

THE TRIBAL AND THE BUREAUCRATS

Joe Madiath: Executive Director: This article was written about fifteen years ago for a discussion at the Indian Institute of Management, Ahmedabad. Things have not changed much today...

Siro Mallik is a 48 year old Kondh tribal, living in Tamana village, situated at the foot of the Kerandimal range of hills in southern Ganjam District of Orissa. The village is connected by a dirt track from the main road.

Once Siro-owned two acres of land, 28 mango, 6 tamarind and 2 jack-fruit trees. Of the two acres of land he possessed, one acre was mortgage to a landlord for three hundred rupees. The money was required to meet the expenses of his daughter's marriage, which happened 9 years ago. The mortgage agreement was that the land would be released by the landlord only after 10 years, on full payment of the capital with 60% compound interest. It was also 'agreed' that the landlord would cultivate the land for the same period. If after 10 years, Siro was unable to repay the debt with the interest, then the mortgaged land would become the property of the landlord!

Eight years ago Sir lost his father. As the old man was ailing for quite sometime before his death, Siro ended up spending a lot of money on quacks and black magic. After his father died, Siro ended up spending a lot of money on quacks and black magic. After his father died, Siro had to feed his village and relations. He had no money for this. He approached the same moneylender for Rs. 500/-, which the latter gave very willingly-but on his 'own terms'. Siro had to mortgage the remaining one acre of land for six years on the same terms and conditions.

Seven years ago Siro was down with a serious attack of typhoid. He could not go to the jungle to cut firewood, not could his wife, since she had to look after him. Since there was no money left at home, his wife was forced to approach the money lender to get money for Siro's treatment. She was given Rs. 80/- for which the 6 tamarind and 2 jack-fruit trees became the moneylender's for the next 25 years! After this period, only if Siro returned the capital with 60% interest would he get back the trees.

Siro's plight was so pathetic after the loss of his land, and his illness, that he did not even have the resources to repair and thatch his house. In a pre-monsoon storm, the roof of his hut was blown away. The only course left for Siro was the Shundi (liquor merchant) who was approached for Rs. 120/-.

In the mortgage, Siro had to forsake 20 of his best mango trees for a period of 15 years and pay an interest of 60% on the capital payable after the stated period of 15 years.

Then one day while Siro's wife, Tulasi was coming down the hill with a head-load of firewood she stepped on a loose stone, fell and broke her ankle. She was taken to the Medical College Hospital at Berhampur. The Professor of the orthopedic department demanded five hundred rupees for attending to her

fracture. Siro broke down, and cried in front of the professor, expressing his inability to pay the amount.

“Okay, you will have to bring Rs.450/-,” conceded the Professor generously, “or else you can take her away.’

He had actually granted a concession of Rs. 50/-. Siro thanked God for such small mercies! Leaving his wife behind in the Medical College Hospital, Siro returned to Tamana. He went straight to the Shundi and asked for Rs.600/-. Out of this, Rs.450/- would go to the Professor for his services and Rs. 150/- for other expenses.

Siro offered his remaining eight mango trees to the ‘Shundi’.

“You actually believe that for your 8 mango trees I will give you Rs.600/-?” quarried the ‘Shundi’ incredulously.

“I have nothing else.” said Siro in a small voice. “I’ll take your eight mango trees,” said the Shundi. “And you have a son, don’t you? He can work as my ‘Holia’ (bonded labourer),” he added with satisfaction.

“He is only 12 years old, besides being my only son! How can I part with him?” implored Siro, shedding silent tears.

“Those are my terms. If you want the money, fetch your son!” was the uncompromising order.

Siro felt that his world was coming apart. With despair in his heart and cursing his fate he walked to his village. He stopped at a wayside sweet shop and bought sweetmeats for two rupees. On reaching home, he gave the sweets to his son, Kasi who was surprised and delighted. Siro blinked back his tears and waited for his child to finish eating. Then he broke the news tearfully to Kasi. Both father and son wept in silence, each understanding the other’s sorrow. Then Siro led the sacrificial goat to the Shundi, who gave him the six hundred rupees.

After taking the money, Siro walked back home. After every few reluctant steps, the poor father turned to look at the tearful face of his son.

Only after the doctor received Rs. 450/- did he cast Tulasi’s leg in a plaster. Tulasi spent another four days in hospital before she was discharged.

Systematically impoverished, Siro was a broken man now. He lost his will to work hand to save. He had lost all hopes of getting back any of his property and above all his son.

In 1979, the Kondh tribal of the Kerandimals came together. They formed their own organisation called ‘Kerandimal Gana Sangathan’ (KGS). Together with Gram Vikas, a voluntary organisation, which had been working, since 1978, in the Kerandimals, and which had initiated the organisation of the Kerandimal tribals, the KGS began to systematically build their own organisation. People had been made aware of the recently passed laws of moratorium on rural indebtedness and moratorium on bonded labour. The people realised the

degree of their exploitation at the hand of landlord, money lenders and liquor merchants. Getting back all the tribal property and releasing all the bonded labourers became the focal point of the tribals' organisation. Through a long drawn out struggle, and displaying exemplary solidarity, the tribals retrieved their illegally usurped property from their exploiters. They also released all the tribals who were in bondage from their area.

Siro Mallik, happy at having regained his son, land trees was all enthusiasm to resume his cultivation. But he had no bullocks. So he decided to take a loan from a bank to buy a pair of bullocks and a bullock-cart. Buying a cart, he worked out would ensure optimum use of the bullocks.

He was aware that commercial banks gave loans for the purchase of bullocks and bullock-carts. He also knew that there was a bank established at Mohuda in the Gram Vikas campus, mainly to cater to the needs of the tribals. Siro went to the bank one morning, and waited patiently till 11:30 a.m. for it to open. He met the bank manager and told him of his need.

"I cannot do anything directly", explained the manager slowly. "You will have to go to the B.D.O. (Block Development Officer) and get him to recommend your case. Only then can we give you the loan."

The next day Siro walked all the way to the office of the B.D.O., which is 20 km. away from his village. On reaching, much to his dismay, he discovered that the B.D.O was out of head-quarters. So, a tired and dejected Siro, trudged back to Tamana. He had to make four more of these strenuous trips to the headquarters, before he finally had his first meeting with the B.D.O. Siro explained his mission to the B.D.O.

"Why did you come to me? Surely you don't expect me to know everyone in the block!" was the response. "You had better go to your Gram Sevak. Let him identify you and certify that you are a tribal. Only then can we recommend your case to the bank."

Then began the poor man's hunt for the Gram Sevak, who is now none other than a V.A.W. important and often elusive government servant! The V.A.Ws are the officials responsible for executing the World Bank financed agricultural extension programme, in which they are supposed to implement the T&V method (as it is practiced today almost represents the concept of "Touch and Vanish"). The unsuspecting Siro was once again faced with the same predicament!

Several 'pilgrimages' had to be made to the V.A.W's house, which is in Berhampur town, before Siro could get his first 'darshan'. Siro was sent right back with the prompt order "come and see me in the evening tomorrow".

Accordingly, Siro met the V.A.W. next evening.

"On the strength of my certificate alone you will get a 50% subsidy from the government on the loan, as you are a tribal." Said the V.A.W. smoothly. "Perhaps you know that one has to meet certain 'expenses' to obtain such a

certificate. And you, after all are a privileged person, getting a 50% subsidy! You will certainly be generous with your V.A.W. for this favour.”

The dumbfounded tribal had to part with Rs. 100/- as a ‘gesture of generosity’ before he had the identification certificate in his land.

Siro went with the hard won certificate to the B.D.O. But not until another couple of futile trips was made, did he meet the B.D.O.

“This certificate has to be counter-signed by the A.E.O. (Agricultural Extension Officer),” the B.D.O. said indifferently.

Several abortive attempts were made to meet the A.E.O. in his office. This having failed, Siro finally managed to meet the A.E.O. in his house.

“This is an official matter then why have you come to my house” demanded the officer.

“Angaya” (the Oriya equivalent of ‘Respected Sir’).” Murmured Siro apologetically, I had been to your office several times to meet you, but having failed to find you there...” his voice trailed off.

“Yes” he cut in. “I am a busy man and most of the time I am on tour. Anyway, you come to my office this coming Monday and I’ll see what can be done.” Siro went on the specific day, met the A.E.O and got the certificate counter signed.

A relieved Siro thought that he was at the end of the road to getting the animals, as he approached the B.D.O’s office with the certificates ‘duly signed by the V.A.W. and counter-signed by the A.E.O.’ Inwardly he rejoiced all the more, since he was in luck. Even the B.D.O. was in his office this time this time!

“Angaya,” Siro humbly addressed the B.D.O. “

“I have got the certificate counter-signed by A.E.O. Babu.’ “Very good! Let me take a look at it”, said the officer extending his hand for the certificate Siro produced the fruits of his travails with pride. The B.D.O. studied the certificate with intense concentration while the poor man awaited the verdict.

“Umm, this is good, but not quite enough,” went on the B.D.O Babu in a distant tone.

“You have to get a feasibility certificate from the V.A.S. has to certify that you have the necessary facilities to keep a pair of bullocks.” Siro’s head was reeling he grabbed hold the nearest chair to steady himself.

After a few moments, he managed to ask feebly, “Angaya! What feasibility study is required for a farmer to keep a pair of bullocks?”

“How can you ask such a question?” demanded the officer imperiously. “These are the government rules which you have to follow, if you want to get the loan and the subsidy from the D.R.D.A. (district Rural Development Agency). Besides, the people who made these rules are much more educated than you are and surly they know what they are doing!”

Siro could only mumble a small “Angaya” and with folded hands in a reverent gesture of “Namaskar” he walked quietly out of the B.D.O’s office.

Siro felt sick and tired, and wished that he had never launched on this venture of buying a pair of bullocks with a bank loan and D.R.D.A. subsidy. A lesser mortal would have given up long ago. But Siro shook off his despair, pulled himself together and went to the veterinary dispensary nearby. Since the V.A.S was not in his office, the attendant told him to come back the following day to meet the doctor.

Siro faithfully went to the veterinary dispensary which was near the block, the next day after a trek of 20 kms. On meeting the V.A.S. he carefully explained his predicament and request the V.A.S. for a feasibility certificate. “How can I give you a certificate without visiting your house and ascertaining the feasibility for myself?” asked the Surgeon self-righteously. “I do not have the time to visit you in the near future, as your village is quite far; besides the road is bad even for my motorcycle! The government does not pay me any T.A. for such a visit, so you will have to pay for the fuel.”

Siro “Angaya, how much will that be?”

“Rs. 200/-only,” said the V.A.S. coolly. “But then you don’t have to worry, since you are a tribal and entitled to a 50 5 subsidy!”

“Angaya, Rs. 200/- is too much for a poor tribal like me to pay” said Siro plaintively.

“Well, petrol is not cheap any more. So if you want the certificate, then that is what it will cost you” was the V.A.S’s stern reply.

“I will pay the money.” Sighed Siro, understanding, that he really had very little choice.

“Achcha! Do you have the money with you here?” asked the V.A.S. in a friendly tone.

“No Sir, I will bring it tomorrow.”

“Very well then, you will get the certificate tomorrow itself,” was the Surgeon’s reply.

“What about you visit?” enquired Siro completely taken aback!

“Oh! that won’t be necessary. I will issue the feasibility certificate without visiting your village. After all, all farmers have the feasibility to keep a pair of bullocks. But remember to bring two hundred rupees with you.” Was the reminder.

Siro went home, completely dejected. That evening he procured the money at 72% interest from the money lender-the extra rate was because there was no mortgage. The next day he performed the ‘act’ of handing over the money to the V.A.S. and receive the document in return. Thereafter he hurried to the B.D.O. and handed over all the ‘certificates’.

The B.D.O. scrutinised the paper and pronounced, “since you are getting a pair of bullocks and a cart, the IPO’s (Industrial Promotion Officer) feasibility certificate is also required, since the cart comes under the purview of industry.”

Siro’s feelings can only be imagined! He went off without so much as even the customary ‘Namaskar’ to the B.D.O.

Siro made eight successive trips to the District Industries Centre, only to be told on every occasion that the IPO was on tour. The only course left for Siro, and which he did resort to, was meeting the man at his residence. This yielded immediate results.

The IPO did not mince his words and came straight to the point. “You will have to pay me Rs. 100/- and I will issue you the required certificate. After all it will not affect you, since you are entitled to a subsidy of 50%.

“Angaya, but I am very poor; how can I pay you money?” protested the poor tribal.

“You see. I am not pocketing all the money myself,” was the explanation. “A major portion goes to the higher officials. Besides we have to meet the entertainment expenses of the dignitaries and officers, who come on inspections and tours. Surely you don’t expect me to use my salary for such purpose!

If you want the certificate come to my office with the money at 10 o’clock tomorrow.” With that strange rationale the IPO dismisses Siro.

After yet another, by now, familiar visit to the money lender, Siro called upon the IPO at the appointed time and place. The hundred rupees and feasibility certificate exchanged hands quickly - a reality which Siro was by now accustomed to. Not a word was spoken!

From the IPO’s office to the B.D.O.’s office was another 10 kms. Of arduous walk for a physically and mentally exhausted Siro. On reaching, the poor man handed over his loan application with all the “certificates’.

“You go back to your village. Now I will officially forward your application to the bank. It will be there in a week’s time.” assured the B.D.O.

After cooling his heels for a week, Siro enquired at the bank if his application had been forwarded by the B.D.O. The answer was the negative! Siro rushed to the B.D.O. Babu again.

“I have not forwarded your application yet, because I was waiting for a few more applications, so that I could send them all together to the bank. We have to economise on postage,” was all he had to say.

Siro was absolutely at his wits end ! The words just tumbled out of his mouth, “Angaya, I have been running after this loan for the last four months. How

many times have I already come to your office? God alone knows the trouble I have been through ! Please forward my application to the bank.”

“Okey, it shall be forwarded today,” said the B.D.O. without further ado.

A week later the bank received the ‘duly forwarded’ application. On meeting Siro the manager said “ I have received your application and certificates from the B.D.O. However, are still two other certificates you should obtain. Besides our bank, there is the Co-operative bank and a Land Mortgage bank working in this area.” He explained. “You have to get ‘No-dues Certificates’ from both these banks.”

“Angaya, I have not taken any loans from any bank.” Said the bewildered tribal.

“How can I believe you?” queried the manager. “I cannot give you the loan without these certificates.”

Siro then went to the Secretary of the Primary Co-operative Society and requested for the ‘no-dues certificates’.

“It will cost you Rs. 50/-” he said.

“ But I thought it was free !” exclaimed Siro.

“Nothing is free these days, my dear man!” quipped the secretary wisely.

“And besides why grudge me a paltry fifty rupees when you are the beneficiary of a 50% subsidy?”

Without another word, the exasperated Siro gave the money in exchange of the ‘no-dues certificate’ and parted company of the secretary.

Next was his encounter with the Area Supervisor (Senior), (AS(S)) of the land Mortgage bank. It turned out to be another series of debilitating treks, before finally tracking the AS(S) down one morning, at his residence in town. The request for the certificate was made.

“I will check the records and verify if you have any dues. You come and meet me in the office after three days and I will see if I can give you the ‘no-dues certificate’,” he answered amicably.

“Angaya, I have gone to your office not less than five times, but because I failed to find you there, I have come to your houses. You know very well, that neither I, nor any other person from our village has ever taken a loan from your bank!” was Siro’s forthright response.

“In that case I will give you a certificate and save you any further trouble, but it will cost you Rs. 100/-,” concluded the supervisor glibly. Siro gave the hundred rupees the next day and the ‘no-dues certificate’ was his.

Siro went back to the bank and submitted all the papers to the manager. Satisfied after scrutinising the documents, the manager remarked-“since the papers are in order, you will be granted a loan of Rs. 3.000/-.”

Siro forgot all his woes at that moment of joy. Hardly believing what he heard, he once again enquired enthusiastically, "Will I get the money today itself? I have seen a good pair of animals for Rs. 3,000/-. If you give me the money now, then I shall buy the bullocks tomorrow."

"No. the money cannot be given to you. We have a 'purchasing committee' comprising of the B.D.O. or his representative, the V.A.S., the IPO and my field officer. They will go to Kanchili animal haat (market) next Sunday and purchase a pair of bullocks for you." was the manager's firm answer.

Siro's world came crashing down.

"Angaya, I am the best judge of the sort bullocks ideal for my needs and would prefer a local pair. So please give me the money," begged the tribal in desperation.

"No, that cannot be done! The bullocks have to be purchased by experts. You are not competent enough to judge and buy a good pair of bullocks. Besides, if I give you the money, you might end up misusing it: we want to ensure that you use your loan to buy a good pair of bullocks." In one pronouncement, Siro's fate was sealed.

Siro was aghast! But he had no power to change the course of events.

The following Sunday being inconvenient for the members of the 'purchasing committee' the subsequent Sunday was fixed. The committee members sat comfortably on the seats of the jeep, while poor Siro sat crouched on the floor.

At the animal market the shrewd cattle sellers took one look at the approaching jeep and knew that a bank had come to buy animals. Because of the 'purchasing committee members' dress and manners the price were suitably raised. After bargaining for an hour the irritated, 'experts' decided on a pair of bullocks for rs.4000-. (The committee promptly decided to grant an additional Rs. 1000/- to Siro.)

Siro was extremely unhappy about the selected animals.

"These are rather old animals and will not last more than two seasons. I could have got such a pair in my locality itself for Rs.2,000/. Please do not buy these bullocks. Pay give me the s. 3,000/-, and I will buy the kind of bullocks want", he pleased with folded hands.

The 'purchasing committee' would hear none of these complaints; their decision was final?

They bought the animals, handed them over to Siro, and thus having discharged their duty, sped away in their jeep.

Siro, instead of being jubilant, was the saddest man having had a pair if unsuitable and expensive bullocks thrust on him. Cursing himself silently for his foolish idea of taking a loan to buy bullocks, he plodded back to his village with animals, a picture of utter despair!

Little did the unsuspecting tribal know that he would also have to bear the fuel cost and other associated expenses such as food, beverages, paan, cigarettes and the like which the 'purchasing committee' had incurred and enjoyed!

As he trudged along to Tamana, he wondered as to which of the two propositions was really the more exploitative - was it the bank which gave him a loan at 12% interest and the associated government machinery which gave him 50% subsidy, or was it the money lender, who lent money at 72% interest but without any delay and red tape.

Siro had to wait for four months to go get the loan. He spent 48 days running from pillar to post to get the various 'certificates'. At every stage the onus was on him (by arm twisting tactics) to show a 'gesture of generosity', to acquire the documents required for sanction of the loan. He paid a total of Rs.550 as bribes. His lost wages at Rs. 25/- a day amounted to Rs.1200. He had spent another Rs. 480/- for food and travel. Ultimately he got a pair of bullocks, which he did not like and which cost him Rs.4000/-, but left to himself he would have secured them for a maximum of Rs.2000. In all his immediate loss was a staggering Rs. 4230! And to think of all the money (borrowed for bribes) and interest that he had still to pay back!!!

Siro approached the bank manager a few days later. "Angaya, when will I get my bullock-cart?" he enquired politely.

"for your bullock-cart you have to get quotation from at least 3 people who make these carts. These will be scrutinised by the IPO and our field officer, and if the prices are reasonable, one of them will be approved. We will give the order of them will be approved. We will give the order and when the cart is ready, you can collect it," said the manager.

All the miles that he had to trudge, the miles of red tape that he had to encounter, the bribes that he had to encounter, the bribes that he had to give at every stage, and above all the humiliation and indignities that were heaped on him came flooding back to Siro's mind. His decision was made in a trice and the words spilled over - "Angaya, I do not need a loan of subsidy, and I do not want a bullock-cart." He walked right out of the manager's office, after having banishing all thoughts of a bullock-cart!

Who benefited from the bank-loan? Who benefited from the subsidy? How will Siro repay the money lender? How will Siro repay the bank loan? If Siro becomes a defaulter in the repayment of his loan, who is to blame? If the common man does not have faith in the programmes and projects of the government, who should be blamed? While we do answer or do not answer these questions, thousands of Siros are going through this bureaucratic guillotine of apathy, corruption, indifference, total disregard, criminal disrespect and absolute lack of concern for the common man.