

## AN OVERVIEW OF TRIBAL ECONOMY

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### **4.1 Introduction**

Since this study deals with the problem of financial exclusion among the tribes in Kerala with special reference to Wayanad district, a brief account of the tribal economy spanning various important aspects of the development of tribes appears to be relevant. This chapter covers the meaning of tribes, an overview of the demography of tribes, main policies, and programmes adopted to enhance the living conditions of tribes in India and Kerala, current economic and social condition of tribes and an overview of Wayanad district. Besides these, a description about the four tribes that this study considers is also provided. Towards the end, the researcher also gives implications of a much-celebrated debate on the approaches to tribal development in India to justify the need of equipping the tribes to access and use financial services, which are required, genuinely by the tribes to sustain and progress in the changing circumstances.

### **4.2 Defining the Tribe**

Our first task is to provide a definition to Tribe, which is, at least in simple parlance, often used to denote a group of people alien to the plainsmen. It is interesting to note that Indian constitution in its article 342 uses the term ‘tribal folk’ instead of ‘tribe’ meaning “people living in a particular place, who enter into marriage relationship among themselves, who have no specific skills in any work, traditionally or ethnically ruled by

adivasi leaders, who speak any special language, have own beliefs, customs and tradition”. Nevertheless, how far this meaning fits to the present reality of the tribes living in many parts of India especially in a socially developed state like Kerala stands questioned, of course with the exception of some primitive tribes living in the inner part of forests. The constitutional definition of tribe itself appears to be coloring tribes as a ‘species’ to be preserved in a ‘National Park’ intentionally or unintentionally uninfluenced by the changes that happen outside, which of course has made all efforts to bring light to tribe’s life futile at the very first step.

Not only has constitution embraced such an ‘alien’ version of defining the tribe but also many researchers have fell in the same shoe. For instance, Prof. D.N.Majumdar just favored the definition provided by the Imperial Gazetteer, which follows, as “a tribe is a collection of families bearing a common name, speaking a common dialect, occupying or professing to occupy a common territory and is not usually endogamous though originally it might have been so” (Majumdar, 1973). Vidyarthi defines tribes as “a social group with definite territory, common name, common district, common culture, behavior of an endogamous group, common taboos, existence of distinctive social and political system, full faith in leaders and self-sufficiency in their distinct economy” (Vidyarthi, 1981). These definitions undoubtedly sound much commonness, which practically cuts off tribes from the mainstream. Such commonness of features is further obvious in the words of Thomas.M.M when he stylishly bracketed tribe as “an indigenous, homogeneous unit, speaking a common language, claiming ancestry, living in a particular geographical area, backward in technology, pre-literate, loyally observing social and political customs based on kinship” (Thomas, 1965). Looking at this definition it is apparent that the writer has made tribes as most obedient and very simple, making them very meek and weak, and may be unworthy of doing those things that the plainsmen do. This notion of painting ‘simplicity’ upon the tribes is evident in the articulation made by K.C.Mark, too, when he observed simplicity, honesty, truthfulness, and industriousness as their key distinguishing features. Further, P.G.Krishnan describes tribes as “a social group of simple and kind, the members of which speak a common dialect, have a single government act together for a common purposes and have a common name, a contiguous territory, a relatively uniform culture or way of life and traditions of common descent” (Krishnan, 1985). The Oxford Dictionary gives the meaning of Tribe as “A race of people, now applied especially to

primary aggregate of people in a primitive or barbarous condition, under a headman or a chief”.

### 4.3 Tribes in India

India is home to one of the largest number of tribes in the world. Although there are 537 tribal communities in India, only 258 communities have been notified as tribes. STs as a category of India's population, constituting 8 percent of her' total population (Census, 2001), is “varied in terms of socio-economic and political development (Sharma, 2007). Tribes in India are not a homogeneous group as their culture and values are distinct from each other. The states of Maharashtra and Orissa share the largest number of tribes in India. There is high variation in the spatial distribution of tribes in India. Almost 82 percent of the tribes live in western and central states where only 11 percent of them are located in southern states. Regarding the growth rate of tribal population, it is obvious that the number of tribe has been growing over the years although the rate of growth of tribe population has been less than that of the general population.

### 4.4 Tribes in Kerala

The scheduled Tribes (STs) which constitutes 1.14 percent of Kerala's total population (Census, 2001) is considered as an excluded community in terms of main economic and non-economic indicators viz. contribution to SGDP, literacy rate, average years of schooling, retention rate and availability of basic amenities (Shyjan & Sunitha, 2008). The tribal population is more concentrated in the district of Wayanad, which houses nearly 37 percent of the total ST population in Kerala. (Appendix: 4.1).

The social and economic backwardness of the STs can be gauged from an array of indicators. Nevertheless, here we choose limited number of indicators to show that the community has been deprived of many amenities and they have been excluded from participating in, contributing to, and benefiting from economic policies of the government. Literacy and education attainment deserves to be highlighted first. Kerala claims to have attained 92 percent of literacy rate as per the Census, 2001. Nevertheless, the literacy rate of STs stands at 64 percent. More distressing is the fact that female literacy among the STs is just 58 percent whereas the same for the whole population excluding SC/ST is 89 percent. Male literacy rate is also low (71 percent) compared to the

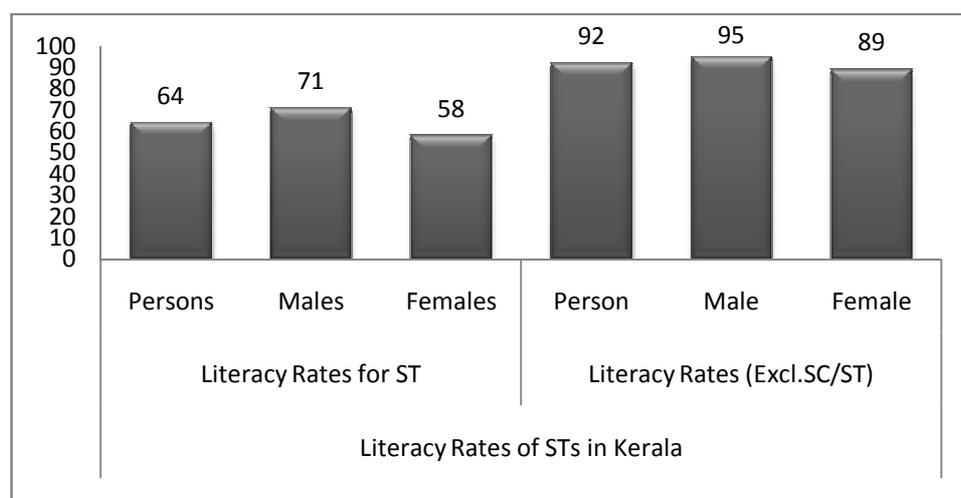
same for the whole population (92 percent). Moreover, the share of ST students in the total school enrolment is abysmally very low in Kerala. More worrying is the fact the school enrolment of ST students reveals a declining trend when moves up the education ladder from Lower Primary to High School (Table No.4.1). Regarding the drop ration of ST students, it is four times that of the state level ratio (Rajasenan, 2009). As far as the health is concerned, tribes are in poor condition. It is found that in Kerala, the lower socially disadvantaged and weaker sections like the tribes large approach public health system whereas the comparatively better off rely on private health care. Poor health behaviors like smoking, drinking is widely prevalent among the tribe communities. Among the backward tribes the availability of usable toilet facilities is apparently absent, which has an effect on their health system (Rajasenan, 2009). It must be noted here that tribes keep a tradition of indigenous medicine system. However, with the coming up of modern medicine tribes have lost faith in their own system of tribal medicine. A few still practice tribal medicines, but the clients are mainly non-tribes.

**Table 4.1 Enrolment of ST students at school levels as on 01-04-2011**

Section	Total	ST	% to total
LP	1591154	33775	2.12
UP	1424068	25926	1.82
HS	1442534	17811	1.23

Source: Directorate of Public Instruction

**Figure 4.1 Literacy level of STs in Kerala**



Source: Census of India, 2001

The incidence of poverty is relatively high among the tribe communities in Kerala but it is only half of the all India level suggesting that anti-poverty measures have proved to be effective among the tribes in Kerala to certain extent. However, looking at the state level, the problem remains acute. This is evident from the fact that while the incidence of poverty among tribes hovers around 3 percent of the total population in the state, the tribes constitutes only 1.14 percent in the total population of the state. That is the incidence of poverty among the tribes is larger than their share in the total state population.

**Table 4.2 Incidence of Poverty**

Category	Share of BPL	% to total population
Scheduled Castes	19	9.81
Scheduled Tribes	3	1.14
Others	78	89.05

Source: Economic Review (2008)

Regarding employment, as the theories of economic development postulate when an economy develops the structure of the employment in that economy undergoes a shift from primary sector, to secondary sector and then to the tertiary sector. In India, empirical data on the structural change in employment or occupation unfortunately does not show such a dramatic shift, which is evident from the fact that nearly 60 percent of the Indian population still depends on agriculture for livelihood. However, the income and employment opportunities for tribes are very limited in both India and Kerala.

## 4.5 An overview of the Wayanad District

An overview of the Wayanad district, the field of study, is provided in the following section covering a brief history, its demography, and the socio-economic profile of the people with focus on the four non-primitive tribe communities viz., Paniya, Adiya, Kurichya, and Kuruma.

### 4.5.1 A Brief History

Wayanad, which is in the South Malabar region of Kerala, bordering Tamil Nadu and Karnataka, is home to the largest number of tribes in the State. Carving out of Kannur and Kozhikode districts, Wayanad came into being on 1 November 1980. Etymologically speaking, the name of the district, Wayanad, may have been originated from two

vernacular words viz. ‘vayal’ and ‘nadu’ respectively connoting paddy fields and land or place. Besides its elegant natural settings making it a preferred destination for tourists, both domestic and foreign, the district has archeological uniqueness thanks to the existence of ‘Edakkal caves’, a renowned place where excavations proved the existence of settled human life at least 10 centuries before Christ.

The original inhabitants of Wayanad are three-tribe groups viz. Kuruma, Kurichya and the Paniya. Later the plainsmen overturned their rule under the stewardship of Pazhassi Rajahs of Kottayam. In 1776, Mysore raja, Hyder Ali annexed Wayanad to his territory. Although Tipu Sultan later restored it to Kottayam raja, after the death of Tipu at the hands of East India Company, Pazhassi Raja had to fight with the company to retain Wayanad, but in vain.

#### 4.5.2 Demography

As is well known, the main demographic feature of Wayanad is the existence of a large scheduled tribe population. The district has cross sections of population from all religions. What deserves to be highlighted is that the district stands out owing to the existence of Jain population. The main demographic particulars of the district are summarized as follows.

**Table 4.3 Demographic Particulars of Wayanad**

Demographic Particulars	Wayanad	State
Total Population	780619	31841374
Total Rural Population	751007	2354449
Total Urban Population	29612	8266925
Total ST Population	136062	364189
Total ST Rural Population	132934	350019
Total ST Urban Population	3128	14170

Source: Panchyat Level Statistics.

Since the present is on the scheduled tribes, a description about general data on tribes is furnished in the following table.

**Table 4.4 General Data on Tribes in Wayanad**

Total Number of Tribe Households	36135
Total Tribe Population (Male)	75342
Total Tribe Population (Female)	77466
Total Population (Male + Female)	152808
The percentage of ST population in the District Population	19.62
Scheduled Tribe Sex Ration	1000:1028
Panchayat having the highest number ST Households	Thirunelli (3116 Households)
Block having the highest number of ST Households	Mananthavady (10289 Households)

Source: District Tribe Report, Wayanad 2008.

### 4.5.3 Administration

The district head quarter is situated at Kalpetta, which is also the sole municipality in Wayand. Sulthan Bathery and Kalppetta are the two growing towns in the district. The district is divided into three taluks and there are four blocks in the district.

### 4.5.4 Geography and Climate

Wayanad has a salubrious climate thanks to its distance from the seal level, which attracts an umpteen number of tourists from different parts of world. One of the highest rainfall areas of Kerala, Lakkidi, is at the entry point of Wayanad from Kozhikode route. The only one east flowing river in Kerala, Kabani, flows through the heart of Wayanad, draining almost all its land. The famous fresh water lake, 'Pookode' lake is in Wayand district. The district is rich in forests accounting for 37 percent of its total area. The famous Wild life sanctuaries like Muthananga and Tholpetty are situated in this district.

### 4.5.5 Agriculture, Industry, and Irrigation

Agriculture is the backbone of the economy of Wayanad. The district is famous for the cultivation of plantation crops like pepper, tea, and coffee and cash crops like rubber, ginger, and areca nut. The distinct is witnessing a persistent fall in the cultivation of paddy. Karapuzha is the major irrigation project in the district. Manathavady and Bhanasura Sagar are two hydroelectric projects in the district. As far as the industrial development is concerned, the district is backward one. There are some agro-based industries.

### **4.5.6 Education and Health**

Educationally the district is a backward with no outstanding educational institutions barring a few like the Regional Agricultural Station at Ambalavayal, one engineering college at Mananthavady and a Veterinary College at Pookode. There are 150 lower primary and 75 upper primary schools in the district. As far as the health services are concerned, the district is backward one. Tribes always become the victims of poor health conditions. For diseases requiring sophisticated treatment and diagnosis, they have travel to Kozhikode.

### **4.6 Tribes under the Present study**

Thirty-five communities have been listed in the Scheduled Tribes list of the Kerala State according to Census Report, 2001 (Appendix: 4.2). Major tribes that are found in Kerala with their household number are also appended towards the end of this work. Evidently, Paniya is the largest community in Wayanad district. The present study is on four selected tribe communities of the Wayanad district. Studies conducted on the lives of tribes in Wayanad have unquestionably put forth the argument that not all tribes are alike in the development that they have attained over years in respect of many attributes like landownership, employment and educational attainment, and more precisely the level of their human development. One among such studies, that is, one carried out by the CUSAT, as a part of their endeavor to pen a report on the human development index of the tribes in Kerala, has clearly brought to light a way of categorizing the tribes under two heads: the backward and forward tribes. Apparently, this categorization is at odds with the notion of modern and primitive tribes. Paniyars and Adiyars are the two top listed segments of least advanced tribes whereas the Kurichiars and Kurumas come under the head most advanced. In this study, too, we take the respective tribes as our samples as they are the leading tribes in each category because of their virtue of being the largest in terms of the population. Hence, in this section we intend to portray a brief picture about the demography and history of the tribes' viz. the Paniyas, Adiyars and the Kurichiars and Kurumas. We start with the Paniya.

#### **4.6.1 Paniya**

It is quite evident from the table that the Paniya occupy a seemingly indomitable place among the STs in Kerala as they are largest tribal community in the State in terms

of number of population and about 74 percent of them reside in Wayanad District along (Appendix: 4.3). About the anthropological root of Paniya is that they are the agricultural laborers classified as ‘Aborigines-Predial, slaves’ (Nair, 1911). Three theories throw light on the historical origin of the Paniyars Community, of which the first articulates that they are the “original type of the population of India now modified to a varying extent by the admixture of Aryan, Scythian and Monogoloid elements” (Nair, 1911). The second theory holds the view that the Paniyars “are the descendants of the Negroes brought from Zanzibar by Moors trading with the Malabar Coast”. The third theory which appears to be quite exiting points to the fact that there was a “submerged continent of Lemuria extending from Madagascar to the Malay Archipelago linking India with Africa on the one side and with Australia on the other”, and hence Paniyars of Southern India have got a historical resemblance with the aborigines and Negroes of Australia and Africa respectively.

The tradition of Paniyars about their settlement in the Ghats of Wayanad is also quite interesting. Ippimala, near to the Tamaracherry Ghats, was believed to be the original home of Paniyars in Wayanad. They used to live in deep forests and destroy the crops of landowners at night to satisfy their stomachs. Having been irked by this, landowners caught them using net and domesticated them as salves. The landowners later used the domesticated Paniyars to lure others in forests to come out and join the group of slaves. Thus began their long history of slavery. The landowners found them indispensable to toil in their paddy lands. Paniyars could control the cattle wealth of landowners sophisticatedly. Nevertheless, Paniyars seemed to be not loyal to the landowners because when they found their employer as unkind towards them they used to say good bye and migrate to other areas, which later became a cause for the migratory nature of Paniyars. In this sense of their tendency to leave the landowner when felt uncared, they were not so ‘truthful and trustworthy’ unlike the Adiyars. History tells us that the Paniyars were bought and sold just like the commodities and such trading used to take place at Valliyoorkav temple (Rajasenana, 2009). Besides being excellent field laborers Paniyars are infamous in respects. They are “professional burglars, waylay and rob travelers and do not hesitate to commit the gravest crimes” (Nair, 1911).

The geographical concentration of tribes in the Wayanad district of Kerala state is attributed to the existence of large stretches of paddy fields in this area. It is held that

during the 18<sup>th</sup> century the non-tribal land lords of this area, faced with acute shortage of cheap and flexible labor force to plough their vast area land, were prompted to hire tribal from the forests bordering Wayanad which belong to the present states of Karnataka and Tamil Nadu (Luiz, 1962)

### **4.6.2 Kurichya**

Kurichya, the community known for its marital tradition, occupies an important place among the tribes of Wayanad. They are considered one of the advanced tribal communities in Wayanad. Wayanad houses 70 percent of Kurichya population in the states (Appendix: 4.4). They are believed to have fought with British taking part in the defense team of Kottayam Raja. The expression of the word Kurichya is ‘kuri-vechavan’ which means that he who took the aim at others. They are also said to have been originated from the class of Nayars named “Theke Kari Nayar” in Travancore part of the Kerala State (Nair, 1911). Thanks to their closeness to King Pazhasiraja of Kottayam dynasty, they were endowed with lots of land and they became the main land owning group among the tribes of Wayanad (Rajaseenan, 2009).

Kurichya are mainly located in Mananthavady and Kalpetta Taluks of Wayanad. They are “cultivators of paddy on wet lands and raggi on hills” (Nair, 1911). The most interesting thing about the kuruchians is that they hold a position of high esteem among other tribes in Wayanad. Kuruchians are inclined to have food from the houses of other tribes or caste except from Brahmins and the Nayars. They consider their houses as being polluted if anybody from other castes barring the two viz. from Brahmin and the Nayars are entered into their houses. They used to expel those with suspicion from their castes and such members have been taken to the Christian fold (Nair, 1911). Thanks to their highest position in the ladder of caste system and because of the ownership of land, they have had participation in the political process and institutions like grama panchayat and many members such community have joined political parties.

### **4.6.3 Kuruma**

Unlike other tribal communities, which work as bonded laborers under the duress of non-tribal landlords, Kuruma occupy a unique place among the tribes of Wayanad. This dominant tribal community rely more on forest to find out their livelihood. Wood Cutting and the procurement of Minor Forest Produce (MFP) is the chief occupation in

which Kuruma seem to have been engaged in (Thurston, 1909). In Kerala, approximately 95 percent of Kurumas live in the district of Wayanad (Appendix: 4.5). Although a few divisions of Kurumas exist in Wayanad most prominent among them is Mullu Kurumban. They were the bowmen and befriended with the Raja Pazhasi in his war against the British. One interesting thing which proves the patriotic feelings of Kurumas is that after seven years of the assassination of Pazhasi Raja in 1805 at the hands of British soldiers Kuruma organized another revolt against the British might although it was quickly defeated (Nair, 1911). Kuruma are quite different from other tribes in many respects. The author of the *Malabar Manual* writes about them: “The fact that the Kuruma preferred a roving life in the jungles to a sedentary one in subjection on the plains, proves them to have been a superior race and indeed. To the present day they very markedly retain this characteristic”.

Unlike other tribal communities in Wayanad, Kuruma speak Malayalam. It is unsurprising because of the dominant position that they enjoy that many of the members of the Kuruma community can write and read. It deserves to be mentioned here that Mullu Kuruma has been considerably benefited from the welfare programmes introduced by the government (Rajasenan, 2009). Their presence in public life needs to be noted. Many Kuruma have jobs in government departments. Another interesting thing about the Kuruma is that they have embraced modern life largely and they have been successful in detribalizing their community in fair manner (Rajasenan, 2009).

#### 4.6.4 Adiyani

Like the Paniya, Adiyans are also bonded laborers who migrated to Wayanad from Coorg of Mysore region. Because of this affinity to Mysore, they speak a hybrid language “between Canaries and Malayalam, more akin to Canaries (Nair, 1911). Different from Paniya they were more loyal to the landlords and did not run away from them. The name Adiya denotes that they have had to keep themselves at least six feet away from the landlords They were like slave laborers and used to be considered as being attached laborers of land lords as they live in groups called *kunt* which is attached to the land lord. The household unit of a *kunt* is known by the name *kulu*. Each *kunt* is known by the family name of the landlord. All these point to the fact that the Adiyans are more attached to their landlords. This naturally made them bonded laborers of the landlords. The

intensity of this attachment could be evident from the fact that even in seventies the system-bonded labor existed in some residual form among the Adiyar tribes.

Around 92 percent of the Adiyar Tribes in Kerala live in the district of Wayanad (Appendix: 4.6). In Wayanad, they are mostly seen in different parts of Mananthavady Taluk and Pulpally region of Bathery Taluk. The socio economic transition that the region of Wayanad has been undergoing seems to have made changes in the lives of Adiyar tribe as well. They have been detribalized to some extent. This community appears to have been exposed to the trends in modern education. Many of them have been engaged in political process (Rajasenan, 2009).

#### **4.7 A review of major approaches to tribal development**

Since any attempt to deal with the issues pertaining to tribal development often attracts serious philosophical contradictions, it is pertinent at this juncture to touch upon some of the deliberations concerning the various approaches to the tribal development. Needless to say, those views of experts differ in respect of tribal development thanks to unique nature and conditions of tribal economy. In India, two streams of thoughts, led each by Jawaharlal Nehru and Elwin, have been the main debated approaches to tribal development. We take a journey through these approaches to refute some of the arguments leveled against attempts to mainstreaming the tribal folks, shedding those elements, which persistently push the tribes into the destiny of darkness.

Before we jump into the discourses of Nehru and Elwin on the approaches to tribal development in India a brief, account of the transformation in the connotation of the word 'development' needs to be mentioned as this might have influenced their notion of approaches to tribal development as well. For instance, in 1870s, development was synonymous with industrialization as industrialization was thought to be the engine of development. In 1850s, when colonial economies came into being, development was understood to be resource management and promoting trusteeship. In 1940s, again attaining economic growth through industrialization, especially heavy industrialization, became the soul that drove the discourses in development literature. The motto of political and social mobilization of people was added to the meaning of 'development' in addition to pursuing economic growth in 1950s, thus laying the foundation for what has later come to be labeled as 'Modernization Theory'. In 1960s, accumulation of national

wealth became the centre stage of development. 1970s and 1980s saw the flourishing the ideas of alternative and human development as the core objective of development. Towards the end of 1980s, the tenets of neo-liberalism like deregulation of the means of production and distribution, liberalization and privatization started influencing the notion of development (Pietrse, 2001). Obviously, of the above mentioned changes in the meaning of development overtime Nehru and Elwin were guided by the notion of development that prevailed during the period spanning 1940 to 1960 where, as described above, development was perceived to be accomplishing economic growth through the engine of industrialization fuelled by non-economic aspects like social and political mobilization of masses, and the incessant urge to accumulate more wealth. The influence of this line of thought as to what should be the meaning of development is apparent from the Nehru's endeavor to shape the First Five Year Plan on the prescriptions of Western development model viz. the Harrod-Model of Development, keeping in mind the need to accelerate the growth of the economy to mitigate problems like poverty, unemployment and resource crunch for future development. Let us turn to the elaboration of the two approaches of tribal development. First, we shall discuss the Elwin Approach.

#### **4.7.1 Isolationist Approach to Tribal Development**

In Indian context in the sphere of tribal development discourse it was Verrier Elwin, a citizen of Great Britain, who landed in India in 1927 for missionary services, championed the Isolationist Approach to Tribal Development also known as the 'leave them alone' approach and the 'National Park Approach'. His encounter with Gandhi in India transformed him from a religious man to a philanthropologist. It was Jannalal Bajaj who had drawn his attention to the peculiar life of tribes in India, changing his interest from the 'people suffering from hierarchy-based inequality to the people facing disadvantages of isolation' (Rath, 2006). Taking into account the interest that he had kept in word and deed for the cause of tribes in India Nehru placed him as the Anthropological Adviser to the Government of India. Elwin argued that tribes have a way of life, which is fundamentally different from the way of life of the general population, and they deserve to be treated separately. Hence, any infringement in any form on their economic and social space will be detrimental to the existence and progress of the tribal life. Therefore, development policies must be designed in such a way that they allow the tribes to progress in their self-created or self-designed style. Implicitly this argument writes off all

efforts, which thwart cultural and social fabric of the tribes in the name of transforming them through development pogroms. Different from the Nehruvian perspective of tribal development, Elwin asserted that tribal communities need to keep themselves a selective distance from the mainstream socio-political-system. Obviously, Elwin's National Park Approach to tribal development has its roots in the Gandhian idea of self-sufficient village. Elwin's Isolationist Approach apparently owed its origin from his own detailed study on the Baiga tribal community, in which he found that the Baigas were subject to extreme exploitation whereas the members of that tribe aspired for a Baiga Raj devoid of outside exploitation in all forms (Elwin, *The Baiga*, 1939).

Two factors appeared to have influenced in shaping his approach to the tribal development in India (Rath, 2006). The first one is the strategy of the British rulers to keep them away from the mainstream class on account of two reasons: One is strictly administrative and second is political. The administrative reason is that for the British it was perplexing to look after the administration of the tribal in areas bordering their political territory, hills, and forests where the tribes usually settled. Secondly, they could have administered tribes as they did in other parts of their empire in India but such an administration, they believed, would be costly and would fetch nothing to them in return. Politically, the British wanted tribes to be kept away from the mainstream population, as they feared that the mainstreamers would politically infect the tribes as well and the tribes would join the revolt against the Colonial oppressors. The second chief factor, which influenced Elwin, according to Rath, was the attitude of anthropologists. The anthropologists, purely for academic reasons, would like to see the tribes set apart from the mainstream societies 'as if in a zoo or museum for their study'.

Ironically, Gandhi did not approve of Elwin isolationist approach as he did in the case of Harigans citing that it would separate the 'electorates'. Many other scholars also hesitated to endorse the views of Elwin. Prominent among them are G.S.Ghurye and M.N.Srinivas. Ghurye argued that Elwin was trying to break the year old relational bondage between the mainstream Hindus and the tribes by advocating the approach of isolationism for tribal development (Ghurye, 1943). M.N.Srinivas, on the other hand, held the view that isolationism would be detrimental and modernism should be injected into the tribal society as every society has the capability to adopt a new technology by which they could modernize their production system (Srinivas,1944). Nevertheless,

Elwin turned down all these criticisms describing him as not an ‘isolationist’ but a ‘protectionist’ (Rath, 2006).

A sea change in Elwin’s Isolationist approach to tribal development could be found in his book, published in 1957, which he penned after touring the North East Region under the direction of Nehru. After his North East study, he realized the need to change his earlier position on tribal development and he explained that his earlier approach only called for a temporary isolation of small tribes from the mainstream society. Elwin wrote that the main concern is ‘how to bring the blessings and advantages of modern medicine, agriculture, and education to tribes, without destroying the rare and precious values of tribal life’ (Elwin,1957). Thus, he made a U-turn in his approach calling for the entry of modernity into the tribal economy and society, insisting that it should not derail the original way of life of tribes. The caution that modernity should not disturb values of tribes sounds his new stand that he stood for protectionism rather than isolationism. It was Elwin who made the first draft of Nehru’s *panchsheel*<sup>i</sup>-the five fundamental principles of tribal development (Guha, 2001). The *panchsheel* calls for cooperation among states and civil society for the development of tribes, a deviation from Elwin’s earlier stand that tribes should live in isolation, and an endorsement of the integrationist approach. Nevertheless, it is observed that Elwin did not give up his true isolationist approach until his last breath (Rath, 2006). The change to integrationist approach was temporary which is evident from that fact that later he ‘recommended prohibition of entry of politicians, research teams, and common men into the tribal territory’ as he feared that such attempts would push the tribes back to miseries.

#### 4.7.2 The Integrationist Approach to Tribal Development

Integrationist Approach to tribal development is attributed to the ideas of Nehru who advocates that the tribes should not be kept as ‘anthropological specimen’ for mere academic purpose, and at the same time, it is important that they should be protected from the exploitation of the outsiders (Rath, 2006). He was diametrically opposed to Elwin’s approach of putting tribes into isolated zones in the name of shielding them from the influences of the mainstream outsiders. Rather, he upheld the idea that elements of modernity should be crept into the tribe’s socio and economic life without causing any disturbance to their value system. Nehru’s strategy of tribal development, therefore, was designed on the principle of ‘gradualism and passive interference of the state’ in tribal

development (Chand, 1989). His *panchsheel*<sup>1</sup> for tribal development was in line with his principle of another *panchsheel*, which he framed for cooperation of nations at the international level (Guha, 2001). It is quite interesting to note here that Elwin had also to take ideas from Nehru in reshaping his approach to tribal development from that of a rigid isolationist approach to an isolationist-turned-integrationist approach.

The Nehruvian approach to tribal development stands questioned on several grounds. It is observed that in many spheres the Nehruvian approach could not be practiced as Nehru envisioned it. For instance, during the Second Five Year Plan, he embarked on the implementation of many heavy projects under the influence of Mahalanobis Model of Development. Nevertheless, although he subscribed to the ideal of not uprooting the tribes in the name of the implementation of heavy projects, in reality most of the big-ticket projects implemented during his tenure led to the displacement of tribes from their roots (Rath, 2006). Thus in the words of Rath Nehru ‘may have been right in introducing such development programmes from the larger perspective of national development, but he was equally wrong for not devising an acceptable mechanism to confirm tribal participation in that development process’.

Another typical illustration of how Nehru’s integrationist approach not only failed but also created new issues in tribal areas is evident from the R.K.Barik’s study of the tribal in the Koraput District of Orissa (Barik, 2006). In this study, he vividly explains the consequences of Nehru’s plan for settling the Bengali refugees in the tribal areas of Koraput. The guiding factor behind such a move was that the backward tribes of this area would be integrated with a relatively advanced Bengali refugees and this would, in course of time, result in the development of tribes in this area. Thus, Koraput became a laboratory for the Integrationist approach of Nehru. Nevertheless, contrary to the imagination of the planners, the Bengali refugees started forcefully taking land illegally

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<sup>1</sup> The five principles of *Panchsheel* ( as listed in Guha 2001) are:

1. People should develop along the lines of their own genius and we should avoid imposing anything on them. We should try to encourage in every way their own traditional arts and cultures.
2. Tribal rights in land and forests should be protected.
3. We should try to train and build up a team of their own people to do the work of administration and development. Some technical personnel from outside will, no doubt, be needed, especially in the beginning. Nevertheless, we should avoid introducing too many outsiders into the tribal territory.
4. We should not over administer these areas or overwhelm them with a multiplicity of schemes. We should rather work through, and not in rivalry to, their own social and cultural institutions.
5. We should judge results not by statistics or the amount of money spent, but by the quality of human character that is evolved.

from the tribes. Ultimately, the settlers destroyed the original economy of the tribes and consequently the tribes of this area were pushed into abject poverty. The tribes left with no other option started violence against the authorities and the area still witnesses violence and social unrest.

### **4.7.3 Concluding the Debate**

Having gone through the debates surrounding the approaches to tribal development in India, it is obvious that following any one strategy completely undermining the other one would be extremely harmful to the development of the tribal communities. There is hardly any doubt that the isolationist approach will be a failure especially when the world is witnessing drastic technological changes bringing about prosperity in the life of people. Confining the tribes within the forest and hills would push them back to darkness. They must be in a position to enjoy the benefits of progress that the common person in the world is enjoying. Undoubtedly, the platform of development that we enjoy ought to be provided to them as well. Hence, the integration of the tribes into the mainstream is the need of the hour. Integration is the 'respectful merger' of the tribes 'with the mainstream, staking a claim to an equal share of power and resources as other citizens' (Rath, 2006). Nevertheless, in the name of integration the fundamental value system and social fabric of the tribes should not be derailed. Hence, they need to be protected positively while being integrated with the mainstream. All this call for 'selective and slow integration' as Elwin believed, after having been criticized for his earlier rigid advocacy for isolationist stand, in tribal development. This selective and slow integration should be supplemented with adequate 'protectionist' measures to evolve a better approach to tribal development.

In the realm of finance, it is important that isolationist approach seldom help the tribes to be included into the financial system primarily because of the fact that tribal economy predominantly is subsistence economy rather than a surplus economy. The tribes must be made aware of the benefit of using financial instruments as it helps them smooth their income overtime. The tribes only they are integrated economically with the mainstream will feel the need of money and finance. The policies of banks in spreading banking networks into remote and backward areas following bank nationalization was a step towards the integration of tribal areas with the main stream financial system, although such endeavors had received set back with the onset of neo-liberal financial sector reforms in India.

#### 4.8 Should tribes have bank account?

The isolationist may wonder why bank accounts are essential for tribes to sustain and prosper. In fact, they stand against the infiltration of modernity into the tribal life, be it for good or bad. Bank account, being a part of the modern exchange economy, pessimists believes that tribes should not be dragged into the gymnastics of having a bank account since they do possess their own ways of dealing with the typical form of economy in which they live in. But despite all these rhetoric of tribal's idealistic way of life, which is sacrocantized mostly by the isolationist living outside the tribal system, enjoying the modernity in full swing and on a different platform, it is an unwarranted proposition that banking should not touch the tribal life primarily because of the fact that keeping tribes away from having bank accounts and thereby pushing them into the discomfort of a barter system would in course of time lead to the acute impoverishment of this people. Moreover, if this happens inclusive development or growth would remain an unaccomplished task.

It is true that tribes, especially in Kerala, are not averse to using money as a kind of medium of exchange. Our study corroborates this fact where it is observed that hundred percent of tribes which we surveyed do like to have remuneration in cash rather than in kind as they believe that they deal with a money based exchange economy. Having said this, money is just an entry to a wide spectrum of financial edifice, which serves the people, and the economy provided they use it constructively. In simple parlance, money has only one and only one purpose that is acting as a medium of exchange which the barter system could have done in primitive days of exchange economy albeit unsuccessfully. Use of money is appropriate to the smoothen transactions that are being done in a market while for the wider perspective of nation building it has little to do. Whereas bank accounts or money transacted through bank accounts can do wonders. Bank based money as opposed to the pure money has two fold advantages. First, it can serve as a better tool to store value since if we store value in the form of money the actual value of money is likely to be eroded in times of inflationary pressures, whereas in the case of bank money interest accrued on it could compensate for the inflation. Secondly, through maturity transformation process bank money can transform savings for small duration into investment for long time, which can fuel the progress of the economy (Roe, 2004). In fact, by providing avenues for having bank accounts to tribes we are incorporating tribes in the process of development.

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