



A STUDY ON FINANCIAL MANAGEMENT OF SUGARCANE HARVESTING WORKERS WITH SPECIAL REFERENCE TO SELECTED VILLAGES IN MAN TALUKA (DISTRICT SATARA)

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ABSTRACT:

According to the Maharashtra Government's Economic Survey Report 2018-19, 36 per cent of the total sugar factories in the country were in Maharashtra. Sugar mills around the world in particular are dependent on sugarcane harvesters. Most importantly, there are 10 to 15 lakh sugarcane harvesters in Maharashtra. Since the sugarcane harvesters live in the drought prone areas of Maharashtra, they have to migrate from their village to work in the sugarcane growing areas for six months to support themselves and their families. Due to non-availability of work in their own villages, forced migration and forced labor of cane harvesting workers, overwork and low wages, non-repayment of money taken from Mukadams, increase the indebtedness of cane harvesting workers. The researcher has selected three 3227 workers out of 32275 sugarcane harvesters for research. Researchers have studied ten percent of the total cane workers for research. A simple random sampling method is used for the research study. Researchers have also studied the financial management and social studies of sugarcane workers.



KEY WORDS: financial management, sugarcane harvesters, workers, Mukadam etc.

INTRODUCTION

Sugarcane harvesters have to live in extremely poor conditions in the workplace and migration of sugarcane harvesters adversely affects the education of children, so it is imperative to identify the problems of sugarcane harvesters and protect them from the law. The government should try to implement many welfare schemes such as increase in wages of cane harvesting workers, increase in commission of Mukadam. Husband and wife go out together to harvest sugarcane, so their pair is called 'Ful Koyata' and Shriya, who works alone to harvest sugarcane, is called 'Ardha Koyata'. It is necessary to try to solve the problems of women by paying separate attention to their problems. Many organizations have been working for many years on the issue of women cane harvesting workers. In April 2019, Hindu Business Line published a report on uterine surgery for women in Beed. In June 2019, a state-level seminar on women's issues was held in Mumbai in which the experience of a female sugarcane harvester who underwent actual uterine surgery was presented. In the discussion held in Mumbai, child marriage among sugarcane workers, increasing responsibility at the place of cane harvesting, lack of hygiene, problems faced by women every month, cane harvesting women having

abortions, uterine related diseases, high cost of private clinics, women's health problems after uterine surgery, There are a number of problems that cane harvesting women face, including the cost of cervical surgery and the consequent debt of private lenders. Kisan Adhikar Manch was actively involved. After the discussion session, the government in Beed inquired about the situation of sugarcane women. Violence against family recruitment by Mahila Kisan Adhikar Manch adds to the chores of cane harvesting workers due to lack of facilities and lack of compensation for cane harvesting is the main problem. On 23rd September 2020, Mahila Kisan Adhikar Manch organized a conference called "Statewide Movement for Right to Life and Public Health Campaign". , The problem of women earning a separate amount of money to be credited to their separate account, Problems encountered during actual cane harvesting, mechanism for prevention of violence against women by cane harvesting workers, proper implementation of Maharashtra Employment Guarantee Scheme, problem of availability of lines for cane harvesting workers at work are discussed in the state-wide conference. It was presided over by Neelam Gore. It was also discussed that Minister for Social Justice and Special Department Dhananjay Munde has also made several efforts for the conference to bring justice to the sugarcane workers.

PROBLEMS OF THE STUDY:

Sugarcane workers in Western Maharashtra have to face many problems. Sugarcane harvesters have to migrate to harvest sugarcane in each season for their livelihood. The cost of building a house for carpenters, the cost of a children's wedding, the cost of education, the daily expenses of one's own family, Sugarcane harvesters have to go to a distance of fifty to sixty kilometers from the village of origin to pay for various expenses like health expenses etc. Sugarcane harvesting workers go to Pargavi to cut sugarcane, depriving their children of education as no one lives in the house as all the people in the house come to cut sugarcane. The workers who have gone for sugarcane harvesting do not have proper accommodation and drinking water as well as sanitation facilities. The cane harvesting workers have to spend a lot of money on illness due to physical and mental exhaustion as there is no means of transportation available from the place of residence to the place of cane harvesting. Sugarcane harvesters have to spend time on their own as the health care of the cane harvesters is not taken care of in time by the factory, tractor owners and Mukadams and also due to lack of financial capacity. Sugarcane harvesters are charged a certain amount of money by Mukadam before going for cane harvesting in each season but the workers do not keep any record of themselves. The cane harvesting work is done by the workers every year in excess of the amount paid by the cane harvesters. Hence, the present researchers select the topic on "A Study on Financial Management of Sugarcane Harvesting Workers with Special reference to Selected Villages in Man Taluka (District)"

OBJECTIVES OF THE STUDY:

The main objective of the study is financial management of sugarcane harvesting workers in corona period and specific objectives are as follows:

1. To Study the financial management of sugarcane harvesting workers in selected areas.
2. To Study the socio-economic condition of sugarcane harvesting workers
3. To suggest the appropriate suggestions.

SIGNIFICANCE OF THE STUDY:

Studying the sugarcane workers in Western Maharashtra is very important from the point of view of solving the problems in Maharashtra. In the present situation, it is necessary to try to solve the growing problem of sugarcane harvesting workers. Studying the financial management of sugarcane workers will benefit research institutes and researchers working nationally and internationally.

SCOPE OF THE STUDY:

A variety of factors need to be studied while studying the financial management of sugarcane workers. The scope of sugarcane harvesting workers is very large. The number of sugarcane harvesters

in Western Maharashtra is increasing day by day. Sugarcane harvesters come from Dhule, Nandurbar, Aurangabad, Osmanabad, Hingoli, Jalgaon, Chalisgaon, Parbhani, Ahmednagar, Beed, Latur, Satara, some parts of Sangli district, Solapur etc. Sugarcane harvesters stay in the factory area and walk three to four kilometers to cut sugarcane. Sugarcane harvesters are transporting sugarcane by various means like tractors, bullock carts as well as by hand. Sugarcane harvesters have to work in Pune but cane harvesters get meager wages. Sugarcane harvesters have to be contacted every season to increase their wages and this makes it difficult for them to make a living during this period. Sugarcane harvesting workers are not given guaranteed price like Mathadi workers. Workers who work harder have to face many financial problems. Sugarcane harvesters are geographically from western Maharashtra as well as some states in Karnataka who migrate from their hometown to Pargavi for their own subsistence but they have to work in the factory area for minimum wages. Sugarcane harvesters create huge financial problems for the workers.

PERIOD OF THE STUDY:

The research period is from 1 January 2022 to 30 April 2022. For this research, some of the sugarcane harvesting workers in Satara, Sangli, Kolhapur, Osmanabad, Beed, Latur and Karnataka has been surveyed through direct visits on financial management.

LIMITATION OF THE STUDY:

Sugarcane workers are scattered in many districts of western Maharashtra. But the researcher has selected Man taluka in Satara district for research. Man taluka is the limit of this research subject. The limitation of this research is that the Man taluka has been selected by the researcher for research as the people of that place have been going for sugarcane harvesting for many years as it is a low rainfall area in Satara district.

RESEARCH METHODOLOGY:

For this research, the researcher has used primary and secondary tools to gather information.

DATA COLLECTION:

Researchers have used a variety of tools to do this research. It uses both primary and secondary tools. Secondary resources include national and international organizations, annual reports of the milk union, modern media, Many secondary tools such as reference books, reports, annual circulars, journals, government publications, semi-government publications, various types of university library reports, research papers, research papers, research articles, newspapers government records, etc. are used.

Primary Data:

For this research, the researcher has used basic tools like questionnaires, face-to-face interviews, interviews, etc. to gather real information.

Secondary Data:

The present researchers have used reference books, government documents, research papers, newspapers, project reports, M. Phil., Ph.D., textbooks, internet, research articles, etc. Many research materials have been used for the present study.

Research Method:

The present researcher has been used Simple Random Sampling Method for the present study.

Sample Selection:

For this research, the researcher has selected some selected villages in Man taluka for research. There are total 105 villages in Man taluka out of which 10% villages have been selected for research

which is reviewed below. The table below shows the number of sugarcane workers available in 10 villages. Out of the total 105 villages, maximum numbers of people have been selected to go for sugarcane harvesting.

Table No.1
Classification Based on Selection of Sample

Sr. No.	Name of Villages	Number of Sugarcane Harvesting Workers	Selected Sample
1.	Jambhulani	3002	300
2.	Shenavadi	2518	252
3.	Valai	3510	351
4.	Panvan	3860	386
5.	Paryanti	3864	386
6.	Khadaki	2650	265
7.	Dhakani	3792	379
8.	Varkute Malawade	2560	256
9.	Maswad	1232	123
10.	Gangoti	2598	260
11.	Virali	2689	269
Total		32275	3227

Source: Field work

NATIONAL AND GLOBAL PROSPECTIVE OF SUGARCANE HARVESTING WORKERS:

India ranks second in the world in sugarcane production after Brazil. It is also widely grown in Europe, China, Thailand, Russia, USA and Mexico. In some parts of the world, cane cutting is done by modern machinery. In some parts of the world, cane cutting is done by modern machinery. In many places in India, cane harvesting is done by modern machinery but most of the cane harvesting is done by workers. From the point of view of cane harvesting workers, cane harvesters are the same all over the world, such as cutting cane with a scythe, tying up broken cane stalks, picking up stalks, loading them into vehicles and transporting them to factories for crushing sugarcane. Sugarcane harvesters have to do the same process all over the world, from cane harvesting to cane milling. All the work from cane harvesting to loading of cane into vehicles has to be done mainly by cane harvesting workers. Cane harvesting workers play a major role in earning their living. The problems of sugarcane harvesters are huge all over the world along with India but there are some positive and important things in foreign countries. Dangerous work like sugarcane harvesting is also done in other countries like India. In Maharashtra, a large number of sugarcane harvesters are migrating for their own subsistence. Most of the sugarcane harvesters are uneducated and semi-educated as well as poor. In India, especially in Maharashtra, the participation of women is equal to that of men, but in foreign countries, the proportion of women in sugarcane harvesting is less. In other countries, the proportion of women is not in some places, but in India, especially in some districts of Maharashtra, the participation of pregnant mothers has been found to be high. You have seen that the point of view of researchers in other countries is different from that of researchers in India, especially in Maharashtra. Maharashtra has been facing a lot of recruitment problems for many years due to the poverty of the sugarcane harvesters, their social background, the rights and entitlements of the workers, their standard of living, and the inconvenience to the Queen. It is very important to consider the problems of sugarcane workers in Maharashtra. The economic and social problems of sugarcane harvesters in India, especially in Maharashtra, and their livelihoods are not the only issues that need to be addressed.

RESULTS AND DISCUSSION:

In this research, the researcher has used many statistical tools and techniques for conducting research, including frequency, percentage, table and graph etc.

Table No. 2
Demographic Profile

Sr. No.		Frequency	Percentage
Age			
1.	15 to 25 years	1050	32.54
2.	26 to 35 years	956	29.62
3.	36 to 45 years	700	21.69
4.	46 to 55 years	350	10.84
5.	56 to 65 years	150	4.65
6.	66 to 75 years	12	0.37
6.	Above 76 years	9	0.29
Total		3227	100
Religion			
1.	Hindu	3210	99.47
2.	Muslim	17	0.53
Total		3227	100
Category			
1.	Open	56	1.73
2.	SC	556	17.23
3.	ST	9	0.29
4.	NT - A, B, C, D	1356	42.02
5.	OBC	1250	38.73
Total		3227	100
Education			
1.	Illiterate	3002	93.02
2.	1 to 4	162	5.02
3.	5 to 7	30	0.93
4.	8 to 10	22	0.68
5.	11 to 12	6	0.18
5.	Graduate and Post Graduate	3	0.09
6.	Any other (Professional)	2	0.06
Total		3227	100
Language			
1.	Marathi	3005	93.12
2.	Marathi and Hindi	210	6.51
3.	Marathi, Hindi and English	12	0.37
Total		3227	100
Family Size			
1.	1 to 2	260	8.06
2.	3 to 4	567	17.57
3.	5 to 6	1250	38.73
4.	6 to 7	564	17.48
5.	7 to 8	350	10.84
6.	9 and Above	236	7.31
Total		3227	100

Source: Field survey

Table 2 shows the social and economic status of the sawmill workers and discusses in detail the age, religion, caste, education, language and number of persons living in the family.

Table No. 3
Classification Based on Information

Financial Management			
Sr. No.	Factor	Frequency	Percentage
1.	Yes	120	3.72
2.	No	3107	96.28
Total		3227	100
Lack of Information			
1.	Yes	142	4.40
2.	No	3085	95.60
Total		3227	100

Source: Field survey

Table 3 deals with the financial management of sugarcane harvesters and the financial management of sugarcane harvesters. Of these, 96 per cent carpenters do not manage financial management as they do not know about financial management. According to the researchers, it is very important to keep a record of the money given by oral workers. At the same time, the Mukadams need to motivate the cane harvesting workers for financial management by informing them about financial management.

According to the researcher, the cane harvesting workers do not keep a record of the money taken from Mukadam and are not able to plan the money taken. Mukadams keep records of financial transactions themselves but do not appoint another person to keep records of financial transactions. The sugarcane harvesters do not trust Mukadam in terms of financial dealings but the sugarcane harvesters are working in every season with a view to repaying the money due to their uneducated and unavailability of alternatives. Sugarcane harvesters are taking money from Mukadam to support their families as well as for the education and marriage of their sons and daughters as well as to improve the health and agriculture of the family.

FINDINGS:

To solve the problems of sugarcane harvesting workers, the factory should insure the vehicles to transport the workers from their place of residence to the sugarcane field and to compensate them in case of any danger from it. Is the wage paid on time by the right person in the factory by selecting the right person for the work done by the workers? It is also necessary to appoint such a committee to study the financial side of the factory by selecting experts in the field to properly balance the accounts kept by the litigants during the cane harvesting season and the remuneration paid to the workers. In the current situation, the purchase and sale of land is on a large scale, so no one is allowed to live in his own vacant or vacant land.

SUGGESTIONS:

1. Sugarcane harvesting workers should be given the same rights as Mathadi workers.
2. Carpentry should be started by laborers as well as transporters.
3. The children of sugarcane harvesters should be provided proper education throughout the season.
4. Sugarcane workers should get rates in Maharashtra as well as in Gujarat, Gujarat and Karnataka.
5. Before the start of the crushing season of the factory, it is necessary to complete the registration of the cane harvesting workers one hundred percent and give them maximum benefit of proper method.

CONCLUSION:

The debt collector has been in debt for years. Sugarcane harvesters do not seem to be getting out of debt. Due to water scarcity in the area where the sugarcane harvester lives, he has to migrate and support his family. The problem of life of sugarcane harvesters is always there. One of the major problems faced by the cane harvesters in the present scenario is that new missionaries have arrived to cut down the cane so the possibility of starvation of cane harvesters in the future cannot be ruled out. Since the sugarcane harvester is from a poor family, he is not made aware of the responsibility of health and stability at the government level. The cane harvester, who works hard in the open, earns his living by staying out of the house. Sugarcane harvesting workers are not provided any kind of health facilities by the factory, the owner and the Mukadam. Efforts have been made for years to get justice to the cane harvesting workers but in reality no lasting efforts have been made by the government and the factories. Over the years, many poets from Vidarbha and Mandesha have written many poems on sugarcane workers. Many poets have tried to present the problems of sugarcane harvesting workers in this poem but at the government level they are not trying to solve the problem in any way. Due to the lack of union power among the sugarcane harvesting workers, you can see that the factories and the government are taking advantage of them to a large extent. Factory and government do not pay fair and expected rates to sugarcane harvesting workers.

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