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Advancement of the Adivasis: The Effect of Development on the Culture of the Adivasis

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CLAREMONT McKENNA COLLEGE

**ADVANCEMENT OF THE *ADIVASIS*:
THE EFFECT OF DEVELOPMENT ON THE CULTURE OF THE *ADIVASIS***

SUBMITTED TO

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AND

DEAN GREGORY HESS

BY

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FOR

SENIOR THESIS

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Chapter 1: Introduction

He failed his medical entrance exam seven times. After his fourth try, Champukbhai had to leave his college in Ahmedabad and return to his parents' village in the Jaghadia district of Southern Gujarat. Luckily, he became involved in a survey conducted by a medical college from the nearby city of Bharuch, bringing his struggles to the attention of the staff of the Society for Education Welfare and Action (SEWA) – Rural, a nongovernmental organization focused on socioeconomic development in the rural, *adivasi* regions of Southern Gujarat. Anilbhai Desai, a surgeon and founding trustee of SEWA-Rural, took Champukbhai under his wing and provided him with hands-on training in local *adivasi*, or tribal, villages. After significant effort, Champukbhai passed the exam on his eighth try. Now he runs a small private clinic for underprivileged patients in the town of Dadyapada, Gujarat. In Champukbhai's opinion, *adivasi* culture has become very similar to nontribal culture in India. Though many *adivasis* used to be oppressed economically, politically, and socially by nontribals, he believes that this domination has significantly diminished, and that many *adivasis* have now become successful doctors, lawyers, and businesspeople.

Despite the difficulties he has faced, Champukbhai has had better fortune than many *adivasis*. For instance, Somabhai comes from the nearby village of Kapat. Both he and his wife, Muniben, are illiterate. Their two teenage sons dropped out of school before completing their secondary education, and their daughter is currently in eighth grade.

Muniben is a housewife, and Somabhai and his two sons earn money splitting rocks at a nearby quarry, though they cannot find work on a daily basis. Muniben and Somabhai find *adivasi* culture to be vastly different from nontribal culture. The nontribals eat better food and they can cook with more oil, molasses, and purified butter; they wear more expensive clothing and have larger wardrobes; they live in bungalows and *paku*, or “finished,” homes made of concrete, whereas *adivasis* live in *katchu*, or “unfinished,” homes generally made of sticks coated in a mixture of mud and dried cow dung; nontribals do things with *niam*, meaning “according to rules,” while *adivasis* often waste money on alcohol and tobacco; and they speak “proper” Gujarati, whereas nontribals often speak informal, Bhil dialects. Overall, Somabhai and Muniben believe that nontribal culture is superior to *adivasi* culture.

The *adivasis* are the members of the Scheduled Tribes protected by the Constitution of India.¹ As Article 342 of the Constitution states, the President is in charge of publicly specifying the *adivasi* communities that are considered to be Scheduled Tribes in a particular state (or union territory). Thus, a community declared as a Scheduled Tribe in one state is not necessarily scheduled in other states (The Constitution of India 211). According to the Ministry of Tribal Affairs, the essential characteristics of a Scheduled Tribe as initially established by the Lokur Committee are primitive traits, shyness of contact with the community at large, geographical isolation, socioeconomic backwardness, and a distinctive culture (Ministry of Tribal Affairs: Government of India: Annual Report 2007-08 25). Although many of these criteria are no longer relevant

¹ The terms “*adivasi*” and “tribal” will be used in a semantically comparable manner in this thesis. While the Constitution of India refers to the *adivasis* as Scheduled Tribes, both “tribal” and “*adivasi*” are used in the relevant scholarly literature.

today, this list has not yet been officially updated (Ministry of Tribal Affairs: Government of India: Annual Report 2007-08 21). In order to ensure social and economic justice, establish equality of opportunity and status, and protect the dignity of every citizen, Article 46 of the Constitution promotes the educational and economic interests of Scheduled Tribes and other vulnerable sections (The Constitution of India 23). Accordingly, several provisions safeguard and promote the interests of the *adivasis* in a wide array of spheres.

In addition to securing the socioeconomic interests of disadvantaged communities such as the Scheduled Tribes, the Constitution seeks to protect their cultural rights as well. Article 29, Section 1 states, “Any section of the citizens residing in the territory of India or any part thereof having a distinct language, script or culture of its own shall have the right to conserve the same” (The Constitution of India 14). In fact, the preamble of the draft of the National Tribal Policy currently being reviewed by the Group of Ministers of the Union Cabinet voices its concern of striking an appropriate balance between the preservation of *adivasi* culture, identity, and values, and the augmentation of their quality of life through increased access to income generation activities, education, and health care (The National Tribal Policy (A Policy for the Scheduled Tribes of India) 2). The Policy expands on the issue of *adivasi* culture and development:

“The survival of this diverse tribal culture, ethos and way of life is increasingly under threat in a liberalized and globalised economy. Intensive and concurrent research is, therefore, required, both at macro and micro levels, to understand the impact of development activities on tribals, the problems faced, behavioural practices and patterns, standards of living, coping mechanisms, etc. so as to provide crucial inputs for framing of the policy” (The National Tribal Policy (A Policy for the Scheduled Tribes of India) 22).

Thus, the relation between the socioeconomic development of the *adivasis* and the preservation of their culture is an importance issue to not only Champukbhai, Somabhai, and Muniben, but to every *adivasi* and policymaker affected by the development policies in India.

Objectives of Study

Laws and policies have created a legal context aimed at allowing the *adivasis* to develop socioeconomically while retaining the aspects of their culture that they value the most. While the *adivasis* still face numerous challenges, it is evident that many have achieved successful economical advancement as a result of the legal framework established upon independence in 1947. Yet, it has also been acknowledged that economic advancement can undermine aspects of culture that are essential to the identity and dignity of the *adivasis*. Such a loss can result from exogenous factors such as government policy and the actions and beliefs of nontribals, or from endogenous factors such as the willingness of the *adivasis* to adopt the values of nontribals.

Furthermore, while the outcome of development efforts can be evaluated with measures of socioeconomic well-being such as income, literacy, health, and peace, it is challenging to identify the values and cherished aspects of the *adivasi* culture. In developing an inventory of the outcomes that the *adivasis* value, it is essential to keep in mind that values not recognized as important in the short-run may turn out to be significant in the long-run. An apt analogy is that of the boiling frog; the story goes that a frog placed in boiling water will jump out, but a frog placed in cold water that is slowly

heated will be boiled alive (Ascher). Thus, an evaluation of the values of the *adivasis* must take long-run considerations into account.

Accordingly, the objective of this study is two-fold. First, this thesis aims to analyze the effects of development on the valued aspects of the *adivasis*' culture. Implicit in this goal are the needs to consider the impact of development efforts on the well-being of the *adivasi* and to determine the cherished aspects of their culture. Secondly, the thesis seeks to propose methods of preserving the beliefs and practices that the *adivasis* value the most as they undergo development.

Diversity of the Adivasis

Though this thesis discusses the culture of the *adivasis* as a whole, it is important to keep in mind the heterogeneity of 461 Scheduled Tribes (Rath 16). In terms of geography, they live in disparate ecological and geo-climatic conditions, ranging from areas inaccessible by vehicles to hills, plains, and forests. Additionally, the tribal groups of India are at different stages of economic and social development. While some have experienced considerable advancement, others have not progressed far, especially those identified as the Particularly Vulnerable Tribal Groups (PTGs). The PTGs have extremely low literacy rates, engage in subsistence living, have a stagnant or declining population, and utilize pre-Green Revolution technologies (The National Tribal Policy (A Policy for the Scheduled Tribes of India) 25-27).

Additionally, while the languages in all of India can be categorized as Indo-European (Aryan), Dravidian, Austric, and Sino-Tibetan, most scholars agree that the languages of the *adivasis* can be classified into the Dravidian, Austric, and Sino-Tibetan

families. This conclusion derives from the belief that the *adivasis* have pre-Aryan or non-Aryan origins. However, the issue of classification of the *adivasis* on the basis of racial affinities is a complex and debated topic. Regarding religion, only the extremely isolated *adivasi* communities have not been influenced by the major religions of India, mainly Hinduism, Christianity, Buddhism, Islam, and Jainism. Anthropologist Nadeem Hasnain found that in 1983, the vast majority of *adivasis* followed a form of Hinduism, and a significant number followed Christianity. Nonetheless, it is significant to note that the *adivasis* who have adopted these major religions have not necessarily abandoned their traditional faith, but instead practice aspects of both simultaneously (Hasnain 19-28).

Government Policy Toward the Adivasis

British policy towards the *adivasis* focused not on their socioeconomic development, but on securing peace among the *adivasis* and between the *adivasis* and the nontribals. For example, the first significant initiative the British took to engage the *adivasis* was with the Paharias in the Rajmahal Hills, which are in between the present day states of Jharkhand and Bihar in Northeastern India. In response to the perpetual violent outbreaks of the Paharias, the government withdrew the Rajmahal Hills tract from the jurisdiction of the courts in 1782, establishing what came to be known as the Hill Assembly. The Paharias were forced into submission by policies that transformed their land into government estate. The government continued to become more involved with the various tribes of India, generally establishing a system of serfdom in which an *adivasi* borrowed money from a moneylender in exchange for labor. Instead of receiving wages, the debtor received food and sometimes clothes. Generally, this process was cyclical and

the bondage of debtors often continued throughout the *adivasi*'s life. Moreover, the courts stipulated that if a debtor died without fully paying off his debts, his child or next in kin would be required to continue providing the creditor with labor until the debts were paid off (Ghurye and Hughes 70-75).

Government policies changed significantly after gaining independence in 1947. As previously mentioned, constitutional safeguards cover a wide range of issues. While Article 46 is a broad provision that discusses the regulatory and developmental aspects of *adivasi* safeguards, other articles are more specific. Articles 23 and 24 do not directly address the *adivasis*, but they discuss social safeguards that are particularly applicable to them. Specifically, Article 23 prohibits human trafficking and forced labor, and Article 24 prohibits child labor (below the age of fourteen) in factories, mines, and other dangerous jobs (The Constitution of India 13; A Handbook 4).

Regarding economic provisions, the first section of Article 275 provides states with yearly grants from the Consolidated Fund of India in order to promote the welfare of the local Scheduled Tribes. The Fifth Schedule allows for government administration and control of the Scheduled Areas and Scheduled Tribes in every state other than Assam, Meghalaya, Mizoram, and Tripura. This means that all states except for the aforementioned four have Tribe Advisory Councils and the Governors of these states have special powers, including the ability to prohibit or restrict the transfer of land among members of the Scheduled Tribes, to regulate the affairs of moneylenders who lend to members of Scheduled Tribes, and to regulate the allotment of land to members of Scheduled Tribes. The Sixth Schedule establishes Autonomous District Councils and Autonomous Regional Councils in the *adivasi* areas of the states of Assam, Mizoram,

Meghalaya, and Tripura. The Autonomous Councils have the authority to administer the development programs of the *adivasi* areas and to make laws on issues such as shifting cultivation, public health and sanitation, land and forest usage, and village social customs (The Constitution of India 15-165; A Handbook 5).

Educational safeguards in the Constitution include Section 4 of Article 15, which was added through the Constitution Act of 1951. It allows the state to reserve seats in educational institutions such as medical and engineering colleges for members of the Scheduled Tribes and Scheduled Castes. Additionally, Article 350 states that every state must try to provide facilities for instruction in the mother tongue of surrounding linguistic minority groups at the primary level, which is applicable to the *adivasis* since so many of them have their own languages and dialects. Articles such as Article 330 and 332 also provide for the reservation of seats for both Scheduled Tribes and Scheduled Castes in government bodies, such as the House of the People, the Legislative Assemblies of the States, and *panchayats* (local, village-level bodies). Finally, the Constitution also reserves seats in civil posts and services in order to employ and thereby empower the *adivasis* (and other marginalized members such as the Scheduled Castes and Other Backwards Castes) (The Constitution of India 7-217; A Handbook 6).

The Planning Commission of the Government of India has also addressed development policies pertaining to the well-being of the *adivasis* since the First Five-Year Plan in 1951 through what Govinda Chandra Rath labels as the welfare model of development (Rath 32-41). Essentially, the Five-Year Plans lay out steps for empowering the *adivasis* by ensuring that they reap the advantages of modern development. They delineate specific welfare actions to compensate for the various forms of marginalization

that the *adivasis* face. For instance, the Tribal Sub-Plan aims at coordinating the resources of all development sectors relating to the development of the *adivasis*. However, the Eleventh Five-Year Plan reports that the implementation of the Tribal Sub-Plan “leaves much to be desired” (Eleventh Five-Year Plan: Chapter 6: Social Justice 104). The Ministry of Tribal Affairs was also established in October 1999 in order to provide “more focused attention on the integrated socioeconomic development” of the *adivasis*, though it has also been criticized as being ineffective (Ministry of Tribal Affairs: Government of India: Annual Report 2007-08 9).

Jawaharlal Nehru, the main architect of the Five-Year Plans, has strongly espoused the idea that tribes should be able to enjoy the benefits of modern medicine, agriculture, economic growth, and education without having to give up their values. The essence of Nehru’s scheme of development has evolved through eleven Five-Year Plans and has been modified in response to the evaluations of different governmental committees and individual studies, such as the Scheduled Areas and Scheduled Tribes Commission in 1961. For instance, the Eleventh Plan calls for a paradigm shift towards a “tribal-centric, tribal-participative and tribal-managed development process” that departs from dependence on a “largely under-effective official delivery system” (Eleventh Five-Year Plan: Chapter 6: Social Justice 115). Nonetheless, important issues like improving health services, increasing literacy rates, and providing food security and nutrition have been given priority during all planning periods (Eleventh Five-Year Plan: Chapter 6: Social Justice 101-136).

In general, the post-independence financial investment in *adivasi* areas that is described in these Plans has been conducted in two ways, namely through

industrialization and *adivasi* empowerment efforts. Some development programs exploit minerals and water resources in *adivasi* regions, thereby establishing industries and constructing projects such as dams. Rath's social audit of this investment method reveals significant loss to the tribes in the form of eviction, deprivation of common property resources, and loss of community life. However, an economic audit demonstrates a positive contribution to gross domestic product growth in the areas of implementation. The second method, which aims to empower tribes through the distribution of loans and subsidies and the creation of self-employment and wage-employment, does not accrue as much economic benefit, but it does contribute significantly to many non-economic outcomes, such as skills training and the sustenance of *adivasi* values (Rath 32-41).

Agents of Change from the Local, National and International Levels

These two forms of investment are carried out by a wide array of agents at the local, national, and international levels, including governmental departments, civil society organizations like nongovernmental organizations, missionary institutions, and human rights movement activists. Given the high variance of issues, values, and environments among the tribes, it is not surprising that there are numerous state or local level organizations. For instance, the Juang Development Agency was constituted in the 1970s for the development of the economically backward Juang tribe in Orissa. The organization achieved success in terms of both health and economic improvements. To achieve economic self-sufficiency, the Juang Development Agency began to operate Large Agricultural Multipurpose Society (LAMP) initiatives in their areas, which bought oilseeds from the tribes and sold necessities like salt, sugar, rice, cloth, pesticide, and

kerosene. The LAMP cooperatives also replaced the moneylender as the *adivasis'* source of loans (Rath 21).

Other organizations, such as the All-India Tribal Development Council and the All-India Tribal Welfare Home, have national networks. The All-India Tribal Development Council (or *Akhil Bharatiya Adivasi Vikas Parishad*) is an organization supported by Congress and founded in the 1970s by the veteran *adivasi* leader, Kartik Oraon. The Council mainly focuses on augmenting political participation of the tribes and it consequently often influences the policy making process relating to *adivasi* development. The All-India Tribal Welfare Home (or *Akhil Bharatiya Vanvasi Kalyan Ashram*), established in 1852, has a pro-Hindu ideology and hosts a series of programs in remote *adivasi* villages. Among other activities, the Home facilitates the formation of self-help groups, encourages small savings in post offices, provides training for the scientific cultivation of cash crops, distributes seeds, arranges local resources for irrigation, and increases awareness of *adivasi* issues such as the impact of globalization and liberalization on *adivasi* life through symposiums, books, and periodicals (Rath 20-26).

International agencies have been involved in development projects in *adivasi* areas since the implementation of the Second Five-Year Plan period (1956-1961). For instance, the Soviet Union and West Germany contributed to the establishment of the Bhilai Steel Plant in Madhya Pradesh and the Rourkela Steel Plant in Orissa, respectively. Unfortunately, the net benefits of these industries accrued mainly to the central government, nontribal employees, and international agencies, with only a negligible part of the profit left over for the local tribes. International organizations such as the United

Nations (UN), the World Health Organization (WHO), and the World Bank have also taken initiatives to develop tribal India. The UN has a series of programs under the Declaration of the International Decade of the World's Indigenous People that aims to strengthen international cooperation on issues of human rights, the environment, development, and health as they relate to indigenous populations worldwide. The WHO has highlighted that indigenous people tend to have lower life expectancy, higher rates of infant mortality, and more cases of chronic illness than non-indigenous populations (Rath 15-21). In terms of international efforts to integrate *adivasi* communities into the market economy, the World Bank has carried out various programs such its recent \$84 million revival credit and loan program that focuses efforts on seven *adivasi* areas in the state of Orissa in an effort to support the implementation of fiscal, economic and administrative reforms needed to achieve poverty reduction (Public Information Document of the Orissa Economic Revival Credit/Loan).

In addition to efforts made by external agents, development efforts have also risen from the *adivasis* themselves. For instance, the Kani tribe of Kerala traditionally produced and used *Jeevani*, an anti-stress, immunity-building, and restorative agent based on the herbal medicinal plant *Trichopus zelyanicus*. Over time, the scientists of the Tropical Botanical Garden Research Institute (TBGRI) discovered the medicinal purpose of this plant and proceeded to engineer a drug on the basis of *adivasi* knowledge, licensing it to the Arya Vaidya Pharmacy Ltd for marketing purposes. The TBGRI transferred 50% of the license fee but only 2% of royalties from the total income of the drug to the Kerala Kani Samudaya Kshmena Trust, which runs welfare programs for the

community. Though this is a small portion of the profits, it indicates that the tribes can raise their economic standing by commercializing traditional knowledge (Moran 25).

Responses to Development Efforts

The socioeconomic development efforts by agents at these various levels have been met with positive, negative, and conditional responses. Positive responses tend to highlight the achievement of the ongoing development process and to predict future development successes. They generally take development to be an end in itself and often overlook issues of integration into developed society. A protagonist of the positive response is anthropologist Furer-Haimendorf, who observed through fieldwork in Northeast India during the 1970s that the tribes of India were beginning to integrate into the mainstream society, culture, polity, and economy (Furer-Haimendorf 170-181). M.N. Srinivas, another anthropologist, agrees with Furer-Haimendorf and believes that democratic polity has been facilitating development in tribal India. In fact, he claims that the success of Indian democracy will be finalized when it is possible for *adivasis* to occupy top political positions, like vice-president, president, and prime minister (Rath 20-26).

The negative response rejects such arguments, claiming that even though the development policies may benefit a few individuals by providing them in with high political positions, the exploitation of the *adivasis* by the schemes outweighs the gains. Advocates of this view point out that the acquisition of a top political position by one *adivasi* does not necessarily signify development of the *adivasis* as a whole and that it would not directly relieve their immediate problems. In the middle of these two extremes

lies the conditional response, which not only emphasizes the drawbacks of development, but also suggests a series of remedies. For instance, to mitigate the threat that globalization places on the *adivasi* economy by changing the balance of gender roles and altering community life, Nathan and Kelkar suggest market-base services that match local needs, promote gender equality, facilitate the equal distribution of land, preserve the environment, and provide for the public provision of health care and education needs (Nathan and Kelkar 1955). The conditional response perspective may also point out the negative effects that the Juang Development Agency had on the Juang people. For instance, to create economic growth, the Juang Development Agency forced the *adivasis* away from their tradition of shifting cultivation to commercial exploitation of the forests. When the forest department later restricted the use of forest resources, the *adivasis* were pushed into a situation of near landlessness (Rath 21).

Structure of Thesis

This thesis examines the relationship between the socioeconomic development and culture of the *adivasis* through the policy sciences framework. Chapter two discusses background trends to establish greater motivation regarding the importance of the subject. Included in this chapter are discussions of the current situation of the *adivasis* in terms of poverty, health care, education, indebtedness, property rights, gender inequity, and demands for political autonomy. Chapter three delves into the conditioning factors underlying the situation, including the impact of culture on development, the impact of development on culture, a discussion of interviews conducted with the Vasava Bhils in Southern Gujarat, and the evolution of the *adivasis*' cultural identity. Methods of

smoothing the *adivasis*' transition into more productive economic activities while appreciating and conserving the valued aspects of their culture are examined in chapter four. This chapter focuses on issues of land reform, irrigation policy, and access to finance. Finally, chapter five provides conclusions and policy implications for how the *adivasis* can undergo the forces of socioeconomic development while retaining the most valued aspects of their culture.

Chapter 2: Background Trends

As the 84.33 million *adivasis* of India undergo the various forces of development, they encounter many problems that must be addressed in order to achieve sustainable progress, especially given that they constitute 8.2% of the Indian population ("Census of

India, Govt. of India - Ministry of Home Affairs, Official website). As Figure 1 illustrates, 80% of the *adivasis* live in the "central belt" of India, spanning from Gujarat and Rajasthan in the west, across the states of Madhya Pradesh, Maharashtra, Bihar, Chhattisgarh, Jharkhand, and Orissa, to Tripura and West Bengal in the

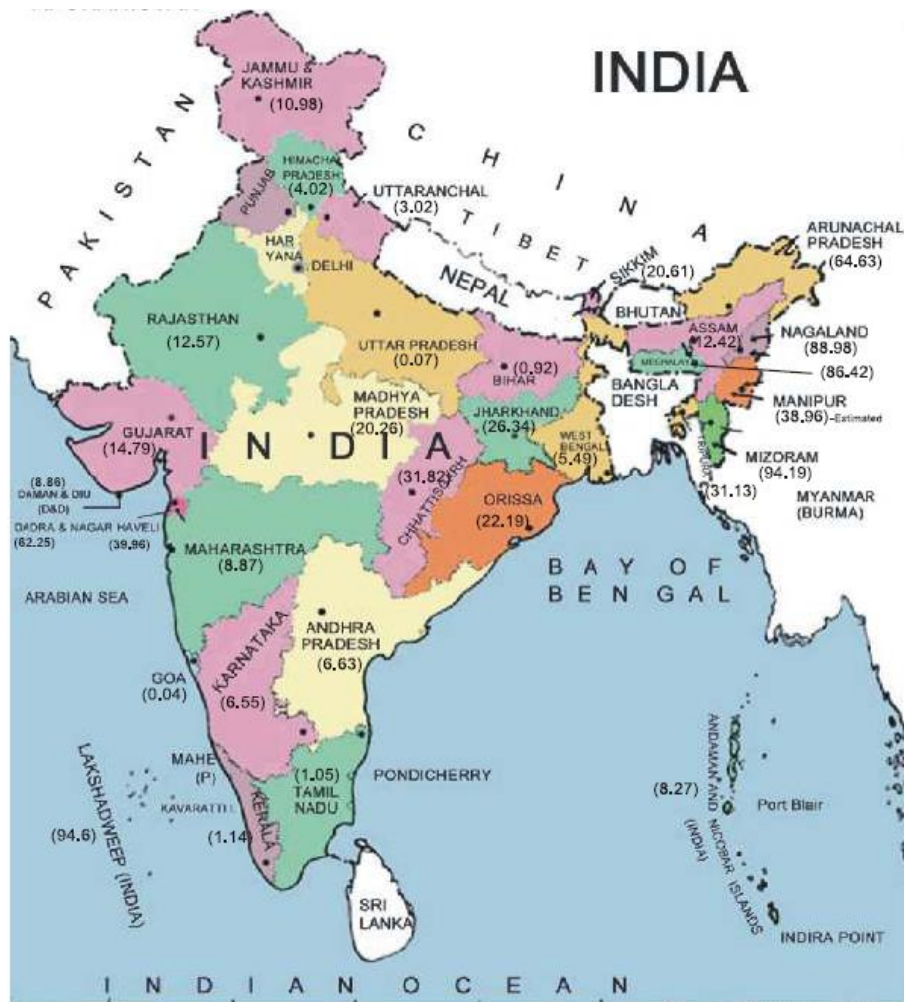


Figure 1. Scheduled Tribes in States and Union Territories as Percentage of the Total State/Union Territory Population, 2001 Census, "Ministry of Tribal Affairs: Government of India: Annual Report 2007-08," (2007) 28.

east. The majority of the remaining 20% live in the northeastern states of Mizoram, Meghalaya, Nagaland, Arunachal Pradesh, and Sikkim, and the union territories of Dadra and Nagar Haveli, Andaman Islands, Nicobar Islands, and Lakshadweep. Andhra Pradesh has the largest *adivasi* population among the southern states of India, and a small *adivasi* population also lives in the southern states of Kerala, Tamil Nadu, and Karnataka (Rath 16). Similar to the nontribal population of these Indian states, the *adivasis* of the 461 tribes of India have diverse customs, values, languages, and religions. Consequently, the problems that development creates for the *adivasis* depend significantly on their social and ecological environment.

Extent of Poverty

The fact that the planning process in India over the past sixty years has failed to adequately narrow the disparity between the *adivasi* and nontribal populations is evident, revealing significant inequality in the realms of social and economic life. Anthropologist and *adivasi* activist, Verrier Elwin, wrote a poem in 1964 on the Kuttia Kond tribe of Orissa that suggests high levels of material poverty:

“They have no treasure as the world counts gain,
Some starving cattle; a small bin of grain
Torn scraps of dirty cloth; a string of beads,
A mat, a broken bed, a pot of seeds,

A basketful of roots, a little meat,
The bows and arrows and a wooden seat,
Is all their low-roofed hovels boast of store
Such is the sad accounting of the poor” (Fürer-Haimendorf; Elwin and Rustomji 54-55).

Comparable to the situation Verrier found forty-five years ago, poverty is still prevalent among the *adivasis* with 47% of the *adivasis* in rural areas under the poverty line and 33% in urban areas. Moreover, the incidence of poverty among the *adivasis* is much greater than that of India's total population, which is at 28% in rural areas and 26% in urban areas (as of 2005), as can be seen in Table 1 below.

Table 1

Population Living Below Poverty Line – Scheduled Tribes (1993-94 and 2004-05)

	1993-94		2004-05		Percentage Decrease (1993-94 to 2004-05)	
	Rural	Urban	Rural	Urban	Rural	Urban
All of India	37.30	32.40	28.30	25.70	-9.00	-6.70
STs	51.94	41.14	47.30	33.30	-4.64	-7.84
Difference	14.64	8.74	19.00	7.60	4.36	-1.14

Source: The Planning Commission. Eleventh Five-Year Plan: Chapter 6: Social Justice.

Government of India, 2007, table 6.5.

It is important to note that though poverty among the *adivasis* is decreasing in both rural and urban areas, the gap between the rural *adivasi* population and the total rural population has increased by 4.36% from the 1993-94 period to the 2004-05 period, while the gap between the urban *adivasi* population and the total urban population has decreased by merely 1.14% over the eleven years (Eleventh Five-Year Plan: Chapter 6: Social Justice 114).

Moreover, the United Nations Development Program's 2007 Report on Human Poverty and Socially Disadvantaged Groups in India finds that the Human Development Index (HDI) for the *adivasis* at the national level is approximately 0.270 for the period of 1980 to 2000, which is lower than the HDI of 0.393 for the nontribal population for the

same period. The Human Poverty Index (HPI) for the *adivasis* is about 47.79% for 1990 to 2000, which is higher than the HPI of 31.34% for the nontribal population for the same period. The HPI measures the level of deprivation among a given social group by taking into account nutritional status, poverty ratios, illiteracy rates, infant mortality rates, and nutritional status (Eleventh Five-Year Plan: Chapter 6: Social Justice 114).

Behind these numbers, factors can be found revealing that the *adivasis* face more than income deprivation. As the “Social Justice” chapter of the Eleventh Five-Year Plan states,

“A large number of STs [Scheduled Tribals] who are living below the poverty line are landless, with no productive assets and with no access to sustainable employment and minimum wages. The women belonging to these groups suffer even more because of the added disadvantage of being denied equal and minimum wages” (Eleventh Five-Year Plan: Chapter 6: Social Justice 114).

The inequality and dire conditions described by these numbers and reports indicate that the *adivasis* either have not been able or have not been willing to take full advantage of the development efforts of international organizations, the government, and other actors. Factors such as illiteracy and poverty often impede the ability of the *adivasis* to benefit from development efforts, and strategies intended to assist the *adivasis* often do not meet their needs due to cultural differences or inflexible programs. On the other hand, fear of losing their values and traditions may discourage the *adivasis* from fully taking advantage of development efforts. In order to adequately capture the marginalization of the *adivasi* population, it is important to take into account the various problems they currently face, including inadequate healthcare and education, perpetual indebtedness, struggles for rights to land and other resources, the loss of agricultural traditions, and issues of gender

inequality.

Healthcare

Contemporary development discourse views social opportunities in terms of healthcare and education to be an important means of expanding human agency and freedom, which will in turn encourage participatory development and advance the quality of life (Sen 13-34). Thus, adequate healthcare must be an integral part of any sustainable development scheme that intends to ensure that *adivasis* and other marginalized peoples can take advantage of opportunities that further integrate them into the market economy. Since health of its members is a primary and immediate concern of all households, providing adequate access to quality healthcare would allow the *adivasis* to focus on longer term goals, such as education, debt reduction, and the shift to more profitable activities.

In India, the level of such deprivation is notably higher among the *adivasis* in comparison to the nontribal population, and the health of *adivasi* children is of particular concern. Patralekha Chatterjee reports in *The Lancet* that the under-five mortality rate among the *adivasi* population is at 12.7% as of 2007, and that 56% of *adivasi* children are considered to be underweight and at risk of malnutrition, mainly because of infections and poor dietary intake (Chatterjee 702-702). Additionally, the last two National Family Health Surveys conducted in 1998-99 and 2005-06 report that children belonging to the Scheduled Tribes and Scheduled Castes have a much higher than average infant mortality rate and they are much less likely than other children to be fully vaccinated. *Adivasi* children are also more likely than other children to be undernourished and the risk of

anemia is high among *adivasi* women. In all, the reports find that *adivasi* populations are distinctly underserved in terms of healthcare (National Family Health Survey 2005-06; National Family Health Survey 1998-99).

Disparity in healthcare also exists among the *adivasis* of different states. The lack of proper healthcare in India's poorest state, Orissa, recently resulted in a cholera outbreak in three *adivasi*-dominated districts, Koraput, Rayagaga, and Kalahandi. According to government sources, 155 people died of cholera and other diarrheal diseases during the epidemic and more than 8,000 people were affected. ActionAid, an agency which has been active in the *adivasi* districts of Orissa for an extended period of time, claims that more than 250 people died in the cholera outbreak (Chatterjee 702-702).

The deprivation of health services that leads to such epidemics results from a combination of self-submissive and pure deprivation. On the one hand, *adivasis* are often reluctant to receive medical treatment because of their preference for their own system of diagnosis and cure and prejudice against the modern healthcare system (Hasnain 78-114). Thus, by definition, this should be viewed as a self-submissive element of deprivation. To illustrate, it is often believed that distance between household and medical facility is a significant factor in the utilization of healthcare services in *adivasi* areas, but many studies have undermined this assertion. Looking at antenatal care in particular, the studies find that women in rural areas who live near a healthcare center do not necessarily utilize the services, whereas people from greater distances utilize them more often (National Family Health Survey 1998-99).

The pure case of deprivation, then, is the exclusion of a group from service opportunities. While well-performing states like Tamil Nadu, Goa, Himachal Pradesh,

and Kerala have been providing antenatal services and safe deliveries to disadvantaged groups, states such as Gujarat show a contrasting trend. Interestingly, even though Gujarat is a developed state in many respects, its social services structure has never been designed to include marginalized groups like the *adivasis* as mainstream beneficiaries. In fact, the tribes of West Bengal, Orissa, Madhya Pradesh, Rajasthan, Andhra Pradesh, Maharashtra, and Gujarat are all lagging behind the nontribal population of the states in terms of both antenatal care services and safe deliveries. *Adivasi* populations of these states also have lower body mass indices and higher incidences of anemia than the nontribal populations (Rath 49-58).

World Bank efforts in the 1960s and 1970s that provided support to health, nutrition, and education related projects showed some positive effects on the *adivasis*, though these effects were minimal. For instance, the Kasa Project (1974-77) in Maharashtra provided integrated care to all preschoolers, pregnant women, and nursing mothers in selected villages, totaling about 56,000 people. The individuals received clinic-based services, educational classes, and food. The result was that after 18 months of supplementary feeding, 62.9% of the severely malnourished children increased their weight by 10% more than the expected weight growth. Other projects that have offered medical and healthcare services with village immunization and deworming services through primary healthcare centers, such as Project Poshak in Madhya Pradesh in the period 1971-75 and the Special Nutrition Programs in Tamil Nadu in 1970 and Andhra Pradesh in 1973, have encountered similar success (Rath 50). However, it is important to question the sustainability of outside intervention in a state's healthcare system and the ability of such projects to improve the development process of the tribes in the long-run.

The occasional successes of World Bank health projects are indicative of the projects' appropriate and laudable missions and objectives; however it seems that the projects' prospects of success are often limited at the operational level. Perhaps this is because the World Bank does not have its own infrastructure and organizational base to run its programs in India, and therefore must work through the state systems. Tapas Chakma, the Deputy Director of the Regional Medical Research Center for Tribals discusses the lack of manpower in the Indian healthcare system of *adivasi* regions as a whole:

“There are special regimes for malaria control in tribal areas because these regions are often inaccessible and forested. Unfortunately, national tuberculosis and malaria programs do not have the desired impact in tribal areas mainly because of a shortage of manpower. 30-40% of the fieldworkers' posts are vacant and posts for medical officers also remains unfilled ... this is one of the major obstacles in implementing the national programs in these areas” (Chatterjee 702-702).

It is thus clear that health infrastructure and manpower need to be augmented in *adivasi* areas. Furthermore, it is important to note the absence of a national database for *adivasi* healthcare in India. This has created a dearth of reliable data on the health status of the *adivasi* communities, which has only compounded the problem of weak public healthcare systems in *adivasi* areas.

Education

Education has been suggested as a means of decreasing self-submissive healthcare deprivation; however the education systems in *adivasi* areas are not likely to be useful to further such ends until they receive considerable attention themselves. Education is essential to sustainable socioeconomic development because it augments human capital

by lowering illiteracy rates and increasing the number of skilled workers. This in turn allows individuals to generate higher incomes and achieve higher standards of living. Before independence, there was no direct program for the education of *adivasis*. It was only with the adoption of the 1947 Constitution that the promotion of the education of Scheduled Tribes became a responsibility of the central and state governments (Hasnain 78-114). The effect of this transition can be seen in the changes of literacy rates among the *adivasis*. Between 1961 and 2001, the literacy rate of all Scheduled Tribes increased by just over 450%, while the literacy rate of the total population increased by only 170%, as can be seen in Table 2.

Table 2

Literacy Rate of General Population and Scheduled Tribe Population (1961-2001)

Year	General Population			<i>Adivasi</i> Population			Difference bw General and <i>Adivasi</i>
	Male	Female	Total	Male	Female	Total	
1961	34.44	12.95	24.02	13.83	3.16	8.53	15.49
1971	39.45	18.70	29.45	17.63	4.85	11.30	18.15
1981	46.89	24.82	36.23	24.52	8.04	16.35	19.88
1991	64.10	39.30	52.20	40.65	18.19	29.60	22.60
2001	75.30	53.70	64.80	59.17	34.76	47.10	17.70

Source: The Planning Commission. Eleventh Five-Year Plan: Chapter 6: Social Justice. Government of India, 2007, table 6.7.

However, the gap between the literacy rates of the *adivasi* population and the general population remained greater than 17 % during the thirty years between 1971 and 2001, indicating fairly constant and significant levels of inequality of opportunity over this time span. Additionally, although the disparity between the literacy rates of males and females has been converging over the years, the *adivasi* male literacy rate is still 1.7 times that of the *adivasi* female population, whereas the general male population literacy rate is 1.4

times that of the general female population literacy rate (Eleventh Five-Year Plan: Chapter 6: Social Justice 114).

The low literacy rates among *adivasis* can be attributed to both poor education systems and a lack of interest on behalf of the *adivasi* families. School buildings are too few and often too decrepit in many *adivasi* areas. According to the Eleventh-Five Year Plan, the “lack of education in the mother tongue or dialect in primary classes, ignorance of nontribal teachers about *adivasi* languages and ethos, [and] delay in distribution of scholarships, textbooks and uniforms” continues to be problematic (Eleventh Five-Year Plan: Chapter 6: Social Justice 111). *Adivasi* children are also often taught from the same books as nontribal children. Since the content of these books are usually foreign to *adivasi* children, especially those in rural areas, this only adds to the barrier that the *adivasi* children must surpass to gain an adequate education (Hasnain 78-114).

On the other hand, the dropout rates of the *adivasi* populations indicate the inability of the students to complete higher levels of education. As of the period from 2004 to 2005, the dropout rate for the *adivasi* population was very high: 42.3% in grades 1 to 5, 65.9% in grades 1 to 8, and 79% in grades 1 to 10. As shown in Table 3, more girls tend to drop out of school by grade 10 than boys, and significantly more *adivasi* children tend to drop out at all levels than the children of the entire Indian population.

Table 3

Dropout Rates, 2004-05: Scheduled Tribes

	Grades 1 to 5			Grades 1 to 8			Grades 1 to 10		
	All	ST	Gap	All	ST	Gap	All	ST	Gap
Boys	31.8	42.6	-10.8	50.4	65.0	-14.6	60.4	77.8	-17.4
Girls	25.4	42.0	-16.6	51.3	67.1	-15.8	63.9	80.7	-16.8
Total	29.0	42.3	-13.3	50.8	65.9	-15.1	61.9	79.0	-17.1

Source: The Planning Commission. Eleventh Five-Year Plan: Chapter 6: Social Justice.

Government of India, 2007, table 6.5.

These statistics reveal that even though the Department of Elementary Education and Literacy and Department of Higher Education in States have provided special incentives to *adivasi* students, including textbooks, uniforms, and fee waivers, the economic incentive is apparently still not large enough for the majority of *adivasi* students to stay in school past grade 5 (Eleventh Five-Year Plan: Chapter 6: Social Justice 113). Verrier Elwin reasons, “For a tribal family to send its grown up girl or boy to school, it is essentially a matter of economics... many parents cannot just afford to send their children to school” (Hasnain 78-114). Based on the results of his survey of the educational situation among *adivasis* in the 1960s, L.R.N. Srivastava agrees with Elwin. He finds that almost all tribes, whether hunters, fishermen, shifting cultivators, or settled agriculturalists, lack enough food to comfortably feed their families for an entire year. This attaches a large opportunity cost to each child who attends school instead of helping to augment the family’s food supply by working in the fields, gathering food, or earning income in other ways.

Since the statistics on literacy rates and dropout rates are averages over the entire diverse *adivasi* population of India, it is beneficial to analyze the situation of a specific tribe. The severe deprivation that the Paharias of the state of Orissa face is reflected in

their low literacy rate, which is half the rate of the Scheduled Tribes of Orissa as a whole. Specifically, the literacy rate of the Paharias of the Komna, Boden, and Sinapali regions is 18.1%, while the literacy rate of the *adivasi* population of Orissa is 37.4%. The variation of the literacy rates of the Paharias across regions is significant as well; it ranges from a low of 4.2% in the Komna region to 34.4% in the Boden region. The 2001 Sajag and Sahabhadi Vikash Abhiyan survey reveals that among the 4,241 Paharias of Orissa, only two men and one woman have studied up to grade 10. Furthermore, as of April 2008, only one Paharia male has graduated from college (United Nations Development Program 13). These exceptionally low numbers reveal the variance that exists among tribes and across regions, as well as the unambiguous need for better education among the *adivasi* population.

Indebtedness

The large gap between the education levels of the *adivasi* populations and that of the general population of India contributes to a relationship of subordination between the *adivasis* and the nontribals that often lands the *adivasis* in situations of indebtedness. Indebtedness, in turn, easily leads to bondage and land alienation, creating an immense burden that significantly impedes any hope of the *adivasi* family's economic freedom. Moreover, Nadeem Hasnain goes as far as to say that chronic indebtedness is both historically and currently the most difficult problem facing the majority of the *adivasi* populations of India. Traditional money lending is one of the worst forms of exploitation to which the *adivasis* are exposed. Despite the fact that there is little scientific data on the extent of the *adivasi* population's indebtedness, it is evident that the issue is sizeable. In

fact, other than the northeast region of India, which was largely closed to middlemen and contractors during the British rule, indebtedness is very pervasive among almost all Indian tribes (Hasnain 78-114).

The causes of indebtedness that are common to most affected groups include the loss of *adivasi* rights over land and forests, primitive modes of agriculture that result in deficient supply of food grains, poor education, and expenditure beyond their means on marriages, funerals, worship rituals, and festivals. As a result, *adivasis* often find themselves vulnerable to exploitation by deceitful moneylenders and middlemen (Mall and Sahoo 72). The draw of the moneylender to the *adivasi* population is largely a matter of convenience and familiarity. Whenever an *adivasi* needs money, he merely has to walk to the nearby home of the moneylender, where he is always welcome. The moneylender generally provides him with rupees without conditions because the average *adivasi* has minimal immovable property that can serve as collateral. The only formality that the *adivasi* has to undergo is imprinting his thumbprint on a draft of a contract that he most likely cannot read. If the *adivasi* is illiterate, he is often tricked into paying the moneylender an exorbitant interest rate on top of the principal, which creates a cycle of indebtedness that is often passed on through the generations. In fact, indebtedness usually leads to bondage and land alienation by the creditor (Hasnain 78-114).

In comparison to the role of the moneylender in the life of the *adivasi*, other sources of credit, like cooperative credit societies established by state governments under the Fifth Schedule of the Constitution, are inconvenient. These societies tend to be located far from the *adivasis'* homes, the process of obtaining loans at such agencies often involves many cumbersome formalities, and security and a guarantor are required

for credit disbursement. Most significantly, the government sponsored credit societies give loans only for “productive purposes,” such as the purchase of equipment for improvements in cultivation, whereas the *adivasis* tend to seek loans for subsistence and to fulfill social and ritual needs (Mall and Sahoo 73). The moneylender and the *adivasi* debtor also typically speak the same language, and the close proximity of the two often means that the moneylender knows the entire family history and the circumstances leading to the *adivasis*’ need of money. This creates a personal contact that the personnel of the credit societies cannot provide (Hasnain 78-114).

The moneylender is an integral part of the traditional village economy. Studies on tribal indebtedness reveal that moneylenders have forged symbiotic relationships with their tribal clients. In fact, the often fraudulent practices of unscrupulous moneylenders have reduced the effectiveness of the government and nongovernmental credit agencies. An example of a government policy that has reduced the role of the moneylender in *adivasi* society is the license rule mandated by the Indian Central Bank between 1977 and 1990. This rule required commercial banks to open four branches in unbanked locations (often rural) for every branch they opened in a location that already had bank branches. As shown in Table 4 below, Burgess and Pande find that while moneylenders contributed to almost 70% of the total of rural lending in 1951, the moneylenders’ share of rural household debt decreased to about 35% by the early 1970s. Potentially due to the 1:4 license rule, their share of rural household debt nearly reached half that level (15.7%) by the 1990s (Burgess and Pande 4-5). Though this data describes the decreasing reliance of all rural households on moneylenders, it sheds light on the prominence of their role in relation to *adivasis* because most *adivasis* live in rural areas. The end of this mandate and

the neoliberal policies implemented in the 1990s resulted in a significant decline of rural bank branches, which has left a vacuum of credit providing institutions. Thus, the convenience and familiarity of the moneylenders may once again aid them in gaining power over the rural and *adivasi* populations of India.

Table 4

Share of Rural Household Debt Held by Different Creditors (Percentage)

Year	Non-Institutional Sources		Institutional Sources		Others
	Moneylenders	Relatives & Friends	Banks	Cooperatives	
1951	68.6%	14.4%	1.1%	4.6%	9.3%
1961	60.9%	5.8%	0.3%	10.4%	22.6%
1971	36.9%	13.8%	2.4%	20.1%	26.8%
1981	16.9%	9.0%	28.6%	28.6%	16.9%
1991	15.7%	6.7%	29.0%	18.6%	30.0%

Source: Burgess, Robin and Rohini Pande. "Do Rural Banks Matter? Evidence from the Indian Social Banking Experiment." The Suntory Centre, London School of Economics DEDPS/40 (2003) table 2.

The Struggle for Property Rights

Chronic indebtedness to moneylenders and middlemen is a main factor in the alienation of land from the *adivasi* population. Land and forest policies that effectively take property rights away from the *adivasis* distance them from what is often their primary source for food and income generating activities. This significantly impairs their ability to wield market power when they are introduced to the free market economy, resulting in further marginalization.

The *adivasis* are always in need of cash for purposes such as marriages, festivals, clothing, and other daily requirements for which they turn to local moneylenders (Hasnain 78-114). When *adivasis* are overburdened with debt, moneylenders often

compel them to mortgage their land to pay for their debts. Thus, many *adivasis* find themselves alienated from the land that they have owned for many years. Several underhanded methods are used to get *adivasi* land transferred to nontribals despite laws that prohibit such transactions, usually with the help of low ranking state government officials. An example of such a method is that once an *adivasi* is coerced into mortgaging his land to pay off debts to a nontribal moneylender, the land is transferred to another *adivasi* who works for the nontribal. The nontribal man then marries an *adivasi* woman in order to claim right to the property. Consequently, even though *adivasis* are supposed to own most of the land in the Scheduled Areas according to the Constitution, this is not always the case. For instance, in the West Godavari district of the state of Andhra Pradesh, the nontribal immigrant population now owns 71% of the total land in some of the region's Scheduled Areas (Rath 203-216).

Given that agriculture is the only source of livelihood that many *adivasi* populations have known for centuries, land and forest rights are fundamental resources to which the *adivasis* have significant emotional and practical attachment. Therefore, the fact that as of 2000, tribes have the second largest share of landless people among them (7% of *adivasis* are landless), after the Scheduled Castes (10% are landless), creates substantial problems (Rath 15-20). The land-owning structures in the *adivasi* areas generally fall under the categories of community land belonging to the village, private land owned by the tribe, and private land owned by an individual member. While forests are principally regarded as common property resources, the right to land has a mixed pattern of ownership in which both the community and the individual member have rights to the land (Hasnain 44-49). The equality of land-owning structures varies from state to

state with higher disparity in the quantity and quality of land owned among the tribes in Arunachal Pradesh, Maharashtra, Karnataka, Sikkim, and the Andaman and Nicobar Islands. States with less disparity in landholdings include Rajasthan, Nagaland, and Assam (Rath 15-20).

Restrictions on shifting cultivation and on rights to the forests that originated during the colonial period have impacted the traditional means by which many *adivasis* obtain food and income. The age-old institution of shifting cultivation involves clearing forest slopes and burning fallen trees and ashes. Seeds are then planted on the ash covered soil and the rest is left up to nature; all that remains is to reap the crops. Since the fertility of the soil is exhausted, the plot of land is left fallow for the next season and agricultural operations are transferred to another plot of land (Ninan A2-A3). Due to the harmful nature of shifting cultivation, the forest department and many policy makers have spoken out against the practice. Since it is thought to be a wasteful loss of valuable forest, soil fertility, and biodiversity, shifting cultivation is prohibited in many areas and the *adivasi* populations have been forced to adopt modern agricultural techniques. However, proponents of shifting cultivation assert that tribes often cannot afford to purchase the inputs that such techniques require, such as fertilizer, insecticides, and modern equipment. Moreover, the subsistence economy of the *adivasis* is not suited to the long gestation period of modern agricultural practices; therefore, when tribes move from their subsistence-based economy to a surplus-oriented one, they often face exploitations of the grain merchants or moneylender who control the markets. Many years of practicing shifting cultivation have led the *adivasi* population to grow

accustomed to the technique, making it hard for them to adjust to foreign technologies such as the unfamiliar plough ("Shifting Cultivation and Tribals of Orissa: A Study" 45).

The commencement of development projects aimed at industrialization after independence have also alienated *adivasis* from their land. Since 1947, large-scale industrialization projects, many of which began in the 1950s and 1960s, have converted a significant portion of *adivasi* land into project construction sites and stringent forest laws have been implemented. These projects and policies have amplified the *adivasis*' struggle against land alienation and have lead to further displacement of the *adivasis*. For instance, the governments of Uttar Pradesh and Madhya Pradesh resumed the construction of the Kanahar Dam Project that had been started in 1973, even though a large number of *adivasis* had been previously displaced in the same area during the construction of another dam. Fear of displacement is also known to lead to violence and injury. For example, local *adivasis* had been vehemently opposing the Koel-Karo Hydroelectric Power Project that called for the construction of two dams in Jharkhand since 1975. This dispute culminated in a violent protest on February 2, 2001, in which nine protestors were killed and 22 were seriously injured (Rath 26-31).

Moreover, despite the large extent of the problem of displacement, India does not have a national displacement policy and therefore, there are often no provisions to minimize the negative effects on the *adivasis* who are deprived of their land (Rath 112-114). The South Asia Network on Dams, Rivers, and People finds that large dams are the single largest cause of displacement in India since independence in 1947. In fact, even the projects that claim to resettle the displaced often leave people with endangered basic civic amenities and much lower standards of living, as was the case with the Sardar

Sarovar Project on the Namada River in the state of Gujarat. The World Bank also notes that even though large dams constitute about 26.6% of the total projects funded by the World Bank that cause displacement, these projects constitute 62.8% of the total number of people displaced by World Bank activities ("Large Dam Projects and Displacement in India.").

The Status of the Adivasi Women

Land alienation and displacement affect the well-being of *adivasi* women to a greater extent than that of *adivasi* men. As the most marginalized members of *adivasi* societies, women are often the last to experience the benefits of economic mobility. Thus, in order to ensure that the *adivasis* are able to take advantage of development programs and policies, special attention must be paid to the *adivasi* women. Traditionally, *adivasi* women have enjoyed greater freedom and higher social status than the women of Hindu society. Furer-Haimendorf wrote on the issue of female status in the Naga tribes in 1933:

“Many women in most civilized parts of India may well envy the women of the Naga Hills, their high status and their free happy life and if you measure the cultural level of the people by the social position and personal freedom of its women you will think twice before looking down on the Nagas as savages” (Hutton 101).

J.H. Hutton corroborated this notion, finding that among the Nagas, women enjoy relatively high social status and freedom. Notably, *adivasi* women generally have the right to choose their husbands and are not forced to marry against their will. They also do not have higher fertility rates than Hindu women, which could be due to the fact that the mean age of marriage for *adivasi* women has historically been higher than the mean age of marriage for Hindu women. In fact, the age of marriage among the *adivasi* population

of the northeast states is found to be higher than that of the central regions. This trend can perhaps be explained by the isolation of the northeast regions from mainstream Hindu culture. Furthermore, many *adivasi* societies are also historically matrilineal, meaning that women in such social structures enjoy rights and privileges that are absent in patriarchal societies such as those of the Hindu society (Mitra 1206-1216).

Adivasi women partly owe their relatively high status and freedoms to the abundance of resources and a clear division in their societies between social and familial spheres. In *adivasi* society, it is the male of the family who represents the family, but in the house, the female is the primary decision maker in terms of family income, production, and social relations. Shifting cultivation allows the woman to have control over the family economy and thus permits women and men to share the burden of decision making. Under this method, after the village council allots a certain amount of land to each family based on family size, the man chooses the family's plot of land and performs the religious ceremonies that symbolize the commencement of cultivation. The woman then takes over to organize the production and labor needed for a successful crop. In settled agriculture, on the other hand, the man makes most decisions regarding production and division of work since he is the landowner (Rath 113-115).

Thus, the division of work is more gender equal in shifting cultivation than in settled agriculture, and the coerced shift to settled agriculture consequently reduces the status of *adivasi* women. On the whole, modernization contributes to the loss of the *adivasi* woman's autonomy and relatively high status by emphasizing individual property rights. Rekha Pande suggests that this disempowerment of *adivasi* women is further exacerbated by what she calls the process of "Sanskritization." This term refers to the fact

that cultural contact with nontribal society leads the *adivasi* family to adopt mainstream upper-caste customs, in which the man is the head of the household in all respects and the woman is his subordinate. The *adivasis* also begin to adopt upper-caste gods and customs like vegetarianism in an effort to emulate the high end of caste society (Mitra 1202-1217; Pande 139).

The *adivasi* women's loss is further deepened by the fact that the rehabilitation of displaced persons has been neglected. Without adequate resettlement, the *adivasi* women cannot maintain their economic autonomy, and resettlement is often based on land that is allotted in the name the male members of the families. Moreover, the projects that deprive *adivasi* societies of community public resources and result in displacement do not give women jobs. The shift from shifting to settled agriculture, land alienation, and the lack of alternatives result in the loss of not only the *adivasi* woman's source of household sustenance, but also her access to community public resources. Together, these losses result in the diminution of the *adivasi* woman's status. In this sense, the growth oriented policies implemented in India have taken away the control that *adivasi* women have enjoyed over their livelihoods and have denied them alternative avenues of employment. Not only do the women lose social and economic power, but the burden of looking after their families increases as it becomes harder to find employment, adequate healthcare, and a decent education (Mitra 1202-1217; Pande 134-139)

Demand for Political Autonomy

One reaction to increasing displacement and greater poverty among the *adivasi* populations has been the demand for political autonomy. Conflicts arising from such

demands have often inhibited development efforts throughout tribal India. Consequently, this unrest must be addressed before socioeconomic development programs and policies are able to effectively benefit the *adivasis* that are either demanding autonomy or are affected by the demands of others. Even though the first set of political autonomy movements among the tribes trace back to the colonial period, the formation of separate states on ethnic lines only occurred after independence. The motivation behind the demand for a separate state has varied over time. Until 1966, the reorganization of Indian states was based solely on linguistic lines whereas the states created subsequently were either raised from centrally administered units to full-fledged states or were created on the basis of ethnicity (Rath 41-44).

The local issues of the *adivasi* communities of Central and Northeast India have given shape to the objectives and strategies of the respective regions' autonomy movements. In Central India, the motivating forces behind such movements have been the desire for ethnic sovereignty and the need to depose the outsiders of their control over local resources. For instance, the drive for political autonomy in Jharkhand was perceived to be a fight for freedom from the domination of Bihar, a struggle for self-rule, and a means to regaining land and local resources. Consequently, the Jharkhand movement has been classified as both an ethnic and an environmental movement. The autonomy movements in Central India also tend to stick to democratic means, perhaps reflective of Gandhi's ideology and work in the region (Jewitt 68-74). In the Northeast, autonomy movements often revolve around conflict between the modernists, who are the educated elites, and the traditionalists, who aim to protect their natural resources and their power by appealing to a secessionist demand. The movements of the Northeast tend to exhibit

much higher levels of militancy. The government of India has tried to mollify the frustrated *adivasis* of the Northeast by allowing the formation of more ethnic states in this region than in Central India, while taking caution to ensure that national integrity is not threatened (Rath 41-44).

The support structures of movements in the two regions of India have also varied. Specifically, the movements of the Northeast have percolated down to the grassroots level, and the leaders at the core of the movement have kept close contact with the people of the inaccessible regions through village chiefs. This has not always been the case in Central India. For instance, the movement in Jharkhand was mainly confined to the accessible parts of the region. Rath found that in the year of formation of the state of Jharkhand, members of the Paharia and Santhal tribes of the remote village, Murli Pahari, told reporters that they had not even heard the name Jharkhand and had not noticed any difference in their socioeconomic status after the formation of the state (Rath 41-44).

Conclusion

Sixty years after independence, the prevalence of poverty, inadequate health services, low literacy levels, significant indebtedness, frequent displacement, the declining status of women, and the strong desire for autonomy among *adivasis* indicates that the socioeconomic development policies of the various governmental and nongovernmental agencies in India need to be evaluated and improved. Some development projects have failed or produced undesired effects. For instance, the Bonda Development Agency was created in the 1970s to develop the primitive Bonda tribe that lived on the hilltops of the state of Orissa. Until the arrival of the agency, the *adivasi*

community had led a closed life, where the cooperative labor chief controlled all production activities, including hunting, gathering, and shifting cultivation. The Bonda Development Agency encouraged *adivasis* to work for its development programs as wage laborers and promoted the switch from subsistence production to production aimed at surplus and exchange. Contrary to the aims of the agency, the lives of the Bondas became much harder as a result of the agency's policies. The Bondas lost their traditional subsistence mode of production and became dependent on the state-sponsored development program. Additionally, the fact that the development was imposed on them from the outside hurt their economic independence, resulting in a devaluation of their culture and traditional values (Rath 20-26).

In contrast, other development schemes have been relatively successful. An example of such an achievement is the effort of the Vansada Project of the Bharatiya Agro-Industries Foundation, a large voluntary organization with a nationwide network. The project was developed in 1982 with the aim of rehabilitating the marginalized members of society that had been disrupted by the forces of development. A specific program that the project implemented was the *wadi* program for the Kolcha and Kotwalia tribes of Southern Gujarat, in which an allotment of one acre of degraded land was given to each *adivasi* family so that its members could grow fruit, forest trees, and fodder. As a result of the *wadi* program, 38% of the families were able to repay long held debts, their health consciousness rose, infant mortality declined, and out migration was curtailed. Moreover, the program also benefitted the environment by rejuvenating 1,000 acres of waste land and facilitating the growth of 63,000 fruit trees and over 1 million forest trees (Punalekar 2597-2598).

On the whole, the effects of the development process in *adivasi* areas of India remain uneven, with significant achievements as well as failures. Some of the tribes have succeeded in raising their socioeconomic conditions over the past sixty years; however assessment of the issues that the *adivasis* currently face clarifies the need for improvement of the development policies implemented in tribal India.

Chapter 3: Culture and Socioeconomic Development

The developmental processes experienced by the *adivasis* and the resulting challenges should be evaluated not only in economic terms, but also in regards to how they affect the *adivasi* culture. The definition of the highly abstract concept of culture is debatable, and even anthropologists often cannot concur on what the term means, though many have suggested that culture is a fundamental notion in their discipline. Professor of anthropology Robert Borofsky suggests that culture is not a fixed concept, but instead a term that can be used by different individuals according to their various needs (Borofsky et al. 433). For instance, anthropologists often utilize culture as a tool of analysis, thus exercising the concept to systematically examine data. From a slightly different perspective, Nomi Maya Stolzenberg, a professor of law at the University of Southern California, describes culture as an organic alternative to the notion that society only consists of mechanistic, market transactions. She explains that culture “continues to play its traditional role as an antidote to the self-interested economic actor of the market place, carrying the concept’s historic associations with the ‘higher’ and ‘inner’ realms of values, feelings, meanings, and, dare we say it today, ‘spirit’” (Borofsky et al. 443). Professor of government and economics William Ascher describes culture as encompassing language, artistic expression, religion, and historical memory and interpretation (Ascher 1).

Given that the concept of culture espouses a wide array of meanings, the term will be invoked in a manner that facilitates the distinction between the self-identity of the

adivasis and the identity of nontribal Indians. Thus, for the purposes of this paper, culture represents the set of practices and beliefs that make one group of people distinct from others. The elusive nature of this definition will allow the concept to be utilized in forming the self-identification of the *adivasis*, while delineating what distinguishes the *adivasis* of India from the nontribal population.

In order to analyze the relationship between socioeconomic development and the culture of the *adivasis*, it will be useful to explore the theoretical relationship between development and culture. Consequently, this chapter will discuss how culture is thought to affect socioeconomic development and the suggested cultural consequences of development. To apply this framework to the situation of the *adivasis*, the results of thirty structured interviews conducted in tribal Gujarat will be analyzed in the context of the proposed relationship between development and culture. Consideration will also be given to additional studies on the impact of development on *adivasis*' culture in order to substantiate the somewhat limited scope of the survey. Finally, it will be constructive to deliberate various pathways of accepting new cultural values in order to identify policies that will allow the *adivasis* to retain what they value the most as they develop.

The Effect of Culture on Development

Social scientists and legal academics have studied the relationship between economic development and culture since the time of Adam Smith. Often, positive quantitative evaluations of developmental policies are thought to be at odds with positive qualitative evaluations of the cultural effect of these policies. However, American anthropologist Conrad Phillip Kottak's study of 68 completed rural development projects

as a consultant for the World Bank indicates that projects that take culture into account will benefit economically. More specifically, Kottak finds that the average economic rate of return for what he labels as “culturally compatible” projects (19%) is significantly greater than the rate of return for incompatible ones (9%) (Kottak 723).

In Kottak’s study, “culturally compatible” projects are those that meet two requirements: they avoid the fallacy of underdifferentiation and they are an application of Romer’s Rule. The fallacy of underdifferentiation is the propensity of project planners, especially international development agencies, to view less developed countries as a homogenous group. Instead, in order for a project to have positive economic and cultural outcomes, it should take cultural diversity into account when developing projects and policies for different societies (Kottak 726).

Romer’s Rule is drawn from the work of paleontologist Alfred Sherwood Romer who developed the rule to demonstrate that the goal of stability is the main motivation for change. Though Romer uses his principle to explain the evolutionary development of land-dwelling vertebrates, Kottak applies the concept to economic development by stating that “people are unlikely to cooperate with projects that require major changes in their daily lives, especially ones that interfere too much with customary subsistence pursuits” (Kottak 724). As a result, societies that are to benefit from given development projects generally desire to modify their behavior only if they can maintain certain aspects of their traditional culture and their everyday routine. This reasoning makes it imperative to take a society’s value system into account when planning for their economic development (Kottak 724).

The successful rural development projects that Kottak studied all supported, or at least did not undermine, indigenous cultural practices and social structures. For instance, Kottack points to a project in South Asia that involved facilitating irrigation and introducing a free market for rice paddies among farmers who traditionally consumed and produced rice. These cultivators were easily able to adapt to increased access to water and the demands of double-cropping. In general, irrigation schemes are more likely than other projects to propagate wealth inequalities; however, irrigation projects that aspire to improve upon existing systems are proven to be more successful in both economic and cultural terms than projects designed to create entirely new structures. This is a result of not only reducing costs by utilizing previous investments, but also of harnessing the benefits of familiarity and tradition (Kottak 724-728).

Conversely, projects have often failed because they overlook local traditions and sociocultural conditions. An example of such a failure that did not take Romer's Rule into account is a South Asian project that hoped to promote the cultivation of cash crops such as chilies and onions among farmers who had grown rice for many generations. In the end, the cultivation of these new crops was inconsistent with the traditional interests and crop priorities of the targeted population. When labor demands for their rice paddies conflicted with those for chili and onion production, farmers prioritized their traditional subsistence crop and this led to the failure of the project. Another socioculturally incompatible project in East Africa ignored traditional land rights and intended to turn nomadic pastoralists into sedentary cultivators. A change in the government and land reform policies eventually led to the cancellation of this project (Kottak 725-726).

Furthermore, contrary to theorists who argue that certain cultures are simply incompatible with economic development, political scientist Laretta Conklin Frederking asserts that it is not a culture's characteristics that shape the effect of developmental projects or policies on a society, but instead, the manner in which culture is organized. Frederking studies two groups that use different mechanisms to preserve their respective cultures in different neighborhoods of London. The Punjabis of Southall implement geographic separation as a mechanism to preserve the integration of culture and economic development, whereas the Gujaratis of Wembley have institutionalized culture, thereby limiting the role of culture in economic activities. Through fieldwork and research, Frederking discovers that the levels of economic development in the two areas differ quite significantly. In Southall, local businesses have thrived by invoking cultural attachments to facilitate business relationships and to develop a strong customer base within the Punjabi community. In Wembley, where culture is of limited relevance to the local businessmen, sociocultural traditions have served as a short-term foundation for businesses; but after an initial level of capital is formulated, the businesses in the ethnic community expand opportunities by establishing a diverse consumer base and investing outside of the community. Thus, while the Punjabi and Gujarati cultures vary greatly, both have been able to maintain their cultural diversity without negative consequences for development (Frederking 107-121).

In addition to supporting cultural practices in general, it is vital for development projects to take traditional local social organizations into account. Unfortunately, Kottak finds that such consideration is rare based on the 68 projects he has reviewed. Such neglect not only precludes success in groups with development potential, but it also often

leads to the formation of unnecessary or inappropriate new organizations. Reasons that the benefits of traditional social organizations are often not harnessed include inadequate socioeconomic knowledge on the part of the planners and culturally biased social and cultural designs that are based on Western values and traditions. On the other hand, when traditional social organizations are incorporated into development schemes, projects are generally successful. For example, Kottak points to projects that involve participant groups that take traditional social organization or on socioeconomic similarities into account, such as groups based on local and regional communities of similar descent in Africa and small groups of traditionally connected canal users in Asia (Kottak 726-727).

Though consideration of cultural conditions and local social organizations is a prerequisite for a successful rural development project, it is not necessary for sociocultural norms to be well-integrated into a society's economic activities. Frederking hypothesized that the Punjabis of Southall would be more successful than the Gujaratis of Wembley in preserving culture, since the Punjabis have geographically isolated their community and made culture an essential part of their economic activities. The Gujarati community, contrastingly, has not separated their community from other ethnicities, but has developed institutions that define the relationship between culture and business. Therefore, culture does not seem to be an integral part of Gujarati economic activities, though the institutionalization of their culture suggests significant potential for its sustainability. Frederking's hypothesis was based on the intuitive reasoning that the persistence of culture is linked to the presence and importance of culture in the daily lives of its community members (Frederking 105-107). However, Frederking found that the Gujaratis have been able to maintain their culture, on some levels to a greater extent than

the Punjabis, despite the lack of integration of culture into economic activities. From this, the conclusion can be drawn that individuals can preserve their cultural identification as they develop economically whether culture and economic activities share a close relationship or not (Frederking 112-121).

The Effect of Development on Culture

The literature on the effect of development on culture can be divided into three principal camps: that of the convergence theorists, the culturalists, and those in between. The convergence theorists assert that cultural change is an inevitable part of socioeconomic development and that eventually, as societies advance through the stages of development, beliefs and practices will converge towards a dominant model. Culturalists, on the other hand, claim that groups maintain the beliefs and practices that distinguish their culture even as they undergo socioeconomic development. Therefore, though various societies may converge towards a similar economic model, they will retain the distinctive values that form their cultural identity (Frederking 106-107).

Kottak suggests that such a sharp contrast is too severe. From his perspective, socioeconomic development and cultural well-being are not as mutually exclusive as they are often alleged to be (Kottak 723). A third approach that lies somewhere in between the viewpoints of the convergence theorist and the culturalists is that of the social scientists, who maintain that individuals react rationally to incentives. Accordingly, whether or not the distinct beliefs and practices of a group can support the path towards socioeconomic development determines whether a belief or practice will die out or be sustained (Frederking 107). Another factor of tension between cultural retention and cultural

change is value differences across generations. Political scientist Ronald Inglehart and sociology professor Wayne E. Baker find that rising levels of existential security underlie intergenerational value change. Specifically, intergenerational value differences are more significant in societies with greater security, which Inglehart and Baker measure through life expectancy. The young in advanced industrial democracies and in ex-Communist societies are found to be less traditional than the old. However, the intergenerational gap is found to be less prominent in developing societies such as India. Furthermore, young and old members are nearly equally likely to embrace traditional values in low-income societies (Inglehart and Baker 42-44). Thus, economic advancement of *adivasi* societies could increase intergenerational value differences, thereby forming another conduit for cultural change.

The debate between the convergence theorists and the culturalists raises the issue of the justification of cultural preservation or change. Ascher proposes a normative framework that forms a middle-path between cultural absolutism and extreme relativism and is based on the policy sciences approach laid out by American political scientist Harold D. Lasswell. The underlying principle behind the policy sciences framework is the maximization of human dignity, which refers to the broad shaping and sharing of valued outcomes and the power to determine these outcomes. The guiding principle that determines whether cultural persistence or change is justified in a given context is as follows:

“Efforts to promote cultural preservation or change are ethically justifiable if they are consistent with what enlightened people within that culture would choose, if they were fully aware of the full consequences of the continuity/change, were under no coercion, and were acting out of public regard” (Ascher 7).

It is important to note that under this tenet, cultural beliefs, practices, and characteristics are not inherently valuable. Instead, they are only valuable if they provide people with valuable outcomes, and they must not involve either social or physical coercion.

Furthermore, Ascher suggests that a policy decision-making process that involves broad participation for decisions that affect cultural practices and beliefs is the best way to satisfy the principle. Thus, communities should be allowed to influence constitutive policies, which are policies on how ordinary policies (which determine who receives what benefits) will be developed. The members of society who are disadvantaged by the policy decision-making process should be also compensated for their losses (Ascher 6-9).

To determine whether cultural preservation would be justifiable for a certain people in a given context, its negative and positive consequences must be taken into account. In general, the potential costs of cultural preservation include the reinforcement of historical interpretations that instigate intergroup conflict or the maintenance of religious beliefs that deem non-believers or a specific gender to be inferior to others. The potential costs associated with conflict that could occur as a result of divergent cultural practices must be taken into consideration as well (Ascher 10-11).

Alternatively, the potential benefits of cultural preservation include maintenance of historical interpretations that emphasize the benefits of diversity or the safeguarding of religious beliefs that emphasize the fundamental rights or equality of all people. The retention of linguistic policies that embrace linguistic diversity can also be constructive. Moreover, the impacts of the preservation of certain cultural beliefs and practices have distributional effects that cannot be labeled *a priori* as either positive or negative (Ascher 11).

The stipulation of determining if *enlightened* people would choose cultural preservation or change necessitates a systematic inventory of people's valued outcomes, for which Ascher suggests using the categories of power, wealth, wellbeing, skill, rectitude, respect, and affection. Nevertheless, he points out that the implications of cultural change or preservation on a people's beliefs and values will never be fully adequate. To attempt to make the model as satisfactory as possible, contexts in which people cannot establish what practices are coherent with their interests much be considered. Thus, in certain situations, people's preferences will need to be inferred as if they agree with the principle of a broad sharing of valued outcomes and as if they are completely aware of all possible alternates and the respective consequences of the choices. Finally, the distributional impact of supporting either cultural maintenance or change must be deliberated as well, though this is not to say that the principle requires aspiring for completely equal benefits (Ascher 22-23).

Interview Method

In order to determine the valued outcomes of the *adivasis* and to uncover the perceived effects of the socioeconomic development efforts on the *adivasis*, a series of semi-structured interviews was conducted from December 22, 2008 to January 9, 2009 in eight villages of Southern Gujarat, India. The villages were selected by the experienced fieldworkers of the Society for Education, Welfare, and Action (SEWA) – Rural in Jaghadia, Gujarat. SEWA – Rural is a non-profit organization that is involved in health and socioeconomic development activities in the rural, *adivasi* region of Southern Gujarat since 1980. Villages were chosen for the interviews based on distance from Jaghadia

(population of approximately 12,000), and villages with SEWA-Rural front-line health workers were preferred in order to facilitate the intra-village selection process. All selected villages but one were entirely *adivasi* (Ranipura was 80% *adivasi* and 20% nontribal) and all villages but one were located in the Bharuch District of Southern Gujarat. Four surveys were conducted in the Narmada District, which is to the southeast of the Bharuch District, as shown in Figure 2.

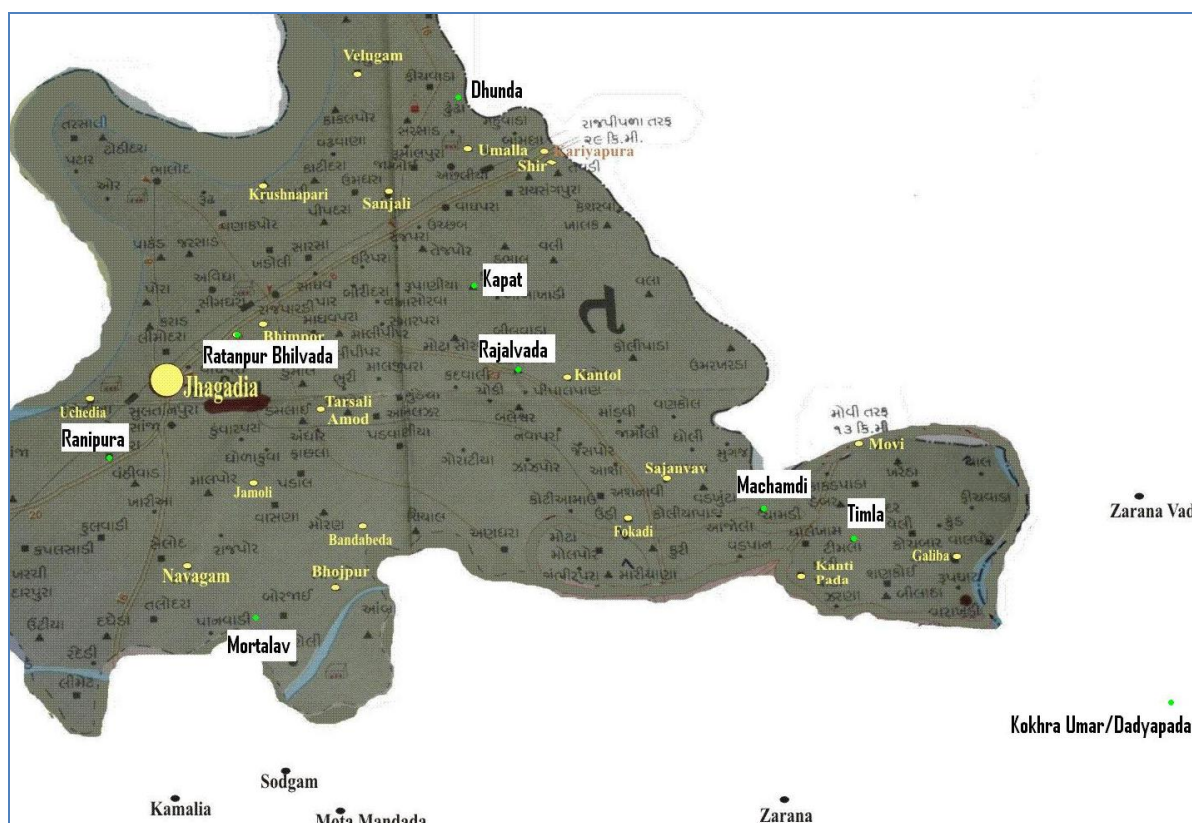


Figure 2. Map of Villages in which Interviews were Conductive Relative to Jaghadia. SEWA – Rural. 2008.

Within each village, the SEWA-Rural front-line health workers chose three families based on three primary criteria: participants should be from as wide of a range of socio-economic statuses as possible, mainly based on possession of land and the primary

occupation of the head of the household (e.g. professional, farmer, laborer); participants must be at home and willing to be interviewed for approximately one hour; and participants must be conversational in Gujarati. The final criterion significantly limited the ability to interview *adivasis* who were either illiterate or had minimal education, given that they often could only speak an informal Bhil dialect. Additionally, interviews were conducted of both men and women, although substantially less information was gathered from interviews of women. It is likely that this is due to the fact that *adivasi* women tend to have less developed communication skills, less education, and less experience with interviews. Very few interviews were conducted with members of the younger generations, largely due to the fact that adolescents and young adults were not at home during the day. If they were home, they tended to quickly shy away from questions in front of their parents.

In addition to 26 household-level interviews, 4 focus groups were conducted. One was conducted with 25 SEWA – Rural nurses and another with 8 SEWA – Rural front-line health workers from various surrounding *adivasi* villages. The other 2 were conducted with students and graduates of the Vivekananda Gramin Tekniki Kendra (GTK), a vocational training center started by SEWA – Rural in 1986 for young men. The 15 men interviewed at GTK ranged in age from 18 to 20, and they were all finishing up their year of training to become turners, fitters, welders, electricians, carpenters, motor mechanics, or environment plant operators. The 6 GTK graduates ranged in age from 22 to 24 and they were interviewed at Elcop Controls, a manufacturing plant for electric panels, in the city of Bharuch. Of the participants in the focus groups, all but 5 belonged

to the Vasava Bhil tribe. Of the 5 who were not Vasava Bhils, 1 was from a Scheduled Caste, 2 fell under the category of Other Backward Caste, and 2 were Patels.

For each participant, a descriptive identification of the participant's household (including distance from nearest town, market presence in village, village population, and nontribal population), basic information on household characteristics (including amount of land owned, religion, and possession of Below Poverty Line Card), and a description of household members (including relation to head, age, education level, and occupation) were gathered. Participants were asked about their perception of their culture and the differences between *adivasi* and nontribal culture. Other questions included changes they have experienced within their household and within their village, whether they believe more positive change has occurred among the *adivasis* or the nontribals, changes they expect or hope to experience in the future, their perceived financial well-being, and what constitutes their ideal life. All questions were based on a ten year reference period. Participants were also asked questions to gauge their exposure to the market economy, including inquiries of their access to credit (loans and subsidies) and whether they were practicing subsistence living. The interviews were conducted in a semi-structured format and follow up questions were asked based on individual participants' responses. Though a translator was not used, a fieldworker fluent in Gujarati and familiar with the Bhil dialects proved very useful while conducting the interviews.

The Vasava Bhils of Southern Gujarat

As of 2001, there were 7,797,081 members of Scheduled Tribe in the state of Gujarat. 5.7% of Gujarat's *adivasi* population lives in the Bharuch District and 5.15% of

Gujarat's *adivasi* population lives in the Narmada District. From another perspective, 32.4% of the population of the Bharuch District is *adivasi* and 78.1% of the population of the Narmada District is *adivasi*. The 2001 Census of India recognizes thirty tribes in the state of Gujarat, including the Bhils, of which the Vasava Bhil is a subcategory ("indiastat.com: Revealing india Statistically! - Information and Facts About India."). Most of Gujarat's *adivasi* population lives in the hilly highlands on the eastern border of the state and as of 1995, the majority of Gujarat's *adivasis* are either landless or have less than five acres of land, according to Stany Pinto (Pinto 2416).

In general, the Vasava Bhils are mostly subsistence farmers who supplement their agricultural activities with hunting and gathering in the nearby forests and tending to cattle and buffalo. Regarding food, the Vasavas are largely self-sufficient and they generally try to minimize cash exchanges. Additionally, though the Vasavas believe in different gods and goddesses than the Hindus of the Gujarati plains, they have begun to adopt some Hindu rituals and beliefs (Hakim 1492). The name Bhil derives from the Dravidian word for bow, "billu," and this nomenclature is indicative of the view that the Bhils live in isolation, away from the influence of the nontribal culture (Gandotra and Patel 3-4). However, many scholars now recognize that the previously widely held perception of the Bhil's isolation is largely false. First of all, despite the contrast between the hilly highlands of the *adivasi* areas and the plains of the nontribal areas, there is no real physical barrier between *adivasis* of the hills and the nontribals of the plains. As A.M. Shah points out in the *Economic and Political Weekly* article, "The Tribes – So-Called – of Gujarat: In the Perspective of Time," the hills are not so high as to make them inaccessible to outsiders and the forests of Gujarat are not very dense. In fact, there has

always been some type of economic exchange between the populations in the hills and in the plains. For instance, the *adivasis* of the hills have supplied those in the plains with forest produce such as timber, fruits, leaves, and honey as well as minerals such as stone slabs for construction for many years (Shah 95).

In recent years, the *adivasi* population of Gujarat has experienced significant changes including increased penetration of the market economy and the introduction of many development programs. Seasonal migration of the *adivasis* in the hilly regions of the state, which has always been very common due to the unbalanced resource endowments in the region, has increased significantly since the 1980s. This trend is partly a result of the decrease in productivity and cropping intensity in the hilly regions and the increase in demand for laborers to transport and harvest crops in the plains regions (Shinoda xxiii). Increased contact with the nontribal community has sped up changes in the material and non-material culture of the Vasavas, leading to the restructuring of certain aspects of the Vasava identity. For instance, anthropologist Roxanne Hakim suggests that until relatively recently, the Vasavas used to refer to themselves as the “Dungri Bhils.” “Dungri” literally translated to “of the hills,” and is generally thought of in opposition to the term “deshi,” which translates to “of the main country.” Therefore, the term “dungri” has a distinctly negative connotation and is often associated with “isolation, simple technology, stone worshippers, meat eaters, alcohol drinkers and women with loose sexual morals” (Hakim 1492). The transition from self-identification as Dungri Bhils to Vasava Bhils indicates that the Vasava identity is in transition, and that relationship between change and preservation of the Vasava culture and their socioeconomic development is rather pertinent.

Results – Perceived Impact of Development on Economic Well-Being

The main focus of the fieldwork was an exploration of the perceived impact of development on the economic and cultural well-being of the Vasava Bhils. It is evident from the interviews that responses to questions on these relationships were highly contingent on whether the respondent's household owned land and whether their land was irrigated with water from a canal, well, or aquifer, as can be seen in Table 5 in the appendix. Everyone who owns irrigated land reported considerable financial and agricultural progress in the previous ten years. Irrigation techniques implemented within the last ten years have allowed for significantly greater and larger crop output. These participants pointed to the transition from homes with *jupada* roofs (made of palm tree leaves) to homes with shingled or sheet metal roofs throughout their villages. Those who previously rode bicycles as their primary form of transportation now have two-wheelers, and those who previously owned two-wheelers now own Marutis (a popular brand name associated with four-wheelers). Moreover, ten years ago, very few village households had telephones, mobile phones, televisions, or videocassette recorders. Now, approximately half of the households in any given village are thought to own a mobile phone and almost every household owns a television and videocassette recorder. In fact, even many of the households that reported difficulty in providing family members with adequate amounts of food and other basic needs have satellites on their thatched roofs.

However, most of those who own land that is dependent on rainwater said that they do not perceive any positive changes over the previous ten years. In fact, many pointed out that rainfall has declined sharply, making it even more challenging to support

their household through rain-fed farming. Participants who do not own land at all and are not professionals (i.e. they were laborers) almost unanimously said that no major changes were perceived within their household over the past ten years. Many pointed out that their family has been doing either farm labor or day labor (often construction) for generations and that the size or quality of their homes has not improved for as long as they could remember. Nevertheless, many participants who did not perceive changes within their households still noted that their villages, on the whole, are better off than they were ten years ago. People are financially better off and more government support is available through programs such as Below the Poverty Line ration cards. Those in industrialized areas noted a shift from farm labor to factory work, which not only created more employment opportunities, but also benefited those who continued to do farm labor. A simple supply and demand model can demonstrate that as the supply of labor shifted in favor of the factories, the supply of laborers willing to work in the farms decreased, thereby raising their wages. Though homes are still often *katchu* (i.e. made of sticks coated in a mixture of mud and dried cow dung), they are larger, more elaborate, and better kept.

Water facilities are reported to have significantly improved over the past ten years. Now, most villages have hand pumps that provide groundwater to villagers two times a day and some even have access to water in their homes. This has significantly improved sanitation levels since it is easier for people to bathe, wash their clothes, and access potable water. Farms that have access to water from government canals, wells, or aquifers and can thus have more than one harvest per year have shifted from traditional crops such as *juar* (barley) and *tuar* (red gram, a pulse) that are generally used within the

home to cash crops such as bananas, peanuts, rice, and sugar cane. Children, especially girls, are studying more as a result of increased government support and greater parental encouragement, though the quality of education is still a major concern. A noteworthy effect of improved education levels is that the Vasavas speak much more Gujarati and less of their Bhil dialects, largely because children are being educated in Gujarati-medium schools. Paved roads have replaced dirt and gravel roads, and villages that were previously inaccessible can be reached, even by trucks. Additionally, electricity is more readily available in both homes and in the farms, though most homes still do not have twenty four hour electricity.

Many respondents seemed to view the future as a mere continuation of the past; thus, those who expressed considerable progress over the past ten years projected continued progress over the next ten years and those who did not notice major changes in the previous ten years did not foresee any significant future changes either.

Unfortunately, such pessimism may not be unwarranted, given that those without land have minimal access to finance. Land is required as collateral for private and government loans and government subsidies are generally available for purposes such as irrigation and water motors, which would evidently only be useful for households that owned land. Furthermore, very few households reported any type of savings accounts. A couple of participants had savings accounts at the local post office or a nearby bank, but most said that deposits were not made regularly. On the other hand, quite a few women reported membership in women's savings groups in which they saved approximately 30 to 50 rupees per month. Dr. Champukbhai, a previously mentioned Vasava Bhil who has surpassed many obstacles to open his own private practice that primarily serves the local

adivasi population, stated that many *adivasis* simply do not worry about tomorrow and thus are not in the habit of saving.

Results – Perceived Impact of Development on Cultural Well-Being

When asked to describe the differences between *adivasi* and nontribal culture, participants once again focused on land and money. The *ujadyat*, as the nontribal population is often called, own more land and have more money because they do business while the *adivasis* do labor and often do not have any job security. Many of the most impoverished participants reported that heads of the family can only find work 10 to 15 days of the month. The Vasavas also view the nontribal population as superior because nontribals wear “proper” clothing (e.g. nontribal women wear saris, whereas *adivasi* women wear *gagharos*), they have *paku* (made of concrete) homes with more amenities whereas the *adivasis* have *katchu* (made of sticks, mud, and dried cow dung) homes, they can afford to send their children to tuition whereas *adivasi* parents can barely afford to send their children to school, and that they speak “proper” Gujarati whereas the Vasavas speak Bhil dialects. To a certain extent, differences in food were attributed to disparate tastes; for instance, the Vasavas prefer *juar rotla* over wheat *rotli* (two types of flat breads). However, the nontribals were also viewed as being able to eat more expensive food (e.g. more oil, rice, purified butter, and molasses) and more varieties of food.

Other distinctions that were drawn between nontribal and *adivasi* cultures reflect challenges that the participants viewed as endangering integral aspects of their culture. A significant perceived threat to the *adivasi* way of living is *vyassan*, which is an umbrella

term that refers to alcohol consumption and tobacco usage. Most participants thought that *vyassan* had become a bigger problem over the last ten years and that this bad habit wasted a significant portion of the *adivasis'* disposable incomes, thus exacerbating their financial problems, teaching their children bad habits, and causing significant intra-household and inter-household conflict. Difficulty in finding work has created a perpetual lack of adequate money according to most participants, which has made the *adivasis* somewhat envious of the lifestyles of the nontribals.

As the Vasavas become more exposed to the nontribal culture, they have begun to take “shortcuts” on certain traditions such as Holi, the Festival of Colors, which is typically celebrated for fifteen days according to Vasava tradition, but now only lasts for two days. In Vasava tradition, weddings are also much simpler than in nontribal tradition and dowry traditions are inversely related; according to Vasava tradition, dowry is given by the groom’s family to the bride’s family, and according to nontribal tradition, dowry is given by the bride’s family to the groom’s family. Along with shifting traditions, many Vasavas reported that community life within the villages is diminishing. The *panchayats* and *sarpanch*, village-level politicians, generally hold much less power than they used to and there is often no longer anyone left in the village to resolve conflict. Finally, increasing pollution due to recent industrialization has begun to cause health problems and hurt crops.

When asked about their ideal life, participants gave a wide array of answers. Many focused on the importance of peace within their household, the ability to find work, and their capacity to provide for their family with adequate amounts of food. Others described their ideal life as one focused on religion or one in which their children go to

school, get good jobs, and have prosperous futures. A handful of participants, notably even some who found it difficult to provide their families with adequate amounts of food, stated that they have the ideal life, despite the challenges they faced. The most notable response that was explicitly mentioned a few times, and seemed to underlie many more responses, was that the ideal life was one in which their household food needs could be entirely met by the crop output of their farm, so that they only had to use cash to buy clothing and a few other basic needs. Thus, the ideal life is perceived to be one characterized by self-sufficiency. Self-sufficiency also underlies many other values that are cherished by the Vasavas. Household self-sufficiency builds the tight-knit family relations that the Vasavas thought distinguish them from nontribals. Nontribals often grow up and live in households separate from their families, whereas the Vasavas tend to live in their family home for their entire lives. Self-sufficiency within a community also strengthens the community life, which is greatly valued but is perceived to be diminishing. Consequently, shifting away from self-sufficiency threatens to erode their values of family and community life.

An Evolving Vasava Cultural Identity

Even though this fieldwork is undoubtedly limited in scope and biased by circumstances such as communication issues with the illiterate and the reluctance of women to participate, it is evident that the interviews tell a story of a people who are struggling to adapt to the challenges of socioeconomic development. Moreover, the insights provided by these thirty interviews can be substantiated by and compared to the research and fieldwork of others, such as researcher and anthropologist, Roxanne Hakim.

One of Hakim's projects involved studying the Vasava Bhils from the isolated village of Makhadhada, Gujarat before and one year after their resettlement due to the highly contested Sardar Sarovar Narmada Dam Project. She reports that the same villagers she had studied prior to displacement were nearly unrecognizable one year after resettlement.

Similar to the cultural changes reported by the Vasavas of the Bharuch District of Gujarat, Hakim observed that house and village structures had been fundamentally altered and that the Vasavas had begun to avoid speaking their Bhil dialects in front of nontribals. Regarding clothing, women had almost entirely shifted from wearing their traditional dress to wearing the typical *sari* and short blouse ensemble that is archetypal of most nontribal women throughout India. They also no longer wore the silver coin jewelry that had once been a distinguishing trait of the Vasava Bhils. Their consumption patterns were changing ell, as deforestation had made it nearly impossible to continue self-sufficiency (Hakim 271). Moreover, certain nontribal traditions such as the Hindu marriage ceremonies had been adopted by the Vasavas of Makhadhada and religious celebrations had evolved. For example, Von Furer-Haimendorf noted that the rituals involved in the celebration of Holi had become very similar to those practiced in Hindu towns and cities (Furer-Haimendorf, Yorke and Rao 181). Finally, increased access to cash had increased their consumption of clothes and jewelry from stores that were never previously frequented (Hakim 271-272). The resettlement process is an aspect of development that many *adivasis* have had to face in recent years and though socioeconomic development often occurs without resettlement, the issues that the *adivasis* have to face as they are resettling are in many ways similar to the issues they have to face as they encounter the various other forms of socioeconomic development.

Thus, it is evident that the process of socioeconomic development has had and will continue to have significant consequences on the *adivasis'* cultural identity. As Lalita Prasad Vidhyarthi describes in *The Tribal Culture of India*, some scholars view these repercussions as an inherently negative experience of “detrribalization” that involves a transition from a lifestyle of simplicity, self-reliance, cooperation, and optimism to one of complexity, competition, frustration, and conflict. Others more optimistically view the consequences as a process of “revivalization” that accentuates the positive efforts of traditional and modern practices (Vidhyarthi and Rai 471-472). However, Hakim suggests that the repercussions of resettlement, and more broadly, of the forces of development, can lead to a restructuring of identity without necessarily resulting in a breakdown of the Vasava culture (Hakim 1492).

As Hakim points out in another study of the Vasavas from the village of Mapali, Gujarat from April 1992 to June 1996, the Vasavas will retain their legal status even as they become more integrated in the market economy or as they are displaced and then resettled. What is at risk is the issue of self-identity and culture. In considering the issue of identity, the Vasava identity must be analyzed from the viewpoint of the “other,” or the nontribals, as well as from the perspective of the Vasava community itself. In general, the Vasava self-identity is constructed along the lines of economic conditions (specifically, self-sufficiency in production and consumption), whereas the nontribal’s view of both their own self-identity and the identity of the Vasava focuses on consumption and religion (Hakim 1494-1945).

The Vasavas tend to emphasize economic independence when they are asked to articulate their distinguishing characteristics. They claim that their forests, rivers, and

farms allow them to be self-reliant in the production and consumption of food, which allows them to minimize their dependence on the ups and downs of market forces. It is essential to note that the Vasavas are not entirely self-sufficient; for instance, they buy clothes at the markets. The distinguishing factor is that the Vasavas do not consider the purchase of clothes to be a daily necessity because they typically only own one or two outfits, and they only buy new clothes when these outfits can no longer be worn. In other words, self-sufficiency for the Vasavas refers to the activities of production and consumption that relate to their food needs. Food is what they view as essential for survival and it is what they devote most of their time and energy towards; it is in this sense that the Vasavas are self-sufficient (Hakim 1494).

On the other hand, the nontribals view the foundation of Vasava identity to revolve around religion and consumption patterns (mainly clothing and food). Moreover, the nontribals often describe their superiority to the Vasavas in these terms as well. The Vasavas are said to be inferior because they consume alcohol, meat, and often cook without oil, they do not wear Western clothing or saris, and they have unique religious beliefs. This difference in perspective of the Vasava identity is in large part why the nontribals are most eager to alter the Vasavas' religion, clothing, and diet, and why the Vasavas are generally open to adopting such nontribal religious and social behavior. However, the Vasavas are much more reluctant to change their economic behavior and are very wary of increased dependence on the market. They view their economic self-sufficiency as fundamental to their self-identity, so any threat to their production or consumption patterns are thought to be severely detrimental to their cultural well-being. Consequently, Hakim's fieldwork in the Vasava village of Mapali demonstrates that

while these *adivasis* are on the whole receptive to adopting certain nontribal habits, they are not willing to make changes that require sacrificing their identity (Hakim 1492-1495).

The Transition to the Accepting New Cultural Values

There are three potential paths that the Vasava identity can take in response to not only resettlement and rehabilitation, but more generally, in response to the forces of socioeconomic development. The first option is that the Vasava identity will continue to focus on self-sufficiency in production and consumption, though this is unlikely due to the increasing deforestation, the trend towards cultivation of cash crops, and thus the emerging reliance on the market economy (Hakim 1496-1498). The second potential pathway is what Thomas Rochon labels as “value conversion,” or the replacement of existing cultural values with new values (Vidyarthi and Rai 471-472; Rochon 54-57). Thus, under this model, the Vasava identity will continue to focus on production and consumption practices, but the *adivasis* will no longer be self-sufficient. However, this seems somewhat improbable as well because as the Vasavas integrate further into the market economy, their production and consumption habits will change in order to take benefit from their comparative advantages (Hakim 1496-1498).

Thus, it seems likely that the Vasavas’ identity will no longer be able to depend so heavily on their modes of production and consumption. What seems more likely is that the Vasavas will pursue the path of what Rochon calls “value creation.” Unlike value conversion, this process does not require a confrontation with prior ways of thinking, but instead involves the development of new concepts and categories of analysis that relate to contexts that had not previously received overt cultural value (Vidyarthi and Rai 471-

472; Rochon 54-57). Value creation could involve the Vasavas redefining their identity as the nontribals do, meaning based on consumption and religious traditions (Hakim 1496-1498). In fact, Hakim notes that as the production patterns of the Vasavas of Makhadkhada has increasingly become similar to that of the nontribal communities, the role of religion as an important element of the Vasava identity has considerably increased (Hakim 272).

Though the Vasavas are very proud of their traditional production and consumption patterns, they have also indicated that they are open to change on certain levels. For instance, Hakim reports that most Vasavas do not regard their lifestyle as static, or even one that represents a traditional lifestyle that is rigid and thus vulnerable (Hakim 1495). In her study of the village of Makhadkhada, she also observes a “deep rooted acceptance to adapting to change within the community’s philosophy and culture” (Hakim 306). Such an ease of acceptance of various practices will be essential to ensure that the *adivasis* will be able to retain what they value the most as their culture and identity change in response to the forces of socioeconomic development.

Conclusion

The forces of socioeconomic development are clearly affecting the cultural identity of the Vasavas in ways that are both perceived and unperceived by the *adivasis*. As Ascher’s suggested principle and Romer’s Rule explain, it is important that these *adivasis* are able to retain the aspects of their daily routine and traditional culture that they value as they undergo these changes. The interviews conducted with the Vasava Bhils in Southern Gujarat indicate that the perceived impact of development on the

adivasis' cultural well-being includes the escalated threat of *vyassan* endangering their way of living, changes in traditions such as the way in which wedding ceremonies are conducted and Holi is celebrated, a diminishing community life, and an inability to maintain subsistence living. It is important to note that though the Vasava Bhils described the difference between the culture of the *adivasis* and that of the nontribals partially in terms of consumption patterns (mainly food and clothing), they generally viewed the adoption of nontribal clothing and diet to be a welcomed change. However, they viewed self-sufficiency in production and consumption to be vital to their lifestyle and were weary of changes that endangered these aspects of their lifestyle. This analysis agrees with the research of Hakim, which suggests that the Vasava self-identity is centered around economic conditions whereas the nontribals' view of the Vasava identity focuses on consumption and religion (Hakim 1494-1945).

Though the Vasavas will have to forgo certain aspects of their ideal of self-sufficiency as they develop and perhaps begin to redefine their identity, it is interesting to note potential underlying reasons why the *adivasis* place such extensive value on self-sufficiency. Three unperceived sacrifices tied to socioeconomic development that may motivate the emphasis on self-sufficiency in production and consumption are the loss of leisure, the loss of independence, and the increased vulnerability of being tied to the market economy that often accompany development. As the *adivasis* shift from self-sufficiency to activities that maximize their comparative advantages, they may experience a significant loss of their leisure time. Based on their preferences between leisure and labor, the *adivasis* could view a shift from greater leisure to greater labor as detrimental to their well-being. Similarly, loss of self-sufficiency also requires the

adivasis to be employed by someone else, which detracts from their independence and potentially reduces their perceived level of well-being. Additionally, their increasing dependency on market forces may raise vulnerabilities to, for example, price shocks or crop failure. These factors must be addressed if the *adivasis* are to shift the basis of their cultural identity while retaining the aspects of their culture that they value the most.

Chapter 4: Economic Vulnerability

As the *adivasis* experience socioeconomic development, the transition away from an identity based on self-sufficiency in production and consumption is likely to be accompanied by increasing economic vulnerability that must be addressed if the *adivasis* are to preserve what they value the most while undergoing cultural change.² Vulnerability can be defined in many ways, though it is often characterized as the risk of being negatively affected by unforeseen events or shocks (Guillaumont 4). William Ascher describes three forms of vulnerability and their effects as they relate to sustainable development: people who are vulnerable to a loss of potential future benefits discount the expected value of long-term gains; people who are vulnerable to emergencies that require immediate access to cash also reduce the expected value of long-term benefits; and people who are vulnerable to punishment for not reaping the benefits of opportunities for immediate gains decrease the value of their long-term goals (Ascher 39). Though many definitions state that vulnerability involves a sense of insecurity and uncertainty regarding potential harm, it is important to note that vulnerability does not have to involve uncertainty. For example, a farmer can realize that it is highly probable that a crisis requiring significant access to cash such as family illness or crop failure will occur (Ascher 40). Moreover, in economics, the focus of vulnerability has been on the risk of

² Since the fieldwork and literature discussed in chapter three focuses on the Vasava Bhils, all further discussion of the *adivasis* will relate specifically to this tribe. Nevertheless, despite the differences among tribes, discussion can to a certain extent be generalized to other *adivasis*.

households falling into poverty (Dercon 2). In this paper, vulnerability will refer to the danger of a shock that significantly reduces material well-being and thereby threatens what a group or individual values.

Though many development researchers and practitioners have recognized that individuals, households, and communities might face external (trade and exchange related), environmental, and domestic shocks that endanger their well-being, many measures of poverty do not take such risks into account. For example, the United Nations Development Program's Millennium Development Goals only consider the current poverty of a household instead of also considering the probability that a household might fall into poverty in the future. Yet, economic vulnerability is a central part of the livelihoods of poor people such as the *adivasis*. They must deal with the possibility of recurring misfortunes that stem from expected and unexpected shocks ranging from a decline in crop prices to loss of employment (Dercon 4). Since reducing economic vulnerability has been associated with safeguarding the well-being of a household or community as well as increasing the effectiveness of aid, economists have extensively analyzed not only households' vulnerabilities, but also their strength in coping with and overcoming vulnerability, which is referred to as resilience (Guillaumont 6).

Developing economies are particularly vulnerable to shocks that significantly reduce their well-being, as demonstrated by Oleksiy Ivaschenko and Cem Mete's United Nations University study on Tajikistan. Panel data analysis shows that transitory economies such as Tajikistan face significant rates of households falling into poverty and indicates how uncertainty that tends to accompany economic and social transitions translates into high vulnerability for households (Naudé, Santos-Paulino and McGillivray

4). Therefore, in order to protect the valued aspects of the *adivasi* culture as the tribes such as the Vasava Bhils undergo socioeconomic development, it is essential to analyze the possibility and effectiveness of various methods to reduce their vulnerability.

General approaches to reducing economic vulnerability

Households, the government, non-governmental organizations, and private sector institutions can address shocks that the *adivasis* may face through either *ex ante* or *ex post* measures. *Ex ante* measures require *adivasi* households to take action to reduce impact before a shock occurs. This may include diversifying sources of income or converting productive capital into more liquid assets (Naudé, Santos-Paulino and McGillivray 3; Kochar 159). Alternatively, *ex ante* precautions may involve other entities providing incentives and means for the *adivasis* to better protect themselves against shocks through, for example, encouraging self-insurance by means of savings, supporting community-based risk sharing, assisting with income risk management, or encouraging the introduction of insurance products tailored to the needs of the *adivasis*. However, even though *ex ante* measures may provide the *adivasis* with substantial protection, they cannot fully shield them from shocks because certain risks cannot be foreseen. Moreover, Stefan Dercon, a Professor of Development Economics at the University of Oxford, states that there is considerable evidence that *ex ante* measures that negatively affect assets, activities, and technology choices may actually increase poverty (Dercon 24).

Thus, certain *ex post* measures are necessary to risk protection systems. *Ex post* measures require the *adivasis* to smoothen their consumption after they experience a shock. Such measures often depend on a range of insurance options that are intended to

mitigate hardships encountered as a result of shocks (Naudé, Santos-Paulino and McGillivray 3). Alternatively, if formal credit and insurance markets are not accessible, households can use their savings, often in the form of livestock, to smooth consumption. Similarly, some communities build informal mutual support networks such as neighborhood based-associations as a precautionary strategy. When shocks affect an entire community, however, such group-based systems cannot work effectively because members are generally not in a position to help others. For example, Dercon points to a case in Northern Wollo, Ethiopia when households tried to sell animals to mitigate the effects of drought and famine in the mid-1980s, only to bring about oversupply and a lack of demand that caused livestock prices to collapse (Dercon 5). Naudé, Santos-Paulino, and McGillivray of the United Nations University also point to evidence of an *ex post* coping strategy that backfired in Zimbabwe. In this case, an adverse shock resulted in children dropping out of school, healthcare cuts, increases in criminal activity, and soil degradation as a result of desperate and unsustainable farming methods (Naudé, Santos-Paulino and McGillivray 6). Thus, households can smooth consumption to a certain extent through *ex post* measures, but such precautions are not a panacea to the hardships brought about by economic shocks.

Both *ex ante* and *ex post* measures can either be part of a broad welfare support system, or they can be specifically targeted for those most affected by risk-related adversity. While targeting support is most efficient because it cuts unnecessary costs while helping those who most need assistance, targeting also has certain drawbacks. Self-targeting could create incentives that ensure participation only by the target group, which would eliminate the cost of identifying beneficiaries, but imperfections in targeting

design may exclude vulnerable groups such as women. On the other hand, allowing community leaders to select beneficiaries could lead to corruption and similar omission of certain groups (Dercon 24). Therefore, the benefits and costs of general welfare support systems must be weighed against those of targeted programs in a given context before policy decisions are made.

In the case of the *adivasis*, an *ex ante* measure that could serve as a buffer to shocks as well to improve overall well-being involves assessment and policies that improve land distribution and irrigation. As a result of their traditional dependence on agriculture, land and irrigation are essential to the ways of living of the *adivasis*. Additionally, policies that increase their access to finance would provide the *adivasis* with both *ex post* and *ex ante* tools to mitigate hardships that result from shocks.

Land

Improving the *adivasis*' access to land is essential to mitigating their economic vulnerability. In a World Bank Policy Research Working Paper, Robin Mearns states that the incidence of poverty in India is highly correlated with the lack of access to land. Although the direction of causality in this relationship has not been established, land issues clearly relate to poverty levels, at least to a certain extent. This correlation can be attributed to the vast array of functions that land fulfills. In general, securing property rights minimizes the vulnerability of the *adivasis* by affecting all of these functions. For example, land provides social status and security in the form of food and employment in the event of crises or natural disasters (Mearns).

More broadly, property rights have productivity and equity implications. In terms of productivity, restrictions that limit the ability to convert land to alternative agricultural uses or constrain crop choice affect productivity in terms of output per acre and income earned (Brandt et al. 69). Uncertainty of ownership also affects the sale and rent of land, which could prevent land from being used or owned by those who are most likely to put it most productively (Feder and Noronha 144). Moreover, in addition to these direct effects, land rights can also indirectly impact productivity in the two ways demonstrated by Figure 3, which is adapted from Feder (1987); namely, they can influence investment incentives for farmers and allow greater access to credit markets.

Looking first at the left side of the Figure 3, security of tenure and the right to rent land can improve long-run productivity by increasing incentives for farmers to efficiently manage and invest in their land. Policies that prohibit permanent land transfers or frequently reallocate land among households can result in uncertainty over the duration of tenure. This, in turn, can lower the household's expected returns to its investment, thereby reducing the optimal level of investment. Farmers facing well-defined tenure rights, on the other hand, are more likely to invest in activities that enhance productivity, such as irrigation, fertilizers, and drainage systems. Returns on such investments are often not large enough to cover the initial expenses in one year, but in the long run, they typically can earn tremendous profits (Brandt et al. 69-70).

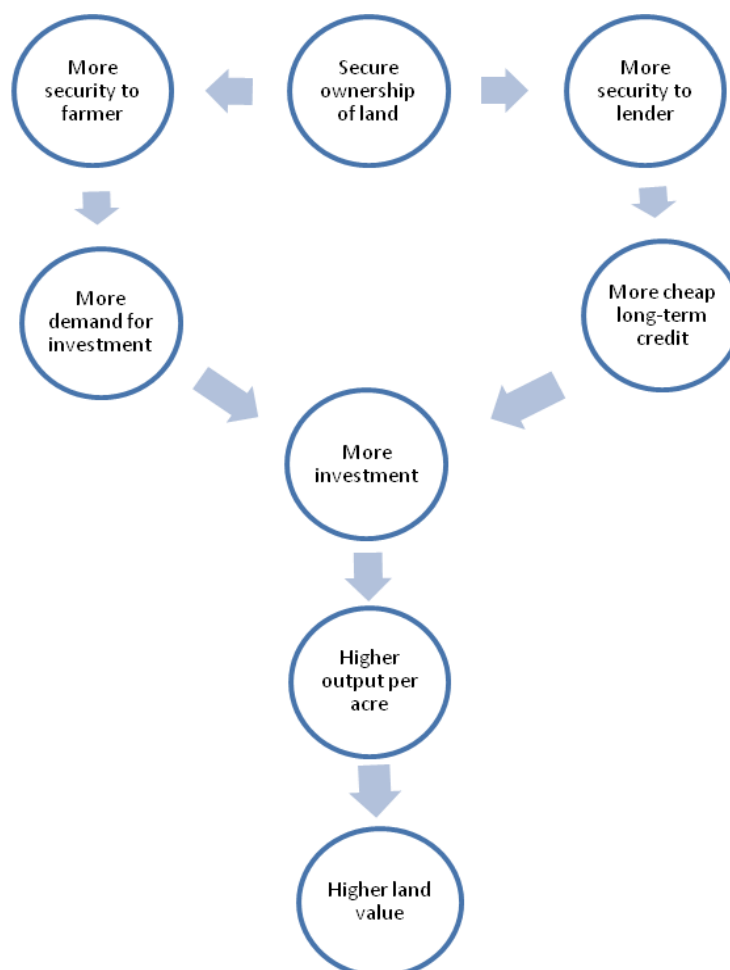


Figure 3. The Impact of Secure Land Rights on Productivity. Feder, Gershon, and Raymond Noronha.

“Land Rights Systems and Agricultural Development in Sub-Saharan Africa.” *World Bank Res Obs* 2.2 (1987) figure 1.

Secure legal ownership of land that permits land transfers can also increase productivity by providing farmers with access to cheaper, more extensive, and longer-term credit, as summarized on the right side of the Figure 3. As will be discussed later, land titles are often required for formal bank loans, and without secure titles, farmers must rely on informal lenders who generally charge much higher interest rates. Additionally, secure land titles can open up access to other types of credit. For example, title certificates can be deposited as security for loans from noninstitutional lenders. Though this practice is

not recognized by the law, it is common for small, short-term loans. Moreover, while this means that creditors do not have legal rights to the land, by holding the titles, they can both prevent the owner from selling the land and they can restrict the owner's ability to borrow from other sources (Feder and Noronha 144).

In terms of equity, the procedures required to prove legal ownership of land are usually very complex and the fees of the lawyers, surveyors, and government departments involved in the process create financial burdens for the poor. Since these costs correspond to farm size, larger landowners are more often able to overcome these obstacles. Moreover, wealthier farmers also generally are advantaged because they have better access to information about farm prices, land law, and administrative procedures. Thus, to safeguard the rights of poorer farmers, such as the *adivasis*, governments must take steps to create titling programs, simplify procedures, and publicize information on land registration (Feder and Noronha 146-147).

Timothy Besley and Robin Burgess conducted the first quantitative study of the relationship between land reforms, specifically tenancy reform and the abolition of intermediaries, and poverty reduction at the state level in India. Using panel data for the sixteen major Indian states from 1958 to 1992, Besley and Burgess control for factors other than land reform that could have led to reductions of poverty. They find robust evidence of a relation between poverty reduction and both forms of land reform legislation. Thus, they conclude that land reform can benefit the landless and have led to reductions in poverty in India. More specifically, the authors find that the impact of land reforms on poverty stems from the effect of these reforms on production relations in agriculture (Besley and Burgess 389-430).

Given the correlation between land reforms and poverty, it is important to emphasize land reforms as a means of reducing the risk of falling into poverty because the incidence of landlessness in India has not changed significantly in terms of ownership or operational holdings since the 1960s. More specifically, the share of households not owning any land in India remained around 11% from 1961-62 until 1982, and the share of households not operating any land only fell marginally. On the other hand, the share of households owning sub-marginal holdings, which are usually only homestead lands, doubled from 17% to 32% in this time period. This can largely be attributed to the redistribution of ceiling-surplus land (Mearns 16-18).

Land reform is particularly important to *adivasi* women, and Indian women more generally. Though different personal laws apply to the disparate religious groups in India, women generally hold legal rights to inherit and own land. This is particularly true for Hindu women after the Hindu Succession Act of 1956, which allowed for the mothers, widows, and daughters of Hindu men to inherit property along with the sons. Nevertheless, large gaps still exist between women's legal rights and their actual ownership of land. Since such laws conflict with long standing social norms and customs, they are generally considered to be socially illegitimate. Traditions consequently place significant pressures on women to relinquish their legal rights to the men in their families. Additionally, even those women who have land under their name may not actually control the land if they do not know how to use, mortgage, lease, or sell the land and the products of the land (Mearns). Thus, land reform is essential for the welfare and empowerment of Indian women.

Though some economists argue that redistributing money is better than redistributing land, there are many reasons why redistributing land may be more beneficial to the poor. Proponents of the redistribution of money often argue that beneficiaries could always choose to use money to purchase land. However, if the assumption was made that the poor do not buy land only because they cannot afford it, then the argument could be made that redistributing land would eliminate transaction costs. Moreover, even without this assumption, it has been suggested that land redistribution is better because land can be a permanent source of income for poor families. This line of reasoning takes into account that heads of families may not always act in the best interest of their families, so providing the family with a less liquid asset would be beneficial. Families can reap benefits from land for generations (Banerjee 8).

The powerful potential of land reforms have been demonstrated by R. Ramakumar's analysis of the ways in which public action in the Indian state of Kerala has impacted the standard of living of hired agricultural workers. Ramakumar attributes land reform as setting the ground and pace for every socioeconomic advance made in the Malabar region of Kerala after 1956. In this study, land reforms weakened the foundation of an oppressive agrarian regime by undermining feudalism and the traditional economic base of upper caste domination. Extreme concentrations in the ownership of land dissipated and a significant amount of land was transferred from upper caste households to oppressed groups. The reforms were also instrumentally important because they facilitated social and economic advances, such as the spread of female literacy. Since the reforms provided many of the poor with homestead land, workers no longer had to depend on landlords for living space and the homestead allowed the poor to save the

money that would have been put towards the purchase of land for housing. Additionally, homestead plots could be used for production purposes, which supplemented the incomes of households (Ramakumar 306-345).

Both international organizations and the Government of India have acknowledged the importance of land reform. The World Bank's rural development strategy in general, which promotes securing land rights for the rural poor and socially excluded, is largely dependent on the demonstrated efficiency of family farms. Thus, restrictions on land rentals are discouraged because they restrict the supply of land available for rent. Moreover, when land distribution is highly unequal, as is the case in India, the World Bank encourages land reform in a manner that is negotiated, participatory, and decentralized. Consensus building among all affected parties is highly promoted. The World Bank's land policy in India, which falls under India's Country Assistance Strategy, views high transaction costs in land markets as significant impediments to access to land for India's poor and judicial systems as overburdened with cases of land disputes. Moreover, the World Bank focuses on access to land by not only the country's poor, but also by women in an attempt to address gender equities (Mearns 1-2).

Land reforms have been on the government's policy agenda since independence in 1947; however they have included only limited policies aimed at land redistribution. In fact, Besley and Burgess find that India's post-independence period included the largest body of land reform ever passed in so short of a period. However, while land reform legislation is abundant, the impact on the standard of living of India's poor is minimal due to poor implementation of the proposed changes (Besley and Burgess 389-430). The government's Eleventh Five Year Plan states that reform policies "have not been able to

achieve the desired impact,” that “efforts must be made to take steps to release and distribute the land locked in litigation,” and that the current arrangements for resettlement and rehabilitation of the *adivasis* are “detrimental and prejudicial” (Eleventh Five Year Plan 2007-2012: Agriculture 29-31). In addition to calling on Parliament to enable legislation regarding alienation of land belonging to the *adivasis* and stating that the highest priority should be given to the preparation and updating of land records in *adivasi* areas, the Plan states, “A complete ban on all forms of transfers of *adivasi* lands should be enforced” (Eleventh Five Year Plan 2007-2012: Agriculture 31). All state governments, which have authority over land issues since 1935, have also officially accepted a prohibition against the alienation of *adivasi* land and laws for the restoration of alienated land (Mearns 10). However, as previously mentioned, it is essential that the *adivasis* are given the right to transfer their land in order to retain the characteristics that make land a valuable form of collateral.

Potential Methods of Land Reforms

Both traditional, or government enforced, and market-based land reforms can be invoked to reduce economic vulnerability of the *adivasis*. For either type of reform, international evidence suggests that rural growth strategy would be maximized through small, economically viable family farms. Agricultural productivity has been demonstrated to be inversely related to farm size, mainly because small farms that employ family labor are able to reduce labor costs and achieve greater efficiency. Some literature has pointed out that this relationship seems to be inverted in India, but Mearns identifies the cause of this supposed reversal as policy distortions in Indian agriculture

that have chronically favored large farmers. Thus, because large farmers have received more infrastructure development support and greater access to credit markets, it seems as if larger firms tend to be more productive. Nevertheless, some argue that regardless of such policy distortions, the Green Revolution has flipped the relationship between farm size and productivity. While Mearns finds that it is true that economies of scale allowed large farmers to be more productive in the 1970s, the benefits of the Green Revolution have since reached small farmers, thereby restoring the inverse relationship between farm size and agricultural productivity (Mearns 18).

Government Enforced Land Reform:

In general, there are four primary types of land reform legislation that have been pursued after independence: the abolition of intermediary tenures, the regulation of land holding size through ceilings, the regulation of tenancy, and land consolidation. Attempts to abolish intermediaries during the 1950s have been cited as the most complete and easily achieved reformations. While these reforms brought considerable gains to many people at minimal cost, inequalities in land holdings were not affected. Ceilings set on land holdings are generally accepted to have accomplished little because they have often been set too high. Tenancy reform efforts have often been weak or counterproductive, resulting in the eviction of tenants, the rotation of tenants over multiple landlords' plots to prevent them from acquiring occupancy rights, and thereby, a worse standard of living. State efforts of land consolidation also did not change the distribution of land and tended to benefit those with larger holdings since the opportunity costs of land fragmentation are greater for larger firms (Mearns 10-12; Besley and Burgess 389-430).

Due to the failure of land ceiling laws to bring about the redistribution of privately owned ceiling-surplus land, many states have instead looked to redistribute public land to the landless. Such public commons account for approximately 20% of India's total land area include community forests, river banks and beds, ponds, water tanks, and pastures. Public lands provide income and employment benefits such as drought period sustenance, a large array of physical products like food and fodder, and a broad range of social and ecological benefits like groundwater recharge. Thus, commons are important to the livelihoods of all of India's socially excluded groups, including the *adivasis* and women. Unfortunately, many studies have demonstrated high rates of degradation and depletion of India's rural common areas in recent decades, which is significantly harming vulnerable groups such as *adivasis*. In addition to *de jure* encroachment on commons, there has also been significant *de facto* encroachment by India's poor. When not regulated, highly valued sections of land tend to be encroached first, reducing the benefits of the remaining land to the general public. Additionally, unregulated *de facto* encroachment often involves non-poor farmers bribing or otherwise persuading the local *patwari*, or government officials in charge of land rights, to manipulate the record of land rights in their favor. The *panchayati raj*s, or local government institutions, often have minimal ability to challenge such encroachment due to the lack of clarity regarding local land records and the high litigation costs. Therefore, the government must include regulation of commons in a unified land administration system in order to preclude further encroachment on commons by the non-poor at the expense of socially excluded groups like the *adivasis* (Mearns 10-12).

Regulation of land rights records would provide many benefits to the *adivasis* beyond the reform of commons encroachment. Rural, as well as urban, development is often constrained by insecurity or uncertainty of land titles and land disputes are both common and costly in India. Unfortunately, the issue of records of land rights has been largely neglected in recent literature on land reforms and agrarian relations in India, and to a certain extent, also in recent government action. Though multiple Five-Year Plans have emphasized the need to update land records, such advice has rarely been carried out. The main records of land rights are kept by the *patwaris* at the village level, and are often written in non-standard manners in local dialects. Physical documents like village land maps deteriorate over time and prove ineffective in resolving local land disputes. Moreover, regardless of legislative requirements, land records are rarely updated (Mearns 30-32).

The system of land administration and records management also adds to the burdensome land related transaction costs for the poor. A study in the state of Orissa indicates that while formal transaction costs such as registration fees and stamps total approximately 17% of the value of the land transacted, informal transaction costs such as side payments to expedite the issuance of related documents totals 17%. These costs present significant barriers to better access to land for groups like the *adivasis*. Though land registration efforts may have negative effects if not implemented carefully, for example, by legitimizing *de facto* encroachment on commons by the more powerful groups, they can improve the system of land administration and records management in ways that would significantly benefit India's vulnerable groups (Mearns 27-29).

The potential of effective land administration reform can be demonstrated with West Bengal's Operation Barga in 1977. Through this operation, tenants were able to register their tenancies and obtain legal entitlement to greater crop shares, thus facilitating a rapid boost of agricultural productivity in the state in the early 1980s. Mearns points out that in this case, the most significant aspect of the land reform process was not the legislative change involved in the operation, but the state-level political change that was reinforced by effective local institutions. A joint effort between government resettlement camps and the local representative *panchayati raj* institutions allowed government workers to update land records and register tenants in many villages. Reflective of the successes of Operation Barga, Mearns points to three essential ingredients for success in implementing land administration reforms, mainly the public nature of proceedings, collective action at the local level, and state power that is exercised on behalf of the socially excluded (Mearns 12).

Market-Based Land Reforms:

In addition to government enforced land administration reforms and the regulation and protection of informal tenancies as in the West Bengal model, it is important for the Government of India to facilitate market-based land reforms through the deregulation of land-lease markets. Land markets in India are highly incomplete and imperfect, and thus they often result in marginal and submarginal operational holdings (i.e. only homestead land) that are often not easy to expand or sell. One group of major land market imperfections is the result of legislative restrictions on tenancy and leasing. Though these laws are designed to protect India's vulnerable groups, in reality, they often have the

exact opposite effect. Not only do high transaction costs disproportionately burden the rural poor, but the social value of land, which is greater than its direct economic value, also makes the Indian land markets sticky. As previously mentioned, land serves as collateral, provides security against natural hazards like droughts or floods, and is also used as part of a dowry or to pay for funeral costs. Its value as a source of political and social power underlies chronic price distortions and explains why there are very few landowners who are willing to sell their property (Mearns 19-22).

Such rigidities in India's land markets make the lease markets an important factor in matching land, labor, and capital endowments. However, discriminatory policies have limited the role of land leasing and tenancy. In fact, Mearns finds that tenancy has declined significantly since 1947, when it accounted for approximately 75% of total cultivated area. Even though under reporting of tenancies means that data on tenancies are most likely distorted, he claims that it is evident that the real rates of tenancy have declined drastically. If legal restrictions of leasing land were eased and transactions costs were lowered, many more Indian households would lease. In fact, tenancy regulation largely still reflects the misconception that share tenancy is inevitably inefficient and that landlord-tenant relations are necessarily exploitative. Recent literature has proven the fallacy of these beliefs. Tenancy contracts are not necessarily inefficient or unfair, and share tenancy has been demonstrated to be a second-best response to imperfect, shallow land markets (Mearns 19-22).

Since the implementation of traditional, coercive land reform is often problematic due to ineffective and corrupt land administration agencies, restricted transparency of government agencies, or weak civil society institutions, market assisted land reform has

been suggested as a non-coercive and better alternative. The basic idea is that states give the qualified landless a subsidized loan or grant with which they can purchase land. Unlike traditional, coercive land reform, such market-assisted reform does not set explicit targets or a time frame for the land reforms. It is also uncertain how many landowners will sell with market-assisted reform. On the other hand, since market-assisted is demand driven, people who want the land most and who have the proper information to determine where to find the type of land they need are able to benefit. Traditional land reform, in contrast, relies on government targeting to identify the proper beneficiaries of land reform. Another benefit of market-assisted land reform is that beneficiaries have greater incentive to negotiate for lower prices because they pay a part of the price for the land, thus reducing the overall cost of land reform (Mearns 19-22).

The strengths and weaknesses of both government enforced and market-based land reform need to be considered in developing appropriate land reform policies for the *adivasis*. It is evident that government policy has not served as a panacea to the country's land reform challenges and that land markets in India are thin and incomplete. Thus, future policy must learn from the successes and failures of the past to develop a plan that combines both approaches. Moreover, for the *adivasis* to reap the potential productivity and equity advantages of secure property rights, the Indian government needs to work with other actors such as the World Bank to develop effective strategies in pursuit of the successes Ramakumar witnessed in Kerala in the late 1950s.

Irrigation

For land to mitigate the vulnerability associated with development of the *adivasis*, it needs to be arable. Given that land in India is very dry, irrigation is essential. In fact, Michael Lipton finds that even small holdings of land must be reliably watered in order for land to reduce the risk of falling into poverty. Lipton's study uses National Sample Survey data and village studies to argue that where land is of poor quality or is ill-watered, as it tends to be in Rajasthan or Gujarat, households with rainwater-dependent, sub-marginal land holdings still face considerable risk of transient poverty associated with seasonal rainfall (Mearns 17). Moreover, David Groenfeldt, an independent consultant for the International Water Management Institute finds that irrigation development can also contribute to the cultural retention of indigenous societies, such as the *adivasis*, whose cultures are undergoing socioeconomic development. Irrigation and agricultural visioning and planning allow a community to build upon a culture's values by emphasizing the cultural priorities of the indigenous people through participation in the process of planning. Irrigation development can also build on indigenous knowledge, such as traditional irrigation management systems and farming practices (Groenfeldt 5-6). Thus, irrigation development may not only serve to indirectly help the *adivasis* retain what they value most through the mitigation of economic vulnerability, but it could also directly help to retain cultural priorities.

At approximately 4,000 billion meters³ (BCM), India annually receives enough rainfall for the country's agricultural purposes, but it is largely variable across space and time, with most of it concentrated in monsoon season. Thus, a significant amount runs off into rivers, causing sporadic floods and droughts unless it is captured in storages. Due to

the high rates of evaporation in India, the country's annual renewable water source is only about 1,900 BCM (including both ground and surface water). Furthermore, due to geographic limitations, only 1,300 BCM can actually be used. Of this, approximately 83% is used for irrigation purposes, but this falls short of agricultural needs, partly because the efficiency of water use in agriculture is very low (Thatte 709-725). Katar Singh, of the India Natural Resources Economics and Management Foundation, states that the average efficiency of surface water use is about 40% and that of groundwater irrigation is about 60%. Singh partially attributes the low efficiency to the highly subsidized flat price of irrigation water that encourages the overwatering of crops. The Central Water Commission explains that the current water rates of canal irrigation in India have been too low to cover the operation and maintenance costs of the country's irrigation projects and that the prices were developed through ad hoc and often irrational methods (Singh 679-690).

Irrigation Policies:

The process of making water available in the required quantity is generally called Integrated Water Resources Development and Management (IWRBM) (Thatte 709-725). For all IWRBM methods, local community level cooperation and other institutional arrangements are critical to improving irrigation systems. The Government's Eleventh Five Year Plan finds that there were 477 ongoing projects that address water management and irrigation projects in 2007. However, the long gestation periods involved in building irrigation infrastructure and minimal resources have caused significant delays in the projects. The Plan calls for a reduction of the gestation period, increased efficiency of

irrigation systems, proper monitoring of groundwater levels, and the implementation of complementary land acquisition projects (Eleventh Fifth Year Plan 1007-2012: Water Management and Irrigation 63).

A quantitative analysis of the physical, institutional, and socioeconomic determinants of cooperation in irrigation communities by Pranab Bardhan demonstrates that cooperative behavior holds a significant negative relationship with inequality of landholdings and a significantly positive relationship to the duration of access to water. Community institutions pool resources and efforts together for the construction and maintenance of local water channels, monitor violations, repair and control water allocation from public wells, and control groundwater overexploitation. According to Pranab Bardhan's study, authority in decision making and rule creation should be given to such community institutions rather than having rigid external rules imposed upon farmers (Bardhan 847).

In theory, many market-based policy instruments can be employed to balance the supply and demand for water in India. Specifically, rationing, volumetric water charges, tradable water rights, crop-based charges, and area-based charges could potentially be implemented to meet water management objectives. Rationing can be arranged to assign usage in socially desirable ways, but it will not raise money to cover the costs of the water management agency. For example, farmers who previously received excess water will realize the opportunity cost of water under this system. Thus, rationing could convince those growing crops with high values of production per unit of area, such as sugarcane, to switch to crops that allow for high values of production per unit of water. In

turn, this would reduce water usage in the most efficient manner (Hellegers, Petra J. G. J. and Perry 79-86).

Volumetric water charges also provide incentives to reduce water consumption and perhaps even increase supply, as long as the charges are significant relative to the value of water and the cost of management. However, this policy instrument requires means for accurate volumetric measurement that is not available in most existing irrigation systems (Hellegers, Petra J. G. J. and Perry 79-86). Rajiv Gupta argues that a volumetric system is the most effective measures of increasing utilization of the available water and augmenting efficiency of water use because such a system provides incentives to encourage economical use of water by farmers. The water saved would allow more areas to be covered by an irrigation system, which would in turn boost agricultural production and the incomes of farmers (Gupta 131-147).

Another policy instrument involves tradable water rights that can be bought either on a short-term (seasonal) basis, or a long-term (permanent) basis. Typically, the government would allow the price of water under such a system to be entirely dictated by the market, meaning that prices will vary with agricultural market conditions. Similar to rationing, tradable water rights instills incentives to switch to the most profitable crops, but unlike rationing, the tradable water rights system allows unused water to be sold. This achieves another productivity benefit because market forces will reallocate traded water to the most productive users. The drawback of this policy instrument is that it requires allocations of water to be defined, monitorable, and enforceable, which is often a significant challenge in developing countries like India (Hellegers, Petra J. G. J. and Perry 79-86).

Crop-based and area-based charges are two other policy instruments that could be used to meet the *adivasis*' water management objectives. Crop-based charges increase production per unit of water consumed if the charge is high enough to push farmers to switch from high to low water-consuming crops, but it will not reallocate water to more productive sectors or uses. Additionally, since farmers are allowed to choose their cropping patterns under this system, the supply and demand for water will not necessarily equalize. Area-based charges will similarly not ensure a balance of water supply and water demand, but if the water available is enough to meet demand, area-based charges can provide an effective means of charging for agricultural water usage. Additionally, there are no incentives for farmers to save water other than the fact that they have to farm profitably. Since all of these solutions only partially meet the objectives of water management, a combination of instruments is usually required (Hellegers, Petra J. G. J. and Perry 79-86).

However, market-pricing and tradable water rights are not widely applied in practice because of societal preferences, market failure, and implementation problems. First of all, a society may prefer to allocate water in manners that are inconsistent with free market outcomes. Charging for water may be a politically sensitive issue or free market allocation of water may bring about socially undesirable changes in income distribution. Additionally, if the market does not internalize externalities such as the exploitation of water sources, it cannot properly allocate water resources. Such market failure results in a gap between the price and value of irrigation water, and if an increase in the price of water is needed to balance supply and demand, it may not be in the best interest of the farmers' welfare to pursue such a strategy. Finally, there are preconditions

for the introduction of tradable water rights and market prices that are often absent in developing countries (Hellegers, Petra J. G. J. and Perry 79-86). For example, a legal framework is necessary to charge for water. Thus, there may be reasons to limit the role of market-prices and tradable water rights to achieve water management objectives.

Similar to land reforms, it is clear that government enforced policies must accompany market-based reforms in order to ensure that the country's groundwater reserves and the 4,000 BCM of water that India receives annually can effectively provide irrigation for the dry lands that the *adivasis* value so greatly. In particular, policies should aim at making current projects more effective. Without adequate irrigation, secure land rights will not mitigate the vulnerability that the *adivasis* face.

Access to Finance

Developing an inclusive financial system in India is another way to mitigate the vulnerability of the *adivasis*. Access to finance allows the poor to catch up with the rest of the population as the economy grows and it allows individuals, households, and firms to enter the modern economy while reducing potentially detrimental pockets of economic power (Basu and World Bank ix). Access to credit, more specifically, opens up possibilities of self-employment and broader access to other financial services, like insurance and savings, allowing individuals to smoothen their consumption in the case of income fluctuations (Basu and World Bank 4). Since the *adivasis* are largely dependent on seasonal income based on harvest cycles or irregular income from wage labor, increasing access to finance would significantly benefit their overall well-being as the economy develops.

In rural India, financial service providers can be categorized as formal, semiformal or microfinance, and informal providers. Formal providers include commercial banks, rural cooperative banks, post offices, mutual funds, and insurance companies. They dominate the rural financial markets and are regulated by the Reserve Bank of India. Additionally, development banks such as the Small Industries Development Bank of India and the National Bank for Agriculture and Rural Development provide financial support to formal and semi-formal providers like microfinance institutions (MFIs). The semi-formal sector is mainly comprised of two types of MFIs: Self-Help Group-Bank linkages, which connect women to regional rural banks, rural branches of commercial banks, or cooperative banks, and specialized MFIs. Interlinkages between the semi-formal and formal sectors have also recently been developed. Finally, informal providers involve an extensive range of agents such as landlords, traders, shopkeepers, and moneylenders, and they serve those who cannot access formal finance. Surveys such as the World Bank – National Council of Applied Economic Research Rural Finance Access Survey (RFAS) of 2003 indicate that approximately 44% of households have borrowed informally at least once in the past year and that the interest rates on informal loans averages an exorbitant 48% per year (Basu and World Bank 5-7).

With financial assets amounting to approximately US\$430 billion (as of 2004), India has a deep financial system, even though it has a relatively low per capita income. The ratio of total financial assets to gross domestic product is almost 93%, in comparison to 68% in Mexico and 81% in Argentina. This financial depth is largely attributable to India's immense network of financial institutions, which expanded greatly following the

commencement of Indira Gandhi's bank nationalization drive in 1969 (Srivastava and Basu 6). After Gandhi identified the lack of access to finance as a significant reason for enduring poverty and stagnant growth in rural areas, the Indian central bank began to nationalize commercial banks. A license rule was imposed in 1977 that forced banks to open up four branches in a location without a bank (typically a rural area) for every branch opened in a banked location (typically urban) (Besley and Cord 68). Pradeep Srivastava and Priya Basu of the World Bank note that rural branches increased by 1,547% from 1,833 in 1969 to 30,186 in 1985. Robin Burgess and Rohini Pande's 2003 study on India's social banking experiment analyzes panel data for sixteen major states for the time period 1961 to 2000, which includes the period of 1977 to 1990 during which the Indian Central Bank mandated the license rule described earlier. After demonstrating that the 1:4 license rule caused banks to open relatively more rural branches in Indian states that had lower initial financial development, they provide evidence that bank branches in rural areas contribute to the reduction of poverty in the rural areas (Burgess and Pande 11-16).

However, when the license rule was removed in the 1990s as a part of economic reforms, branch building in rural areas decreased tremendously (Burgess and Pande 18). Nevertheless, the 2003 RFAS indicates that the incidence of indebtedness (meaning the proportion of households holding debt owed to formal financial institutions) had increased between 1991 and 2003, suggesting greater access to finance for India as a whole. The survey also indicates that poorer households in rural areas still had minimal access to formal finance in 2003 since rural banks tend to focus on the needs of the richer rural borrowers. Significant disparities also exist across regions in terms of branch

density and transaction volume. As expected, India's economically weaker regions have significantly low levels of financial access and poor households in these regions have particularly low levels of financial access (Srivastava and Basu 10).

Underlying this lack of financial access is an array of factors that affect both the suppliers and consumers of financial services. Rural banks view India's rural poor as high-cost, high-risk clients. Serving the poor involves a great deal of uncertainty about their ability to repay loans due to their volatile income and expenditure patterns, which tend to increase their default risk. The rural poor also generally do not have past credit history because of their dependence on informal lenders, which makes it difficult for banks to determine the risk associated with a poor client. India's poor also often do not have fixed collateral, which banks require, or they often have a small plot of land that cannot be mortgaged. On the other hand, even those with collateral come with additional risk because some households do not have proper titles to their assets and the Indian legal system makes collateral registration and repossession a laborious process. Owing to small loan sizes, large geographical spread, widespread illiteracy, high frequency of transactions, and the diversity of borrowers, transaction costs of rural lending in India are high. Finally, the government's policies create a financial environment that makes lending in general, and to the rural poor in specific, unfavorable. Interest rate restrictions reduce the attractiveness of lending, especially to poor rural clients, and high fiscal deficits mean that the government is holding a large portion of financial savings for itself. The government also distorts bankers' incentives through significant interference, creating significant inefficiencies in rural banks (Basu and World Bank 28-38).

On the other side, rural banks are also unattractive to small rural borrowers for many reasons. Rural banks do not provide the flexibility small rural borrowers need to meet their irregular income and expenditure patterns. Transactions costs, largely from the geographical distance to the nearest bank, are problematic for the rural poor. In particular, clients often must pay bribes ranging from 10 to 20% of the loan amount to access loans. The collateral required for loans also make formal banks unattractive, given that land remains the primary form of collateral and many small rural borrowers are landless (Basu and World Bank 38-39).

The prospects of specialized MFIs that are similar to Muhammad Yunus's Grameen Bank model in Bangladesh have been widely debated in recent years. The success of the Grameen Bank has been publicly acclaimed through the 2006 Nobel Prize and many studies, like that of University of Kansas professor Rubana Mahjabeen, applaud the numerous benefits of MFIs. Mahjabeen analyzes the welfare and distributional implications of MFIs in Bangladesh to find that MFIs raise the income of all households, generate employment, enhance social welfare, reduce income inequality, and increase the consumption by all households. Based on these results, he suggests that countries can use MFIs as instruments for poverty alleviation and that countries with thin financial markets can use MFIs to reach underserved markets (Mahjabeen 1090).

However, unlike the Grameen Bank or many of the Bangladeshi banks analyzed by Mahjabeen, most Indian MFIs are region specific and have minimal outreach. Specifically, while Bangladeshi MFIs such as the Grameen Bank, BRAC, and Proshika reach over one million clients each, in March 2003, the entire Indian MFIs sector reached less than one million borrowers. Indian MFIs generally have a narrower scope than other

MFIs, offering minimal financial services other than credit. Very few offer insurance or savings as services. The limited scope and scale of Indian MFIs are partially a result of the lack of the necessary legal and regulatory framework. Restrictions on MFIs include that they are not allowed to mobilize deposits unless they become non-bank finance companies, but the minimal start-up capital requirement for registering a non-bank finance company is generally beyond the capacity of most Indian MFIs (Srivastava and Basu 18).

Thus, many scholars have acknowledged both the strengths and weaknesses of MFIs, noting that they are not by any means a panacea to the financial access issues of marginalized groups such as the *adivasis*. A case study by Sinjay Sinha and Meenal Patole of the development sector consulting agency EDA Rural Systems Pvt Ltd, of the major Indian MFI Cashpor Financial and Technical Services Ltd, provides an example of a MFI's limitations. Established in 1996, Cashpor is a for profit company with ten branches and 16,000 clients that provides financial services to low income families, and women in particular. Its clients can take out three loans at a time: an income generation loan, a seasonal loan, and a marriage loan. All loans are repayable over a twelve-month period, and for the main income generation loan, the client can borrow a maximum of Rs. 8,000 in the first year, a maximum of Rs 15,000 in the second year, and a maximum of Rs. 25,000 in the third year. Twenty percent per annum interest rates are charged on all Cashpor loans (Sinha and Patole 24).

Cashpor clients are very appreciative of the MFI's transparency and its customer friendly approach. Nevertheless, Cashpor's interest rates are not viewed as particularly low. Moreover, some found Cashpor's weekly repayment system to be more suited to

small businesses or clients who had two cattle, allowing them to have a steady income stream. Those who only owned one animal, were dependent on agriculture and thus had irregular income flows, or earned salaries on a monthly basis had a hard time making the required weekly payments. Additionally, Sinha and Patole noted that at the MFI's conception, Cashpor management insisted that the focus should be the poor, but by the end of 2001, the organization had to shift its focus to small businesses to achieve sustainability (Sinha and Patole 25).

In response to studies of the successes and failures of MFIs, many suggestions have been made as to how MFIs could better provide financial access to groups such as the *adivasis*. In general, MFIs strive to match the flexibility and convenience of the informal financial sector, while retaining the assurances of continuity and reliability offered by the formal sector. MFIs have to pay attention to their targeting methods and try to avoid the mission drift that is common as fears of unprofitability arise. Reasonable ground must be found for interest rates as well. Many of the MFI successes in Bangladesh and Indonesia have been able to determine fair rates that allow profitability and sustainability, but also take into consideration the financial constraints of their clients. In fact, many successful MFIs have found that raising their interest rates allows them to improve quality and thus better serve target populations. Interest rates play important roles in that they provide resources for MFIs to reward savers and they serve to steer loans to the most efficient users. Thus, striking a middle ground between interest rates that allow for the accrual of such benefits but do not turn deserving clients away is essential. Proper incentives for MFI management and staff must be also maintained to advance the institutions, and MFIs should consider wider ranges of services that allow

people to deal with sporadic difficulties, effectively invest for their futures, and maximize the use of their resources (Morduch and Rutherford 12-18).

Other financial delivery approaches have also been created and tested to mitigate the inefficiencies of India's rural finance markets. Since January 2000, the Reserve Bank of India has permitted banks to lend to MFIs as part of their priority-sector lending, initiating a "service provider" model of microfinance. Now, all banks offer lines of credit and term loans to MFIs, allowing MFIs to reduce the effective interest payment by paying off loans in pace with the development of their portfolio. In general, banks have had a positive experience of lending to MFIs, which has attracted the attention of many new private-sector banks like ICIC Bank. Commercial banks, regional rural banks, and cooperative banks have also begun to issue Kisan Credit Cards (KCCs) in 1998-99 in an effort to provide agricultural credit. KCCs are not truly credit cards, but they allow borrowers such as small farmers and lenders to reduce transaction costs and avoid delays in accessing and renewing crop loans once initial screening has been completed. Yet, even though about 31.6 million KCCs had been issued by March 31, 2003, the success of the KCC scheme is limited in that access to a KCC seems to be higher among larger farmers and only 6% of the households surveyed in the 2003 RFAS reportedly had a KCC (Basu and World Bank 54-58).

Additionally, potential risk management programs have been suggested specifically for farmers. The recently developed warehouse receipts system would allow farmers to use their crops as collateral for post-harvest financing, while requiring the receipts to be recognized as legal instruments and defining quality standards for crops. Weather-index insurance has also been implemented as a way for farmers to hedge

businesses against weather-related risks at a lower cost than crop insurance. The index-based characteristic of the insurance program allows for transparency while precluding moral hazard, and insurance payouts are made in a timely manner. Though weather-index insurance has not been implemented on a large scale, an MFI, BASIX, piloted such an insurance product that was developed by ICIC Lombard with 150 soya farmers in Madhya Pradesh in 2003-04 (Basu and World Bank 58-63).

Another model of microfinance in India that has recently gained significant prominence is the Self-Help Group (SHG)-Bank Linkage program. Developed in the 1980s by social development NGOs, SHG-Bank linkages organize the poor, typically fifteen to twenty women, into SHGs and inculcate the habit of saving into the group. The group is then linked to a bank, generally the rural branch of a commercial bank, and the borrowed and saved funds are pooled together for intra-group lending. Thus, SHGs save, borrow, and repay collectively. SHGs are not formally registered and the rural bank branches that lend to SHGs are often refinanced by the National Bank for Agriculture and Rural Development (NABARD) at subsidized rates. However, the high recovery rates of loans made to SHGs in recent years has encouraged some banks to lend to SHGs even without NABARD refinancing (Srivastava and Basu 16). Funds are either spent collectively or distributed to members of the group for personal consumption reasons ranging from health needs to marriages. Since SHGs can usually borrow from banks at 12% per annum, members usually borrow from their group at about 24% per annum, though the group is free to choose their interest rates and repayment periods. Banks usually provide loans up to four times a SHG's savings, but as group mature and develop a credit history, banks are usually willing to lend more (Basu and World Bank 42-43).

The SHG-Bank linkage model depends on Self-Help Promoting Institutions (SHPIs), which are generally grassroots-level NGOs that promote, strengthen, and monitor SHGs. It also requires facilitators, such as local business people, health workers, government employees, or teachers, to provide pre- and post-lending monitoring. These facilitators help the group learn bookkeeping skills, prove their ability to save over time, and show their commitment to continue operations in order to receive loans. They also introduce the SHG to the bank and attend monthly meetings to enforce repayment, thus ensuring the sustainability and success of the group (Basu and World Bank 43). The number of SHGs linked to banks has grown from 500 in the early 1990s, to over 800,000 by 2004, making SHG-Bank linkage the most common form of microfinance in India. In the same time period, the amount of loans disbursed increased by approximately 3,500% (Srivastava and Basu 16-17).

In general, data from the 2003 RFAS indicate that SHG-Bank linkage appears to have successfully targeted the poorer segments of the rural population, reducing their clients' vulnerability through improvement in asset position, increases in savings, increases in consumption expenditure, and increases in employment. SHGs have also had a positive impact on income and poverty, and social progress was also made in, for example, attitudes towards women as a result of the programs. Basu attributes the success of SHG-Bank linkages in part to the fact that the program fits well with India's circumstances and history, taking advantage of the country's vast network of rural bank branches that are often otherwise not able to serve the poor. Additionally, the program emphasizes the importance of skillful leadership, good policy, and a conducive regulatory and legal framework. However, limits on the outreach, volume of lending, and average

loan size of SHG-Bank linkages constrain the program's ability to scale up financial access for India's rural poor. In a country where 460 million people live on less than \$1/day, the groups have only reached approximately 12 million women in terms of savings accounts and 2 to 4 million women through credit accounts. In order to expand the impact of SHG-Bank linkages, more attention must be paid to the quality of SHGs, and capacity constraints and the cost of group formation must be overcome. Additionally, Basu points out that state owned banks have been lending to SHGs at interest rates of 9 to 12% per annum, but all inclusive costs of lending to the groups actually range from 15 to 28% per annum. Thus, banks must adjust their interest rates to enable them to recover costs and thereby ensure the program's long-term sustainability (Basu and World Bank 44-52).

Overall, though progress has been made, many more steps need to be taken towards improving access to finance for India's rural poor in general, and the *adivasis* in particular. Semi-formal microfinance such as SHG-Bank linkages seem to be a good stepping stone towards this goal, but the long-run sustainability of MFIs, MFI service providers, warehouse receipt systems, weather-index insurance programs, and even SHG-Bank linkages are not certain. In the end, their role seems to be temporary, with the end goal of graduating microfinance clients to formal finance institutions. Thus, the main challenges are that microfinance institutions are not designed to be transitory, and that there are currently no formal institutions that offer the reliability, convenience, continuity, and flexibility required by low-income customers such as *adivasis*. The formal sector must work to improve their ability to bank to the needs of the poor with more flexible products, simpler procedures to open bank accounts and access credit,

implementation of technology to drive down transaction costs, a wider range of financial services, and better staffing policies at rural bank branches (Basu and World Bank 65-73).

Conclusion

The Government of India's Eleventh Five Year Plan clearly states, "Comprehensive measures aimed at financial inclusion in terms of innovative products and services to increase access to institutional credit are urgently required" (Eleventh Five Year Plan 2007-2012: Agriculture 20). Yet, the Tenth Five Year Plan, implemented from 2002 to 2007, also called for such measures, citing the failure of legal efforts to minimize money-lending "due to the ineffective enforcement machinery and lack of alternative sources of credit for meeting the *adivasis*' consumption and productive needs" (Tenth Five Year Plan: Scheduled Tribes 459). The Eleventh Plan also recognizes that "land is the major tangible productive asset that members of scheduled tribes (STs) possess" and that *adivasis* are also emotionally connected to their land (Eleventh Five Year Plan 2007-2012: Agriculture 30). The Tenth Plan similarly lamented continued land alienation and forced or voluntary eviction of *adivasis* from their natural habitats (Tenth Five Year Plan: Scheduled Tribes 458). Finally, the Eleventh Plan calls for measures to intercept a perceived "impending water crisis in the country" (Eleventh Fifth Year Plan 1007-2012: Water Management and Irrigation 1). Once again, the Tenth Plan also cited a lack of adequate irrigation facilities as a major problem that endangers the self-supporting food security system of the *adivasis* (Tenth Five Year Plan: Scheduled Tribes 460).

Thus, while the rhetoric and intentions of the Government of India are heartening, the persistence of the issues of land reforms, irrigation policy, and access to credit throughout not only the span of the Tenth and Eleventh Five Year Plans, but all plans since the inception of the Planning Commission in 1950, indicate that change is needed. Decision makers must deliberate better strategies for strengthening land markets and security property rights, ensuring that land is arable by improving irrigation, and developing greater access to credit for the *adivasis*. Such improvements are essential to reducing the vulnerabilities of the *adivasis* as they undergo the forces of socioeconomic development.

Chapter 5: Summary and Policy Implications

This thesis analyzes whether the *adivasis* have been able to maintain the aspects of their culture that they value the most while experiencing socioeconomic development. In order to achieve this goal, the impact of economic advancement on the cultural identity of the *adivasis* is considered. Then, methods to smoothen their transition to more productive economic activities in a manner that allows them to preserve the cherished aspects of their culture are deliberated.

Summary of Main Conclusions

While some *adivasis* have advanced due to socioeconomic development schemes, many still face issues that need to be addressed to ensure a sustainable development process. As of 2005, 47% of *adivasis* throughout rural India and 33% of *adivasis* in urban India fell below the poverty line (Eleventh Five-Year Plan: Chapter 6: Social Justice 114). After more than sixty years of development, a large gap remains between the standards of living of the *adivasis* and the nontribal populations. Deprivations in terms of adequate health care, particularly of *adivasi* children, and a deficient education system are prevalent among the *adivasis*. Extremely low literacy rates among the *adivasis* are a result of both inadequate education systems, including decrepit school buildings and ill-equipped teachers, and a lack of interest on behalf of the *adivasi* families, as can be demonstrated by high dropout rates. Indebtedness stemming from large expenditures on

ceremonies such as marriages, loss of farmland and forest rights, insufficient and irregular agricultural income, and poor education contribute to a relationship of subordination between the *adivasis* and the nontribals. Many *adivasis* are landless and all struggle with the issues of poorly defined property rights, displacement as a result of development projects and government policies, and loss of land due to chronic indebtedness to moneylenders. In addition, *adivasi* women are particularly vulnerable, and increasing displacement and extensive poverty have led some *adivasi* populations to demand political autonomy.

The development efforts that have left the *adivasis* with such significant challenges have affected their culture, and culture, in turn, has also affected the process of development. In between the extreme theories of convergence theorists, who claim that development leads to a dominant cultural model, and the theories of the culturalists, who assert that groups maintain their beliefs and practices as they undergo development, lie the social scientists who argue that individuals react rationally to incentives. Accordingly, the guiding principle that determines whether cultural change or persistence is justified in a specific context states that efforts to encourage cultural change or preservation are justified if they are based on uncoerced decisions made by enlightened members of the group in question who are completely aware of the consequences of their decisions and are acting in the best interests of their community.

In order to determine the balance between cultural preservation and change that enlightened *adivasis* would choose, an inventory of the *adivasis*' valued outcomes is conducted through a case study of the Vasava Bhils of Southern Gujarat, in addition to analysis of other studies of various *adivasis* groups in Gujarat. The *adivasi* self-identity is

found to be constructed in terms of economic conditions, specifically along the lines of self-sufficiency in production and consumption. Consequently, though the *adivasis* are generally receptive to adopting many nontribal practices and beliefs, they are resistant to changes that affect their identity. However, the *adivasi* identity is undergoing changes partially due to the forces of socioeconomic development that make it unlikely that the *adivasis* will be able to continue to identify themselves by their modes of production and consumption.

In order for the *adivasis* to preserve what they value the most, the increasing vulnerability that the *adivasis* face as they undergo such an identity shift needs to be addressed. Land reform and improved irrigation policies are suggested as potential *ex ante* measures that would allow *adivasi* households to reduce impact before a shock occurs. Secure property rights can have positive productivity and equity implications that decrease vulnerability, and irrigation is necessary for the dry land found in most of India to be arable and thus useful to *adivasi* households. Additionally, improved access to finance is suggested as both an *ex post* measure, allowing *adivasi* households to smoothen their consumption after they experience an economic shock, and an *ex ante* measure. SHG-Bank linkages appear to be a promising temporary solution to increased financial access for the *adivasis*, but a long-term solution requires graduation of *adivasi* households to formal financial institutions. Thus, significant efforts must be made to build reliable, convenient, continuous, and flexible formal financial institutions for low-income clients such as the *adivasis*.

Overall Policy Implications

Nevertheless, land reform, improved irrigation policies, and increased access to finance are not the only ways to decrease the vulnerability that the *adivasis* will face as they undergo socioeconomic development and face a transition of their cultural identity. General policy implications that can be applied to additional methods of reducing the economic vulnerability of the *adivasis* include, but are not limited to, the following:

Social Safety Nets:

Social safety debuted in mainstream development discourse in 1990 with the publication of the *World Development Report on poverty*. This report defined social safety nets as “some form of income insurance to help people get through short-term stress and calamities,” and identified them as the third prong of their poverty reduction agenda (The World Bank 90). Throughout the 1990s, this definition was broadened to include a focus on both chronic and transient poverty alleviation. Also in this decade, social safety nets gained the reputation of being mere welfare mechanisms that only minimally contribute to sustainable poverty reduction or broader development goals, while demoting the poor to passive benefactors of handouts. Social safety nets are often thought to protect minimal living standards instead of boosting standards of living in the long run. In fact, in 2000, the World Bank even emphasized in its participatory report, “Consultations with the Poor,” that income variability and economic uncertainty is essential because it encourages the poor to adopt strategies that reduce the risk of income fluctuations instead of focusing on the maximization of expected returns (Devereux 660-662).

However, Stephen Devereux of the Institute of Development Studies at the University of Sussex explains that safety net transfers have more potential to raise living standards of the poor than is generally acknowledged, mainly through asset creation. Safety net transfers can lead to capital formation in many ways, the most direct of which is through the efficiency gains of reducing hunger (Devereux 663). Specifically, food based safety net programs can be designed as supplementary feeding programs, food-for-work programs, or food stamp programs. They are often implemented in South Asian developing economies because most South Asian countries have achieved food self-sufficiency as a result of the Green Revolution technologies of the 1960s and 1970s, creating available food surplus that can be distributed to the poor (Babu 2-3). Though the existence of a positive correlation between the economic performance of a country and its population's average nutritional status is widely accepted, William Easterly has suggested that it is poverty that reduces hunger. On the other hand, Jean-Louis Arcand reports evidence of reverse causality, meaning that nutrition affects a country's growth, mainly through improvements of labor productivity and life expectancy. Poverty can be reduced through targeted income and food transfers because the poor tend to have the highest rates of malnutrition, be most exposed to debilitating diseases, have the lowest food intakes, and expend the most calories on work. Thus, Arcand's findings suggest that providing the poor with food is not only good social policy, but also a promising economic investment (Devereux 663).

Many safety net programs are designed as public work programs, which transfer income or food in the short term and create permanent assets that promote sustainable development in the long term. Good public works programs should set a wage rate that is

equivalent to the current wage rate in the local community in order to effectively reduce poverty. Moreover, the labor intensity of work in the programs should be high because the skill level of participants will most likely be very low (Babu 4-5). When first developed, public works programs assumed that program participants were either underemployed or unemployed, thereby ensuring a surplus of labor. However, this supposition did not take into account the seasonality of labor supply when participants such as the *adivasis* are mostly engaged in agricultural activities. Thus, recent public works programs target dry seasons in order to avoid direct competition with traditional agricultural work for participants' labor time (Devereux 663-664).

Moreover, in a study on safety net programs in Namibia, Mozambique, and Zambia, Devereux finds that while small cash transfers to the poor do positively impact their standards of living, moderate-sized transfers have a much larger impact due to a multiplier effect. The poor allot income first towards the satisfaction of basic needs, then towards investments in human capital (e.g. health and education) and social capital (e.g. building support networks and developing a basis for reciprocal claims), and lastly towards investment in income-generating activities and assets. Thus, cash transfers will only affect productive investment of the *adivasis* if they are large enough to meet and exceed basic consumption, human capital, and social capital needs. A Zambian participant of a cash-for-work program affirmed the value of social nets by stating, "Cash is like oil: it gets stuck things moving" (Devereux 673). However, cash or food transfer programs can only retain their oil-like qualities for the *adivasis* by taking into account the unique sociocultural context of rural India and by being reinforced by strong institutions and policies (Devereux 673).

Building Capabilities through Education and Health Care:

In addition to making improvements based on the welfarist theory of development, reducing the vulnerability of the *adivasis* must involve complementary improvements of capability, as described by Amartya Sen's capability approach. The capability approach focuses on what Sen calls "capability" and "functionings." Functionings refer to "the various things a person may value doing or being," including being adequately nourished, being free from avoidable disease, having self-respect, and being able to take part in community life (Sen 75). An individual's capability is "the alternative combinations of functionings that are feasible for [one] to achieve" (Sen 75). Thus, capability is the substantive freedom to achieve a vector of potential combinations. To clarify the distinction between functionings and capability, Sen point out that while someone who voluntarily fasts has the same functioning as a poor person who unwillingly starves, their capability sets are different because the fasting individual, unlike the poor person, can choose to eat well. So whereas the aggregation of an individual's functionings represents her actual achievements, her capability set reflects "the alternative functioning combinations from which this person can choose," or her "freedom to achieve" (Sen 75). Accordingly, Sen defines poverty as a deprivation of basic capabilities, in contrast to traditional definitions that focus on low income levels (Sen 87).

In order to develop the capability set of the *adivasis*, thereby improving their functionings, it is essential for policy to focus on human capital development through, for example, improvement of education and health care in rural India. Sen finds that

expansion of health care and education contribute directly to the expansion of human capabilities while also affecting the productivity of individuals and thereby stimulating economic growth. While literacy and numeracy facilitate the participation of the masses in the process of economic expansion, improved health care and nutrition make a nation's workforce more productive and allow them to earn higher wages (Sen 144). Sen explains that education not only enhances human capital by making an individual more efficient in commodity production, but it also benefits the individual in many more ways, including improving their reading and communicating skills, allowing them to make choices in a more informed manner, and giving them the opportunity to be taken more seriously by others. In this way, the benefits of education exceed increased commodity production (Sen 294-95).

Additionally, Sen points to the correlation between fertility levels and the availability of health care and education in India to validate an emphasis on capability development through improvements in health care. The states of Kerala and Tamil Nadu have relatively low fertility rates, whereas states in the northern heartland (including Bihar, Madhya Pradesh, Uttar Pradesh, and Rajasthan) have relatively high fertility rates ranging from 4.4 to 5.1. Interestingly, Kerala and Tamil Nadu have assumed a voluntary approach to methods of family planning, whereas the northern heartland states have taken a more heavy-handed approach that involves some coercion. Additionally, Sen notes that the northern heartland states have significantly lower levels of general health care and education. Thus, even though government policies of family planning methods are stricter in the northern heartland states, these states face greater fertility levels which

could perhaps be attributed to the states' minimal levels of education and health care (Sen 222-223).

Therefore, the capability approach suggests that the *adivasis'* vulnerability can be reduced by strengthening their capability set through improved education and health care. The Planning Commission's Eleventh Plan acknowledges this to a certain extent by calling for measures to "accelerate the educational progress among the *adivasi* population" (Eleventh Five-Year Plan: Chapter 6: Social Justice 115). The list of measures in the plan include heartening goals such as increasing the number of primary schools for the *adivasis*, ensuring that schools have proper buildings and toilet and water facilities, and producing textbooks in *adivasi* languages. It is promising that the Plan recommends the establishment of a special committee of anthropologists, educationists, administrators, representatives of *adivasi* communities, and sociologists to recommend paths for implementation of these goals. On the other hand, the vague language used in the Plan makes it difficult to monitor the progress of goal achievement. For example, it calls for a "*timely* [emphasis added] distribution of fellowships, scholarships, textbooks, uniforms and school bags to students," and declares that "*efforts* [emphasis added] will be made to set up Industrial Training Institutes (ITIs)" in the *adivasi* areas (Eleventh Five-Year Plan: Chapter 6: Social Justice 115). Similarly, the Eleventh Plan announces efforts will be made to make affordable and accountable primary health care facilities available to the *adivasis* (Eleventh Five-Year Plan: Chapter 6: Social Justice 116). A scheme to reduce the vulnerability of the *adivasis* needs to include the clarification and effective implementation of these goals.

Development from the Bottom through Savings:

Development from the bottom can be accomplished by stimulating the *adivasis* to increase their capital base through increased household savings rates. As noted in chapter three, the fieldwork conducted with the Vasava Bhils in Southern Gujarat indicates that very few participants were found to save and many studies have indicated that savings are low in developing countries, in general, and in rural India, in particular (Adams 547-560; Panikar 64-85). Thus, it is interesting to consider why the *adivasis* do not save and what factors could induce them to save more, thereby reducing their economic vulnerability and mobilizing development from the bottom-up.

Some policymakers have assumed that the poor cannot save because they are not motivated to save, they do not have the discipline to save, or that savings for delayed consumption is not possible given their minimal incomes (Beverly and Sherraden 458). However, despite obstacles, many poor do save. For example, in a 1978 study on household savings in rural financial markets, Dale Adams discovers that though Punjabi rural households demonstrate smaller savings capacities relative to rural households in Taiwan, Japan, and Korea, savings capacities of rural households in Punjab increased in the late 1960s, most likely due to the impact of the Green Revolution technologies of the time. Adams finds that the average household (averaging across households with small, medium, and large farms) saved or invested 12-37% of its income (Adams 555).

In general, there are three categories of mainstream theories of savings and asset accumulation, mainly neoclassical economic theories, psychological and sociological theories, and behavioral theories. The neoclassical economic theories assume that individuals are rational, desire to enhance individual utility, and aspire to maximize

pleasure and minimize pain. These economists also believe that individuals have to choose between present and future consumption, and that these choices are the result of the individual's opportunity set and their stable individual preferences. The two main neoclassical theories of savings are Ando and Modigliani's life cycle hypothesis and Friedman's permanent income hypothesis. Both assume that individuals and households focus on long-term consumption opportunities and both view savings as a method of smoothing consumption in the face of income fluctuations. Additionally, both neoclassical economic theories assert that savings declines when current income falls below average expected lifetime income, and households savings increases when current income exceeds average expected lifetime income (Beverly and Sherraden 459).

The life cycle hypothesis suggests that savings and consumption reflect an individual's stage in the life cycle, which is usually measured based on age. Specifically, Ando and Modigliani claim that individuals evenly spread their lifetime consumptions out over their lives by accumulating savings when they are earning and maintaining consumption levels in their retirement years. The permanent income hypothesis, on the other hand, defines savings as a linear function of income (Muradoglu and Taskin 139-40). Moreover, income is divided up into permanent income, which is the present value of lifetime income, and transitory income, which is the difference between current income and permanent income. Friedman holds that household consumption and savings will react to changes in permanent but not transitory income. Thus, when an individual experiences an augmentation of income that is perceived to be temporary, she will save not consume this money. On the other hand, if the money is perceived to be permanent, she will raise her consumption standards (Beverly and Sherraden 460).

Psychological and sociological theories suggest that the impact of external stimuli on economic behavior is conditioned by variables such as expectations, motives, and aspirations. Unlike the previous two theories, these theories do not assume that preferences are fixed; instead, they are posited to be shaped by changing economic and social conditions. George Katona, a renowned economic psychologist, has observed that savings is a function of a household's ability to save and its willingness to save. Such an emphasis on savings capacity recognizes that some households find it more arduous to defer consumption by savings because of their limited economic resources or their special consumption needs. Moreover, even those who are able to postpone consumption by saving must still choose to do so (Beverly and Sherraden 460).

Finally, behavioral theories of savings do not assume that individuals are perfectly rational or that they have perfect knowledge. Instead, these theories posit that individuals occasionally cannot resist temptations to spend. The main theory in this category is the behavior life cycle hypothesis, which posits that an individual can be viewed as a type or organization that includes both a planner, who is concerned with lifetime utility, and a doer, who focuses on the short term and engages in selfish and myopic behavior. In order for the doer to display self control, individuals often adopt rules that are either externally imposed (e.g. a savings fund for a ceremony such as a marriage) or self imposed (e.g. rules-of-thumb such as restricting borrowing for specific purposes) (Beverly and Sherraden 461).

However, many studies have found that none of these theories adequately describe the savings of low-income, rural households in developing countries, such as the those of the *adivasis* (Beverly and Sherraden 457; Muradoglu and Taskin 138-153;

Bhalla 722-744). Sondra G. Beverly and Michael Sherraden of the Center for Social Development at Washington University propose an institution based theory of savings to fill this void. Specifically, Beverly and Sherraden identify four institutional determinants of savings, mainly institutionalized saving mechanisms, financial information and education, attractive savings incentives, and facilitation (Beverly and Sherraden 463-65).

They make the rational suggestion that households with access to institutionalized mechanisms of savings are likely to have higher savings rates than those without such access. Furthermore, those who understand the process and likely outcomes of a saving strategy are more likely to take advantage of opportunities to save. The impact of incentives such as increases of after-tax rate of returns on savings, on the other hand, is debatable because empirical studies have not established if the substitution effect outweighs the income effect. The substitution effect involves choosing to save more because the price of current consumption increases in relation to the price of future consumption, whereas the income effect involves incentives encouraging individuals to save less but continue enjoying the same amount of future consumption. The institutional theory of savings also logically suggests that individuals whose savings are facilitated through precommitment constraints or contractual savings mechanisms have higher savings rates. For example, according to this theory, the *adivasis* who have automatic payroll deductions succeeded in maintaining higher savings rates because temptations to spend that money are eradicated (Beverly and Sherraden 463-65). More research needs to be conducted to verify the validation of the institutional theory of savings in the context of the *adivasis*. If the theory applies to the *adivasis*, policies that establish more institutional savings mechanisms, create greater access to financial information, develop

more incentives to save, and facilitate household savings would boost the savings rate of *adivasi* households, allowing them to create a strong base for socioeconomic development that does not erode their cultural values.

Community Participation through NGOs and PESA:

Community participation would provide the *adivasis* a voice in the development process to ensure that the highly valued aspects of their culture are retained. As defined by the World Bank, community participation is “an active process whereby beneficiaries influence the direction and execution of development projects rather than merely receive a share of project benefits” (Paul v). The objectives of community participation generally include empowerment, building beneficiary capacity, increasing project effectiveness, improving project efficiency, and sharing project costs with beneficiaries. The role of community participation as an instrument of empowerment is particularly important in the case of the *adivasis* (Paul 3-4). In fact, the experience of the World Bank indicates that participatory development suits the goals of *adivasi* development especially well because this process includes the objective of capacity building and empowerment of the people, and the design of projects and services for the *adivasis* generally requires interaction among beneficiaries to identify their needs and preferences (Paul viii).

However, many factors can hinder and constrain the effectiveness of community participation. For instance, the fact that most development projects are initiated by outsiders often gives the development professionals a dominating paternalistic character. In fact, in certain cases, participatory development is in actuality an attempt to gain acceptance of preconceived proposals through the façade of community participation.

Participation can also be constrained at the state level by funding restrictions, partisanship, resistance from local or national bureaucrats who feel that their power is threatened, and the state's inability to effectively respond to the needs of the community. Government bureaucrats that are trained in a hierarchical mode of thinking often undermine the people's ability to participate in the development process. Additionally, since success is rewarded while failure is not, despite the enormous educational use of lessons from failure, the successes of development initiatives tend to be over reported. This creates a dearth of understanding of lessons learned. Moreover, development agencies often select the most vocal, educated, and often wealthier groups to engage in development, creating a selection bias that may not allow for proper representation of a community's needs and priorities. Finally, the perpetual tension between the community participation process and the imperatives of delivering results can create excessive pressures for immediate results, thereby undermining the participative development process (Botes and van Rensburg 42-51). Avoiding these obstacles in order to promote community participation is essential to the success of participatory development with the *adivasis*.

One manifestation of organized community participation can occur through non-governmental organizations (NGOs) that focus on the development of the *adivasis*. The long history of Indian NGO initiatives dates back to the origins of volunteerism in India, which existed during British colonial rule but was significantly strengthened during the independence movement. Organizations were developed in the 1950s in response to environmental disasters such as floods, droughts, and famines, and to implement educational, health, and nutrition programs among the poor. Voluntary organizations

focused on community health programs and potable water programs were also created in the 1970s (Weisgrau 134). Since then, many more NGOs have been created in India with a wide range of objectives including: to organize oppressed people and fight for their rights, to protect the means of livelihood of the *adivasis*, to motivate and mobilize the *adivasis*, to bring about educational development, to enhance the status of *adivasi* women, to regain alienated natural resources, and to assist in the implementation of *adivasi* development programs (Puri 2).

Though the prevalence of NGOs for *adivasi* development is encouraging, the organizations must address their weaknesses in order to become effective instruments of community participation. NGOs in India, but also in many other developing countries, tend to be independent and non-interactive units that are often founded under the leadership of a few individuals, and thus reflect those individuals' goals and values. There is a significant lack of coordination among them, except in response to government policies that are perceived as threatening to NGOs' operational independence (Weisgrau 156; Puri 8). Maxine Kay Weisgrau's Ph.D. dissertation study on NGOs and *adivasis* in rural Rajasthan finds that the choices and strategies of NGOs often did not coincide with the stated priorities of the communities (Weisgrau 157). Additionally, NGOs require the support of state and national governments, for example, to provide schools, teachers, and textbooks to supplement local literacy programs (Weisgrau 285). Nevertheless, the NGOs working in *adivasi* communities have proven over time that they can facilitate improvements in the quality of the life of the marginalized and, more importantly, that they can serve as instruments of community participation (Weisgrau 287).

Another instrument with potential for community participation in *adivasi* development is the village-level government. The 73rd amendment to the Indian Constitution institutionalized village-level democracy in 1992; and in 1996, this amendment was extended to the Scheduled Areas through the Provision of the *Panchayats Extension to Scheduled Areas Act (PESA)*. The Scheduled Areas are defined under the Fifth Schedule of the Constitution of India based on where *adivasi* populations are prevalent, and *panchayats* are village level systems of governance involving five community members chosen by the local community (Upadhyay 1). PESA intends to allow the *adivasis* to preserve their traditional rights over natural resources and to have control over their future by giving unprecedented self-governance powers to the local community. Before this act, laws enacted by central and state governments were automatically applied to *adivasi* areas, even if the laws clashed with traditional *adivasi* institutions and practices. Moreover, PESA allows the local politicians to not only control natural resources, but also manage village markets, control land alienation, resolve internal conflicts, and influence development plans (Saxena 14-16). As Naresh Saxena of India's National Advisory Council states, "In one stroke, the Act creates a space for people's empowerment, genuine popular political participation, convergent community action, sustainable people oriented development and auto-generated emancipation" (Saxena 16). Unfortunately, in reality, the potential of PESA has not been tapped.

Saxena finds that many academics, policy makers, and even parliamentarians are unaware of the act and that *adivasi* communities that are enthusiastic about the act tend to lack the ability to effectively push for the development and progress of the its implementation. Both Sanjay Upadhyay and Saxena find that the greatest barrier to

implementation of PESA is the reluctance of state governments to make state laws that conform to the nature of the act (Upadhyay 2; Saxena 16). Some states have omitted fundamental principles of PESA and state legislations have also twisted certain words of the act, resulting in the withdrawal of powers from the local politicians. Additionally, the few rules and prescriptions that have emerged in the past few years have proven inoperative due to their lack of clarity (Upadhyay 4). Thus, in order for PESA to actually empower the *adivasis* through their village *panchayats* and serve as vehicles of community participation in development activities, states must begin to conform to the spirit of the act.

The Ministry of Tribal Affairs's National Tribal Policy:

For the first time in India's history, the Ministry of Tribal Affairs has drafted a National Tribal Policy to uncover ways to bring about overall development among the *adivasis*. The Policy's preamble states that it aspires to strike "the right balance between preservation of *adivasi* identity, culture and values," while "increasing and ensuring their access to mainstream education, health care and income generation" in order to ensure improvement of the *adivasis*' quality of life (The National Tribal Policy (A Policy for the Scheduled Tribes of India) 2). While this Plan's aspirations are heartening, many scholars and policy makers have pointed out that it has many weaknesses that need to be addressed.

The Ministry of Tribal Affairs was established in October 1999 in order to place greater emphasis on socioeconomic development of the *adivasis*. The Ministry states that it is "the nodal Ministry for the overall policy, planning and coordination of programs for

development of STs” (Ministry of Tribal Affairs: Government of India: Annual Report 2007-08 2). Policy makers such as Saxena, however, have deemed the Ministry to be “one of the weakest Ministries of GOI [Government of India] with no clout or influence over other Ministries” (Saxena 2). Saxena and other government officials and academics have also criticized the draft of the Policy, which has been under review by the Union Cabinet since May 31, 2007 (“Govt Refers Draft National Tribal Policy to GoM.” 1).

General Secretary of the All India *Adivasi* Socio Educational and Cultural Association, P.C. Hembram, finds the Plan to be rampant with vague phrases like “to place STs on a progressive and constructive path,” without defining “progressive and constructive path” (Hembram 2). The draft also states that “the National level Scheduled Tribes Finance and Development Corporation will play a catalytic role in [*sic*] flow of hassle free institutional finance at differential rates of interest,” but it fails to define “hassle free finance” (Hembram 5). In addition, Hembram points out many instances in which a time frame for implementation should be given in order to ensure execution. Suggestions are also made on issues that need to be discussed but are omitted from the Plan. For example, the Plan intends to facilitate the development of the *adivasis*, yet it does not mention the services performed by the traditional institutions and traditional leaders of *adivasi* villages (Hembram 6).

In addition to addressing these concerns, the Ministry of Tribal Affairs could implement self-restricting measures to ensure that it effectively carries through its stated goals of bringing overall development to the *adivasis*. The mechanisms that seem most fitting for the Ministry include hands-tying mechanisms and reputation building. Specifically, the Ministry could implement hands-tying strategies by partially

relinquishing authority through decentralization or by creating institutions to pursue specific goals of the Plan. For instance, different institutions of experts and policy makers could be established to pursue policies relating to alienation of *adivasi* lands, displacement, health, education, gender equity, etc. Or alternatively, institutions that currently existed could be delegated certain tasks with specific time frames. Furthermore, the Ministry could precommit resources to secure them for the long term through multiyear budgeting or difficult-to-reverse budget commitments. Finally, the Ministry could greatly benefit from building its poor reputation by beginning to make and fulfill commitments, and also by transparently publicizing commitment (Ascher 119-145). For example, once a final version of the National Tribal Plan passes and is implemented, the Ministry should establish objective committees to review the progress of the plan.

Final Remarks:

Agents involved in the socioeconomic development of the *adivasis* at the local, national, and international levels should give due consideration to the policies that best meet the needs of the disparate *adivasi* communities. Furthermore, maintenance of the most valued aspects of the *adivasi* culture as the *adivasis* advance and shift away from an identity based on self-sufficiency in production and consumption requires willingness and participation of the *adivasis* in order to achieve sustainable progress. Perhaps all *adivasis* will one day get another try, as Champukbhai did, at a life in which they have achieved considerable socioeconomic advancement while retaining the aspects of their culture that are essential to their identity and dignity.

Appendix

Table 5

Results of Interviews Conducted in Southern Gujarat

Ownership of Land

	Own Irrigated Land (i.e. farmers with groundwater irrigation or access to government canal water)	Own Land without Irrigation (i.e. rain-fed farming)	Do Not Own Land & Are Not Professionals (i.e. laborers)
Changes Experienced in Past 10 Years	<ul style="list-style-type: none"> - Crop output is better than 10 years ago because of groundwater irrigation - Household is financially better off 	<ul style="list-style-type: none"> - Many say no changes perceived because they rely on rainwater to grow crops - Have had the same type and size of house for many years 	<ul style="list-style-type: none"> - Most say no major changes within household or village - Have had the same type and size of house for many years - Parents were laborers
Changes Expected in Next 10 Years	<ul style="list-style-type: none"> - Expect continuation of village development 	<ul style="list-style-type: none"> - Financial improvement will occur only if people can get access to irrigation or if rainwater increases 	<ul style="list-style-type: none"> - Do not foresee any changes in the next 10 years - “We can only advance if we can find more work.”
Challenges	<ul style="list-style-type: none"> - Money is less - Price of labor is rising 	<ul style="list-style-type: none"> - Water problem - Less frequent rain - Money is less - Price of labor is rising 	<ul style="list-style-type: none"> - Not enough money for daily needs - Finding work - Often cannot afford basic medical care
Access to Finance	<ul style="list-style-type: none"> - Access to loans from banks (land required as collateral) 	<ul style="list-style-type: none"> - Access to loans from banks (land required as collateral) 	<ul style="list-style-type: none"> - No access to loans from banks (land required as collateral)
Government Support	<ul style="list-style-type: none"> - Access to 50% subsidy for motor (for irrigation purposes), which costs 15,000-20,000 rupees is available - Can get seeds for 50% of market price - BPL or APL ration card 	<ul style="list-style-type: none"> - Access to 50% subsidy for motor (for irrigation purposes), which costs 15,000-20,000 rupees is available, but many do not have enough money to pay the out-of-pocket expenses - Must have minimal amount of land in order to get subsidy for a motor - Can get seeds for 50% off market price - BPL ration card 	<ul style="list-style-type: none"> - No access to subsidies - BPL ration card

Gender of Informant

No noticeable differences between female and male informants.

Presence of Industrialization

	Industrialized Area (i.e. access to factory jobs)	Unindustrialized Area (i.e. no access to factory jobs)
Changes Experienced in Past 10 Years	<ul style="list-style-type: none"> - Shift from farm work to factory work among villagers - Work is more readily available because of recent industrialization - Village's economic well-being has improved due to the arrival of factories - Both those who work in factories and those who do labor get paid more because of the arrival of factories 	<ul style="list-style-type: none"> - Depending on area, some did and some did not perceive work as being more readily available and their village's economic well-being as improved

Age of Informant

No noticeable differences between younger (20 years old or less) and older (over 20 years old) informants.

Additionally, very few informants were young and most did not know their age.

Education Level of Informant

	Illiterate	Primary or Secondary Education (grades 1-12)	Post-Secondary Education
Differences Between Vasava and Nontribal Culture	<ul style="list-style-type: none"> - Significant differences 	<ul style="list-style-type: none"> - Significant differences 	<ul style="list-style-type: none"> - Differences between the cultures are diminishing due to development and industrialization
Changes Experienced in Past 10 Years	<ul style="list-style-type: none"> - Responses vary 	<ul style="list-style-type: none"> - Responses vary 	<ul style="list-style-type: none"> - The tribals who are better off are developing while those who are truly are being left behind
Access to Finance	<ul style="list-style-type: none"> - Fewer connections in the business and political world - Harder to get loans because they often do not understand terms of the loans 	<ul style="list-style-type: none"> - Fewer connections in the business and political world 	<ul style="list-style-type: none"> - More connections to the business and political world

Source: Interviews Conducted in Southern Gujarat. December 22, 2008 – January 9, 2009.

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