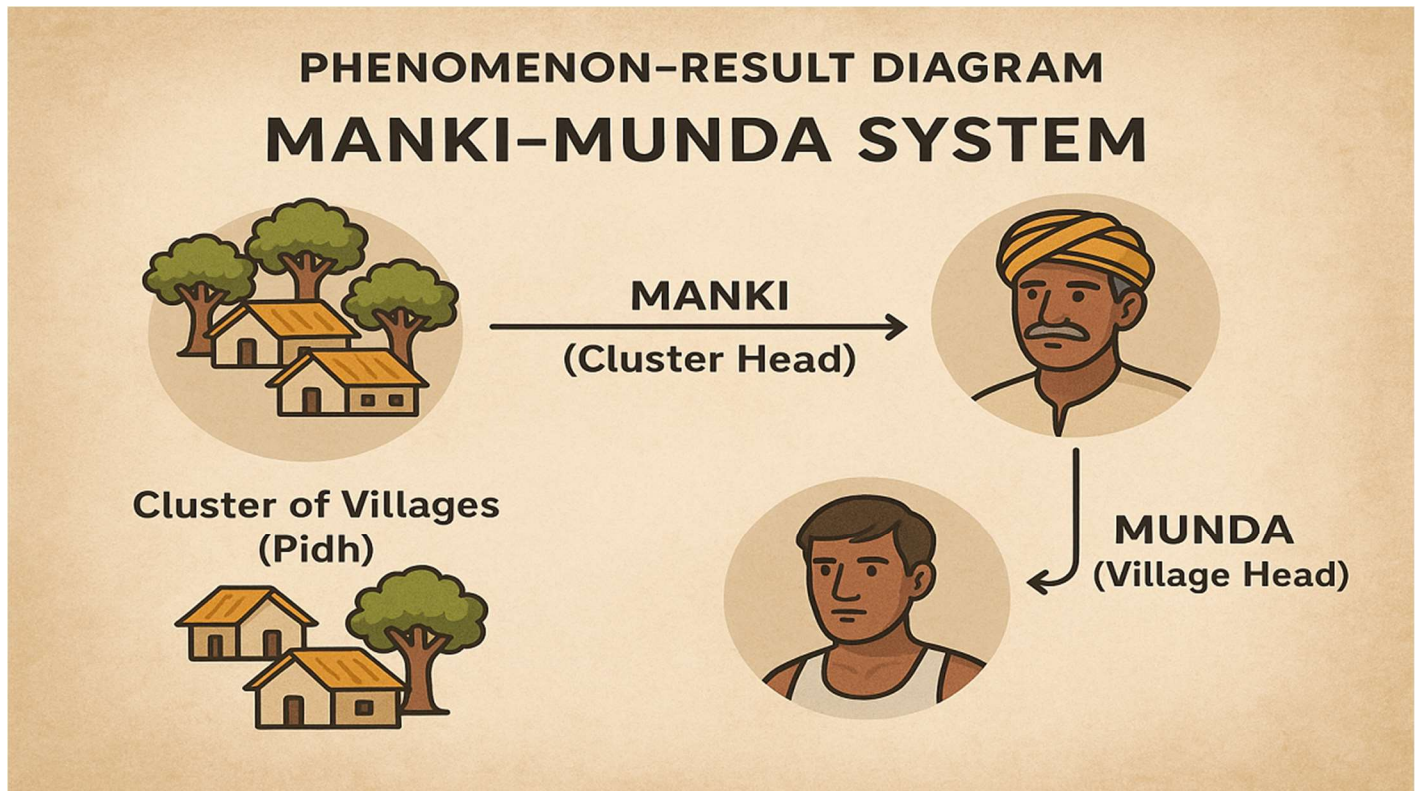




The Kolhan Region and the Manki-Munda System



Historical Background

- The **Kolhan region** (spread across present-day Jharkhand, especially West Singhbhum) is home to the **Ho tribe**, part of the larger Munda ethnolinguistic group.
- The community practiced an **indigenous governance system**:
 - **Manki** = head of a group of villages.
 - **Munda** = village headman.

This structure enabled collective decision-making, land distribution, and protection of customary rights. British imposition of **land revenue and taxes** disturbed traditional landholding and governance system. This led to various tribal revolts such as **Ho revolt (1821–22)**, **kol revolt (1831–32)** etc.

Wilkinson's Rules (1833–37)

- Framed by **Captain Thomas Wilkinson** of the British East India Company after the **Kol Revolt (1831–32)**.

- Consisted of **31 guiding principles**:
 - Recognized Mankis and Mundas as intermediaries.
 - Integrated the traditional system partially into colonial administration.
 - Gave hereditary recognition but also turned local chiefs into **agents of colonial authority**.
- These rules are unique because they remain operative, affirmed in **Patna High Court (2000)** and reflected in **Jharkhand's Nyay Manch (2021)** initiative.

Recent developments (2025)

- **Ho tribe protests (Sept 2025, West Singhbhum)** : anger over perceived interference by the Deputy Commissioner after removal of some Mundas.
- **Admin clarification**: Mundas and Mankis remain integral to the revenue setup; unrest blamed on social media rumours.
- Adivasis fear erosion of traditional autonomy

Contemporary Issues with the Manki–Munda System

1. **Hereditary succession challenges**- Succession to Munda/Manki posts remains hereditary, but many successors lack education and administrative skills which leads to weak interface with modern bureaucracy.
Creates a dilemma between **calls for reform** (more transparency, elections, merit-based leadership) vs **protection of tribal autonomy** (symbol of Ho identity).
2. **Vacancies and administrative gaps** - Around 200 out of ~1,850 posts in West Singhbhum are vacant.
3. **Exclusion and discrimination**- Non-Ho communities (SC, OBC, minorities) complain of bias in access to opportunities.
4. **Conflict with Panchayati Raj institutions**- Overlap between traditional heads and elected Gram Sabhas creates **dual authority**.
5. **Misuse of authority**- Allegations of some Mundas/Mankis engaging in corrupt practices (land deals, bribes, favoritism). Key question: how to reconcile **tribal self-governance (5th Schedule, PESA Act)** with **democratic equality principles (Articles 14, 19, 21)**.

OPS, NPS and UPS – A Comparison

- The pension landscape in India has evolved significantly, particularly for government employees, with the introduction and discontinuation of various schemes. The three most prominent schemes are:
 - **Old Pension Scheme (OPS)**: A defined-benefit plan that was in effect before 2004.
 - **National Pension System (NPS)**: A defined-contribution, market-linked scheme introduced in 2004.
 - **Unified Pension Scheme (UPS)**: A new hybrid scheme, operational since April 1, 2025, which aims to combine the security of OPS with the sustainability of NPS.

Comparison Table

Feature	Old Pension Scheme (OPS)	National Pension System (NPS)	Unified Pension Scheme (UPS)
Applicable To	Government employees who joined before January 1, 2004.	Government and private employees, NRIs, and self-employed individuals.	Central government employees currently under NPS. An optional scheme.
Funding Structure	Fully funded by the government. No employee or employer contribution.	Joint contribution from employee and govt Employee: 10% of basic pay + DA. Government: 14% of basic pay + DA.	Employee: 10% of basic pay + DA. Government: 10% of basic pay + DA, with an additional 8.5% to a pool corpus.
Pension Calculation	50% of the last-drawn basic salary + Dearness Allowance (DA).	Depends on the final corpus accumulated and the annuity rate at retirement. Returns are market-linked.	50% of the average basic pay over the last 12 months before retirement.
Inflation Protection	Pension increases with increase in Dearness Allowance	No, the pension amount is not indexed to inflation as it is market linked	Dearness relief calculated based on All India Consumer Price Index for Industrial Workers.
Minimum Pension	Minimum pension of ₹9,000 per month (for 10+ years of service).	No fixed minimum pension.	Guaranteed minimum pension of ₹10,000 per month (for 10+ years of service).
Family Pension	Yes, a fixed percentage is provided.	Depends on the annuity plan chosen.	60% of the subscriber's payout is assured to the legally wedded spouse.
Risk Exposure	No market risk. The government bears the entire risk.	High risk. Returns are directly linked to market performance.	Low risk. The government guarantees the pension, mitigating market risk.

Old Pension Scheme (OPS)

- OPS is a traditional defined-benefit scheme where the government is solely responsible for funding and providing a fixed pension to its employees.
 - **Pros:** It provides complete financial security and predictability, as the pension amount is guaranteed and adjusted for inflation through DA hikes. It is entirely non-contributory for the employee.
 - **Cons:** It places a significant and unsustainable financial burden on the government, as there is no dedicated corpus for pension payments. This has been a major point of contention and the primary reason for its discontinuation.

National Pension System (NPS)

- NPS was introduced to address the financial unsustainability of OPS. It is a market-linked scheme where the final pension depends on the returns of the invested corpus.
 - **Pros:** NPS is a sustainable model as it is based on contributions from both the employee and employer. It offers the potential for higher returns due to its market-linked nature and provides flexibility in choosing fund managers and investment options. It also offers significant tax benefits.
 - **Cons:** The main disadvantage is the lack of a guaranteed pension. The final pension amount is subject to market fluctuations, which can introduce uncertainty and risk for retirees.

Unified Pension Scheme (UPS)

- UPS is a recent initiative designed to be a middle ground between OPS and NPS. It seeks to provide the security of a guaranteed pension while maintaining a contribution-based, and thus more sustainable, model.
 - **Pros:** UPS offers the best of both worlds: a guaranteed pension amount and inflation protection through Dearness Relief. It also provides gratuity and a fixed minimum pension, addressing key concerns of government employees under NPS.
 - **Cons:** The long-term sustainability and detailed tax implications of UPS are still under review. It is an optional scheme and is currently only available to central government employees covered under NPS.

