

How Tribal Farmers Broke Middle Men Menace

by G Rajsekaran

Salem: Lakshmi, 51, is lean and frail but a flush of contentment discernibly brightens her furrowed face. Looking forward to a better harvest of tapioca and turmeric this year, she seems unperturbed about the steep slump in prices.

This year the traditional farmers are up in arms, demanding support price for tapioca but tribal women like Lakshmi living in the remote Kalrayan hills are facing the blind forces of the market remarkably through ingenious ways to tide over the crisis.

With the self help structures they created with assistance from the Pudhu Vazhu (New Life), a poverty alleviation programme, having started to reap benefits, the tribals have broken the age-old vicious cycle of poverty and dependence.

"Overcoming middle men and usurious money lender menace have been the remarkable breakthrough for our people. In fact it was the middle men who introduced the Malayali tribals into cash crop farming, entrapping them into a vicious circle of dependence," says S Senthil, 25, a native and a Tribal Community Facilitator (TCF) working for the Pudhu Vazhu project in Sithampatti tribal hamlet that falls under the Chinna Kalrayan Theruknadu Panchayat.

It is not known when the tribals in Kalrayan hills switched over to permanent land-based farming from the shifting agriculture method called slash-and-burn technique normally adopted by hill tribes. Since individuals holding were small (an average of 1 acre), the tribals long could not gain much economically from their lands. Animal husbandry was hence the main alternate income source. Unlike in the Sheveroy hills where tribals found work in coffee plantations, their counterparts in Kalarayan hills remained backward as a productive

force.

Factors like dismal medical, education and public



Village Poverty Reduction Committee members of Sithampatti tribal hamlet in Kalrayan hills organising a weekly meeting to plan their activities | Photo by arrangement

distribution facilities accelerated their poverty levels. Labour migration during the off-season was a direct fall-out in Kalrayan Hills. Lands went fallow in many villages.

Taking advantage of this peculiar situation, middle men from the plains invaded the Kalrayan and enticed the tribal residents to cultivate cash crops.

During a boom when supply was short, middle men gave free inputs and cash advance to the tribals and got the entire harvest. The debt-trapped tribals received the cash to service loan interest and to repay the capital. However they could not make any surplus, say the people.

"This is because the brokers would cite market conditions, faulty weighing and would employ many other dubious means to cheat the tribals. Sometimes they would even account a deficit and adjust it in the next crop season," says C Selvaraj, another TCF.

According to K Moorthy,

District Programme Manager, Pudhu Vazhu, the intervention begins with the

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establishment of community based, participatory structures and substructures. These include the Village Poverty Reduction Committee, Social Audit Groups, Self Help Groups, Panchayat Level Federations and Common Livelihood Groups. In tribal areas, special structures are created to suit the peculiarities. The Village Poverty Reduction Committee (VPRC) comprises members of the target population. A Self Help Group member from every habitations in the panchayat, a member from the different caste groups, two from the youth group would be approved by the Grama Sabha to represent the VPRC. The panchayat president will be the ex-officio member.

The structures are nurtured through training and monitoring. Groups are linked to banks based on

their performance record of the VPRC which assesses the needs of specific groups and

approves an appropriate funding mix of Adhar, revolving fund, Amudha Surabi and Higher Loans.

Individuals get internal loans from groups for meeting exigencies at a meagre interest rate, thus coming out of the clutches of usurious money lenders. They also get loans for agricultural inputs and for land reclamation without having to depend on middle men. The interest rate is a mere 90 paise per hundred rupees as against 75 charged by private lenders. Through Common Livelihood Programme (CLG), they hire agri machines at a much negotiated price. The overall cost of cultivation is reduced because of the collectivisation, says K Moorthy.

The project also supports alternate income avenues like animal husbandry and skill development for youth.

he adds. "Now we call the shots. We decide to deal or not to deal

with middle men and we determine the price. If needed, we take the produces directly to the market," says C Selvaraj.

Narrating her experience, Lakshmi from Venkayakurichi says that she leased 2.5 acres land to cultivate tapioca. She took ₹20,000 as loan from the Amudha Surabi scheme for her venture. "I expect to get over ₹1 lakh from a good crop this time. With the money, I will be able to meet my expenses," says the widow who recollects how she slogged as a daily wage worker in a neighbour's land.

Malar, wife of Rajenderan, says that she was trapped into debt due to the loan (with an interest rate of 75 per cent) she took to meet an emergency on the home front. She had to migrate to a coffee estate near Mysore to repay the loan and make a living. With a loan from the Adhar, she was able to raise tapioca in one acre of her land this year. "I don't have to pay higher interest. If I make good profit, I don't

want to go back to Mysore this year," she says with a beaming smile.