

Introducing Savitribai Phule: A Translation of her Speeches

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Awake, arise and educate

Smash traditions—liberate!

(“Shiknesathi Jage Vha”, *Rise to Learn, Kavya Phule Poem 34*)

Savitribai Phule (1831-97), and her husband Jyotirao Phule worked relentlessly against Brahmanical oppression and emancipation of the *Shudra-Ati-Shudra* class in nineteenth century Maharashtra. They presented the first major anti-caste ideology that brought together the marginalised, whom they would call ‘*stree-shudra-atishudra.*’ In our contemporary discourse, *Shudras* and *Ati-shudras* are Other Backward Classes and Dalits respectively, two groups despised as untouchables or social outcasts.

Savitribai was born on 3rd January, 1831 at Naigaon, about 50 kms from Pune as the eldest daughter of Khandoji Neveshe Patil. In 1840, at the age of 9, she was married to Jyotirao, who was born on 11 April 1827 in Pune and was thirteen years old at the time of his marriage. Government records prove that Jyotirao educated Savitribai at home after their marriage and trained her to become a teacher. Savitribai had also received teacher’s training at Ms. Farar’s Institution at Ahmednagar and in the Normal School of Ms. Mitchell in Pune. Jyotirao and Savitribai attempted to provide education that was vocational in nature, to make their students self-reliant and capable of rational thinking. The couple resolved to find the solution to social reform through the path of education. Savitribai became the first teacher and headmistress of the school that Phule started. The Phules opened their first school for girls on January 18, 1848, in Bhidewada at Pune. This school was the first of its kind, which was opened by a non-Brahmin for the sake of educating girls of the oppressed *Shudra-Ati-Shudra* class. Jyotirao’s friends Sadashivrao Govande and Sadashiv Ballal helped them in starting the school. The Phules were socially ostracised for this act. The idea of educating women and socially inferior classes was unthinkable to higher caste people. Savitribai began her teaching career when the Brahmins forbade a teacher to come to their school threatening him with social boycott. A *Shudra* woman from the gardener community becoming a teacher was taken as an affront by the Brahmin orthodoxy and they attacked her with invectives, cow dung and even threw stones at her. In this connection, Dhananjay Keer records:

As he (Jyotirao) could not get a teacher to help him, he took the help of his wife whom he had taught at home. A wave of uncontrollable excitement and anger swept over Poona. A woman going out of step with society and working as a teacher! An unholy, unheard of thing! An affront to national honour! The learned Brahmins and their hirelings hated the very sight of Savitri. They threw mud, dirt, stones at her when she was on her way to the school. Embarrassed by this unholy uproar and upsurge, she would stop in the street and say serenely to her persecutors, “God forgive you. I am doing my duty. May he bless you.” It was after Savitribai Phule appeared on the scene that Indian women began to take part in public work.

This would prove how determined Savitribai was in her zeal for social reformation.

To counter Brahminical oppression and provide an alternative mode of living in society, the Phules established the *Satyashodhak Samaj* (Society of Truth Seekers) in 1873 which believed in the principles of humanity, castelessness, rationality, truth and equality. The Samaj aimed to establish equality amongst all sections of society by eradicating caste and gender oppression. Savitribai was a dedicated activist of this Samaj. Her adopted son was

married according to the rituals of the Samaj which was a simple, low budget ceremony where no dowry could be given or taken. It involved the bridegroom taking an oath of providing education and equal rights to his bride. The *Mantras* chanted at the time of the wedding were sung by the bride and the groom themselves in the form of promises made to each other.

Savitribai also set up women's self help groups to empower women financially. Together with her husband she worked for the rehabilitation of widows who led miserable lives owing to conservative social norms. To oppose the barbaric custom of shaving the heads of widows, Savitribai summoned a meeting of barbers and spoke to them at length about the trauma inflicted upon widows due to this custom. She convinced them to go on a strike and refuse to participate in this ritual. The strike was historical as many barbers participated in it and the event was much publicised. Savitribai's resolute will in relieving the suffering of fellow humans is evident from this incident. It is not without reason that she is known as *Krantijyoti*—Savitribai Phule, the lamp of revolution.

Apart from being a radical exponent of mass education, a champion of women's emancipation, a leader taking on the oppressive forces of Brahminical patriarchy, Savitribai was a prolific author and orator. Her first book of poems *Kavya Phule* (Blossoms of Poetry) appeared in 1854, much before any of Jyotiba's writings appeared in print. It uses the folk form of *abhang* and engages with issues of education and caste. Her next publication was *Bavan Kashi Subodh Ratnakar* (The Ocean of Pure Gems) which was published in 1891. It is a biography, in verse, of her husband. In addition to these two books, Savitribai edited four of Jyotiba's speeches on Indian History for publication. A few of her own speeches were published in 1892 which have been translated here.

These speeches include her ideas on profession, dissemination of knowledge, virtue or moral righteousness, addictions and debts. In her speech on occupation, she attacked superstitions dispelling all beliefs in fate, good or bad fortune, and so on. Comparing the rational outlook of Europeans and the superstitious beliefs of the Indians, she shows how hardwork is the key to success and prosperity in life. Speaking on cultivation of knowledge, Savitribai highlights the significance of education in life and criticises the negligent attitude of society towards the socially inferior class of people like the Mahars and Mangs whose lives may be improved with education. Savitribai's discourse on virtue talks about the importance of good deeds and narrates the story of Jyotirao's best friend Sadashivrao Govande who became very successful in life because of his ethics. In her speech on addictions, she talks about the long lasting ill effects of any addiction and says that the *Shudras* and *Ati-shudras* need to be liberated from their addictions in order to lead happy and successful lives. In the final speech on the pitfalls of taking out a loan, Savitribai illustrates how a debt can cause unimaginable misery to a person. Her language is simple and engaging. Savitribai teaches with the help of anecdotes and poems which is quite edifying. Her ideas are quite relevant even today and so the speeches do not sound dated. What strikes us is the clarity of her vision and her radical ideas - she dismisses God as unreliable and unreal, lauds the rationality of the British rulers, vehemently criticizes caste oppression and warns against philanthropy that hinders one's growth into a self-sufficient individual. In an era that champions human resolve and self-reliance, Savitribai seems like a visionary.

Apart from her identity as Jyotirao's wife, very little is known about her even in academia. There are many books on her by Marathi authors such as M.G. Mali, G.B. Sardar, Hari Narke, and Phulwantabai Zodge who have spoken about her contribution in the fields of education and social reform. Her life and works, however, must be appreciated by more people,

and made available to non-Marathi speaking people. With this aim in view, these speeches have been translated.

Translation of her speeches

1. Udyog Occupation

Any occupation demands continual hard work. It includes studies, agriculture, business and everything that enables livelihood, for self as well as others. All occupations that lead to the welfare of mankind and contribute to its prosperity may be included in this category. It is a known fact that money is the chief means of happiness for men and that its perennial need drives all enterprises. And who wouldn't agree that people who do not work hard for results ('दे रे हरी पलंगावरी'¹) and wish for things to magically happen to them without moving an inch ('बाबा हे जांभूळ माझ्या हाताजवळ पडले ते माझ्या तोंडात टाक'²) are actually quite lazy! So, working tirelessly throughout the day is man's greatest calling. The fact that continuous hard work is like a friend who contributes to one's welfare, must be remembered at all costs.

I can assure you that if you rely on this friend, he will prove to be immensely helpful in helping you earn your daily bread and ensure that you lead a prosperous life. Many believe that God is an imaginary companion. This imaginary companion is unreal as well as unreliable and one who keeps men away from working, thereby making them lazy.³ Happiness or sorrow as well as one's station in life is one's own doing. Owing to the concept of destiny, people belonging to castes such as Mahar, Mang, Kunbi, Marathi, Sarya have been considered socially inferior for generations. *Brahma*⁴, who created the educated affluent class, cannot ensure the happiness of the socially inferior classes or challenge preconceived notions in society. Accepting the fact that there can be no change in their preordained miserable situation, the *Shudras*⁵ and *ati-shudras* continue to lead inhuman lives. We have forgotten to treat

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1. 'दे रे हरी पलंगावरी': It is a Marathi proverb that ironically talks about people who wish for results without working at all. All they do is invoke divine intervention thinking God will help them even if they don't work.
 2. 'बाबा हे जांभूळ माझ्या हाताजवळ पडले ते माझ्या तोंडात टाक': Literally it means, the berry has fallen near my hand, someone please feed it to me. It is a sarcastic comment on people who do not take the trouble of feeding themselves even when the food is brought to them, basically totally inactive and lazy people.
 3. Savitribai means that blind faith in God and destiny keeps men from making an effort to actually work and improve their station in life. They blindly believe in divine intervention for any sort of betterment in their miserable lives.
 4. **ब्रह्मा***Brahma*, the first of the Hindu triad and the form of the Deity as the evolver and creator of the universe.
 5. *Shudra*, is the fourth and lowest of the traditional *varnas*, or social classes, in India, traditionally artisans and labourers. The term does not appear in the earliest Vedic literature. Unlike the members of the three *dvija* ("twice-born") *varnas*—Brahmans (priests and teachers), Kshatriya (nobles and warriors), and Vaishya (merchants)—Shudras are not permitted to perform the *upanayana*, the initiatory rite into the study of the *Vedas* (Britannica.com). The Untouchables or *Ati-Shudras* are called *Avarnas*, those who have no Varna. Logically, the Brahmins, Kshatriyas, Vaishyas and Shudras are within the *Chaturvarnya*. Logically, the Untouchables or the *Ati-Shudras* are outside the *Chaturvarnya*.

them as human beings as they slog endlessly like beasts. Their work does not require exercising of intellect but sheer physical labour. So work may be classified into two categories, one that requires intellect and the other that doesn't. Studying is work that requires using the sense of sight, hearing and intellect. Begging with the cry "देग माई भाकरी मला"⁶ is also work but it does not require using one's intellect. Work that involves physical labour also requires using the intellect. When the body and mind come together to accomplish a task, the outcome far surpasses expectations.⁷ The Europeans set up several industries everywhere after their invention of watches, telescopes, ship, railways and mills. Their enterprise, which is the outcome of their resolute intellect not only promotes altruism but also provides opportunities for work to the *shudras* and *ati-shudras* who are confined by tradition and ignorance. There can be no doubt about this. Had the Europeans believed in God, they would not have accomplished such wonderful deeds. In their work, time is of utmost importance and to that end, they always abide by time in whatever they do, thereby keeping a strict account of their lives. The English were also savages in the past but contact with the Romans civilised them. As a result, their country became the hub for industries. People slowly stepped in the direction of reform with the growing dominance of science, arts and industry. Some Englishmen arrived in our country as tradesmen and established a huge empire. It is a miracle fuelled by hard work and determination. It has nothing to do with fate. People believing in God and destiny are basically lazy and needy⁸ and will forever be enslaved by other races. Our nation is the best example of this.

Europeans are of the opinion that two thousand years ago, our country was developed because our countrymen were educated and enterprising. After the arrival of Iranians, Huns and Tartars, people were classified into *Brahman*, *Kshatriya*, *Vaishya* thereby arresting further progress. Our countrymen were divided into *shudras* and *ati-shudras*; their faith in God was instilled and they were deeply engaged in divine worship. With their arrival of these⁹ people, Indians were afflicted with a debased bestiality. With the advent of the Englishmen, the *shudras* and *s* acquired a taste for education and gradually became enterprising. We can infer that the *shudras* and *ati-shudras* moved towards a civilised human life from a savage, feral mode of living. Industriousness is the companion of education and lethargy that of God. Enterprising people work towards keeping the self and others happy. One who believes in fate, is forever arrogant and lazy, finds himself miserable and ruins others' happiness too. Idleness is the sign of poverty. Averse to knowledge, wealth and respect, an idle man never

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6. 'देग माई भाकरी मला': It is an exclamation pleading for food, literally could be translated as "Mother, please give me a *roti*." भाकरी is flatbread or *roti*.
 7. She writes, the outcome keeps the mind perplexed like a buzzing bee.
 8. She uses the word *bhikari* meaning beggar.
 9. She used द्विजच्या, the root word, द्विज, is defined by Molesworth's dictionary as "Twice-born, used for Bráhman, a Kshatriya, or a Vyshya, of whom their investiture with the characteristic string at years of puberty constitutes, religiously and metaphorically, the second birth." (*A Dictionary, Marathi & English*, 1857; 429). **Dvija** is generally contrasted with non-Dvija. Dvija literally means twice-born and non-Dvija means one who is born only once. The distinction is based on the right to have Upanayana. The Upanayana is treated as a second birth. Those who have the right to wear the sacred thread are called Dvijas. Those who have no right to wear it are called non-Dvijas.

acquires them in life. It causes such harm that even his inherent goodness, sick of his idleness, abandons him. Idleness is the vice that causes this deplorable state. Hence working is man's primary task and I assure you that this will definitely usher in happiness. The English government has taken the initiative to educate the *shudras* and *ati-shudras* to ensure their livelihood. This needs to be applauded and we must thank the government for this initiative. I have told the government what needs to be done in this regard.

2. Vidyadaan Dissemination of knowledge

For many people, virtues like kindness, benevolence and philanthropy, when used indiscriminately and without foresight, are seen to bear results that are undesirable. Bestowing mercy on a criminal is equivalent to participating in the crime. Donating alms with the intention of proving oneself to be a great benefactor does not establish one as a great human being. Injudicious donation of material wealth as well as food might multiply social evils and eventually prove to be dangerous. Mercy and philanthropy are innate human qualities that make a person help a fellow human in times of distress; a person with a propensity for benevolence will help others. But sorrow, misfortune and calamity befall one who is lazy, weak or foolish. To a great extent, misfortune that befalls a person owing to his own vices is a lesson that would cure him of his vice. Criminals refrain from committing crimes like theft or coercion for fear of being punished by the Government. Similarly, if men fear misery and misfortune, they will stay away from vices and become enterprising. People will cease to be dependent. So people who have the propensity for benevolence should meditate upon the consequences of their action and only then do the deed. Even good deeds may lead to social evils.

When one is cured of the vices, he will be ashamed to depend upon others. He will attempt to solve his problems independently. Even if a misfortune befalls him and he has to take the help of others to earn his daily bread, he will keep trying to think of ways to be enterprising and hardworking to overcome the crisis and work independently. The donor is fond of donating alms but the recipient should not desire it, once this is understood then the virtues of charity, benevolence and kindness will not affect society adversely.

What can counter the growth of vices such as lethargy, dependence upon others and promote human virtues is actually dissemination of knowledge. The nature of the person who shares knowledge and the one who receives it contributes in creating a perfect human being. It makes people more humane and lose their depraved¹⁰ nature. The one imparting knowledge becomes patient and fearless and the one receiving it becomes capable and wise. The English educate people and enlighten them. They are truly intelligent. Our countrymen have the propensity to keep citizens ignorant. They are truly foolish. The Iranians invaded India and considered this land as their own. Then the Huns arrived and were told that this land is not theirs. However, the Huns invaded the country and thought of the land as their own. Who knows if this land belonged to the Mughals or not? However, they set their foot on this land. History says that India belongs to the Indians but it was ruled by foreigners. The reason for this servitude is ignorance. It is indeed quite surprising that Indians have spent more than 2000 years

in absolutely bestial and ignorant servitude. So English education will fuel people's desire to help others, then we will need a path for reform.

This will be beneficial for the society and add to collective happiness. The English government has set up schools for dissemination of knowledge. However, I firmly believe that if the schools are less in number, then it will require another 150 years for the whole of India to be literate. So I think the government should not leave before accelerating the establishment of schools. The villages are divided into twelve *balute* and *alute* where people from different castes and classes like the Mahar, Mang, Kunbi, Dhanagar and Mali reside.¹¹ These people are blessed with the gift of knowledge, art and tenacity but the government has not recognised or utilized them till date. Kings have continued ruling them by ignoring these virtues. The people like *Shudras* and *ati-shudras* surely have many talents but owing to neglect and ignorance they do not recognise their virtues and have no idea how to use them. If they have foreknowledge of what can be produced in this country, whether it will be useful or not, it will help our nation. They are ignorant and the government does not enlighten them, such is the nature of the people of *Shudra* and *ati-shudra* caste. They do not take up independent ventures unless someone guides them. Their nature is not pleasing and they have no idea how to change it. Owing to such ignorance, they lack means of employment and survival. A kind government should make arrangements for their livelihood or a business may be set up by a rich businessman in the village. The businessman is aware that it will prove to be a profitable venture for him. The government and the wealthy cannot evade their responsibility in taking effective measures to ensure employment opportunities for the socially inferior classes.

3. Sadacharan Virtue

Savitribai mentions *alute* and *balute* which may be explained as under:

बलुते¹ A share of the corn and garden-produce assigned for the subsistence of the twelve public servants of a village, ² In some districts, a share of the dues of the hereditary officers of a village, such as Patil or Kulkarni (567). A *balutedar* is a public servant of a village entitled to *balute*. There are twelve persons distinct from the regular Government-officers. Likewise there are twelve *alute* (**अलुते**) or supernumerary public claimants.

She mentions the Mahar and Mang castes. **Mahars** form a large part of the population in Maharashtra. Before the Constitution recognised them as Scheduled Caste and outlawed caste discrimination in 1949, they were labelled as 'Untouchables.' Traditionally, Mahars lived on the outskirts of the village and were mainly associated with manual scavenging and cleaning carcasses. The most famous of the Mahars is Dr Bhimrao Ambedkar who fought caste discrimination all his life. The **Mangs** were also considered as untouchables and remained in the fringes of respectable society. **Kunbis** are now recognised as Other Backward Class according to the Indian Constitution. They were associated with farming. **Dhanagars** belong to the *Shudra* community and they are shepherds, herdsmen and weavers in wool (Molesworth 432). **Malis** also belonged to the *Shudra* community and specialised in horticulture.

Virtue or righteousness shows the path of happiness to all human beings as it negates the afflictions of the world. Some people are of the opinion that commitment to virtue requires material wealth. But there is no connection between money and morality. One needs to be completely committed to the idea of moral righteousness. We should always attempt to do something charitable and benevolent with the intention of being devoted to the ideal. People trust a good man. They are convinced of his honesty and dare not lie to him. Therefore, in order to inculcate this virtue of good conduct, one must carefully observe the behaviour of people around him. If one is committed to honest living, then the world around us will change for the better.

Ballal Govande, a common householder, lived in Pune. He vowed to do good and hence feared any kind of misdemeanour. His wife, Gangamai, pure like the Ganges and equally blameless was also quite virtuous. They were always particular about helping people. When the couple had a son, they named him Sadashiv¹². As he started growing older, they sent him to Pantoji's school for education. It is the duty of parents to educate their children. Parents who do not educate their sons and daughters are their enemies because education is extremely important for children. Education helps the individual to choose the path of righteousness.

Ballal Pant taught his beloved son that knowledge is man's greatest treasure. A Sanskrit text states that

“ विद्यवित्तविहीनेन किंकुलीनेन दोहिनाम्
अकुलो नोपि यो विद्वान् दैवतैरपि पूज्यते ”

It means that a person without the gift of knowledge may belong to a noble family but no one pays any heed to him. He is despised by all. But a person of lowly status also gains respect if he has received the gift of knowledge.

The son, Sadashiv followed his father's advice wholeheartedly.¹³ He took his parents' advice to heart. He learnt reading, writing, arithmetic, grammar, astronomy and geography in a government school. He worked diligently and passed all his exams. The son of morally upright parents is seldom corrupt. His fearless spirit, eloquence and intelligence pleased the British Collector. He was given a large sum of money, clothes, valuables and, expecting that he would prove to be beneficial to the government, he was employed as a clerk under a *Kamavisdar*.¹⁴ But among the clerks working under the *Kamavisdar*, taking bribes was common practice. Once a wealthy farmer tried to bribe Sadashiv. Sadashiv told him to refrain from such malpractices and mentioned that he would only do what is proper during his inspection duty. One must not give or accept bribes. A government job done with honesty and sincerity

¹²Jyotirao's friend Sadashivrao Govande who helped Savitribai with her education.

¹³Savitribai writes that Sadashiv did not do as mentioned in the proverb -नळी फुंकली सोनारे इकडून तिकडे गेले वारे, meaning to disregard what is being said

¹⁴By the early 1740s, the Peshwa's court had appointed *mamlatdar* and *kamavisdar*, or governor and deputy-governor. The *kamavisdar* effectively provided the backbone of Maratha administration and reported directly to the Peshwa's office and had broad powers to settle revenue arrangements, collect taxes and adjudicate revenue disputes.

brings immense satisfaction. Sadashiv was posted under the Collector. He inspected the province with the Collector. During inspection, he set an example by documenting everything as it was, truthfully and without exaggeration. After this, the government's faith in him was strengthened and he became a senior official. In this manner, the education he received as a child helped him develop his morality and he could differentiate between the right and the wrong. He understood both good and evil. So, people held him in great esteem.

4 Vyasane Addictions

Addiction is the evil that causes great affliction to people. Any kind of addiction threatens the happiness of a family. Addiction to alcohol, marijuana, opium, tobacco, cannabis harms the body as well as the family. It corrupts human intellect and destroys humanity. Addiction nullifies human character and human nature. Therefore, one must quit such vices without delay.

When a person is addicted to alcohol for a long time, his intestines are severely affected. People addicted to smoking opium, tobacco and marijuana do not live long. Their bodies become weak. The intoxicating smoke from *majum*¹⁵ makes people disoriented. Eventually, struggling with pain, they die. Such addictions cloud a person's thinking capacity, so he loses all his familial material possessions like clothing and money slowly to others. One who is addicted, does not understand this. Any kind of addiction obscures a person's thinking. Intoxicated with addiction, he forgets his humanity. In such a state, he fails to understand his identity and his ability. His mind wanders back and forth in bestial fashion and he eats, drinks and babbles like an animal. Consequently, people mock and humiliate him. Civilized people stay away from him. One who is addicted finds it hard to give up on his addiction. That addiction ruins wealth as well as family and an addicted person is completely destroyed is illustrated by the following example.

There is a village named Usli. Alcoholism¹⁶ was rampant in this village. The Patils¹⁶ in the village were addicted to alcohol due to which immorality prevailed everywhere. The village head was illiterate and so a group of uneducated buffoons always kept him company. Respectable people stayed away from them. He was deprived of the company of good people. Addiction leads to several flaws and shortcomings. As the saying goes, misery resides in the home of an alcoholic, so in Patil's household, their condition deteriorated and misery prevailed. Together with friends he was led astray by drinking without restraint, gambling, creating a racket and visiting women of ill repute. His unruly behaviour came to the notice of higher authorities. His *patilki* rights were withdrawn and transferred to his son. Thereupon he soon died of heartbreak. One should be careful about debauchery and stay away from the company of such depraved people. We should educate ourselves and our children about it.

10. An inebriating preparation of Bháng with sugar and spices, formed into cakes.

11. Patil - traditionally the village head is called a Patil. A **Patil** was the head of a village working under Deshmukh who was head of the district. Under Deccan sultanates, and the Maratha empire, the Patil was the village headman and the most important Vatandar of the village. His main duties were to be the collector of revenue, as well as being the head of police and justice. The ancestors of some of the important personalities of the Maratha empire held hereditary **Patilki** rights for villages in Maharashtra.

Illiteracy is the primary cause of such misery and disaster. Awareness is not possible without proper education. Tukaram mentioned that :

“Always do good. Righteous deeds will always prove to be beneficial and sorrows will increase if one is dishonest. It is common knowledge that truth is preferred by those that are good and honest. One who indulges in evil deeds is socially ostracised. Tukaram says it’s true that evil deeds lead to ill-repute.”

There are numerous disadvantages of addiction. What a misfortune it is to indulge in gambling! “One who keeps whores for company, his ancestors go to Hell.” People who indulge in drinking, gambling and visiting disreputable women are a disgrace to humanity. They become immoral. One who is able to abstain from these vices acquires contentment and prosperity in life. Owing to these vices, many people have endured grief induced insanity and suffered an ignoble death.¹⁷ Respectable people do not indulge in any vices or addictions. This may be noted and committed to memory.

5 Karj Debt

The saying, ‘celebrate the festival by taking out a loan’ is absurd. There is a lot to learn from this statement. Isn’t it absurd to celebrate festivals by borrowing money and drowning the family in the frightful misery of debt? Everyone has to take out a loan in times of exigency. However, the debtor feels the burden of the loan. He has to often endure humiliation and adversity. All experiences in the debt market are the same and everyone is of the opinion that ‘those who are cunning should not be given loans.’ There might, however, be a difference in experience. There are debtors in every village. Some of them are lazy and do not work. They do not feel the need to be resourceful and enterprising in order to help their families. They think happiness is gained easily, without having to work for it. And when that does not happen, they blame others, completely ignoring their own inaction. Some people take loans and lose their six inherent virtues of enterprise, ingenuity, courage, intellect, prowess and enthusiasm. Savitribai says:

- One who borrows money from the moneylender
- Loses all his happiness
- Harassed by difficulties
- The debtor becomes weary
- Worried by the loan
- All assets are lost
- Hardships multiply
- Such things befall the debtor!

That borrowing money is the root of all evil and eventually leads to bankruptcy is illustrated by this tale:

In a village, two peasants worked in government agricultural land and led happy lives with their families. One of them was called Khadoba and the other was Piroba. Both had sons who were unruly and daughters of marriageable age. Both families were leading happy and peaceful lives. They were well respected in the village.

12. Savitribai says such people die like dogs.

A man came to this village from distant lands. In his possession were a pair of ragged shoes, cracked metal vessel (*lota*) and torn clothes. Seeing his misery, Khandoba and Piroba took mercy on him. They built a small house for him. Some set up a shop for him by loaning some money. After a few days, this seemingly destitute person became immensely rich by using his business acumen. He lent great sums of money to the ryots in the village who mortgaged their material possessions. Khandoba and Piroba each borrowed 500 rupees from him for their daughter's marriage. The loan lasted for two or three years. The *Sheth*¹⁸ calculated compound interest on the amount and the loan amount increased to 1500. In order to pay off their debt, Khandoba and Piroba gave all their earnings from their land to the *Sheth*. But it was not recorded in the loan register. Hence it was a vicious and never-ending cycle of the loan and the compound interest accumulated on the principal amount. Disgusted, both Khandoba and Piroba started an argument with the moneylender. *Sheth* then appealed in the civil court. The court's judgement was in his favour. On the government's orders, their lands were auctioned and the debts were finally settled. Thereafter, both peasants, accompanied by their wives and children, left their own village. From this story we learn how a loan can force a man into exile.

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