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consumption credit to tribals and the extent to which they have been able to neutralize the activities of the money-lender.	
8. Do the results point to inadequate effort in the cooperative sector? If, so far, the cooperative sector has not, by and large, been successful in eliminating the money-lenders, what suggestions do you have to revamp it? The aim is to enable the tribal obtain loans at affordable rate of interest at the time he needs, like in the lean season, birth, marriage, death and similar rites of passage.	-do-
9. In some states, traditionally grain-gola (grain banks) scheme or a variant thereof has been worked on informal basis in tribal areas. If it still exists, does it meet the requirements? By itself or with supplementation? What are your suggestions for operating and improving it?	-do-
10. We would like to have a candid appraisal of the way the money-lending laws have worked in your state. In particular, please state	-do-
a) Is the law conceptually sound and covers the various aspects involved? If not, what is left out?	
b) Has the law been implemented in practice and by which agency or agencies?	
c) What has been the quality of implementation? How many money-lenders have been registered and what is the total amount they have extended as loan? In how many cases have the penal provisions visited on the offending money-lenders? Have the usurious activities of the Sahukars been curbed?	
d) Who are the members of the implementing agency or agencies at the grass root level? Do they furnish any report to the higher authorities? If so, please append a few copies thereof. If not, will the State Government ensure it becoming a regular practice?	
11. As per Section 4(m)(v) of the provisions of the PESA Act 1996, while endowing Panchayats in the Scheduled Areas with such powers and	-do-