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**TRIBAL CUSTOMARY LAWS
THE DHANKAS**



RIBAL RESEARCH AND TRAINING INSTITUTE

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INTRODUCTION

Dhankas, also known as Dhanak, is a scheduled tribe of Guajrat, inhabiting mainly in Vadodara, Bharuch and Panchmahal districts of Gujarat. Its total population in the State is 1,38,585 according to 1971 Census.

This study of the Dhanka customary laws is based on a two month field work by a graduate Dhanka investigator after undergoing a two weeks training on the tribal customary laws at the Tribal Research and Training Institute, Gujarat Vidhyapith, Ahmedabad. The faculty consisted of Senior Research personnel of the Institute, alongwith the post-graduates, Deptt. of Social Anthropology, Gujarat Vidhyapith. The investigator had to stay in the Dhanka village for three weeks at a stretch and had to collect information on various facets of tribal customary laws, from experienced informants. He was also provided a 100 page field guide covering many of the aspects of tribal customary laws.

INHERITANCE

The Dhankas are a patriarchal, patrilineal, patrilocal tribe and so property is inherited by his sons after the death of a Male Dhanka. Theoretically all the sons of the father have equal right in the property, however, the youngest has a slight edge over the other sons, as he gets the house as well as a small portion of land, which is traditionally kept for the father at the time of partition. The ancestral house is generally divided amongst all sons equally among the Dhankas, There are instances where the ancestral house had been taken apart and its material was equally distributed among brothers. On the other hand, the concepts of 'common property' or 'common undivided property' is also there among the Dhankas, i.e. If there are three sons and only one pair of bullocks is there, then, the pair of bullocks becomes the common property of all the three sons, even after the

division of their father's property among themselves. In the same way, a water well or some costly ornament also can be an item of 'common property'.

Among the Dhankas full blood relations are always have deference to half blood relations, and lineal or verticle relations (i.e. father, son, grandson) are treated with deference in comparison to horizontal (grand-uncle FA FA Br., FA Br., FA. Br. So.) relations.

The Dhankas customary law does not provide any right to the daughters to inheritance, except through the institution of 'Gharjamai' through which are who can stay with her parents even after her marriage alongwith her husband and gain and retain her rights in the property of her father, after his demise. So far as a widow is concerned, she generally gets only limited rights, and on her death, the property passes on to the person known as revarsonianer i.e. heirs of the last male owner (Hu Fa, or Hu Br., or So).

A child in the womb, at the time of the death of a person who dies intestate will have the same right to succeed as if he or she had been born before the death of the person.

In case of pre-deceased son or daughter, their heirs would get their respective share, i.e. if a son (Ego) has predeceased his father, his widow and his sons will take equally between themselves the share which would have gone to the deceased.

Among the Dhankas, devolution flows a single course, irrespective of the fact, whether the property was ancestral or self-acquired. Each male member of the joint family acquires by birth a right in the ancestral property as a co-parcener and the rule of survivorship prevails with respect to succession. The family is a single entity and each member becomes a partner in group by birth. All the male members of the joint family, a person, his sons and his sons' sons become co-parceners, and they hold their right as tenants in common with the rule of survivorship. Before partition, the share of each is indeterminats and a part of the undivided whole. The death of any co-parcener without

sons increases the share of other co-parcener in the joint family, while the birth of a new male member increases the number of shares in the joint family.

LIFE CYCLE

Dhanka life cycles include birth, marriage and death.

Birth

When the pain starts, the midwife who is called 'Soyani' in Dhanka language, is called. The other old and experienced ladies of the family and neighbours also assist her. The Soyani massage the stomach of the pregnant mother and help her in delivery. The umbilical cord is cut by an arrow and the child gets bath by the Soyani. The umbilical cord gets buried in the cattle yard in two to three feet deep hole. The Dayan is given 2 and half kilo maize or rice.

The mother of the child is attended by her mother-in-law or sister-in-law. For seven days she is considered polluted, so she is not allowed to go near chulah or touch the utensils and drinking water pots. During these days, she is served with a liquid preparation of maize called rabdi mixed with sugar.

On the seventh day, the midwife is specially invited to the house. The mother gets bath along with her child and sits facing the east, keeping her infant in the lap, lamp is lit, some rice are put in a dish and a coconut is offered to the traditional God. A thread is tied on arm as well as the waist of the child. The child is put in a cradle and an earthen lamp is lit. When it puts off, the child is taken in the home and coconut prasad is distributed among the children and all others who are present on the occasion. 'Soyani' is given Rs. 25 on the occasion for her services as midwife.

Marriage

Among the Dhankas, marriage by elopement, marriage by capture and marriage by full approval of both the parties concerned which is called 'regular marriage'. These three types of marriages are prevalent.

Among the Dhankas, the father of the bridegroom goes to the house of the father of the bride and after a while he puts forward his proposal. The bride's father collects information about family, land and house and if he agrees for the betrothal, the boy's father on return to his village asks his family members and lineage members, if they have any objection to the new marriage alliance which is to take place in near future in the lineage. On their agreement a close relative of the bride's side is appointed as a Mediator ('Bhanjadio' in Dhanka language). In future all the negotiations between the two parties take place through the 'Bhanjadia'.

The date gets fixed to see the house of the bridegroom. The Police Patel, Sarpanch and uncles of the bride come to the house of the bridegroom and after traditional welcome, tea and liquor are served to the guests. The house and land is shown by 'Bhanjadia' to the elders of the party. A meal is served after which the party returns home. A day for fixing the amount of bride-price - Dahej is decided when the bridegroom's relatives go to the bride's house where traditional welcome is given in which tea and liquor are served and the negotiations for the fixation of the bride-price take place. Among the Dhankas of the area under study, the bride-price is Rs. 1825 which is agreed upon by both the parties. The members of the party take their meal, fix the date for the marriage and return home.

The father of the bridegroom consults some astrologer to decide how many days the marriage ceremony should be continued. It may be for five days, six days, or seven days. As per his advice 'the day of Ganesh' is fixed. Then he calls on five men of the lineage on

the fixed date. A bottle with oil and scent is given to them. They go to the bride's house alongwith it. On reaching the bride's house they do not seat, till the Sarpanch is called and the bottle is ceremonially accepted by the family and put inside the house. If by mistake the party sits, according to Dhanka customary laws, a fine of Rs.50 is imposed upon them. The party is asked about the details of marriage date, duration and the exact time for the core ceremony. A meal is served to the party, then the party returns to its village.

The Ganesh ceremony is performed by the village priest. The whole village is invited for the ceremony. Traditionally a party of drummer is called. After the ceremony of Ganesh is completed by the priest, liquor is served to the villagers and jaggery is distributed. They all dance on the beats of drum and tunes of sharnai.

The sister or sister-in-law of the bride or bridegroom rub the turmeric on the body of him/her amidst customary songs sung by the village women-folk.

On the second day, a few lineage men are called and given rice mixed with turmeric, to distribute it to the relatives. They go to various relatives, give the message about the exact date of chandla ceremony and from whom the invitation is, and sprinkle the rice. In the same way villagers also are invited.

Chandla ceremony is an important ceremony, in which ceremonial gifts in form of cash and kind are presented to the bride or bridegroom, by his/her relatives, keeping in view the closeness of the relations, past presents made by the the bride or bridegroom's father or mother on an appropriate similar previous occasions to one's sons and daughters, future obligations, and overall situation of the occasion etc.

On the data of 'Chandla', the bridegroom is made to sit in the varandah. His ceremonial dress for the occasion is brought by the sister. His Pagri (turban) on the occasion is red or pink coloured. The Police Patel of the village bind this Pagri on the head of the

bridegroom. On that Pagri, 'Mode' - a ceremonial headdress is adorned. On the waist, a red or green waist-belt is tied alongwith a coconut. The bridegroom is brought outside by his brother-in-law. He is made to sit on a wooden seat called 'Patla'. For all other relatives paddy-stock hay is spread to sit on. The chandla ceremony starts. In the chandla ceremony, the main members of the family, alongwith the important members of the village watch the ceremony. A man writes the chandla.

First of all the father of the bridegroom makes chandla to the bridegroom, followed by his maternal uncles and sisters and sister-in-law, and other relatives. Lineage members and the villagers are followed by them. At last the sum-total of chandla ceremony is announced. The women sing songs on the occasion. The relatives are given separate liquor in the groups and the feast is served.

Early in the morning the marriage procession starts. When it reaches the bride's village it is ceremonially welcomed. They are given resting accommodation under a tree, by spreading, dry leaves of rice on the earth. They dance there on the beats of the drum. Water and tobacco also is served to them by the bride's father. A meal is served to them.

Afterwards the preparation for the marriage starts. The branches of gugal tree is planated where mother of the bride receive the bridegroom. This ceremony is known as 'Pukvu'. The sister of the bride comes and serves the water to the bridegroom. The bridegroom is made to sit in the mandap. The women sing songs and dance. The sister-in-law or uncle-in-law lit fire in the cow-dung in the Mandap for chori. On the other hand, the Sarpanch, Police Patel and other important village elders of both the sides traditionally seat in the verandah of the house and 'settle the account' and the bridegroom's father gives Rs. 1825/- in cash to the bride's father.

As per Dhanka customary laws, out of this amount, Rs. 25/- is given to the person

who performs the marriage ceremony, and Rs.100/- to the mother of the bride for performing the ceremony of 'Pukvu'. By taking Rs.50/- from each side, Rs.100/- is given to 'Bhanjadia'. According to Dhanka customary laws, this distribution of the amount is done, from the amount only thus collected, and it is not considered appropriate, if that is given through any other source or in any other manner.

When these settlements get finished, the sister-in-law (sittu) of the bride asks the bridal party to adorn the bride with the clothes and ornaments given by the bridegroom's father. The bride's sister-in-law (sittu) lifts her on a wooden seat and brings her in 'Chori'. The 'Mangal Phera' ceremony is performed by sister-in-law. The bride, followed by bridegroom takes five clockwise rounds around the 'Chori'. On completion of the fifth round, the headdress of the bridegroom get hanged in the Mandap and he respects the Mandap five times by sprinkling rice. Afterwards they are taken inside the house and a lemon is tied on their right hands. Afterwards the bridegroom is brought outside and all return to their respective homes.

On the second day, five men accompanying the bride come to the house of the bridegroom. The main leaders of the village are called. Women also are invited. In the house of the bridegroom, the bride and bridegroom untie the lemon tied on each other's hand, the day before. the ceremonial cash gift by the relatives is given on the occasion. These cash gifts are obligatory on the part of relatives. The bride, along with the men accompanying her are given a meal and then they return.

In about ten days, five men go to the bride's house to take her. They generally go in the evening. A goat and liquor is served to them. they return in the morning. After five days, five men come to the bridegroom's house. They are also served a goat, liquor and rice in the feast. A small basket of sweet-balls is given to the bride when she returns. These procedures are followed by the tribesmen as a matter of routine and any flaw on the part of

either of the party becomes a matter of gossip and criticism soon after and on the subsequent occasions. After a few days the bridegroom himself goes to the bride's natal house to bring her home and that is how slowly she gets adjusted to her new home through the help of customary practices.

Death

Death is an important event in the life cycle of an individual. On the death of a person all the members of the family cry loudly. On hearing the sound, the neighbours also get assembled. When a person dies, a cot is hung in the verandah and the dead body is put on that. The chief mourner gets it swing and cries. If the man is dead, his wife would do that, if a woman is dead her son or daughters or in their absence her husband would swing it and cry. The villagers assemble at the dead person's house crying. When the villagers get assembled, four to five persons are sent to inform various relatives. When the messenger reaches the home, seeing his face crying or tears, in his eyes, the relatives ask him who has died, and when. He replies slowly giving all the details he knows.

The relatives bring a dhoti if the dead person is male and a saree if the one is woman. Besides, if the dead one is one's near and dear, one should take a dholi also along with. The relatives on reaching the dead person's house, cry and cover the cloth brought on the body of the dead.

The household members decide to bring the drummers. A person goes to bring them. Traditionally, Harijans come as drummers. He fixes up the price with them and bring them. They come there and start beating the drum and blowing the Sharnai - a blowing fluit-like musical instrument.

A person from the family goes and brings a gun, and he shoots in the air. This ceremony should be performed by the lineage members only.

When all the relatives reach, the preparation for the funeral procession starts. On the wooden and bamboo rafts the pyre gets prepared. It should be prepared by the lineage members only. Ceremonial bath is given to the corpse by the family members. Then it is adorned with the best clothes one was wearing when alive. The bows and arrow, or flute dear to the dead is also put on the side of the dead body. When the corpse put on the bier it get tied with a cloth. When it is lifted, it should be held by the lineage members only. A man with the cowdung fire and a bag with maize and rice corn is followed by drummer and corpse. The women-folk accompany it till a place called Visamo, from where they have to return. Here the rice pot is broken.

All the villagers come to the cremation ground alongwith a stick or fuel wood. The relatives also take with them a fire wood from the house of the dead. All the villagers put a piece of firewood on it, the head of the household breaks the coconut and sprinkle it around the woods, and also spreads the maize and rice grains around. 25 paise coin is put in the mouth of the corpse and a rupee coin under a stone on the head side. When the pyre gets prepared, the son of the deceased lit fire. If he is not there, then nephew performs the rites. In the absence of both the above, any lineage member can perform this rite. Afterwards the coin is put into the house and other things get washed and made clean.

Then two boys and two girls are called. They are made to sit facing each other and given rice to eat. This rite is performed by the head of the household.

All the relatives and villagers have to contribute rice, flour, jaggery and oil. The maize flour is 2.5 Kg. If somebody does not give one's contribution, which rarely happens, his explanation is sought for by the village elders on the appropriate occasion.

The son-in-law of the deceased bring liquor through their contribution. They also bring a goat out of this contribution. Before this is done, the head of the house-hold is made to

sit in a 'Vevar', whom all the relatives and community men, except lineage members, including the villagers contribute. When the full flames cover the whole corpse, all the relatives and villagers get ceremonial bath in the water and get their clothes washed. Then they sit under a tree, liquer is brought by the son-in-law of the deceased and deciding to meet on the fifth day, they all return to their respective homes.

On the fifth day, they assemble and decide when the 'barmu' rites - the rites which are performed on the twelfth day of the death of a person - would be performed. After their meal they return.

On the twelfth day, they again assemble near the river bank or by a stream side and the Raval performs the shaving rites. The person from whose household, the death has occurred, or the chief mourner, is first to get shaved, which is followed by lineage members. The son-in-law or brother-in-law gets his mustache clean shaved. He does not get his head shaved. The villagers do not give their mustache cut; they get simple shaving only.

After the completion of this rite, all return to the house of the deceased. The head of the household bring the bark of a teakwood and put the four anna coin on it. An earthen amp is lit there and is covered by a basket, the leaf cups are prepared and wine and oil put into them. Each of them pour a drop of wine and oil, on the coin, through a finger. Then these rites get completed.

The sister's daughter's son of the deceased is given a cot, a dhotee, a plate and a bowl, as a 'dharam'. He is made to sit on a cot, then the dhotar is spread on cot on which five small leaves of rice is made, the plate and bowl also are put. Then the head of the household utters the following words : 'We give the 'Dharam' of such and such person (the name of the deceased) is given to (his/her sister's son) such and such person'. Then he

gets up from the cot and do ceremonial greetings to all the relatives. Then all the lineage members sit in a row and the sons-in-law distribute liquor one by one. The head of the household serves liquor to all. The Raval is given Rs.25 and 25 paisa. He is also given 3 kilos of flour for meal, and a bottle of liquor. The drummer is given around Rs.70/-. The sons-in-law of the deceased bring a goat; whose mutton is served to all, alongwith leaves. In this obligatory ceremonial serving, the sons-in-law first serve rice and dal to the relatives present and afterwards the mutton is given. After this meal, all go to their respective place after ceremonial greetings.

When a child dies, it gets buried on the special burial ground for the children. After completion of its burial rites, the relatives are informed. In such cases, on the fifth day, its remaining rites are performed. Only the children who cannot walk, gets buried, while the rest are cremated according to the Dhanka customary laws.

Panch

Among Dhankas, three-tier Panch system is prevalent. The Falia Panch, the Village Panch and the Jati Panch.

The Falia Panch consists of elders of each family of the falia - the ward. The Village Panch includes traditional leaders of the Falias of the village, including the Police Patel, Sarpanch, lineage elders, family heads etc. Practically most of the cases are effectively dealt with by the Village Panch. For inter-village disputes and quarrels, Jati Panch is the best source, which includes leaders of both the villages, as well as some important other leaders of the community from the area.

When some dispute arises and any of the party feels the help of saeking justice inevitable, it consults the leaders of the Falia Panch or Village Panch and according to convenience of the major parties concerned, the meeting is convened under some tree,

beside some wall, or at any other convenient place. Both the parties are heard in details. First of all the petitioner or the plaintiff is asked to present his case. If any initial clarifications felt needed, they are sought for. Then the respondent or the defendant is asked to give his reply or clarification in connection with the complain made against him, and certain supplementary questions are asked by the judges, and verdict is given after further consultation if needed. Majority of the disputes, quarrels are settled through Village Panch. Only in cases of murder, big theft, or injury of serious nature which may result in death, the help of Govt. Agency, i.e. Police and Court is sought. Though it is difficult to define the injury of serious nature, as it is conceived or conceptualised and visualised by the informants, we may describe it as an injury, whose resultant effect compel the victim to get bed-ridden or which give a person great physical pain. The verdict of the Village Panch is generally honoured. If one goes to Jati Panch for appeal, the Jati Panch's decision is binding upon, is considered final and observed by both the parties concerned.

Dhanka religious beliefs

Dhankas consider themselves Hindus and are under the deep influence of neighbouring Hindu castes. They observe all the Hindu festivals, though Holi and Diwali are considered two important festivals. They are celebrated on the same dates as neighbouring Hindu castas do. Among Dhanka Gods and Goddesses, besides Hindu Gods like Ram, Krishna, Shiva, Hanuman and Goddesses like Ambaji, Kalka the Pithoro deo, Ind, also are worshipped. Besides the common Gods of the village, they also have clan deity or family deities. They also believe in ancestor worship. The stone slab of the ancestor is known as 'Gatla', is erected after its proper ceremonial installation, and occasionally worshipped on important festivals like Diwali. 'Vinzan' is the female counterpart of the same and its wooden slab is worshipped on important occasions by offering ribbon, bangles etc.

The Dhankas also believe in sorcery and witchcraft. The Bhuva or Bhopa gets his disciples trained on the 14th black moon days of Ashwin month. One has to take the trouble of years' training to attain full bhuvahood, and also pass through the various sacrifices at different point of time. Dhanka omen and ill-omen beliefs are also similar to that of neighbouring Hindus in many respects.

Lah

The institution of Lah made deep inroad in the Dhanka customary laws. Lah is a form of mutual help in which no financial reward is given, but always traditional meal is served. The lah may be for an agricultural operation like ploughing, or weeding, or for house-building. It is obligatory on each and every member to go in lah, if one has invited him on some other earlier occasion. Lah is generally limited to a day only. Even if one's work remain uncompleted, he cannot call them the next day. The caller must have to tell, the villagers at least by the previous evening. In the lah only single members of the family comes. He or she must be from the village itself. No person from the other or neighbouring village can be invited, according to the Dhanka customary laws. The person invited for the lah also can be given liquor and tobacco. The person invited for the lah are many a times only males or only females. Sometime they sing songs while doing the work for which they are called for. In the lah they can do their work in rotation also. When the person asks the villagers to come to his home next day for 'lah', on the previous day, while they are on 'lah' with some other individual, he is not supposed to ask them again by going to their house individually.

Divorce

Divorce is permitted among Dhankas and it is known as 'Dapo Phagvo'. When all the efforts to settle the marriage get failed, the Dhanka Panch for 'Dapo Phagvo' meets at some predetermined common place under some tree or near a wall, where last effort to

resolve the differences are made, and when it becomes clear that both the parties want to get separated, a written statement to that effect is made and get read before both the parties and their signatures are taken on the paper along with the signatures of the leaders in whose presence it occurred. The amount of bride-price gets returned to the male, in case the demand is made by the man, alongwith all the utensils, ornaments, cattle and their subsequent off springs. The divorce by court also are accepted.

Adoption

Adoption is allowed among Dhankas. The adoption of the male child of the lineage is permitted. No member of the other clan is permitted to adopt the child and the first chance is given to the real nephew. Adopter should be always senior to adoptee and the adoption must take place in the presence of village elders as well as parents and adopter parents and nowadays it should always be in written form. According to Dhanka tradition, though the adoptee gets his exclusive right in adopter's property, he does not cease to have his rights in the property of his real parants.

Maintenance

According to Dhanka customary laws, all brothers, alongwith a brother of unsound mind have equal rights in the property of their father. The brother who gets the share of this brother of unsound mind, has the duty to maintain him. The orphans have right to get maintainance from the kin who have received the property of their father. Even otherwise also, the orphan children get maintenance either by maternal or paternal uncles. The amount gets fixed by the jury keeping in view the economic conditions and social prestige of the guardian. The aged parents, the deserted wife, or minor children have right to get maintenance from their son, husband or father respectively. In case of failure to give maintainance, the person concerned may approach the village leaders, who bring social pressure on the guardian to fulfil his promise.

Hali

Dhanka work as a 'Hali' with another Dhanka or non-Dhanka high caste farmer. Only Dhanka male does this occupation. Aged Dhanka man, who does not pursue the hard agriculture labour, is not engaged as hali. Only a youth above 15 years of age, ready to do all agricultural operations are engaged as hali. He has to perform all agricultural work, which normally any men of agricultural labour would do. Halis are engaged for a season and generally he is given one-third of the total product. Besides he is given a fixed amount of grains or meals twice a day, a pair of clothes alongwith tea and tobacco.

Minor, Major and Guardian

The Dhanks customary laws have clear concepts of minor, major and guardian. According to Dhanka customary laws, one who has not attained adulthood is minor. Generally an unmarried youth is considered minor. Minor has right of maintenance from his guardian. The person's natural guardian are father and mother. The father is always considered the first guardian, except in the case of an infant, the mother is the first natural guardian till it passes from one's infancy. Afterwards the father acquires this right of guardianship.

The Minor is expected to obey the Guardian. If the minor disobeys the guardian, the latter has right to punish him. The guardian may scold or beat the minor, if the minor has made some serious mistake. The guardian generally cannot sell, mortgage, give away as, gift, exchange or otherwise dispose of any part of the immovable property of the minor.

A person who has got married is a major in Dhanka society. A person who has got maturity and who has got married, only can become guardian of a minor. According to Dhanka customary laws, maturity is that stage of age, which a person acquires after getting married and after generally attaining parenthood. Only a major can become guardian.

Mortgage

Dhankas have clear concept of mortgage. A person is compelled to put his land, animals, ornaments or even utensils as mortgage to some other individual or money lender, from whom he gets borrowed money. The mortgagee has got the right to use the thing till he does not get back the amount borrowed, alongwith the interest. He also has the right to use the by-product of the thing mortgaged, i.e. if the land is mortgaged, then the product of the mortgaged land would be taken away by the mortgager; if a milch animal is mortgaged, then its milk would be used by the mortgagee. If the mortgager dies, his children has the right to get back the mortgaged item on full payment of the debt along with its interest.

Rakhwal - Crop Protector

A Dhanka landless labourer gets the work of a protector of the crop in a certain field or fields. This work is seasonal. His duty starts from the evening and lasts upto morning. He is supposed to protect the crop from grazing or theft. He is given a fixed amount of grains as mutually agreed upon, and a loaf in the evening. If the protector is from neighbouring village, his amount of remuneration is generally higher. At present, the remuneration is two maunds of maize per month. A leave hut is erected by the owner for his stay in the field.

Gori

'Gori' is a cowherd boy who graze the animals of the Falia or the village in lieu of certain remuneration in the form of grains and/or financial return. The occupation of 'Gori' is taken up by landless Dhanka youth or adult. Traditionally, he is given 5 kilos of grains per animal and a loaf every day. The season is traditionally bifurcated every year. It starts from the beginning of monsoon to Diwali, i.e. June to October and from Diwali to Summer, i.e. from October to mid-March. Gori takes the animals for grazing from certain fixed place and in the evening return there and it is the duty of the owner to take back cattle from thire.

The Gori is held responsible for any harm done to the animal knowingly, however, lenient view is taken if he has taken steps to protect the animal from getting injury. He is considered a man without the means and generally treated with kindness and utmost sympathy.

The Dhankas serve as a 'Gori' of another communities also. In that case, if that community is lower in social status than Dhankas, he will accept from them money or grain only and not the loaf. The fixed reward in the form of grains is given at the end of season but the loaf is provided every day.

Traditionally only Dhanka youth and men are engaged in this occupation and no female perform this job.

Borrowing-Lending

Borrowing and lending without any interest for a few days is an accepted norm among Dhankas. If the money or things given does not return in due time and if the borrower explicitly request the lender to consider the amount as given on interest, from the very beginning the interest starts. Interest in the area is generally more than 25 percent. Among Dhankas only money and grains are given as an interest-free loan. No other items, including agricultural implements or animals are given as loan. Borrowing and lending is considered as an action of two individual of the society based upon mutual trust and are governed according to certain social norms, serving the interest of both the parties.

Conclusion

The Dhankas have their own customary laws, which are in many respect quite similar to neighbouring Hindus, but in some places they differ greatly, in their viewpoint of the matter as well as in their application and observation of the rule. The customary laws of the tribes, which are observed through the centuries, and from generation to generation and which have got fluidity and flexibility of its own, should be respected and the tribe should be allowed to follow it even in present circumstances.