.P. Items collected during the last one week

Sl.No.	M.F.P. item collected	Quantity collected	Man hours spent	Time taken to collect one K.G	Rate obtained	
					GCC	Private
a)						
b)						
c)						
d)						
e)						
f)						

4. Identify card given or not ( to be verified physically)

5. Procedure for sanctioning of Loan:

(c)

a) Who Identified the beneficiaries?

b) Whether any surety insisted: Yes No

c) If yes, who stood surety?

6. Consumption Loan Received:

a) Date of receipt:

b) Amount of Loan: Cash Kind

c) Mode of payment

Where paid at: Village level Society level

Who paid:

Any deductions made: Yes No

If yes, How much deductions made and whether any reasons given:

7. Requirement of consumption Loans:

a) Amount actually required:

b) Actual period of the year during which loan is required: Cash Kind

8. Repayment of Loans:

Whether mode of repayment informed or not Yes No

(f)

- 4. Is it working regularly on those days during the last one month?
- 5. a) Is the respondent having the ration card? Yes / No
- b) Is it attached to the Depot / Sub Depot: Yes / No
- c) If yes, what are the items supplied: during last one month?

Sl.No.	Item	Eligible quantity	Actual quantity supplied	Actual quantity received	Remarks
1.					
2.					
3.					
4.					
5.					
6.					
7.	<u>Procurement and sale of M.F.P.</u>				

Sl.No.	Item procured	Items sold GCC/Private	Quantity	Rate paid

- 8. Problems in sale, weightment and payment:
- 9. General:  
Any other problems posed by the respondent.