CHAPTER 4
ETHNOGRAPHIC BACKGROUND OF THE REGION AND FIELD EXPERIENCES

4.1 INTRODUCTION

The previous chapter on Research Methodology specified the criteria of district selection. Some of the region specific criteria were i) fair representation from areas that indicated socio cultural and economic diversity (Marathwada, Vidarbha, Khandesh and Konkan; ii) District with substantial tribal population;iii) District were also selected on the basis of economic growth thus including those districts which receive Backward Region Grant Fund; and iv) On the basis of maturity of the SHG programme in each district, thus selecting those districts which have a considerable experience of nurturing SHGs. This chapter indicates the regional specificities of the districts selected for the study, namely, Aurangabad, Thane, Nanded, Yavatmal and Nandurbar. The chapter aims to bring the socio-economic profile as well as highlight some of the historic, demographic and geographical features of the five districts. Understanding the rich socio-cultural diversity of the region is essential to contextualize the work of the sahyoginis. My own field experiences have also been included in this chapter because it indicates the lack of infrastructure as well as challenges that each sahayogini faces in her attempt to bring empowerment for SHG women. It also profiles the distinguishing features of each district.

4.1.1 The Land and the People

Maharashtra is the second largest state in India in terms of population and has geographical area about 3.08 lakh sq. km. It has a population of 11.24 crore (Census 2011) which is 9.3 per cent of the total population of India and is highly urbanized with 45.2 per cent people residing in urban areas. The State has 36 districts which are divided into six revenue divisions viz. Konkan, Pune, Nashik, Aurangabad, Amravati and Nagpur for administrative purposes, with effective machinery for planning at the district level. For local self-governance in rural areas, there are 34 Zilla Parishads, 351 Panchayat Samitis and 27,873 Gram Panchayats. The urban areas are governed through 26 Municipal Corporations, 226 Municipal Councils, 13 Nagar Panchayats and seven Cantonment Boards (GOM, 2015).

1Palghar is the 36th district of Maharashtra which is carved out of Thane district. It came into existence from 01stAugust 2014 (timesofindia.indiatimes.com)
Maharashtra has one of the largest concentrations of the communities in India spread over six regions. It lies across the routes of migration of peoples and culture from the prehistoric period onwards. Maharashtra has been described as the bridge between the north and the south as it shares with the first its language and with the second its kinship organization. Maharashtra, Karnataka and Andhra form a triad which has shared a great deal in history, polity, culture and religion with Gujarat in tow. The erstwhile Bombay Presidency as the hub of industrial and commercial enterprises, has attracted immigrants from all over India. The identity of Maharashtra has evolved through its history and is shaped by language, territory, dress, cuisine. It has local forms of religion formed through a blend of Sufi and Bhakti tradition as well vibrant folk culture. There are many tribal communities in Maharashtra, as well as nomads (both pastoral and non-pastoral) fisher folk, peasants etc. There is also sizeable presence of Scheduled Castes, de-notified tribes and minorities. There is also extraordinary range of heterogeneity of social divisions as well as varying topography with the presence of seas, mountains and forests and plateau in one state (Singh, 2004:3).

Maharashtra represents a confluence of diverse physical and cultural elements. The change in the landscape, the economy and the people from one part of the state to the other is absolutely striking. The landscape of Konkan region and central Maharashtra are distinguishing. The metropolitan city of Mumbai does not give an inkling of the fact that less than 200 kilometers away in the hinterland live the tribal communities in their wooden or mudhuts, with titled roof or thatched roofs in the midst of forests and hills practicing hunting, food gathering and terrace cultivation. These regions of Maharashtra are hardly comparable as there is Sanskritic culture of Pune, the tribal culture of Thane, Gadchiroli and the parched lands of Marathwada. Apart from these geographic, social and economic contrasts are the interstate transitional areas where bilingualism emerges as a major trait. (Singh, 2004: 4)

The State is well-known for its administrative acumen and innovative ideas. It was the first state to draft and implement Women Policy and realize the importance of gender budgeting by establishing separate ‘Women & Child Development’ department. Maharashtra has been in the forefront of development including industrialization. The Gross State Domestic Product (GSDP) for 2013-14 is estimated at 1,510,132 crore. Industry and Services sector both together contribute 88.7 per cent to the GSDP while the contribution of Agriculture & Allied Activities sector is 11.3 percent. It has the highest per capita income, high female literacy and low infant mortality. However there are disparities across territories
and groups of people, poverty is widespread in the hinterland, particularly among the Scheduled Tribes, Schedules Castes and others (GOM, 2015). The economic diversities can be assessed from the district-wise Gross Domestic product, income and investments, credit plan as well as from the public distribution system.

4.2 ECONOMIC PROFILING

Table 4.1 indicates the gross domestic product (GDP), Net Domestic Product (NDP) and Per Capital Income of each district under study. District Income is one of the most important barometers to measure economic growth. Preparation of District Income Estimates has recently gained added importance, since it is one of the three indicators to construct a composite Human Development Index (HDI). It is apparent from the table that Thane, a major industrial hub, has the highest per capita income as compared to the other districts under study, followed by Aurangabad. The per capita income in Nandurbar is the least and less than one third of Thane district. The low per capita income of Nandurbar can be due to complete absence of alternative livelihoods and poor infrastructure in that district.

<table>
<thead>
<tr>
<th>District</th>
<th>Gross Domestic Product</th>
<th>Net Domestic Product</th>
<th>Per Capita Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aurangabad</td>
<td>41,496</td>
<td>37,215</td>
<td>107,784</td>
</tr>
<tr>
<td>Thane</td>
<td>200,217</td>
<td>179,526</td>
<td>173,150</td>
</tr>
<tr>
<td>Nanded</td>
<td>24,551</td>
<td>22,565</td>
<td>67,654</td>
</tr>
<tr>
<td>Yavatmal</td>
<td>20,481</td>
<td>18,689</td>
<td>66,287</td>
</tr>
<tr>
<td>Nandurbar</td>
<td>9,235</td>
<td>8,448</td>
<td>56,521</td>
</tr>
</tbody>
</table>

(Source: Economic Survey 2013-2014 of Maharashtra, Government of Maharashtra)

Financial institutions viz. Banks, Non-Banking Financial Companies (NBFCs), Mutual Funds (MFs), Insurance companies, etc. provide variety of financial products and services. These institutions are the major source of long term funds for the economy. Annual Credit Plan of the State is prepared by State Level Bankers Committee. Bank of Maharashtra is the convener bank for monitoring credit plan. The district-wise annual credit plan is given in Table 4.2. As indicated in the table 4.2 Thane has a huge credit plan in the non-farm sector.
and also in non-priority sector and less dependence on agriculture and allied activities. Yavatmal has the highest credit plan for agriculture and allied activities among all the district indicating the concentrated focus on agriculture.

TABLE 4.2
DISTRICT WISE ANNUAL CREDIT PLAN 2014 – 2015  (IN CRORES)

<table>
<thead>
<tr>
<th>District</th>
<th>Priority Sector</th>
<th>Non Priority Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Agricultural and Allied activities</td>
<td>Non Farm Sector</td>
</tr>
<tr>
<td>Aurangabad</td>
<td>1,473</td>
<td>1,589</td>
</tr>
<tr>
<td>Thane</td>
<td>567</td>
<td>4,031</td>
</tr>
<tr>
<td>Nanded</td>
<td>1,600</td>
<td>456</td>
</tr>
<tr>
<td>Yavatmal</td>
<td>1,976</td>
<td>223</td>
</tr>
<tr>
<td>Nandurbar</td>
<td>677</td>
<td>361</td>
</tr>
</tbody>
</table>

(Source: Economic Survey 2013-2014 of Maharashtra, Government of Maharashtra)

Public Distribution System (PDS) facilitates the supply of foodgrains to large number of poor on recurring basis at a subsidised price. PDS is jointly managed by GoI and state governments. Major commodities like wheat, rice, sugar and kerosene are distributed through a network of Fair Price Shops (FPSs). Table 4.3 indicates the existing ration cards in the public distribution system in each district. The type of ration card indicates the economic profile of the region. Out of the total 326,878 ration card holders in Nandurbar, almost one third are below the poverty line.
### TABLE 4.3
DISTRICTWISE TOTAL NUMBER OF EXISTING RATION CARDS IN THE PUBLIC DISTRIBUTION SYSTEMAS OF 31ST DEC 2014

<table>
<thead>
<tr>
<th>District</th>
<th>Yellow BPL</th>
<th>Saffron AAY</th>
<th>Annapurna² APL</th>
<th>White</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aurangabad</td>
<td>176,959</td>
<td>70,225</td>
<td>504,373</td>
<td>2,363</td>
<td>9,824</td>
</tr>
<tr>
<td>Thane</td>
<td>56,493</td>
<td>47,051</td>
<td>80,490</td>
<td>304</td>
<td>7,082</td>
</tr>
<tr>
<td>Nanded</td>
<td>142,490</td>
<td>78,173</td>
<td>400,265</td>
<td>2,025</td>
<td>9,002</td>
</tr>
<tr>
<td>Yavatmal</td>
<td>133,095</td>
<td>132,834</td>
<td>286,257</td>
<td>2,642</td>
<td>11,087</td>
</tr>
<tr>
<td>Nandurbar</td>
<td>104,352</td>
<td>105,924</td>
<td>107,079</td>
<td>1,251</td>
<td>8,272</td>
</tr>
</tbody>
</table>

(Source: Economic Survey 2013-2014 of Maharashtra, Government of Maharashtra)

### 4.3 HUMAN DEVELOPMENT INDEX (HDI)

Apart from the per capita income and gross domestic product, the other indicator which is widely used in development analysis is the human development index or HDI. It is a summary measure of average achievement in key dimensions of human development. HDI of a region is calculated using normalized indicators from the three dimension of health, standard of living (income) and education (www.hdr.undp.org). Currently Maharashtra is ranked high in per capita income, however, high per capita income does not translate into high HDI. There are wide disparities among the districts in terms of education levels, health indicators, employment level and wide disparities in distribution of assets and consumption expenditure accompanied by regional disparities. Table 4.4 indicates the relative HDI of each district under study. The HDI of the districts under study range from ‘very low’ to ‘very high’. The table 4.4 also indicates that Nanded and Nandurbar have low HDI, Yavatmal has a medium HDI, Aurangabad has high and Thane has very high HDI.

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²Under Annapurna scheme, 10 kg of foodgrains per month are provided free of cost to old destitute people of age 65 years & above who do not get benefit under National old age pension scheme or State pension scheme.

³Under Antyodaya Anna Yojana (AAY) scheme 35 kg foodgrains (wheat and rice at ` two per kg and ` three per kg respectively) are distributed to AAY card holders.
TABLE 4.4
RELATIVE HUMAN DEVELOPMENT INDEX OF THE DISTRICTS UNDER STUDY

<table>
<thead>
<tr>
<th>District</th>
<th>Relative Human Development</th>
<th>Relative Category</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2001</td>
<td>2011</td>
</tr>
<tr>
<td>Aurangabad</td>
<td>0.650</td>
<td>0.727</td>
</tr>
<tr>
<td>Thane</td>
<td>0.721</td>
<td>0.800</td>
</tr>
<tr>
<td>Nanded</td>
<td>0.558</td>
<td>0.657</td>
</tr>
<tr>
<td>Yavatmal</td>
<td>0.592</td>
<td>0.700</td>
</tr>
<tr>
<td>Nandurbar</td>
<td>0.513</td>
<td>0.604</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>0.666</td>
<td>0.752</td>
</tr>
</tbody>
</table>

(Source : Maharashtra Human Development Report 2012)

Table 4.5 illustrates the various parameters on which HDI is calculated. Low HDI districts such as Nandurbar and Nanded show poor performance for all the four indicators (total literacy, enrollment in schools, income and infant survival). On the other hand high development index such as Thane show better performance than the state on all the four indicators.

TABLE 4.5
DETAILED PARAMETERS OF THE HUMAN DEVELOPMENT INDEX

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Aurangabad</td>
<td>80.4</td>
<td>82.2</td>
<td>30,690</td>
<td>44</td>
</tr>
<tr>
<td>Thane</td>
<td>86.2</td>
<td>78.5</td>
<td>50,408</td>
<td>34</td>
</tr>
<tr>
<td>Nanded</td>
<td>76.9</td>
<td>80.3</td>
<td>18,155</td>
<td>30</td>
</tr>
<tr>
<td>Yavatmal</td>
<td>80.7</td>
<td>84.9</td>
<td>24,118</td>
<td>47</td>
</tr>
<tr>
<td>Nandurbar</td>
<td>63.0</td>
<td>67.7</td>
<td>19,156</td>
<td>75</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>82.9</td>
<td>85.4</td>
<td>35033</td>
<td>44</td>
</tr>
</tbody>
</table>

(Source Maharashtra Human Development Report 2012)

4.4 SALIENT FEATURES OF AURANGABAD

Aurangabad was a part of the Princely state of Hyderabad during the British Raj, until its annexation into the Indian Union after the Indian independence in 1947, and thereafter a part of Hyderabad state of India until 1956. In 1956 it became a part of newly formed bilingual Bombay state and in 1960 it became a part of Maharashtra state. It is the biggest district in the Marathwada region.
4.4.1 Geographic Location

It is bordered by the districts of Nashik to the west, Jalgaon to the north, Jalna to the east, and Ahmednagar to the south. It is located mainly in the Godavari river basin. The city has the headquarters of the Marathwada region. The census of 2011 has put the city of Aurangabad in million plus metro club of India. For administrative purpose, the district has been divided into 3 subdivisions viz., Aurangabad, Vaijapur and Sillod and 8 tehsils. Aurangabad sub-division includes Aurangabad, Paithan and Phulambri tehsils, Vaijapur sub-division includes Vaijapur, Gangapur and Khuldabad tehsils and Sillod sub-division includes Sillod, Soegaon and Kannad tehsils.

4.4.2 Historical Significance

The world famous Ellora and Ajanta Caves are situated at 29 km (18 mi) and 107 km (66 mi) respectively from Aurangabad city and come within the Aurangabad district. Aurangabad derives its name from the Moghul emperor Aurangazaeb. He has built many monuments and Moghul architecture is visible in its buildings. BibiKaMaqbara is an imitation of the great TajMahal. The Daulatabad Fort (aka Devgiri Fort) located about 15 km (9 mi) north-west of Aurangabad was one of the most powerful forts during the medieval period. The culture of Aurangabad city is heavily influenced by Hyderabad. The old city still retains the cultural flavor and charms of Muslim culture of Hyderabad. Its influence is reflected in the language and cuisine of the locals. Although Marathi and Urdu are the principal languages of the city, they are spoken in Dakhni – Hyderabadi Urdu dialect.(https://cultural.maharashtra.gov.in)

4.4.3 Demographic features

Salient demographic features of the district are as follows 1) Total population is 3,701,282 (males 1,924,469 and female 1,776,813) rural population 2,081,112 (males 1,081,825 and female 999,287) urban population 1,620,170 (male 842,644 and female 777,526) Scheduled caste population is 539,368 (males 277,228 and females 262,140) The Scheduled Tribe population is 143,366 (males 79,876 and females is 69,490). The total number of literates is 2,503,837 (male 1,430,936 and female 1,072,901). The population consists of 68.77 percent Hindus and 21.25 percent Muslims. The sex ratio is 923 and literacy ratio is 79.02 percent. (http://www.censusindia.gov.in/2011)
4.4.4 Agriculture and Industry

The most important cereals grown in the district include jowar, bajri, wheat, rice and maize. The important pulses grown in the district include gram, green gram, tur, black gram and horse gram. Banana, guavas, mangoes and papaya are the important fruits grown in the district. The important vegetables grown in the district includes onion, brinjal, bhendi and tomato. (https://cultural.maharashtra.gov.in)

The city of Aurangabad in Aurangabad district is one of the fastest developing cities in Asia. It tops the chart among the developing cities. It lies on a major trade route that used to connect north-west India's sea and land ports to the Deccan region. Major Industrial areas of Aurangabad are Chikhalthana MIDC, Shendra MIDC and Waluj MIDC. A new industrial belt namely Shendra - Bidkin Industrial Park is being developed under DMIC. The Maharashtra Centre for Entrepreneurship Development's main office is in Aurangabad. Many renowned Indian and Multinational Corporations (MNCs) have established themselves in the Industrial Estates of Aurangabad. Aurangabad is now classic example of efforts of state government towards balanced industrialization of state. Aurangabad is emerging as a prominent location for IT and manufacturing. The economy of the district is mainly dependent on Agriculture. 60.4 percent of the total workers are engaged in primary sector. Paithan town in the district is famous for Paithani sarees.

Modern Retail Industry has made its presence felt in the forms of malls. Aurangabad is well connected by roads with various major cities of Maharashtra and other states. It is relatively developed district in the Marathwada belt as it also boasts of an airport. Aurangabad is a very historical city along with its surrounding towns and villages. It receives tourists and surveyors from all over the world. Conversely Aurangabad district is among the 12 districts of Maharashtra receiving the backward region grant fund

4.4.5 Other important features

The important festivals celebrated by the Hindus is Gudi Padwa, Ram Navmi, AkshayTritiya, Hanuman jayanti, Diwali, Dashera, Pola, Ganesh Chaturthi. The festival and fests celebrated by muslims are RamzanId, Muhurram and Bakri Id.
4.5 SALIENT FEATURES OF THANE

In 1817, the territory now comprising Thane district was taken over by the British from the Peshwa and it became a part of North Konkan district, with its headquarters in Thane. Since then, it has undergone considerable changes in its boundaries.

4.5.1 Geographic Location

It is a district in northern Maharashtra in Konkan Division. The district is bounded by Pune and Ahmadnagar districts to the east, and by Palghar district to the north. The Arabian Sea forms the western boundary, while it is bounded by Mumbai City District and Mumbai Suburban District to the southwest and Raigad District to the south. The two main rivers flowing through the district are the Ulhas and the Vaitarna. The headquarters of the district is the city of Thane. Other major cities in the district are NaviMumbai, Kalyan – Dombivli, Mira Road, Bhayander, Bhiwandi, Ulhasnagar, Ambarnath, Badlapur and Shahapur. This is the third-most industrialized district in Maharashtra.

4.5.2 Historical Significance

The gazetteer record points that Arab writers of the tenth and eleventh centuries noticed that the people of the north Konkan spoke a special dialect known as the Ladavi, that is, the dialect of Lar which at the time meant the country between Broach and Chaul. It seems probable that this was Gujarati, the trade language of the coast-towns. It is distinguished from the Kanarese, or Koriya, spoken in Malkhed or Haidarabad then the headquarters of the rulers of the Deccan and Konkan. Though the north Konkan speech has for long been partly Marathi and partly Gujarati, some of the names of tribes, villages, rivers and hills, seem to point to a Dravidian element in the early population.

The language spoken is Marathi, North of Umbargaon, Gujarati is spoken by all classes. The people understand Marathi and use a good many Marathi words. The language spoken by the people in the areas bordering with Gujarat is Marathi only. The Marathi spoken in these areas differs little from that spoken in the district. However the Parsecs and persons of Gujarat origin speak Gujarati though they understand Marathi very well. Inland about Jawhar, Mokhada and Vada, the speech of village headmen and other husbandmen differs little from ordinary Marathi, and among the higher classes it is entirely Marathi. The talk of the hill men, Koli’s and Konkani’s, seems much the same as that of Khandesh hill men, Marathi with a Gujarati element. (https://cultural.maharashtra.gov.in)
4.5.3 Demographic features

Salient demographic features of the district are as follows 1) Total population is 11,060,148 (males 5,865,078 and female 5,195,070) rural population 2,545,470 (males 1,300,136 and female 1,245,334) urban population 8,514,678 (male 4,564,942 and female 3,949,736) Scheduled caste population is 730,089 (males 377,885 and females 352,204). The Scheduled Tribe population is 1,542,451 (males 769,192 and females is 773,259). The total number of literates is 8,227,161 (male 4,591,936 and female 3,635,765). Percentage of urban population is 77 percent. The sex ratio is 886 as compared to the state average of 929. Despite industrialization and rapid growth and progress of the district with high development index, the sex ratio is worst. At the 2011 Census it was the most populated district in the nation, with 11,060,148 inhabitants; however, in 2014 the district was split into two with the creation of a new Palghar district, leaving the reduced Thane district with a 2011 Census population of 8,070,032. (http://www.censusindia.gov.in/2011)

4.5.4 Occupation and Industry

The important kharif crops of the district are rice, vari and nachani (finger millet). The pulses like Urad, moong and kulith are also grown in this season. Rice is the main crop of the district. Thane is the third most industrialised district in the State. There are 1548 large and medium scale and 18,480 small scale industries in the district. The main products of these industries are Drugs, Textiles, Adhesives, Plastics, Rubber, Steel, Pharmaceuticals, Engineering, Fertilizers, Electronics, Chemicals and Iron & Steel. Famous for power-looms of Bhiwandi and the permanent hot springs of Vajreshwari, the district was chosen to establish the first Atomic Energy Project in the country. The district is famous for its Chickoo and lychee plantations, mainly from Dahanu Tehsil.

4.6 SALIENT FEATURES OF NANDED

It was part of the Hyderabad state and was under Nizam rule until India’s independence. After independence the armed forces ended the rule of Nizam and it became part of the new Hyderabad state. Nanded, being a Marathi speaking area, is part of Maharashtra, based on India's linguistic state formation. In 1956 after reorganization it became part of Maharashtra.

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4The States Reorganisation Act, 1956 was a major reform of the boundaries of India’s states and territories, organising them along linguistic lines
4.6.1 Geographical Location

Nanded is situated on the banks of river Godavari and is the south eastern district of the Marathwada area of the Maharashtra State. Nanded district is bounded by Nizamabad, Medak and Adilabad districts of Telangana on the east side, by Bidar District of Karnataka on the south side, by Parbhani and Latur districts of Marathwada on the west side, and Yavatmal District of Maharashtra's Vidarbha region on the north side. It is a border district as it shares its border with the state of Telangana and Karnataka. It is the second biggest district in the Marathwada region.

4.6.2 Historical Significance

Nanded is associated with the first as well as the last Sikh Gurus. While Shri Guru Nanak Dev travelled through Nanded City towards south and Sri Lanka, Shri Guru GobindSingh ji spent his last few days of earthly life here. Thus Nanded is the most holy place for the valiant Sikh community, whose members from all corners of the world arrive, constantly in large numbers throughout the year for darshan. Renuka Mata Temple of Mahur, Dattatreya and Anusuya Mata mandir of Dattashikhar and the Malegaon fair, are the distinctive features of this district. (https://cultural.maharashtra.gov.in)

4.6.3 Demographic Features

Salient demographic features of the district are as follows: Total population is 3,361,292 (males 1,730,075 and female 1,631,217) rural population 2,447,394 (males 1,258,160 and female 1,189,234) urban population 913,898 (male 471,915 and female 441,983) Scheduled caste population is 640,483 (males 328,927 and females 311,686). The Scheduled Tribe population is 281,695 (males 143,892 and females is 137,803). The total number of literates are 2,189,425 (male is 1,255,222 and female is 934,203). The literacy ration is 75.45 percent. Nanded has a very low HDI index of 0.657 as compared to the state of Maharashtra which is at 0.752. The sex ratio of Nanded at 937 is above the state average of 929 (http://www.censusindia.gov.in/2011)

4.6.4 Occupation and Industries

Agriculture is the main occupation of the people in rural parts of the region. The main food crops are jowar and rice, and cotton is the basic cash crop. Cotton and oilseed processing industries are common in Nanded. Nanded is second largest banana-producing district in the state after Jalgoan. Nanded is gradually becoming an industrial area with few
industries starting its operation. Tourism is one of the sources of revenue as lakhs of devotees throng Nanded due to its religious importance among the Sikh community.

4.6.5 Other important features

Gond is a prominent tribe found in the Kinwat taluka of Nanded. These people speak Gondhi. The multi-lingual pattern in Nanded district is influenced mainly by two factors. The first of these is location of the district in the linguistic map. It occupies an area on the border between Maharashtra and Telugu speaking Andhra Pradesh. Hence there is a considerable influence of Telugu on Marathi and other languages in Nanded. The second factor is the dominance of Urdu during the Nizam rule. Urdu, which was an official language during the Nizams was almost a compulsory subject in schools and colleges. Although Marathi is the principal language spoken, the Marathi accents show an explicit influence of Urdu, Telugu and Gondi presenting a strange admixture of grammar and idioms. The important festivals celebrated by the Hindus is GudiPadwa, Ram Navmi, Akshay Tritiya, Hanuman jayanti, Diwali, Navratri. The festival and fests celebrated by muslims are Ramzan Id and Muhurram.  

4.7 SALIENT FEATURES OF YAVATMAL

In 2006 the Ministry of Panchayati Raj named Yavatmal as one of the country's 250 most backward districts. It is one of the twelve districts in Maharashtra currently receiving funds from the Backward Regions Grant Fund Programme (BRGF). Yavatmal district comprises sixteen tehsils namely Arni, Umarkhed, Kalamb, Pandharkawada(Kelapur), Ghatanji, Zari Jamani, Darwha, Digras, Ner, Pusad, Babhulgaon, Mahagaon, Maregaon, Yavatmal, Ralegaon and Wani, Akola Bazar being another important town in the district. There are Seven Maharashtra Vidhan Sabha constituencies in this district, namely Wani, Ralegaon (ST), Yavatmal (ST), Digras, Arni (ST), Pusad and Umarkhed (SC).  

Marathi is the principal language and is the mother-tongue of nearly 70.5 percent of the population. The Gondh, Kolam and Pradhan are the principal scheduled tribes of the district. The proportions of Gondi and Kolami speakers are higher in rural areas. Cotton and wheat are the predominant crops grown in the district.
4.7.1 Geographical location

Yavatmal district is bounded on the north by Amravati District, to the northeast by Wardha District, to the east by Chandrapur District, to the south by Telangana state and Nanded District, to the southwest by Hingoli District, and to the west by Washim District. It is part of the Amravati division. Varied and rich in its landform features, the district consists of masses of hilly country broken by broad valleys and interspersed to the gently sloping plains. The district as a whole belongs to the Ajanta ranges and the plateaus on its top, though the northern sections form part of the Payanghat or the Berar plains. Most of the land of the district is a high level plateau at average elevations of 350 to 450 metres sloping gently eastwards with average gradients of 2 metres per kilometre. The main rivers of the district are the Wardha and the Penganga both of which flow skirting the district and forming the district boundaries.

4.7.2 Historical Significance

Yavatmal, with the rest of Berar, must have formed part of the legendary kingdom of Vidarbha mentioned in the Mahabharata. Berar formed part of the empire of Asoka Maurya who reigned from 272 to 231 B.C. The district then came under the dynasty of Sunga. A short inscription in Cava XVI at Ajanta give the name of seven members of the Vakataka family who ruled from 275 A.D. to about 575 the Chalukyas and the Rashtrakuta family left no monuments in the district. About 995 A.D., Paramara Raja of Malwawas defeated and the district thus fell once or more under the sway of the Chalukya. Towards the end of the 12th Century, Yadavas of Deogiri captured most of the northern districts of Chalukya kingdom and Yavatmal district was annexed by this dynasty. During the Mohammedan period Yavatmal district was included in 1347 in the dominion of Ala-Uddin Bahaman Shah, the founder of the Bahamani dynasty. In 1572 the district was annexed to the Ahmadnagar kingdom. In 1596, it was ceded by Chand Bibi the queen of Ahmadnagar to Sultan Murad, Akbar’s son and the province thus came under Mughals. After the death of Aurangzed (1707), his son permitted Marathas to collect Chauth and Sardeshmukh. In 1738, Raghuji Bhosala, became the ruler of the territory. In 1853 the district was assigned to the East India Company.

According to Ain-i-Akbari, it derived its name from YotLohara', Yot being an Urdu corruption of Yavata the original name of the town and Lohara, the name of another village about 5 km. to its west. Subsequent to the merger of the village Lohara in the town, it came to
be known as Yavatmal from Yavat, the original name of the town and Mal being a corruption of Mahal or Pargana town. It might also have been derived from Marathi word Mali meaning a plain and the town having been known as plains of Yavat or Yavat plains i.e., Yeotmal.

Largest of the Berar districts, Yeotmal has been evolved by grouping together parts of the East Berar and Basim districts. Today, the district constitutes the south-central district of the Nagpur division (Vidarbh) of the State. The tahsils of Yeotmal, Darwha, Kelapur and Wun (or Wani as it has been renamed) of the East Berar district were separated and grouped to form a new district in the year 1864. This district was originally named the South-East Berar and subsequently Wun district. In the year 1905, the tahsil of Pusad was transferred from the Basim district (now Akola district) to the Wun district and simultaneously the Wun district was renamed as Yeotmal district. The administrative headquarters, since the formation of the district in 1864, has however been at Yeotmal only. With the reorganisation of States in 1956, the district was transferred from Madhya Pradesh to the then Bombay State. The district forms a part of Maharashtra since 1st May 1960.

4.7.3 Demographic features

Salient demographic features of the district are as follows: Total population is 2,772,248 (males 1,419,965 and females 1,352,383) rural population 2,174,195 (males 1,115,148 and females 1,059,047) urban population 598,153 (males 304,817 and females 293,336) Scheduled caste population is 328,518 (males 167,009 and females 161,509) The Scheduled Tribe population is 514,057 (males 260,896 and females is 253,161). The total number of literates is 2,022,574 (male 1,115,980 and female 906,594). The sex ratio is 952 which is significantly higher than the state average of 929. The literacy ratio is 82.85 percent.

4.7.4 Agriculture and Industry

The economy of Yavatmal district is based on agriculture. The district is one of the industrially backward districts of Maharashtra State. As a matter of fact there are very few organised, modern industries. Most of the industries in the district are mainly related to the processing of agricultural produce. Cotton ginning and pressing, oil mills, weaving, tobacco manufacturing are the principal industries. There are other industries which draw upon the forest wealth. A few industries like textile mills, engineering, works and metal works are
coming up in the district. A special mention must be made of the co-operative spinning and weaving mill at Wani and a cooperative spinning mill at Pandharkawda which are calculated to encourage the development of other agro-industries and ancillary industries. The district does not possess the infrastructure which is necessary for industrial development of the district. (https://cultural.maharashtra.gov.in/english/gazetteer/YAVATMAL/ind_intro.html)

4.8 SALIENT FEATURES OF NANDURBAR

The district comprises 6 talukas. These talukas are Akkalkuwa, Akrani Mahal (also called Dhadgaon), Taloda, Shahada, Nandurbar and Navapur. There is one Lok Sabha constituency in the district which is Nandurbar (ST) reserved for ST. There are four Maharashtra Assembly seats namely Akkalkuwa (ST), Shahada (ST), Nandurbar (ST), Nawapur (ST). Languages spoken include Ahirani, a Kandeshi tongue with approximately 780,000 speakers, similar to Marathi and Bhili and Pavri, a Bhil language with approximately 175,000 speakers, written in the Devanagari script. The prominent tribes are bhil, pavri, vesave. Nandurbar district is part of the Nashik division and one of the least urbanized district. The Growth Rate of the district is 25.7. (http://nandurbar.nic.in)

4.8.1 Geographic Location

It is an administrative district in the northwest corner (Khandesh Region) of Maharashtra state. On 1 July 1998 Dhule was bifurcated as two separate districts now known as Dhule and Nandurbar. Nandurbar is located in North western side of Maharashtra State. The District Head Quarter of Nandurbar District is Nandurbar. Nandurbar district is bounded to the south and south-east by Dhule district, to the west and north is the state of Gujarat, to the north and north-east is the state of Madhya Pradesh. The northern boundary of the district is defined by the great Narmada river. Languages spoken are Ahirani, Bhil, Pardhi, Marathi, Hindi and Gujarati.

4.8.2 Historical Significance

The ancient name of this region was Rasika. Varahmihira places Rasika in the southern division. In Ramayana, it is coupled with Vidarbha and Mahisaka, Later under the Yadavas, it was called as seunadesa after king Seunachandra who ruled over it. With the advent of Muslims, the name was changed to Khandesh to suit the title khan given to the Faruki Kings. The entire area of Khandesh included two-district viz. Dhule and Jalgaon and was administered as one district with headquarters at Dhule. However in 1906 for
administrative purpose Khandesh was divided into two districts known as west Khandesh and East Khandesh. In the year 1950 a new Tahsil Akkalkuwa was created and with the reorganization of states in 1956, the region was included in Bombay State and subsequently i.e. in 1960 it became a part of Maharashtra state. While doing so 38 villages each from Nandurbar and Nawaipur tahsils, 43 villages from Talode and 37 villages from Akkalkuwa tahsils were transferred to Gujarat State. In 1971 Census, Akrani Mahal was upgraded as Akrani Tahsil. In 1961 the name of the district was changed from west Khandesh to Dhulia and later on to Dhule district with Dhule as its headquarters. (https://cultural.maharashtra.gov.in/english/gazetteer/dhulia) 6 Tahsils comprising of 933 villages were transferred to Nandurbar district from Dhule district, in July 1998. 17 new villages were created after 1991 Census and 3 villages were excluded. In 1991 Census Akkalkuwa was classified as census town but in 2001 Census it declassified and again it was classified as Census town in 2011 Census.

However Purushottam Nagar was first time classified as Census town in 2001 Census and in 2011 Census it was declassified. Three villages in Akkalkuwa tahsil viz., Khapar, Akkalkuwa and Makranifali, one village in Akrani viz., Vadfalya, and one village in Nawaipur tahsil viz., Khandbara were classified as Census Towns in 2011 Census. Nandurbar district comprises of six tahsils viz. Akkalkuwa, Akrani, Talode Shahade, Nandurbar and Nawaipur having 190, 162, 93, 184, 153, and 161 villages respectively. There were 930 villages in 1991 Census, 947 with a rise of 17 villages in 2001 Census where for 2011 census the number decreased to 943 (https://en.wikipedia.org/wiki/Nandurbar_district)

4.8.3 Demographic Features

Salient demographic features of the district are as follows 1) Total population is 1,648,295 (males833,170and female 815,125) rural population 1,372,821 (males 687,671 and female685,150) urban population 275474(male 145,499 and female 129,975) Scheduled caste population is 47,985 (males 24,273 and females 23,712). The Scheduled Tribe population is 1,141,933 (males 568,026 and females is 573,907). The total number of literates is906,509(male512,099 and female 394, 410). The literacy ratio is 64.38 percent. The sex ratio is 978 which is among the best in the state. http://www.censusindia.gov.in/2011).
4.8.4 Other features

Scheduled Tribe comprises of 70 percent of the population of Nandurbar. One of the rituals observed is that the marriage proposal has to be made by the bridgroom's side through some intermediary. If the father of the girl agrees, the girl is brought out and seated among the guests from the bridgroom's side and a packet of sweetmeats is given to her. One of the other features is the prevalence of bride price, so the family of the bridgroom has to pay the bride’s parent a pre-decided amount prior to the marriage. There is also the custom of ‘ghar-gusne’ wherein the bride runs away and comes to stay with the prospective groom prior to marriage.

4.9 FIELD RESEARCH PLANNING AND EXPERIENCES

My field research required logistic support and permission from MAVIM headquarters in Mumbai. Only on receipt of proper approvals was the field research undertaken. A rough schedule and the time frame was discussed and prepared with the guidance of the MAVIM officials. Sample size for each district was drawn too. However, once in the field, it was not possible to exactly maintain an equal sample for each district as the number of respondents in each district varied, also the availability and work schedule of the respondents varied. The detailed research schedule\(^5\) for each district as well as the duration of stay and the number of Community Managed Resource Center (CMRC) visited is given in Appendix 4.1. The field experiences is an attempt to give an account of the feel of the district as observed and to bring out the uniqueness of each place including the infrastructure, development, attitude of the people and certain food habits that are observed first hand. It also tries to throw light on the transport, connectivity and safety issues faced.

4.9.1 Experiencing Aurangabad

As I got down from the bus early morning in Aurangabad I heard the Azan (morning prayers of the muslim) very distinctly. My plan for the day was first to visit the district office of MAVIM which was located in Aurangapura Bhaji Mandsi in the heart of the city. After a quick visit at the district office we (me and the 2 staff from district office of Aurangabad had accompanied me) proceeded to Waluj CMRC at Sangapur taluka. The Waluj CMRC was

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\(^5\)The schedule includes only the days on the field but does not reflect the many meetings that were conducted in the headquarters of MAVIM and it also does not include the meetings with NGOs (such as Vandana Foundation), MFI (Swasti) and Mandeshi bank which helped to get a broad understanding on the various players in microfinance. The reason for not including them is it would be out of scope for the study. Nevertheless it brought clarity as well as helped in equipping myself with the various terminologies used.
located on a highway around 30 kms. away from the Aurangabad city. After reaching the CMRC the staff traditionally welcomed with their MAVIM song. We garlanded the Savitribai Phule photo and lighted a small lamp. This I was told later was a custom followed by the CMRCs whenever a visitor paid a visit to their office. The CMRC was equipped with 2 computers. There were 2 rooms at the center. After we completed the interviews, the CMRC manager eagerly showed the software used at the center for generating various reports and schedules.

The next day, we visited the CMRC located at Phulambri. Phulambri is a town and a tehsil in Aurangabad district. It is approximately 28 kms from the city center. The available mode of transportation through the towns is private cars, state buses and rickshaws. The private car that we had booked broke down in the middle of the road and in order to proceed with the interview schedule, DCO staff and I took the rickshaw to reach the CMRC office. The office place was a small one-room rented room (gala) on the first floor of a business centre. The sahyoginis who had come for the interview were patiently waiting for us to arrive. They appeared confident, were dressed in proper pinned up sarees and communicated with ease and confidence. I was offered sugar cane juice as a symbol of hospitality. The CMRC manager at Phulambri was a man and after a brief round of introductions, we began with the interviews. It was almost evening when I finished the interviews and all the Sahyoginis waited till we sat in our vehicle back to the city and insisted that I visit them again. The one thing about Aurangabad was that the connectivity between city and the CMRC was good as although the private car that was hired failed we had alternate means of travel.

4.9.2 Experiencing Thane

The CMRC visited in the Thane district was at Aangaon close to Bhiwandi on the BhiwandiAangoan road. It took almost 3 hours to travel the distance from Mumbai to Aangaon. Aangaon is approximately 85 kms from Mumbai. The Aangaon CMRC was in a rented gala on the first floor of small scale commercial building. The neighboring gala had a board advertising IX and X tuition classes. The first observation at Thane CMRC was that the center was not only for MAVIM but there were Sahyoginis who worked for the MSRLM project too (State Rural Livelihood mission) of the Maharashtra state.

The CMRC had its own set of challenges, one of them being high turnover of sahyogini as it is closer to the Mumbai city, and opportunities available for the educated
women are many. Thane being closer to the headquarters of MAVIM in Mumbai, the CMRC at Aangaon would get many visitors, thus taking part in the interview process was definitely not of prime importance, most importantly the number of SHGs handled by each sahyogini was significantly higher as compared to other districts.

4.9.3 Experiencing Nanded

Nanded falling in the Marathwada region is well connected by road and railway. On the first day we visited the CIDCO CMRC and the Naigaon CMRC. On the next day the DCO and I started very early in the morning as we had to reach Kinwat taluka which was a tribal belt. The sahyoginis working in Kinwat and Mahur taluka were scheduled for the interviews. The journey from Nanded city to Kinwat took us 3 hours by 4 wheeler. For long stretches of land there was only jungle on both sides of the road. Connectivity was relatively poor as we saw very few vehicles on the road and they too were mainly private cars. The roofs of the houses were thatched.

I later found that the prominent tribe of that region is Kolambh and Andh. The dialects were different and it was difficult to understand the language spoken. Education level was low both among male and females. The area was a Naxal prone region and I was advised not to travel after 5:30 in the evening. On enquiring further, it was told that there were incidences in the pasts where car were blocked on purpose and the commuters were robbed of their belongings. There was thus threat to life and property.

The day we went to Kinwat, MAVIM had organized community wedding for 25 couples. The expenses of the mass community wedding were borne by MAVIM. The sahyogini’s, whom we had planned to interview, were busy with the preparations of the event. The CMRC staff had gathered at the community place. I was made to wait at the courtyard of a SHG woman’s house, where a cot was put to sit. Onions were put to dry in the courtyard and I could smell the dried onions. Little children gave me curious looks. The scorching heat off April was difficult to bear. Interviews were conducted in the courtyard in midst of loud speaker blaring music. I was asked to finish the interviews by 5:30 p.m. maximum as the return journey had to be done in day light as mentioned earlier it was not a safe place to travel during night.
4.9.4 Experiencing Yavatmal

There is no direct train going to Yavatmal. The nearest railway station to Yavatmal city is Phulgaon and Dhamangaon which are approximately 44 kms away from Yavatmal. The connectivity of road and rail was poor and the nearest airport was Nagpur which was 3 hours drive from Yavatmal. There were very few roadside hotels and eateries on the Nagpur – Yavatmal road. After a tiring road journey of 3 hours from Nagpur to Yavatmal, I started the field work the next day morning. The district office of Yavatmal was comparatively much more spacious than other district offices under study. A huge portrait of Jijabai was hung near the entrance of the office. The district coordinating office was adorned with number of awards and prizes.

The District Coordinating Officer took time to explain all the initiatives undertaken by Yavatmal office. In the discussion it also came into light that he was planning to meet the agricultural minister of the state as the incidences of suicides among farmers was high in the region, indicating indebtedness of the farmers. After a detailed discussion with the DCO on the programs and various initiatives, we proceeded to the city CMRC office.

The city CMRC was about 5 kms from the city center. The traditional welcome song was sung and a photo of Savitribai Phule was garlanded. It was impossible to overlook the exuberance and confidence of the Sahyogini at this center. Before proceeding with the interview they showed their marketing efforts in providing linkages to the products manufactured by the SHG women.

The next day we went to Pandharkavda tehsil, also known as Kelapur. Dense forests were found in this region. It was part of the tribal region and was approximately at a distance of 70 kms from the Yavatmal city. In the peak summer season, the road towards Pandarkavda was almost deserted. As Yavatmal is cotton producing district, we saw cotton plantation. There were few vehicles on the way. The language spoken by the people had a different accent. Sugarcane juice was sold on stalls and was relatively easily available as compared to any soft drinks. The food we ate in Yavatmal was extremely spicy as well as oily. On enquiring the reason for so much oil, I was told that the climate being hot and dry, people use more oil so as to keep the body and skin lubricated.
People lived in independent houses not more than 2 storied. Even the buildings and commercial complexes were only single storied or two storied at the maximum. Women wore summer coats and covered their faces with scarves and duppattas when they rode two wheelers so as to avoid sun burns. Rickshaws and scooters were seen in plenty and also private four wheelers. Entertainment mediums were limited so were cinema halls.

4.9.5 Experiencing Nandurbar

Nandurbar is poorly connected to the rest of Maharashtra. This was evident from the means of transport that I had to use will traveling from Mumbai. There was no single direct bus going to Nandurbar. I had to change the bus at Dhule. The infrastructure of the district is least developed among all the districts visited for the study. This is evident from the options of places to stay while doing the field work. The tehsil of Dhadgaon is good two and half hour drive from Nandurbar city center.

The hilly region of Dhadgaon has acute shortage of both electricity and water. Water scarcity was evident. Sanitation among the people is poorly developed and most houses do not have sanitation facilities and open defecation is common. Women could be seen carrying forest wood on their heads for the purpose of fuel. Internal travel between two villages had to be done on foot due to lack of good public transport. The dialects used have a Gujarati influence on the language. Mostly the language spoken among the local was their own local language which is Bhil, Pavri, Ahirani and Bhilori. Unlike other regions of the district where various enterprises have been undertaken by the SHG women, such enterprises were relatively lesser in Nandurbar. The fear of losing their job was relatively high in Nandurbar and this was reflected when in group discussion they collectively spoke about absence of any new project coming from MAVIM. The respondents did take time to open up in their interviews. This may be because of the language and dialect was different.

SUMMARY

Maharashtra is a state of diverse physical, economic and cultural features. The socio-economic indicators give a broad perspective of the districts under study. The rich historical background and geographic location gives an insight into the districts bringing out its uniqueness. The demographic data gives fair idea on the social categories of the people, the proportion of the rural urban population, sex ratio as well as the literacy levels. The socio-economic sketch of each district is unique and it helps to contextualize the work burden of the
respondents. For example, low literacy levels and lack of infrastructure means that many additional efforts in forming SHGs and that much more difficult in making the women understand the concept of SHG. Better infrastructure and industrialization of Thane region would be considered ideal scenario but that also means multiple opportunities for the respondents and hence relatively lack of experienced sahyoginis in that region.

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