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**A Survey on Indebtedness and Bonded Labour in Thane District (Maharashtra)**

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**Tribal Research & Training Institute,  
Maharashtra State, Pune.**

**1979**



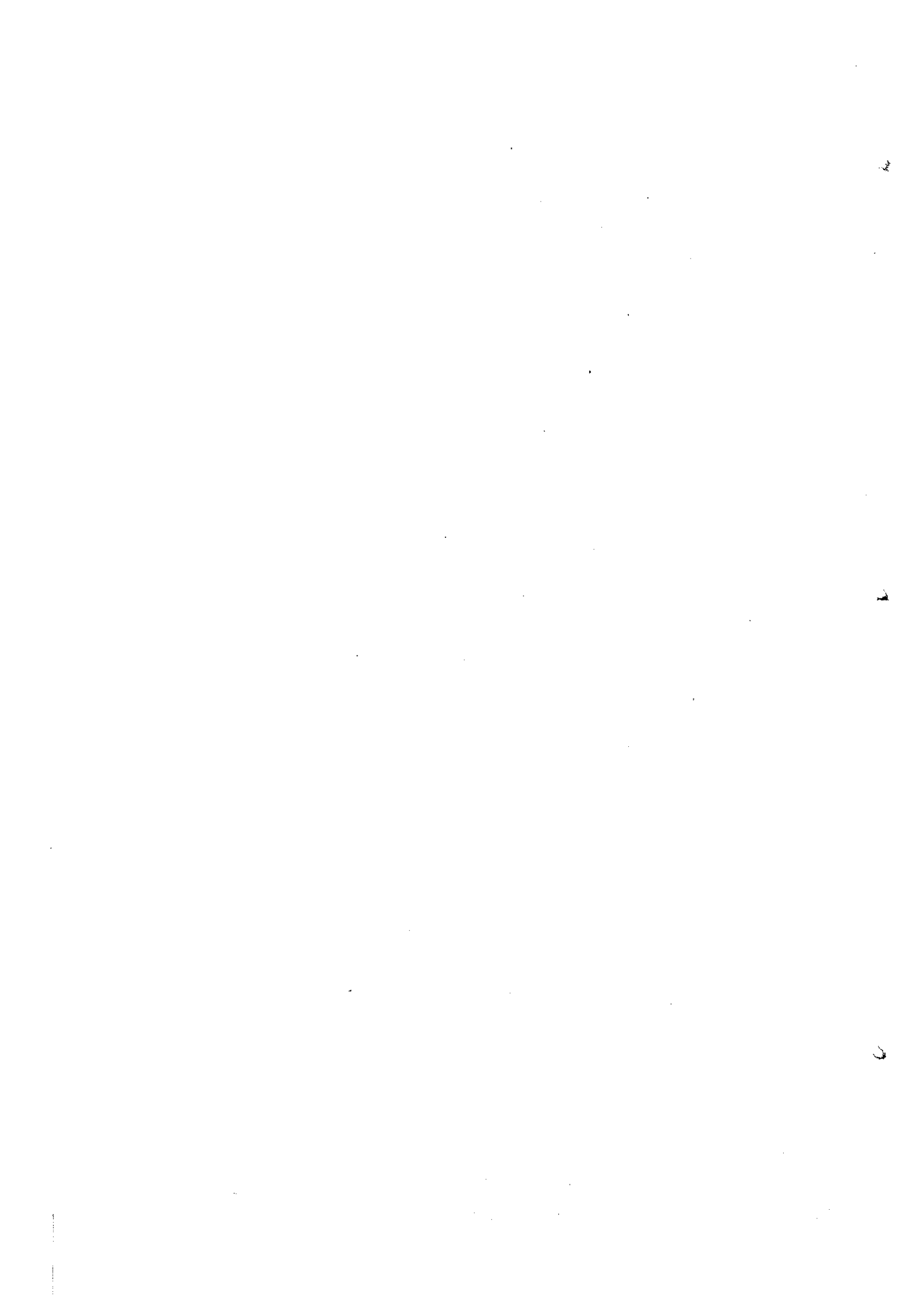
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GOVERNMENT OF MAHARASHTRA

A SURVEY ON INDEBTEDNESS AND BONDED  
LABOUR IN THANE DISTRICT (MAHARASHTRA)

Tribal Research & Training Institute,  
Maharashtra State, Pune.

1979



A Survey on Indebtedness and Bonded Labour  
in Thane District (Maharashtra)

By

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FORWARD

Bonded labour system - may it exist anywhere is a disgrace to the society in which it is found. If it is there in India, we cannot morally preclaim loudly to the world that we have been avowed to protect human rights and human dignity, so long as the pernicious evil practice persists with us, today.

The momentum was given to identify the nature and extent of the problem in our country during the year 1976. The State Governments tried to assess the problem and to free the bonded labourers. It was reported to Government of India in 1976 by the State Government representatives in a meeting at New Delhi that the various State Govts. have identified 125767 bonded labour cases and have freed 82699 of them. According to one estimate, there are 7 million bonded labourers in India. We do not know even today the precise unumber, and our efforts seem to have slackened on this front.

It was suggested by Bage Committee appointed by Government of Maharashtra in 1976 that district-wise surveys should be undertaken by Social Welfare Department or by the Tribal Research & Training Institute, Pune or by recognised social service organisations to identify bonded labourers in Maharashtra. Simultaneously this Institute was also encouraged to take up the servey.

Accordingly, the Institute has selected Thane District for the survey, as it had already become evident through various sources that there is proportionately more and sure incidence of this practice in Thane District.

The institute advised its Research Team to undertake the survey. Shri M.B.Surana, Research Officer, undertook the survey and collected the required data. Similarly Shri D.T. Birai, another Research Officer also joined him in this endeavour and they both completed the survey report.

We are happy to place this report for consideration of Government at appropriate levels. We hope that it is the first official survey Report on the matter, and that it would find its due place for its utility with the planners and administrators.

June, 1979  
Pune-411 001.

G.M.GARE,  
Director,  
Tribal Research & Training Institute,  
Maharashtra State, Pune.



### ACKNOWLEDGEMENT

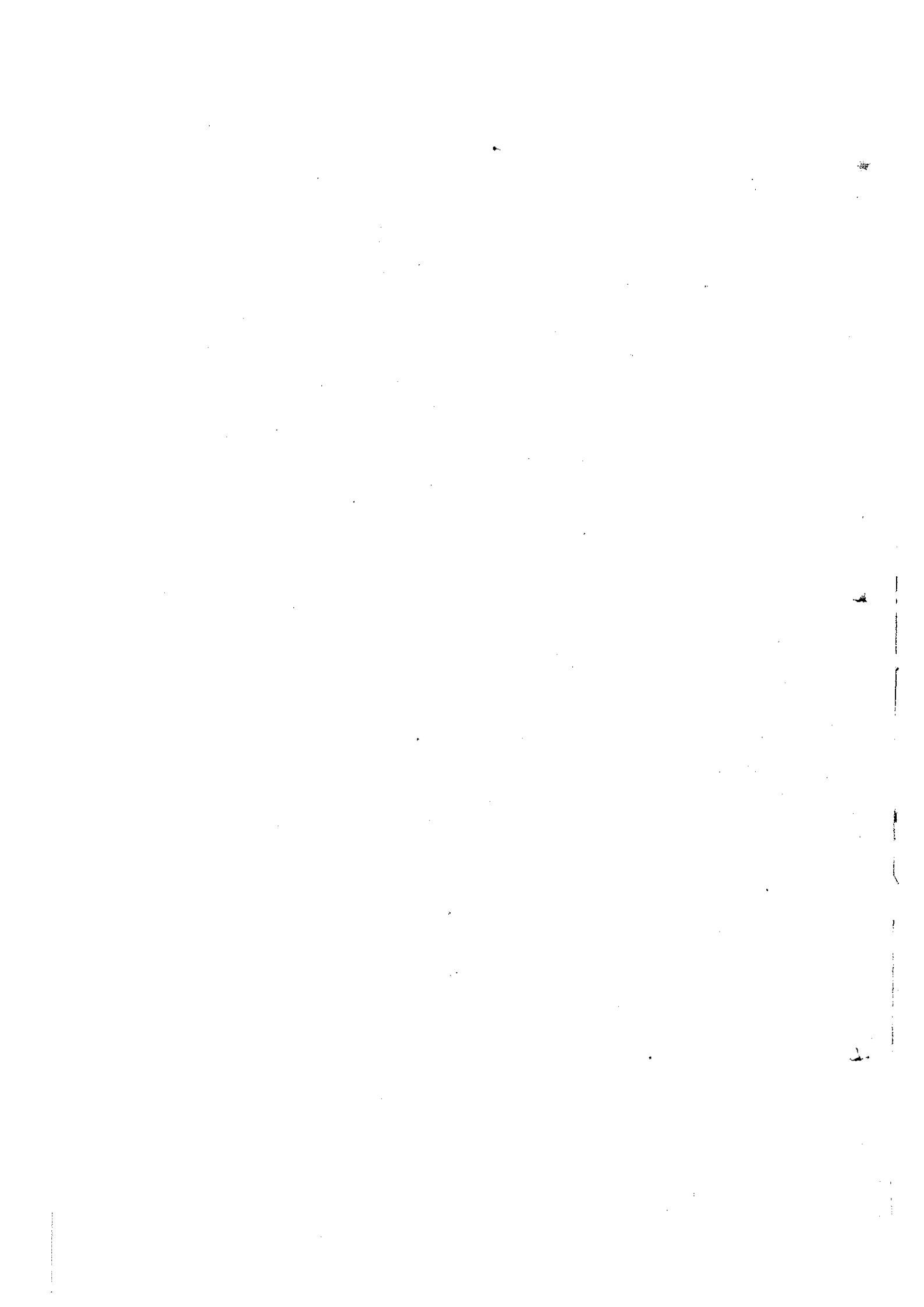
Our Research Team toured Thane District and surveyed 10 villages in Palghar and Wada Tahsills and interviewed 561 Adivasi Families. It was a heavy and difficult job to identify and interview such large number of families spread over in area. The main hurdle was the innate tendency of the familiar to hide the facts. But the team did a fine job and located 42 bonded labour families in 10 villages.

In our endeavour, the Tribal Welfare Officer of Thane, Shri Pawanikar was kind enough to spare his vehicle for the survey. We are thankful to him for his help.

Although, it is not our practice to thank our own personnel in doing their job, looking to the desirability of encouragement I thank Shri M.R.Musrif, Deputy Director, Shri M.B.Surana and Shri A.G.Utagikar, Research Officers for their positive lead in taking up the work. Similarly, Shri V.R. Pawar, Shri S.R.Kulkarni, Shri S.R.Dhotre, Shri D.T.Pore and Shri S.G.Kamble - Investigators have spared no pains to assist the officers in the data collection. Shri S.R.Kute, my Steno has done a fine job in typing the Report, for which I thank him.

Later on Shri D.T.Birai, Research Officer was involved in the final stage to re-organise and re-draft the Survey Report. He devoted his resources to give a final shape to the Report, for which I express my satisfaction and thank him.

Dr.G.M.GARE  
Director



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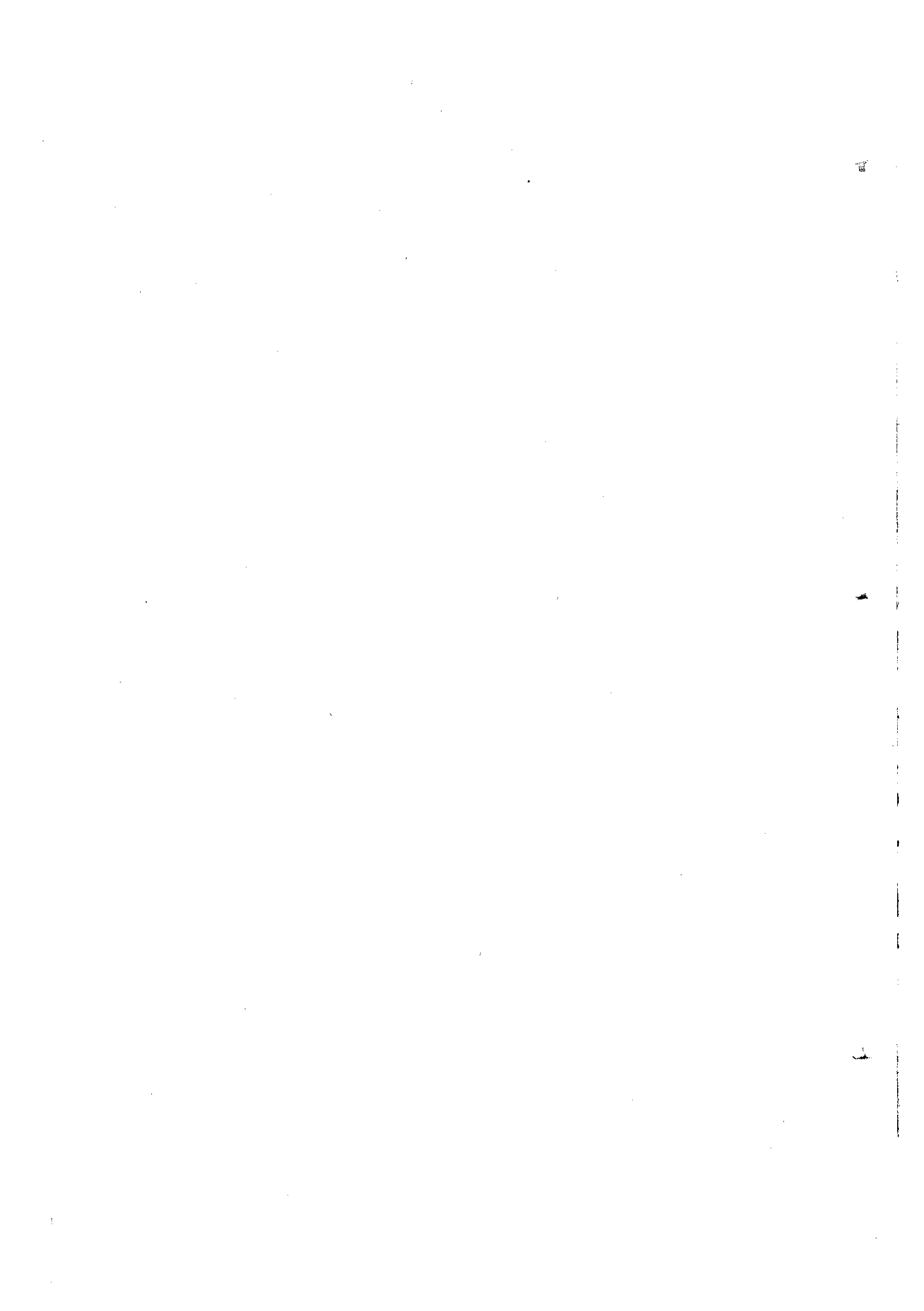
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## CHAPTER I

### PROBLEM OF STUDY AND RESEARCH METHODOLOGY

Conceptual Background : India is said to be a country of "too many". There are too many poor people in India. It is officially admitted that there are not less than 60 per cent people in India living under the poverty-line. This unfortunate segment of population consists of very indigent and illiterate persons most of whom belong to the down-trodden communities and some of the Scheduled Tribes. They are not only highly vulnerable to economic exploitation of the merciless type but also to social degradation. Thousands of these families live a sub-human existence, and backwardness and indebtedness are with them from the beginning to the end.

There have been inquiries at the State as well as Central Government levels into the nature and extent of rural poverty and indebtedness. They have brought into light the plight of rural poor including the tribal communities and Government at the two levels have framed and implemented various schemes to remove poverty and indebtedness among the toiling millions of India. The six Five year plans have invariably kept before them the first objective of raising the per capita income and have volunteered to reduce the wide socio-economic inequalities. Alongwith industries, agriculture was accorded the main attention in development and thousands of crores of money and materials have been spent for an all-round economic development. The successive plans with our own resources and foreign assistance had been subject for a long time of praise as well as criticism in the country and outside. India have launched big and small projects in vital fields of industry and agriculture. Our giant hydro-electrical projects,

the steel plants, major, medium and minor irrigation projects and innumerable schemes and programmes of agriculture, animal husbandry, roads transport, communications, education, health and housing etc. have been applauded all the world over. They brought forth their benefits and in numerical terms, India's aggregate production increased alongwith its increase in population. India's technical expertise is at present in great demand in developing nations of Asia and Africa.

However, our arithmetical progression on the production front has met with the geometrical progression on the population front. We could not achieve more than 3.5 average rate of economic development so far. All our progressive legislation and reform though they had little impact have not helped us significantly to remove poverty and indebtedness amongst the poor teeming millions. On the contrary the gap between the haves and have-nots has increased making the Planners and Administrators think as to what has happened to all our heavy investments in money, men and material.

Our abject povery and indebtedness has probable no comparision in other countries, so far as its extent is concerned. What is more worrying is its prevalence in the wise spread rural areas even today, after our economic planning of 28 years. The mase of humanity has been stuck deep into the rut of humiliation and degradation. Even the trickling down effect is insignificant. All the positive and protedtive discrimination have much by passed this great mass of humanity.

Thousands of Scheduled Castes, Scheduled Tribes and weaker section families are seen living a shameful existance and a great part of them live virtually the life of a serf.



Our democracy, egalitarianism, and secularism had not touched them. There are still people so backward that they do not know whether theirs is a country like India and that it is a free country. They are still so fast fettered by caste hierarchy and feudalism that our adult franchise, community development programmes, Panchayat Raj system, Tribal Sub-Plan, land reforms and various protective legislation and measures have hardly touched them. Our various multipronged attacks on poverty, indebtedness and inequalities have been retaliated by the age-old socio-economic order full of strong influential status-quo forces which have successfully thwarted attempts at bringing about reforms in all the fields. Hereditary lines of power have been retained. There is no attempt to belittle our planning efforts and our experiments in democracy. But even to-day, in the State of Bihar, the per capital income continues to be far lower than the national average.

In this context, our concern is the indebtedness and bonded labour. It is no wonder that the abject indigence, illiteracy and ignorance of the rural masses witnesses a phenomenon of widespread burden of debt and consequent bonded labour. Bonded labour should not be a surprise when we know that it emanates from the indigent conditions of living of the poor. Every indigent person has to borrow and has to go to the resourceful man, a money lender and a landlord. He gets loan on giving some security. However, thousands of families in these teeming millions who are indigent, are not in a position to offer any security other than pledging himself to the creditor, on conditions most favourable to the creditors.

The Royal Commission on Labour has long before

pointed out that in India, the labourer "borrows money from the landlord under a contract to work until the debt is repaid. The debt tends to increase rather than to diminish and the man and sometimes his family is bound for life". Thus such debtors are virtual serfs life-long and they satisfy the need of the creditors with cheap and sure labour. In practice, their poverty, ignorance and illiteracy do not help them to shake off bondage. There is no escape. This servile status is also hereditary in many cases.

There are many pockets in this country which give the evidence of wide-spread and deep indebtedness with resultant status of bonded labour. The bondsmen are known by various names. Their norms and contracts of bondedness may differ from place to place.

Efforts of voluntary and other organisations to identify bonded labour

State Governments had to take some interest in identifying this deep indebtedness and bonded labour system during the Emergency period. Voluntary organisations had, prior to awakening of Government interest, tried to locate the pockets of this pernicious practice, its nature and extent. For example, in Maharashtra, Mrs. Godavari Parulekar Marxist worker had much before associated herself with the problems of the Adivasis in Thane District. She has worked for the welfare of people who were deeply saddled to ignorance and indebtedness.

Ehume Sena : The Bhumi Sena - a voluntary organisation - working (Maharashtra) in Palghar tahsil has undertaken a survey between August and October, 1976 of 20 villages of the tahsil. It had

interviewed 100 cases of bonded labour, and found that -

- (A) 50 per cent are bonded for less than Rs. 600/-  
50 per cent are bonded for Rs. 600/- to 1500/-
- (B) 33 per cent are bonded for less than 6 years  
67 per cent are bonded for more than 6 years  
with maximum bondage period of 21 years.
- (C) All are bonded as a result of loans taken  
for marriages.
- (D) 35 per cent did not remember the amount of  
the original loan.  
87 per cent do not know the present balance.  
70 per cent do not know the interest charged.
- (E) They tell for the creditor daily for 11 hours.  
21 of them are bonded since their childhood  
and 79 became bonded after marriage.

Gujrat :-

(i) In Gujrat also, there were conflicting and controversial reports on the issue of bonded labour - whether the so-called "Hali-pratha" actually exists in some pockets of the State. So, the Tribal Research and Training Institute of the Gujrat Vidyapith conducted a survey in 16 villages from Bardeli, Palsana, Valod talukas in Surat district. 256 households of Halpatis from 16 villages were contacted to know whether they live in servitude. They found that the position of Halpatis vis-a-vis the landlords was very complex and it was not easy to come to precise solution unless strict postures was not taken by the Government to protect Halpatis from sinking into the sea of misery and suffering. The influential land owing community controls the economic system of the ares. There is increasing antagonism between the landowners and the Halpatis, Lastly the survey could trace the prevalence of "Hali-pratha" in South Gujrat in an institutionalised form, some time before, although, they say, it does not exist now in a true

sense of the term.

(ii) There was another survey conducted in Gujrat and the pocket of survey was the same Surat district. This was done by the Zonal Director, Backward Classes Welfare, Western Zone, Ahmedabad. They interviewed 115 informants in 9 villages in Surat district. 9 were Scheduled Castes and 106 were Scheduled Tribes. 72% Scheduled Tribes informants were Halpatis. The findings of this survey differ from that of the Tribal Research & Training Institute, Gujrat. They are more clearcut. Out of 9 Scheduled Castes, 5 were working as Halis (bonded labour). Hali system is the result of acute indebtedness. A Hali person works for the moneylender until the loan is repaid. The Hali is paid so low that the loans are not paid off, sometimes even during the borrower's life time. The remaining 4 were employed as Chakars ( a system similar to Hali ). Of the 106 Scheduled Tribes informants, 22 were working as Halis and 85 were working as Chakars. The remaining 14 were wives of 14 informants and they were working as Wasidu (maidservants) in the houses of the landlords/money lenders under whom their husbands were also working. The classification of purpose of loans shows that 76 were bonded for marriage-loan, 27 for domestic-purpose loan, 1 for death-ceremony loan, 1 for Mumdan ceremony loan and 3 for repayment of old debts. Loans amounts ranged from Rs.20/- to 100/- for 11 per cent informants, Rs.101 to 300 for 40 percent informants, Rs.301 to 500 for 38 informants, Rs.501 to 800 for 9 informants and Rs.801 to 1500 for 3 informants. The duration of loans taken varied for 2 years to 30 years. The condition of repayment was binding on other family members also in case of 95 informants. 36 were serving the masters for 6 months in year and 79 were serving for the

whole year. Chakras worked for 18 hours in a day and Halis had to work for 13 hours in a day. Out of the 14 women Wasidu, 2 women stated to have worked from 5 a.m. to 2 p.m. and 8 a.m. to 12 noon and as such could not go for any other casual labour. The treatment given by Muslim landlords were more severe. The minimum and maximum period of bondage was 3 years and 30 years respectively. The minimum and maximum age-group is 18 and 75 years.

The above survey findings are that the existance of Hali, Chakar, Wasian is nothing but bonded labour in one form or the other as defined in the Central Ordinance.

Rajasthan :-

There is also a Report for Rajasthan State published by the Zonal Director, Ex-Office Dy Commissioner for Scheduled Castes and Scheduled Tribes, Western Zone, Government of India. During the survey 26 informants from 6 villaves in Bagnwars district of Rajasthan were contacted. "Sagri" system prevails in Rajasthan. It is an off-shoot of indebtedness which binds the borrowers to work for the creditors till loan is repaid. All the 26 informants were found working as Sagris. 10 took loans for marriage, 12 for domestic purpose, 2 for seeds and bullocks and 1 for celebration of son's birth and 1 for redemption of old debts. 20 made verbal agreements and 5 made written agreements for serving the masters. All were working for the whole year for their masters. Their period of serfdom was 1 to 30 years. The age-group of sagris range from 18 to 55 years.

Thus, this report also confirms the sagri ssystem akin to bonded labour in Rajasthan.

Bihar :-

Thereupon, we note one study of bonded labour in Bihar State. Dr.A.K.Las has published his Book entitled "Politics of Poverty" (Chetna Publications, 1977). His study shows the deep roots of the system of bonded labour in one village - Shankarpur, situated in Waxirganj Block of Gaya District. He has clearly described the institution of bonded labour in the 3rd chapter. The bonded labour in Shankarpur is known as Kamia. The land-owning upper castes of Shankarpur and the labourers belonging to Bhuniya caste bind themselves in life-long stable alliance, which is a hereditary bondage, as it relates to relationship between patrilineal descent groups of master and servants. For a Bhuniya, the status of bondsman is as ascriptive as is membership of his caste. The servitude is not periodical in nature. A Bhuniya remains a bondsman to his master (Malik) for the whole life until he is dead. The Kamia is sold or transferred to other master also. He can not seek job elsewhere. If he runs away, he is detected and punished. Payment of wages to Kamias is in kind and it is less than wages to free labour. To the landowner, the system provides assured cheap constant supply of labour. In the absence of alternative employment the Kamia is subjected to life-long slavery.

Thus, there must be other Reports on the bonded labour system prevailing in some other States of India. We need not mention their contents here, because so far as the point of agreement over the question of the existence of the system is concerned, The different State Governments have admitted the existence of the problem in their States.

Bonded labour is known by different names.

For example

Orrisa	- Hali, Muliyas or Nag Muliyas
Bengal	- Nit Majoor
North Bihar	- Harwais and Baramsiyas
South Bihar	- Kamia
Madhya Pradesh	- Harwashee
Uttar Pradesh	- Sevak and Haris
Trawancore	- Adiammars
Malbar	- Cherumas
South Kanara	- Holyas
Tamilnadu	- Pannyals
Andhra	- Palerus
Rajasthan	- Sagri
Gujrat	- Hali, Bigar
Mysore	- Jeetha
Punjab	- Seri, Sanji
Maharashtra	- Lagangadi, Ghargadi, Jaglya, Hali, Bigar

In the meetings held in New Delhi at the Officers' Minister's levels to review the progress made by State Governments in locating and freeing bonded labour, the various States have, that time provided the Central Government with the following data which shows the existence of the bonded labour practice in the States.

State	Position as on 31-10-1976	
	No. of bonded labour identifies.	No. of bonded labour freed
Andhra Pradesh	931	931
Bihar	1534	1534
Karnatak	51988	51709
Kerala	42759	156

Madhya Pradesh	1238	1238
Orissa	285	285
Rajasthan	5384	5384
Tamil Nadu	2416	2416
Uttar Pradesh	19232	19188
<hr/>		
Total	125767	82699
<hr/>		

The States like Assam, Gujrat, Haryana, Himachan Pradesh Jammu & Kashmir, Maharashtra, Manipur, Nagaland and Meghalaya, Punjab, West Bengal and Tripura, that time claimed that they had no such problem.

Maharashtra :-

Maharashtra was none of the State which disowned the problem in the initial stager. Later, Maharashtra Government appointed one committee to examine in depth the illicit money-lending operations. The committee had Mr.V.S.Page as the Chairman and Shri P.P.Dharmadhikari, Joint Registrar C.S. and Registrar General of Money-lenders as Member-Secretary. It was to examine the causes of illicit money-lending, investigate whether the system of bonded labour prevailed in the State and suggest ways and means to eradicate the systems.

The committee has come to the conclusion that bonded labour system exists in Adivasi areas of Maharashtra to an appreciable extent in the shape of "Palemod" system. Systems of "Lagangadis", "Ghargadis" and "Saldars" also prevail in recent years. The committee recommended that districtwise surveys should be undertaken by Social Welfare Department or by the Tribal Research & Training Institute, Pune or by recognised social service organisations to identify bonded labourers in



each district. The Committee opined that vigilance committee appointed under the "Bonded Labour System (Abolition) Act" were inactive. It thought that poverty which is the root cause of indebtedness leading to debt bondage or illicit money-lending results essentially from unemployment or underemployment.

Thus, Page Committee on the problem in question has found the existence of bonded labour in adivasi areas of Maharashtra.

#### Problem of Study

Taking into account the various reports, studies, inquiries into the indebtedness and bonded labour system in different States, it became pertinent that Maharashtra too should make efforts to examine for itself the existence of bonded labour and the extent of indebtedness in the State. We have noted that Page Committee reported cases of illicit money-lending, indebtedness and of the existence of bonded labour.

According to one of its suggestions, it was thought necessary to conduct a sample survey districtwise to study the nature and extent of indebtedness and bonded labour. In pursuance of the call of the times, of the duty to carry on research into tribals problems and of the recommendations of the Committee, we decided to select Thane District to probe into the problem.

Thus we have been prompted to undertake one sample survey of the District of Thane to gauge the nature and extent of indebtedness and bonded labour practice.

#### Objective of the Study

- 1) To study the nature and extent of indebtedness

- 2) To study the nature and extent of bonded labour system amongst Adivasi Thane District.
- 3) To describe the various efforts made to eradicate the bonded labour system.
- 4) To suggest ways and measures to eradicate indebtedness and the bonded labour system amongst Adivasis.

#### Selection of Area

It was published in news-papers that there exists bonded labour system in Thane district and its intensity is severe in Palghar and Wada tahsils of this district. Therefore these two tahsils were selected for the study.

#### Selection of villages

As for the selection of villages, it was proposed to select one village from each criterion mentioned below.

- i) Central village
- ii) Border village
- iii) Village with predominant of agricultural labour class.
- iv) Village with more non-tribal population.
- v) Other village with certain importance like urban influence, special problems of labour and forest village.

The villages in these two tahsils were classified in five categories mentioned above. Further selection of villages from each category was done on purposive sampling basis with the consultation of officials and non-officials. It would be of some interest to know the relevant characteristic features of the two tahsils selected.

Palghar is a coastal taluka. Wada has Vaitarna river supplying water to Bombay city but not giving its water to lands of Wada tahsil. Palghar has black soil containing sand.

It is good for horticulture. Wada has redish brown soil suited to Paddy and Nagali. Both tahsils are under heavy rain fall tract. They have rich forests. Palghar has 190 villages and 2 towns. Wada has 165 villages and 1 town. The other statistics is as follows.

<u>Item</u>	<u>Palghar</u>	<u>Wada</u>
Population (1971)	213405	83914
Scheduled Tribes population	74954 (35%)	40995 (49%)
Scheduled castes population	4027 (1.9%)	1208 (1.4%)
Percentage of total workers engaged in agricultural and allied occupations.	82.70%	92.03%
Size of land holding below 5 hectares.	72%	64%
Land under forest	43.13%	47.99%
Main crop	Rice	Rice
Area under food crop per head. (Hect)	0.10	0.17
Land under irrigation	2.22%	Zero Percent
Percentage of literacy	38.55%	30.25%
Per doctor population covered.	21340	16783
Per bed population covered	4026	2622

From the above, it is seen that Wada is a more backward tahsil than Palghar. Both are backward tahsils and backwardness of the area is the causal factor for exploitation.

#### Selection of families

After selecting the villages, the families in each village were selected on the following basis :-

a) Villages with less than 100 families were completely enumerated.

b) Sampling was done in the case of villages with more than hundred families. In such cases families were selected on the basis of stratified random sampling considering their merits.

The schedule designed by the office of the Commissioner of Scheduled Castes and Scheduled Tribes, Government of India, with slight modification was adopted for this survey. The schedule had three parts as :

- a) Village schedule
- b) Individual schedule
- c) Schedule of indebtedness

a) Village schedule

This schedule was designed to study the village position in respect of various basic amenities existing in the village, social, economic and political structure of village focusing attention on the indebtedness prevailing in Adivasis in general and bonded labourers in particular.

b) Individual schedule

This schedule was designed to collect the data of selected families which contains information of house ownership, house-type, family composition, individual information of each member of the household regarding sex, age, relationship with head of household, education, sources of livelihood and monthly average income from all the sources and annual expenditure on food, clothing, education medicine, agriculture, entertainment, smoking, drinking and land cultivation.

c) Schedule of indebtedness

The information of indebtedness was designed in the part of the schedule of individual itself. The particulars of debts, its sources, rate of interest, conditions of repayment and other allied information pertaining to debts were given in the schedule.

The bondedness emerges from the indebtedness so the questions on bonded labourers were given in the same questionnaires. The questionnaire on bonded labour pertains to number of bonded persons in the family, period of bonded persons, treatment given by the owner to bonded persons, views of bonded persons and other useful information pertaining to the bonded labour system.

Sources of Data

The data was collected by visiting family to family and by contacting responsible persons in the family at the time of field survey.

The data in the village schedule was incorporated after contacting and discussing with the local authorities, head of village (Patil or Karbjari), Sarpanch or member of Gram Panchayat, Police Patil, Gram Panchayat Secretary, landlords, leaders of labour organisations and moneylenders etc. While writing report the views of Block Development Officers, Chairman of Adivasi Mandals, labour associations and landlords were also taken into account.

Machinery for conducting survey

The survey work was done by the Research Team of Tribal Research & Training Institute, Pune, in the month

of June, 1977. The scrutiny, tabulation, analysis of data was done with the assistance of the research and statistical staff of the Institute.

Limitations of data collection

While conducting survey, we could get a good cooperation from the respondents. But they were all almost illiterate. No accounts or records were maintained by any family about debt, interest, income and expenditure. These figures were derived by estimation. The estimation was purely based on the memory of the past events of the respondents.

The Adivasis were found to be very loyal to their money-lenders and land-owners. They might have under reported the information due to their involvement and relations with them. Nevertheless, the data and information collected is quite adequate to study the problem of indebtedness and bonded labour system.

CHAPTER II

INDEBTEDNESS AMONGST THE TRIBALS

Very few studies have been conducted to assess indebtedness amongst the tribals. However, recently some studies on rural indebtedness and rural credit structure have been carried out by Commissions constituted for the purpose, Research Institutes and Research Workers. But these studies are of limited use for the present study, as they have little to shed light on the tribal indebtedness.

Some causes of indebtedness amongst the Adivasis

The root cause of indebtedness amongst Adivasis is the poverty and ignorance. To maintain the families anyhow, they have to take loans from landlords and moneylenders. Even the loans taken for development purposes are used for maintenance of the family and social and religious customs.

The deficit of the tribal family compels it to go to the creditor to meet both the ends and to save the family from starvation. As such the priority requirement of the Adivasi is naturally for non-productive loan rather than productive one. After satisfying non-productive requirements he turns to the productive ones.

The social and religious customs viz. marriage ceremony, death ceremony keep the Adivasi deeply rooted in debt. He has to give bride-price. He has to spend in marriage ceremony beyond his own capacity and therefore has to borrow.

After meeting these requirements his borrowing capacity is fully exhausted and as such no attention is

given for developmental or productive purposes. This indebtedness among Adivasis had serious consequences on the life of the Adivasi society. It leads the Adivasis to offer themselves as bonded labourers to their creditors.

The survey conducted in this regard in Thane district reveals an interesting account of the tribal indebtedness, bonded labour system.

#### Extent of indebtedness

The following table indicates the extent of indebtedness among tribal families.

Table No.1 showing the extent of indebtedness

Taluka	No. of Adivasi families surveyed	No. of Adivasi families found indebted. (Reported)	Percentage of families indebted to total surveyed families.
Palghar	288	77	26.74
Wada	273	98	35.90
Total	561	175	31.19

The above table reveals that out of total surveyed families of the Adivasi, 31.19 percent of the families are in debt. The percentage of indebtedness is more in Wada taluka than that in Palghar taluka.

#### Community-wise indebtedness

The Adivasi families are further classified according to their communities and their indebtedness is studied accordingly ( see Anexture 1 )



Table No.2 showing indebtedness in tribal families community-wise in two talukas in Thane district

Tribes	No. of families surveyed	No. of families found indebted (Reported)	Percentage of families indebted to total
1. Malhar Koli	450	146	32.44
2. Katkari	49	18	36.73
3. Warlis	59	10	16.95
4. Others (other tribes)	3	1	33.33
<b>Total</b>	<b>561</b>	<b>175</b>	<b>31.19</b>

The above figures indicate that the indebtedness amongst the tribes varies between 17% to 37%. The Katkaris are more indebted than the Malhar Kolis and the Warlis. The Warlis are the least indebted.

Indebtedness according to main occupation patterns of Adivasis

If the indebtedness is studied according to main occupation of Adivasis, the following results are obtained.

Table No.3 showing indebtedness according to main occupation of Adivasis in two talukas of Thane District

Occupation	Percentage of families found indebted in talukas					
	Falga		Wada		Total together	
	No.	Percentage	No.	Percentage	No.	Percentage
1	2	3	4	5	6	7
1. Agriculture	26	36.67	80	68.38	106	56.38
2. Agriculture labour	43	32.00	18	12.24	66	22.22

1.	2	3	4	5	6	7
3. Casual labour	1	1.72	-	-	1	1.72
4. Other occupations	2	22.22	-	-	2	11.76
Total	77	26.74	98	35.90	175	31.10

(Details of are given in Appendix 2)

The figures in the table reveal that the borrowers who are cultivators are more indebted than agricultural labourers. There is also a significant difference in indebtedness among agricultuists and agricultural labourers. This is due to the fact that private sources of finance do not take risks in lending to agricultural labourers. Now lending by private sources is prohibited by laws. Government, societies and banks advance loan on securities to those who have the land. (For more details please see Annexure No.2)

Composition of loan (cash-kind)

The Adivasis obtain loan in the form of cash and kind. Generally loans obtained from Government, Cooperative Societies and Banks are in the form of cash. But loans obtained from landlords, shopkeepers or businessmen moneylenders, village Patils, rich persons of the villages and relatives are mixed ones. It is partly in the form of cash and kind or it is fully cash or fully kind. The survey results indicate that 82.29 percent families have received loan in the form of cash, 4.57 per cent of the families have received loan in the form of kind only, 12.57 percent of the families have received loan in cash and kind together and 0.57 per cent of the families do not know the pattern of loan as it was taken by their ancestors.

91.15 per cent of the total amount is paid in cash and 8.85 per cent of the total amount is paid in kind. Generally in case of kind, loanees have got the loan in the form of paddy, a main crop and main food of this area. (For more details please see Annexure 3 and 4)

Average debt per family

Table No.4 showing the average debt per family in two talukas of Thane district

Tahsil	Average debt per family (Rs.)	Percentage ratio of cash and kind	
		Cash	Kind
1. Palghar	528.96	93.11	6.89
2. Wada	438.21	89.33	10.67
Total	465.94	91.15	8.85

The figure of average debt per family derived from the survey is Rs.475.94. It is Rs. 528.96 in Palghar tahsil and Rs. 438.21 in Wada tahsil. Roughly the average debt per family varies in between Rs.425 to Rs. 525. The above figure clearly indicates that the borrowing capacity of Adivasi is very poor.

Estimates of the extent of indebtedness amongst Adivasis

Taking into account the average debt per family in Palghar and Wada tahsils, we can estimate the aggregate indebtedness amongst the adivasis in these two talukas.

Table No.5 : showing the estimated extent of indebtedness of Adivasis in two tahsils of Thane

	Palghar Tahsil	Wada Tahsil
1	2	3

1	2	3
a) Total number of Adivasi families.		
Scheduled Tribes population	74,954	40,995
Average size of Scheduled Tribes family	6	6
Number of estimated Adivasi families.	12,492	6,882
b) Percentage of indebted families	25.74	35.90
c) Number of undebted families	3340	2453
d) Average debt per family	523.96	433.21
e) Total volume of debt on Adivasi Rs. 17.50 lakhs		10.75 lakhs

Sources of finance

Since Independence various developmental agencies are making efforts to change the rural credit structure. The position of the credit structure in the year 1955-56 as per survey conducted by All India Rural Credit Survey Committee and the results obtained by the present survey are given below for comparison.

Table No. 6 : showing the sources of finance

1	Proportion of borrowings from each agency to the total borrowings (in percentage)	
	2	3
Credit Agency	A.I.R.C.S.E. (cultigators)	Bonded labour survey (S.Ts. only)
1. Land lord	1.5	33
2. Shopkeeper or businessmen	5.5.	N
3. Moneylender	69.7	2
4. Village Panch included in 10		1
5. Rich person of village	- do -	- do -
6. Relatives	14.2	N
7. Cooperative societies	3.1	36

1	2	3
8. Government	3.3	13
9. Bank	0.9	14
10. Other sources	1.8	-
Total	100	100

N means negligible.

The above figures clearly point out that the structure of money lending system is basically changed. Before 20 years money lender was the dominating agency who was chiefly giving the loans to Adivasis. 69.7% of the total borrowing was from the money lenders formerly. This percentage is reduced now to 2. At present cooperative societies, Government and Banks are the main credit agencies so far as Scheduled Tribes persons under survey are concerned. 63 percent borrowing is from Government, Banks and Cooperative Societies i.e. out of 3 persons, 2 are borrowing loan from Cooperative Societies, Banks and Government. The next important agency which advances loan to adivasis is the land lord. 33 per cent borrowing is from landlord. The percentage of borrowing from the remaining credit agencies is very meagre.

Table No.7 : Agencywise flow of loans to Adivasis

1	Percentage to total borrowed amount.	Percentage to total persons
1	2	3
1. Land lord	33	34
2. Shopkeeper or businessman	N	1
3. Money lender	2	4
4. Village Patil	1	*1
5. Relatives	N	2

1	2	3
6. Cooperative societies	36	36
7. Government	13	13
8. Bank	14	9
Total	100	100

(N means negligible)

Percentage to total borrowed amount and percentage to total persons according to credit agencies are nearly the same. No large variation is observed.

Table No.8 : Purpose wise distribution of loans

1	2	3
Purposes	Percentage to total borrowed amount.	Order of requirement
1. Marriages	30.66	2
2. Khavati	5.09	3
3. Religious functions	0.60	6
4. Sickness	-	8
5. Death ceremonies	0.02	7
6. Repayment of debt	0.74	5
7. Agriculture and allied development	60.54	1
8. Other purposes	2.34	4
Total	100.00	-

The above figures clearly indicate that out of the total borrowed amount 60.54% amount is borrowed for agriculture and allied developmental purposes, 30.66% is borrowed for marriage purposes and 5.09% of the amount is borrowed for Khavati. These three main purposes cover 96.29% of the total borrowed amount. The requirements for agricultural

development is fulfilled mostly by Cooperative Societies, Government and Banks. Out of Rs. 50,425 borrowed for agricultur or allied development, Rs.49,950/- i.e. 99.06% of the total amount is borrowed from Cooperative Societies, Government and Banks. The local agencies i.e. businessmen and moneylenders have satisfied the remaining requirement of 0.94%.

The second in priority of needs is loan for marriage.

The amount needed by Adivasis for marriage purpose is rarely advanced by Cooperative Societies, Government and the Banks. It is mostly given by local credit agencies like landlords, moneylenders, village Patils and relatives.

Table No.9 : Amounts advanced by various agencies  
for marriage ceremonies

Credit Agencies 1	Amount advance in Rs. 2	Percentage to total amount 3
1. Landlord	24,475	95.84
2. Moneylender	760	2.98
3. Village Patil	252	0.99
4. Relatives	50	0.20
Total	25,537	100.00

This clearly indicates that the amount needed by Adivasis for marriage ceremonies is practically advanced by the landlords.

The third important need of Adivasis is Khavati or Consumption loan. During the loan period has many occasions of starvation. So he has to approach the private moneylending sources. He borrows the amount from landlord, moneylender village Patil and relatives..

Table No.10 : showing consumption finance given  
by different agencies

Credit Agencies	Amount advanced in Rs.	Percentage to total amount
1	2	3
1. Landlord	2042	48.21
2. Moneylender	545	12.87
3. Village Patil	230	5.43
4. Relatives	500	11.80
5. Government	919	21.69
Total	4236	100.00

This clearly indicates that major lending agencies for Khavati are landlord and Government. The other agencies are playing a very minor role in this respect.

The survey indicates that other requirements for religious functions sickness, death ceremony, repayment of debt etc. are fulfilled by landlords only. (For more details please see Annexure 3)

This clearly indicates that in rural credit system, landlord, cooperative societies, Banks and Government play very important role. Among local agencies landlord is the main source.

Landlords :

Landlords are one of the important local agencies, who fulfil the requirements of the needy Adivasis on demand. The procedure of obtaining debt from Cooperative Societies, Government and Banks is cumbersome and it cannot be easily followed by the uneducated and poor Adivasis. Landlord is closer to him



and meets his needs at any time without much fuss. It is observed that out of total requirement of loan, 89% is fulfilled by landlords. The details of purposewise distribution of loan borrowed from landlords is given in Annexure No.8. The purposewise distribution of loan by landlords is given below.

Table No.11 : showing purposewise loans given by landlords to Adivasis

Purpose	Percentage with total borrowers.	Percentage allocation of amount for each purpose
1. Marriages	71	89
2. Khavati	20	6
3. Religious function	2	2
4. Death ceremony	2	3
5. Repayment of debt	3	2
6. Other purposes	3	1

The above figures indicate that out of total loan given by landlord 89% amount is given for marriage purposes 6% is given for Khavati and remaining 5% for others. There is no large variation in percentages by persons and by amount except in case of Khavati. The amount advanced for Khavati is comparatively smaller as compared to for marriage purposes.

The survey results are tabulated for loans taken up for different years. These are given below.

Table No.12 : showing loan taken up during different years

When loan was taken (period)	Amount of loan taken in Rs.	Percentage to total amount
1	2	3
1. Current year	22,103	26

1	2	3
2. Last year	39,813	48
3. Two years back	5,717	7
4. 3 to 5 years back	11,554	14
5. Old debt	3,798	5
6. Period not known	305	N
Total	83,290	100

It is revealed that out of total loan, 26% loan is taken in the year 1976-77, 48% in the year 1975-76 and 26% is the old debt taken up before 1975-76.

Interest on loan

There is variation between the rates charged by private agencies like landlord, moneylenders and businessmen, village Patils and rich persons of villages. The rates of interest for different agencies are different and they are also different for different purposes. The rates of interest charged by private sector agencies. It is also observed that the private Sector agencies are charging exorbitant rates of interest and exploit the poor Adivasis. The rates of interest charged by various agencies are given below.

Table No.13 : Rates of interest charged by various agencies as reported by respondents

Agencies (Illicit moneylenders)	Rates of interest per annum per hundred Rs. as given by borrower.
1. Landlord	25% to 166%
2. Moneylender	25% to 100%
3. Cooperative societies	13% to 14.50%
4. Government	4.5% to 13%
5. Banks	12% to 13%

The rates of interest charged on Government loans is the lowest one. The rates of interest charged by landlords and moneylenders are exorbitant and as high as 166%.

The enquiry of rates of interest charged by credit agencies brought forth the following facts :-

i) 54% of the Adivasi borrowers were not aware of the rates of interest charged by the credit agencies.

ii) 27% of the borrowers had to pay the interest in the form of agricultural labour and remaining 19% have to pay the interest in cash.

iii) Out of 19% of the borrowers, some borrowers pay the interest in the form of produce i.e. Adivasis generally borrow paddy from landlord at the time of sowing. After harvesting landlord collects the paddy 1.5 times or twice the quantity given at the time of sowing.

iv) In case of good workers, landlord does not charge interest but he advances the amount to them on the condition that they have to work in his farm when he demands.

General conditions of repayment of loan

1) Landlord :- Landlord generally advances the loan to Adivasis in order to have secured and sure labour for his farm. He is not much interested in cash.

So 1) Loan obtained from landlord is generally required to be repaid in the form of agricultural labour.

2) Loan obtained in the form of kind is generally required to be repaid in the form of kind or agriculture labour only.

3) In case of loan advanced to agriculture labourers for marriage purposes is generally recovered in the form of bonded labour. The repayment capacity of poor labourer is very poor. He repays the amount by doing bonded labour in the house of landlord.

4) Generally loan is advanced for non productive purposes.

2) Moneylender :- There is a rare number of liceses money lenders in this area. Other moneylenders carry on money lending business in an illegal manner. They generally lend the amount in order to earn money by this business and so, the rate of interest is exhorbitant and interest rate depends upon the repaying capacity of borrower and the pledges given by him. Generally such type of moneylenders do not land the money to poor Adivasis. Moneylenders are advancing loan to agriculturists and in the form of cash and kind. The amount given by them is collected in the form of produce. The amount given by them is collected in the form of produce. The interest rate is generally 1 bag to 1 bag or  $1\frac{1}{2}$  bag for the period of loan generally for 4 to 6 months. Cash amount is also generally recovered in the form of produce. This system is now on its wane. The loan advanced by money lender is generally for non-productive purposes.

3) Cooperative Societies, Government and Banks

- 1) The rates of interest are normal.
- 2) Loan is advanced for productive purposes mostly.
- 3) Loan is granted on the security.
- 4) Loan is required to be repaid after harvesting the crop.
- 5) The needs of Adivasis for loan for non-productive purposes have remained much neglected by Cooperative Societies, Government and Banks.

- 6) Landless Adivasis do not get loan as they have not land for security. Adivasi Cooperative Societies recently established have advanced consumption loan upto Rs.100/- to tribal landless members under the Government scheme of consumption finance implemented through the Tribal Development Corporation.

#### Agreement

While advancing the loan, there is generally an agreement between the debtor and the creditor. It may be a written bond or an oral agreement. The following are the findings of the survey in respect of agreements done between borrowers and creditors.

i) Percentage of agreement cases observed.	- 71.81%
ii) Percentage of cases without agreement.	- 28.19%
iii) Percentage of agreement cases on bond.	- 35.64%
iv) Percentage of agreement cases on paper.	- 32.98%
v) Percentage of agreement orally.	- 3.19%

It has been observed that there is no agreement on bond in case of loan advanced from landlord, illicit money-lender or any other private credit agency doing doing illicit business of moneylending. In most cases in private lending there is mutual understanding between the debtor and creditor and the agreement is neither done on paper nor on bond. There is an agreement in case of loan advanced by Public Credit agency i.e. Cooperative Societies, Governemnt and Banks.

#### Security

While advancing the loan the creditor takes security in the form of gold, land or any suitable middle men so that he can recover his amount of loan at ease. In other cases loan

is generally advanced on a system known as Bonded Labour system  
In survey 37% cases are found of such type.

The important findings in this regard are as under :-

- 1) Percentage of borrowing cases where security is not given. - 38.64
- 2) Percentage of borrowing cases where security is given in different forms. - 61.36

Table No.14 : Form of security and their percentage.

Security form	Percentage with total
1. Gold	2.75
2. Agricultural land	95.41
3. Utensils	1.84

The above figures clearly reveal that in 95.41% cases security is given in the form of land.

Repayment after death

Even though the debtor gives security on loan, his family members are bound to repay the debt after the death of the borrower.

Table No.15 : Repayment after death of the borrower

Persons responsible for repayment of debt after the death of the borrower.	Percentage with the total
1. Children and family members	83.33
2. Relatives	8.89
3. Others	3.33
4. Nobody	13.34
	100.00

It is observed that children are mainly responsible

for repaying the loan borrowed by their father.

Binding on wife and daughters

It is reported by 77.90% of the respondents that it is not binding on their wives or daughters for repaying the amount borrowed by their husband or father.

Bonded labour

Indebtedness among Adivasis has led to the emergence of an evil system known as bonded labour. This system in this area is known as Legandagi or Ghargadi. If the tribal is not in a position to pledge as asked by creditor, he pledges himself and some times even pledges members of his family against a loan. He is released only when the loan is repaid. Until then the tribal or his family is required to work for his creditor. The period of service varies from area to area and in some cases families work from generation to generation at the masters' house. In this survey, 37 tribal bonded labourer families were indentified. Their percentage to total borrower families is 21.14.

Debt Relief

(A) In the Report (September, 1962) of the Special working group on Cooperation for Backward Classes appointed by the Ministry of Home Affairs and of which late M.P. Bhargava Additional Cooperation Commissioner, Union Department of Cooperation was the Chairman, it was indicated that :-

"The present burden of indebtedness has far outgrown the repaying capacity of the debtors in the tribal areas and is acting as a serious drag on their economic

development. According to the report of the Committee on special multipurpose Tribal Development Blocks, the present efforts to improve his (tribal's) economic earning through developmental programmes has not helped in ameliorating his conditions. The committee had then pointed out that :-

(B) "The Central Advisory Board for Tribal Welfare, which considered the question in October 1957 had recommended that all Adivasi's debt (all debts of tribal) which are more than three years old, should be written off and debts of the last three years should be paid up after allowing interest not exceeding six percent in any case. This matter came up again in April 1959 at the fourth meeting of the Board which felt that the progress made in this respect was not satisfactory. The Board reiterated its previous recommendations and directed that the attention of the State Governments might be invited again to this fundamental need for tribal development programme". It was also pointed out by that Committee that "The fifth schedule to the Constitution empowers the Governor to regulate the business of money lending in Scheduled Areas. Such regulations have to be made in consultation with the Tribes Advisory Council and assented to by the President. They need not come before the State Legislature or the Parliament. The Governor can repeal or amend the existing laws and also introduce new features. In spite of this provision debt relief regulation has been introduced only in Andhra Pradesh and has been enforced from 15-5-1960. Rules under this Regulation have also been brought into force with effect from 1-1-1969".



(C) Recommendations of Government of India about Debt Relief

1) The Andhra Pradesh Legislation for debt relief with a provision as in Madhya Pradesh for scaling down of debts may be adopted by all other concerned states with modifications as suited to local conditions.

2) The method adopted in Madhya Pradesh for setting up of Debt Relief Courts and appointment of Debt Relief Inspectors can be emulated by other concerned States for relief of indebtedness in Tribal Development Agency Areas. The Andhra Pradesh Legislation may also be amended to provide for appointment of staff on the Madhya Pradesh pattern.

3) The entire area of operation of the Tribal Development Agencies can, if possible, be declared as "Scheduled Area" for enforcement of the Legislative provisions on debt relief, land alienation and on land restoration.

4) Primarily, the responsibility for appointment of additional staff for debt Relief should be that of the State Government. The State Government should give top priority for this work in the agency areas in the cases where the State Governments are unable to do so. They should put up specific proposals to the Central Government for assistance so that the work is taken on hand and completed quickly.

5) A cooperative form of organisation is best suited to help the tribals in follow up measures after debt relief has been provided viz. for grant of assured credit for production (including development of subsidiary occupations) land development and even for consumption purposes.

6) It would be worth while to prepare a composite credit plan for each individual tribal farmer taking into account his debts, the outlay required for the development of the land for subsidiary occupation the short term credit needs and even the consumption loans required. A few selected and progressive tribal farmers in each village in one or two blocks of the project area to start with, could be located by the Agency and provided with such a plan. This is to serve as an extension tool.

7) The Bench Mark Survey being conducted in the Tribal Development Agency areas should also cover the problem of indebtedness of the tribals. In case such a Bench Mark Survey has been completed or is in the process of completion it might be necessary to undertake a survey on indebtedness of tribals, specially in relation to moneylenders for which no records are available in most cases. The Agency may get this done by institutions competent to undertake such a study.

(D) Observations and Recommendations of the Study Team on Tribal Development Programmes for All India Committee on plan projects Planning Commission 1969

(1) The chronic indebtedness of the tribal has its origin in poverty, deficit economy and improvidence.

(2) The legislation undertaken by States to regulate the operations of the moneylender and scale down past debts has failed to loosen the strangle hold of the sahukar partly because of the devious methods adopted by the latter to defeat its protective provisions and mainly because of the strong sense of honesty in tribals.

(3) A system of borrowing in kind known as Palemod

is in vogue in Maharashtra and Tripura.

(4) The practice of purchasing crop in advance at very low rates exists in Maharashtra. The tribal people are mainly the victims of this practice. The Bombay Money Lenders Act which was extended to the Territory some years ago does not appear to have been effective in controlling this practice.

(5) The tribal is not accustomed to the cumbrous procedure of the cooperative societies and would prefer to obtain his credit requirements from the moneylender who is ever ready to accommodate him even when he has no security to offer.

(6) The cooperative societies are not in a position as matters stand at present to raise sufficient loan funds to meet even a small fraction of the credit requirements of the tribals.

(7) The cooperative societies are reluctant to lend money for non productive purposes.

(8) Some of the measures undertaken in the past in connection with debt relief have suffered from the defect of limited jurisdiction. The weaknesses in the existing legislative and executive measures should be identified and suitable safeguards incorporated by undertaking amendment legislation to defeat the devious methods adopted by the moneylenders to circumvent the law.

(9) The need for making the tribals aware of the protection given to them and the steps they should take to obtain relief.

(10) The assistance of voluntary agencies and Panchayat Raj Bodies can be usefully enlisted for this purpose.

(11) Special legislation applicable to Scheduled Areas only should be made applicable to tribals living outside those area.

(12) Areas like the Dhane district can be selected for the introduction of pilot schemes for the total eradication of indebtedness as the soil in this areas is fertile and the ability to repay is more than marginal.

(13) The problem of tribal indebtedness bristles with difficulties and while its evil can be minimised by enabling cooperative societies to play a more active role as purveyors of credit. The ultimate solution, in the opinion of the team, lies in the economic advance of the tribals, in an improvement in their ability to repay and in education which alone can lead to the emergence of leadership within the community capable of persuading the tribals to avoid wasteful spending and extravagant expenditure on tribal ceremonies and rituals.

#### Legislative and executive measures taken up by State Government

Exploitation of borrowers by moneylenders is prevented by Government by legislating various Acts and taking various protective measures.

1) The first Act which protects borrowers by money-lender was legislated in 1879. The Act is known as the Deccan Agriculturists Relief Act, 1879. This measure did not give full relief to agriculturists. Moneylenders did not change their attitude. Exploitation of borrowers continued in different forms or ways. It was, therefore, considered

necessary to regulate operations of moneylenders by bringing under statutory control business of moneylending. Therefore Bombay Money Lending Act was passed by then Government in 1946.

ii) Under the Bombay Money Lenders Act, 1946 it is provided that no person can carry on moneylending business without a licence issued by the Registrar of moneylenders. This Act also provides that money lenders shall issue receipts to borrowers in respect of the articles pledged (with a copy to the concerned Assistant Registrar of Money Landers), receipts for repayments received and arrange to give statements of Annual Accounts to borrowers. Rates of interest to be charged to borrowers have also been retulated under this Act. Under Section 8 of the Act, the Registrars of Moneylenders have been invested with powers to refuse grant of fresh licences or renewal of previous ones for reasons mentioned in the said section of the Act. Certain penal provisons also exists in the Act enabling the Registrar to prosecute persons carrying on moneylending business without a licence or licensed money lender carrying on business contrary to provisions of the Act.

The above Act though it sought to regulate business of moneylending, did not very much help in substancial relief to debtors especially belonging to poor and illiterate classes, firstly because the debtors do not disclose true and correct information for fear of molestation and physical assault by powerful moneylenders and secondly because they are often required to approach the latter for meeting their various financials needs as there is no alternative agency available to satisfy these needs in a simple and easy manner. Illicit money lending and consequent exploitation of debtors by the powerful moneylenders therefore continued unabated and this resulted in large scale and widespread indebtedness of the

poorer and weaker sections of the society.

iii) With a view to relieve these unfortunate sections of the people from the burden of debts passing from generations to generations, the Government of Maharashtra passed the Debt Relief Act of 1975 which came into force on 22-8-1975. As a result of this legislation, debts of marginal farmers, rural artisans and workers in the rural and urban areas, having income below the level specified in the Act stand discharged. All cases pending in courts against such debtors for recovery of their debts have abated and execution of all decrees passed for recovery of such debts by courts are to be abandoned. Under this Act provision has also been made for release from civil jails of persons undergoing imprisonment for non satisfaction of decrees under execution. Provision has also been made in this Act for moratorium on recovery of debts of small farmers and workers owing immovable property of which the market value exceeds Rs.20,000/- but does not exceed Rs.40,000/- together with interest if any. This Act further provides for resotation of pledged articles by moneylenders to debtors whose debts have been extinguished. District Magistrates and Police Officers specified in Act are vested with powers to restore pledged articles to debtors in cases where moneylenders refuse or avoid to comply with the requirements of the Act. Within a short period of implementation of this Act, relief to the extent of Rs.67.39 lakhs was available to 53,832 debtors. However, operation of this Act was stayed by the Bombay High Court on 30-6-1976 and since then implementation of the Act came to a standstill. The stay was vacated by the Supreme Court on 28-1-1977 and no sooner implementation of the Act was resumed, another stay was granted by the High Court of Bombay to the implementation of this Act on 15-4-1977.

It will thus be seen that very little period was available for the implementation of this Act and much relief under this Act could not therefore be provided to all persons entitled for such relief.

iv) Another step to curb illicit moneylending and save poor and weak people from exploitation was taken by the State Government by making drastic amendments to the Bombay Moneylenders Act 1946 which came into operation on 29-7-1976. These amendments provided deterrent punishment for illicit moneylending both by enhancing the period of imprisonment and by substantially increasing the amount of fines to be imposed by the courts. Provision for compounding of offences which existed in the old Act has been deleted and prosecution is prescribed for every offence under the Act. Powers are given to implementing officers to search without warrant premises of persons suspected to carry on moneylending business without licence and to take possession of articles pledged by debtors to such unauthorised moneylenders and to arrange for their return to debtors concerned. Besides amending the Act, the State Government provided special staff to the Cooperative Department for closer watch and supervision over illicit money lending and constant supervision over licenced moneylenders in selected districts which have either large tribal or backward class population or where there is concentration of industrial labour.

v) In addition to above Maharashtra Government has passed Maharashtra Restoration of Land to Scheduled Tribes Act 1974. This provides for the restoration to the tribals of their lands validly transferred (including the purchase made under the Tenancy Law) to non tribals between the period from 1-4-1957 to 6-7-1974. The scope of this Act also

extends to the entire State. This has good impact for improving the economic conditions and protecting the tribals from exploitation.



CHAPTER III

BONDED LABOUR SYSTEM IN MAHARASHTRA

We have stated earlier in the conceptual background that the deep indebtedness amongst the Scheduled Castes, Scheduled Tribes and other weaker sections has launched many of them into bonded labour for long periods and the existence of the bonded labour has been located in many States of India. We have also stated earlier the efforts made by the voluntary and other organisations in identifying this practice and in trying to eradicate it.

In this Chapter, we have put forth our observations regarding the existence or otherwise of any practice of bonded labour in Maharashtra, on the basis of our survey which is limited to Thane district.

Bonded labour system

Historical review in brief :- The origin of the system could be traced to caste hierarchy and feudal structure. Debt slavery was known even as early as Aryan period. There is an instance quoted for the Buddhist period wherein the father gave away a child into slavery because he could not bring him up properly. Kotilya had to make rules to restrict the rigours of mortgaged persons. Shudras had no rights in chaturvarnya system. The caste system gave rise to master-slave relationship. Mughal and Maratha period too saw debt-slavery and other kinds of slavery. Akbar tried to remove the human bondage. The British period witnessed millions etching under hereditary bondage.

In the Hindu caste structure, the Shudras were

In the Hindu caste structure, the Shudras were always treated as the lowest and were subject to atrocities by the higher castes. Shudras had no rights but only duties. They were required to serve the other three varnas. Their masters were their sole custodians. Obviously the causes of economic and social backwardness with the resultant indebtedness amongst the Scheduled Castes and other weaker sections including the tribals could be found in the old social structure.

The workshop on the implementation of Bonded Labour System (Abolition) Act held at New Delhi from 22nd to 25th November 76 has pointed out that agrarian structure, land ownership pattern, acute conditions of exploitations, dominant caste position of the landlords and the vulnerable position of the Scheduled Castes and Scheduled Tribes have been the main causes leading to bondage. Poverty, extremely low wages, high indebtedness and low assets position of the labour classes are other factors which made them victims of the evil system.

The commissioner for Scheduled Castes and Scheduled Tribes in his twenty-second Report of 1973-74 has said that indebtedness among the members of the weaker sections of the society is a major cause of the existence of the system.

The National Commission on Labour (1969) had also indicated in their Report (Page 409) that the system grew out of acute indigence and helplessness of tribal and semi-tribal communities in the grip of precarious subsistence economy. The economic holdings, meagre income from forest produce, high incidence of rent, insecurity of tenure etc. were the causal factors of indebtedness amongst tribals. Their social customs oblige them to incur

heavy expenditure beyond the means of family, on marriage, birth, death etc.

A study team on Tribal Development Programmes, Committee on plan projects - Planning Commission, in their Report (1960) pointed out that indebtedness has led to the emergence of a system of bonded labour.

As noted in first chapter the system is known by various names in different states of India.

According to the estimates of the Indian Labour Secretaries Conference held on 27th October, 1976, the number of bonded labour in the country is seven millions out of which only 72000 could be identified.

#### Our Constitution and Act on the subject

Having thus noted in short, the historical background and the origin of bonded labour system and the acceptance of its existence even today in many States of India recently, we, now deal with the definition and nature of this system as given authentically by Government.

Indian Constitution in its Article 23 lays down that traffic in human beings and beggar and other similar forms of bonded labour should be prohibited and any contravention of the provision should be treated as an offence punishable in accordance with the law.

In pursuance of this, Government of India has proclaimed "Bonded Labour System (Abolition) Ordinance 1975 dated 24-10-1975. Thereupon the Bonded Labour System (Abolition) Act was passed.

The Bonded Labour System (Abolition) Act

Indian Constitution in its Article 23 lays down that "Traffic in human beings and beggar and other similar forms of forced labour should be prohibited and any contravention of this provision shall be an offence punishable in accordance with the law".

In pursuance of this, Government of India had issued Ordinance named Bonded Labour System (Abolition) Ordinance 1975 dated 24-10-1975.

The definition adopted in this Ordinance and further in the Act is narrated below.

The Act defines the bonded labour system as "The system of forced, or partly forced labour under which a debtor enters, or has, or is presumed to have entered, into an agreement with the creditor to the effect that -

- i) in consideration of an advance obtained by him or by any of his lineal ascendants or descendants (whether or not such advance is evidenced by any document) and in consideration of the interest, if any, due on such advance or consideration of the interest, if any, due on such advance or
- ii) in pursuance of any customary or social obligation; or
- iii) in pursuance of an obligation devolving on him by succession or
- iv) for any economic consideration received by him or by any of his lineal ascendants or descendants, or
- v) by reason of his birth in any particular caste or community.

1. render by himself or through any member of his family, or any person dependant on him labour or service to the creditor, or for the benefit of the creditor, for a specified period or for an unspecified period, either without wages or for nominal wages, or

2. forfeit the freedom of employment or other means of livelihood for a specified period or for an unspecified period or

3. forfeit the right to move freely throughout the territory of India, or

4. forfeit the right to appropriate or sell at market value any of his property or product of him labour or the labour of a member of his family or any person dependant on him, and includes the system of forced, or partly forced, labour under which a surety for a debtor enters, or has, or is presumed to have entered into an agreement with the creditor to the effect that in the event of the failure of the debtor to repay the debt.

Clarification of Important Concepts

a) Advance :- "Advance" means an advance whether in cash or in kind or partly in cash or partly in kind made by one person (hereinafter referred to as the creditor) to another person (hereinafter referred to as debtor).

b) Agreement :- "Agreement" means an agreement (whether written or oral, or partly written and partly oral) between a debtor and creditor and includes an agreement providing for forced labour, the existence of which is presumed under any social custom prevailing in the concerned locality.

c) Bonded Debt :- means an advance obtained or presumed to have been obtained by a bonded labour under or in pursuance of the bonded labour system.

d) "Bonded Labour :- means any labour or service rendered under the bonded labour system.

e) "Bonded Labourer :- means a labourer who incurs or has or is presumed to have incurred a bonded debt.

#### Salient features of the Act

Some of the salient features of the Act are as under :-

i) No person shall make any advance under the bonded labour system, or compel any body to render any form of forced labour.

ii) Any custom or tradition or any contract, agreement or other instrument by virtue of which any person or his dependent is required to do any work or render any service as a bonded labourer, shall be void and in operative.

iii) Every obligation of a bonded labourer to repay any bonded debt shall be deemed to have been extinguished.

iv) Any pending suit or proceeding for the recovery of an advance made to a bonded labourer shall stand dismissed.

v) No suit or other proceedings shall lie in any Civil Court or before any other authority for the recovery of any bonded debt.

vi) Every decree or order for the recovery of bonded debt passed earlier but not fully satisfied shall be deemed to have been full satisfied.

vii) Every attachment for the recovery of any bonded debt shall stand vacated and where any movable property of the bonded labourer is seized and removed from his custody, it shall be restored to his possession.

viii) If the attached property has been sold, the bonded labourer or his authorised agent may apply to have the sale set aside within 5 years by depositing in the court for payment to the decree holder, the specified amount minus the income from the property that has accrued to the decree holder.

ix) Where possession of any property belonging to a bonded labourer or a member of his family is for recovery of bonded debt such property shall be restored to the possession of the person from whom it was seized.

x) Every bonded labourer detained in civil prison shall be released from detention forth with.

xi) No person freed and discharged under the Act from any obligation to render any bonded labour shall be evicted from any home stead or toher residential premises under his occupation, as a part of consideration for the bonded labour and if evicted the possession thereof shall be restored to the bonded labour.

Now, in the light of the foregoing analysis of the historical background and the origin of the bonded labour system, and in the light of the definition and nature of bonded labour given in the aforesaid Act passed by Govt. let us deal with the data collected during the survey in the two tahsils of Thane district, and examine for ourselves whether bonded labour system exists in Thana District.

Ten villages from Palghar, and Wada tahsils having the predeominant tribal agricultural labour are selected and the data is collected by contacting nearly all the tribal families. Few non-tribal families were also selected for comparative study. The definition of bonded labour is adopted as given in the Bonded Labour system (Abolition) Ordinance 1975 dated 24-10-1975.

(1) Extent of Bonded Labour System

Let us first see the composition of sample families surveyed in the two tahsils of Thane District as classified on the two criterial of community and bondedness. The following table gives an idea of the extent of bondedness on the lines of category of community.

Table No.16 : showing the extent of bonded labour identified community-wise in the two sample tahsils (Palghar and Wada)

Tahsil	: No. of : house : holds : as per : 1971 : cen- : sus	: No. of families surveyed				: No. of Bonded : labour fami- : lies observ- : ed	: Percent : age of : labour : fam lies : to						
		: S. : Cs.	: S.Ts. :	: Oth- : ers	: Tot- : al		: S. : Cs.	: STs. : ers	: Oth- : al	: Tot- : to			
1	: 2	: 3	: 4	: 5	: 6	: 7	: 8	: 9	: 10	: s	: S	: O	: To
Palghar	1060	-	288	113	401	-	34	5	39	-	12%	4%	10%
Wada	581	3	273	62	333	-	3	-	3	N	1%	N	1%
Total	1591	3	561	175	739	-	37	5	42	N	7%	3%	6%

From the above table it is seen that -

Tahsilwise percentage

- (A) 1. Palghar has 10% bonded families in the sample
2. Wada has only 1% bonded families in the sample.



Communitywise percentage

1. Palghar has 12% bonded families of Scheduled Tribes and 4% bonded families in others, in the sample.
2. Wada has 1% bonded families of Scheduled Tribes in the sample. It has no such families in others including Scheduled Castes.
3. For both the tahsils  
 There are 7% bonded families from Scheduled Tribes.  
 There are 3% bonded families from others.  
 There are 6% bonded families from amongst all the surveyed families of all communities in the two tahsils.
4. Thus, within the overall 6% bonded labour families in the area, we find that the percentage of bondedness in Scheduled Tribes is a little more than double than the percentage of bondedness in other communities.

In practice, perhaps, the percentage of bonded labour must be more taking into account the fact that the respondents were reluctant to give the correct information as they were afraid of their masters to tell the truth.

Table No.17 : showing estimates of bonded labour families in Palghar and Wada tahsils based on the above percentage

Tahsil	No.of estimated Adivasis families	Percentage of bonded families	Total estimated bonded families
Palghar	12492	12	1499
Wada	6832	1	68

Of course, it would not be very correct to estimate the district figures of bonded labour from the available percentage rate, because the position of each taluka has

different socio-economic features.

## II) Various forms of Bonded Labour

The data not only proves the existence of Bonded Labour system but it also throws light on the various prevalent forms of bonded labour system. They are not very clearly distinct from each other. They are different because of purpose of the borrower and the lender. Otherwise they have a common thread.

Bonded Labour system prevalent in this area are given

### Type I

Laganagadi or Ghargadi :- Among the various practices of bonded labour (or forced labour) "Laganagadi" is the most traditional and widely practised type in this area. A poor landless tribal or a tribal with a very small holding is not in a position to spend money for his marriage or marriage of his son. It is obligatory for him by custom to perform marriage rites requiring money. He then approaches a local landlord or sahuakar and requests him to give him loan for the marriage. The landlord or sahuakar agrees to pay loan on certain conditions. The landlord is in search of a secured and good labour at the minimum wages rate. He does not lose this opportunity. He agrees to pay loan to poor agricultural labour or peasant under certain conditions and without grumbling. As there is no alternative before agricultural labour he agrees to the condition of bondedness. Thus families become bonded to serve the landlords. The poor agricultural labourers have to repay the amount by working as Ghargadi in their masters' houses insensitive to exorbitant rates of interest, their own future interests and social justice.

For the repayment of this money the borrower starts working for the landlord on his farm or in his house. Sometimes he is also asked to work in the creditor's shop. It is not only the bridegroom but also his bride who is made to work for the landlord. This practice has become a custom and is rigorously observed everywhere. A bonded labour is asked to do any kind of work. He is not free to work elsewhere. Any attempt to seek work outside meets with serious punishment. Besides, there is a convention or mutual understanding among the landlords which forbids employing a bonded labour belonging to another landlord. Attempts to seek employment may result in serious beating.

The bonded couple is not supposed to take any leave and an absence from work is considered very seriously by the landlords. This absence may result into multiplication of the balance days or work of the bonded labour.

The master of the bonded labourer is a very powerful and influential person in the village. He is generally the Police Patil, big landlord or a big sahukar. Nobody dares to complain against him in the village.

#### Type II

#### Palemud system

There is also another type of bonded labour system wherein money is not spent for marriage of landless labourers but it is spent for some other consumption purpose. Small landholders or agricultural labourers when faced with starvation meet their consumption need to take money from big landholders. This amount varies from Rs.10 to Rs.200/-. This debt is repaid in terms of grains at the time of harvests in the form of labour. This is known as Palemud.

This repayment is so much exorbitant that invariably the borrowers have to repay three to four times of the principal amount. In case of landless labourers it is repaid in terms of forced or bonded labour.

Type III

Avani system

Avani system is a widely prevalent system in this area. This system is in vogue for generations. In this system whenever any agricultural labourer's family or tribal family is in need of a petty amount the landlord advances money to him on certain conditions. This is an advance amount paid to him and his family members on the condition that they would work on the landlord's farm during sowing and harvesting season, wherever the landlord wants them. He and his family has to attend to moneylender's work leaving aside his own work. He can not attend to the work on his individual farm or work on the farms of any relatives or other landlords during that period. Generally all agricultural labourers are bound in advance by this system. Competitive wage-rates are not given at the peak period. They are paid even below the flat rate and that too in the form of cash and kind. During the sowing period an agricultural labourer works for 25 to 30 days in a month and eight to ten hours per day. The tribal worker or agricultural labourer is paid at the following flat rates.

Amount

Form

Rs. 10.00	Cash at the time of contract
Rs. 45.00	Paddy 45 kgs.
Rs. 7.50	Nagali 7.5 kgs. (5 payali)
Rs. 0.25	Salt 3 tipari

<u>Amount</u>	<u>Form</u>
Rs. 0.75	Sukhat (dry fish)
Rs. 11.00	Tobacco
Rs. 5.00	Seedings of paddy.

He is paid Rs.70.00 for 25 to 30 days at the peak period which is less than Rs.3.00 per day as prescribed under minimum wage rates.

This form closely resembles the bonded labour system. Such type of cases are not included in the survey.

#### Type IV

#### Contract system

In this system payments are given in advance to tribals by the contractors.

The Kathodis are famous for their skillful work in charcoal making and forest and grass cutting. The forest coupes are purchased by contractors. These contractors engage these Kathodis in off season by advancing petty amounts to them in cash and in kind. Generally grains, chilli and salt are given in kind. By this way Kathodis get bound to work for contractors in coming the season. This loan is recovered in season out of the meagre wages paid to them. Owing to malpractices of the contractors and ignorance of Kathodis the loan is scarcely repaid in total. In the season it again increases. Thus the vicious circle goes on resulting in perpetual semi-slavery and indebtedness.

The instances of various types of bonded families are given at the end of this chapter.

The Bonded Labour System is not only prevalent in

Maharashtra but also throughout India. The form in which it exists in Maharashtra seems very mild and is not as severe as in other States.

(III) Socio-economic conditions of Bonded Labourers identified in Thane district

(a) Occupational pattern :- The main source of livelihood of bonded Labour from the respondents is as follows :-

Table No.18 : showing occupational pattern of sample bonded labour families

Main occupation	No. of bonded families (percentage to total)	Number of families having land			
		own	Area in acres	Allotted by Govt.	Area in acres
1. Agriculture	-	-	-	-	-
2. Agriculture labour	36(97.30)	2	3	2	4
3. Casual worker	-	-	-	-	-
4. Forestry coal making etc.	-	-	-	-	-
5. Other occupation	1 (2.70)	-	-	-	-
<b>Total</b>	<b>37 (100.00)</b>	<b>2</b>	<b>3</b>	<b>2</b>	<b>4</b>

The above table clearly reveals that the main source of livelihood of 97.3% bonded labour families is agriculture labour only. While 2.78% have their livelihood by cattle rearing.

It is also observed that there are 2 bonded labourers, who have been allotted approximately four acres of land free of cost by the Government.

There are two bonded labourers who have their own 2 and 1 acre of land respectively. One of them does not

cultivate the land. But he has leased out the land unofficially to one landlord. He has not received any single paise from his land with the landlord, as all the rice harvest was under flooded water.

(b) Composition of the Bonded families and literacy level

Table No.19 : showing family composition and literacy levels of Bonded labour respondents

Sl. No.	Particulars	Nos,	Percentage
1.	Number of bonded families	37	-
2.	<u>Family composition</u>		
1.	Male	57	28.64
2.	Female	66	33.17
3.	Children	76	38.19
	Total	199	100.00
3.	Average family size	5.38	i.e. 5 persons
4.	<u>Literate persons</u>		
1.	Male	-	-
2.	Female	-	-
3.	Children	5	-
	Total	5	-
	<u>Literacy (in percentage)</u>		
1.	Male	-	0
2.	Female	-	0
3.	Children	-	6.58
	Total	-	2.51

The above figures clearly indicate that average

size of bonded labour family lies between 5 to 6 members. It is a limited one.

The literacy percentage derived from the available data is alarming. Literacy among male and female of bonded families is zero percent. There is only literacy among children going to school. It is also only 6.58% i.e. only 6.58% boys and girls are attending the school. Thus total literacy of bonded families is 2.5%. It is significantly far below the general literacy of Maharashtra as per 1971 census.

(c) Size of Family and Income

Table No.20 : showing average size and income of tribal bonded family

	Number	
(I) <u>Item</u>		
i) Total number of bonded families	37	Cumulative fre.
ii) Number of families having 2 members.	4	4
iii) Number of families having 3 to 5 members	17	21
iv) Number of families having 6 to 7 members.	9	30
v) Number of families having members above 7	7	37

Here median and mode fall in the group having family size 3 to 5 members.

(II) Average income of the family

i) Number of families having income upto Rs.50/- per month.	0	0
ii) Number of families having income above Rs.50/- but less than Rs.100/- per month.	16	16
iii) Number of families having income between Rs.100/- to Rs.149/- p.m.	9	25
iv) Number of families having income from Rs.150/- to Rs.199/- p.m.	4	29



v) Number of families having income from Rs.200/- to Rs.299/- p.m.	3	32
vi) Number of families having income Rs.300/- or above p.m.	5	37

The arithmetic mean of income per family per month is Rs.134-46 while the medium value of income falls in the group of families having income range from Rs.100/- to Rs.149/- per month.

i) So statistically income of bonded labour family falls in the income range group from Rs.100 to Rs.149 p.m.

ii) Simple average arithmetic income per family is Rs.150-68 (for general populace).

iii) Income per capita of bonded labour family is Rs.28.02 per month.

The above figures clearly indicate that the income of the tribal bonded labour family is very meagre and keeps him below the level of subsistence. In case of non-Adivasi bonded families income of the family per month is Rs.130/- and income per capital is Rs.23.50. This clearly indicate that there is no significant difference in the levels of living for Adivasi as well as non-Adivasi family engaged in labour work in the tribal areas.

(d) Expenditure pattern

Table No.21 : Competition of expenditure of bonded families

(I)	Item	Nos.
1.	Tribal bonded families	37
2.	Non.tribal bonded families	5
	<u>Total</u>	<u>42</u>

3. Persons in tribal bonded families	199
4. Persons in non-tribal banded families	32
<u>Total persons</u>	<u>231</u>

(II) Annual expenditure of bonded labour families (42)

Item	Annual expenditure	Percentage composition to total	Percentage composition	
			Adivasi family	Non-Adivasi family
1. Food	58,410	76.71	76.89	75.39
2. Clothing	6,100	8.01	7.86	9.17
3. Education	75	0.10	0.04	0.56
4. Medicine	550	0.72	0.72	0.72
5. Agriculture	470	0.62	0.40	2.22
6. Entertainment	777	1.02	1.00	1.17
7. Smoking	8235	2.94	3.02	2.29
8. Drinking	2350	3.09	3.05	3.33
9. Other	5130	6.79	7.01	5.16
<b>Total</b>	<b>76140</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

The figure in the table clearly reveal that :-

1) The expenditure on food is 77% i.e. three-fourth of the total expenditure.

2) The expenditure on deucation, medicine, agriculture and allied development each is below 1 percent.

3) The expenditure on clothing is 8.01% which is next to food and for other miscellaneous items it is 6.79%.

4) Smoking, drinking and entertainment all these three together constitute 7.05% of the total expenditure.

(e) Bondedness community-wise

Table No.22 : extent of bondedness among Adivasi according to their Tribes/Castes.

Tribal community	Number of families surveyed	Number of families found bonded	Percentage of bonded families to total surveyed families
1. Malhar Koli	450	29	6.44
2. Katkari	49	5	10.20
3. Warli	59	3	5.08
4. Thakur	2	-	-
5. Kokha	2	-	-
6. Other tribes	1	-	-
Total	561	37	6.60
7. Other than Scheduled Tribes	-	5	-
8. Total (1 to 6 + 7)	561	42	7.85

The above figures reveal that Katkari families are more bonded than the Malhar Koli and Warli families. The families of Thakur, Kokna and other tribes are in very minute numbers in the sample so bonded families of these communities have not been reflected in the survey.

The ratio of bonded families amongst Scheduled Tribes and others is 7:3.

(f) Pattern of supply of debt

The debt is generally obtained by Bonded Adivasi families from landlord for purposes of marriage ceremonies, Khavati and for other unavoidable circumstances. The landlord generally pays the amount in terms of cash and kind. They

generally give paddy to the debtor and a litter bit amount in cash. It is observed in many cases that the value of the paddy is included in cash. The illiterate Adivasi cannot tell the exact amount given in cash and kind. Generally they have told us the total amount of the debt. Very few debtors could give the details of the kind. The results of the survey indicate that 78.38% of the debtors have taken loan in cash, 5.42% in kind, 13.51% in cash and kind and 2.80% debtors could not tell the pattern of supply, as the debt was taken by their ancestors. 86.83% of the total loan is given in cash and the remaining 13.17% of the total loan in the form of kind.

(g) Averaged debt per bonded family

Table No.23 : showing average debt per bonded family in Palghar and Wada tahils

Tahsil	Average debt per family	Percentage ratio	
		Cash	Kind
1. Palghar	549.86	86.89	13.11
2. Wada	503.33	83.85	16.15
Average	545.81	86.83	13.17

The figure of average debt per bonded family derived from the survey is Rs.545.81. It is Rs.549.56 in Palghar tahsil and Rs.503.33 in Wada tahsil. Roughly the average debt per family varies between Rs.500/- to Rs.550/-. It is slightly just above the average debt of Adivasi family i.e. Rs.475.94 as found out in the survey.

(h) Purpose of loans from landlords

It is found that no other credit agency other than the landlord has given loan to families who have become bonded.

Table No.24 : showing purposewise distribution of loans advanced by landlord

Item of purpose	Amount Rs.	Percentage to total borrowed amount
1. Marriage	20,048	99.27
2. Khavati	100	00.50
3. Other purpose	47	00.23
Total	20195	100.00

The above figures clearly indicate that out of the total borrowed amount, 99.27% is borrowed for marriage purpose, 0.50% is borrowed for Khavati and remaining 0.23% for other purposes.

(IV) The texture of Bonded Labour System

(a) Bondedness of members of the family :- It has been pointed out previously that during the survey, 37 tribal families were identified as bonded families. In these 37 tribal families 71 persons were found to be bonded. The details of which are given below.

Table No.25 : showing the extent of bondedness in family members

Sr. No.	Village	No. of tribal bonded families	No. of persons bonded			No. of couples (husband and wife bonded)
			Male	Female	Total	
1	2	3	4	5	6	7
1.	Manor	12	12	13	25	11
2.	Ambedhe	5	5	5	10	5
3.	Ambhan	1	1	1	2	1
4.	Nagzari	2	2	2	4	2
5.	Mhaswan	14	14	12	26	12
6.	Gorhe	3	3	1	4	1
Total		37	37	34	71	32

From the above it is clear that on an average 2 persons in each tribal bonded family is bonded. Out of 71 bonded persons it is found that 37 are male and 34 are female. The ratio of male to female is practically 1:1. It is also noticed that in 37 families, 32 couples (wife + husband) are working. Only 5 persons from 5 families are working singly.

(B) Relation of the bonded labourers with the head of the family

It is observed that in 28 out of 37 families, the head of the household alongwith his wife or wives are working as bonded persons. In 3 families head of the household alone is so working. In 4 families, the son and son's wife both are working so. In 2 cases the son alone is working. It is also noticed that dwibharya ( ) system prevails amongst tribals.

(c) Age of bonded persons

Table No.26 : showing the age of bonded persons

Sr. No.	Age group	Male	Female	Total	Percentage to total persons
1	2	3	4	5	6
1.	Persons below 18 years	-	2	2	3
2.	Persons 18 years and below 35 years	26	27	53	75
3.	Persons 35 years and below 50 years	7	4	11	15
4.	Persons 50 and above 50 years	4	1	5	7

The above figures show that 75% bonded persons belong to age group of 18 to 35 - a very young generation. 3 per cent persons are below age-group 18 and these are young women and 22 percent of bonded persons belong to age-group 35 and above. It is clear that young generation of tribals is being ruined

under this system.

(d) Bonded period

The period of bondedness is very a important factor. Some bonded persons told that it is a virtual imprisonment to them.

In the survey it was observed that 60% of the cases could not tell the exact period of their bondedness. Most of them said that they will serve their masters till they alive.

Of the remaining 40% cases, the period of bondedness varies from one year to fifteen years. The period of bondedness also depends on the outstanding loan with the bonded family. It was observed that maximum loan outstanding is Rs.1100/- and maximum period of bondedness is 13 years.

(e) Education

No person from bonded is literate. The literacy level of bonded person is zero per cent. It is the point to be noted.

(f) Nature of work allotted to bonded persons

The work allotted to male and female bonded labourers is of different type. It is also depends on whether the bonded labourers takes meal at Master's house or not. Their working hours also are different.

\* Male worker :- Male workers are generally engaged on the farm work. They perform all the jobs pertaining to agriculture viz. junding, fencing, ploughing, sowing, transplanting, harvesting, looking after animals etc. Heavy jobs are not done by female bonded labour. Some bonded labourers are

also engaged for jobs other than farming i.e. rice mill, etc. Out of 37 bonded male workers, 36 are working on farms and 1 person in rice mill.

Female worker :- Generally female workers work as maid-servants. They also share the operations of agriculture farming like transplanting harvesting, interculturing etc. Their main job is to fetch drinking water, clean the houses and cattle sheds, clean utensils and other minor household jobs. It is reported that 78% female workers are doing household work and 22% female workers are doing agricultural farm work.

(g) Working hours :

Bounded labourers taking meals at master's houses :

The working hours of such persons is from 6 a.m. to 8 p.m. with a rest period half to one hour. Generally they are continuously working from dawn till night.

Bounded labourers taking meal at home :

The working hours of such persons is generally from 7 a.m. to 12 noon and 3 p.m. to 7 p.m.

All these bonded labourers are generally engaged for 12 months including the heavy rainy season. Generally they do not get any holiday or leave. The survey reveals that 60 per cent Masters allowed their bonded persons to remain absent from work on account of illness, urgent work to be attended personally outside the village, marriage in their family and any important festival. 40% of them do not allow absence from work.

(h) Serving of food, tea and breakfast :

The survey results indicate that out of total bonded persons from 37 families, persons from 7 families are



served with food i.e. (19%). Out of these 7 families, persons bonded in one family is served food only at one time daily. They are served cooked vegetables and bread. In 48% cases it is observed that tea, bidi, tobacco is served to bonded labourers as per their habits. Few bonded labourers are also given breakfast. Out of 71 persons 12 persons from seven families are served with food both the times i.e. 17% bonded labourers are only served food. The remaining 23% bonded persons have to cook their meals themselves. After working hard for the whole day they get their wages in the evening and that too in the form of paddy. Generally they are each given daily paddy containing rice 0.6 kgs. After obtaining paddy they have to pound it. The process still takes about 1 hour. And later on they cook rice. It is evident that Adivasis are really leading a very hard life.

(i) Maintenance of family :

It is a question how the head of the household maintains his family with such petty wages. In the survey it is revealed that out of 37 families, in 7 families both the ends are met with the earnings of the other members. The remaining 30 families have no other earning members. In such cases they live below the subsistence level on what the bonded labourer get. Sometimes they have to starve and sometime they subsist on roots.

(j) Clothing and footwear :

In 48% cases it is observed that bonded labourers get clothing from their masters. The clothing costs about Rs. 30 to Rs.40 per year per worker. Rough quantities of dhoti, shirt, rumal and ghongadies are generally provided to male workers. While a simple Adivasi sari, a blouse piece is given to female worker worth about Rs.30 to 40.

(k) Concessions given to bonded labourers :

Some masters give some concessions to their bonded labourers. 60% informants reported that they are allowed to remain absent from work on account of illness, urgent work to be attended personally outside the village, marriages in the family and on the occasion of any important festival. The remaining 40 of the informants said that their masters did not give any such concession. 58 per cent informants reported that they are getting concessions or additional remuneration in the following forms too :-

- (i) More wages for more work.
- (ii) Additional amount of loan is given by their masters at the time of necessity and emergency.
- (iii) More paddy for more work.
- (iv) Meal on festival occasions.

(L) Binding of family members to work for the landlord during peak agricultural operations :

It is reported by 80.65% of the informants that there is no binding on the family members to work for the landlord during peak agricultural operations. Remaining 19.35% informants said that they have such binding. It is also further reported by 43.24% of the informants that their landlords can ask anybody from their family to do some petty work for them.

Refusal of bondedness due to old age and health reasons is not accepted by the Masters as reported by 67.57% of the informants. While remaining 32.45% informants said that they can refuse bondedness due to old age and health reasons.

(m) Release from bondedness :

The bonded labourers are not generally released before the period of serfdom, even after paying the amount

in cash. It is compulsory for the bonded labourers to serve to their masters till the period of agreement is over. Only 28.57% informants reported that they could escape from the evil by repaying the balance amount in cash.

(n) Circumstances leading to bounded labour :

(i) In tribal community, the tribal does not get married easily. He has to pay bride price. He has to arrange for marriage feasts for which he has to spend money which he cannot afford. The customs in tribal community oblige the poor tribal to spend money which is beyond his capacity. Thus marriage system in tribals makes him indebted and bonded.

It is reported that 96 per cent bonded persons are working for the loans taken for marriages. Even though bonded persons know the evil effects of bondedness, 93 per cent of the informants accepted bondedness knowingly.

(ii) The bonded persons are illiterate. No accounts are maintained by them. They do not foresee the consequences of the high rate of interest and indebtedness. They have no idea of exploitation from the landlord or the money-lender.

(iii) There is no effective alternate agency except landlord who can satisfy the needs of tribals at any moment and that too without grumbling and without security.

(iv) They still rely heavily on money-lenders and Sahukars. They are very loyal to their masters.

(o) Relations between the master and bonded labour :

It is revealed that there is a close relationship between bonded labour and his master although master exploits him. The reason behind this is that the master gives him

something at the time of necessity and emergency while he gets almost nothing from other sources. This makes him to remain loyal to the master.

(p) Treatment :

Some informants reported that they are getting fair treatment while some informants do not get proper treatment. Further, some informants reported that their landlord behaved indecently towards their wives or daughters.

(q) Effects of bonded labour system :

(1) This system deprives the persons concerned of the full market value for their services.

This system generally prevails in the area where there is under-employment. Every person in this area tries to get job. The advantage of such circumstances is taken up by big landlords and money-lenders. They exploit these needy poor persons mercilessly.

(2) It accelerate further indebtedness.

(3) The existence of this system is against the aims and objects of a welfare state.

(4) This system keeps persons in serfdom generation - generation to generation. He himself or his family members do not get education, medicines and other facilities required for living a human life. He cannot lead a life of a common person. After working so hard, the bonded labourer and his family members do not get sufficient food, sufficient cloth for his family members. So this is an evil system with its worst effects on the society of poor Advasis and persons of weaker sections. Ultimately it reflects on the Indian society degrading its image as society.

(V) Awareness of legal provisions of the Act amongst Bonded Labour :

It is clear from the survey that there still exists bonded labour system in Thane District although more than three years have passed after introducing Bonded Labour System (Abolition) Ordinance.

The Legislation by its cannot eradicate the system. The various other factors like publicity to the legal measures, right social awareness and education among the tribals, preventive, positive and rehabilitative programmes for freed bonded labour, improved economic conditions of tribals etc will also help to eradicate the system. In the survey it is found that very few informants knew that Bonded Labour System has been abolished by Government.

Some case-studies of Bonded Labour System in Thane District :

Type I :

- |                               |   |               |
|-------------------------------|---|---------------|
| (1) Name of Head of household | : | X.Y.Z.        |
|                               | : | 35 years old. |
| (2) Tribe                     | : | Katkarl       |
| (3) Size of family            | : | 6 persons     |
| (4) Workers                   | : | 3 persons     |
| (5) Literate                  | : | Nil           |

The Head of the household had borrowed Rs. 300/- from a landlord and businessman for his marriage before 20 years and entered into bond. The landlord advanced the loan on the condition that after the marriage, he himself and his wife should work at him as bonded labourers. No period of bondedness was fixed. It is stated by informant that the landlord desired that they should work lifelong. He sought employment with other employer. But the other employer had employed him temporarily. He was threatened by his previous employer.

So the next employer discharged him from the service. He has tried to seek employment at many other places. But nobody had employed him. He had to come back to first owner to save his family from starvation. He is fed up with the treatment given by the owner. He is paid at the following rates.

- i) Wages : Rs.2.00 per day per worker on working day.
- ii) Clothes : Rs.20 to Rs.30/- per year.
- iii) Chilli : Each worker gets 5 kgs.per year.

The master allows him only to work for the work under Employment Gurantee Scheme.

He is willing to get himself released if he gets any full time and secured employment. He is ready to cultivate the land if the land is allotted to him. He is serving the owner since last 20 years. Male worker is in the field. Female workers are working at home as well as in the field.

Type II

- i) Name of Head of household : X.Y.Z.Z  
Malhar Koli  
25 years old.
- ii) Family size : 3 members
- iii) Workers : 2 members
- iv) Literate persons : Nil

The head of household borrowed Rs.500/- for his marriage from a rich tribal landlord and entered into bond. The loan is advanced on the condition that he and his wife should work as lagangadi. The period of bondedness was not fixed but it was left to the landlord. He and his wife are working with the master as Lagangadi. The

landlord does not charge any interest on loan.

The landlord pays 1 payali paddy to each worker. Male worker is working on the fields and female in the house. Their working hours are from morning 8-00 to 12 noon and 3 p.m. to 6 p.m. Breakfast, tea and bidles are served by the master. The master also gives cloth costing Rs.20 to Rs.30 and one blanket ablut Rs.20 to each worker in a year. He also helps at the time of need and difficulty. A house is built up by the master for his labourer. The master will not release the bonded labourer even after repaying Rs.500. He has to repay the amount in the form of labour only. There is no written agreement. No accounts are maintained. The master gives good treatment to the bonded labourer. The bonded labourer is apprehensive that he would not get employment at other places, if this system is discontinued.

Type III

- |                      |  |
|----------------------|--|
| 1. Head of household | : X.Y.Z.<br>resident of<br>village Manor |
| 2. Size of family    | : 6 members.                             |
| 3. Occupation        | : Agriculture labourer                   |
| 4. Literate persons  | : Nil                                    |

The head of the household borrowed Rs.400/- from the businessman for the marriage of his son on the condition that his son and son's wife both should work for the creditor for 10 months. The son is paying Rs.60-00 per month. Rs.20/- pre paid in cash and Rs.40/- are adjusted against loan. His son's wife is paid 1 payali paddy ( i.e. 6 kgs.rice ) per day. There is a written agreement. No interest is charged. The worker has to work in the shop. Working hours are 7 a.m. to 12 noon and 2 p.m. to 8 p.m.

Type IV

1. Name of head of household : X.Y.Z.  
kunbi-Nagzari

He borrowed loan of Rs.800 from landlord and mortgaged his 5 acres of land to the creditor. There is oral agreement. The creditor will cultivate the land for 2 years. The income received from the land will be the income of the creditor. The amount of loan and interest is adjusted against the income of the farm.



CHAPTER IV

FINDINGS AND SUGGESTIONS

(A) INDEBTEDNESS AMONGST ADIVASIS OF THANE DISTRICT

Its extent in the area

(1) Out of 561 families of Adivasis surveyed in Palghar and Wada tahsils of Thane District, 175 families (31.19 per cent) are found indebted.

(2) The percentage of indebtedness in Wada (35.90 per cent) is more than that of Palghar (26.74 per cent)

(3) At the rate of average debt per family observed Palghar tahsil shows the volume of debts of Adivasis to the tune of Rs.17.50 lakhs and Wada, Ra.10.75 lakhs. However, comparatively, more percentage of families in Wada tahsil is indebted than in Palghar tahsil.

Average debt per family

(4) For the area, it is Rs.475.94. It is more in Palghar (Rs.523.96) than in Wada (Rs.438.21)

(5) The percentage ratio of cash to kind in the loans advanced is 91:9

(6) Roughly average debt per family varies in between Rs.425 to 525.

Community-wise indebtedness

(7) The Katkaris are more indebted (35.19 per cent) families) than Malhar Kolis and Warlis.

(8) The Warlis have comparatively least indebted families (16.95 per cent).

Occupationwise indebtedness

(9) Number of indebted families are more in cultivating families (56.38 per cent) than that in agricultural labour families (22.22 per cent).

(10) Indebtedness is found 11.76 percent in families of other occupations.

Purposewise loans taken

(11) More percentage of loans (60.54 per cent) are taken for agriculture and allied purposes.

(12) 30.66% loans are taken for marriage purposes.

(13) 5.09% loans are taken for Khavti or consumption finance.

(14) 99.06% loans are taken for agriculture and allied purposes sanctioned by Cooperative Societies, Government and banks.

(15) After agriculture, marriage is the second purpose of loans in priority.

Sources of loans : (Agencywise flow)

(16) Before two decades, private moneylender was the most dominating main agency which advanced loans to Adivasis. (69.7%). Today, this percentage is reduced to 2 per cent for all kinds of loans, because Cooperative Societies, Government and banks have much replaced the private moneylenders.

(17) So far as Scheduled Tribes persons are concerned, the survey reveals that out of 63% borrowing 36% is now from Cooperative Societies 13% from Government and 14% from

banks. The landlords have advanced 33% loans. The moneylender has advanced 2% loans only. The village Patil has advanced 1%.

Thus, it is clear that there is a significant structural change in the composition of financing of agencies in the tribal area. The public sector and the cooperative sector have somewhat significantly replaced the private sector in the selected tribal area so far as lending is concerned.

(18) Percentage of persons borrowing from different agencies

58% persons borrowed from cooperative societies  
Government and banks.

34% persons borrowed from the landlord.

8% persons borrowed from moneylender, village Patil, relatives etc.

(19) Order of requirement of loans for

1. Agriculture and allied purposes
2. Marriage
3. Khavati (Consumption Finance)
4. Purposes other than the following (5 to 8)
5. Repayment of old debts
6. Religious function
7. Death ceremony
8. Sickness

(20) Marriage ceremony and loan-agencies

Landlord sanctioned	95.84%
Moneylender	2.98%
Village Patil	0.99%

(21) Consumption requirements and loan-agencies

The major lending agency for consumption finance to Adivasis is the landlord (48.21%). Then Government (21.69%), Moneylender (12.87%) and others.

(22) Religious functions and other requirements of birth death, sickness etc.

The major source of finance for this is the landlord.

(23) Classification of loans given by landlords

- 89% for marriages.
- 6% for khavati.
- 7% for other purposes.

It means, Adivasi approach landlords mainly for loans for marriage purposes.

(24) Nearly 50% of the loans of Adivasis belong to the year 1975-76.

(25) Interest on loans

54% Adivasi borrowers do not know the rate of interest charged.

27% of them have to pay interest in the form of agricultural labour.

19% of them pay interest in cash and in the form of produce (paddy).

After harvest, the landlord collects paddy 1.5 times or twice the quantity given at the time of sowing.

(26) General conditions of repayment of loan  
landlord

Repayment is generally in the form of agricultural labour.

Loans for marriage are generally recovered in the form of bonded labour.

Loans are mostly for non-productive purposes.

Moneylender

They rarely give loans to very poor Adivasis.

They advance to agriculturists in the form of cash and kind.

Rates of interest is exorbitant. It is one or  $1\frac{1}{2}$  bag for one bag, for 4 to 6 month. Repayment is in kind.

Loan is generally for non-productive purpose.

Cooperative Societies, Government and Banks

Interest rate is normal

Loan is mostly for productive purposes and is to be repaid after harvest.

Loans for unproductive purposes are much neglected.

(27) Agreement

The written agreements are observed in the cases of loan advanced by Govt. banks and Co-operative societies. In other cases the agreements are in oral terms either before Panch committee or in between master and servants.

(28) Security : In 95.41% cases, security is given in the form of land, and the family members especially children are bound to repay after the death of the borrower. The

period of service to the master in return of loan is in some cases from generation to generation.

(B) BONDED LABOUR SYSTEM AMONGST ADIVASIS OF THANE DISTRICT

(29) It is found that the system exists in this district. Out of the 789 total families surveyed 42 families (7.8%) are found to be families of bonded labour. Palghar tahsil has 10% and Wada tahsil has 1 per cent bonded labour families in the sample survey.

Communitywise percentage of bonded labour families is 12% of Scheduled Tribes and 1% of Scheduled Tribes in Palghar and Wada tahsils respectively in the sample. This percentage is 4 in other non-backward class communities in Palghar and nil in Wada.

The 6 percent bonded labour families may be an under-estimate in practice, taking into account the reluctance of respondents to give out the correct information.

(30) Aggregate estimates for the two tahsils

On the basis of 12% and 1% Scheduled Tribes, it is estimated that there may be 1499 and 68 S.T. bonded labour families in Palghar and Wada tahsils giving a total of 1567 bonded labour families in the two tahsils.

(31) Forms of bonded labour

During the survey, the practice of bonded labour system was identified in the two tahsils. The system takes the following four forms.

(A) Laganradi : It is the most traditional and widely practised system in the area. A poor tribal has to

spend on his marriage or on his son's marriage beyond his means and he has to approach the local landlord for marriage loan. The landlord who requires cheap and guaranteed labour willingly advances the loan and the debtor pledges his labour to the landlord in repayment of the debt. The repayment prolongs for years because his services are valued much below the market rate and so his other family members are also bonded for service to the master.

(B) Palemmod system :- Poor tribal when faced with starvation meets his consumption needs by accepting loan from the big landlords. This debt is repaid in terms of grains at the time of harvests or in form of labour. This is known as Palemmod. Repayment is 3 to 4 times the principal amount.

(C) Avani system :- This is also widely prevalent. The poor tribal takes a petty amount from the landlord in return of which he has to work on the landlord's farm during sowing and harvesting season leaving aside his own work. He works for the master 8 to 10 hours a day for 25 to 30 days in a month.

(D) Contract system :- The contractor advances some petty loans to skilled tribal labourers like Kathodis who are good in charcoal-making. They get the debtor's bond, to work for them on their contract works. Owing to debtor's ignorance, the loan is scarcely repaid in total and so they live in semi-slavery constantly.

(32) Socio-economic conditions of bonded labour

Livelihood :- 97.3% have agricultural labour as their source of livelihood.

Family size :- Average size of the family in 5 to 6 members.

Literacy :- Literacy (male and female) among adults is zero, it is 2.51% in their children, which is significantly below the general literacy of 39% (1971).

Income :- It is Rs.134.46 per month per tribal family on an average. (Arithmetic mean) Median value falls in families having income range group from Rs.100 to Rs.149 p.m. Per capita income of bonded labour family is Rs.28 per month. Thus, the above income keeps the tribal bonded family below the level of subsistence.

Expenditure pattern :-

77% is on food.

8.01% is on clothing.

Below 1% is on education, medicine, agricultural and allied development.

7.05% is on drinking, smoking and entertainment.

6.79% is on miscellaneous item.

Communitywise bondedness

Katkari families are more bonded than Malhar Kolis and Warlis. The ratio of bondedness among Scheduled Tribes families to other families is 7:3.

Loan/debtor classified : for cash-kind loan-ratio

(a) 78.38%	debtors took loans in cash			
5.42%	"	"	"	" kind
13.51%	"	"	"	" cash and kind
2.70%	"	"	"	" cannot explain.
(b) 86.83%	loan is in cash.			
13.17%	"	"	"	" kind.



Average debt per bonded family

It is Rs.545.81

It is just above Rs.475.94 for the average debt of Adivasi family.

Loan amounts and purpose (for bonded labour in sample)

99.27% of loan amount is taken for marriage.

00.50% of loan amount is taken for Khavati.

00.23% of loan amount is taken for other purposes.

(33) The texture of bonded labour system

Bonded persons in families :-

On an average 2 persons in each sample tribal bonded family are bonded. 71 persons in 37 families were bonded. (37 male and 34 female). The male-females ratio of bonded labour is 1:1.

Out of 37, 28 heads of families are bonded alongwith their wives.

In 3 families - only head of family is bonded.

In 4 families - son and son's wife is bonded.

In 2 families - son alone is bonded.

Age of bonded

3% belong to age-group below 18 years (girls)

75% belong to age-group of 18 to 35.

22% belong to age-group of 35 to and above.

Thus, majority of bonded is a young generation.

Bonded period

Education

Literacy in them is zero percent.

Nature of work :

Male : farm work in general.

Female : Maid-servant's work in general (78%)  
agricultural operations occasionally.

Working hours

If taking food at master's house : 6 a.m. to 8 p.m.

Otherwise 7 a.m. to 12 noon and 3 p.m. to 7 p.m.

Generally engaged for 12 months.

No holiday or leave is allowed.

60% masters allow absence owing to illness, most urgent, work, marriage and festivals.

Food, tea, breakfast :

Out of 37 families

(19%) get food.

17% bonded persons get food from the master.

Nearly half the bonded persons get tea, bidi, tobacco from the masters.

83% get paddy as wages in the lage evening (0.6 kg. to each).

Maintenance of family

Out of 37 families.

7 families meet both end with the help of other working members.

30 families live below the subsistence level. They have to starve sometimes.

Clothing and footwear

In 48% cases, they get clothing worth Rs.30 to 40 from masters per year.

A female gets sari, blouse piece worth Rs.30/- to 40.

Concessions

58% respondents told that they get more money for more work, additional loan for emergency times, more paddy for more work and meal on festival occasions.

Binding on family members

80.65% respondents said that there is no binding on family members to work for the masters.

67.57% said that they cannot refuse work due to old age and ill-health.

Release from bondedness

72% said that they cannot be released till the agreement period is not over even if they could repay earlier.

Circumstances leading to bondedness

Marriage : Payment of bride price obliges them to accept loan and consequent bondage. 96% are bonded for this.

Consumption needs :- Means to satisfy the consumption needs of a family fall far shorter than necessary and hence acceptance of loan and consequent bondage.

Illiteracy :- Illiterate tribals do not know and do not keep accounts of loans and of their repayment. They are even poor at simple accounts and hence remain long in bondage.

Old debts :- Unpaid old debts and manipulation of account of repayment alongwith low rates of wages results in loan remaining unpaid for a long period and hence they live in bondage.

Treatment by the masters

Good treatment : 68 percent cases  
Fair treatment : 17 per cent cases  
Bad treatment : 15 per cent cases

Effects of bonded labour practice

A bonded is seen deprived of the full market value of his services. This results in unscrupulous exploitation and hence sub-human existence.

It accelerates further indebtedness.

It keeps the bonded in serfdom for long periods in general and for generations in some cases.

It reflects badly on Indian society.

SUGGESTIONS

The importance of the subject of indebtedness and bonded labour system amongst the Adivasis and other weaker sections of the society is unquestionable and a nation which proclaims to the world the values of the freedom of the man and free access to the fundamental rights cannot afford to keep with pockets or areas in which the poor people have to live in deep indebtedness which is with them for centuries forcing them helplessly to live a sub-human living quite disgraceful to society. In fact, to take up the most urgent and most effective steps to eradicate enslaving poverty and backwardness and ignorance the big section of the human society in these pocket areas, is the ritual or a holy duty to which, such nation should be committed. As against this pious duty, to be attended, the nation has, for a long time back, virtually neglected the duty and has forfeited any moral right to preach the values of human rights

and human dignity, not only on the national but also on the international platform, so long as all bonded persons are not freed.

However, it is never late to mend. Here, we do not want to say that India or the State Government have not done absolutely anything to remove the incidence of indebtedness, and bonded labour practice so far. However, it is true that our efforts toward the desired objective have remained most ineffective owing to many reasons.

It would not be out of place to pen down in brief some of our efforts towards the objective so that it may provide a background to our suggestions.

#### Legal measures so far taken

although the British Parliament passed a law in 1843 to abolish slavery from the British Empire including India, definition of slavery did not touch the bonded labour system, as it traditionally existed in India and the "Lagangadi or Ghargadi" as is seen in Palghar and Wada tahsils.

After 1947 the Constitution of the free and Independent India, proclaimed vide its Article No.23 that traffic in human beings, and beggar and other similar forms of forced labour is prohibited and that any contravention of the provision, being an offence, is punishable by law.

The noble provision remained unacted upon largely till India proclaimed the Ordinance entitled "The Bonded Labour System (Abolition) Ordinance on 24th October, 1976. This was followed by the Bonded Labour System (abolition) Act of 1976 which received the assent of the President on 9th February 1976. We have already dealt with the details of the Act earlier in

the IIIrd Chapter.

Similarly, the State Government of Maharashtra had also given due consideration to attack the system indirectly through legislation on money-lending-illicit moneylending is one of the main causes which help persist the indebtedness and bonded labour system. As far back as 1946, the then Bombay Government passed Bombay Moneylenders Act, 1946 which tried to regulate the business of moneylending to minimise exploitation of debtors. But it did not proved helpful to give adequate relief to poor and ignorant class of debtors. Later on, the Maharashtra Government passed Debt Relief Act of 1975 and brought it into force w.e.f. 22-8-1975. It has radical measures to bring relief to debtors, especially poor, as it could discharge debts of very poor farmers, artisans and workers. It could abandon decrees of recovery passed. It could release from civil jails persons undergoing imprisonment for their non-satisfaction of decrees under execution. It provided for restoration of pledged articles by moneylenders to debtors if moneylenders do not comply with the requirements of the Act. However, the implementation of the Act is withheld due to stay orders from the High Court of Bombay. Thereupon, Government amended the Bombay Moneylenders Act 1946 in 1974 and deterrent punishment for illicit moneylending was provided by enhancing the period of imprisonment and by increasing the fine amounts. Search powers without warrant were given to implementing officers. Government also provided special staff to the Cooperative Department for closer watch and supervision over illicit moneylending. The result of these strict measures was that there has been a sudden drop in the number of licensed moneylenders during 1974-75 and 1975-76.

Besides illicit moneylending practices, there are

other forms of exploitation of the tribals, and they are land alienation and trading mal-practices. So, according to the Maharashtra Land Revenue Code and Tenancy Laws (Amendment) Act 1974, effective from 6-7-1974, the restrictions on transfer of the tribals' lands have been further tightened. It also provides for restoration to the original landholders all their lands which have gone into the hands of non-tribals prior to 6-7-1974 as a result of illegal transactions. Secondly, the State Government also passed the Maharashtra Restoration of Land to Scheduled Tribes Act of 1974 effective from 1-11-1975. It provides restoration of lands of tribals from non-tribals on valid transfers taken place during the period 1-4-1957 to 6-7-1974.

There is a thin dividing line between moneylending and trading in tribal areas because both these activities are undertaken by the same person. So, in order to minimise the trading malpractices the State Government passed the Maharashtra Tribals Economic Conditions (Improvement) Act in 1976 which forbids any person except the State Government or its agent to market a notified agricultural and minor forest produce. Offenders are liable for imprisonment or fine upto Rs.2000 or Rs.5000.

Besides the above legal protective and positive measures, the State Government set up 258 Adivasi Seva Societies in the Tribal Sub Plan Area to fill in the vacuum created by the legal restrictions on moneylending and marketing. These societies are formed with the membership of Scheduled Tribes and other weaker section people and they provide for the short-term, medium and longterm loans to Adivasis for productive and other purposes including

consumption finance. They also provide the essential services to the people of the area in meeting their daily needs and occupational needs. The Tribal Development Corporation as Agent of Government purchases with the help of these societies all the notified agricultural and minor forest produce from the people at market rates, through Government's monopoly Procurement Programme which has substantially reduced the exploitation of the weaker sections in the tribal area.

Now on the above-said background of the legal and other measures taken by the Government of India and the State Government of Maharashtra, we may think of the suggestions in the light of our findings in this chapter.

#### Indebtedness amongst the tribals

(1) Despite the above-said legal and other measures of the State Government in curbing illicit money lending in both the rural and urban areas of Maharashtra, private moneylending and its notorious malpractices have not disappeared in the absence of effective and adequate alternate arrangements to meet the financial and consumption needs of the tribals and other weaker sections.

The amended Bombay Moneylenders Act is sufficiently powerful in its-self and what is urgently required is the strict implementation of the same to prevent the any further indebtedness amongst the people including weaker sections.

(2) So far as the tribal areas are concerned, it is essential to effect a complete ban on private money-lending, as soon as we would be able to vitalise fully the newly created alternate cooperative agency of Adivasi Seva Societies, to an extent that it can cater to all the needs

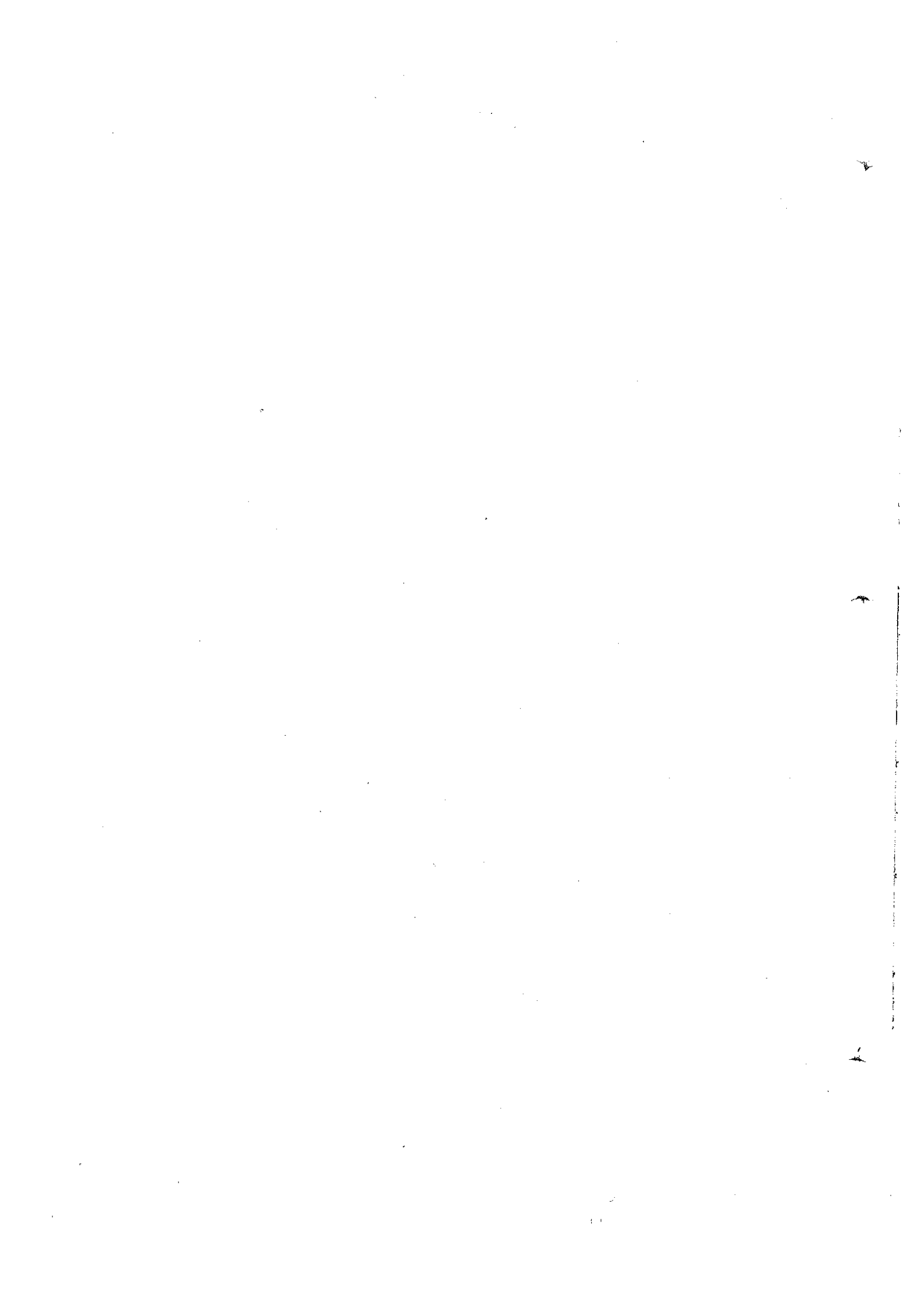


of the tribals and other weaker sections in the tribal areas.

(3) The present Maharashtra State Cooperative Tribal Development Corporation need to be further strengthened by liberal and adequate assistance from the State Government in order to help it to come to the rescue of the tribals and other weaker sections to meet the consumption and other unproductive requirements of the tribals and others, more adequately and effectively. This proposed coverage would in due course definitely halt any further indebtedness amongst them. The Corporation should be in a position to invest more funds for consumption finance on the enhanced rates to the three categories of the tribal beneficiaries, with liberal concessions to the landless tribals and others in granting consumption finance loan and its recovery. Government needs to come forth boldly to provide through T.D.C. unproductive loans to these persons for purposes of illness, rituals, festivals, marriage etc. otherwise, indebtedness at the unscrupulous hands of money lenders and landlords would always persist, despite present monopoly procurement programme and consumption finance scheme of the Government of Maharashtra.

(4) In view of the above suggestions, it is suggested to increase adequately the budgetary provisions under the programme of "Removal and Prevention of Exploitative practices" of the Tribal Sub Plan.

(5) Just as the strict implementation of the amended Bombay Money lenders Act is a dire necessity pending total ban of moneylending in tribal areas, similarly the strictest implementation of the Maharashtra Restotation of Land to Scheduled Tribes Act 1974 is also a must to stop



sense to enlighten its intended beneficiaries of its exact provisions and procedures". So, we need to revise our norms and procedures in the scheme suitably to provide adequate and timely works to all those who seek work in tribal areas. This is the surest way to prevent any more indebtedness of the institutional finance. We need to be more liberal in recovery of loans or in writing off loans of landless labour members of A.C.Ss. in genuine cases where despite government efforts, a landless fails to get adequate and timely works nearby his village for one or two years after sanction of a loan.

(7) If the stay granted by the High Court of Bombay to the implementation of the Debt Relief Act of 1975 is still in operation, it is quite necessary to make effective efforts to get the stay vacated from the Court so that the Act will go a long way in helping to reduce the previous debts of the poorer sections of the society including the tribals.

(8) To prevent indebtedness amongst the tribals, it is also necessary to undertake social and religious reforms amongst the tribals.

(9) Ignorance and illiteracy amongst the tribals must be wiped off through the spread of education, adult-education and non-formal education. The recently launched programme of adult-education sponsored by the Central Government must be taken up extensively and intensively in the tribal areas with local reputed social service organisations. In due course, the social awareness will dawn on these people to find for themselves their socio-economically unwanted things in them and with them which will indirectly help them to build themselves from within and

resist any attempts of exploitation. Good films depicting anti-social traditions, customs and habits may be exhibited in all the villages often and on alongwith effective propaganda. The team of good artists in drama, powada, songs etc. may be prepared to tour these areas for effective results. They would highlight the harmful effects of bride-price, alcoholism, tobacco, wasteful expenditure on social and religious practice out of superstitions.

(10) The schemes for backward classes benefitting the S.Cs. and S.Ts. must be thoroughly revised to the effect that there are adequate budgetary provisions under the scheme and each beneficiary gets adequate and comprehensive assistance from the Social Welfare Department. Schemes of Housing (individual), loan-cum-subsidy for cottage industries and professions, supply of electric motor/oil pump in U.D.R.A., propagation of improved agricultural implements etc. must be revised to give more and comprehensive benefits to the beneficiaries. Expenditure under the schemes must improve significantly. This would directly improve the economic conditions of the tribals and other backward classes which in turn would help reduce indebtedness amongst them.

#### Bonded Labour System

The separation of suggestions on this system from the foregoing suggestions is quite formal. Indebtedness and bonded labour is almost a single phenomenon of cause and effect. Indebtedness precedes in almost all the cases of the bondage. They are interlinked. Even if one is formally freed of bondage with the help of law and administrative machinery and nothing is done to prevent him from being again in debt, he would certainly be a bonded labour again. That is why we have

to concentrate on dispensing with his present and future indebtedness to ward him off the danger of re-bondage. And hence, formally we have concentrated on suggestions to remove their indebtedness.

Therefore the following suggestions intended to be for the eradication of bonded labour practice are mostly of the nature of suggestions for the rehabilitation of the freed bonded labour.

(1) Identification of bonded labour

To-day, we do not know the exact number and cases of bonded labour tahsilwise and villagewise in the various suspected pockets. It is our first task to identify each case of the bonded labour villagewise. Government machinery may be avoided to identify these cases many of which are hidden. We, therefore, suggest that reputed social service voluntary organisations may be motivated to take up the work of identification of these cases. Such organisations may be approached by Government and areas may be allotted to them for this work. Suitable encouragement is a must for this work. Their work may be directed and regulated by a small committee of dedicated social workers. An exhaustive list of cases may be prepared out of the data compiled. Such upto-date list will alone pave way to further planning for the freedom and rehabilitation of bonded labour.

(2) On obtaining the tahsil-wise list of bonded labour, it should be circulated to concerned tahsildar, B.D.Os. Project Officer (I/A.P), Regional Managers of T.D.C. Social Welfare Officers, Tribal Welfare

Officers, Executive Engineers of Z.P. and State Sector etc. for information and necessary action. Of course, lists need to be provided to concerned Collectors, District Superintendents of Police, Divisional Forest Officers and other relevant District Officers engaged in development programme.

(3) A State Level Committee under the chairmanship the Chief Minister may be set up to plan for and to review the programmes of rehabilitation of the listed bonded labour. The Committee should consist of Minister for Finance, Social Welfare, Tribal Welfare, Agriculture, Cooperation, Publicity, with other members drawn from reputed voluntary social service organisations working in the field of Backward Class and Social Welfare. The Secretary Social Welfare may be the Member Secretary. A sub-committee may be set up to suggest comprehensive schemes and programmes for the legal emancipation and subsequent rehabilitation of the listed bonded labour. If required, the sub-committee may undertake spot studies in the areas to get the first-hand knowledge of the needs of the freed bonded labour from all angles. The State Level Committee thereupon may prepare the schemes and programmes of rehabilitation.

(4) All such schemes and programmes prepared areawise may be sent to respective Departments and D.P.D.Cs. for being included in the Sub Plans so far as tribals and other weaker sections in the tribal areas are concerned.

(5) Adequate budgetary provisions need to be earmarked to such schemes and programmes by the respective Departments.

(6) The Publicity Department should arrange to

give publicity to the legal and other measures including the schemes of rehabilitation of the bonded labourers. Film shows and entertainment programmes oriented towards the problems and measures being taken by Government need to be arranged with the help of Publicity and Social Welfare Department in the concerned areas.

(7) The competent authorities under the Bonded Labour System (Abolition) Act may be given specific targets to free the bonded labour from the clutches of the landlords and moneylenders. All the cases must be freed within the shortest stipulated time. The tahsildar of the concerned area may be held responsible for the legal emancipation of all the identified cases in his jurisdiction, and the Collector of the district may forward to the State Level Committee his periodical progress report on the legal emancipation of the bonded labour cases. The Special Executive Committee of the concerned D.P.D.C. must invariably watch the progress in the matter and advise the State Government on the local needs, if any in the matter.

(8) A special small police squad may be temporarily set up to assist the revenue and other authorities in the process of legal emancipation and rehabilitation.

(9) The dormant vigilance committee must be revived and energised to work.

(10) If necessary, it is advisable to actively involve the reputed voluntary social service organisations in the work of rehabilitation of the bonded labour, with suitable incentives to such organisations. The State Level Committee through the Tribal Development Corporation may allot specific areas of work to these organisations with due

consultation with the, The M.S.C.Tribal Development Corporation can play a very effective role in implementing the schemes and programmes of rehabilitation in collaboration with the above-said voluntary organisations. The concerned D.P.D.C. may place the required budgetary grants at the disposal of the Corporation and the Corporation in its turn may get the work of rehabilitation done with the help of the voluntary organisations. The respective Government Departments in the State Sector as well as in the Zilla Parishad will lend all technical and other assistance to the voluntary organisations in their work of rehabilitation. In this connection, we suggest to set up a committee at the Corporation level consisting of the representative members of the organisations and suitable government officers of concerned departments alongwith the Director of Tribal Research & Training Institute, Pune to plan, coordinate, direct and control the area-wise rehabilitation programmes of the bonded labour irrespective of casts and communities, of the bonded labour. We thus suggest the active part of the Corporation and the voluntary organisations for the following three reasons :-

i) Government machinery is not aptly suited to the speedy work of rehabilitation which has personal and human touch.

ii) Reputed voluntary organisations in the field have dedicated workers and they alone are suited to plan and direct the rehabilitative job.

iii) Tribal Development Corporation is also one of the well set up organisations in the cooperative sector with its widespread administrative machinery in tribal areas. It is possible to strengthen its machinery particularly for the



work. Moreover it has its primary sale purchase units in the area. All the adivasi Cooperative Societies are affiliated to the Corporation and we expect that these societies can play a vital role in sale-purchase of the required consumption and productive needs of the freed bonded labour.

(11) Mode of help :- The Managing Director of Tribal Development Corporation will preside over the Executive Committee formed by the representatives of selected voluntary organisations, Tribal Research & Training Institute and some Government Officers. It will prepare areawise individual-case-oriented plans of rehabilitation and get them executed through the member-organisations by placing relevant finances and other things at the disposal of the members. Each organisation will have to be earmarked areas and cases for all-round rehabilitation. The progress in the work will have to be reviewed by the Committee every month. The concerned Government administrative machinery is expected to render allkind of cooperation to the concerned member-organisations in their efforts to rehabilitate the freed bonded labour. The committee headed by the Managing Director of the Corporation will frame rules to administer the assistance to the organisations, rules for its own functioning for the purpose, and modus operendi for all other relevant things.

(12) All the freed cases should invariably be covered under the prevailing scheme of consumption finance of government being implemented through Tribal Development Corporation on liberal lines. For these cases, this finance should be treated as subsidy for the first three to four years.

(13) All the A.C.Societies should invariably cater to the daily requirements of the freed cases for their consumption needs on terms of liberal concessions in the initial years of rehabilitation.

(14) All the freed persons should be made members of the A.C.Societies and also of the Forest Labourers Cooperative Societies wherever they are. They should be offered contract works as employment on priority basis.

(15) The share capital for becoming members in case of these persons should be placed at the disposal of these societies by the concerned District Deputy Registrars. The recovery of this share-loan may be effected on liberal lines.

(16) Guarantee of employment :- Once the bonded labour is freed, he must be provided with alternate employment in or near his village. This also would ensure him from facing any wants and from approaching moneylender or landlord. Govt. through its different departments should come forth with sufficient number of work projects in tribal areas to offer adequate and timely employment to the people of the area including bonded labour. The Project Officer (IADP) should be vested with the responsibility to arrange for adequate employment to all work-seekers including freed bonded labour. All the concerned departments must offer works to the freed persons in consultation with the project officers. The Collector should review the progress of allotment of work to the persons. Regular meeting to guide the officers and review the progress need to be held at the Collectorate.

(17) Surplus lands should be distributed on priority lines to the freed persons so that they may cultivate them

for their livelihood. It must be seen that land allotted is actually taken possession by the persons.

(18) House-sites should be allotted to them by the concerned Revenue authorities urgently and in cases required only. It must be seen that they actually possess the house sites.

(19) Adequate funds should be placed at the disposal of the T.D. Corporation by the D.P.D.Cs. to enable it through the proposed Executive Committee, to sanction to the member organisations, who would equip the freed persons with money tools, equipment and material in individual cases to help them initiate and develop occupations taken up. Occupation like agriculture, poultry, cattle-breeding, sheep-breeding, piggery, dairy shops etc may be introduced to them according to previous experiences or aptitudes or skills of the persons concerned. As far as possible the assistance should bear a large portion of subsidy in the initial stages.

(20) Minimum wages Act and payment : Payment of wages to all freed persons should be made in the presence of govt. officers, irrespective of whether the work project is private or government. This also would ensure correct implementation of the Act.

(21) Where the freed persons own land and it is inadequate to support the freed man's family, additional agricultural land need to be allotted to him along with liberal financial assistance for digging the well, land development, purchase of animals, motor pump set etc. It is essential that credit for production, land improvement, or for any other occupational development is given to him by way of cheap credit facilities through A.C.Ss, public sector and

cooperative banks. We may apply the credit guarantee scheme of the Credit Guarantee Corporation to all such loans.

(22) The lands of the freed tribals passed into the hands of moneylenders and landlords should be restored to them under the appropriate laws immediately.

(23) Adequate work contracts should be given to A.C.Ss. and the Forest Labour Cooperative Societies which have as their members the freed bonded labour.

(24) It is also necessary to orient systematically the freed persons in the modern techniques of agriculture, poultry, animal husbandry, piggery etc. Suitable short-term orientation classes may be held by the Agriculture Department of the Zilla Parishad to this end.

(26) Since the road and transport communications are not well developed in tribal areas, it is suggested that bullock carts may be supplied to freed persons, wherever required to assist them in earning income from transport business.

Appendix I

Indebtedness among Adivasis according to their Tribes

Tribal community	No. of families surveyed in tahsils Palghar : Wada										No. of families observed indebted in tahsils Palghar : Wada										Percentage of families indebted						
	Manor	Ambe the	Ambhan	Nazari	Mhaswan	Total	Gorhe	Guhir	Bhaverghar	Kundal	Dahne	Total	Manor	Ambe the	Ambhan	Nazari	Mhaswan	Total	Gorhe	Guhir		Bhaverghar	Kundal	Dahne	Total	Percentage of families indebted	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
1. Malhar Moli	103	35	47	33	41	259	53	71	8	46	13	191	450	22	11	12	5	17	67	19	32	3	21	4	79	146	32
2. Warli	7	-	-	-	-	7	8	-	3	-	41	52	59	1	-	-	-	-	1	1	-	-	-	8	9	10	17
3. Katkari	4	-	4	-	14	22	-	2	11	2	2	27	49	1	-	-	8	-	9	-	-	3	5	1	9	13	37
4. Thakur	-	-	-	-	-	-	-	-	-	-	2	2	2	2	-	-	-	-	-	-	-	-	-	-	1	1	50
5. Kokna	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Other Tribes	-	-	-	-	-	-	1	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	114	35	51	33	55	288	62	73	22	58	273	561	24	11	12	5	25	77	20	32	6	26	14	98	175	31	

Appendix 2

Indebtedness among Adivasis according to their main occupational pattern

Main Occupation	Number of families surveyed in tahsils													Number of families observed indebted in Tahsils													% of families indebted to total families			
	PALGHAR						WADA							PALGHAR						WADA										
	In villages of						In villages of							In villages of						In villages of										
1. Agriculture	Mahor	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	23		
	Ambedhe																													
	Ambhan																													
	Nagzari																													
	Mhaswan																													
	TOTAL																													
	Gorhe																													
	Gahir																													
	Bhareghar																													
	Kumdol																													
	Dahe																													
	Total																													
	Grand Total																													
Mahor																														
Ambadhe																														
Ambhan																														
Nagzari																														
Mhaswan																														
Total																														
Gorhe																														
Guhir																														
Bhaveghar																														
Kumdol																														
Dahe																														
Total																														
Grand Total																														
2. Agri. Labourers		27	20	34	20	49	150	47	45	21	19	15	147	297	13	9	3	2	21	48	6	3	5	2	2	18	66	22.22		
3. Casual workers		53	2	-	2	1	58	-	-	-	-	-	-	58	1	-	-	-	-	1	-	-	-	-	-	-	1	1.72		
4. Forestry, coal-making etc.		-	-	-	-	-	-	-	-	-	-	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
5. Other occupation		4	2	2	1	9	1	2	-	3	3	8	17	1	1	-	-	-	2	-	-	-	-	-	-	2	8	11.76		
TOTAL		114	35	51	33	55	288	62	73	22	58	58	273	561	24	11	12	5	25	77	20	32	6	26	14	98	175	31.19		

Appendix 3

Extent of Indebtedness villagewise

Tahsil	Name of village	No. of Adivasi families surveyed	No. of Adivasi families found indebted	Amount of loan taken in Rs.		Total	Average amount of loan taken indebted family in Rs.
				Cash	Kind		
1	2	3	4	5	6	7	8
Palghar	1. Manor	114	24	12,314	1,000	13,314	554.75
	2. Ambedhe	35	11	5,605	-	5,605	509.55
	3. Ambhan	51	12	5,979	400	6,379	531.58
	4. Nagzari	33	5	2,080	210	2,290	458.00
	5. Mhaswan	55	25	11,577	1,180	12,757	510.28
Tahsil Total		288	77	37,555	2,790	40,345	523.96
Wada	1. Gorhe	62	20	7,947	710	8,657	432.35
	2. Guhir	73	32	20,908	1,536	22,444	701.38
	3. Bhavveghar	22	6	1,080	160	1,240	206.67
	4. Kumdal	58	26	3,648	1,726	5,374	206.69
	5. Dahe	58	14	4,780	450	5,230	373.57
Tahsil Total		273	98	38,363	4,582	42,945	438.21
Grand Total	10	561	175	75,918	7,372	83,290	475.94
Percentages		100	31	91.15	8.85	100	

Appendix 4

Cash-kind Composition of Loans received by families

Tahsil	Village	No. of families obtaining loans in the form of					Total
		Cash only	kind only	Cash and kind	Not known		
1	2	3	4	5	6	7	
Palgchar	1. Manor	22	1	-	-	1	24
	2. Ambedhe	11	1	-	-	-	11
	3. Ambhan	11	1	-	-	-	12
	4. Nagzari	3	1	1	-	-	5
	5. Mhaswan	21	-	4	-	-	25
	Total	68	3	5	1	1	77
Wada	6. Gorhe	16	-	4	1	-	21
	7. Gahir	28	1	3	-	-	32
	8. Bhavesghar	4	-	2	-	-	6
	9. Kumdai	15	4	7	-	-	26
	10. Dabe	13	-	1	-	-	14
	Total	76	5	17	-	-	98
	Grand Total	144	8	22	1	-	175
	Percentage with total	82.29	4.57	12.57	0.57	-	(100)



Appendix 5

Agencywise flow of loans to Adivasis

Village	Agencywise flow of loans to Adivasis						Amount in Rupees				
	Landlord	Shop-keeper or businessmen	Money-lender	Village Patil	Rich person of village	Rela-tive Socys.	Co-opera-tive Socys.	Govern-ment	Bank	Other source	Total
1	2	3	4	5	6	7	8	9	10	11	12
<b>Palghar Tahsil</b>											
1. Manor	5,550	-	700	-	-	-	4,642	323	2100	-	12,314
2. Ambedhe	5,305	-	-	-	-	300	-	-	-	-	5,605
3. Ambhan	1,620	-	-	-	-	-	-	-	-	-	5,605
4. Nagzari	1,290	-	-	-	-	-	1,930	-	-	-	6,379
5. Mhaswan	9,957	-	100	-	-	-	-	500	2259	-	12,675
									2200		
Total	23,722	-	800	-	-	300	7,541	823	7159	-	40,345

**Wada Tahsil**

6. Gorhe	2,050	300	250	-	-	250	4,622	1,175	-	-	8,657
7. Gahir	500	-	230	-	-	-	12,478	4,486	4700	-	22,444
8. Bhoveghar	1,010	-	-	230	-	-	-	3,823	-	-	1,240
9. Kundal	-	-	150	252	-	-	-	3,823	-	-	5,374
10. Dabe	-	-	450	-	-	-	1,570	1,670	-	-	5,330
Total	3,570	300	1,130	482	-	-	22,593	9,920	4700	-	42,945
Grand Total	27,292	300	1,930	482	-	250	30,134	10,743	11359	-	83,290
Percentages to total	(33)	(N)	(2)	(1)	-	(N)	(33)	(13)	(14)	-	(100)

Figures in the bracket indicate percentages to total. N = negligible.

Appendix 6

Agencywise number of persons borrowing loans

Village	Credit Agencies											Total	Total
	Land- lord	Shop- keeper or business- man	Money- lender	Village Patil	Neoh persons of village	Rela- tives	Co-op. Socio- ties	Govern- ment	Bank	Other sour- ces	Total		
1	2	3	4	5	6	7	8	9	10	11	12	13	

Palghar Tehsil

1. Mezor	12	1	-	-	-	-	6	1	4	-	24	24
2. Ambedhe	10	-	-	-	-	1	-	-	-	11	11	11
3. Ambhan	4	-	-	-	-	-	2	-	8	-	14	12
4. Nazari	4	-	-	-	-	-	1	-	-	-	5	5
5. Mhaswan	22	-	1	-	-	-	-	1	2	-	25	25
Total	52	1	1	-	-	1	9	2	14	-	80	77
	(65)	(1)	(2)			(1)	(11)	(3)	(18)		(100)	

Wada Tahsil

6. Gorhe	5	1	2	-	-	2	14	3	-	-	27	20
7. Gidhr	4	-	3	-	-	-	22	4	4	-	37	32
8. Bhavghar	5	-	-	1	-	-	-	-	-	-	6	6
9. Kumdal	-	-	1	1	-	-	20	5	-	-	27	26
10. Dabe	-	-	1	-	-	-	3	11	-	-	15	14
Total	14	1	7	2	-	2	59	23	4	-	112	98
	(13)	(1)	(6)	(2)		(2)	(53)	(21)	3		(100)	

Grand Total	66	2	8	2	-	3	83	25	18	-	192	175
	(34.35)	(1)	(4)	(1)		(2)	(35.42)	(13)	(9)		(100)	

Figures in the bracket indicate persons borrowing loans from more than one source.

Appendix 7

Purposewise and Agencywise Flow of loans to Adivasis in Madhya Pradesh

Credit Agency	Purposes										Total loan
	1	2	3	4	5	6	7	8	9	10	
	Marriage	Khavati	Religi- ous functions	Sick- ness care- mony	Death of	Repay- ment of debt	Agriculture & allied development pertaining to Agri.	Other			
1. Landlord	24,475 (88)	2,042 (7)	500 (2)	-	20 (N)	620 (2)	-	85	-	-	27,742 (100)
2. Shopkeeper & businessmen	-	-	-	-	-	-	300 (100)	-	-	-	300 (100)
3. Money-lender	760 (51)	545 (37)	-	-	-	-	175 (12)	-	-	-	1,480 (100)
4. Village Patil	252 (52)	230	-	-	-	-	-	-	-	-	482 (100)
5. Rich persons of village	-	-	-	-	-	-	-	-	-	-	-
6. Relatives	50 (10)	500 (90)	-	-	-	-	-	-	-	-	550 (100)
7. Co-op. Societies	-	-	-	-	-	-	28,1853 (96)	1,281 (4)	30,134 (100)	-	30,134 (100)
8. Government	-	919 (9)	-	-	-	-	9,238 (86)	586 (5)	10,743 (100)	-	10,743 (100)
9. Bank	-	-	-	-	-	-	11,859 (100)	-	11,859 (100)	-	11,859 (100)
10. Other sources	-	-	-	-	-	-	-	-	-	-	-
Total	25,537 (31)	4,236 (5)	500 (1)	-	20 (N)	620 (1)	50,425 (61)	1,952 (2)	83,290 (100)	-	83,290 (100)

Appendix 8

Tapwise distribution of loan borrowed from landlords

a = No. of loanees  
b = Amount in Rs.

Village	Purposes											Total of bonded families
	1	2	3	4	5	6	7	8	9	10	11	
	Marriage	Religious function	Sickness	Death Ceremony	Debt	Repayment of debt	Agri-culture	Other				
1. Kerror	a 12 b 5530	-	-	-	-	-	-	-	-	-	12 5530	12
2. Ambedhe	a 8 b 5115	2	190	-	-	-	-	-	-	-	10 5305	5
3. Ambhan	a 1 b 1000	1	100	1	500	1	20	-	-	-	4 1620	1
4. Nagari	a 2 b 503	-	-	-	-	-	600	-	187	1	4 1230	2
5. Masaram	a 14 b 9220	6	702	-	-	1 20	-	-	15	1	22 9937	14
6. Gorbe	a 14 b 1716	1	330	-	-	-	-	-	-	-	5 2100	3
7. Gubhr	a 3 b 250	1	150	-	-	-	-	-	-	-	4 630	-
8. Bhavghar	a 3 b 700	2	200	-	-	-	-	-	-	-	5 1010	-
Total	a 47 b 24105	13	1732	1	500	1 20	2 630	-	202	2	66 2732	37
Percentage	a 71 b 39	20	6	2	2	3 (10)	3 (2)	-	3 (1)	3	100 4100	-

N = negligible

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Appendix 9

Pattern of supply of credit to Adivasi in selected villages of Thane District

Credit Agency	Amount of loan taken during						Total	Proportion of borrowing from each agency to the total
	Current year	Last year	Two years back	3 to 5 years back	Old debt	Period not known		
	2	3	4	5	6	7	8	9
1. Landlord	5,560 (20)	9,475 (35)	2,662 (10)	6,470 (24)	2,820 (10)	305 (1)	27,292 (100)	32.77
2. Shopkeeper or businessman	300 (100)	-	-	-	-	-	300	00.35
3. Money-lender	300 (16)	1,305 (68)	325 (16)	-	-	-	1,930 (100)	2.52
4. Village Patil	252 (52)	230 (48)	-	-	-	-	482	0.58
5. Rich person of village	-	-	-	-	-	-	550 (100)	0.66
6. Relatives	550 (100)	-	-	-	-	-	550 (100)	0.66
7. Co-op. Society	1,328 (37)	14,573 (45)	1,980 (7)	1,400 (5)	973 (3)	-	22,154 (100)	25.13
8. Government	1,328 (12)	6,105 (57)	500 (5)	2,800 (26)	-	-	10,743 (100)	12.90
9. Bank	2,600 (22)	8,125 (69)	250 (2)	884 (7)	-	-	11,859 (100)	14.23
10. Other sources	-	-	-	-	-	-	-	-
<b>Total</b>	<b>22,108 (100)</b>	<b>39,213 (135)</b>	<b>5,717 (7)</b>	<b>11,554 (14)</b>	<b>3,793 (5)</b>	<b>305 (1)</b>	<b>83,290 (100)</b>	<b>100.00</b>

Appendix - 10.

Number of bondedness among Adivasi families according to their Castes.

Tribal Community	No. of families surveyed in Talukas											No. of families found bonded in Tahsils							Percentage of families bonded.							
	Palghar Taluka				Wada Taluka				Palghar Taluka			Wada Taluka														
	Manor	Ambethe	Ambhan	Nagzari	Mhaswan	Total	Corbe	Guhir	Bhaveghat	Kundal	Dabe	Total	Manor	Ambethe	Ambhan	Nagzari	Mhaswan	Total	Corbe	Guhir	Bhaveghat	Kundal	Dabe	Total	Grand Total	
1) Mahim Kallim	35	47	33	41	233	53	71	8	46	13	191	450	10	5	1	2	19	23	1	-	-	-	-	1	29	6.44
2) Kakkari	4	-	4	-	14	22	-	11	12	2	27	49	1	-	-	4	5	-	-	-	-	-	-	-	5	10.20
3) Warli	7	-	-	-	-	7	8	-	3	-	41	52	1	-	-	1	1	2	-	-	-	-	-	2	3	5.08
4) Thakur	-	-	-	-	-	-	-	-	-	-	2	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-
5) Korku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6) Other Tribes	-	-	-	-	-	-	1	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total S. No.	114	35	51	33	53	295	92	73	22	53	373	5912	5	1	2	14	21	3	-	-	-	-	-	4	37	6.60

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Appendix II

Extent of bondedness among Adivasis according to their Main Occupation Pattern

Main Occupation	No. of families surveyed in Talukas										No. of families found bonded in Talukas										% of families found bonded.			
	Palghar					Wada					Palghar					Wada								
	Manor	Ambadhe	Amghan	Nazari	Mhasvan	Total Taluk	Corne	Gurir	Bhavagar	Kundal	Daha	Total	Grand Total	Manor	Ambadhe	Amghan	Nazari	Mhasvan	Total	Gothe		Total Taluk	Grand Total	
1) Agriculture	30	11	15	11	4	71	15	26	1	36	39	117	188	-	-	-	-	-	-	-	-	-	-	12.12
2) Agri. labour	27	20	34	29	49	150	47	45	21	19	15	147	297	12	4	1	2	14	33	3	3	26	(97.30)	-
3) Casual worker	53	2	-	2	1	58	-	-	-	-	-	-	58	-	-	-	-	-	-	-	-	-	-	-
4) Forestry, Coal making etc.	-	-	-	-	-	-	-	-	-	-	1	1	1	1	-	-	-	-	-	-	-	-	-	-
5) Other occupation	4	2	2	-	1	9	2	2	-	3	3	8	17	1	-	-	-	-	1	-	-	1	(2.70)	5.88
<b>Total</b>	<b>114</b>	<b>35</b>	<b>51</b>	<b>33</b>	<b>55</b>	<b>288</b>	<b>62</b>	<b>72</b>	<b>22</b>	<b>58</b>	<b>273</b>	<b>561</b>	<b>12</b>	<b>5</b>	<b>1</b>	<b>2</b>	<b>14</b>	<b>34</b>	<b>3</b>	<b>3</b>	<b>37</b>	<b>(100)</b>	<b>6.65</b>	

APPENDIX - 10

Family size and monthly income of Bonded Families.

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.	16.	17.	18.
Sr. Name of No. District, Taluk.	Name of Sr. Village.	No. of Bonded Families.	Total No. of Members in the Family.	No. of Families having two Sons or more.	No. of Families having three Sons or more.	No. of Families having four Sons or more.	No. of Families having five Sons or more.	No. of Families having six Sons or more.	No. of Families having seven Sons or more.	Total Income per month of Bonded Family.	No. of Families having monthly income (Rs.)	Rs. 50 to 100	Rs. 101 to 150	Rs. 151 to 200	Rs. 201 to 300	Rs. 300 Above	
	Palghar.	1. Manor.	19	63	1	6	4	1	2	1050	-	5	3	2	1	1	
		2. Ambedhe.	5	31	-	1	2	1	2	825	-	2	1	1	-	1	
		3. Ambhan.	1	9	-	-	-	1	1	250	-	-	-	-	1	-	
		4. Nagzari.	2	17	-	-	1	1	1	570	-	1	-	-	-	1	
		5. Maswan.	14	54	3	9	2	-	-	1870	-	8	5	1	-	1	
		6. Corhe.	3	25	-	1	-	2	-	675	-	-	-	-	1	2	
		<b>TOTAL :</b>	<b>37</b>	<b>199</b>	<b>4</b>	<b>17</b>	<b>9</b>	<b>7</b>	<b>7</b>	<b>5975</b>	<b>16</b>	<b>9</b>	<b>4</b>	<b>3</b>	<b>5</b>		
		<b>Averages :</b>		<b>5.33</b>						<b>150.00</b>							

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APPENDIX - 13.

Family Composition and Literary among Bonded Families.

Sr. No.	Name of Village.	No. of Bonded Families.	Family Composition.			Total.	Literates.			Total.
			Male.	Female.	Child ren.		Male.	Female.	Child ren.	
1)	Manor.	12	18	20	25	63	-	-	-	-
2)	Ambedhe.	5	8	11	12	31	-	-	-	-
3)	Ambhan.	1	1	4	4	9	-	-	-	-
4)	Negzari.	2	4	6	7	17	-	-	2	2
5)	Maswina.	14	18	18	18	54	-	-	3	3
6)	Gerhe.	3	8	7	10	25	-	-	-	-
<u>TOTAL :</u>		37	57	66	76	199	-	-	3	5
<u>Percentages :</u>			23.64	33.17	38.19	100	0	0	6.53	2.51

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Appendix 14

Income and Expenditure of the families (bonded labourers)

Sr. No.	Name of Tribe	No. of Families	Total No. of Members	Monthly Income										Annual expenditure									
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17			
1)	Mahar Koli	23	150	4085	45	4130	38,885	3825	25	485	270	682	1619	1470	3839	51000							
2)	Warli	3	23	735	-	735	6,840	850	-	-	-	-	280	340	410	8820							
3)	Kathari	5	26	610	-	610	5,900	500	-	-	-	80	130	240	460	7320							
Total Adivasi		37	199	5430	45	5475	51,025	5275	25	485	270	672	2029	2850	4709	67140							
Other than Adivasis		5	32	750	-	750	6,785	835	50	65	200	105	206	300	494	9000							
Grand Total		42	231	6180	45	6225	58,410	6100	75	550	470	777	2235	2850	5173	76140							
Monthly per-family income & Expenditure				148.21												152.07							
Monthly per capita income and expenditure				26.95												27.47							

(Bracketed figures indicate percentages on horizontal axis)

APPENDIX '15'

Extent of Volume of Debt.  
of Bonded Labourers.

1.	2.	3.	4.	5.	6.	7.	8.			10.	11.	12.
							Amount of loan taken (In Rs.)					
District.	Tehsil.	No. of Villages.	No. of Adivasi Families Surveyed	No. of Adivasi Families found Bonded.	Cash	Kind.	Total.	Average amount of loan taken per Bonded Family (Rs.)	Remarks.			
	Palghar.	1. Manor.	114	12	4550	1000	5550	482.50				
		2. Ambedhe.	35	5	2355	-	2355	472.00				
		3. Ambhar.	51	1	600	400	1000	1000.00				
		4. Nagzari.	33	2	450	70	520	275.00				
		5. Maswan.	55	14	8240	980	9220	659.57				
		TOTAL :	288	34	16235	2450	18685	2369.07				
	Wada.	6. C rha.	62	3	1300	210	1510	503.33				
		7. Guhir.	73	-	-	-	-	-				
		8. Bhavsgar.	22	-	-	-	-	-				
		9. Kundal.	53	-	-	-	-	-				
		10. Dahs.	58	-	-	-	-	-				
		TOTAL :	273	3	1300	210	1510	503.33				
		Grand Total :	561	37	17535	2660	20195	545.81				
		Percentage :			(86.83)	(13.17)	(100)					

APPENDIX - 16.

Cash-Kind Composition of Loans received by Bonded Families.

1.	2.	3.	4.	5.	6.			8.	9.	10.	Remarks.
					Cash only	Bonded Kind only	families obtained loans in the form of -				
Sr. No.	Name of District.	Name of Tahsil.	Sr. No.	Name of Village.	Cash only	Bonded Kind only	Cash and Kind.	Not known.	Total.		
	Palghar.		1	Manor.	10	1	-	1	12		
			2	Ambedhe.	5	-	-	-	5		
			3	Amohan.	-	-	1	-	1		
			4	Nagzari.	1	1	-	-	2		
			5	Maswan.	11	-	3	-	14		
			TOTAL :		27	2	4	1	34		
	Wada.		6	Gorhe.	2	-	1	-	3		
			7	Guhir.	-	-	-	-	-		
			8	Bhaveghar.	-	-	-	-	-		
			9	Kurdal.	-	-	-	-	-		
			10.	Dahе.	-	-	-	-	-		
			TOTAL :		2	-	1	-	3		
			GRAND TOTAL:		29	2	5	1	37		
			Percentage:		78.38	5.41	13.51	2.70	100		

APPENDIX - 17.

Agencywise flow of loans to Bonded families.

(Amount in Rupees)

Sr. No.	Name of District.	Name of Village.	Sr. No. of Village.	Credit Agencies.											Total.
				Land Lord.	Shop keeper or Business man.	Money lender.	Patil.	Person of village.	Rela Cooperative societies.	Cooperative movement.	Bank.	Other.			
1.	Palghar.	1. Manor.	5,550	-	-	-	-	-	-	-	-	-	-	-	5,550
		2. Ambedhe.	2,365	-	-	-	-	-	-	-	-	-	-	-	2,365
		3. Anchan.	1,000	-	-	-	-	-	-	-	-	-	-	-	1,000
		4. Nagzari.	550	-	-	-	-	-	-	-	-	-	-	-	550
		5. Maswan.	9,220	-	-	-	-	-	-	-	-	-	-	-	9,220
		<u>TOTAL:</u>	<u>18,635</u>	-	-	-	-	-	-	-	-	-	-	-	<u>18,635</u>
	Wada.	6. Gorhe.	1,510	-	-	-	-	-	-	-	-	-	-	-	1,510
		7. Guhir.	-	-	-	-	-	-	-	-	-	-	-	-	-
		8. Bhavveghar.	-	-	-	-	-	-	-	-	-	-	-	-	-
		9. Kundal.	-	-	-	-	-	-	-	-	-	-	-	-	-
		10. Dahe.	1,510	-	-	-	-	-	-	-	-	-	-	-	1,510
		<u>TOTAL :</u>	<u>1,510</u>	-	-	-	-	-	-	-	-	-	-	-	<u>1,510</u>
		<u>GRAND TOTAL :</u>	<u>20,195</u>	-	-	-	-	-	-	-	-	-	-	-	<u>20,195</u>
		Percentage.	(100)	-	-	-	-	-	-	-	-	-	-	-	(100)

APPENDIX - 18.

Purposewise And Agencywise Flow of Loans to Bonded Labourers.

Credit Agencies.	Loan - purpose,							Other.	Total loan.
	Marriage, Khavati, Religious Functions.	Sickness.	Marriage ceremony.	Repayment of Debt.	Agriculture allied development.				
Land-lord.	20,048	100	-	-	-	-	-	47	20195
Shop-keeper.	-	-	-	-	-	-	-	-	-
Money-lender.	-	-	-	-	-	-	-	-	-
Village-patil.	-	-	-	-	-	-	-	-	-
Rich person of village-	-	-	-	-	-	-	-	-	-
Relatives.	-	-	-	-	-	-	-	-	-
Co-operative Socys.	-	-	-	-	-	-	-	-	-
Government.	-	-	-	-	-	-	-	-	-
Bank.	-	-	-	-	-	-	-	-	-
Other resources.	-	-	-	-	-	-	-	-	-
TOTAL :	20,048	100	-	-	-	-	-	47	20195
Percentage.	(99.27)	(0.50)	-	-	-	-	-	(0.23)	(100)

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APPENDIX 19.

Agencywise Number of Bonded Families Borrowed Loans.

District.	Tahsil.	Sr. No. of Village.	Credit Agencies.										Other Total.	
			Land Lord.	Shop keeper or Bu sâness man.	Money Lender.	Village Patil.	Rich person of village.	Rela tives.	Coopera tive societies.	Cover ment.	Bank. sour ces.			
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.
Palghar.	1. Lanor.			12	-	-	-	-	-	-	-	-	-	12
	2. Ambedhe.			5	-	-	-	-	-	-	-	-	-	5
	3. Amban.			1	-	-	-	-	-	-	-	-	-	1
	4. Negziri.			2	-	-	-	-	-	-	-	-	-	2
	5. Maswan.			14	-	-	-	-	-	-	-	-	-	14
				TOTAL:	34	-	-	-	-	-	-	-	-	34
Wada.	6. Gâgâs.			3	-	-	-	-	-	-	-	-	-	3
	7. Guhir.			-	-	-	-	-	-	-	-	-	-	-
	8. Bheveghar.			-	-	-	-	-	-	-	-	-	-	-
	9. Kundal.			-	-	-	-	-	-	-	-	-	-	-
	10. Dahe.			-	-	-	-	-	-	-	-	-	-	-
				TOTAL:	3	-	-	-	-	-	-	-	-	3
				<u>Grand Total :</u>	37	-	-	-	-	-	-	-	-	37
				<u>Percentage.</u>	(100)	-	-	-	-	-	-	-	-	(100)

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APPENDIX - 20.

Period of Serfdom of Bonded Labourers in Thane District.

(Reported Cases only)

Sr. No.	Amount of loan taken.	Period of Serfdom (In Year.)		
		Total	Already served.	Remaining Period.
1.	400	5	1	4
2.	200	1	0	1
3.	210	5	1	5
4.	200	9	3	6
5.	830	9	1	8
6.	1130	12	1	11
7.	330	9	2	7
8.	300	8	1	7
9.	300	7	2	5
10.	1000	13	3	10
11.	900	11	3	8
12.	280	2	1	1
13.	1015	5	4	1
14.	400	4	2	2
15.	423	4	0	4
16.	217	13	13	0

Note : Remaining Bonded labourers could not tell the exact period of bondsmen.

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