

Employability and ‘Marginal Efficiency’ of Labour in Post-Covid Economy

Abstract

Covid-19-induced lockdown resulted into a differential impact and the most vulnerable among them are the labour. State is ineffective in preventing income and livelihood loss of the workers. Higher supply and lower wages resulted in a huge reserve labour force in developed and developing countries. The employer in a post-Covid economy is going to be highly selective and labour market also would be selective to labour. The labour is going to be free to move, however, the freedom of labour to move does not ensure better employability. This paper explains about employability in the post-Covid economy.

Keywords: Differential impact, Employability, Free labour, Marginal productivity, Post-Covid economy

1. Introduction

Covid-19 has shaken and even dismantled the global production and economic relationship. The sudden demand crunch led the production down and displaced the production method across the world. The Covid-19-induced recession of 2020 is often compared with 1930's recession; however, the contexts and patterns of these two recessions are different. Still, one thing which connects the labour across the globe is the poor labour retention policy of the governments. Labour laws are defunct across the world and no demands from the labour for opportunities are entertained. Economic recession due to Covid-19 pushes many into vulnerable conditions in Romania (Crean and Light, 2020). Due to lockdown many casual, informal, unskilled, and semi-skilled workers are losing jobs across the world. And in some regions, migrant workers are blamed as causes of risks (McCann and Matenga, 2020). Restrictions and lack of opportunities in the urban centres push workers to rural areas and put the burden on poor consumers and smallholder farmers' (Thurlow, 2020). Reallocation of the jobs is needed to accommodate the workers (Costa Dias et al, 2020). UK tried job retention scheme to save labourers/workers (Mayhew and Anand, 2020). Financial well-being of the unemployed due to Covid-19 in Australia indicates the need for reducing underemployment (Botha et al, 2020). Covid-19 has widened the already existing unemployment in the country and it needs a clear and comprehensive plan to generate productive employment (Kapoor, 2020). Labour loss is a demonstrated impact of Covid-19-induced lockdown across all the virus-affected countries including developed, developing and underdeveloped countries. Unemployment is a natural and devastating impact of recession.

Lucas and Rapping (1972) and Jensen (1989) in their papers assessed unemployment rate and low real income during recession periods and relief measures. Sundstrom (1992) analysed the experience of Black labour in America during the recession of 1930 and he explained that the Black labourers/workers were the most vulnerable during recession. Unlike, 1930's recession, the Covid-19-induced recession happens in a peculiar context in which the labour is being totally controlled by the market forces and trade unions are ineffective in negotiating with the employers and the government for man-days. It is a period where the concept of division of labour popularised by Adam Smith is being effectively used to enhance the production. Smith defined division of labour as “*the greatest improvement in the productive powers of labour, and the greater part of the skill, dexterity, and judgment, with which it is anywhere directed,*

or applied, seem to have been the effects of the division of labour¹". The modern capitalism effectively applies the division of labour to compete and enhance the production. The modern capitalism institutionalises the division of labour in production function and most importantly it helps control the reserve army of labour. Marx in his Capital, Volume I explained that, *capitalist production can by no means content itself with the quantity of disposable labour power which the natural increase of population yields. It requires for its free play an industrial reserve army independent of these natural limits*. Covid-19 results unemployment in developed market economies and even in developing countries. Pollin (1998) observed Marxian idea of reserve army of labour and argued that the unemployment is functional to capitalism and as capitalism grows it creates a reserve army of labour. This paper adapt this critical but common theory of contemporary capitalism in discussing the vulnerability of labour during lockdown. There is a need to make an enquiry to understand the labour's struggle during lockdown and how it is going to affect labour relations in near future.

2. Employability during and post-Covid-19

This paper applies the employability concept to look at the plight of labour during lockdown. Employability concept evolved in the developed countries, for instance the Confederation of British Industry (1999) gave a broader definition of employability as the quality and competency required for an individual to get employed. HM Treasury (1997) also defined employability as development of skills and adaptive capacity to enable the workers to enter and remain employed throughout their working lives. The Canadian Labour Force Development Board (1994) defined employability as a relative capacity of labour to achieve meaningful employment given the personal circumstances of the labour market. The Covid-19 induced lockdown declared in a period in which the employability of labour across the world confront multiple challenges. It happened in the era of liberal labour policy to ensure profit to capital. Grover, (2003) explained that the latest labour policy ensures labour is as cheap as possible for capital and makes labour depend on capital. Peck and Theodore (2000) observed that employability-based approach in passive welfare regimes is seen as eroding work ethics and fostering unemployment. Supply-side solutions for labour market crisis do not tackle unemployment, social exclusion and economic inequality. McQuaid and Colin Dale (2005) argued that employability is about an individual's relationship with a single job (or 'class of jobs'), which enables the person to be considered 'employable' for one job may not be considered for another job. The employability of labour during lockdown and post-lockdown in India is found to depend on capital and state policies towards capital expansion. This paper also argues that the employability of the labour in the post-Covid economy is being assessed by the marginal efficiency to market the products.

3. Methodology

This paper follows a descriptive method and uses primary (collected) and secondary (already published) sources of data. The paper uses the data published by non-governmental agencies and academic institutions, and also the data from a telephonic survey conducted in 190 informal sectors in Mumbai for discussing employability. A semi-structured interview schedule was used to conduct interviews with the informal sector workers and two variables from the survey such as income during and after lockdown and intake of food of informal sector workers used in this paper. The employability and labour relations were the focus of data collection.

¹Adam Smith, The wealth of nation, chapter I, p10

4. Labour force and income in India

A critical enquiry into the labour condition in India in the last couple of decades is important to understand the labourers condition during and after the lockdown. The economic reforms in India started in 1991. Since then every budget has proposed privatisation and disinvestment as a major source of income and employment generation. However, since then capital investment and employment generation did not move together. The unemployment rate has been found to increase since 1988 and it is still rising at an average 5% every year. (Refer to Figure 1)

Figure 1: Unemployment rate in India



Source: MOSP data

State-led employment generation schemes in India do not have a good track record; however, every government uses it as a policy to justify privatisation and investment. Such political preferences and narratives on employment generation shape the public imagination in such a way that the government is working for employment generation. It is an easy method to capture the votes as well; however, no political party takes the ownership of low employment generation. It is a fact that the people are finding jobs and livelihood in different sectors by themselves including agriculture and allied sector. The government often takes the liberty as sovereign authority to articulate employment guarantee programme as poverty alleviation measures. Interestingly no government programme can claim that it achieved success in alleviating poverty, still the government has to respond to labour crisis. In response to the Covid-19 crisis the Government of India offered certain short-term relief package to migrant workers, such as five kilograms of grain per person and one kilogram of white peas per family for two months. Also, it offered temporary jobs in informal sectors under Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). The need of such essential support at the time of job loss indicates a deep-rooted inequality and lack of savings among the workforce. Informal sector workers are the worst affected class of workers.

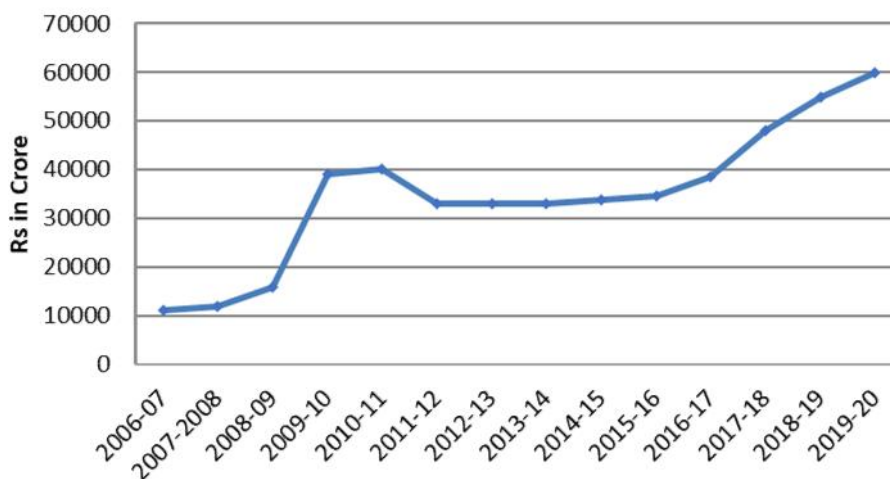
4.1 Institutional job security and poor labour demand

The present BJP (right wing liberal)- led government at the centre does not fully agree to the

idea of an institutional employment generation, however, the Covid-19-induced crisis forced the government to revisit the policy of neglecting the institutional capability of MGNREGS. The Employment Guarantee Act of 1978 and its implementation in Maharashtra in January 1979 was in fact the first organised employment guarantee scheme in India. In 2004, Government of India led by the Congress party (liberal) proposed the National Rural Employment Guarantee Act (NREGA) to provide 100 days of employment for the person in rural informal sector. It is a demand driven programme in which unemployed people have to first register for the job. Later the scheme was renamed as Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS).

MGNREGA was the breakthrough in this regard as it redefined the concept of government-sponsored employment guarantee schemes. NREGA pushed all other schemes out as there was no budget support for other schemes. MGNREGA for the first time accepted the diversity and capability of the Indian informal sector in ensuring minimum income support to the labour force. Unlike other employment generation programmes, NREGA was presented as an Act in the parliament and hence, it became a core institutional approach to employment generation. Interestingly, NREGA helped government rather than people, since it absorbed all other employment and social security schemes. The budget allocations for Pradhan Mantri Gram Sadak Yojana (PMGSY), Indira Awaas Yojana (IAY), Swarnjayanti Gram Swarozgar Yojana (SGSY), National Rural Livelihood Mission (NRLM), Sampoorna Grameen Rozgar Yojana (SGRY), National Food for Work Programme (NFFWP), Swarna Jayanti Shahari Rozgar Yojana (SJSRY), Valmiki Ambedkar Awas Yojana (VAMBAY), and Prime Minister’s Employment Generation Programme (PMEGP) are either declined or these schemes are closed now. These schemes are not abandoned yet; however, they do not get any budget support. The purpose and vision of all these schemes are integrated with MGNREGA and budget allocation of it is showing an increasing trend. (Refer to Figure 2) It becomes the only scheme which people can depend in MGNREGA.

Figure 2. MGNREGA budget allocation

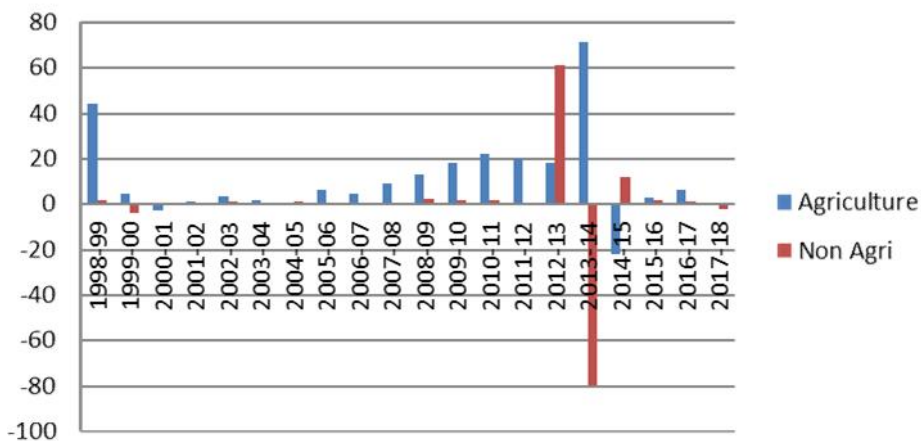


Source: Budget documents

The success of MGNREGS is that it is closely connected with subsistence wage rates of India. The poor workers engaged in MGNREGS get a relatively a high or lower wage compared to general informal sector wage rates. Here, it is important to see growth rate of wages in India. The poor growth has a cumulative impact on economic growth and recession

in India. Please refer to Figure 3. It describes basic character of India’s labour market. The average growth rate is declining since 2012-13 and it continued till the lockdown declared in March 2020. Lockdown in fact added up the number of labourers to the existing vulnerable labour stock.

Figure 3. Average Daily Growth of Wage Rate of Agriculture and Non Agriculture Sector



Source: <http://www.epwrfits.in>

Lockdown measures of both, the central and state government, did not consider the existing plight of labour and certain state governments like Government of Uttar Pradesh amended all labour laws to facilitate investments. The Government of India proposed the Code on Social Security (2020) to replace existing labour laws in the country². The code proposes to consolidate all the laws relating to social security; however, such national level consolidation displaces the diversity of informal sector to accommodate the workers. Apart from that, the Government of India introduced the Code on Industrial Relations (2020), which also replaces three significant legal support systems to the industrial workers such as the Industrial Disputes Act 1947, the Trade Unions Act 1926 and the Industrial Employment (Standing Orders) Act 1946. The government has its own reason to amend the laws which ensure social security to the workers; however, such reason never resonate the need of the labour. Replacing social security with more liberal labour floating system undermines the employability of the informal and formal sector workers. Also, such replacement increases the micro-level social and economic implications of macro-level labour market loss. Poor employability of the workers pushes them into further risk and employment uncertainty. The following part discusses this issue in detail.

5. Micro impact of lockdown

Covid-19 displaced millions from everyday life and livelihood across the world. The International Labour Organisation (ILO) has assessed the job loss in different regions in the world due to Covid-19 induced lockdown. The ILO data indicate the labour crisis across the world. Please refer to Table 1. About 1.6 billion informal sector workers are impacted by

²https://labour.gov.in/sites/default/files/SS_Code_Gazette.pdf

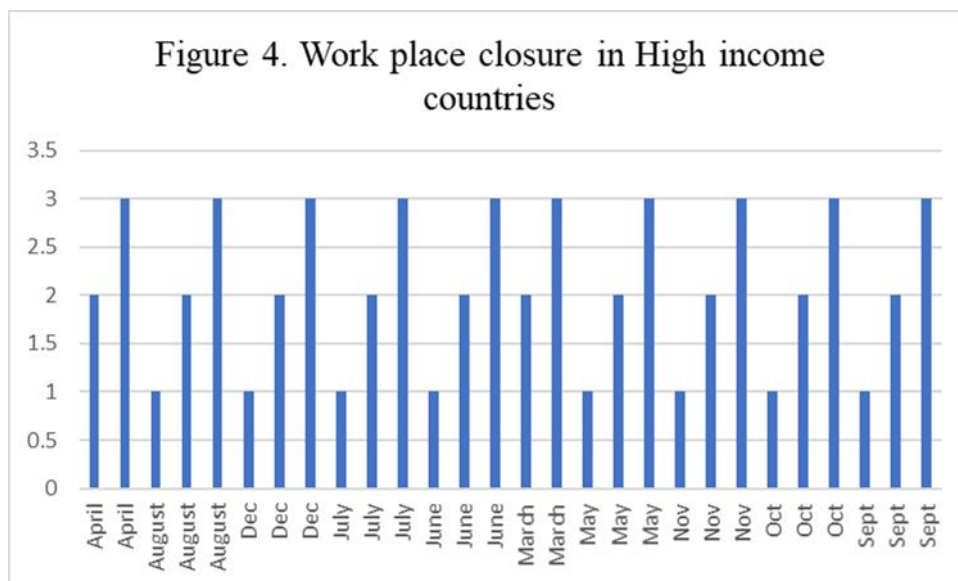
lockdown³. Lockdown could be read as a secondary disaster for millions of vulnerable labour forces.

Table 1. Job Loss due to Covid-19 related lockdown

Region	Full-time job loss in Q1 of 2020	Full-time job loss in Q2 of 2020	% increase in jobs lost between the two quarters
Africa	9 million	45 million	400
America	11 million	70 million	536
'Arab states'	2 million	8 million	300
Asia Pacific	125 million	235 million	88
South Asia	21 million	110 million	424
Europe and Central Asia	11 million	45 million	309.09

Source: International Labour Organisation

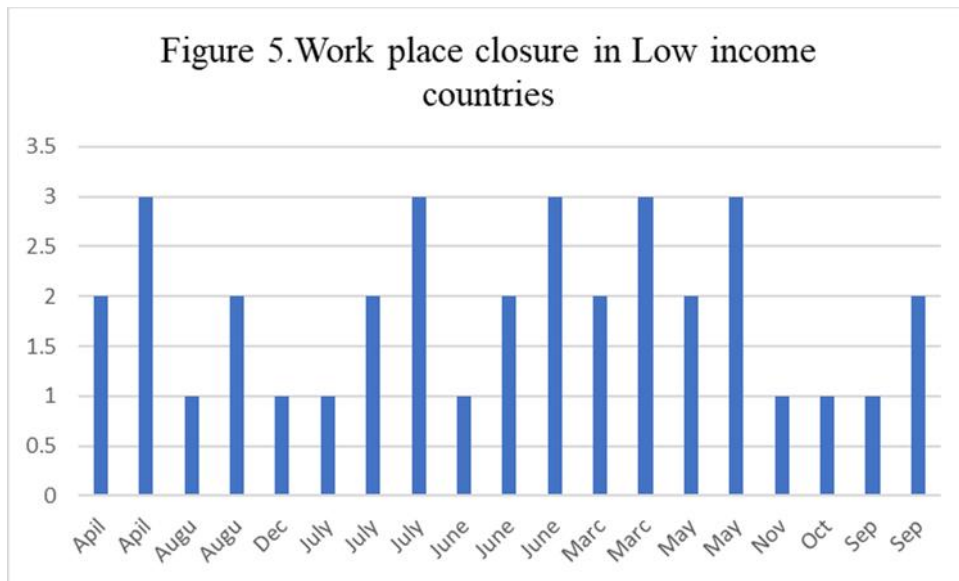
Workplace closure have been practices in across the countries as a response to Covid-19 risks. We have assessed the monthly workplace closure of countries in different income groups. Please refer Figures, 4, 5, 6, and 7



Source. <https://ourworldindata.org/>

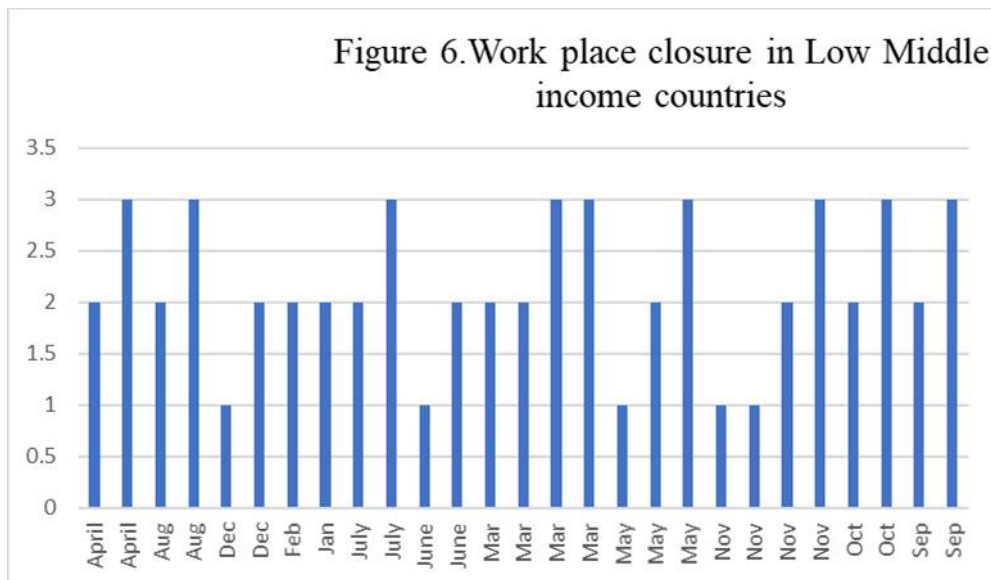
³https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/briefingnote/wcms_743146.pdf

Note:1. Recommend closing (or work from home).2. Require closing (or work from home) for some sectors or categories of workers. 3.Require closing (or work from home) all but essential workplaces (eg grocery stores doctors) recommended closing (or work from home)



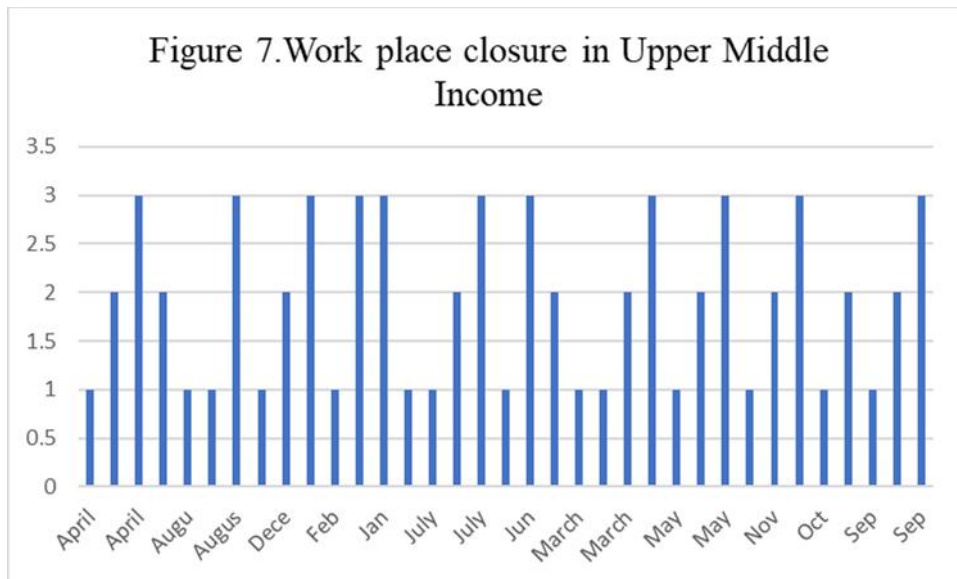
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High income countries implemented three lockdown measure in a single month, however for countries belong to other categories are very much certain about the work place closure. Otherwise the data indicate the common impact of lockdown on labour. It seems that the governments never experiences any challenge in taking decision on labour.

Covid-19 responses have challenged the neoliberal market domination and it permits the expansion of non-market actors to intervene (Mair, 2020). One could read non-market actors as the government. Covid-19 risks made government, which is fostering liberal economic policies, to intervene to save the man-days of labour and workers are left with no other option than accepting the governmental interventions. The global government in the name of war against the virus led to strengthen their right-hand grip on the conditions of the working classes (Šumonja, 2020). It left little choice for the labourers to question the claims and approaches of the government during lockdown.

It is quite evident in case of India. India's informal sector labourers are worst hit by the lockdown. The Government of India declared lockdown on 24th March, 2020: lockdown was declared with four hours' notice. Neither the central government nor the federal state governments in the country were prepared to meet the consequences thereof. The internal migrant workers lost their jobs, food and shelter without any prior notice. The Government of India declared Covid-19 as notified disaster, however, for the millions of migrant workers it was an exposure to disaster without any proper relief. For the next couple of days, the identity of India was the long march of migrant workers from urban centres to rural areas. Train and bus services were stopped and the workers had no option left expect to walk to their villages from urban centres. They walked from one state to another and covered around 1,200 kilometres.

As per the 2011 census, there are about 450 million internal migrant labours in India, which accounts for 37.7% of the total population. This huge mass of workers bared the brunt of lockdown in India. Also the Economic Survey of India 2016–17 showed that, there are about 60 million inter-state migrant population in India. The average annual flow of migrant

workers was calculated as 9 million persons (Irudaya Rajan et al, 2020). The inter-state migrant workers in the country are one of the most vulnerable labour forces and have no access to social and economic security in life⁴. The pandemic happened in the period in which Indian workers were subjected to multiple reforms including labour laws.

Government agencies in India do not make any institutional attempt to assess the grassroots-level implications of lockdown on working class population. It was evident from the response by the minister of labour to the questions raised by one the members of the parliament regarding the return of migrant workers to their hometowns to be answered on 14.09.2020. The member raised the following questions: a) the data available with the government on the number of migrant workers who returned to their home states, b) number of migrant workers died while walking to their home states, c) any compensation or economic assistance to them, d) whether the workers had to walk to their home state due to lack of arrangements made by the central government and, e) if yes, the details thereof and the reasons therefor. The answers to the questions were simple i.e. no data available with the government⁵.

Private research agencies and humanitarian agencies kept tracking the data on number of migrant workers who died while walking to the respective states. An independent study report showed that about 16 migrant workers died as they were run over by a cargo train while sleeping on the railway track on their walk home. Forty-seven workers died of exhaustion on their thousand kilometres walk to home on foot as they had run out of food⁶. Please refer to Table 2.

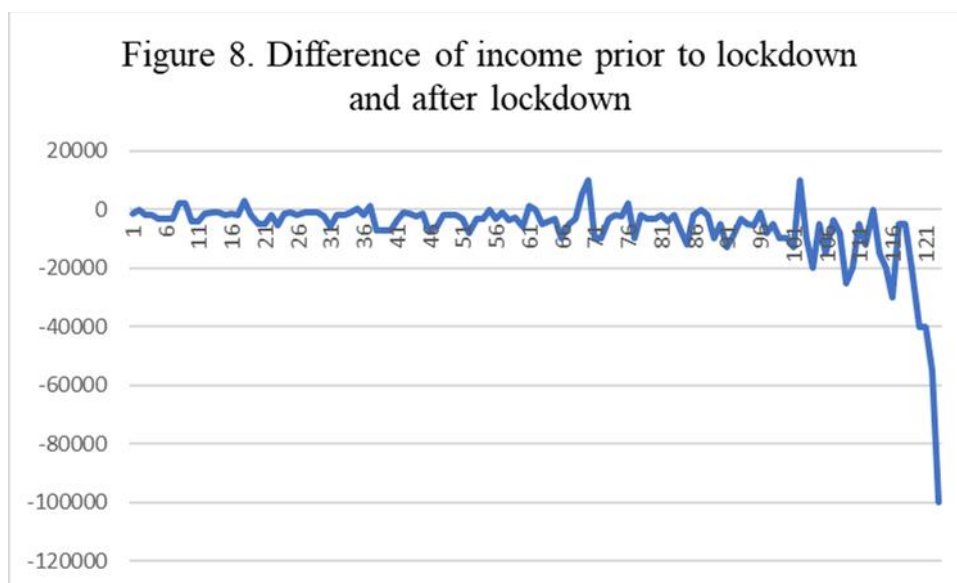
Table 2 No of Migrant worker died while walking to their home town	
Cause of Deaths	Number of Deaths (numbers determined as of 4/7/2020)
Starvation and Financial Distress (Combined)	216
Lack of medical care	77
Road or train accident	209
Deaths in Shramik Trains	96
Suicide	133
Death in Quarantine Centres	49
Lockdown associated crimes	18
Police Brutality	12
Alcohol Withdrawal Related	49
Exhaustion	48
Unclassified	65
Total	971
Source: http://strandedworkers.in/mdocs-posts/swan-response-to-gois-data-on-migrant-workers-deaths/	

⁴ Road map for developing a policy framework for the inclusion of internal migrant workers in India. https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---sro-new_delhi/documents/publication/wcms_763352.pdf

⁵<http://loksabhaph.nic.in/Questions/QResult15.aspx?qref=16409&lsno=17>

⁶<http://strandedworkers.in/mdocs-posts/swan-response-to-gois-data-on-migrant-workers-deaths/>

Another assessment showed that only about 6% of the migrant workers had received their full wages during lockdown. An assessment carried out by Azim Premji, University COVID-19. Livelihoods Survey showed that, about 87% of the self-employed workers in urban areas and 66% of casual workers in the rural areas lost their employment⁷. About 81% of migrant workers lost employment during lockdown and one of the most disturbing facts was that, about 83% of them had reduced their food intake⁸. An independent research conducted among 190 informal sector workers spread across five slums in Mumbai also showed that 161 of them had reduced consumption of eggs, meat, vegetables, and fruits. Please refer Figure 8 is based on the survey conducted on informal labour settlements in Mumbai, the economic capital of India. It shows negative growth of wage rates during and after lockdown. The poor consumption of essential commodities and negative income further pushed a large section of labour force into poverty and deprivation.



Source: Survey by the researchers

The data collected from the informal workers proved that 88% of them were depending on free ration and food served by the NGOs and community organisations during lockdown. Also, an independent assessment carried out in the month of April showed that about 50% of the workers had rations left for less than a day⁹. There were many disturbing facts which came up with these independent studies and those were lack of cash in hand for emergency needs and poor access to even water and sanitation.

⁷https://cse.azimpremjiuniversity.edu.in/wp-content/uploads/2020/06/Compilation-of-findings-APU-COVID-19-Livelihoods-Survey_Final.pdf

⁸ ibid

⁹ 21 Days and Counting: COVID-19 Lockdown, Migrant Workers, and the Inadequacy of Welfare Measures in India Stranded Workers Action Network (<https://ruralindiaonline.org/library/resource/21-days-and-counting-Covid-19-lockdown-migrant-workers-and-the-inadequacy-of-welfare-measures-in-india/>)

6. Discussion and Conclusion

The international lending agencies got panicked in the first phase of Covid-19 pandemic. World Bank, IMF and other multilateral lending agencies had initiated global stimulation packages to prevent the probable market crash and low GDP. International aid agencies wanted to achieve market recovery to overcome the business crisis. The economy and entrepreneurial section wanted to build a resilient economy; however, the labour class neither had resilience nor the stable income to overcome the risks. Lockdown left huge reserve army of labour with poor health and low purchasing power. These three critical factors really undermine the employability of the labour force in the informal sectors. The workers are getting no option to negotiate for the wages which they want, and hence, the employers are free to consider labour as flexible variable cost. The government and trade unions are equally incapable to intervene the labour market in the post-Covid economy.

The post-Covid economy offers a lot of room for the state to intervene within a welfare state perspective; however, the higher supply and lower demand for labour makes state action inappropriate. Employers are becoming the decisive force in the post-Covid economy. Also, the fact that the higher supply of labour for relatively lower wages is likely to change the mode of production in the post-Covid period. This is a large political issue too. Lower wage does mean lower consumption of essential commodities. Such lower level of consumption of essential commodities affects the small and marginal producers in the country like India. It may lead to a recession at the grassroots-level and deflation at the essential commodity market.

It is unlikely to expect Keynesian revolution in the contemporary capitalism and hence, a reserve army of labour would be the final outcome of post-Covid economy. The size of the reserve army may vary across countries. The production relations in the post-Covid economy would not be the same as the pre-Covid and there is nothing to learn from the past recessions. Past recessions were settled with short term measure; however, since then the capitalist production developed its own method to overcome the crisis. The Covid-19-induced economic crisis is having a differential impact and hence, the most impacted labour class has to learn to live with the secondary impacts of lockdown. The 'generality of production' ceased to exist with the lockdown and hence, the employer of post-Covid economy is having all possible options to go selective in choosing labour. The labour whose employability is directly proportional to the marginal efficiency and production would get preference in the post-Covid labour market.

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Dr. Ambedkar Perception of Indian Economy and its Relevance

Dr. Vimal Raj A

1. Introduction

Being born at a juncture in Indian history when the social structures of caste swept deeply into the lives of every Indian, Ambedkar faced immense hostility as a Dalit. These historical experiences led him to eventually become one of the greatest minds who brought about social transformation in India. An evolution of Ambedkar can be witnessed in how he addressed the socio-economic and political questions as a historian, an economist, a constitutionalist, journalist, parliamentarian, prolific writer, activist, lawyer and philosopher. A cross-cultural intervention in every walk of his life, from social involvement to evolving a political philosophy, formed the basis of Ambedkar's concept as a Universalist. About the caste system, Ambedkar enabled the ex-untouchable castes to explore and build their lives devoid of inequality, consequently with dignity. This became possible with a never-ending quest for scientific enquiry, which allowed him to understand caste and gender power structures and their associated discourses from a different perspective. With further development of his ideas, a new school of thought evolved an ideological or practical intervention of inclusiveness of historically excluded communities to achieve socio-economic equality. It laid down certain pathways for the devalued, dehumanized, and disempowered people to transform from apathy to action, dependency to independence, powerlessness to assertiveness, ignorance to knowledge, alienation to involvement and manipulation to self-determination.

Ambedkar's rhetoric in nation-building was earmarked as an eminent economist through his direct participation and formulation of certain developmental policies and planning. He was one of the foremost Indians to write a comprehensive economic study, addressing the economic problems and its theoretical underpinnings. The most significant and outstanding of his economic studies comprise ideas of fiscal policy and administration, the problem of Indian people, poverty, unemployment and question of inequality, stagnant agriculture and distorted industrialization. His master's and doctoral thesis, from Columbia University; his ideas were reflected in the Indian economy his thesis's 'Evolution of Provincial Finance in India' and 'the problem of rupee'. In that, he critically analyzed the problems of landless labourers,

smallholdings, khoti system, maharwatsan, collective farming, land revenue and the abolition of zamindari system. In addressing many of these issues, including overcoming the taxation problem, he suggested nationalization of industries, socialistic ideas and ensuring social equality on different occasions, including his budget speeches.

2. Land Reforms and Dr Ambedkar

Ambedkar conducted intensive studies on Indian agriculture and attempted to resolve the issues pertaining to agrarian structures and farmers. In his paper entitled, "Small holdings in India and their Remedies, " he suggested a consolidation of economic holdings to obviate the menace of scattered holdings. According to him, an economic holding referred to "a holding which allowed a man to change by producing sufficient to keep him and his family in reasonable comfort after paying necessary expenses". It can be deciphered from the above definition that Ambedkar conceived economic holdings from consumption rather than production. Furthermore, he pointed out that capital arose from saving, for which there was a requirement of surplus, which do not be obtained within agriculture. The underlying reason for this phenomenon was a large agriculture-dependent population with a very low proportion of actual cultivation. He pointed out that the existence of idle labours resulted in a depression for the national dividend of India. Hence, the agricultural population of the country exerted immense pressure upon the economy by reinforcing the process of ruralization complemented by subdivision and fragmentation, for which the only consistent solution was consolidation.

The accumulation of holdings among few groups were identified as an acute problem faced by Indian agriculture, also burdened with other disadvantages such as difficulties in cultivation and utilization of resources, increasing cost of production, low productivity, inadequate income and low standards of living. In addition, Ambedkar has argued that there was no correlation between productivity and factors such as landholdings, capital, labour, and others. This implied that, despite the land being larger, there is no assurance about productivity or profits in the absence of these factors. On the contrary, the productivity could be increased in a smallholding, provided the availability of capital and labour, which later became the basis for Land Ceiling Act in India. The existence of bonded labour system and multiple forms of slavery associated with the caste system was pinpointed as extremely detrimental to economic development and Ambedkar strived for its abolition. Other suggestions to the agrarian question in India included collective farming, economic holding of land or equal distribution, large scale industrialization, provision of

governmental subsidies for inputs, cultivation of waste land by allotting wasteland to landless labourers, assuring them minimum wages, and control and regulation of private moneylenders. In 1918, Ambedkar wrote an essay on the farm holdings in India; this essay described the real challenges existed in increasing the stock of capital, which is only possible through large savings in the economy. It would be large numbers of people depend on land for their livelihood has unachievable for a longer time. At that moment, the process of industrialization could aid the process, which was Ambedkar's answer for India's agricultural problem. "In short, strange though it may seem, industrialization of India is the soundest remedy for the agricultural problems of India. He argued that the cumulative effects of industrialization, namely a lessening pressure and an increasing amount of capital and capital goods, will forcibly create the economic necessity of enlarging the holding. Not only this, industrialization by destroying the premium on land will give rise to few occasions for its sub-division and fragmentation."

His notion of disguised employment was remarkable, especially when it was formulated before it evolved as a concept in development economics. Ambedkar anticipated through the lines of Arthur Lewis but two years prior to his two-sector model of the economy. The Lewis' two-sector models, his argument is that when the developing economies were surplus, which constitutes the idle labour in the sector farm, it could be transferred to the industrial sector to increase the productivity and savings levels in a particular sector, which is on the increase overall growth in the economy. Dr Ambedkar speech at the Bombay Legislative Assembly argued for a suggestion for regulating landholdings Dr Ambedkar wanted to extend landholdings by controlling the separation of permanent property.

3. Dr Ambedkar and Currency Problem in India

Ambedkar reviled the idea of linking rupees with gold, and he has recommended and involved the inconvertible, fully managed currency with a fixed limit of issue. He had assured that it would better introduce a currency system and perform away from the gold standard reserve and the currency standard. Dr B.R. Ambedkar's view on the pure gold standard is comprised, which is gold in some exchangeable standard form. In other words, the paper money was issued in addition to the gold coins, which was likely to be convertible in gold. Under the gold exchange standard, the medium of exchange consists of only paper currency, which is reserved as transferable gold at fixed rates; in this system, foreign currency reserves could be of such countries having gold standards. Ambedkar had strongly criticized John Keynes as an eminent

economist, and also other supports of gold exchange standard, they had argued for a customized gold standard.

Dr B.R. Ambedkar, in his work, 'The Problem of Rupee' (1923), that the currency problem was best elucidated by Ambedkar, in the year 192, Dr Ambedkar had presented as evidence before the Hilton-Young Commission. He illustrated the chain of events that led to the currency problem and established an exchange standard complemented by a realistic theoretical explanation. At the same time, many writers claim that the Government of India originally contemplated the concept of exchange standards. But Dr B.R. Ambedkar found that it was a cross fault, on the more, opposed it. According to his idea, "a far better way to have a convertible rupee with sound and the essential measure would be to dissolve the rupee, sell them as bullion, use the proceeds for revenue purpose and fill the void by an inconvertible paper." Dr B.R. Ambedkar added, "Once that is done, the course of action to say that the Indian currency, based on gold as legal tender with a rupee currency fixed, is an issue. He presented 1925 with evidence from before the Royal Commission on Indian currency and finance; Ambedkar anticipated various steps to a resolution of the problem of Indian currency, which is stooped the coinage of rupees by enormously closing the mints to the government as to the public. But opening gold for the coinage of an appropriate gold coin, from maintaining and fixing a ratio between rupee and gold coin and rupee could not be exchangeable in gold, which is gold does not to be converted in rupee.

Dr Br. Ambedkar supported the gold currency and suggested that this could be imbalances in internal payments and eliminate money inflation. Ambedkar opined that gold applies as the most suitable measure to assure currency flexibility. According to him, the Flower Committee report was irrational and insisted on abandoning the principle of the Committee if Indian currency was to be placed on stable terms. In this regard, this argument was formulated around the fact that the persistence of value between different currency factors was a prerequisite for a well-regulated monetary system. Dr B.R Ambedkar raised a significant question about how the rupee failed to maintain its gold parity. Ambedkar's most important reserved scientific explanation on the fall of the rupee was that there was a loss of currency in its general purchasing parity, which is normally unfavourable of a balance of trade. Ambedkar had destined the findings of Chamberlin commission or Smith commission regarding Indian currency as they the problem

India prices and India price rose not only as much as gold price because grew more than the latter, is observed by Keynes.

4. Ambedkar's views on Taxation Policy

Dr B. R. Ambedkar views on taxation in the manifesto of SwatantraMajdur party in 1936. His opinion is that the system which existed then he was prejudiced as well as unequal. He strongly opposed the land revenue system and taxation as these were from poor sections of the society and identified certain tax prerequisites. His opinion about the tax revenue system was that execute tax should be imposed based on payer's capacity and not income. Tax should be less on the poor and more on the rich. The tax should be a certain extent and exception; the tax should be equal between different sections of society exemption, and tax should not lead to a lowering of the standard of life of the people. Finally, the land revenue taxation should be more flexible and not levied on agricultural land.

5. Ambedkar on Nationalisation of Industries

According to him, his views about nationalization are that no country may achieve the rapid pace of development in the absence of industrialization. The production of necessary goods for mass consumption leads to the creation of large-scale employment opportunities in society. Besides, this persuades an optimum utilization of raw materials, thereby falling foreign dependence and also increasing labour security. It has a significant effect on the overall development of the country. Dr B.R. Ambedkar pointed out that the private sector could not formulate heavy industries for large-scale investments in the country; more implications should be given incentives in developing small scale industries. The government should initiate these consequences to start-up to large scale industries in various sectors of the economy. Ambedkar recommended that the nationalization of industries such as transport and insurance. His importance on the rights of the labourers to strike and better work conditions, and he envisaged in the post-independent era, there is a balance between India's industrialization and policymaking. His thought is that the two objectives of abolishing poverty and removing inequalities by ending the development of the masses are at the centre of economic development. He also emphasized eliminating both economic and social inequalities perpetrated through institutions of caste, religion or gender. Dr B.R Ambedkar also surprisingly expressed his ideas on free enterprise economy, globalization, liberalization, and privatization as early as 1923.

However, it took roughly half a century for India to adopt this framework and strength of value of the currency is necessary for propagating the idea of a free economy.

Ambedkar spoke in favour of industrialization; he warned against the ill effects of capitalism, arguing how unconstrained capitalism would finally result in exploitation and oppression. According to Dr. Ambedkar, the speech on economic upliftment of women and his contribution was unchallengeable. His studies on the Evolution of Patriarchal structures deeply warped with the caste system to create an inclusive structure of domination and control. Ambedkar points out that for women in India to contribute to the economy becomes possible only with the development of their achievement of social status and equality; it could be realized through exercise of freedom and equal rights.

6. Economics of Caste system

Dr. B.R Ambedkar contemplated about politics and committed himself to social change rather than economic analysis. Dr. B.R. Ambedkar's vision of economy was as complex as his opinion about politics, both areas that cannot be placed purely within the frameworks of laissez-faire or revolutionary socialism. This could be best deciphered from his analysis of agrarian question in India. He found no contradiction between cooperative farming on the one hand and industrialization on the other. There are so many empirical evidences from different countries, to support his views. Dr. B. R. Ambedkar, caste system was a major obstruction in achieving economic development and growth. The caste system came to be historically related to various occupations and also being which is restrictions of an endorsed identity, this could not allow the people to attain professional skills, while which is would be happen only when one transcended the caste identity and also, understood that a person could not accept a profession which is lower than the one ascribed by caste. According to Ambedkar, contrastingly, every individual has to choose a different occupation, which is delayed due to socio, economic-religious and restriction. The lack of inter-occupational mobility has the by subsequent the logic of endorsed identity of occupation, it could be deciphered that caste becomes a direct basis of unemployment in economic efficiency through various groups, individual integrity demand the survival of competition. As a result, the limitations upon intergenerational mobility of capital, labour and entrepreneurship get isolated on the basis of caste.

In the economics of the caste system in India, Ambedkar pointed out that there are different types of situations: it is connected to division of labour; it is to some extent related

disassociated with work from interest. It had also confused cleverness from any persons by denying their growth of vital interest. This also excluded enlistment to miserable situation of Sudras of all other economic activities of employment opportunities; it has a situation of an untouchable. Especially in the labour market, the respect of the downtrodden people is completely distracted in the general structure of the theory of caste. The untouchability practices are emerging from the concepts of pollution and purity, and it has fragmentation of the country and economy as a whole. They are the different lowest level of pecking order, and the untouchables were no allowed to sustainability their income, there is no education, property, economic security, independence of former untouchable and also prohibited from attaining wealth, which is still evolving.

7. Conclusion:

Dr. Babasaheb Ambedkar was a most marvellous comprehensive thinker, philosopher, and eminent economist of India in the 20th century. His economic thought was not recognized by the so-called economist. The main reason is that after independence, his contribution was in politics and Laws. His ideas and views on land reforms mode of farming and industrialization on different occasions. His views outmoded methods of collective farming were his leading thought. The problem of agricultural labours could not be solved within the ambit of even a reformed and improved agriculture and that industrialization alone was the only ultimate remedy for effecting significant improvement in their condition. Capital formation is the important factor which gives impetus to the whole economic production. The solution of problem of landless labourers depends upon the solution of the Indian agriculture problem or more proudly the Indian economic problem. Ambedkar also advocates that land revenue brought under the income tax problem, his views on problem of Indian rupee was solved. He traced its history, analyzed all sorts of opinions, and finally gave us his verdict that the problem had arisen on account of the neglect by those in power of the truth that it was the rupee's internal purchasing power, which was the primary importance. The real remedy was a democratic collection in which economic efficiency, productivity, and overhauling village economy were materialized. In his idea of nationalization of agriculture was hardly practicable.

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Intricacies in the Plantation Sector: How Pembillai Orumai found a Solution for that?

Dr. Vimal Raj A

*Research Officer, Dr. Ambedkar Chair, Indira Gandhi National Tribal University
(Central University) Amarkantak. Madhya Pradesh*

E-mail ID: vimal.raj@ignti.ac.in

Ph. No. 08269679127

Abstract

The field of academics has to be blamed for the injustice meted against the tea plantation females from the dalit community. Usually, the academics use the universally accepted and western-oriented frameworks of vulnerability or that of marginalisation to study the problems of plantation labourers. But the epistemology needed might be that of entirely a different one as especially those who working in the plantation sector, and lived experience is not at the same compared to the general population. The present paper is attempting to bring forward the case of 'PembillaiOrumai' where the female Dalit plantation workers who went on a day-night strike in challenging capitalism, patriarchy, and male-dominated trade union structure existed in the tea plantations in Munnar, Kerala for decades. The method used in this study is a content analysis of the experiences of the Dalit plantation females, which is available in the forms of interviews and other secondary documents. We place a hypothesis that social isolation and political suppression could not be solved. Still, the solutions are bleak as the existing politics, patriarchy, and the society are not sensitized the problems of plantation Dalit women from their point of view rather than from the western epistemology and the imported frameworks.

Keywords: Plantation, Dalit, Identity Question, Marginalisation, Social Isolation

1. Introduction

India has a long history of women movements, protest marches, and uprisings for democracy and human rights. The Indian Women's Council (Bharat Mahila Parishad) which is credited as the first being in India founded as early as in 1904 which stood for women's education and legal rights; All India Women's Conference founded in 1927 stood for improving educational efforts; Chipko Movement of 1970s - the famous ecofeminist uprising; Self Employed Women's Association (SEWA) founded in 1974 to address the biasedness faced by women in informal sector are the few to be named.

Feminism in India has been co-opted by 'mainstream feminists'; usually Brahmanical situated has defined feminism (Rege 1988; Menon 2011; Patel 1985) from their points of view. For example, the focus of various social reform movements of the nineteenth century on the concerns – widow's oppression, purdah, the gender gap in education - of the upper castes (Kumar 1993). In opposing to that, Jotiba Phule, who himself belong to the caste of Mali, another Backward Caste in Maharashtra, as early in 1850s popularized the concept of 'Bali Rajya' which has given equality to all people against the 'Rama Rajya' which in turn give more importance to the caste system. Savitribai Phule, his wife, later became the leading social reformer among women and established schools for the women from lower castes (Omvedt 1971). Dalits are India's former 'untouchables', as B R Ambedkar (1948), the iconic Indian anti-caste intellectual, called them. They were called untouchables as their physical touch was considered polluting in the caste-based social division in India – the 'other' for the caste Hindus for centuries, subjected to discrimination and denial of basic human rights (Thorat and Kumar, 2012). The workers churned out from the impoverished masses were thus peripheralized, disciplined in the estates and exploited at different levels: class, caste and gender (Raman, 1991, 2010b/2015),

Down the line of history, so many other movements mostly led by the low caste women put the milestones through the time. A recent (September 2015) of the one among the poor women plantation migrant workers, belongs to scheduled castes, 'PembillaiOrumai' means Women's Unity, asked for the wage raise, which is actually a labour resistance under exploitative production relations (Raj 2019). In short, women who come from Dalit background are doing in terms of work and building community groups to live in an unjust society and economy. The present paper tries to explore Intricacies in the Plantation Sector: How Pembillai Orumai found a Solution for that in the real world.

2. Theoretical framework

The caste has acted as a source and mechanism of India's unique social context, the exclusion for certain groups of people resulting in disadvantage and deprivation. The uninterrupted deprivation of the people belonging to the lowest rung of the caste system from the past many centuries has acted as a powerful force in the construction of an identity of the deprived and oppressed and depressed. As the economy grows, certain sections of society get naturally marginalized. They are left out of the mainstream economic development and social reform agenda.

The field of academics has to be blamed for the injustice meted against the tea plantation females from the Dalit community. Usually, the academics use the universally accepted and western-oriented frameworks of vulnerability or that of marginalisation to study the problems of Dalits. But the epistemology needed might be that of entirely a different one as Dalit life, and their lived experience is not at the same compared to the general population. In the case of the most socially developed and forward state of Kerala, in the twenty-first century, some of the social and economic groups are found to be oppressed, depressed, and suppressed. But the real experience of progressive state has been criticised from many diverse marginalised communities in political, economic, cultural, and identical perspectives, especially from the plantation sector women in the Dalit community. The present paper is trying to fill the gap by bringing in the lived experience of plantation sector women in the dalit community.

3. Methodology

The present paper is attempting to bring forward the case of 'PembillaiOrumai' where the female Dalit plantation workers who went on a day-night strike in challenging capitalism, patriarchy, and male-dominated trade union structure existed in the tea plantations in Munnar, Kerala for decades. The method used in this study is a content analysis of the experiences of the Dalit females, which is available in the forms of interviews and other secondary documents. We place a hypothesis that the social isolation and political suppression could not be solved. Still, the solutions are bleak as the existing politics, patriarchy, and the society are not sensitized the problems of plantation Dalit women from their point of view rather than from the point of view of the western epistemology and the imported frameworks.

4. The story of tea plantation in Munnar

The tea plantations in Munnar can be traced back to the middle of the 19th century when an Englishman John Daniel Manro intended to start plantations there. By the end of 18th century, British rulers have seen an immense opportunity in the cultivation and trade of plantation crops in Western Ghats region. Maharaja of Poonjar given him permission to acquire 588 square kilometres of land. Manro was assisted by the local chief Kannan Thevar in setting up of the plantations. In this region they planned to cultivate tea, coffee, cardamom and almost all spice items. In the Western Ghats region, especially in the Nilgiri mountains, for the purpose of cultivation they used a lot of skilled labourers. They brought these skilled people from the Southern part, mostly from Tirunelveli district in Tamil Nadu.

Many of the plantation workers in the region are Tamil migrants from backward areas of Tamil Nadu like interior Thirunelveli, Dindigul, Madurai and surrounding areas. These labourers live in the plantation estates and own no land. The people had been brought to Western Ghats region in different batches not only to Nilgiri but to Peremedu and Wayanad regions also. Geographically, these are the places situated in the highest mountain regions of Kerala and Tamil Nadu. In this way, the people living in Idukki are from different places of Tamil Nadu. They bought the people to some specific places such as Munnar, Valpara, Perimadu, etc.

5. Plantation Dalit Women in tea plantation

The tea plantation workers are one of the most vulnerable and marginalised communities in India. In India women workers in tea plantations are increasing as compared to the men workers. It has been a steady increase of women workers since many decades. The physical strength of women in the agro-based, low mechanization of the tea plantation industry is impressive.

The reason behind this is those workers in the family labourers, they were migrated, and traditionally accepted low wage rates, especially in the 'oppressed' Tamil speaking Dalit women. Especially in the case of Dalit women workers in the Tea plantation sector, it is evident that it has been pathetic in nature as compared to, those who are working in the other sectors of the plantation. The two major parts of the framework can be used for the divided women in to the world activities; one is production and another one is reproduction.

The productive activities are associated with wage employer, whereas reproductive activities can be deal with the cultural or even natural functions, i.e. the natural aspect of women for their existence. The Dalit women in plantation workers and various forms of gender

discrimination, social, political suppression and patriarchy discrimination have been they were facing in the society.

6. Marginalisation in tea plantations

Both Dalit men and women work in the plantations. These people still treated as marginalized ones as they are struggling to earn the living only to cater for the basic needs. Thus, they are outlier communities living in unhealthy conditions and only earn for the survival only. Subramaniam (2006) point out the study within sociological debates about women's participation in new social movements, the impact of globalization and the shifting relationship between state and civil society actors, lead to women's empowerment.

Raj (2013) explains the Dalit women's experiences by exposing the operations of history by which their struggles were co-opted, subsumed, misrepresented or sometimes erased by mainstream debates and tracing the survival strategies by which these women have held out against political suppression and social isolation become crucial in contemporary Dalit feminist struggles in Kerala. The tea industry has the almost unique distinction of having managed to reproduce this disadvantaged position generation after generation and of having succeeded in perpetuating downward spiral (Gothoskar 2012).

Raj (2019) argues women strike in plantation sector is the result of exploitative plantation production and the poor implementation of welfare measures, the strike was largely fuelled by and directed against union corruption and the breach by union leaders of egalitarian relations in the workers' society. Dalit women discriminate and marginalized in multiple way as Dalit and as a woman (Rowshan et.al, 2016).

7. Paving the way for 'PembillaiOrumai'

In 2014 workers were receiving a daily wage of 231 rupees per day and an annual bonus of 20%. On August 26, 2015, the management announced that the updated salary and annual bonus for the 2015 fiscal year would be the same salary as the previous year and an annual bonus that was reduced to 10%. Workers were enraged. As per protocol, they brought their frustrations to their respective trade union leaders in order to begin the process up the communication chain. Management reasoned that the 2014 market had been exceptionally bad and yield had decreased a considerable amount. KDHP incurred a 68 % income fall in 2014-15 as compared to the previous year. Moreover, they explained that the company is only legally bound to provide an annual bonus that is 8.33% of the salary, and that the 1.77% boost was gracious. For many, this substantial drop was particularly upsetting because the

annual bonus is the sole contributor to the plantation families' university savings funds - one of very few ways out of the plantation livelihood (Shoshana Levy 2017). It was 5th September 2015 the world history in the plantation sector, the largest number of more than 12000 Dalit Women in India, Kerala united they have a named 'PombilaiOrumai', began marching from headquarter of the Kannan Devan Plantations Limited (KDHP) in Munnar. The main important aim of the demand was a hike in wages from Rs.232 to Rs.500, most important facts about this strike was agitation led and organised by the Dalit women in the Plantation sector, they refused to allow the male workers and along with four major male –dominated trade union CITU, AITUC, KDHPCL, Devikulam estate and INTUC they planned to decline that have demanding 20 % bonus which was 1% higher in the previous year. The management tried to convince the trade union members to prominence world economic slowdown and decreases in the price of tea in the world market. In this situation all trade union decided to avoid the management's officer, they demand that the increase minimum daily wages to Rs.232 to Rs.500. As the women workers were closely following the development of negotiations, they took the decision to *go-slow* with plucking leaves, the main operation in the industry. They also felt collusive deals of trade union leaders, whom were otherwise accused of corruption, and the Company, known for such practices (see Raman, 2010a). After that all trade union discarded the women workers go-slow protects, this was the first time to aggregation to women workers avoid the all trade union. In women and men workers in the estate discussions among themselves, finally they decided to avoid male-dominated trade unions to directly fight with company. Initially they demands basic existence of wages and bonus and why we have an own trade union. The hunger strike was starts on 5th September 2015, more than thousands of low caste female workers assembled in front of Kannan Deven Hills Plantation Company headquarters at Munnar.-the slogan of *Pempilai Orumai Zindabad* both in the Tamil and Malayalam. Including their mothers, sisters and children's also part of this strike and expressed their views and demands without any male-dominated trade union voice against various trade unions including various state government institutions. On 6th September 2015 the mass support from various media the low caste dalit women raising their voice against Kannan Deven Hills Plantation Company Ltd and state officials. Along with various social activists, Intellectuals and other local people also strongly support the strike Finally with the progress of the struggle, the women leaders were certainly creating a history, women leader's discussions with Labour Minister and other state official but that was failed. After that, The Chief Minister of Kerala talks to women workers without any trade union leaders. Finally their demands were agreed a bonus of 8.33% with 11.67% and altogether

meeting the workers demand for the bonus of 20%. The wages revision was also agreed to the meeting. Finally the important demand was a hike in wages from Rs.232 to Rs.500 and 20% Bonus. The strike was a success- now they were getting Rs.400 per day.

8. Concluding Remarks

In the contemporary context of Dalit feminist identity, the so-called society consciousness does not consider Dalit women as a representative of women in Kerala Society. This is mainly evident in the land struggles that happened in Chengara and Arippa where the ladies constitute the mass who take part in rallies and demonstration. At the same time, it comes to the leadership they are entirely invisible. The same is found in the case of educational development and political participation, where they face a double disadvantage as a woman as well as a person with less bargaining power. Several blockades could be observed in terms of psychological and the type of activities they engage in. The case of 'PembillaiOrumai' is a present-day spectacular example of how the Dalit female leadership is ignored brutally. The society, polity and academia does ignore their feelings and that in turn aggravate their issues.

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Sustainable Livelihood Opportunities in Particularly Vulnerable Tribal Groups (PVTGs): Exploring Baiga Situation from South-Eastern Madhya Pradesh¹

Dr. Vimal Raj A

Research Officer, Department of Dr. Ambedkar Chair, Indira Gandhi National Tribal University, Central University, Amarkantak, Madhya Pradesh.

Abstract

India has 1.8 percent of the world's forest occupying 24.16 percent of the geographical area. As per the 2011 Census, 8.6 percent of India's total population belongs to Scheduled Tribes (STs). About 90 percent of them are in remote and forbidding areas like hills and forests. Mainly, Vulnerable Tribal Groups (PVTGs) are spread all over the country. Their inhabitants situated primarily on isolated and remote areas in small and scattered hamlets/habitats. They do not have a minimal level in the economic and educational domain and have low health indices. The tribal communities face various problems like land issues, employment, food, health, livelihood, subsistence wages, sexual harassment at the workplace, exploitation from the non-tribal population from surrounding areas, etc. The present study mainly explores different types of sustainable livelihood opportunities accessible with varied livelihood problems faced by the Baiga tribe in the south-eastern part of Madhya Pradesh.

1.1 Introduction

A gamut of literature published on conceptualizing vulnerability on rural populations in developing countries has focused on the factors of tribal development such as food protection, livelihoods sustainability, and emergency management. Most tribal communities relied partly on agriculture for survival and forest products for meeting their basic needs. When intense climate conditions damage crops and resources, or when the value of commodities drops suddenly, the rural poor to acute poverty, starvation, insanity, and death; same the story of tribes of India. There is rarely enough physical or institutional support in place to protect from peril or provide help for the most vulnerable in time of need (Morrone, 2011).

Minor forest produce forms a significant source of income in many tribal communities, especially those having less than five acres of land. Most children and women are entirely involved in collecting minor forest produce, storage, processing, and marketing (Singh, B., 1993; Roy Burman, 1988). The concern regarding the rights and entitlements of indigenous peoples are no more issues for the anthropologists and bureaucrats but are also issues of public debate (Rath,

2006; Chatty and Colchester, 2002; Blaser, 2004). The indigenous people have not benefited from development projects, while the mainstream societies have prospered at their expense, pushing them deeper into the poverty trap (Mahapatra, 1991). In Southern India, 17.9 percent of research works have been conducted (Danda, 1996).

Central India, mainly Madhya Pradesh, Chhattisgarh, and its adjoining area, holds 23 percent of its total population. Madhya Pradesh and Chhattisgarh have about 46 Scheduled Tribes, of which seven are primitive tribes. The primitive tribes are Saharias of Chambal division, Bharias of Patalkot, Baigas of Baigachak area, Hill Korbas and Birhors of Sarguja, Kamars of Raipur and Abujmarias of Bastar. Due to different socio-cultural milieu and ecosystems, various diseases are prevailing among them. Baiga people called 'Son of Nature.' These people mainly speak in Baigani and Chhattisgarhi dialects of Hindi. The Baiga tribal community are ethnic groups found in the central part of Madhya Pradesh. Also, many Baiga communities settled in the surrounding states of Uttar Pradesh, Chhattisgarh, and Jharkhand. They are officially called Particularly Vulnerable Tribal Groups in India; these people mainly follow their traditional methods of treatment and shifting cultivation. They follow ancient customs of medicine, healing, shifting cultivation and hunting skills, etc. these people are also a strong believer in magic and herbal medicines. In their hamlet, the traditional healer - *Guniya*, is the respected person in their village. Most of the Baiga tribal are highly prone to endemic like malaria and other diseases arising from poor water quality. They have minimal and uncleaned resources for their day-to-day livelihood. Their income is insufficient. Their main occupation is basketry, broom making, wood carving, informal labourers in mining areas, etc.

1.2 The geographical location of the study area

Anuppur district, Madhya Pradesh, is selected for the present study. Anuppur district has around 3,27,676 tribal population. Most of the Gond and Baiga tribal communities live in the vicinity of Amarkantak/ Pushparajgrah block panchayat. The present study focuses on the Baiga tribe who lived in the Amarkantak and Pushparajgrah block panchayat region, Barbaspur, Bijauri, and Harottala panchayat.

1.3 Objectives

1. To exploring Sustainable Livelihood Opportunities in Particularly Vulnerable Tribal Groups (PVTGs) - Baiga Situation from South-Eastern Madhya Pradesh.
2. To analyze the agricultural pattern in Baiga Tribal from South-Eastern Madhya Pradesh.

1.4 Methodology

The study is mainly focusing on Particularly Vulnerable Tribal Groups (PVTGs) of Baiga. Geographically majority of the Baiga community lived in the Pushrajgrah Block panchayat in the Amarkantak region of Anuppur district were selected. Three mainly populated areas/panchayats were selected block-wise - Barbaspur, Bijauri, and Harratola. A total of 120 samples was collected. In each region/Panchayat, 40 samples had collected. The extensive fieldwork implies an interview schedule and non-probability sampling method (quota sampling method) used for the data collection. The study has conducted detailed scheduled used for administered to elicit information from the respondents. The secondary data used for the present study, wherever found appropriate.

1.5 Discussions

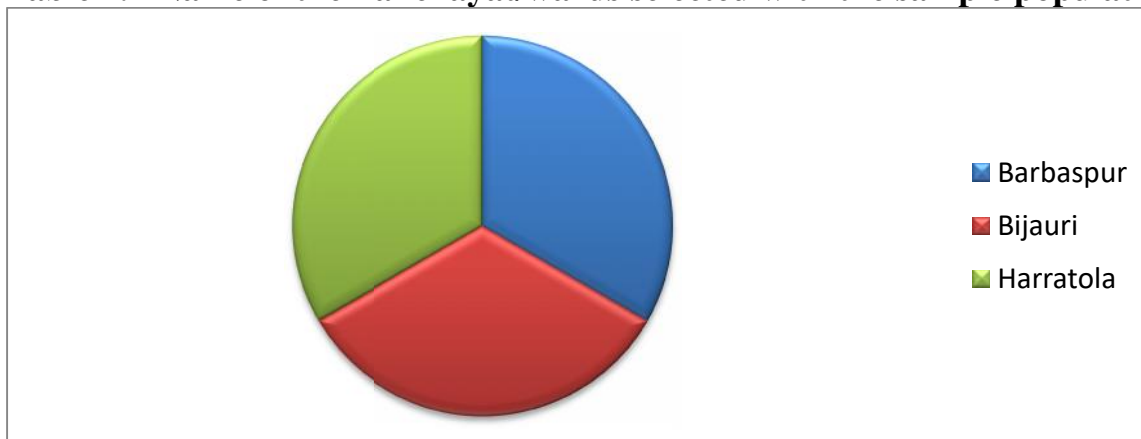
The present study mainly focused on the Baiga tribal community who lived in the three Panchayats and equal representation of Barbaspur, Bijauri, and Harratola. The following table shows that from each Panchayat/ Ward.

Table 1.1 Name of the Panchayat/wards selected with the sample population

Name of the Panchayat	Number of respondents	Percent
Barbaspur(Barbaspur)	40	33.3
Bijauri(Sarhakona)	40	33.3
Harratola(Farisemar)	40	33.3
Total	120	100.0

Source: Primary Survey

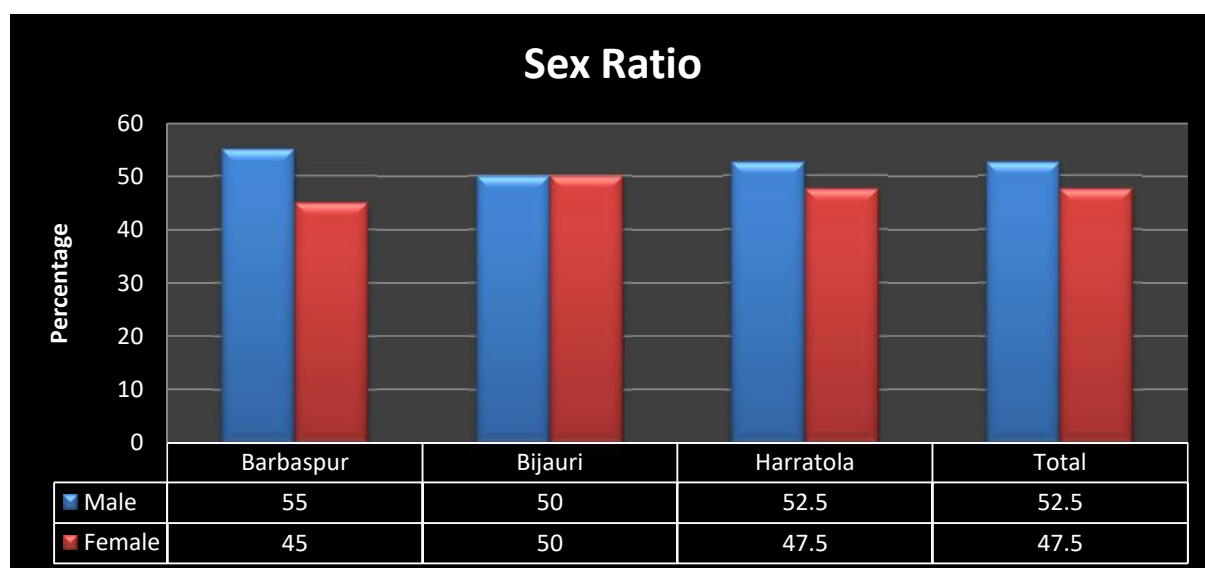
Table 1.1 Name of the Panchayat/wards selected with the sample population.



Source: Primary survey

The figure portrait that the respondents have selected from three different regions has the study area's equal representation.

Figure 1. 2 –Sex Ratio of the Respondents.



Source: Primary survey

The universalization of sex in the importance for every Indian society is reflected among the sample population also. About 52.5 percent of the sample population are male, and 47.3 percent of the respondents are female. The region-wise data of sex ratio of the study area was the same trend revealed in the three regions.

Table 1.2 Marital Statuses.

Marital Status	Name of the Panchayat			Total
	Barbaspur (Barbaspur)	Bijauri (Sarhakona)	Harratola (Farisemar)	
Married	38(95.0)	36(90.0)	36(90.0)	110(91.7)
Unmarried	2(5.0)	4(10.0)	4(10.0)	10(8.3)

Source: Primary survey, Figures in brackets show percentages

The universalization of marriage in the importance for every Indian society is reflected among the sample population also. About 91.7 percent of the sample population are married, and the rest of the 8.3 percent of the respondents are unmarried. The majority of the unmarried beneficiaries belong to the younger age group. The majority of the sample populations have very little awareness about the family planning system; as a result, the number of the child has been increasing, and they were facing vulnerable situations in their family. The same trend Married respondents of the panchayat wise data that a same trend prevails.

Table: 1:3 Age of the Respondents.

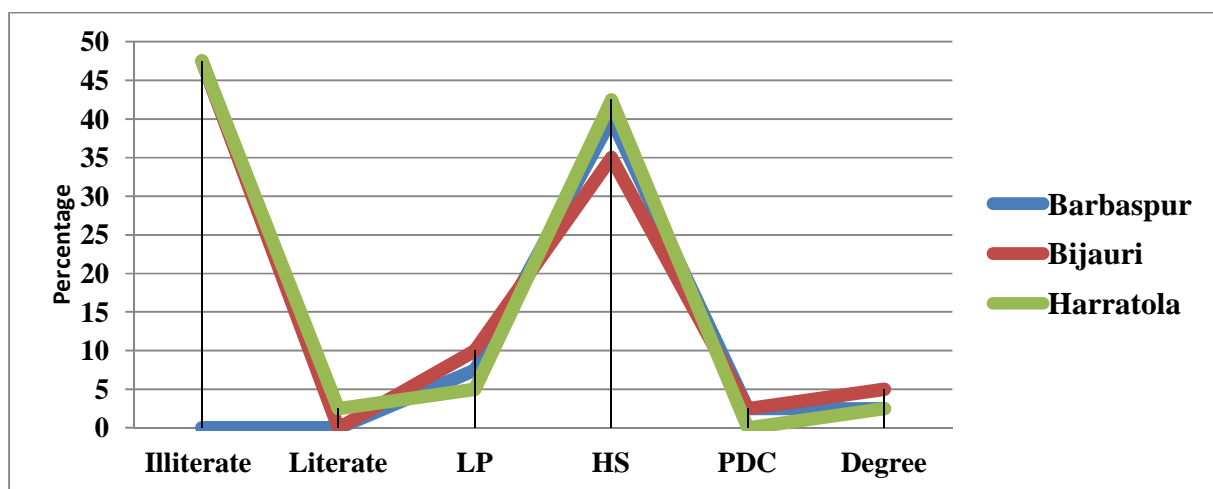
Age	Name of the Panchayat			Total
	Barbaspur (Barbaspur)	Bijauri (Sarhakona)	Harratola (Farisemar)	
10-20	5(12.5)	2(5.0)	5(12.5)	12(10.0)
20-30	11(27.5)	16(40.0)	11(27.5)	38(31.7)
30-40	15(37.5)	10(25.0)	11(27.5)	36(30.0)
40-50	4(10.0)	3(7.5)	4(10.0)	11(9.2)
50-60	4(10.0)	5(12.5)	4(10.0)	13(10.8)
60-70	1(2.5)	4(10.0)	2(5.0)	7(5.8)
Above 70	0	0	3(7.5)	3(2.7)

Source: Primary survey, Figures in brackets show percentages

Among the majority of the total respondents, about 31.7 percent belong to 20-30 years. The respondents belong to the age group of 30 -40 are 30 percent, and another 9.2 percent belong to

40-50. For that, only a few percent, 7.5 percent of the respondents were above 70 age group. Coming to the Panchayat wise age group of the respondents, where the majority of the respondent age group of 20-40, the only slight difference is in the age group of Bijauri panchayat. As per the result, the respondents' age shows that the study area's life expectancy has decreased. Because there was a change in their food habits and lifestyle in the last decades, the representation of the elderly is low in the study area (Table 1.3).

Figure 1.3 Education Statuses



Primary Source: Primary survey

Table 1.4 Education Status

Education	Name of the Panchayat			Total
	Barbaspur (Barbaspur)	Bijauri (Sarhakona)	Harratola (Farisemar)	
Illiterate	19(47.5)	19(47.5)	19(47.5)	57(47.5)
Literate	0	0	1(2.5)	1(.8)
LP	3(7.5)	4(10.0)	2(5.0)	9(7.5)
HS	16(40.0)	14(35.0)	17(42.5)	47(39.2)
PDC	1(2.5)	1(2.5)	0	2(1.7)
Degree	1(2.5)	2(5.0)	1(2.5)	4(3.3)

Source: Primary survey, Figures in brackets show percentages

The present set of the population has an interesting pattern of education. A survey found that 47.5 percent of respondents are illiterate. Another 39.2 percent studied up to the high school level that means only up to the 8th class. The accessibility of educational institutions has been far

from their locality; as a result, most of the students do not have proper education facilities. Many dropout cases are found in the study area, maximum their education up to 8th class. Only very few, that is, 3.3 percent of the respondents, could complete their graduation. The higher education in the tertiary level is less; most respondents live in the forest area. The availability of transport, road facility, and educational facilities were limited. As a result, most people drop out of their education to forcefully work as agricultural labourers and farmers in their locality.

The overall picture of tribal people in the study area is pathetic; both male and female tribals face so many problems in different ways. The socio-economic structure of the study area had been crucial, isolated, and excluded away from mainstream developments. These people face many difficulties in terms of education, transportation, health, and necessities had been logged (Table 1.4).

Table 1.5 Correlations between Education and Occupation

Correlations				
			Education	Occupation
Kendall's Tau_b	Education	Correlation Coefficient	1.000	.110
		Sig. (2-tailed)	.	.073
		N	200	200
	Occupation	Correlation Coefficient	.110	1.000
		Sig. (2-tailed)	.073	.
		N	200	200
Spearman's rho	Education	Correlation Coefficient	1.000	.128
		Sig. (2-tailed)	.	.070
		N	200	200
	Occupation	Correlation Coefficient	.128	1.000
		Sig. (2-tailed)	.070	.
		N	200	200

Source: Primary Survey

The significance level is above the critical value of 0.05; the table portrays a significant relationship with the education and occupation of the study area. It is showed that Kendall's tau-b model of correlation coefficient in education is 1.000 and .110 is occupation. The significant level of the two-tailed test is .073, which means a strong association between two variables. Coming the Spearman's rho test of correlation between education and occupation was found to be 1.000 and .128, which means a strong association between the two variables, so we can conclude that structure of occupation and education of the household has a strong association (Table 1.5).

Table 1.6 Incomes of the Respondents

Income	Name of the Panchayat			Total
	Barbaspur (Barbaspur)	Bijauri (Sarhakona)	Harratola (Farisemar)	
0-1000	9(22.5)	16(40.0)	23(57.5)	48(40.0)
1000-5000	30(75.0)	19(47.5)	9(22.5)	58(48.3)
5000-10000	1(2.5)	5(12.5)	7(17.5)	13(10.8)
10000-15000	0	0	1(2.5)	1(.8)

Source: Primary survey, Figures in brackets show percentages

From the income data, which may contain a certain degree of under-reporting, about 48.3 percent of the respondents had a monthly income of less than Rs.1000-5000. The general observation is that majority of the women's monthly family income is less than Rs 1500. The table shows that 40.0 percent of the respondent's Monthly Income is less than Rs.1000. The study reported that most of the that is 10.8 percent of the monthly population Income between Rs 5,000-10000, i.e., tiny, 0.8 percent said that their monthly income between 10000-15000. The area-wise data depicts that most respondents' monthly income average between Rs.1000-5000 (Table 1.6).

Table 1:7 ANOVA Associations between the Income and Occupation

ANOVA					
Income	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	20.564	6	3.427	10.952	.000
Within Groups	35.361	113	.313		
Total	55.925	119			

Source: Primary data

F- Value =10.952 Means Square = 3.427 Sig=.000

It can show that since the significance level is below the critical value of 0.05, there is no significant relationship between the monthly income and occupation of the study area. The occupation is only dependent on income. Here also, the value shows a significant association between the two variables. So we can conclude that structure of occupation and monthly income of the household has a strong association (Table 1.7)

1.6 Agriculture and Allied Activities

Agriculture is the back born of the Indian economy and Indian economic growth, but this trend changed last decades. Agricultural production tremendously decreased last two decades. Especially in a rural areas, most people depend on agriculture as their source of income for their livelihood opportunities. Most of the tribal population in the rural area directly or indirectly engaged in agriculture or its allied activities of their sustainable livelihood opportunities. At the same time still, they were not getting subsistence prices for their cultivable product. The present situation of the agriculture sector in India is crucial. Due to the climatic change, shortage of labour and other factors were affecting the agriculture sector in India. Another main reason is the labour shortage; as a result, modernization came into existence to reduce labour shortage in the agriculture sector. The generation of people couldn't be willing to work in the agriculture sector, especially in rural India the agriculture sector production have been decreasing. The Baiga tribal community is engaging in agricultural activities and forest product collection for their livelihood purpose. They used to take crops named - Beware and burn shifting cultivation housing condition of the Baiga tribal community in the study area is very pathetic.

Table 1.8 Status of Occupation Pattern

Occupation	Name of the Panchayat			Total
	Barbaspur (Barbaspur)	Bijauri (Sarhakona)	Harratola (Farisemar)	
Other work		2(5.0)	6(66.7)	9(7.5)
Agriculture Laburer	0	0	1(2.5)	1
Self Employed	13(32.5)	12(30.0)	12(30.0)	37(30.8)
Private Employee	8(20.0)	9(22.5)	4(10.0)	21(17.5)
Farmers	15(37.5)	15(37.5)	11(27.5)	41(34.2)
Unemployed	2(5.0)	2(5.0)	5(12.5)	9(7.5)
Student	1(2.5)	0	1(2.5)	2(1.7)

Source: Primary survey, Figures in brackets show percentages

The study found that the primary source of household occupation is 34.2 percent are farmers, and about 30.8 percent were self-employed. 17.5 percent of the respondent's source of occupation and income is the private employee. Both in the male and female Baiga tribes having income and occupation is Bauxite company operating in a private concern. Especially in the Harratola region, they are getting only meagre wages. Women workers in the study area get

Rs.150 per day, and male members get Rs.200 per day for the same work. The study found that those who are working more than eight hours a day. Those who are working in the bauxite mine do not have their land for their agricultural purposes. The study shows that tribal area wages are meager than the other rural areas found in the three geographical areas, especially in the women workers engaging Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) they did not get a proper salary. Most of them have their bank account but do not know their salary and other bank details. The study found that most of the respondents do not use Automatic Telling Machine (ATM), and 7.5 percent of them are unemployed, old age people. Interestingly, agriculture labourers in the study area were only one percent because most respondents engage in agriculture activities on their land or lease land (Table 1.8).

Table 1:9 Chi-Square Tests: Association between Occupation and Monthly Income.

Chi-Square Tests	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	56.391 ^a	18	.000
Likelihood Ratio	67.834	18	.000
N of Valid Cases	120		.001

Source: *Primary survey*

The table shows that since the significance level is below the critical value of 0.05, there is no significant relationship between the monthly income and occupation of the study area. The occupation is only the source of dependence on income. Here the value shows that there is no significant association between the two variables. So we can conclude that structure of occupation and monthly income of the household has a strong association (Table 1.9).

Most importantly, the study depicts that most of the Baiga tribal communities from Barbaspur are engaged in the agriculture sector. They have their land for a minimal 3 to 4 acres compared to the other two study areas. But come to the Bijori, the trend has been different from Barbaspur; seasonal cultivation for agricultural activities and livelihood purposes. In the Bijori area, most of the Baiga women are collecting forest products for their source of income, but they are getting only seasonal income up to March-May. The forest products are Harra (small Rs.

120/ Big Rs.30 per kg), Behara (Rs.20), Saraie (Rs.16), Tentuopatta, Mohlinpatta,Char(Rs.250), Awla (Rs.40), Tendu (Rs.50) and Kosam (Rs.30) etc. Most of the forest products have been used for medicinal purposes, and the young people did not know about the forest product, which is collecting only their source of income. The study also found that Bijori, both male and female members, are working in the nearby central tribal university for casual labourers, getting Rs. 300 per day; there is no wage difference between the male and female workers. The study also found that Baiga people live in the Horratoala; both the male and female members work in the Bauxite Company for their livelihood purposes. Compared to the other two geographical regions of the study area and the tribal people who lived in the nearest part of the forest area, accessibility for education and other necessities is very limited. Most people don't have their land for agricultural activities, and they are working in private concerns (Bauxite mines). From October through February, a considerable number of Baiga tribes cultivates Chana, Wheat, Masur, Mutter, Alci, Raie, and Sarso, followed by seasonal cultivation methods. In June-September, they cultivate agricultural products like Thean, Rice, Kodhu, Kutki, Makkaie, Rainyfasul.

1.8 Conclusion

The study found that tribes were getting meager wages compared to other parts of the rural area, working on agricultural fields. Working hours in the bauxite mine company are to the higher side. Accordingly, they get insufficient wages. As a result, they become susceptible to vulnerable situations. Their income is inadequate for their day-to-day livelihood purposes. It is directly affecting their children's education and general standard of living; as a result, the school dropout rate is higher in the study area. Climatic conditions affect agricultural activities through income and the economy of the household. The government has introduced so many poverty eradication programs, especially in the tribal region. All programs do not effectively reach the tribal areas; as a result, these people are directly or indirectly facing a vulnerable situation. Most tribal areas do not get clean water, sanitation, irrigation, and poor housing conditions. Government has to take appropriate structure-based programmes for the Particularly Vulnerable Tribal Groups (PVTGs).

Notes:

¹ This paper is a part of pilot study conducted for the Baiga and Gond tribes from south-east Madhya Pradesh. We thank to the authorities and staff of Indira Gandhi Nation University for all help, especially Mr. Ashok Baghel for playing the role of language interpreter on field.

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Instilling Innovation and Building Capacity among Vulnerable Women: The Kudumbashree Experience of Kerala, India

Vimal Raj A

Research Scholar in Economics

Department of Futures Studies, University of Kerala, Thiruvananthapuram

E-mail ID: rajvimal11@gmail.com, +91 9946010610 (Mobile)

Abstract

Vulnerability means the risk of being harmed, wounded (negatively affected) by unforeseen events. In economics, these unforeseen events are often called "shocks": It also refers to the inability of these people or groups to anticipate, withstand, and recover from the damage resulting from an adverse shock. India is not an exception to this and Kerala has strived to overcome the vulnerability through various means. Kerala has gained international acclaim due to its development experience during the second half of the twentieth century. The striking characteristics of this development experience are that it has gained high levels of social development despite low levels of per capita income. Many experts have acknowledged the achievements of the state as a viable model of development achieved through fair distribution against the background of a relatively low economic growth. On the other hand, the flip side of the model is that some outlier communities are still marginalised and vulnerable, particularly women. Despite the achievements in the social sector, Kerala's women face a variety of problems faced by women which had gone unattended or neglected even by social reform movements and organisations in the state. The study concentrated on four such outlier communities - Plantation Workers, Muslims, Tribals, and Slum Dwellers - in Kerala society. The paper specifically looked into the contribution of Kudumbashree, a poverty alleviation programme to instill innovation and building capacity among the women to reduce economic vulnerability in terms of finance, savings and outreach in India.

1. Introduction

The word 'vulnerability' is usually associated with natural hazards like floods, droughts, and social hazards like poverty etc. Vulnerability means the risk of being harmed, injured (negatively affected) by unexpected events. In economics, these sudden events are often called "shocks". The vulnerability is not really a new idea in economics, but the term is increasingly being used in recent times, noticeably because of the attention of several political bodies and the "turmoil" in the global economy. The word expresses the possibility of being physically or psychologically hurt. In its broadest sense, the notion of vulnerability hence refers to the sphere of individuals, households or communities who are revealed to potential harm from one or more risks. It also refers to the inability of these people or groups to anticipate, resist, and recover from the damage resulting from an adverse shock. A large chunk of the work on conceptualizing vulnerability has arisen from developments such as food protection, livelihoods sustainability, and emergency management, concentrating on rural populations in developing countries. The people being in such areas tend to depend on agriculture for their livings and the meeting of their essential needs. When crops and resources are damaged by intense climate conditions, or when the value of commodities drops suddenly, the rural poor are highly exposed to acute poverty, starvation, insanity, and death. Further, there is rarely enough physical or institutional support in place to protect from peril or provide help for the most vulnerable in time of need (Morrone 2011).

In the context of environment change, there are many thoughts on vulnerability and its interpretations vary according to the observation of the researchers. Climatic shocks and other real shocks – shocks, storms, tsunamis, droughts, floods, etc. – represent a basic dimension to vulnerability in many developing countries. Natural or climatic shocks are proxy by two variables: the annual mean part of homelessness due to natural calamities in the population, and the change in the agricultural production, which shows the force of frequency and size of concentrations on the agricultural production. However, social vulnerability is a pre-existing condition that affects a society's strength to prepare for and recover from a disruptive event. **Watts and Bohle (1993)** explained similarly by formalizing the "social reason of vulnerability", which is formed by exposure, capacity and ability. Social vulnerability in its general sense is one dimension of vulnerability to various stressors and shocks, containing abuse, social exclusion, and natural hazards. It is also referred to the

inability of people, institutions, and societies to withstand adverse shocks from multiple buffers to which they are revealed. These impacts can be somewhat associated to characteristics inherent in social interactions, institutions, and systems of cultural values. The various studies of social vulnerability are seen in risk management literature because it is most probable when calamity occurs (Peacock et al 1997).

Cutter et al. (2000) developed an integrative approach, which attempts to consider both multiple buffers and biophysical hazards on the one hand as strong as social vulnerabilities on the other hand (Cutter et al. 2000). Recently, Oliver-Smith (2002) seized the nature-culture dichotomy by concentrating both on the cultural structure, environment-relationship of the people on the material production of conditions that define the social vulnerability of people. Research on social vulnerability to date has originated from a variety of fields in the natural and social sciences. Each field has defined the concept differently, evident in a host of definitions and approaches. (Blaikie et al. 1994)

Economic vulnerability is defined as the exposure of an economy to shocks, arising out of its inherent characteristics, typically associated with smallness, while economic resilience is the policy-induced ability of an economy to withstand or recover from the effects of adverse shocks (Hewitt (1997). According to Chamber (1983), vulnerability can be seen as the risk that a household will suddenly (but perhaps also gradually) reach a position with which it is unable to cope, leading to catastrophe (hunger, starvation, family breakdown, destitution or death). Again Chamber (1983) describes that vulnerability has two sides. One is an external side of risks, shocks to which an individual or household is subject to, for example, climate change. The other is the internal side characterized by defenselessness, meaning a lack of means to cope without damaging loss. The most vulnerable economy is said to have a high per capita capital stock and output and having a lower per capita consumption level. The steady state ensures the resources allocated to prevent vulnerability. Dynamic modelling experiences indicate that vulnerability reduces the speed of convergence between economies at different stages of development. It can be argued that what poor people are concerned about is not much of their level of income, consumption or capabilities which are low, but that they are likely to experience highly stressful declines in these levels.

2. Kerala and its vulnerability

Kerala is one among the smallest states of Kerala. It is located on the south western tip of India. The state accounts for nearly 1.18 percent of the countries territory and 3.1 percent of its population. Kerala forms a narrow strip of land along the Arabian Sea coast with the Western Ghats on its eastern border, sliding towards the west from the mountain ranges and having three distinct layers of land - the highlands, the midlands and the lowlands. Though the state has achieved a high degree of social development achieved in Kerala various socio economic issues like; unemployment, violence against women and poverty has cropped up. Despite the achievements in the social sector, Kerala's women face a variety of problems such as discrimination with regards to access to education, gender discrimination in the labour market, wage discrimination, deprivation, lack of access to health care facilities, violence and sexual atrocities and lack of public space to raise their concerns are the most problems faced by women which had gone unattended or neglected even by social reform movements and organisations in the state. In order to be a developed country India has to wipe out vulnerabilities which hamper the economic development among certain section of the society. The capacity building to be ensured through institutions which are platforms in which an interaction is ensured between socially mobilized and socially vulnerable sections of people. It is in this context, the present study looked into the contribution of capacity building to reduce economic vulnerability in terms of awareness about basic things, savings and outreach in India. The present study also aims at explaining whether the Kudumbashree programme has helped to tackle the issues faced by marginalised and vulnerable sections particularly the women in Kerala. It further looks into how capacity building helped in empowering the poor among marginalized and vulnerable sections of the society.

The public action which took place in the state has been cited as the major factor in achieving a relatively high quality of life despite relative economic backwardness. While elaborating on the 'Kerala Model', 'there are great many things we can learn from within the country taking in to consideration the diversity of our experiences, particularly in the use of public action-involving the public itself as well as the government'. Though it is true that economic growth of Kerala has been sluggish, it has been able to achieve tremendous results in important areas including literacy, life expectancy and mortality rates.

Kerala is viewed as a state where all communities have gained privileges and are people better off as compared to people in the other Indian states. The basic characteristics of Kerala's development experience are that it has gained high levels of social development despite low levels of per capita income. Literacy rate in Kerala has seen upward trend and is 94 percent as per 2011 population census. Of that, male literacy stands at 96.11 percent while female literacy rate is at 92.07 percent. In 2001, literacy rate in Kerala stood at 90.86 percent of which male and female rate were 94.24 percent and 87.72 percent literate respectively. The corresponding all-India figures are 82.14 percent and 65.46 percent for men and women respectively. The sex ratio in Kerala (1084/1000 males in 2011) is higher than that of most countries in South Asia. The infant mortality rate is also one among the lowest in the country with 12 per 1000 live births. Female life expectancy of 73.62 years is the highest among the Indian states. Male life expectancy stood at 71 years which is two and a half years lesser than female life expectancy.

The existence of a paradox—high human development and low economic development can be witnessed in the entire state of Kerala, and is often dubbed as the *Kerala phenomenon* or the *Kerala model* of development. When people allude to the 'Kerala Model', they refer to the 'average' situation. The much referred work of Centre for Development Studies (CDS) on Kerala model of development too emphasized the central tendency of the distribution of the indicators to establish the point. In the flip side of the state demonstrates a different picture which is explained. Certain sections of the society are still more prone to difficulties of vulnerability.

However, as in all distributions, the 'Kerala Model' also has its 'outliers' communities that seem to have been left out of the domain of public action. Despite of the achievements mentioned in the social sector, women in Kerala face a variety of problems such as educational discrimination, gender discrimination in the labour market, wage discrimination, deprivation, lack of health care, violence and sexual atrocities and lack of public space. Many poverty eradication programmes have been introduced by the central and state governments for the upliftment of these marginalised and vulnerable sections.

Evidence shows that the Kerala society has its outliers all over the state. Some of them are marginalized historically (for example, the SC/ST population), some others are marginalized culturally or religiously (for example, the Muslim population), some others locationally (for

example, the urban poor in the slums), and yet others are occupationally (plantation workers). The overriding peculiarity of these people would be underlying poor economic and social status. The backwardness in social arena makes them economically stagnant or vulnerable too. The type of work assigned to these people by the society, wages given to them, public utility services rendered to them are accentuating their status.

3. Data, Methodology, and Research Design

In Kerala, a large number of NGOs and other agencies are engaged in microfinancing. Most of them help in the promotion as well as financing SHGs. However, the study was conducted among the Neighbourhood groups (NHGs) formed under Kudumbashree, a woman-based participatory poverty eradication programme launched by the State Government. The reason for the selection was that this programme has initiated NHGs among women both in urban and rural areas all over the state. In order to understand the structure, functions and variations of NHGs under Kudumbashree, we visited a few units in different localities of Kerala. Following that, a chart was prepared for choosing samples, with details such as names of the groups, year of their formation and number of members in each group. Discussions with facilitators were also held in order to select appropriate samples and cases.

Of the fourteen districts in Kerala, for the present study, four districts are selected. They are Idukki, Malappuram, Thiruvananthapuram and Wayanad. The justification for the selection of the respective districts is that it is made on the basis of the concentration of four outlier communities in Kerala society - the Idukki (Plantation Workers) Malappuram (Muslims). Wayanad (Tribals) and Thiruvananthapuram (Slum Dwellers), and for getting adequate representation of poor women from all vulnerable sections of the society. Besides the primary data collected through field investigations, secondary data are also used for the study, wherever found appropriate. The major sources of secondary data used are Decennial Censuses, NSSO, Directorate of Economics and Statistics (Government of Kerala), NABARD, Reserve Bank of India (RBI) and the print and electronic media. Other qualitative methods such as case study and observation method were also used. Both qualitative and quantitative methods were used in the analysis of data.

The details of 80 NHGs functioning under Kudumbashree from four districts of Kerala were collected. For that, two wards/panchayats each from four districts were selected, where the

respective identified social groups are concentrated. Special care was given to ensure appropriate representation of vulnerable sections in the NHGs selected. The sample technique used for the present study is quota sampling. It is a non-probability sampling technique used when the sample are having the same dimension of people as the whole population with relation to identified characteristics. The detailed schedules were prepared for collection of data: for neighbourhood groups the data collected through administered among leaders (secretary and president) of the neighbourhood groups. Data were collected through interviewing them and holding focus-group discussions with all the members in the group. For supplementing the data relating to groups, reports and records of respective groups were checked. The percentage was used for this study to find the average variation between the data. The cross tabulation was used to find out the difference between the variables among districts. Chi- square test was used to find out whether there is any significant between the variables studied. All the analyses were conducted using the statistical package of SPSS.

4. Kudumbashree the way out of poverty

Kudumbashree is a multi faceted women based participatory poverty eradication programme of the Government of Kerala. Kudumbashree was started on 1st of April 1998. It is a partnership between four major actors (Central Government, State Government, Local Bodies and National Bank for Agriculture and Rural Development – NABARD). The objective of the project is to eliminate absolute poverty from the state of Kerala within a decade. It is exclusively focussed on women, women in family and women in community. It is an organization of women from below poverty line. The core activity is women empowerment through micro finance, micro enterprise and convergent community action.

Agriculture and related Activity: To be able to produce adequate food materials and other crops a countries agricultural sector need to be sound and stable. Agriculture is the backbone for the survival of any community. The people of Kerala had been mainly depending on agriculture and allied activities for their livelihood. Kerala continues, to be a predominantly agricultural state. Under the Kudumbashree mission various programmes have be introduced vulnerable sections involved in agriculture and allied activities.

Facility of market: Kudumbashree mission has promoting micro enterprises a means of livelihood for the marginalised women both in the rural and urban areas under different Government schemes. The mission decided to set up monthly markets in every fourteen districts on specified days and venue. The entrepreneurs are giving chance to bring their products and attempts at standardisation of product quality and presentation by entrepreneurs. The mission also as a part of its market development. The Kudumbashree mission also sustain to capacity building through microenterprises to improve their marketing facilities. Specific training programmes are designed them to help the beneficiaries to develop marketing skills. Monthly markets are organized by district level sales and marketing enterprises to provide regular market interface to the enterprises. In many cases, the Community Development Societies (CDs) have provides daily markets and weekly the enabling much market linkage for the enterprises. The Kudumbashree mission also provides support for development of brands and also for communication activities.

Skill development and Education training: Now NHGs offer additional services to the members, other than provision of credit and savings facilities. It is an asset for them as many of them are under educated or unskilled. They cannot find a place in the job market with their education. That is the reason why many of the poor women are confined to their households and are content with their present situation. But the population of microfinance has opened new avenues for women in rural areas.

Social Empowerment: Social development that took place in the state of Kerala, especially in the 20th century, is unparalleled in the country. Kerala stands apart in this regard, where compared to other Indian states. This has been reflect in the social structure of the state particularly with social welfare retirement fund schemes, employment scheme, health sector, resourceful public distribution system, increase enrolled and least dropout rates in schools, incredible essential infrastructure development at the grass root level.

Kudumbashree Ashraya project: Ashraya is a programme under the Kudumbashree mission, which was launched with the aim of identifying and rehabilitating destitute families under local self government institutions. This project identified with livelihood basic necessities of low income people. The basic needs are food, clothing, health factor, education, housing facilities etc. The development needs like training, behavior development

and services programmes. The district wise planning committees were entrusted with the duty of access the management of Ashraya project. The permission was awarded to those LSGs which completed 85 percent of the previous project to organize more projects. The steps initiated taken to consist of all Asharaya families under the RSBY Insurance project. Efforts have been taken to formulate special tribal Ashraya project in Panchayats where the percentage of tribal population was higher.

Balasabha and Balapanchayats: The Balasabha programmes have been initiated by Kudumbashree mission in the line of the CBO system of the Mission. This main objective of this project to ability and self-assurance maintained of poor children viz a various activities were introduced for their inspired, emotional, skill educational, rational and even business development. The children of the Kudumbashree network are provided with opportunities to learn through other activities at campus or visits and relations with facilitators. Presently the Balasabha has 54,411 children as members in the state. The programme persons help organize study trips for children to various places which will help enhance their knowledge. It is seen that in the rural areas there are more balasabhas as compared to urban areas. The sex ratio implies that Girls are predominantly in the balasabhas in the rural areas when compared to boys. But it is almost the same in urban areas. The District wise data reveals that Thissur, Thiruvananthapuram and Malappuram districts have the most balasabhas when compared to other districts. It shall be noted that the lowest number of balasabhas are seen in Idukki and Wayanad districts. Compared to rural areas urban areas have a very low number of balasabhas in both Idukki and Wayanad.

Empowering ST & SC: The special programme was started in ten selected Panchayats like including Idukki, Wayanad, Palakkad and Kasaragod in the first stage. In the second phase, the programme was extended to all other Panchayats of Wayanad District. The Kudumbashree mission has been clever to incorporate a considerable portion of Triple families the credit and thrift provision of NHGs. The project also effectively implemented in the district. After the launch of the programme more women came onward to initiate Kudumbashree mission microenterprises on their own.

Tribal search and action Team (TRISAT): The tribal search and action Team was initiated in the year 2009 in Wayanad with the main objective exclusiveness of development of tribal community by training programmes and through workshops conducted by the

project team. This mission mainly concerned with sharing of knowledge, development of Skill and development of personality, and socially financially and personally empowering them.

Empowering women through Kudumbashree: The gender self learning programme is an educational process, formulated by Kudumbashree mission. The mission envisages ensuring participation of women in social, economic and political arenas. The programme tries to bring out different models to enable opportunities and operational changes in local economic development, local governance through education. The voice of women and perception on topic of discussion were recorded in the web portal and can be accessed at the local self-government level. The gender self learning programme implementation is carried out through gender resource person coordinators posted in all 14 districts. The gender RPCs were selected from among qualified social activists who were academically qualified. The first step towards the implementation of project state wise was to mobilize resource persons who can address gender sensitive strategies to make women visible in different dimensions of society. The network of resource persons have been strengthened by including more young activists who can propagate the aims of gender self Learning Programmes at the grass root level.

5. Capacity building

The capacity building of capabilities to generate awareness, progress their skills, increase their leadership and link with technology, operate financial institutions and local governments can empower them to take active participation in socio-economic development in the others. Some steps have led the society towards a literate and progressive the social order. The every family directly benefiting and helping them to bring the rural women as key players, into mainstream development and also women empowerment activities and training, that also a significant increase in self-assurance of women. The women have developed mutual hope, social safety and access to technology and various women based poverty eradication programme like Kudumbashree. This organization motivated the entire community to take up their status of women and their involvement in not only their families, but also to the social and economic development of the whole community. The community has shown their capacity to play a major role in different community development activities

in their area. In this context the Kudumbashree programme have a major role in motivate and increase their Innovation and capacity building to especially women in Kerala society.

The present paper attempts to examine whether the effective in women and thereby enhancing the capacity building process for the larger development of the country. As per this study, altogether four districts, each representing a particular social group has been selected for the purpose of the present study. From each district a separate social group has been selected. Scheduled castes (SCs) populations of Idukki district who are mainly, Tamil migrant plantation workers have been selected. The northern district of Malappuram has a high concentration of Muslim population and the poor Muslim women have been selected. The capital city of the state, Thiruvananthapuram has been selected for representing slum dwelling population of the state. The district of Wayanad has more tribal population historically hence it was selected for the same.

Group Formation

The NHGs started its function, especially after the Eleventh Five Year Plan. It highlighted the objective of inclusive growth and as a result, a large number of NHGs were formulated. It was found that 57.5 percent of the NHGs were formed during the period 2005-2010, 31.2 percent of the groups were created during the period of 2000-2005, and only 11.2 percent of the groups were formed during the beginning of the NHGs formation period 1998-2000. The district wise examination of NHGs shows that, in each district, except Idukki, more new groups were formed during the period 2005-2010. But, in Idukki, more than fifty percent of the groups were formed since the inception of Kudumbashree in 1998. The NHGs had been initiated all over the state during different periods. The groups selected for the study had been started in different periods of time (Table 1).

Table 1 Year in which the group started

Year in which group started	Idukki	Malappuram	Thiruvananthapuram	Wayanad	Total
1998-2000	0	2 (22.2)	3 (33.3)	4 (44.4)	9 (11.2)
2000-2005	14 (56)	1 (4)	5 (20)	5 (20)	25 (31.2)
2005-2010	6 (13)	17 (37)	12 (26.1)	11 (23.9)	46 (57.5)
Total	20 (25)	20 (25)	20 (25)	20 (25)	80 (100)

Source: Primary survey, Figures in brackets show percentages

Members in NHGs at the time of inception

For social capital formation the essential thing is to constitute the NHGs in any area. It paves the area's economic and political participation of the society. This study shows that in each group more than half of the group i.e., 53.8 percent have 15-20 members. Only 33.8 percent contains 10-15 members in a group, 6.2 percent had members between 0-10 respectively. In the whole, it was found that the 87.6 percent consists of 10-20 members constitute in each group. The district wise data shows that in the entire four districts the same trend prevailed .

Table 2Members at the time of group formation in NHGs

Number of members	Idukki	Malappuram	Thiruvananthapuram	Wayanad	Total
0-10	0	0	0	5 (100)	5 (6.2)
10-15	9 (33.3)	3 (11.1)	2 (7.4)	13 (48.1)	27 (33.8)
15-20	11 (25.6)	13 (30.2)	17 (39.5)	2 (4.7)	43 (53.8)
20-25	0	2 (66.7)	1 (33.3)	0	3 (3.8)
25-30	0	2 (100)	0	0	2 (2.5)
Total	20 (25)	20 (25)	20 (25)	20 (25)	80 (100)

Source: Primary survey, Figures in brackets show percentages

Present Number of members

The formation of NHGs and participation in it bring major benefits for the marginalised people with regard to their source of income and social development. This study found that more than half of the group contain i.e., 53.8 percent of the members are in the group of 15-20 members at present, 36.2 percent contains 10-15 members in a group, and 10 percent had membership in the group of 5-10 members. It was also found that 90 percent of the groups were having 10-20 members in their group. The district wise data evidenced that the three

districts except Wayanad are having the members of a group at present in the range of 15-20, and in Wayanad district 44.8 percent of members were in the group of 10-15 members.

Table 3 Members in the NHGs

Number of members at present	Idukki	Malappuram	Thiruvananthapuram	Wayanad	Total
5-10	0	1 (12.5)	2 (25)	5 (62.5)	8 (10)
10-15	9 (31)	4 (13.8)	3 (10.3)	13 (44.8)	29 (36.2)
15-20	11 (25.6)	15 (34.9)	15 (34.9)	2 (4.7)	43 (53.8)
Total	20 (25)	20 (25)	20 (25)	20 (25)	80 (100)

Source: Primary survey, Figures in brackets show percentages

Total group members in Each District

Group members in each district of all the groups surveyed were 1124. The study found that districts of Malappuram and Thiruvananthapuram have the highest number of members while in districts like Idukki and Wayanad the membership is less.

Table 4 Total group members in the NHGs

District	Number of Members
Idukki	217
Malappuram	389
Wayanad	200
Thiruvananthapuram	318
Total	1124

Source: Primary survey

Age Structure of Members in NHGs

Among the majority of the total members, about sixty percent of them belong to the age group of 30 to 50 years. The members belong to the age group of 30 -40 are 35 percent and another 25.4 percent belong to the age group of 40-50. The younger women up to the age of 30 years are about 22.9 percent. The unmarried women under the age of 20 years form only 1.2 percent of the total. Women above the age of 50 years represented comparatively lesser than the younger generation. While the women in the age group of 50-60 years have a representation of 11.7 percent, much lesser representation with women of 60-70 years i.e., 3.9 percent. Only very few i.e. 0.1 percent are in the age group of 70-80. The same trend

prevails in all districts.

Table 5 Age Structure of Members in NHGs

Age of NHGs Members	Idukki	Malappuram	Wayanad	Thiruvananthapuram	Total
0-20	0	6 (46.2)	6 (46.2)	1 (7.7)	13 (1.2)
20-30	37 (14.4)	114 (44.4)	66 (25.7)	40 (15.6)	257 (22.9)
30-40	80 (20.4)	137 (34.9)	73 (18.6)	103 (26.2)	393 (35.0)
40-50	70 (24.6)	82 (28.8)	32 (11.2)	101 (35.4)	285 (25.4)
50-60	30 (22.9)	38 (29.0)	17 (13.0)	46 (35.1)	131 (11.7)
60-70	0	12 (27.3)	6 (13.6)	26 (59.1)	44 (3.9)
70-80	0	0	0	1 (100)	1 (0.1)
Total	217 (19.3)	389 (34.6)	200 (17.8)	318 (28.3)	1124 (100)

Source: Primary survey, Figures in brackets show percentages

Family Profile of the NHGs

The family profile of the NHGs has been studied of the sample population under consideration. It is examined through marital status, educational background of the members of their NHGs, religious and community profile (table 6).

Table 6 Family Profile of the NHGs

Family profile	Particulars	Idukki	Malappuram	Thiruvananthapuram	Wayanad	Total
Marital Status	Married	216 (19.9)	374 (34.5)	180 (16.6)	315 (29.0)	1085 (96.5)
	Unmarried	1 (2.6)	15 (38.5)	20 (51.3)	3 (7.7)	39 (3.5)
Religion	Hindu	213 (34.0)	0	195 (31.2)	218 (34.8)	626 (55.7)
	Muslim	0	389 (91.7)	4 (0.9)	31 (7.3)	424 (37.7)
	Christian	4 (5.4)	0	1 (1.4)	69 (93.2)	74 (6.6)
Community	SC	203 (76.6)	7 (2.6)	1 (0.4)	54 (20.4)	265 (23.6)
	ST	0	5 (2.5)	193 (97.5)	0	198 (17.6)
	OEC	4 (9.1)	0	1 (2.3)	39 (88.6)	44 (3.9)

	OBC	0	360 (70.9)	5 (1.0)	143 (28.1)	508 (45.2)
	General	10 (9.2)	17 (15.6)	0	82 (75.2)	109 (9.7)
Education	Illiterate	19 (11.6)	43 (26.2)	78 (47.6)	24 (14.6)	164 (14.6)
	Literate	28 (41.2)	23 (33.8)	5 (7.4)	12 (17.6)	68 (6.0)
	LP	32 (25.2)	40 (31.5)	14 (11.0)	41 (32.3)	127 (11.3)
	UP	12 (19.0)	22 (34.9)	8 (12.7)	21 (33.3)	63 (5.6)
	HS	62 (20.6)	109 (36.2)	54 (17.9)	76 (25.2)	301 (26.8)
	SSLC	49 (16.7)	127 (43.2)	28 (9.5)	90 (30.6)	294 (26.2)
	PDC	8 (10.8)	20 (27.0)	10 (13.5)	36 (48.6)	74 (6.6)
	Diploma	1 (100)	0	0	0	1 (0.1)
	Degree	4 (16.0)	4 (16.0)	2 (8.0)	15 (60.0)	25 (2.2)
		PG	1 (25)	1 (25)	0	2 (50)
	Profession al	1 (33.3)	0	1 (33.3)	1 (33.3)	3 (0.3)

Source: Primary survey, Figures in brackets show percentages

Marital Status

The universalisation of marriage in the Kerala society is reflected among the sample population also. About 96.5 percent of the women in the NHGs are married and the rest of the women are unmarried. The majority of the unmarried women belong to younger age group. From the field, it is observed that the married women are more active in these types of financial institutions as they have a lot of responsibility to play in the society. The same trend is prevailing in the more rural districts like Idukki and Wayanad. The Malappuram is having almost the same with married and unmarried woman. Only Thiruvananthapuram is having the reverse trend (table 6).

Religion

Religion acts as an agency of social control and maintains social order. The study observed that 55.7 percent of the respondents who are the members in the NHGs are Hindus. Only 37.7 percent belong to Muslim population and 6.6 percent belong to Christianity. The district wise

data reveals that Idukki and Thiruvananthapuram have more Hindus in NHGs and others remain a few only. But in Malappuram Muslims holds the majority. In Wayanad there is both Hindus and Christians found in almost equal proportions.

Community

The community of the members in different NHGs in the various districts it is found that the Other Backward Castes (OBC) are the 44.2 percent community which takes part in the groups surveyed. Only 9.7 percent of the members in the groups belong to general category. Another 23.6 percent belong to Scheduled Caste (SC) and yet another 17.6 percent belong to Scheduled Tribe (ST) population. Only a small percentage belongs to Other Economically Backward Castes (OEC) category.

Education

The present set of population has an interesting pattern of education. A survey found that 26.2 percent of women who are members of the NHGs reached up to the education level of Secondary School Leaving Certificate (SSLC). Another 28.8 percent studied up to the high school level. Still a substantial level of women in the NHGs is illiterate, i.e., 14.6 percent and another six percent is literate; but they do not have any formal education. The higher education in the tertiary level is less; the percentage of persons who attained the degree level is only 2.2 percent; Post Graduate (PG) level is only 0.4 percent and remaining 21.8 percent having LP, UP, Diploma. Kerala is a state which gives utmost importance to education. But these figures show that the status of backward women coming from socially and economically backward sector is still lagging behind.

Table 7 Total Savings, Credit and Training of Members

Savings and credit, Training	Particulars	Idukki	Malappuram	Thiruvananthapuram	Wayanad	Total
	less than 1000	114 (29.3)	147 (37.8)	48 (12.3)	80 (20.6)	389 (34.6)
	1000-2000	39 (10.0)	161 (41.3)	49 (12.6)	141 (36.2)	390 (34.7)
	2000-3000	12 (9.9)	41 (33.9)	44 (36.4)	24 (19.8)	121 (10.8)
	3000-4000	52 (34.2)	23 (15.1)	31 (20.4)	46 (30.3)	152 (13.5)
	4000-5000	0	7 (20.0)	2 (5.7)	26 (74.3)	35 (3.1)
	5000 Above	0	10	26	1	37

			(27.0)	(70.3)	(2.7)	(3.3)
Total Credit	less than 1000	35 (22.7)	36 (23.4)	27 (17.5)	56 (36.4)	154 (20.8)
	1000-2000	51 (25.1)	68 (33.5)	33 (16.3)	51 (25.1)	203 (27.4)
	2000-3000	31 (20.4)	48 (31.6)	28 (18.4)	45 (29.6)	152 (20.5)
	3000-4000	29 (56.9)	12 (23.5)	4 (7.8)	6 (11.8)	51 (6.9)
	4000-5000	19 (19.0)	33 (33.0)	26 (26.0)	22 (22.0)	100 (13.5)
	5000 above	9 (11.1)	22 (27.2)	34 (42.0)	16 (19.8)	81 (10.9)
Training	Yes	0	18 (7.9)	20 (8.8)	189 (83.3)	227 (20.2)
	No	217 (24.2)	371 (41.4)	180 (20.1)	129 (14.4)	897 (79.8)

Source: Primary survey, Figures in brackets show percentages

Total Savings, Credit and Training of Members

It is a central part of in the SHG model. Only on the basis of savings amount, the loans are sanctioned to the members. In short, the basic function of the SHGs is to mobilize own savings in order to create its own fund to rotate among the members.

Total Savings of Members

On the basis of saving amount , the loans are sanctioned to the members the data show that the level of savings is not evenly spread across the districts. A good percentage of 34.7 percent of members still have savings ranging between Rs 1000 and 2000, 34.6 percent of them have savings below Rs 1000. Another 24.3 percent have savings between Rs 2000 and Rs 4000. Only 3.1 percent of the respondents have savings ranging from Rs 4000 to Rs 5000. It is an astonishing fact that for a small percentage, of savings is greater than Rs 5000.

Total Credit of Members

One of the most important functions of the microfinance industry is to render credit to the poor sections of the society. It is found that out of the total 1124 responses, 383 i.e, about 35.6 percent of the people have not availed any loans at all. About 40 percent of the members availed loans less than Rs 5000 while a small percentage of people 10.9 percent has availed a loan more than Rs 5000. It is observed that only a very small percent has availed a loan greater than Rs 5000 more, even though the credit given to the poor is very low.

Training

Nowadays, NHGs are not only giving credit and collecting savings, but they are also giving training more to their members. Training which the members receive through microfinance is an asset for them as many of them are under educated or unskilled. About 20.2 percent of the women have admitted that they have received some kind of training from the microfinance organization. While 79.8 percent have not received any kind of training. But due to the traditional settings (as in Malappuram) very poor background (as in Wayanad) and other engagements (as in Idukki), the women could not participate in these kinds of training.

Motivators of the group formation

The influence of other sources who had motivated to create the NHGs is also looked into. It was through Area Development Society (ADS) , Scheduled Tribes (ST) promoter, Ward member, and Welfare officer. The study found that 80 percent of them revealed the ADS president had a prominent role in the formation of NHGs, and only few of the sources said that Scheduled Tribes (ST) promoter, Ward member, and Welfare officer played prominent roles. The district wise examination of the data depicts the same trend in three districts except Idukki. In Idukki district the welfare officer had a prominent role in the formation of NHGs.

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Table 8 Motivated to started up group

Motivated the started up groups	Idukki	Malappuram	Thiruvananthapuram	Wayanad	Total
Other NHGs in the locality	2 (40)	0	3 (60)	0	5 (6.2)
Friends	5 (71.4)	0	2 (28.6)	0	7 (8.8)
Others	13 (19.1)	20 (29.4)	15 (22.1)	20 (29.4)	68 (85)
Total	20	20	20	20	80

	(25)	(25)	(25)	(25)	(100)
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Source: Primary survey, Figures in brackets show percentages

Group meetings

Group meeting of NHGs had a particular role in the social capital formation of any society. Group meeting is one of the innovations in the field of microfinance which elucidates the bonding among the members. The data regarding the group meetings reveals that the meetings of the groups were held on monthly and weekly basis. It shows that 83.8 percent of the group meetings were held on weekly basis. Only 16.2 percent were held on monthly basis. The district wise figures shows that except Idukki district in all other districts group meetings were held on weekly basis. But in Idukki district the group meetings were held on a monthly basis because of time and salary constraints.

Table 9 Group Meetings

Group Meetings	Particulars	Idukki	Malappuram	Thiruvananthapuram	Wayanad	Total
Group met	Monthly	13 (100)	0	0	0	13 (16.2)
	Weekly	7 (10.4)	20 (29.9)	20 (29.9)	20 (29.9)	67 (83.8)
Place of Group Meeting	Permanent place	14 (34.1)	11 (26.8)	6 (14.6)	10 (24.4)	41 (51.2)
	Rotational basis	6 (15.4)	9 (23.1)	1 4(35.9)	10 (25.6)	39 (48.8)
Group meet last	Under One Hour	9 (13.8)	20 (30.8)	17 (26.2)	19 (29.2)	65 (81.2)
	One To Two Hour	11 (73.3)	0	3 (20)	1 (6.7)	15 (18.8)

Source: Primary survey, Figures in brackets show percentages

Periodicity & regularity of meeting

The periodicity and regularity of group meetings were also studied. Most members claimed that they used to attend group meetings on a regular basis. About 99 percent of the NHGs witnessed that they meet without fail. Only less than one percent of NHGs admit that they do not meet regularly. This is shows that there is strong Bonding among these sections of the society.

Place of group meeting

The Places of group meetings were studied to analyze whether the meetings were always held at one venue or in different venues. It is instructed that the place at which the group

meetings are conducted should be changed on a weekly basis. Every week they met at a different place. The study came to know that 51.2 percent of the group meetings were held at a permanent place and 48.8 percent were held on rotational basis. The same trend is seen in all the three districts except, Thiruvananthapuram, where group meetings held on rotational basis

Table 10 Association between place of group meeting and districts

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.554	3	.000
Likelihood Ratio	6.733	3	.000
N of Valid Cases	80		

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.75.

From table it can also be seen that since significance level is below the critical value of 0.05, the place of group meeting and location of study area. This can be found that place of group meeting are permanent place and rotational basis and locality of district. Here also the value shows significant association between the two variables. So we can conclude that place of group meeting and location of districts has a strong association

Group meets last

Weekly meetings on weekends help women to come together, discuss with various issues – personal, political, social and cultural matters. The members remit their weekly savings to the secretary of the group at the meeting. The field survey reveals that 81.2 percent of the group meetings were found to be held below one hour duration and only 18.8 percent shows one to two hours. The district wise data show that all the districts except Idukki followed the same trend. But in Idukki most the group meetings were held between one to two hours

The study also found that there exist significant relationship between the group meetings and districts. The likelihood ratio value of 45.109 and the significance level is less than 0.05.

Table 11 Association between frequency of group meeting and districts

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	46.567 ^a	3	.000
Likelihood Ratio	45.109	3	.000
N of Valid Cases	80		
Source: Primary survey			

a 24 cells (80.0%) have expected count less than 5. The minimum expected count is .13.

Rules for Group formation

Group formation is an important part of the social mobilisation of resources. It is seen that 67.5 percent of the groups are having a moderate awareness about the relevance of group formation. Only 26.2 percent of the group had strong awareness about the group formation and 6.2 percent among the group members could not know about the same. The district wise figures show that most of the group has a moderate idea about the relevance of group formation.

The awareness of the rules and regulations of NHGs like written byelaws, oral laws and in framing the rules for participation and functioning like imposing a fine and fixing the fine amount is the groups is important to study.

Table 12 Rules, Regulations and Enforcements

Rules, Regulations and Enforcements	Particulars	Idukki	Malap puram	Thiruvana nthapura m	Wayanad	Total
Written by laws	Yes	8 (14.3)	19 (33.9)	20 (35.7)	9 (16.1)	56 (70)
	No	12 (50)	1 (4.2)	0	11 (45.8)	24 (30)
Awareness about the byelaws	written and Strong awareness	2 (25)	0	5 (62.5)	1 (12.5)	8 (10)
	Oral And Strong	6 (15)	14 (35)	15 (37.5)	5 (12.5)	40 (50)
	Oral and not aware	12 (37.5)	6 (18.8)	0	14 (43.8)	32 (40)
Participation, discussion and group functioning	<50%,	7 (19.4)	8 (22.2)	9 (25)	12 (33.3)	36 (45)
	50-75%	13 (29.5)	12 (27.3)	11 (25)	8 (18.2)	44 (55)
Impose a Fine for late comers	Strictly enforced	5 (55.6)	0	3 (33.3)	1 (11.1)	9 (11.2)
	Some times	15 (27.3)	5 (9.1)	17 (30.9)	18 (32.7)	55 (68.8)
	Not at all	0	15 (93.8)	0	1 (6.2)	16 (20)

Source: Primary survey, Figures in brackets show percentages

Written Bye-Laws

Most of the self help groups function on with the help of byelaws. The study shows that of the total 80 NHGs surveyed 70 percent of the groups studied have initiated their own byelaws, and 30 percent said that there are no such written laws for them. The district wise data points to the fact that in Thiruvananthapuram district all of the groups functions on the basis of certain byelaws. In Idukki, only 14.3 percent of them are having their own byelaws. In Malappuram, 95 percent of the groups' function according to byelaws, and in Wayanad 55 percent of the groups function without any written rules or laws.

Member awareness about the laws

The study tried to focus about the awareness of having byelaws to function the NHGs, in all the four districts, which refers to the prospect of the structure and functioning of a group. Out of all the groups studied, 50 percent of the groups had an oral or strong awareness about the laws. Forty percent of them are not having awareness about the rules, which is oral, and 10 percent of the groups had written laws and had strong awareness. The district wise analysis shows that in Idukki district 37.5 percent of the groups studied are not having awareness about the laws, but in all the other districts comparatively 50 percent of the groups have oral laws to their functioning.

Participation, Discussion and group functioning

Group meetings are organised to discuss on various issues confronting the groups and implementation of schemes among themselves. The data among the surveyed groups explains that 55 percent of the group members were regular in participation and discusses the functioning of the groups. While 45 percent of the group members were occasionally participating. The district wise survey shows that the same trend is seen in Idukki, Malappuram, and Thiruvananthapuram except Wayanad. In Wayanad it is seen that the participation, discussions, and the group functioning were negligible.

Imposition of fine

The regular participation in the functioning of the groups is important for proper mobilisation of social capital. The evidence from the data is that it comes around 68.8 percent of the groups who are charging a small amount of fine among the group members who are late comers, and in the opinion of 20 percent of group members that there is no fine charged for late comers. Only 11.2 percent of the groups studied are strictly imposing fine for late

comers. The district wise data shows that, in Malappuram, fines are levied occasionally about 75 percent and there is no fine in Thiruvananthapuram. In Wayanad, fines are charged not regularly, but occasionally.

Book keeping, leadership and awareness in NHGs

It is pertinent to study the proper functioning of NHGs. How the groups are properly functioning can be understood by the way it is functioning i.e., through group records, how leaders are selected, level of attendance in each meeting, and the aware of group formation.

Table 13 Relevance of Kudumbashree Records, Group Leadership, Level of attendance, Group formation

Group formation	Particulars	Idukki	Malappuram	Thiruvananthapuram	Wayanad	Total
Group records	Yes	20 (26.7)	19 (25.3)	18 (24)	18 (24)	75 (93.8)
	No	0	1 (20)	2 (40)	2 (40)	5 (6.2)
Group leadership	By Consensual Election	20 (26)	17 (22.1)	20 (26)	20 (26)	77 (96.2)
	Appointed by Kudumbashree	0	3 (100)	0	0	3 (3.8)
Level of attendance in each meeting	80-100%	8 (36.4)	2 (9.1)	10 (45.5)	2 (9.1)	22 (27.5)
	60-80%	5 (14.3)	11 (31.4)	8 (22.9)	11 (31.4)	35 (43.8)
	40-60%	7 (31.8)	6 (27.3)	2 (9.1)	7 (31.8)	22 (27.5)
	0-40%	0	1(100)	0	0	1(100)
Aware of group formation	Very Strong	5 (23.8)	3 (14.3)	10 (47.6)	3 (14.3)	21 (26.2)
	Moderate	10 (18.5)	17 (31.5)	10 (18.5)	17 (31.5)	54 (67.5)
	Not Very much	5 (100)	0	0	0	5 (6.2)

Source: Primary survey, Figures in brackets show percentages

Record Keeping

The suggestion and recommendation of the group meetings were recorded in a register as minutes. The study revealed that 93.8 percent of the groups were keeping the minutes of the meeting, and only 6.2 percent were not keeping the same. The district wise picture shows that above 90 percent of the group meetings were recorded in a register and maintaining the same.

Group leadership selected

The modus operandi of the method of selection of group leader was studied as it had significant role in executing the group programmes. The majority of the group leader selection was based on consensual election, only a small percentage of the group leaders were appointed by Kudumbashree unit.

Attendance

Regular attendance is a minimum requirement for any group meetings. It is found that 43.8 percent of group meetings have a level of attendance of 60-80 percent. When the percentage level of attendance 40-60 and 80-100 combined it comes around 56 percent. Over all, there was sufficient participation of members in each group meetings. The district wise data exhibits that in Idukki district, most of the groups had an attendance of 80-100 percent, and in Malappuram district 55 percent of the group had a range of attendances of 60-80 percent. In Thiruvananthapuram 50 percent of the group meetings had 80-100 percent level of attendance and in Wayanad 31.4 percent people participated at a level of 60-80 percent.

Awareness of group formation

The beneficiaries have awareness of group formation. About 57.5 percent of the samples are having moderate awareness. Only 26,2 percent is having a very strong awareness of group formation. The Thiruvanthapuram districts has almost 50 percent very strong awareness of group formation

Other collective activities

Apart from the micro-financing, the NHGs are engaged in community development activities. The major other collective activities are participating in Grama Sabhas, engaged in trade in agriculture unit and goat units. etc.

Table 14 Engaged in community development activities

Group have any other community development activity	Particulars	Idukki	Malappuram	Thiruvananthapuram	Wayanad	Total
Community development	Yes	17 (25.8)	20 (30.3)	11 (16.7)	18 (27.3)	66 (82.5)

activity	No	3 (21.4)	0	9 (64.3)	2 (14.3)	14 (17.5)
If yes kind of activities other than group activities	Collective action for community problems	0	0	4 (100)	0	4 (5)
	Participation in Gramasabha Meeting	17 (27.9)	20 (32.8)	6 (9.8)	18 (29.5)	61 (76.2)
	No other activity	3 (20)	0	10 (66.7)	2 (13.3)	15 (18.8)
loans and Savings, does your group have any other activity	Yes	0	1 (9.1)	5 (45.5)	5 (45.5)	11 (13.8)
	No	20 (29)	19 (27.5)	15 (21.7)	15 (21.7)	69 (86.2)
Major activities	Agriculture Unit	0	0	3 (75)	1 (25)	4 (5)
	Goat Unit	0	1 (14.3)	2 (28.6)	4 (57.1)	7 (8.8)
	No other activity	20 (29)	19 (27.5)	15 (21.7)	15 (21.7)	69 (86.2)

Source: Primary survey, Figures in brackets show percentages

Groups engaged in community development activities

Community development activities are one of the major functions done by any groups to uplift the marginalised sections of the society to develop. The study shows about 82.5 percent initiated community development programmes in their locality, and only a few of 17.5 percent of the groups did not engage in any community development Programmes. The District wise survey shows that three districts except Thiruvananthapuram is participating in community development programmes.

What Kind of Community Development Activities

The other kind of activities, which the groups were engaged are community development programmes, includes participation in Gramasabha, collective action for community problems and local self-government meetings. The study points out that 76.2 percent of groups had participated in Gramasabha meetings and only five percent have participated in collective action for community problems. The participation in the local government is found to be negligible. It is noted among the groups that 18.8 percent were not having any other

community development activities in their localities. The district wise data depicts the same trend.

Activities other than Loans and Savings

The analysis dwells into the other functions of the NHGs, which are apart from the loans and savings, are engaged in other economic activities. This is to entail whether the members are engaged in the groups are for only social capital creation or for any other motives. The study reveals that despite the loans and savings functions of the groups, 86.2 percent of the groups were not having any other activities. Only 13.8 of the groups were having other activities apart from the loans and savings.

Type of cultural activity

The major economic activities other than loans and savings of the NHGs setting up of income are generating agricultural units setting up of agriculture units and goat units. The study indicates that only five percent of the total groups examined deals with agricultural units and 8.8 percent deals with goat unit. The district wise data shows that only negligible units are engaged in Idukki and Malappuram in other activities mentioned. The Thiruvananthapuram and Wayanad districts the groups were mostly taking on goat units as other 6 activities.

Cultural activities and other activity

The deeper analysis of the functioning of the NHGs shows that they are also engaged in cultural activities in their own localities. The study provides evidence from the groups which show that 78.8 percent of the group members are engaged in cultural activities apart from their assigned functions. The remaining 21.2 percent of the groups were not having any cultural activities. The same trend is seen to follow in all the four districts.

The study of NHGs in major four districts in Kerala shows that the cultural activities with which the groups involved are cultural programmes, Sweet distribution, conduct of annual functions etc. It is seen that 66.2 percent of the groups has been engaged in conducting cultural programmes as part of their other activities promoting their culture, arts etc. The district wise data shows the same trend.

Table 15 Group involvement in cultural activities

Group	Particular	Idukki	Malap	Thiruvana	Wayanad	Total
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involves in culture and other activities	s		puram	nthapuram		
Cultural activities	Yes	14 (22.2)	18 (28.6)	17 (27)	14 (22.2)	63 (78.8)
	No	6 (35.3)	2 (11.8)	3 (17.6)	6 (35.3)	17 (21.2)
what type of cultural activities	Cultural Programme	12 (22.6)	18 (34)	9 (17)	14 (26.4)	53 (66.2)
	Sweet Distribution	3 (100)	0	0	0	3 (3.8)
	Anniversary	0	0	8 (100)	0	8 (10)
	No other activity	5 (31.2)	2(12.5)	3 (18.8)	6 (37.5)	16 (20)

Source: Primary survey, Figures in brackets show percentages

Emergency Fund

The NHGs have emergency fund. The emergency funds are allocated among the group members to meet unexpected expenses. The data depicts that entire groups in the study had utilized the emergency fund. The main source of emergency fund is the pooled fund of the NHGs collected from its members. The fund is used for the purposes like Medical Expenses, Education Expenses, death & birth ceremonies, and festival expenses etc.

The usage of the emergency fund among the groups in all the four districts shows that 43.8 percent of it is used for both medical and children's educational expenses, 28.8 percent of the funds are used for birth and death purposes, and the remaining 27.4 percent were used for the expenses related to festivals and giving the gifts during marriages. The district wise analysis shows that in Idukki and Malappuram more funds are used for Medical expense and Children's education. But in Thiruvananthapuram more than half of the groups used the emergency fund for festival purposes, and in Wayanad also more than half of the groups were using emergency fund for birth and death purposes.

Table 16 Usage of Emergency Fund

Emergency Fund	Idukki	Malappuram	Thiruvananthapuram	Wayanad	Total
Gift During Marriage	0	0	4 (40)	6 (60)	10 (12.2)
Festivals	0	0	11 (91.7)	1 (8.3)	12 (15.2)
Both Birth and	1	5	5	12	23

Death	(4.3)	(21.7)	(21.7)	(52.2)	(28.8)
Both Medical Expense and Children education	19 (54.3)	15 (42.9)	0	1 (2.9)	35 (43.8)
Total	20 (25)	20 (25)	20 (25)	20 (25)	80 (100)

Source: Primary survey, Figures in brackets show percentages

Topic for discussion for meetings

The study focused to analyze the conduct of the group meetings of NHGs and its content. The topic selected pertains to savings of the group members, problems regarding the bank loans and other problems of Individuals. The data revealed that 35.1 percent of the discussions are mainly about savings and its mobilization. 31.2 percent of the discussions mainly deals with problems of the group members while dealing with the banks, 26.2 percent opined that the discussion was about the use of bank loans availed by the groups, and a few of 7.5 percent deals with the individual problems. The district wise analysis shows that the trend is different for all four districts. In Malappuram, most of the discussions held were on bank loans, in Thiruvananthapuram and Wayanad districts main point discussed were on savings and its implications. In Idukki, the topics that came up for discussion were mainly on use of bank loans mobilisation and saving.

Conclusion

The term vulnerability is defined as the exposure of an economy to exogenous shocks, arising out of its inherent characteristics, typically associated with smallness. This dimension of vulnerability is not necessarily captured by income or consumption measures, though poor people according to these measures are likely to have fewer buffers against shocks. Responses to shocks and the ability to cope with vulnerability are very much dependent on assets which are in possession. The possession of or access to liquid assets is particularly important to avoid impoverishment, while economic resilience is the policy-induced ability of an economy to withstand or recover from the effects of adverse shocks.

This paper evaluates how the activities of Kudumbashree mission helped to address vulnerability in Kerala how Kudumbashree mission has reached out to major sections of the vulnerable population in the state. The economically and socially excluded people getting opportunities to overcome their vulnerability they are facing. The Kudumbashree mission is estimated to have reached out to around 40 lakh people in the state. The study shows that of

these 40 lakh a substantial number of beneficiaries have been those belongs to most vulnerable section in the society. The extent of Kudumbashree mission helped to address economic vulnerability of the marginalised sections not only through credit and saving scheme on the other hand the mission has helped bring about changes in lives of beneficiaries via various other capacity building activity including provision of poverty eradication programme scheme.

The study has looked in to evaluate how the activities of Kudumbashree Mission helped to address vulnerability in Kerala how the mission has reached out to major sections of the vulnerable population in the state. The study also finds out that the Kudumbashree mission introduced so many community development activities through capacity building like different type of training, awareness programme. The Kudumbashree Mission helped to address their capacity building through vulnerability of the marginalised sections not only through credit and saving. The study also concentrates to examine the root level has helped in improving their capacity building and standard of living of the poor and vulnerable people. The study shows that high level of awareness among members of Neighbourhood groups (NHGs) about the importance of group activities discipline; participation and book keeping of Kudumbashree have contributed to the overall welfare of the beneficiaries. The study revealed that capacity building of the people via innovation through Kudumbashree is high in the state, especially among the vulnerable sections. The development programmes like Kudumbashree Mission could create social ties and enhance social capital among members of a highly localised community in a strikingly short time. Close neighbours from similar socio-economic backgrounds ought to know one another to cooperate among themselves. It creates a sense of oneness among the people under the NHGs and it creates a capacity building kind of social activity. It has been revealed that capacity building has helped to overcome vulnerability to services that they received via Kudumbashree has helped them, improve their social and economic status in the society. The Mission helped the authorities to target the beneficiaries in the right sense and a lot of the poor have benefited out of it. An enquiry into the reasons for deficiencies of capacity building in reaching poor women effectively was also conducted as part of the study. The evidences show that capacity building is a ground-breaking innovation for removing poverty. The developing countries like India have used it intensively and extensively.

This paper also mainly concentrates on how innovation and capacity building helped at the grass root level has helped in improving standard of living of the poor and vulnerable people. The study shows that are high level of awareness among members of Neighbourhood groups (NHGs) about the importance of group activities, discipline, participation and book keeping. Bonding and bridging of capacity building under Kudumbashree is high in the state, especially among the vulnerable sections. The study also found that social capital formation is a important tool for bonding and bridging of social capital like group awareness about group formation, leadership selection, group discussion etc as well as awareness of Neighbourhood groups (NHGs).

As the economy grows, certain sections of the society get naturally vulnerable section in the society. They are left out of the mainstream economic development and social reform agenda. Evidence shows that the Kerala society has its outliers all over the state. Some of them are marginalized historically (for example, the SC/ST population), some others are marginalized culturally or religiously (for example, the Muslim population), some others locationally (for example, the urban poor in the slums), and yet others are occupationally (plantation workers). The overriding peculiarity of these people would be underlying poor economic and social status. The backwardness in social arena makes them economically stagnant or vulnerable too. The type of work assigned to these people by the society, wages given to them, public utility services rendered to them are accentuating their status. In the present study aims at explaining whether the Kudumbashree programme has helped to tackle the issues faced by marginalised and vulnerable sections, particularly the women in Kerala. Through the present study, an attempt was made to study how the Kudumbashree Mission made an impact on the livelihood of poor people living in different parts of Kerala. The capacity building formed through the Mission acted as platforms in which an interaction is ensured between socially mobilized and socially vulnerable sections of people.

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Tribal Women Vulnerability: Assessing Some Parts of Madhya Pradesh and Kerala

Dr. Vimal Raj A

Dr. Ambedkar chair

Indira Gandhi National Tribal University, Amarkantak (M.P)

The word 'vulnerability' is usually associated with natural hazards like floods, droughts, and social hazards like poverty etc. Rural – marginalized, especially tribal people are highly exposed to acute vulnerability as per above definition. More over starvation, insanity, and death (Morrone 2011) with socially, economically, and educationally backwardness have been important factor in Indian case. In the said imposed clutches of vulnerability tribal women are mostly oppressed, suppressed and subordinated. The major problem they are face; socio- economic, cultural, land issues their rights, their participation in family, and gender biased employment, food , health issues, livelihood, sexual harassment and others. The present paper makes attempts to explore the varied vulnerabilities faced by the Indigenous women. It also try to understand and evaluate gender biased - power relation in tribal societies from the social, economic and cultural domains. The proposed paper is focused on central part of Madhya Pradesh and Western Ghats of Kerala

Key words: *Vulnerability, Indigenous, Power, Gender relations, hegemony, Marginalization and Particularly Vulnerable Tribal Groups (PVTGs)*

Introduction

The Indian Constitution, and laws complete under it, recognize the special status of tribal communities. The sociologists and social anthropologists have debated the defining characteristics of a tribe, the Constitution recognises that tribal communities especially women need and deserve special protections and that the politico-administrative body must act to make sure that such protections are inclusive to tribal communities. The Scheduled Tribes after the Constitution was adopted in India 1950. The Constitution, as per Article 342, The Scheduled Tribes groups and communities recognized and enumerated as tribes during the period of British rule came to be re-classified as provided for the citation of these groups in the Schedule Tribes so that certain organizational and political concessions may perhaps extended to them. However, these groups and communities who belonged socially, linguistically and culturally to the same community but found themselves listed in some States of the Indian Union but not in other,

in the often neighbouring, States. In the same way within the State, the same community may have found itself listed in some regions but not in others.

The massive diversity of group of Tribe Population in India, through a numerically small minority. Thus these communities vary among themselves in high opinion of linguistic traits, language and, ecological settings in which they live, physical features, size of the population, the extent of acculturation, leading modes of making a livelihood, level of development and social status. In this context they are also spread over the length and extent of the country while their geographical distribution is far from uniform. The majority of the Scheduled Tribe population is mainly concentrated in the Eastern, Central and Western belt covering the nine States of Odisha, Madhya Pradesh, Chhattisgarh, Jharkhand, Maharashtra, Gujarat, Rajasthan, Andhra Pradesh and West Bengal, only 12 per cent of the Scheduled Tribes population inhabit the Northeastern region, about five per cent in the Southern region especially Tamil Nadu, Kerala and Andhra Pradesh about the three per cent in the Northern States. In this regards there has been a outstanding increase in the number of communities in the Scheduled Tribe category as well as some increase in the total size of the tribal population.

In India seventh largest country in the world, there are 1.8 percent of the world forest and geographical area is 24.16 percent. As per the 2011 census more than 124 million populations are residing in India. According to 2011 Census 8.6 percent of India's total population belongs to Scheduled Tribes (STs) and the majority of them live in rural areas 90 percent of them mostly in remote and inhospitable areas such as near forests and hills. Especially in the tribal people has been settled in the different part of the country, they constitute the most vulnerable section their inhabit isolated, remote and difficult areas in small and scattered hamlets/ habitat and geographically, economically and occupationally they are isolated they have not attain significant level of economical, educational and low level of health indices has been exist in India. Many policy and programmes has been implemented for their upliftment , it is a fact that still these people face different type of problem such as socio- economic, cultural problems; land issues their rights, and their access to employment, food, health, livelihood, subsistence wage, exploited from non tribes and sexual harassment for their working place etc. The comprehensive tribal economy is one of the larger parts of any social system. The structure and dynamics of the economic system is requirement for study practice in the tribal people of Indian. Which has been most important to the welfare of tribal are entrenched in them. The tribal constitute 8.6 percent of

total population of India. These tribal peoples are called by different names in different parts of the country and a region, these people have been in common in nature, like socio-economic and cultural attributes to the features. In India the social order socio-economic structure has not been imbalanced, these tribal people are at the lowest rung and being vulnerable, especially for tribal women, as a result they are led to a imperfect and subsistence living. The most of the non tribal people like traders, money lenders, contractors, etc are sordidly exploit women in tribal, because they not aware about mainstream society, they are innocent and illiterate. Tribal people in continuous go for the indebtedness and isolation of lands forced their depression and inflicted their peace and happiness. The tribal revolts came in to existence in the pre and post independent India have their roots in the cruel exploitation of tribals. The socio-economic and political justice to this people have been suppressed part of the Indian society. The Constitution of India pointed out that the State must be protect the tribal's people from all forms of exploitation and also initiate steps to promote their economical, educational and cultural interests. In this regards the focus of tribal development has take more important to the attention of politicians, planners, academicians and administrators. In this regards during the era of planning, many developmental planning have been evolved and so many programmers and policies the implemented by central and state governments to upliftment of an all-round development of tribal people. The most of the tribal people being in tend to depend on agriculture for their livings and the meeting of their essential needs. When crops and resources are damaged by intense climate conditions, or when the value of commodities drops suddenly, the rural poor are highly exposed to acute poverty, starvation, insanity, and death. Further, there is rarely enough physical or institutional support in place to protect from peril or provide help for the most vulnerable in time of need (Morrone 2011).

For the empirical analysis of vulnerability it is conventional that the analysis of household poverty dynamics and variability of other welfare outcomes can be used as proxies for vulnerability. It can be used as a lens to look at the impacts of global environmental change, including climate change, on human communities. Vulnerability has been variously defined and described in both social and ecological contexts. However, a simple elegant definition is derived from Latin origins. The term vulnerable means "the capacity to be wounded" (Kates et al., 1985, in Dow, 1992). According to Amartya Sen (1981), vulnerability could be explained by a lack of entitlements to things like food security, sustainable livelihoods, social structures, etc, through

institutional, political, technological and other constraints. The second type of research at the time took a more basic approach to vulnerability as a physical condition that arose due to natural hazards, such as floods, droughts, famines, etc. (Janssen, 2006).

The women in the tribal communities, as in other communities constitute half of the tribal population. The well-being of the tribal communities as that of any other communities depends importantly on the status of their women. The women enjoy the right to decide about her marriage etc, they does not have property rights except in a matrilineal society which is a small portion of the tribal population. Tribal women still less as wages than her male counterpoint for the same work. In certain tribes male a participate ancestor worship (Satayanarayan and Behera, 1986).The development projects have adversely affected the tribal women with deforestation they have to travel a longer distance to gather forest products. United Nation declared 1993 International year of indigenous people, the government of India has not signed International Labour Organization conversation 169; of 1989 India has not accepted that the tribal's in India are the indigenous people they are tribal of India have been discussed by K S. Singh and B.K. Roy Burman (Social Changes Vol.23, Nos.2 & 3). The status of any social group is determined importantly by its level of Health- nutrition, literacy, education, employment and social status. The tribal women constitute as in any other social group about half of the total population. The importance of women in the tribal society is more important than in other social group in India. Because of the fact that the tribal women in any other social group works harder and the family economy and management depends on her. A comprehensive review of the health status of tribal women has been prepared by Basu(1993) sex ratio, age at marriage, fertility and mortality, life expectancy, nutritional status, material morbidity, mother and child health care practices, family welfare programme and sexual transmitted diseases. The tribal people face higher infant mortality, low nutritional status, and low life expectancy and high incidence of sickle cell disease (HBss). The tribal women caused high fertility rate as compared to the national women (Basu S., 1993 Social Change).The low educational status of tribal women is reflected in their lower literacy rate, lower enrolment and higher dropout in the school. The literacy rate of rural female is lowest of all groups there is gender bias in the literacy of tribal population as in other groups, female literacy being lower than the male literacy. The large majority of tribal almost 90 percent are engaged in agriculture their economic activity being food gathering (Including hunting and fishing), the employment status of tribal women may be considered in terms of their work

participation, agriculture, forest and non agricultural activities and impact of development programme. The major role that women play in agricultural operations has been discussed by Roy Burman(1998). Women in the felling and burning trees, making holes with digging, stick sowing seeds, weeding and harvesting based on cultivation, transportation, weeding done by women.Social transformation, inclusive growth and sustainable development among tribal women are ongoing issues in Madhya Pradesh and Kerala as well as in other parts of India. There has been greater focus of development and planning towards enhancement of women well-being and reduction in gender inequalities along with growth of per capita income especially targeting culturally diverse and geographically isolated vulnerable social groups especially among tribal women (MoTA, 2013)

Minor forest produce forms a major source of income in many tribal communities, especially those having less than five acres of land. Women and children are almost exclusively involved in collection of minor forest produce, its storage, processing and marketing (Singh, B., 1993; Roy Burman, 1988). The concern regarding the rights and entitlements of indigenous peoples are no more the issues for the anthropologists, and bureaucrats but are also issues of public debate (Rath, 2006; Chatty and Colchester, 2002; Blaser, 2004). The tribal people have not benefited from development projects, while the mainstream societies have prospered at their expense, pushing them deeper into the poverty trap (Mahapatra, 1991) In Southern India 17.9 percent research works have been conducted (Danda, 1996). They deal with different customs, manners, religion, languages and culture and also the problem of the communities. In Kerala, Iyer (1912) undertook the ethnographic survey of the hill and jungle tribes and the low caste people of Cochin. His description covers the tradition, origin, ceremonial rights, religious belief and occupation of the jungle and fishing communities. Iyer (1937) presents the details about their origin, tradition, sub-division, marriage practices, culture physical characteristics as well as the changing social condition of seven tribes namely, Kanikar, Malakuraban, Malapantharm, Mala Palays, Malavetam, Malarayan and Mansan. In India 705 governments recognized tribal group are live in India, out of that 75 Particularly Vulnerable Tribal Groups are live in different parts of the country. In this context the present study mainly focuses on Tribal women Vulnerability assessing some part of Madhya Pradesh and Kerala in the state of central part of Madhya Pradesh and Western Ghats of Kerala will be selected. According to the 2011 census, about 21.1 percent of the Scheduled tribes' population residing in the state of Madhya Pradesh total population

(15.31 million out of that 72.62 million). According to the 2011 census 4.8 percent of the tribal people live in state of Kerala, most of the people have lives in the forests and hilly mountain of western Ghats of Kerala and also most of the tribal people lives in bordering of Tamil Nadu and Karnataka. In Kerala there are 36 governments recognized tribal people residing, out that the five Particularly Vulnerable Tribal Groups (PVTGs) are lived in different parts of the state. In this context the present study mainly focuses on tribal women vulnerability in central part of Madhya Pradesh and Kerala.

The women in tribal comprise like any other social group, about the half of the total population. The tribal women, as women in all social groups, are more illiterate than men. Still 21st century women in tribal faced a variety of problems than other social group such as socio- economic, cultural problems; land issues their rights and their access to employment, food, health, livelihood, subsistence wage and sexual harassment for their working place etc. Especially in the women in tribal group of people face different problem from one another than tribal communities in India for that they are geographically, economically and occupationally they are isolated, especially in the women. The most of the tribal people only depends on forest resources for their source of income for livelihood. For that, the priority is accorded for their protection and improvement in terms of the social indicators like livelihood, health, nutrition and education so as to decrease their vulnerability. The government has been implemented such scheme for upliftment of indigenous people like livelihood, economic development, agriculture, health, social security, land distribution, sanitation etc. The present study mainly focuses on to explore the varied vulnerabilities faced by the tribal women. It also try to understand and evaluate gender biased - power relation in tribal societies from the social, economic and cultural domains of some part of Madhya Pradesh and Kerala

Objective

1. To examine the socio economic and cultural structure among tribal women in Madhya Pradesh and Kerala.
2. To evaluate the gender biased - power relation in tribal societies from the social, economic and cultural domains of some part of Madhya Pradesh and Kerala

Methodology

The study area will be selected for the state of Madhya Pradesh and Kerala, the tribal women people live in Central Part of Madhya Pradesh and Western Ghats of Kerala will be selected.

From the two states, two major one tribal women groups Baiga / from Madhya Pradesh, in Kerala people live in Western Ghats of Kattunayaka tribal group will be selected for the present study. The study will be conducted through case study and qualitative method will be used for the present paper and also secondary data like government records, different years of Census of India data, NSS data, KIRTADS and Report of Ministry of Tribal affairs, and also wherever found appropriate data will be used for the present study.

As per the census 2011 the number of individual groups notified as scheduled tribes in 705. The Tribes of Madhya Pradesh have preserved their culture and tradition despite outside culture influence their culture is distinguished by the composite remains of scythian and Dravidian culture. The Tribes of Madhya Pradesh is lives in primitive stage and far away from the main stream of the development. Mostly they live in the forest and they are depended on forest product, herbs, wood etc for their livelihood. The tribal people of Madhya Pradesh ahs carried on their practice of farming and cultivation. In order to supplement their Income some these tribal groups become labourers in the factories and Industries. There are seven indigenous tribal groups are

Table 1.1 Profile of Tribal in Madhya Pradesh

Total Population of Madhya Pradesh	7,26,26,809
Total Population ST in Madhya Pradesh	1,53,16,784
Percent age of ST Population in Madhya Pradesh	21.1 percent
% STs in the state to Total ST population in India	14.7 percent
Sex ration In STs(gender composition of Scheduled Tribe Population	984
Literacy rate of ST population in the state of Madhya Pradesh	73.6 percent

Source: Census 2011

The prominent tribal groups are living in Madhya Pradesh are Gonds, Bhils, Bhilals, Korkens and Kols. They treat in different activities to earn their day today livelihood perspective. The tribes in Madhya Pradesh later they are in semi nomadic people but most of the tribes are having currently settled down and they have selected their occupation. Some group of tribes is Khaiwas and the Panikas who were selected agriculture for their occupation and Mangetri Pradhans are having singing and dancing. Some tribes group's people are moving from outside of the

urbanized areas to find out the some other profession. These people mainly work in small shops, and also work in factory workers.

Tribes in Kerala, commonly referred to as “Adivasis” are the indigenous population found in dense forest and mountains of the Western Ghats. The 2011 census records the overall tribal population in the state as 4, 84,839, against 3, 64,189 in 2001, putting the decadal growth rate at 0.36 percent. Highest concentration of Scheduled tribes is seen in Wayanad district (37.36%) followed by Idukki (14%) and Palakkad (10.8%) These district have 80% of tribal population of Kerala (Nitya N.R, 2014). There are 36 tribal communities live across the Kerala out of that Five among them are known as Particularly Vulnerable Tribal Groups). Recent report on socio economic status of Schedule Tribes of Kerala, November 2013 bring out that among the indigenous communities of Kerala indicate how socially, politically and economically they continue to occupy a marginalized status. This raises the question as to how far the Kerala developmental experience is applicable to the indigenous communities of Kerala, especially the women.

Discussion

As per the census 2011, the Tribal population in India is 10.43 crores constituting 8.6 percent of the total population and the Tribes had grown at the rate of 29.44 percent during the period 2001-2011. The present socio-economic and cultural life of Kattunayakans tribal in the study area. The demographic account of the community, as well as the study locale, is given along with their present lifestyle of the women in tribal community. The Kattunayakan is the community with the largest population among particularly vulnerable tribal groups in Kerala. They constitute 4.69% of scheduled tribe population in the state. A total of 1,99,95 members consisting of 9953 males and 1,00,42 females spread across 5137 families in Kerala belong to this community. Their average family size is 3.89 and the sex ratio is 1000:1009. The literacy rate of this community in the state is 59.37%. Kattunayakan families are settled in 51 GramaPanchayats. Though Kerala is a state with highest literacy rate in India as per 2011 census (93.91 %), PVTG communities in Kerala are less literate with a maximum of 78.35% among Koraga and with a minimum of only 39.63% among Cholanaickan community. Kattunayakan has 59.37% literacy. (Socio-economic status of tribes, Govt. of Kerala, 2013). The Kattunayakan tribal community settlements of Idukki, Palakkad, Malappuram, Kozhikode and Wayanad with the help of concerned tribal promoters as well as tribal extension officers from each district. A list of tribal promoters from

each district has been collected from KIRTADS (Kerala Institute for Research, Training and Development Studies of Scheduled Castes and Scheduled Tribes).

The researcher visited study area, three types of houses is mainly seen; namely, traditional single-roomed hut, two-three roomed tile roof house and incomplete concrete house. The most of the houses were very small single-roomed mud hut thatched house. The sides of the hut are built by a combination of mud and flattened bamboos and the roof made of dried straw or wild grass (lime grass). Kattunayakans who live in the forest land have no ownership of the land. But in revenue land, they have right of possession though they are not the owner; based on certain terms such as no right to cut any tree for commercial purpose or make harm to wild animals." The quality of housing among Kattunayakan is low compared to mainstream society. Through Indira Avas Yojna (IAY), Government has given houses for Kattunayakan. Some tribal people live in the concrete house, but houses are very pathetic in nature. Livelihood The Kattunayakan tribal community women follow agricultural works and other localized works as the primary mode of their livelihood while their day to day life, these people depended on minor forest resources, even though it is difficult to manage their family. "The Kattunayakan are tribal communities were included in the Eco Development Committee (EDC) under Participatory Forest Management (PFM). Every year, they get a seasonal job such as making fire line, forest fire watchers and guards in the forest area. Especially some women in tribal get job from forest department. The women take part in all activities except hunting and honey collection from big trees. Besides the household duties, they are also engaging in the gathering of wild plants, tubers, fruits, leaves, food and often in fishing." The mainly women people in this area collect firewood and sell in the markets. Especially in the very older women also go to the forest land and collect firewood. Socio Economic condition, especially in the sources of economic activities including occupation for the tribal women in the community is very limited and most of them are either agricultural or non-agricultural labourers. As a main source of income for the women in the Kattunayakan community is, MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme), EDC (Eco Development Committee under Participatory Forest Management) and SGSY (Swarnajayanthi Gram Swarozgar Yojana) seem to have been ineffective among Kattunayakan community. Still their employment guarantee works are not regular. They are not wait for it, they are engaged in the for cattle herding and other agricultural works. But honey collection and medicinal plants collection are very suitable for them because

traditional jobs bring us happiness. Kakkoth (2005) described in her study that the Kattunayakans are one of the earliest known Wayanad inhabitants who subsisted primarily on the collection of forest produce and agriculture labour. Besides gathering minor forest produce, Kattunayakans are employed by the forest department as elephant keepers or by tea estates as wage labourers, and they have developed expertise in collecting wild honey and wax. In the five Kattunayakan settlements, limited groups rear and sell poultry, cattle and goats to supplement their income. Cattle rearing are the new area of income for this Kattunayakan tribe. Cattle are distributed by the government to the particularly vulnerable tribal people. The researcher noticed that among the five settlements, a cattle shed is located near their house. They have two-three cattle and goat. In the morning 'Pothnodva' (cowherd) come and collect all cattle of a settlement into the forest area. In the evening, he comes back with cattle. Commonly, the livelihood and economic pattern of Kattunayakan women is related to the non-timber forest product collection. The woman about their source of income, every morning they go inside the forest to collect medicinal roots and plants, their income are insufficient for their day to day. The basic facilities, such as sources of drinking water, electricity, sanitation and food are essential to evaluate the overall socio-economic position and the health status of the Kattunayakan community. They consume gathered food such as wild tubers, roots, leaves, seeds, fruits, meat and fish. Rice, vegetables, dry fish, pulses and grains brought from markets are also used. They eat non-vegetarian dishes like beef, pork and chicken. They also engage in cultivating plantain fruit, coconut, areca nut, tapioca and various kinds of tubers and roots for their own consumption.

The marriage practice of Kattunayakan tribal community Muthali Moopan has to perform many roles on the occasions of life cycle ceremonies like childbirth, puberty rites, marriage and death. Endogamous marriage was permissible but now exogamy is performed by the youngsters. The people who are selected for face to face interview and life history are married from their community as well as from outside community. The exogamous marriages increase among the Kattunayakan youth with the neighbouring tribe Paniyan, who is prohibited traditionally. Divorce is common and widow remarriage is allowed. Among the Kattunayakans, women have freedom to choose their partner. Kattunayakan believes in Hinduism and has a language, which is a mixture of all Dravidian languages. Kattunayakan is fond of instrument music, songs and dance. Another important factor for the tribe is the medicinal system and its close association with the culture. They use traditional medicines for common ailments but they use modern

medicines in an emergency. Even then, they only use the modern medicine after seeking consent from "God" by the chieftain or priest (generally both roles are taken by the same person), through a well-defined set of traditional rituals or poojas. But now, they use modern medicine without seeking permission from the deity. At the time of field work, an aged man felt a toothache.

Most of the tribal women their source of income is the middle age group up to the older age group

Baiga Tribal Community in Madhya Pradesh

The Baiga Tribal community belongs to the Proto- Australoid race which has inhabited in India since early prehistoric times. These people mainly speak in Baigani and Chhattisgarhi dialects of Hindi. It is belongs to dialect of Indo-Aryan Stock belonging to the Indo European Phylum. The Baiga tribal community is one of the oldest primitive tribal groups in India. The caption Thomas 1867 wrote that Baiga tribal live in simple life very inner remote and dense forest area. Their income source based on the forest resources, the Baiga tribal community are ethnic group were found in central part of Madhya Pradesh and also very some number of Baiga community settled in the surrounding states of Utther Pradesh a, Chhattisgarh and Jharkhand. The largest number of Baiga settlement found to be mandla district; they have some sub caste like Bijhwar, Narotia, Bharotiya, Nahar, Rai Bhaina, and Kadh Bhaina. The Baiga tribal communtiy all themselves the first human on earth. Mati-Putra. They are very shy and simple living in nature. They are officially called Particularly Vulnerable Tribal Groups in India; the most of the Baiga community settles in the central part of Madhay Pradesh and Chhattisgarh, these people mainly follow their traditional methods to treatment and shifting cultivation. The Baiga community central high holds of India still hold ancient ways, still these people living in the very vulnerable situation in the forest area and mainly Baiga tribal community occupy in very hilly area of different parts of Madhya Pradesh and Chhattisgarh. These people closely associated with forest, because the nature them a special people. The nature of Baiga tribal community people are long wavy hairs with bun and fully body tattoo marks (Especially tattoo on forehead), they are follow ancient customs of medicine, healing, shifting cultivation and hunting skills etc. Their appearance hair, dress and tattoo are different from other tribal community, these people also strong believer of magic and good medicine. In their hamlet Guniya is the respected person in their village, the most of the baiga tribal highly prove and endemic to malaria and disease arising

from poor quality of water. They have very limited resources for their day today livelihood; their income has very substances still today. They are work on basketry, broom making and wood carving. Both in the women and men love to decorate themselves with handmade and market made ornament.

Table1-2 State wise Baiga tribal Population in India

Place	Total Population	Male	Female	Rural	Urban
India	5,52,495	2,77,245	2,75,250	5,28,802	2,36,93
Madhya Prasesh	4,14,526	2,07,588	2,06,938	3,94,032	2,04,94
Chhattisgarh	8,97,44	4,48,47	4,48,97	8,81,64	1,580
Utter Pradesh	3,00,06	1,55,72	1,44,34	2,94,32	574
West Bengal	1,34,23	6,765	6,658	1,28,72	551
Jharkhand	3,582	1,829	1,753	3,439	143
Bihar	543	276	267	485	58
Odisha	338	173	165	266	72
Maharastra	333	195	138	112	221
Source: Census of India 2011					

The table shows that according to the 2011 census the total number of baiga tribe in India is 5, 52,495. The state wise concentration of Baiga tribes found to be Madhya Pradesh (4, 14,526). As compared to other state in India, the Baiga Tribal community the number Population living in Madhya Pradesh. The table depicts that population of female tribe is low as compared to male population in the different states.

The Baiga tribal community basically they are agriculturist, earlier they used to Bewar and burn shifting cultivation Housing condition of the Baiga tribal community in the study area is very pathetic; they are still living in very deep inner part of the forest. Their construct houses nearer to their agricultural field. Houses of the Baiga tribal people looks very small only one room, the door is made up of wood or bamboo. They are used for the kitchen outside for their house. The various sub- groups among the Baiga locally known as jat. They do not marry outside their group it is very strict and prohibited in their hamlet, they are allow intermarriages with is the sub-groups (jats) of the Baiga tribe and they propose to accept the virgin girls to spouse because they become the part of the family after marriage. They do not allow the married women come in to their tribe fold. Some time it is also not strictly followed. The family is the basic unit of the tribal community .It has got an important place in the Baiga tribe. Before marriage the children live with their parents and after marriage sons make their own houses and live separately. Everybody

give respect to the oldest person in their hamlet and also equal respect to the women in the hamlet and remarriage also permitted in the Baiga. Anybody commits rape and any kind of sexual harassment with their women they have finished or killed them. Political organization of the tribal people is little behind, but the Baiga tribal have a well organized political organization, it is traditionally known as Panchayat and whatever the problem in their hamlet almost settled by the village panchayat, they are not approach police and court. The religion is the most important part of the Baiga tribal community they consider that Bhagavan is creator and Burha Deo is regarded as the chief deity of the Baiga tribe. The staple food item of the Baiga is rice. Pej is made out of maize, wheat, kodo and kutaki. They are also eating Roti or Rotala of maize and wheat. The numbers of vegetables are eaten by them and they are eat the roots and tubers, now they have started growing papaya, banana, mango, jackfruit, guava, tamarind, drum-stick etc. They are collect Mahua, Dori, Char, Chironji, tendu, Harra, Bahera, Bhelawa, Sitaphal etc.

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