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- Interpreting Tribal Development and Life Support Systems in an Exclusively Tribal Panchayat of Kerala

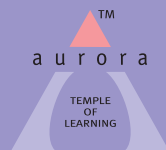
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- Crowd Funding Platforms in India

Vani Madugula



Aurora's Business School
Chikkadapally
Hyderabad-500020, INDIA

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ajm@absi.edu.in

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Aurora's Business School
Chikkadapally, Hyderabad -500020.
Telephone: 040-2335 1892, 2335 0062
E-mail: ajm@absi.edu.in Website: www.absi.edu.in

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INTERPRETING TRIBAL DEVELOPMENT AND LIFE SUPPORT SYSTEMS IN AN EXCLUSIVELY TRIBAL PANCHAYAT OF KERALA

Jos Chathukulam is Ramakrishna Hegde Chair Professor on Decentralization & Development, Institute for Social and Economic Change, Bangalore, VKRV Rao Road, Nagarghavi, Bangalore, 560 072 (chathukulam@isec.ac.in / joschathukulam@gmail.com).

Rennymon K C, Research Scholar, Department of Political Science, University of Hyderabad,, Gachibowli, Hyderabad, 500046 (kcrpakkanam@gmail.com).

Abstract

The Kerala Panchayati Raj(KPR) Act and the associated guidelines were drafted considering the context of Kerala as a whole and therefore during the formation of Edamalakkudy Panchayat(a tribal panchayat), provisions to cater to the specific interests of the tribal community seems to have not been incorporated. It is in this background that a field study was undertaken to comprehend the experiences of Edamalakkudy Tribal Panchayat during the last five years with special reference to its socio-political transformation. The institution of Tribal Panchayat is found to be widely accepted and appreciated by the tribal community and is gradually improving its functional efficiency. The Panchayati Raj system has played a key role in the socio-political engagement of tribal women in Edamalakkudy. The implementation of MGNREGA, participation in SHGs, Micro finance etc have helped the upliftment of the tribals. Physical connectivity and wage employment (Nooru Pani) are now becoming a reality. The members of the Gram Panchayat(GP), including the President, are not familiar with the day to day administration and administrative procedures as they do not have any prior administrative experience. At present, some kind of political consciousness is visible among Muthuvans of Edamalakkudy. However, there are certain associated issues also. The privileges of the Kudis, the basic unit of social life, have been curtailed now as the new Panchayati Raj system has assumed powers in local governance. The Kudis are now not in a position to perform important judicial functions since the kanis have lost some of their traditional privileges. The new Panchayat Raj system is also a major factor in curtailing the powers of kanis. There is no clear cut division of power between kanis and the members of the GP and instances of conflicts could be seen. No linkage between the traditional leadership and GP leadership could be found. No new institutions have been developed after Edamalakkudy GP was formed. Aspects of local governance are still an unknown territory for the community. Remoteness of the region, lack of special provisions for the GP, the presence of external agencies in the area of operation, scarcity of fund, lack of officials etc are some of the major bottlenecks.

The GP office needs to be transferred fully to Edamalakkudy which is still partially functioning from Munnar. Special provisions are to be incorporated in the KPR Act. A comprehensive tribal friendly master plan should be formulated. The lessons learned have far-reaching implications for improving the quality of life of the tribals, and initiating a new dialogue of tribal development and empowerment. The scope of delineating more tribal Panchayats with tribal majority has to be explored.

Introduction

Kerala State does not come under the purview of the scheme of Panchayat Extension to Scheduled Areas (PESA)¹. although it has a number of GPs with considerable tribal population and the Tribal Sub Plan (TSP)² is a key component of its plan. Edamalakkudy in Idukki is the only Village Panchayat (VP) populated exclusively by tribals. It was carved out of a single ward of Munnar VP during the delimitation in 2010. Its population is spread over twenty eight settlements and numbers 2236 as per 2011 Census. The entire population of the GP belong to the Muthuvan community. This is the smallest GP in terms of population size, having an elected representative (ward member) each for roughly 170 persons, the highest citizen-panchayat ward member ratio in the state.

The KPR Act, 1994 and its subsequent amendments, orders and guidelines issued in its wake were all framed taking into consideration the wider context of Kerala. It was therefore natural that the specific interests of the tribal community were not taken into consideration. The relationship between the traditional structures, the stress and strain caused by the coexistence of traditional and modern institutions and the newly formed nuances of the VP and the inability of many people to access the services due to problems related to inexperience in governance and difficult terrain are matters of great concern. In this context, it will be educative to study the experiences of Edamalakkudy during the last five years and assess their implications for other VPs in the state with significant tribal population.

The present study focuses on socio-economic development of the Edamalakkudy which is formed as the first GP in the State exclusively for the tribes. It also studies the synch between the traditional tribal institutions and modern PR institutions of governance and the areas of accommodation and conflict between them.

The GP at a Glance

Edamalakkudy GP, the first tribal Panchayat in Kerala, was formed as per G. O (P) No. 99/2010/LSGD dated on 20/05/2010. It was carved out of Edamalakkudy ward of Munnar Panchayat in the year 2010. The Panchayat is divided into 13 wards. The former Speaker of State Legislative Assembly K. Radhakrishnan's visit to Edamalakkudy on May 5th 2008 was a milestone in the formation of the Panchayat. He was the first ever Speaker to visit the region and float the idea of forming an exclusive Tribal GP. Even though an exclusive Tribal GP (TGP) was formed no steps have been taken to make any special provisions or legislation in this regard. The TGP is working under a macro framework that was set for all the Panchayats in State under the KPR Act.

All the people (1196 male+1040 female) of Edamalakkudy (2011 Census) belong to Muthuvans tribe that had migrated from Madurai in Tamil Nadu to various parts of the present Idukki district. Later on in early

1 The Panchayats Extension to Scheduled Areas (PESA) Act, 1996 was enacted on 24 December 1996 to enable Gram Sabhas (GSs) to govern their natural resources. The Act provides for extension of the provisions of Part IX of the Constitution relating to the Panchayats to the Scheduled Areas.

2 The Tribal Sub-Plan (TSP) strategy was evolved for the rapid socio-economic development of tribal people in the 5th Five-Year Plan has the objectives of socio-economic development and Protection of STs against exploitation through legal and administrative support for narrowing the gap between their levels of development to that of the general communities. The important aspect of this strategy is ensuring allocation of funds for TSP areas at least in proportion to the ST population of each of the State/UT.

1950's they came to Edamalakkudy area. This 106 sq km village is located in the reserve forest of Devikulam Taluk, Idukki District. Of the total 30 kudis (settlements) in Edamalakkudy only twenty eight are inhabited now. The kudis are uneven in size and are geographically separated from each other. Idalipparakudi, spread over, two wards is the biggest of all where more than hundred families live. Other kudis are relatively small with each ward covering three or four kudis. There is only one family in the Malikkudi.

There are three different routes to reach various kudis in the Panchayat. The major route leading to Societykkudi, one of the main kudis in Edamalakkudy, starts from Pettimudi. The second route is from Valppara in Coimbatore District of Tamilnadu, and the third one is from Anakkulam in Mankulam Panchayat. From the latter two there are more than one pathway to reach various kudis in the Panchayat. In between Munnar and Societykkudi there are two forest check points. The State Forest Department's permission is needed, to enter Edamalakkudy Panchayat. Because of all these reasons the route from Munnar to Societykkudi via Pettimudi is considered the official route.

From Pettimudi one has to walk about 17 kms³ to reach Societykkudi. Once the construction of the road from Pettimudi to Societykkudi is completed, light vehicles can reach Societykkudi and so people can avoid walk (more details about the road . Pettimudi is about twenty two kms away from Munnar. Pettimudi can be reached from Munnar via Rajamala (Eravikulam National Park) by light vehicles such as jeep. No bus service is available to Pettimudi and the proposed road is the hope to Societykkudi and nearby kudis. This road will not help the other kudis. As per the original road plan vehicles would be allowed only up to the second check post of the Forest Department situated at a distance about eight kms from Pettimudi. This point is called Shed by the people in the kudis as there is a shed which is meant for the sheltering of the forest officials. From this shed the farthest of kudis are Nooradi and Mulakuthara. Nooradi is twenty kms away from the Shed. Thenparakkudi is at a walking distance of 10-15 minutes from the Shed. But other kudis are between 8- 20 KMs away from the Shed. Among these Vellavara is the nearest, which is about eight km away from the Shed. Perumkadavukudi and Nooradikkudi are separated by two big water streams that are difficult to cross during the rainy season requiring five hours journey along a different path.. The kudis that border the Edamalakkudy are Anamala on the east., Neerarpuzha (River Neerar) on the west, Mankulam and Anakkulam on the north and Kadalar and Pettimudi Estates on the south(K. P. Subhash Chandran: 2011).

Muthuvans of Edamalakkudy

Muthuvans who have come down from Madurai, Tamil Nadu to the present Idukki region have been staying in various parts of the region (P. T. Thomas 1958: 48, L. A. Krishna Iyer 1988: 3, V Nagam Aiya 1999: 419, P Bhaskaranunni 1999: 424, and Edgar Thurston 1909: 88). Muthuvan is a numerically small tribal community. It is indicated that as per the 1941 census the then population of tribes in Travancore was 2400 (P. T. Thomas 1958: 46). According to a legend they got the name Muthuvan because they keep everything on their back or muthuku (P T Thomas 1958: 60, V Nagam Aiya 1999: 419, L A Krishna Aiyer 1988: 25).

Muthavans can be categorised into two groups viz., eastern and western Muthuvans. Eastern Muthuvans

³ The distance is not calculated accurately. The people in the kudis do not have exact idea about distances.

speak Malayalam and the western Muthuvans speak Tamil (P. T. Thomas 1958: 51-52). Muthuvans in Edamalakkudy speak Malayalam, Tamil and their own tribal language. Muthuvans speak to each other in their own tribal language that has no script.

The Muthuvans in Edamalakkudy were unknown to the outside world till the 1980s⁴. Edamalakkudy is exclusively inhabited by Muthuvans and outsiders are not allowed to stay or enter the region without permission from the Chief Conservator of Forests. A check-post has been built by the Forest Department in order to check outside intrusion.

Development Experience of Edamalakkudy

To understand development experience of Edamalakkudy we need to understand its geographical location, socio-economic conditions and cultural life of the people. Being a region separated from the non-tribal mainland it needs certain specific kind of development. It is the people in the region who are to decide what they need. Being the first ever TGP Edamalakkudy should ideally have a different approach to development. Unlike the other VPs some special considerations led to the formation of Edamalakkudy as a VP and these considerations should determine the development model of the VP.

In this context it is pertinent to compare the region with the rest of Kerala taking into consideration all its socio-economic and geographical specificities. It was indeed very natural that the people in the region had very little say in the developmental decision-making before the formation of the Panchayat since Edamalakkudy region was only a ward of Munnar Village Panchayat at that time. Hence it is important here to analyze how the development activities that had already been started in the region when it was part of Munnar VP should be continued in the present Panchayat. For facilitating this it is necessary to evaluate the development discourse in the pre and post formation period of the VP. Towards this end an attempt is made here to understand the development activities done so far and the socio-economic life and living standard of the people in the region.

The Edamalakkudy GP area is underdeveloped compared to any other region in the State due to a variety of reasons. The foremost is the geographical location of the region. All other reasons are related to this one. The Kerala Model of Development (KMD) suggests that social development is a pre-condition for economic development. Eradication of poverty becomes very important in KMD. It is believed that agriculture and industry have to be developed first and only then improvement in the people's standard of living would take place. Kerala's case shows that conditions of the life of the people can be improved even at a low level of economic growth (PK Michael Tharakan 1997:1). A new nuance of development emerged and attracted worldwide attention with the publication in 1975 of a case study on Kerala entitled 'Poverty, Unemployment and Development Policy', by the Centre for Development Studies under KN Raj (K P Kannan and Vijayamohan Pillai N 1997: 5).

In the KMD social aspects of development are given more importance than the economic ones. These social aspects have their historical roots in the socio-religious reform movements of the colonial period which continued in independent Kerala with the policies pursued by the various State governments. The

⁴ It was an unfortunate incident that made them known to the outside world in 1980 when some 25 children died of some diseases in Edamalakkudy. The parents and relatives were helpless in the situation. The government came to know about this shocking incident much later (Joy Thirumoolapuram 1981: 6 and K. P. Subhash Chandran 2001: 16).

logic of the choice of socio-religious reform movements, political movements, responsive governments, public policies with regard to investment patterns and income distribution, and the influence of settlement pattern are all important to understand the particular pattern of development of Kerala (PK Michael Tharakan 1997: 4). Here in Edamalakkudy such factors are absent as it has a very short history and remained alienated from the mainland.

There are some studies which relate the discourse of development with the Malayalee identity. Kerala has a unique culture and the Malayalee identity is very much related to that. Different States in India do of course have their unique languages, histories and cultures. Through the discourse of the KMD, however, a further uniqueness, that of the experience of 'social development' preceding economic development, has been claimed for Kerala. This idea has been powerfully projected in public discourse and was internalized by late twentieth century Malayalees and it still serves to define the very sense of being a Malayalee (J Devika 2007: 1).

Edamalakkudy lacks such an identity or the uniqueness related to the Malayalee identity. The first reason behind is that the area is tucked in the forest far away from the mainstream Kerala society. Consequently, the Muthuvans' contact with the so called mainstream community becomes restricted obviously. The language, history and culture of the people in the region are entirely different from the rest of Kerala's, though it has some connections with it. Their ancestors have come from Tamil Nadu, their language is not Malayalam, and so their history is also very different.

Further, the KMD has influenced the state sponsored programmes and action plans. As regards indigenous (tribal) people, Kerala followed the broad approach of national government. Most of the programmes implemented were also within the framework provided by the Central government, as it was mandatory for the state to abide by it (Darley Jose Kjosavik and N Shanmugaratnam 2004: 244). A number of programmes and projects have been formulated and implemented by the Kerala State for the tribes in Kerala⁵. Many of them were not successful. Due to a number of reasons such efforts made by the government also did not contribute towards the development of the region and its people. In other words they become outliers of the programme (for more details, see John Kurien 1995). Development indicators like high literacy, better demographic traits, Government spending in service sector, remittance income, etc., which were pivotal in the KMD have played only a limited role in the development of tribal communities (D Rajasenan 2013: 100).

Tribes with good education and employment (Malayarayan, Kanikkaran, Kuruma and Kurichya) have a better living standard and hence they can generally be termed as forward whereas those with low or poor education, employment and living standard indicators (Paniya, Adiya, Urali, Kattunaika, Muthuvans Irula etc.) are categorized as backward (D Rajasenan 2013: 103). Apart from the case of tribes in other parts of the State, Muthuvans in Edamalakkudy are again alienated from the developmental programmes of the State.

⁵ Currently the state has more than 40 development and welfare programmes specifically targeting the indigenous communities, and each family benefits from one or more of such programmes. Most of these have been formulated and implemented under the guidelines of the Tribal Sub-Plan (Darley Jose Kjosavik and N Shanmugaratnam 2004: 255). The developmental programmes for the scheduled Tribes in the state are implemented through the Scheduled Tribes Development Department, Local Self-Government Institutions (LSGIs) and Oorukoottams. The Scheduled Tribes Development Department, which came into existence in 1980, has seven Intensive Tribal Development (ITD) project offices, Nine Tribal Development offices and 48 Tribal Extension Officers (TEO) at field level. The Scheduled Tribes Development Department is implementing various schemes (about 47 projects/schemes/ programmes/initiatives), which can be broadly categorized under five headings: educational, health care, social upliftment, cultural development and other development schemes utilizing the funds of the State as well as Central Government (K C Baiju 2011: 13).

Institutional Arrangements

When compared to any other VP in Kerala the number of institutions that Edamalakkudy VP is having is very limited. Certain educational institutional including a lower primary school, a primary health centre, a cooperative society and the institutions functioning under the society (two public distribution shops and a Neethi Store in Munnar), and a sub-centre for collecting Minor Forest Produces (MFPs)⁶ under Adivasi Vana Samrakshana Samithi (AVSS)⁷ are the major institutions functioning in the GP area. There are 27 educational institutions including the LPS, ten Anganwadis, five single teacher schools and eleven multi grade learning centres (MGLCs)⁸. All these institutions had been set up in the region before the formation of the GP by the State Government under various State Sector and Central Sector programmes. Proposals have been made to establish some new institutions, to be funded by the State Government. The new proposals include ayurvedic dispensary, upgradation of an MGLC into lower primary school, an akshaya e-centre⁹, and a homoeopathic dispensary. Once the institutions are established by the State Government, the GPt will have control over them.

Institutional and Non-institutional Assets

The institutional assets of the GP are the buildings for LP School, MGLCs, ITDP Schools and Anganwadis and the buildings for public distribution shops, sub-centre for the collection of MFPs, PHC, Forest Office, Pakalveedu (palliative care centre) etc. The non-institutional assets constitute the roads, bridges, pathways in kudis, public wells, check dams etc. Being a Panchayat located in a remote forest are the non-institutional assets are fewer with most of them having been constructed before 2010 when Edamalakkudy was a part of the Munnar VP. These assets were created under various schemes of the GP at various levels. Most of them were projects formulated exclusively for the tribes in Edamalakkudy. Many of the projects were completed and some are under construction. Some projects were stopped at some point of time for various reasons. Small pathways within and across various kudis are non durable as they are just mud paths and mud roads. Some buildings used as Sathram and Valaymappura are kutcha constructions. There are some cane bridges across the streams.

Impact of Developmental Activities on the VP

The developmental activities in the GP may impact at two levels; at developmental level and cultural level. Disparity in development is visible across the different tribal habitations or kudis Development and the changes that follow that are visible in one part of the region absent in other parts of the region. The road is

6 Minor Forest Produce (MFP) is a subset of forest produce and got a definition only in 2007 when the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, was enacted. MFP is the non-timber forest products collected by the forest dwellers from the forest.

7 Adivasi Vanam Samrakshana Samithi (AVSS) is a parallel system of community based user group-institution in the forest divisions by involving the tribes.

8 The Multi-Grade Learning Centres (MGLC), single-teacher schools in the remote tribal and coastal areas of the State, will cease to exist this March with the conclusion of a three-year extension. MGLCs were set up in 1997 to ensure universal primary education under the District Primary Education Project (DPEP) across the State. After the enactment of the Right to Education Act in 2012, the State government had announced the conversion of MGLCs into primary schools. But this was not actually done. There were 354 MGLCs in the State and 11,888 students dependent on it (See more at: <http://righttoeducation.in/kerala-2#sthash.NCgrw8LV.dpuf>).

9 A decision had already been taken on the computerisation in the region. Information Kerala Mission has tied up with National Informatics Centre and ANERT to make computerisation possible in Edamalakkudy, the only Village Panchayat in the state left out in the e-governance project (Edamalakkudy tribal panchayat to enter e-age, The Hindu, Sep. 4, 2011, <http://www.ibnlive.com/news/india/edamalakkudy-tribal-panchayat-to-enter-e-age-397775.html>).

the key factor behind these kinds of development and other changes that followed it. The more developed of the areas is Societykkudi, which can be considered as the capital of Edamalakkudy, and the kudis surrounding it. Areas remote to Societykkudi are lagging in development. The relatively developed areas comprise of Societykkudi, Nadukkudi, Andavankudi, Kandathukudi, Kavakkattukudi, Ampalappara, Ampalappadi, Sheddokudi, and Edalippara. The backward areas comprise of Parappayar, Nooradi, Meenkuthi, Perumkadavu, Mulakuthara, Chennaippara, Parakkudi, Keezhpattam, Melpatham, Iruppukallu, Nenmanalkkudi, Koodalarukudi, Vellakkasamkudi, Malikkudi and some other kudis. Not falling in these two categories there are two other kudis namely Thenpara and Vellavara which are away from Societykkudi but not too far away from the road to the Societykkudi. The first one is more developed when compared to the second.

All kinds of development activities such as infrastructure facilities, institutions and buildings etc. are concentrated in Puthukkudi or Societykkudi. As we have already seen the institutions and assets which are concentrated in Societykkudi are the Govt. Tribal L P School, primary health centre, ration shop under the Devikulam Girijan Service Society, and the Sub-centre for Collecting Minor Forest Produces under AVSS. Out of the two Panchayat Offices, one is located in Societykkudi with a hall, having the capacity to seat more than 200 people. It has cooking and accommodation facilities. Among the other institutions located at Societykkudi there is a building for the sheltering of Forest officials. Pakalveedu, a home for elders, is also located at Societykkudi. A play ground has been built recently for the school children. The proposed road project is to be extended up to Societykkudi. The construction work of the road has crossed Idalippara and shortly it will reach Societykkudi. These institutional and infrastructural facilities make life of the people in Societykkudi and the kudis around it more comfortable. They can easily purchase both ration and non-ration goods from the Society shop which is comparatively near to their kudis. They can sell their MFPs also at the VSS Sub-centre which is also comparatively near to their kudis. Medical facilities are accessible to them as the PHC is located there. The proposal to build akshaya e-centre with internet facility is expected to take shape soon. In Idalippara, a nearby kudi, a big community hall is there. A consumer sub-centre of Devikulam Girijan Service Society is also located in Idalippara. Besides these, two new projects viz., a homoeopathic center and an ayurvedic dispensary are being grounded in Andavankudi . Thus Societykkudi and the surrounding kudis are being developed more as far as education, health care, availability of consumer goods, transportation etc. are concerned.

In the case of the kudis in the second category such developments are absent for now and there seems to be no prospect of having them in the immediate future. It is very difficult for people of these kudis to access the facilities as the road is not reaching to their kudis. It is very difficult to build a new all weather road network which connects all kudis in this region. Another problem is that some kudis such as Nooradi are far away from Societykkudi and Idalippara as Valpara, the nearest town to Nooradi is in the State of Tamil Nadu and there is little chance of laying a new road also from there. Further, Societykkudi is like a capital to the entire Edamalakkudy region and hence the preference to construct any new road goes to Societykkudi. Thus the kudis in the second category are being excluded from the process of development.

The Societykkudi and the kudis surrounding it are relatively close to each other and hence mobility between them is easy. Therefore, even though most of the institutions and assets are concentrated only in

Societykkudi, these are accessible to surrounding kudis also. In the case of the second category of kudis the situation is different. Parappayar and other kudis are far apart. For more than 15 kudis Parappayar cannot be the centre like the Societykkudi. This factors are also affecting the development of kudis under the second category.

Table 1: Location of Major Institutions and Assets in Edamalakkudy VP Area

Major Institutions and Assets located in two categories of Kudis excepting Educational Institutions		
Categories of Institutions and Assets (Already established & Proposed)	Category I (Societykkudi & surrounding Kudis)	Category II (Parappayar & other Kudis)
Those which are already established	7	2
Those which are under the Proposed Plan	3	1

Educational Institutions Dispersed in two categories of Kudis		
Types of Educational Institutions	Category I (Societykkudi & surrounding Kudis)	Category II (Parappayar & other Kudis)
LP School	1	0
No. of Anganwadis	5	4
No. of ITDP Schools	3	2
No. of MGLCs under SSA	4	6

Source : field survey data.

The case of Thenpara and Vellavara is different. Both these kudis are not far away from the road. Thenpara can be reached from the road (Forest Department's Camp with in the forest called 'Shed') in 10 minutes. Vellavara can also be reached in 30 minutes from the 'Shed'. Though road facility is available to these kudis institutions like school, PHC, ration shop etc. are not accessible to them. In Thenpara no educational institutions are there. In Vellavara an anganwadi under ICDS and an MGLC under SSA are there.

Living Standards of the People

Living standards of the people in the region are very poor compared to any other region in the state due to its low population density, geographical specificities and remoteness. So its achievements can not be measured against the KMD. Further, it is widely acknowledged that the development experience of Kerala in the pan-Indian context is an “exception to the rule”. The State has made considerable progress in several aspects of social development like literacy, basic education, primary healthcare and control of population growth are impressive (PK Michael Tharakan 1997:1). Now we attempt is made below to

understand the standard of living of the people in the region in the light of these facts.

Basic Amenities: Basic amenities such as housing, sanitation, water, electricity, road and communication facilities are very poor in the region. All the houses are kutcha except those built with the GP or government aid. The project to construct latrines for all households is yet to be completed. In many of the kudis there is severe scarcity of drinking water. Some drinking water projects are already completed and some others are yet to be completed. For electricity they depend only on the solar panels. No telephone facilities are available in the region. People can use mobile phone, but network coverage is very low. Regarding transportation, the road which connects the kudis with the road to Munnar is under construction (the road from Pettimudi to Societykkudi in Edamalakkudy).

Education: The educational status of Muthuvans is very low compared to the educational status of people in other parts of Kerala. The literacy rate is very poor among Muthuvans of Edamalakkudy. There is literate among persons above 60 years of age. In the age group of 45 to 60, very few are literate. Among the persons below 45 years about 50 percent are literate. Persons below 35 years are mostly literate. Illiteracy is very high among women due to lack of schools in Edamalakkudy. This is in sharp contrast to the educational status of women in the Kerala. This means that the region lacks a lot of social features which Kerala enjoys¹⁰. Even among the youngsters people who crossed 10th class is very few. A majority of them are school dropouts. Here also women's status is relatively low. Very few people have continued studies beyond primary schooling and only a handful secured vocational training diploma certificates. It is found that as many as 114 primary students, 16 secondary students, six higher secondary students, one degree student and one certificate course student have dropped out of education due to one or other reason.

Health: Tribals' traditional medical practices are being destroyed and the modern practices like Allopathy and Ayurveda which are highly commercialized are gaining ground now (see Vinodkumar Kallolickal for more details). It is difficult to say anything with certainty about Edamalakkudy people's health conditions in the absence of data. The aged people in the region still use traditional medicines¹¹ while youngsters use modern medicines going all the way to far away Munnar since medical facilities in Edamalakkudy are very poor. There is only one poorly equipped and understaffed primary health centre here. Further, there is the difficulty of applying traditional medicine to youngsters and children as they have new generation health problems, says Kandaswami, a former kani from Andavankudi ((Interview with Kandaswami).

Diseases which are normally found here are hypertension and other related ailments. Surprisingly Diabetes and heart related problems etc. are hardly found among the people here. They normally visit PHC for body pain and such other minor ailments. On an average 30 people visit the health centre daily.

10 Robin Jeffrey (1978) shows how attitudes towards women and women's attitudes about themselves made them eager in acquiring literacy.

11 In Edamalakkudi there are two veteran traditional tribal medical practitioners among Muthuvans- Ponnann from Andavankudi and Chinnannan from Idalipparakkudi. Both underwent training conducted by KIRTADS for the traditional tribal medical practitioners. Ponnann says that he can give treatment for any kind problems which are relating to the body based on the knowledge on traditional tribal medical practices from his grandfather. He treats venomous touch, epilepsy (apasmaram), etc. He has treatment for women who are unable to get pregnant. But nobody from the community, even his children, is interested in learning the traditional practices. Another thing is that the people other than Muthuvan community will not be taught anything related to the medical practices. He says that it is very difficult now to collect the herbal medicines from the forest here. He has gone to some forests in Tamilnadu all the way to collect the herbs. He is willing to treat all those who want his treatment. Normally the patients will not be charged for the treatment excepting what is offered voluntarily. He is willing to treat non-Muthuvans also. Normally he does not go to the patients. Those people who come to know him through some means can come to him. He goes to the patients very rarely. He prepares medicinal oils and distributes them among needy Muthuvans and non-Muthuvans.

While going to the 'society' for shopping (for ration and other goods) they visit health centre too (Interview with Anoop Vijayan, PHC health worker). Waterborne and viral diseases are major health hazards in the region. Reportedly 24 children died of such deceases in 1980 compelling the Government to initiate some preventive measures.

Women in the region reportedly use oral contraceptive pills called 'Malady' to avoid menstruation. It is said that this medicine leads to infertility and hence it is not officially distributed here. This medicine is banned in the entire State though it is rumoured that 'Malady' is distributed among the tribes by the PHC. PHC employees say it is not true (Interview, Anoop Vijayan). As per some other reports from Valppara of Coimbatore district of Tamil Nadu which is near to Nooradi of Edamalakkudy (Interview, Kandaswami) although health workers deny the allegation that it is distributed from the PHC, women in the region still use it. Evidences are available in support of this. Health workers attribute the growing infertility among the Muthuvans to excess consumption of oral contraceptive pills by both married and unmarried women to avoid menstruation (The Hindu, February 27, 2014). One study reveals that the women in the age group of 13 to 65 are using this contraceptive pills (K. P. Subhash Chandran 2011: 25). It was the health department that initiated distribution of oral contraceptive pills in the Muthuvan villages two decades ago to ensure birth control among people among whom there were eight to nine children in each family (The Hindu, February 27, 2014). But now the number of new born babies is coming down. As per the age-wise details of the people in Edamalakkudy (see table No. 2) children below one year are only ten, 4 male and 6 female children. The number of children in the age group of 1-5 is only 144.

Table 2: Age wise population distribution of Edamalakkudy VP(2012-2013)

Sl. No.	Age Group	Male	Female	Total
1	Below 1 Year	4	6	10
2	1-5	77	67	144
3	6-12	134	115	249
4	13-19	163	130	293
5	20-49	578	603	1181
6	50-64	117	86	203
7	65 and above	46	32	78
8	TOTAL	1119	1039	2158

Marriage system: Marriage alliances between Muthuvans of Edamalakkudy with Muthuvans in other areas like Marayoor, Kanthalloor, Chinnar etc are common. The Muthuvans adhere to community endogamy and clan exogamy. The average marriageable age for girls is 14-18 and for boys 18-25. Cross cousin marriages are given preference (K. A. Manjusha 2013: 277). Monogamy is their norm, but bigamy is also permitted with the consent of the first wife, usually if she is issueless. Divorce is allowed to both men and women due to adultery, cruelty etc. with social approval. Remarriage is permitted among the widowed and divorced (K A Manjusha 2013: 278).

Gender Relations: There is a clear cut gender difference between men and women in many aspects among Muthuvans. Within the family, the eldest male member is the dominating figure. Gender difference is apparent in the field of occupation also. Works such as sowing, weeding and harvesting are done by female members whereas forest clearing is done by the male members. Women are not allowed to partake in many occasions during menstruation. The status of Muthuvan women in Edamalakkudy is almost similar to any other Muthuvan women in Kerala. The social structure is such that there is little scope for women to assert themselves and occupy positions of power and honour. It is generally observed that the social structure of tribal society in Kerala is centre around the family. As the pivot of family life, her position and the improvements that have taken place in her status and her family life are most important (PRG Mathur 1977: 154).

Efforts towards the effective implementation of democratic decentralisation in Kerala have helped women to be the part of local governance and this in a sense has empowered them also¹². At present the women in Edamalakkudy are getting more opportunities to come in contact with the outside society. Currently of the thirteen Panchayat members seven including the President are women. Micro finance schemes such as Kudumbasree¹³ and Ayalkkottams¹⁴ and their higher level organs such as Area Development Society (ADS) and Community Development Society (CDS) are providing additional opportunities to women to get in touch with the wider society. More importantly, it is making them financially independent. Political parties such as CPI (M) and Congress have their womens' wings affording women chances to get in touch with political parties. As part of MGNREGA¹⁵ the Muthuvan women are engaged in manual labour and have become financially more independent than before.

But this is not so in the entire Edamalakkudy area. Edamalakkudy can be divided into two regions in the cultural context and in these two regions the women are perceived differently. The women from the Kudis which are around Societykkudi are enabled. But in the Kudis around Parappayar the case is not so.

12 For a feminist critique of state driven efforts at engendering governance, see J Devika 2005. In this she discusses politics of gender in the realm of state (political society in her terms) also. She says, this (gender politics) becomes all the more vital in the case of the People's Planning Campaign, widely advertised as a significant effort at democratization and mainstreaming just gender relations into local governance and development in Kerala launched in 1996 (Ibid: 6).

13 Kudumbasree, the poverty eradication mission of Kerala launched in 1998, is a community based self-help initiative involving poor women. It has been envisaged as an approach to poverty alleviation focusing primarily on micro finance and micro-enterprise development, and linked to local governments. The programme covers 41 lakh members comprising of more than 50% of the households in Kerala.

14 Under Kudumbasree, women have organized themselves under a three-tier community based organization. The bottom of the KDMS programme is formed by the Neighbourhood Groups (NHGs) or Ayalkoottams comprising of 20-40 women members selected from poor families

15 The Mahatma Gandhi National Rural Employment Guarantee Act"(MGNREGA), enacted by the Parliament initiated [social security](#) measure to guarantee the 'right to work' and ensure livelihood security in rural areas. providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work.

Even in Edamalakkudy women in some ways have been trapped into the Malayalee modernity¹⁶ by which they are domesticated and lose their freedom. Women in the kudis from first category get more chances to get into contact with outside world and women from the kudis of second category get less chance. The people from the first category of kudis perceive the women from second category of kudis as primitive.

Changing Socio-Economic Life of Muthuvans

The socio-economic life of the people in the region is closely associated with the dependence on the forest and forest resources. This makes them a distinct group of people from any other people in Kerala. Here their case is again different from many other tribal groups who have good contact and connection with the mainland people. Here an attempt is made to understand the distinct socio-economic and cultural life of Muthuvans in Edamalakkudy through a partially ethnographic study with the support of available literature.

Social Life: Social life of Muthuvans is different from the mainstream Kerala society. They still keep their own tribal culture and social life. Muthuvan family is very small in size. Unlike the traditional Indian family, the Muthuvan family is not a joint family. As soon as the sons and daughters get married, they separate from the parental house and establish households of their own. The unit of the kudi is therefore the family consisting of the father, mother and their unmarried children (P T Thomas 1958: 146). The present nature of the Muthuvan families is almost same as in the past. Still their family is small as it consists of wife, husband and their children only. At the age of fifteen both boys and girls get separated from their parents and are taken to separate houses called Chavady and Valappura, formed respectively for boys and girls. After their marriage they start a new life in their new houses.

The Muthuvans prefer group living and mutual aid is their predominant characteristic (K. A. Manjusha 2013: 277). They live in small geographical areas called Kudis each of which consists of a number of families. The kudi is an aggregation of dwellings of people of the same caste or community. The kudi plays an important role in the social life of Muthuvans. The kudi is different from other Indian villages in that the caste forms the base of the Indian villages. A kudi is different from the traditional Indian village since the village is the unit of various castes.

Every kudi has a headman called kani. The social life in the kudis is controlled by the kani and other elders there. All male heads in a kudi are theoretically members of the Panchayat, and are entitled to express views in the meetings. In actual practice, however, a man's role in the Panchayat depends on age, social status, lineage, his reputation for wisdom, ability and fairness, and the respect he commands. The judicial body of the kudi works as a subordinate court empowered by custom and tradition. It deals with minor offences involving members of the settlement. Serious offences are tried by a higher community body consisting of the heads and elder members of the clans involved. An appeal against the judgment of the village panchayat may also form a matter for consideration by the higher body (P T Thomas 1958: 179-80).

¹⁶ See Susanne Bygnes (2005) how women in Kerala in general become the part of Malayalee modernity and get domesticated.

¹⁷ Muthuvan kudi is more than a mere aggregation of dwellings; it has a different degrees of membership; its members stand in certain definable kinship relation to each other; it is, in the main, an economically self sufficient unit; it has important judicial functions; it is a potentially mobile unit; both in terms of membership and territory (P T Thomas 1958: 145). The kudi is a compact community with all the houses clustered together and the members maintaining close relationships with each other. It is the centre of the social life of informal education, of recreation, and of ritual activities (L A Krishna Iyer 1939: 24).

But all these practices existed among Muthuvans sixty years ago are changing now. The control of the State over their land and the introduction of the Panchayati Raj system has made a considerable change in their family and social life. The Department of Forest also put a lot of restraints on their social and community life. Though Muthuvans in Edamalakkudy still live in the geographical areas called kudis, their present life is different from the past tribal life. The State control over their land has curtailed their freedom and mobility. They can of course move as they wish, but only in the land allotted to them meaning that they are compelled to stay somewhere permanently. Now they cannot take over the forest land as they wish. They are now compelled to lead a settled life and subsist on the land allotted to their family. Introduction of the PR system has curtailed the power of traditional kanis and clan heads. The office of the kani is now linked to the Forest Department in a way every kani is made responsible to the forest officials also.

There were six clans among the Muthuvans (L A Krishna Aiyer, 1988: 81, A A D Luiz 1962 and K S Singh 1994) but now it is not known whether all these are six clans are there or not. According to one source there are only five clans among Muthuvans in Edamalakkudy now (Marayoor Village Panchayat Outline, quoted in Bobby Joseph, 2005). Clan system and its associated life style is still prevalent among them. Marriage alliance within a clan is prohibited or impossible. A person can only marry another person from another clan only. Some sub-clan distinctions are getting erased due to some reasons due to the decreasing birth rate of female children. It is through the women that the clans continue to exist and because of this reason if there is no woman or if the number of women is decreasing in a sub-clan that particular sub-clan faces discontinuation of its existence. As one clan member Ashok says his sub-clan is about to end as there are only two girl children alive in his entire sub-clan. Now those girls are below ten years old and only if they get married and have female children his sub-clan can exist, he says. If they give birth only to male babies there ends the story of his entire sub-clan.

There is rivalry between various clans but it cannot be compared to inter-caste conflict since there is only one tribal group called Muthuvan. Here Muthuvan itself can now be considered as a caste. So the conflict among them is like a conflict within a caste. In short clan system is different from the caste system that exists mostly among Hindus in India. While selecting a kani in a kudi sometimes clan considerations appear. If a particular clan has majority in a kudi, a member from that clan may get selected as a kani.

People other than Muthuvans are not allowed to enter into the region without proper permission¹⁹. This fact along with the remoteness of the region from the mainland, restricts their outside contacts. But now they are getting chances to come into contact with the people in a number of ways. This has led to certain cultural changes in the kudis. One of the most important changes that took place in Edamalakkudy due to the result of various development activities is the cultural disparities between two areas of the region. The people in Societykkudi and surrounding kudis have got more chance to get into contact with the people

18 This is the case not only of Edamalakkudy, but the case of all other regions where Muthuvans live. That is why Marayoor VP Outline says that there are only five clans. Ashok from Edamalakkudy is also of the same opinion. He says that Melakuttom, seen first in the list made by P T Thomas, is not a clan. It may be a sub-clan as he says. He is not sure of it, actually he has not heard of it (Interview, Ashok S). This means that now there is no clan anymore with this name.

19 If anybody wants to enter into the territory he/she has to secure prior permission from the Chief Conservator of Forest, Thiruvananthapuram. But other Muthuvans who live in other parts of Idukki district and are the relatives of Muthuvans in Edamalakkudy are freely allowed to enter the territory. On the way to Edamalakkudy from Pettimudi there is a forest camp authorised to check and prevent the entry without permission. Before this check point one more check post is there at Rajamala, between Pettimudi and Munnar.

from outside. So when compared to the people in the kudis around Parappayar, the people in the kudis around Societykkudi are more open. But this is more applicable in the case of women. In the case of men, the situation of all twenty eight kudis is almost the same. The women in the first category of kudis are more willing to assume public offices and party positions. But the women in the second category of kudis are unwilling to assume the positions and posts. The men are also not interested to send their women for public programmes. It can be observed that the women in the first category of kudis go to Munnar some times. People in the second category of kudis allege that the women in the first category go to Munnar for good and bad purposes and it is not good for women to go outside. Their main allegation is that the women in the first category are mixing with men and are losing their character.

Economic Life: It is difficult to understand the economic status of the hill tribes of Kerala as studies done on them are mainly sociological and anthropological. Economists have totally ignored this segment of the society. So, the database for studying the tribal economy is very weak and limited (M Kunhaman 1985: 466). Understandably the economic life of tribes is different from that of the non-tribes in Kerala. And so, the economic life of Muthuvans in Edamalakkudy is also entirely different from the non-tribal main land people of Kerala. There are economic and non-economic factors which contribute to the 'conservation' and dissolution of tribal economies. Customs, traditions, religion, belief etc. are some of the non-economic aspects influencing the tribal economic formation (Bobby Joseph 2005: 7). Muthuvans in Edamalakkudy have not developed into an economic class since they lack characteristics of a modern economic life. The first reason behind this is that only Muthuvans are staying in the region. The second reason is that they still depend on agricultural and related activities for their livelihood. All of them depend upon agricultural products and non-timber forest resources such as MFPs for their daily subsistence. Though there are changes coming up in their overall economic life, their lifestyle is largely different from the mainstream economic life of Kerala.

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20 The economic evolution of the hill tribes of Kerala shows significant regional variations. The general socio-economic conditions prevailing in the three erstwhile political-cum-administrative units of Kerala, viz, Malabar (of British India till 1947), and Cochin and Travancore (both of which were 'Native States' ruled by Maharajas) moulded the course of this evolution (M Kunhaman 1985: 467). In the Princely State of Cochin, the tribal population used to be very small and had been engaged as labourers in the commercial extraction of forest products. After the establishment of state monopoly over forests, towards the end of the 18th century, the hill-tribes came under the control of the government, which had been maintaining a friendly and paternalistic policy in relation to them. Some tribes of this state took to settled agriculture towards the 19th century end (Ibid.). In Travancore, another Princely state, the course of evolution took a different turn from that of either Malabar or Cochin. The general policy of conferment of peasant ownership rights, which gained momentum here from the middle of the 19th century, encompassed the hill tribes also. Towards the end of the 19th century, all the tribes of this region were permanently settled as independent cultivators with inalienable landownership (Ibid.).

21 In the past they were self sufficient in the case of food. Their consumption was mainly from wild fruits, herbs, vegetables, and roots. Their consumption was very low. They were cultivating mainly food crops and it was a subsistence economy. Now the consumption pattern has changed and it is not simply a subsistence economy now.

22 It is the Chief Minister Pattam Thanu Pillai of Travancore-Cochin State who took the steps to allot land to the Muthuvans, who were about to be evacuated from Chenkulam-Panniayar region following the dam/power projects, in Edamalakkudy in 1952. Following this they appealed to Pattam Thanu Pillai to allot new land, which is away from the outside society, to settle there. Then the Chief Minister after consulting with the officials of Forest Department allotted the land to the Muthuvans in Edamalakkudy (K. P. Subhash Chandran 2011: 28 and Interview, Kandaswami)

Land is the main economic asset of Muthuvans in Edamalakkudy. Each Muthuvan family possesses five to ten acres of land used for agricultural purposes. Landlessness is the lowest among the tribal households of the districts belonging to the former (Princely) States of Travancore and Cochin. Landlessness is also not high among the tribals of Kottayam and Idukki districts either (M Kunhaman 1985: 468). As per the preliminary assesment, nobody has been found with less than five acres of land. Bu none of them have title deeds for their land. They do not have even the documents to prove that they possess the land. The tribals all over Kerala are unaware of the significance of title deed for land used for shifting cultivation (PRG Mathur 1977: 86).

The livelihoods of the indigenous peoples have been predominantly land and forest based, and they relate to land and forests in very specific ways. These communities have been largely self-sustaining with their economy embedded in social relationships meant to ensure security for all members of the community (Darley Jose Kjosavik and N Shanmugaratnam 2007: 1184). M Kunhaman says traditionally land, in the wider sense of the term, formed the pivot of Kerala's tribal economy. However, the question of who owns the lands did not arise among the tribals so long as land was commonly owned (M Kunhaman 1985: 468). This situation is true in the case of the Muthuvans in Edamalakkudy. They also wanted to have only a common ownership over the land²³. Darley Jose Kjosavik and N Shanmugaratnam, based on their study on indigenous people in Wayanadu, further go on to say that how the later changes like migration from other parts and various governmental policies brought a drastic change in the economy and property relations of the indigenous people (for more details, see Darley Jose Kjosavik and N Shanmugaratnam 2007: 1183-1260). Even though with certain differences, the same development can be seen in Edamalakkudy region too. About fifteen years back they had paid the land tax. But later they were denied the right to pay the tax for their land by the forest officials. This means that they will no longer be able to claim ownership over their land, legally. As in the case of any other tribal settlement in Kerala such as Attappady and Wayanad, in Edamalakkudy also they face many problems regarding the ownership and the possession of their land²⁴. The State Government has either not taken adequate measures to protect their land or the measures taken by the Government or they proved ineffective. During 1970's some outsiders staying in kudis were exploiting the indigenous people by taking the forest resources collected by them. Some of them were engaged in agricultural activities also. It was the then Director of Tribal Welfare, T Madhava Menon and Tribal Welfare Officer, Veli Krishnan, who made attempts to evict those outsiders from the region. They succeeded in evicting peacefully all outsiders from the region. Otherwise the Muthuvans would have lost their land and the story would have been a different one (K. P. Subhash Chandran 2011: 30).

Muthuvans are dependant upon agriculture which is their main income source. In the past they were practicing shifting cultivation (Edgar Thurston 1909: 425) but later they started practicing settled

23 Former speaker K. Radhakrishnan in his forward to the book by K. P. Subhash Chandran titled 'Edamalakkudy' says that once the government had taken a decision to allot ten acres of forest land for each family with necessary documents that proves the ownership over the land. But they refused to accept this and demanded that they need a common title deed for all. Actually they don't want their land to get divided into smaller pieces and separate title deeds (K. P. Subhash Chandran 2011: 9).

24 In fact, they were dispossessed of their lands easily by the trespassers, traders and money lenders (PRG Mathur 1977: 86). Government seems to have not taken into consideration the problem of land alienation when the authorities enacted the Kerala Land Reforms Act, 1970. In view of this legislation the tribals who leased out their land by oral agreements were dispossessed because they had become the land-lords whereas the non-tribal tenants became the land owners (PRG Mathur 1977: 91).

agriculture²⁵. The dominant tribes in the districts of Kanikkars (Trivandrum), the Malayarayans (Idukki and Kottayam) the Muthuvans (Idukki) and the Uralis (Kottayam and Idukki) were the first to become settled tribal agriculturists in Kerala (M Kunhaman 1985: 468). During the 1920s, the government gave large financial subsidies to the Muthuvans of Anjanad and Kulakad for extending the scope of terraced cultivation, by constructing channels called the Thalayar right bank canal, about four miles long along the hill slope, thus ensuring a regular supply of water to about 1000 acres in the area (M Kunhaman 1985: 467). A major shift occurred in the case of agricultural practices in the beginning of their migration to Edamalakkudy. In the beginning they were cultivating kurumpullu, paddy, tapioca etc. for their food consumption. But now along with the food crops, cash crops such as cardamom, arecanut, coconut, pepper etc. are widely cultivated in various parts of the region. This shift constitutes the change in their pattern of relationship with the nature and environment also. Though this change is there still they also depend heavily on MFPs and other plants which can be found only in forest²⁶. In the beginning of the migration Muthuvans had reared cattle such as cow, buffalo, sheep etc. But now they rear only sheep and poultry since they are unable to protect the cattle from the attack of wild animals like tiger, leopard etc.

Almost all people in the region, except aged people and children, are engaged in one of the two kinds of occupation, i.e., 1) wage labour and 2) collection of MFPs. The wage labour is linked to the MGNREGA scheme and the scheme was started in the VP in 2011-2012. The people who are engaged in the works under the MNREGA scheme receive their wages through the Girijan Service Co-operative Society. The VP prepares the wage list and hands over to the Society with the bank cheque for to the wage amount. Until recently, agricultural activities had been given preference while implementing MGNREGA in the Panchayat. People were paid wages under this scheme for the work in their own cardamom fields. But according to the revised guidelines agricultural activities have been taken away from the scheme. Now public activities can only be taken up under the scheme. The construction of fish ponds, pathways connecting the different kudis or places, bridges etc. are some of the projects proposed by the local citizens of the Panchayat area in the Gram Sabha/Oorukoottam meetings in the year 2014. This shift will lead to asset creation in the region. Other two positive changes that occurred in this scheme are: (i) wage rate of the workers has been increased to Rs. 220 from Rs. 180, and (ii) the number of working days has also been increased from 100 days to 150 days in a year.

Agricultural products and the MFPs are the commodities that come to the market for trade. Now VSS has a mechanism to collect their produces from the people and give them due price for it. But earlier the products and the goods were collected by traders and middlemen.

Earlier Muthuvans did not have any contact with any kind of formal financial institutions. Now they have started opening accounts in co-operative banks and nationalized banks. The installments of housing schemes such as IAY²⁷, EMS housing scheme etc. are allotted through bank accounts which has been the major reason for this change. The funds allotted for the construction of building for Anganwadis, ITDP

25 A short description of the agriculture and system of cultivation is given in Inventory and Documentation of Tribal GIAHS in India, a Report submitted by the Schumacher Centre.

26 For more details of the role of plants in the daily life (botanical ethnography) of Muthuvans, see TPAjesh and Kumuthakalavalli (2013).

27 Indira Awaas Yojana (IAY) is a social welfare programme, initiated by the Union Government, to provide housing for the rural poor. It is one of the major flagship programmes of the Ministry of Rural Development (MoRD), Govt. of India to construct houses for BPL population in the villages.

schools, small check dams etc. are also operated through the banks. Apart from this, new micro financial institutions have also come to the region by the new initiatives of the State Government to strengthen democratic decentralization. Many Muthuvan women are now members of collectives such as Kudumbasree and Ayalkkootams which run micro credit schemes. At the ward level Area Development Society(ADS) and at the Panchayat level Community Development Society (CDS) are the apex bodies of the Kudumbasree Ayalkkootams.

The people in the region are indebted to petty traders who are not professional money lenders who compel to sell / pledge their commodities to them at lower prices. They are not generally in the habit of savings money. The ration cards recently issued to families are under the category of APL (Above Poverty Line) instead of BPL (Below Poverty Line). No new BPL cards are distributed among the people. But the old ration card holders are under BPL list. They are strongly demanding for conversion of APL cards into BPL.

Governance Experience of the VP

As it has already been seen, Kerala does not come under the application of Panchayat Extension to Scheduled Areas (PESA) Act 1996. So, it is the general Panchayat Raj Act (PRA) under which the Edamalakkudy VP is functioning, though it is the first VP formed in Kerala exclusively for the tribals. There are neither any special powers sanctioned to the VP nor any special provisions and rules for running the VP administration.

Kerala is an interesting case study in decentralization under two successive governments with opposing ideological leanings. The neo-liberal prescription was adopted in 2001 by the newly elected Congress Party-led UDF government in Kerala, where the outgoing LDF government led by the Communist Party of India-Marxist CPI(M) had been implementing a home-grown state-led programme of decentralization since 1996. The Left coalition introduced the new policy of decentralized planning when it regained power in 1996 and implemented it through a 'People's Planning Campaign' (PPC) (Darley Jose Kjosavik and N Shanmugaratnam 2006: 633). Participatory approaches, though advocated in development programmes for indigenous peoples, have seldom been practised in Kerala (Darley Jose Kjosavik and N Shanmugaratnam 2006: 637)

But at the same time, the new administrative mechanism of the Panchayat is schematised taking into account the community based traditional tribal governance mechanism. The kudis, kanis, clans, and the clan heads have a major role in determining the nature of community based traditional tribal governance mechanism. Generally the new local governance mechanisms seem to have helped the marginalised communities to be familiar with the grass root level administration. The various platforms that were created, mandated and institutionalized by the PPC provided space for advocacy and agency of the indigenous peoples. Their participation in the Grama Sabhas, development seminars and other project planning and decision making bodies was fairly high. Mobilization by NGOs and political activists played a major role in this. The institutions were designed in such a way as to enable the participation of all sections of the population, particularly the marginalized communities such as adivasis and oppressed castes (Darley Jose Kjosavik and N Shanmugaratnam 2006: 638).

External Control over Governance

The VPs located forest area work under a lot of constraints in governance. The Panchayat has to get sanction from the Forest Department for implementation of many of its projects. In many cases, the Forest Department is not willing to give sanction or it will take long time to give sanctions. It is said that the Forest Department are not often people friendly. The clash of interests between the Dept. of Local Self Government and the Dept of Forest is very common (Interview, P P Rajan, Panchayat Secretary).

Further some steps have been taken by the government to make the forest dwelling people to participate in forest development activities. This also sometimes curtails the autonomy of the Panchayat. Participatory Forest Management plays a major role in this regard²⁸. As part of these steps were taken by the department of forests to develop a partnership with the tribal community organizations for the conservation of important species and resources on which tribal people depend on, including globally threatened species in key biodiversity areas of the Annamalai region (for more details, see K H Amitha Bachan and Anitha K T 2011). Muthuvans in Edamalakkudy are also affected in this process²⁹.

In the operational area of the VP other agencies such as AVSSs are present. They curtail autonomy of the VP backed by the department of forests and wild life. For each and every construction work in the region, the VP has to get permission from the forest department. The two agencies related to the forest department which control or limit the activities of the Panchayats are EDS and AVSSs. Societykkudi and the kudis around it are under the control of AVSS, and Parappayar and the kudis around it are under the control of EDCs. Parappayar and the kudis around it had been brought under the EDC as some parts of those kudis fall within Eravikulam National Park. But recently those kudis also have been brought under the jurisdiction of the AVSS. The comprehensive project of the Scheduled Tribes Development Department and the the construction of houses is entrusted to the AVSS.

Though the tribal life in the forest is regulated by the Dept. of Forest, the Forest Rights Acts³⁰ give more rights to the people who are living in the forest. The Act of 2006 bestows more rights to the forest dwellers. The Rules of 2007 provide for holding GS meetings for the purpose of constituting Forest Rights Committee(FRC) and to assign it necessary functions. The constitution of FRC is an attempt to link local

28 The Eco Development and Tribal Welfare wing is primarily looking after the Participatory Forest Management (PFM) programmes and Tribal Welfare in Forestry Sector. The wing is headed by the Additional Principal Chief Conservator of Forests who is also the Member Secretary of the State Forest Development Agency, Kerala. Participatory Forest Management (PFM) is a management tool intended to protect the forests and manage the non-wood forest resources of forests in a sustainable manner with the active participation of Forest Dependent Communities ensuring their livelihood needs. Under the PFM set up, there are Village level bodies known as Vana Samrakshana Samithies (VSSs) in the Territorial Divisions and Eco Development Committees (EDCs) in the Wildlife Divisions. The VSSs and EDCs are grassroot level organizations where forest dependent families are members participating in the planning and implementation of various forestry and community development programmes (See Eco-development and Tribal Welfare & State Forest Development Agency). EDC is a parallel system of community based user group institution in wild sanctuaries and national parks.

29 For more details on the role of Muthuvans (all Muthuvans in general including the regions outside Edamalakkudy) in this regard, see T Damu (2003: 72-76)

30 The Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest rights) Rules, 2006 was enacted with the objectives of 1) recognising and vest the forest rights and occupation in forest land in forest dwelling Scheduled Tribes and other traditional forest dwellers who have been residing in such forests for generations but whose rights could not be recorded, and 2) providing for a framework for recording the forest rights so vested and the nature of evidence required for such recognition and vesting in respect of forest land. The Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest rights) Rules, 2007 was enacted to exercise of the powers conferred by sub-sections (1) and (2) of section 14 of the Act of 2006. For more detail, see the Acts of 1996 and 1997. (<http://tribal.nic.in/WriteReadData/CMS/Documents/201306070147440275455NotificationMargewith1Link.pdf> and <http://tribal.nic.in/WriteReadData/CMS/Documents/201211290401163173828File1036.pdf>)

governance and the Forest Rights Act. In Edamalakkudy the kanis have been given copies of the Act with explanations in Malayalam by KIRTADS³¹. But the people in the region are not much aware of the provisions in the Acts and rights conferred on them. As per the Act, the VP administration enjoys certain amount autonomy. For example, for construction of certain kind of buildings the VP can take decision independent of the forest department (Interview, P P Rajan, Panchayat Secretary).

Day to Day Administration, People's Representatives & Governance

The Edamalakkudy VP has two offices, one at Devikulam which functions daily and the other at Edamalakkudy (Societykkudi) which functions once in a week. The office at Devikulam is the main office due to its accessibility and location. The standing committee meetings and other official meetings of the VP are held at the Societykkudi office. VP Secretary informs all members of the VP about the meetings. It is very difficult for the Secretary to inform them about the meetings due to absence of means of communication. Because of this reason the attendance at meetings is sometimes less. When the meetings are held, the minute books are taken to the kudi.

Panchayat Committee Meetings: Panchayat Committee Meetings are held once a month. In emergencies additional meeting are also held. The first meeting of the present committee was held on 1st November, 2010 at Edamalakkudy Panchayat Hall and it was attended by all the members of the Panchayat. According to the Secretary, in the initial years of the VP all the members were participating in the meetings. Later some members started being absent to the meetings. Members like Smt. Dharani have not attended several meetings although she was the chairperson of a Standing Committee also. She became physically ill and mentally disturbed after her election as Panchayat member and the Standing Committee chairperson. Secretary says that when she absents herself consecutively, shis being compelled to attend the meeting to prevent termination from her positions.

Aagenda for the meeting is normally prepared by the VP staff due to inexperience of members all the members except Madanan from Ward XIII. All are new to the Panchayat administration. Moreover out of the thirteen members ten, including the President are illiterate. They do not know how to prepare an agenda and what should be included in the agenda. in the discussions held in the VP meetings Panchayat officials read out the agenda, explain it to the members and seek their opinion. Members express their opinion and VP officials do not decide anything arbitrarily. There is some amount of participation of members. The VP officials ask the members about each and every ward of the Panchayat and from their response they find out the subjects that should be given priority in the discussion. Members are unaware of the meeting procedures. But the VP officials, especially Secretary, are aware of all these things. So these are all done by VP officials in the name of VP. When the President is required to attend DPC for the final approval of the plan proposals the Secretary goes on his behalf.

Interestingly there is no partisan politics in the meetings. Decisions are taken unanimously. Major reason behind this is that the Panchayat officials determine agenda and subjects for discussion, and build consensus among the members. Most of the members do not express any opinion of their own, unless asked specifically for.

31 The Kerala Institute for Research, Training and Development Studies (KIRTADS) of Scheduled Castes and Tribes was established in 1972 at Kozhikode (Calicut) to carry out research on the development of the Scheduled communities in Kerala.

Some of the decisions taken by the Committee in the initial years of the Panchayat formation relate to giving training to the members. The minutes of the committee meeting held on 7th December, 2010 show that a person was appointed on daily wages for assisting the day to day functioning of the VP and on 01/11/2010 he was designated as Lower Division Clerk(LDC) with remuneration from VP fund.

Standing Committee Meetings: There are four different Standing Committees in the Panchayat one each for Finance, Development, Welfare, and Health & Education and they do not seem to be working properly. The Secretary of the VP, who had recently come here on transfer, also shares the same opinion. Normally the committees meet once in a month, on the day next to the VP meeting. The minutes of the committees are also not being kept properly for reason that the standing committee members are not familiar with this system.

GS³²/Oorukoottam Meetings³³: The Edamalakkudy GS is known as Oorukoottam as it is a Panchayat formed exclusively for tribes. Oorukoottam can be considered as a democratic device of tribes following a traditional pattern to a large extent. Certain democratic elements are visible there in the Oorukoottams of tribes. It is like a ward council in which all the members of a ward can take part in the discussion regarding the development of their region, express their opinions and take decisions. As per the available minutes, the GS meetings were held in various wards of Edamalakkudy VP from January 2013 only. As per these minutes th GS has met four times in each ward. In 2013 three meetings have been held. The third one has been actually a special GS convened as per the instructions of the State Government/ Union Government to discuss violence against women and children. Meetings were also held from May 20th to 23rd 2014.

In every GS meeting three things are done. The first one is talks by Panchayat staff on matters of importan. Second, the analysis of the previous year's plans and their implementation.. Third, presentation of proposals for the next year and documentation of suggestions from the participants of the meetings takes place. The proposals made in the GS are approved in the Panchayat committee. Sometimes due to the inadequacy of funds certain proposals are deferred. The decisions are taken unanimously.

The number of participants in the meetings depends upon many factors of which the major one is the size of ward population. The average number of participants in a ward is 35-40. Majority of the participants are men. But in the last meetings in some wards female participation has been higher. In the meetings only very few members speak.. In every kudi or ward only a few people are active in GS. Women are very inactive. Participants, usually, put their signature in the minutes book and remain silent and passive thereafter.

As already mentioned, women are reluctant to participate in the meetings. Sometimes they even do not even enter the meeting hall. In the last GS meeting held ward VIII held on 22nd May 2014 in Vellavarakkudi at an MGLC no women participated. The only woman in the hall was the ward member, Smt. Salalmpai. Women generally prefer being outside the halll. When they enter the hall, they avoid sitting on chairs and prefer to sit on the floor and to remain silent throughout the meeting. They may not raise any issue regarding developmental matters of the region. They may not make any comment even on

32 All persons whose names are included in the electoral rolls relating to a village (ward) comprised within the area of a village panchayat shall be deemed to be constituted as Grama Sabha of such village (Kerala Panchayati Act 1994).

33 Only in Edamalakkudy Village Panchayat Oorukoottam meetings are held ward-wise. In other Village Panchayats for all wards or for the Panchayat as a whole there is only one Oorukoottam meeting is held for all the tribes in the Panchayat (For information about Oorukoottams in general, see K C Baiju 2011: 15-16).

women's issues. Their only job, they think is, signing the minutes books. But a few ladies like Smt. Ramany, who is the chairperson of the CDS, are active in GS meetings. The same attitude is observed in women Panchayat members also. At the same time it should not be forgotten that women do come to participate in GS even though they are not active. The ward members say that they try to enthruse people, especially women, to participate in GS meetings. Some women are in fact seen attending GS on the persuasion of Panchayat staff and ward members.

Fiscal Governance: The Edamalakkudy VP does not have 'own fund' as in the case of other Panchayats. The VP exclusively runs with the grants-in-aid and allocations from Central and State Governments. So the fiscal governance here only relates to management of funds, received from the State and Central Governments. In every VP the Vice-President is the Chairperson Standing Committee on Finance. He/She is supposed to prepare and present the budget. But here the Vice-President of Edamalakkudy VP is not capable of preparing and presenting the budget as he is not much educated and knows only Tamil language and for the first time that he has become a Panchayat member. So, on behalf of him the VP Accountant reads out the budget draft in the committees. The draft is prepared by the Secretary, Accountant and other staff in the Panchayat. The role of Vice-President in budget preparation is minimal. According to the Secretary of the Panchayat among all members only Murukan and Madanan are able to understand things.

The project proposals are made in the GS and discussions on them are held in the Panchayat committee meetings. If the fund is sufficient the proposals get approved. Information on availability of funds is known to staff of the Panchayat only. Thus practically a project gets approved only at the instance of the VP officials. Normally VP members do not object if a proposal is discarded for non-availability of funds. The members implicitly accept what they are told by the officials. The draft budget is prepared by the Secretary, Accountant and other staff of the Panchayat on behalf of the Vice-President.

Addressing the People in a Meeting: Most VP members do not have prior experience of administration as most of them are elected to the office for the first time. A majority of them are illiterate too. In the last year's development seminar the President was trained by the Panchayat staff as to how to address the people who were present in the hall. But she could not follow them and skipped the declaration she was supposed to make. Throughout the Programme she was almost silent. She was not able to speak much, except in certain matters in which she was asked for clarifications. Murukan and Ramakrishnan, members from wards II and ward IX respectively, were very active in the programme and acted as links between officials and people. They greeted and chatted with people and tried to clear their doubts. The President was also seen chatting with the women folk. ST Promoters like Sri. Babu also was very active in the programme. They were helping both the VP staff and the people. They helped the staff by preparing lists of beneficiaries for various schemes and by preparing applications for them. They were also seen collecting the signatures of the participants of the seminar.

Governance Aspects of Democratic Decentralizations and Tribal Autonomy

Kanis and the Governing System of the Kudis: As it has already been seen every kudi has a headman called kani and he exercises considerable control over the members of the kudi. The word kani is probably

derived from the Dravidian word *kanam* which means possession, mortgage or lease, but originally supervision, protection (P T Thomas 1958: 173). The selection, powers, and the role of a kani in a Muthuvan kudi and changes in these have been depicted by P T Thomas (P T Thomas 1958: 173-79).

Among Muthuvans the office of kani is not necessarily hereditary and the is chosen usually for life-time by common consent of the adult male members of the kudi. They of course can also be removed on grounds of inefficiency or infirmity. Kanis are now being elected by all tmembers of a kudi and not by elders alone as in the past. Moral stature, knowledge and awareness of the issues among people, capacity sustain traditional values and customs, the personal capacity to manage crisis etc are considered while electing the kanis. Thus a kani gets his position by virtue of his personal qualities, general ability, and moral character. Age, though not an overriding consideration plays a part. Clan or sub-clan is not important for selecting a kani. Sometimes a person's lineage is also being considered. Person is selected as kani from a clan having numerical predominance in the kudi. Kani's authority is derived chiefly from the fact that he is officially recognised by the forest department as headman, and is charged with various duties.

The main duties of the kani are to maintain discipline in the kudi, to report to the forest department officials periodically on all matters concerning the settlement, to settle disputes involving members or families under his charge, to allocate land for cultivation, to supply labour as and when required by the forest department, and to attend to any other matter that he may be entrusted officially.

The kani acts as a link between forest officials and the members of the kudi. All the members are obliged to obey the kani. If some emergency situations emerge kanis are supposed to call for Oorukoottam (a meeting of all the members of a kudi) and the issues are taken there for discussion. Based on the discussion decisions are taken and solutions found.

The exercise of judicial authority is the duty as well as the privilege of the kani. In this role he is assisted by the elders of the kudi who constitute the Panchayat or judicial body. Kanis are influential in many social fields and even in politics. In the last VP election kanis played important roles in determining the candidates of all parties.

Social life in the kudis is controlled by the kani and other elders there. All male heads in a kudi are theoretically members of the Panchayat, and are entitled to express views in the meetings of the body. In actual practice, however, a man's role in the Panchayat depends on his age, social status, lineage, wisdom, ability, fairness and the respect he commands. The judicial body of the kudi as a subordinate court is empowered by custom and tradition. It deals with minor offences involving members of the settlement and offences are tried by higher judicial body consisting of the heads and elder members of the clans involved. An appeal against the judgment of the VP may also be considered by the higher body (P T Thomas 1958: 179-80).

Kani Vs Clan Head: As it has already been seen there are six exogamous clans among Muthuvans. The hereditary clan head, exercises jural authority over all its members. Since every Muthuvan is a member of one kudi or another, the effective control of the people rests with the head of the kudi rather than with the clan head. Membership of the kudi cuts across clan barriers and hence it is possible that in the same kudi

there may be members of several clans under the effective control of the kani. This is because of clan exogamy, descent through females, and cross-cousin marriage. Every Muthuvan belongs to two social institutions or structural divisions, namely the clan and the kudi (P T Thomas 1958: 168-70). Clan membership is obtained by virtue of birth and hence it is unchangeable. Membership in a kudi is obtained voluntarily by a person based on his preference. It is changeable. As a clan member the individual is theoretically subject to control by the head of the clan, but the clan being a dispersed unit there is little direct relationship between clan members and the clan head. This makes the direct exercise of judicial authority by the clan head over all the members of the clan in day-to-day affairs difficult, if not possible. Thus the immediate judicial control lies with the head of the kudi who is the man on the spot (P T Thomas 1958: 172).

Kanis' Cooption into VP Administrative: As Edamalakkudy VP is a Panchayat formed exclusively for the tribes in Edamalakkudy. However the kanis continue to enjoy some special privileges in the VP administration which in effect works out to include a few distinct features of a tribal communitarian practices into a modern democratic system. Now kanis are elected as per certain norms. The minutes of kani's election are also maintained. About 10 years back there were no minutes for the election of kanis. This means that the government has approved official and covert though not overt integration of the office of the kani in a kudi with the VP. There are other instances which also endorse integration of the office of kani in a kudi. For example, in view of the inaccessibility of tribal regions, government has ruled that "each settlement will have a headman who has attained that position either by hereditary right or by selection or election by the members of the settlement, in conformity with the existing practice provided that when a headman fails to carry out any of the duties the Divisional Forest Officer may call upon the adult male members to dispose him and elect another competent man to take his place" (P T Thomas 1958: 172-73). This has made kani's role in kudi more official and independent. In short, kani now assumes more power while clan head loses some of his powers.

Government gives various kinds of training to Kanis on the specifics and dynamics of a modern democratic administrative system through KITARDS at Kozhikkode, KILA at Mulamkunnathukavu, Thrissur, and the Dept. of Tribal Welfare, Government of Kerala. For training they are called to the centres of these agencies. Sometimes the officials concerned come to the kudis and provide trainings. At the end of each training programme participants are given certificates and handbooks with information on various tribal welfare schemes and programmes, tribal rights, and matters related to leadership training etc. (Interview with V Devendran and G Arumukhom). They also get a handbook regarding the STs and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006.

Now there is no clear cut division of powers between kanis and the GP members leading to conflicts between them. The GP Member has a fixed tenure while a kani does not have a fixed tenure. He can continue to be kani for his lifetime. A kani will always be a male member from the kudi. Normally a GP member will be from a political party, but a kani need not be member or sympathizer of any political party. The GP Members deal with the administrative matters of the GP while kanis deal with the social and community life of the kudi's people. The GS meetings are presided over by Kanis who act as a link between forest officials and the people in the kudis. In the wards in the GP are demarcated by government based on certain norms. In Edamalakkudy VP all the kudis, except Idalippara, are smaller than the wards.

In a ward there may be two to four kudis. There may be one VP member for two to four kanis.

Some powers are jointly shared by kanis and members. Certain meetings of the committees cannot be convened without kanis. In certain matters opinion of elders from the kudi will also be considered. This means that the presence of kanis and elders of the kudi are important in some cases. Decisions taken in the presence of kani can not be appealed. In many administrative issues the members seek the advice of the kanis and the kani is obliged to help them in such matters. Oorukoottam is the best example. Kani's opinion in the GS meeting is valued and respected.

Sometimes conflicts arise between a member and the kani as it had happened in the last Oorukoottam meetings held from May 21 to 23, 2014. Guruswami, the kani of Nadukkudi did not attend the XII ward GS meeting though his kudi was part of the ward. Panchayat President was Kanniyamma Sreerangan. The Kani complained that he was not properly invited and alleged that people were not properly informed about the meetings by the GP. He also alleged that the Panchayat committee indulges in favouritism in distributing benefits. Some of his friends in the kudi also supported him. In certain other oorukoottam meetings also the absence of the kani was visible. When asked about the absence of the kanis it was answered that they were not able to come for one reason or other. In reality it was only a smokescreen for their reluctance.

Mechanisms for Strengthening Grassroot Democracy: Community Development Society (CDS) and the Scheduled Tribe Promoters contribute much to the strengthening of grassroot level democracy. In Edamalakkudy VP there are thirty four Kudumbasree units since last four years and six more units are about to start. The structure and functioning of the programme is similar in all VPs.³⁴ Women leaders of the programme get more chances to develop their leadership potential and capacity than their male counterparts. In many of VP meetings, programmes and seminars they help GP officials. Ramany from Ampalappadikkudi is the chairperson, Kamakshi from Idalippara is the Secretary, and Sankuvathy is the Vice-President of CDS. Ramany is capable of managing various functions.

Thirteen ST promoters have been appointed in the Edamalakkudy VP @ one promoter for each ward by the ST development department. The promoters, like the kanis, are trained by various governmental agencies such as KILA³⁵, KIRTADS, and the department of tribal development of Kerala at places Thiruvananthapuram, Kozhikkode, Adimali, and in the kudis itself. Certificates were issued for attending such training and awareness programmes. They were given handbooks containing instructions and guidelines for working for the people in the kudis. (Interviews, Ashok S and Babu G). The job of the promoters is to inform people in the kudis about various government schemes and programmes. They have to visit the kudis regularly and meet the people to clear their doubts on various matters. The grass root democracy at Panchayat level has also increased the responsibility of promoters. Promoters are expected to play lead role in the GS meetings to make them more effective. But in Edamalakkudy VP this is not followed effectively, said Sri. Ashok. Even though they are active at the time of Oorukoottam

³⁴ The total number of Kudumbasree units in a single ward of a Village Panchayat together form an Area Development Society (ADS) and the total number of ADSs together form a Community Development Society. So CDS is working at Panchayat level, ADS is working at ward level and the Kudumbasree Unit the basic of all.

³⁵ Kerala Institute of Local Administration (KILA) has been engaged in the capacity building activities for local governments in Kerala since its establishment in 1990. The Institute, supported by the Government of Kerala, is its nodal institution for training, research and consultancy for the Local Self-Government Institutions. The Institute engages in different capacity building activities of the local governments, both rural and urban.

meetings they are treated as ordinary participants only. Actually they help the Panchayat staff to select the beneficiaries in Oorukoottams, and compile lists of beneficiaries for various programmes. They help people in the kudis to prepare applications for various purposes, write complaints and submit it to the VP Secretary or the authority concerned. They have the responsibility of coordinating the Kudumbasree programme also. But these responsibilities are not being discharged by them.

Towards a New Political Practice

Party politics is not yet deep rooted in Edamalakkudy although political parties have been there for a long time. Political consciousness is visible among Muthuvans of Edamalakkudy who are aware of the region's underdevelopment. GP Madanan says that most people think that giving more benefits to the Adivasis is meaningless (Interview, Madanan). Mainstream society's of STs in general and Muthuvans of Edamalakkudy in particular should be changed.

The introduction of PR furthered their political awareness. EMS Namboothiripad's view on planning and development deserves a special mention here. He said, "there is no politics in development, but there is politics of development." Decentralisation and participatory planning bridged the state-citizen gap. Citizens can directly participate in planning process and in deciding on their need. This way they get more chances to engage with the state and government.

Party politics has also crept into the region decades ago. Four major political parties- Indian National Congress, CPI (M), CPI, and BJP- are now functioning in the region. In the GP administration BJP has no role. Congress is the ruling party. CPI has one member and CPI (M) has three out of the thirteen members in the Panchayat. The rest of the three are from the Congress. Of all these members some are party members. Most of the women Panchayat members have contested in the last GP election under banner of their husband's party. As such, they are not aware of the ideology and strategies of political parties.

Indian National Congress is the leading political party in Edamalakkudy ever since immigration of Muthuvans to the region. Rajendran from Idalippara is the Mandalam President. At beginning of Edamalakkudy settlement the elders decided that they should all follow only the Congress Party (Interview, Babu G). Muthuvans have an emotional attachment to Smt. Indira Gandhi and believe that she had been very helpful to them.

Congress Party's youth wing and women's wing are also established there. Babu from Andavankudi and Darmendran from Idalippara are the Mandalam President and Secretary respectively of Youth Congress. In some kudis such as Meenkuthi, Andavankudi, Idalaippara, Parapayar etc. the Youth Congress is active. Recently, 85 membership cards have been distributed in various kudis such as Andavankudi and Vellavara. Earlier 150 memberships have been issued. At election times leaders visit every kudi as part of their political campaigning. All the election techniques which are practiced in other parts of Kerala are also practiced in Edamalakkudy. Youth Congress leaders actively participate in pamphlet distribution, pasting the posters, fixing the flex boards etc. Eswari and Sulekha from Puthukkudi are the Mandalam Mahila Congress President and Secretary respectively. But there is no trade union wing- INTUC or student wing (KSU) here for obvious reasons. Youth Congress leaders however visit the INTUC office at Munnar (Interview, Babu G).

Congress leaders outside Edamalakkudy are always in touch with the local leaders of the Party in Edamalakkudy. Though there are local Congress leaders in Edamalakkudy the key persons who organize them is an outsider. A K Mani Ex MLA, KPCC general secretary, Muniyandi, Congress Devikulam Assembly Constituency President, Youth Congress Devikulam Assembly Constituency President, a local leader from Pettimudi, Youth Congress leader Ansari from 10th Mile etc. are key persons in organising the party and its fractions in Edamalakkudy. Ansari made extra efforts to organize the unit of Youth Congress in Edamalakkudy. It was Ansari, who made Babu, Mandalam President of Youth Congress (Interview, Babu G).

The CPI (M) that started its work in the region some 10-12 years ago only is a major political force in the region. S Rajendran, sitting MLA from Devikulam Constituency, Sundaramanikyam, Ex-MLA, K V Sasi, and Nallamuthu built the Party in the region. Ramakrishnan, GP member from 9th ward and the Munnar branch committee member of the Party, says that the MLA is very much interested in Edamalakkudy and he visits Edamalakkudy at least once in a month and sometimes he will stay in Sri. Ramakrishnan's house also. The MLA has played a major role in Edamalakkudy's development. Former Speaker K. Radhakrishnan's visit to Edamalakkudy greatly helped the party. Sitting MLA was the key person behind the visit of the former Speaker to the region. From Edamalakkudy region there are 26 members in the Party @ two members from each ward. There are thirteen local committee members also from Edamalakkudy @ one each from a ward (Interview with Ramakrishnan).

CPI, which started functioning in Edamalakkudy from early 1990's, is the second political party to function in Edamalakkudy after the Congress. Arjunan from Ampalappadikkudi, the first Panchayat member from Edamalakkudy under the banner of CPI, was elected in 1995 Panchayat elections when it was a ward of the Munnar GP. Arjunan won the election with a margin of 248 votes. At that time Edamalakkudy was the XII ward of Munnar Village Panchayat and Tata Estates, Nyamakkadu, Kadalar, Rajamala and Pettimudi areas were also part of this ward. This ward had been reserved for an ST candidate. Thus Arjunan was selected as a candidate by the Party from the ward. Before this election only Congress candidates were elected from the ward. Arjunan said that about 100 youngsters from various kudis supported him hinting that people for the first time in its political history got disillusioned with the Congress and were looking for a change. In the 2005 GP election too CPI candidate Madanan from Ampalappadikkudi was elected from the ward. Since formation of GP in 2010 he continues to be the member from the XIII ward covering kudis of Ampalappadikkudi, Ampalapparakkudi, Kavakkatukudi and Kandathukudi (Interviews, Arjunan & Madanan).

Arjunan and Madanan are the two local leaders of CPI in Edamalakkudy. As part of the election campaign for the last Parliament election both of them visited all twenty eight kudis in the region. In the early 1990's Madanan met local CPI leader Kovilpillai Nayamakkadu and a former Panchayat member and Arjunan's friend and befriended him helping him meet C A Kurian, former Deputy Speaker of the State Legislative Assembly and CPI State level leader. Arjunan and Madanan maintain their contact with C A Kurian and other CPI leaders. Contacts and efforts of local level leaders like Muthupandi, Ouseph, Bodiraj etc. helped strengthen the Party in Edamalakkudy. Many local and higher level leaders of CPI are in touch with the people in kudis and visit the kudi regularly (Interviews, Arjunan & Madanan). Arjunan and Madanan claim that CPI has members from across twenty eight kudis in Edamalakkudy. In each kudi at

least three members are there for the Party. Among all those kudis the Party is strongest in ward XIII. The Party has many members there and Sri. Madanan was elected as Panchayat member from that ward. The Party does not have its youth wing or women's wing in Edamalakkudy.

BJP also has followers in the region. In the last Parliament Election BJP's presence was very much visible throughout the campaigning. There were three polling stations in Edamalakkudy located at Societykkudi, Parappayar, and Mulakuthara. Ramakrishnan informed that in the Societykkudi polling station a majority of votes polled might have been in favour of BJP. The Party could not secure substantial number of votes in other regions.

Activists of Left parties, seem to be more aware of the socio-economic and political situations of Edamalakkudy. The same is the case with the Panchayat members also. Madanan, the Panchayat member from CPI and Ramakrishnan, the Panchayat member from CPI(M) are more informed than others. In the Oorukoottam meetings of the 9th and 10th wards, Sri. Ramakrishnan spoke on the dais presenting the problems and development issues to be addressed by the Panchayat. It was the only such speech in all the thirteen Oorukoottams in the Panchayat.

Activists parties, barring those from the Left parties, are not very much aware of party organizations and party structures. For example one Youth Congress Mandalam President does not know the distinction between the Congress Party and its youth wing Youth Congress. When asked about the party hierarchy, Arjunan and Madanan could not properly reply. The same is the case with the Ramakrishnan, CPM Panchayat member. When asked about the ideology of different parties, the activists of all the parties were not able to explain, though the left activists are found better than others.

Party politics here is not as rigorous as in other Panchayats. Many Panchayat members, (especially President Kanniyamma and Madanan, expressed view that in matters of public importance party politics does not come in their way. If somebody's opinion is important and valid, it will be taken into consideration. Madanan, being a member for the second time is an experienced person in Panchayat administration. Everybody honours his opinions irrespective of party line. Murukan and some people from Nadukkudi said that nobody will oppose Madanan (Interview, Murukan, Selvaraj and Saravanan). Caste and communal considerations are also absent in the region. People's attitude towards party politics is evident from the narration of Subhash Chandran (K P Subhash Chandran 2011: 14). He says

that “a candidate's poster can be pasted in his/her opposition candidate's home. The people together paste posters for all the candidates irrespective of party line. On the day of election contestants from various parties will come together for preparing the food and will have it. They feel that they are all one.” Even though the political parties field the candidate in the elections, there is also the role of kanis in this. The discussions with the kanis are important in this regard.

However, political parties do play some role in the GP administration. For example President, Vice-President and of Standing Committee Chairpersons are all elected from the party which secured more seats in the election viz the Congress. So naturally the candidates who won in the election under its banner are elected to various positions. One of the major problems here is that capable and popular persons are not getting elected to key posts. Senior and experienced persons like Madanan remain as only

members without getting any key position. People who are not partisan and wish to be objective are compelled to take decisions along party line.

Conclusion

Kerala is a State that has successfully initiated democratic decentralisation at grassroot level for improving public service delivery, economic development and resource management. The paper reviews the role, nature, mechanisms of governance in development of an exclusively tribal habitat in a non-tribal dominated regulatory macro setting. Muthuvans, the only tribe at Edamalakkudy, lead reclusive life since time immemorial in their 28 settlements. With the constitution of Edamalakkudy as a GP, many changes occurred in their physical and social life. This field based study reviews existing social structure and the nature and tendency of changes initiated through the GP since its formation and comes to the following conclusions.

The traditional social structure of the Muthuvans is different from other tribal communities. Though they occasionally interact with outsiders now, their ethno system is still strong, and non-Muthuvans can not marry into the village. Even though the GP was formed exclusively for the STs no steps were taken to make any special legal provision in this regard. The activities of Edamalakkudy Village Panchayat are limited and Muthuvans' life is largely regulated by the State department of forests and wild life. The two field agencies of the forest department that delimit or impinge on the activities of the VP are EDS and AVSS. The privileges of the kudis, the basic unit of tribal social life, have been curtailed now as the new PR system that has assumed more powers in local governance. The kudis now do not perform important judicial functions as in the past due to loss of privileges by kanis. Though the Government has formally recognized the position of the kani and kudi there is no clear demarcation of powers between kanis and VP Members leading to conflicts between them. Clan and sub-clan system exists among the Muthuvans in Edamalakkudy. Marriage alliance within a clan is prohibited. Muthuvans observe community endogamy and clan exogamy. Monogamy is their norm. Bigamy is permitted only with consent of the issueless first wife. There is a clear cut gender difference in many fields among Muthuvans and there was little scope in the past for women asserting and occupying positions of power and honour. The democratic decentralization and the PR system have changed this and played decisive role in the socio-political engagement of the tribal women in Edamalakkudy.

Muthuvans' educational status is low compared to other tribals elsewhere in the State due to poverty, lack of family support, inaccessibility of educational facilities, high failure rate in the initial classes and tradition and customs. A shift is seen in their health practices from patronage of tribal medicines to use of modern medicines.

Muthuvans population has been declining due to use of contraceptives by women to avoid their customary confinement in Valaimappura (separate hut to stay during their menstrual periods).

Their consumption pattern has changed. Agriculture production has decreased drastically. Muthuvans have not been developed economically although Central Government schemes like MGNREGA have elsewhere helped the tribal upliftment. Many women are now members of micro credit collectives such as Kudumbasree and Ayalkkootams. Certain improvement in their political consciousness is evident.

They are aware of their poor conditions and the need for improvements. Decentralization and participatory planning through PR have narrowed the gap between the state and Muthuvans.

Edamalakkudy VP possesses very few assets that were created when Edamalakkudy was part of Munnar VP.

The local governance process is only partially successful in transferring the authority of local economic development to a wide range of local institutions and committees. The funds available are limited. The VP however, has been effective in creating self-confidence and preserving community spirit among tribals. Democratic participation of the local community in the planning and decision-making process is almost absent.

Barriers to the comprehensive development of the area include its poor accessibility and remote location of the VP, lack of special legal provisions for the tribal panchayats, regulation of VP by external agencies, funds crunch and lack of official support.

The institution of Tribal VP is widely accepted and appreciated by the Tribal Community and it is gradually gaining in acceptance, trust and efficacy. The impact of GP is gradually reaching out to the tribals. A new development vision and hope for a better future has opened up before tribals. Physical connectivity and wage employment (Nooru Pani) is now becoming a reality. Party politics that has entered the tribal life has not become an obstacle for the development of tribals due to a rich and robust social capital among them.

Some of the major issues and related suggestions are listed as under:

1. The existing Kerala Panchayati Raj Act and Rules were not framed keeping in mind the unique needs of tribals. They should be reviewed to provide special provisions in the KPR Act for Tribal VPs.
2. The VP has not fully become fully functional at Edamalakkudy as it is still functioning from Munnar. It should be shifted fully to Edamalakkudy.
3. Things are not happening according to perceptions of the tribal community. Some aspects of local governance are still an unknown territory for them. Rules, procedures and systems are not that simple for them and they should be specially developed for tribal people.
4. The tribal VP is run largely by the bureaucracy. Tribal friendly support systems and capacity building exercises are needed to enable tribal people to run VP by themselves.
5. Since the tribal lifestyle is interwoven with forest resources it is high time to establish a convergence between the VP and the AVSS.
6. A comprehensive tribal friendly master plan is much needed.
7. The scope of delineating more tribal VPs should be explored.

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Gandhi's Vision of Business Ethics & CSR

Dr G Sreenivas Reddy, Dean & Dr K Raghunaga Prabhakar, Director
Aurora's Business School, Panjagutta, Hyderabad

“It is difficult but not impossible to conduct strictly honest business”

“A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption in our work. He is the purpose of it. He is not an outsider in our business. He is part of it. We are not doing favour by serving him. He is doing us a favour by giving us an opportunity to do so.” –**Mahatma Gandhi**

Abstract

Mahatma Gandhi is best known for his role as a leader of Indian independence and as a champion of non-violent struggles for social justice. Less well known, however, are his views on ethical business leadership and the important role that businesses may play in improving the society. Gandhi's views on business are important because they still influence the corporate sector in India, which is one of the world's fastest growing major economies. Gandhi's ideas have also begun to influence Western thinking on business leadership and corporate governance. In this brief article we review Gandhi's thoughts on business and corporate social responsibility and their implications for business today.

Key Words

Corporate social responsibility (CSR), Social justice, Corporate governance, Free-market, Trusteeship, Stakeholders, Sarvodaya, Trustees, Capitalism.

Introduction

Gandhi's views on business appear broadly to be aligned with the views of the advocates of free-market. Gandhi argued that businesses, operating with minimal interference from government, should act as “trustees” for society. In other words, the wealth that owners of a business create should be used for the betterment of society, after the owners keeping a reasonable profit for them. Philanthropic business titans such as Warren Buffet and Bill Gates too have echoed these very thoughts when urging mega-wealthy entrepreneurs to contribute their material wealth and non-material talents to society.

Gandhi's framework

Gandhi's CSR framework aligns with that of two influential modern frameworks viz., the stakeholder view and the stewardship view of business responsibility. Compared to these two frameworks, Gandhi's trusteeship concept specifies a broader concept of corporate responsibility by explicitly connecting individuals' rights and obligations with trusteeship in business firms and with various principles of ethical capitalism, including value creation and service to the community and nation. Trusteeship has a strong potential to help business firms and their stakeholders achieve shared value by considering the interactions between individual, organizational, and institutional factors, and also by paying attention to a

range of multi-level stakeholder obligations. Gandhi's framework reconciles self-interest with pro-social behaviour, as exemplified by his ideas on the reciprocal rights and obligations of business owners, managers, and other stakeholders such as employees.

Business and Gandhi's concept of seven deadly sins

Mahatma Gandhi identified seven things that will destroy the mankind and called them 'seven deadly sins'. Interestingly, all of them have to do with social and political conditions and all of them, either explicitly or implicitly, relate to business. Therefore it is important to know them here. These seven deadly sins are:

- Wealth without work
- Pleasure without conscience
- Knowledge without character
- Commerce (business) without morality (ethics)
- Science without humanity
- Religion without sacrifice
- Politics without principle

Wealth without work: This sin refers to the practice of getting something for nothing by manipulating markets and assets. It is a situation in which one makes money without work or producing added value just by manipulating people and things. Today there are a number of professions that make wealth without working, money without paying taxes, benefiting from free government programs without carrying a fair share of the financial burdens and enjoying all the perks of citizenship of country and membership of corporation without assuming any of the risk or responsibility. Some network marketing and pyramidal organizations enable many people get rich quick by building a structure under them that feeds them without work. They are rationalized to the hilt but the overwhelming emotional motive is often greed: "You can get rich without much work. You may have to work initially, but soon you can have wealth without work." New social mores and norms are cultivated that cause distortions in their judgment.

Pleasure without conscience: A common query of the immature, greedy, selfish and sensuous business people has always been "What's in it for me? Will this please me? Will it ease me?". Lately more and more people are seeking these pleasures without conscience or sense of responsibility. Some of them are even abandoning or utterly neglecting spouses and children in the name of doing their thing. The costs of pleasures without conscience are high in terms of time, money and reputation. It is dangerous to be pulled away from natural law without conscience. Conscience is essentially the repository of timeless truths and principles - the internal monitor of natural law. People without conscience may end up as manic-depressive or even suicidal.

Seeking pleasure without conscience is one of the key temptations for today's executives. Sometimes on

airplanes we find magazines directed at executives, with ads inviting executive's indulgence themselves without conscience because they deserve it or have earned it. In some ads you will see sixty-year-old men with attractive thirty-year old women, the "significant others" who accompany some executives to conventions. What happens to spouses, what happens to the social mores that make cheating on spouses illegitimate behavior are the sort of questions which are conveniently ignored.

Knowledge without character: Little knowledge is dangerous. Even more dangerous is much knowledge without a strong character. Mere development of intellect without commensurate internal character development makes as much sense as putting a high-powered sports car in the hands of a drug-addicted teenager. Yet, all too often, that is exactly what we do by not focusing on the character development of young people.

Commerce (business) without morality (ethics): In his book *Moral Sentiment*, which preceded *Wealth of Nations*, Adam Smith explained how foundational to the success of our systems is the moral foundation. Moral foundation here means how we treat each other and the spirit of benevolence, of service, of contribution we have within us. If we ignore the moral foundation and allow economic systems to operate without moral foundation and without continued education, we will soon create an amoral, if not immoral, society and business.

Economic and political systems are ultimately based on a moral foundation. Every business transaction is in way a moral challenge of seeing to it that both parties come out fairly.

Science without humanity: If science becomes all technique and technology, it quickly degenerates into man against humanity. Technologies come from the paradigms of science. Unless we understand the higher human purposes that the technology is striving to serve, we become victims of our own technocracy. We see otherwise highly educated people climbing the scientific ladder of success, even though it's often missing the rung called humanity and leaning against the wrong wall are missing many scientists have brought about a scientific and technological explosion in the world. We may see an evolution, an occasional "revolution" in science, but without humanity we see precious little real human advancement.

All the old inequities and injustices are still with us despite our scientific and technological advancements.

Religion without sacrifice: Without sacrifice we may be kind of "nearer the church but farther from God". We become active in a church but remain inactive in its gospel. In other words, we go for the social facade of religion and the piety of religious practices. If there is no real walking with people or going the second mile or trying to deal with our social problems they may eventually undo our economic system. It takes sacrifice to serve the needs of other people - the sacrifice of our own pride and prejudice, among other things.

The great servant leaders have that humility, which is the hallmark of inner religion. There are some CEOs who are humble servant leaders - who sacrifice their pride and share their power and their influence

both inside and outside their companies is multiplied because of it. Sadly, many people want "religion," or at least the appearance of it, without any sacrifice. They want more spirituality but would never miss a meal in meaningful fasting or do one act of anonymous service to achieve it.

Politics without principle: If there is no principle, there is no true north, nothing you can depend upon. The focus on the personality ethic is the instant creation of an image that sells well in the social and economic marketplace. We see politicians spending crores to create an image, even though it's superficial, lacking substance, in order to get votes and gain office. And when it works, it leads to a political system operating independently of the natural laws that should govern. "The key to a healthy society is to get the social will, the value system, aligned with correct principles. You then have the compass needle pointing to true north - true north representing the external or the natural law - and the indicator says that is what we are building our value system on: they are aligned.

Inside many corporations with lofty mission statements, many people are being mugged in broad daylight in front of witnesses. Or they are being robbed of self-esteem, money, or position without due process. And if there is no social will behind the principles of due process, and if you can't get due process, you have to go to the jury of your peers and engage in counterculture sabotage.

Customer-centric Business

In one of his speeches made in South Africa in 1890 Mahatma Gandhi said: "A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption of our work. He is the purpose of it. He is not an outsider of our business. He is part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us the opportunity to do so."

This is a philosophy well worth being the heart of all customer interactions. If we extend warmth, hospitality to the customer rather than offering cool technical efficiency on a transactional basis, expecting the customer to be polite to us rather than the other way round, then we will get closer to the truth of what customer-satisfying service really is.

Intemperate customer behaviour is not to be seen as a fault in the customer. It should be viewed more as a sign that something is wrong with us, our product or service. It almost always has a reason behind it. Generally speaking, that reason is related to the fact that a customer perceives that his or her needs are not being met. The emphasis is on perception, not reality, because it is a fact that a person's perceptions are reality to them, and so there is no point in trying to show them anything different.

Secondly, we have to realise that anger is an emotion that says a person's needs are not being met, and that satisfying those needs is the way to assuage anger. Courtesy and attentiveness, being a sounding board for their frustrations, listening without interruption until their frustration has been expressed may be all that is needed.

Thirdly, people, by and large, do not get angry for any reason. Nobody likes being angry. It upsets our day. It upsets people around us, and it is a generally unpleasant state to be in. No rational person goes there without having what is for them a very good reason for doing so. It is a serious mistake to think that

customers are just nasty, awkward, unreasonably demanding etc. and that nothing can be done to change them. Indeed listening to the message behind customer frustrations reveals the most valuable information as to where our offering is not resonating: where we are going wrong.

Fasting and hunger strike as a weapon in the hands of labour

Gandhi always looked for ways to connect his principles to his practice. Fasting became an important practice for resolving conflict without resorting to violence. He used fasting as a weapon to resolve conflict in the struggle to gain Independence from the British. He also used fasting as a way of protest. He ate a minimalist diet to sustain his body. It was largely vegetarian except for goat's milk after a serious ailment. He only ate enough to sustain himself. This was not seen as deprivation to him but as a way to balance greed with need. While fasting, he only allowed himself small sips of water for hydration.

His first publicized fast meant to cause social change was the one in March 1918 at Ahmedabad. Gandhi stood in front of the striking textile workers and said, "Hereby, I renounce food till such time as you get a 35% raise". Earlier, the owners had agreed to a 20% raise that had divided the workers. Some wanted to return to work while some felt that they should continue striking till 35% was agreed. Gandhi's fast bolstered the confidence of the workers and united them again. Four days later, Gandhi broke his fast when the workers received a raise of 35% in their wages.

Gandhi's Impact on Business

Gandhi's moral principles and business ethics have been and continue to be applied by one of India's largest business conglomerates. The Mumbai-based Tata Group, which employs close to six lakh people, operates in over hundred countries and had 2013–2014 revenues of US \$103.27 billion revenues in the year 2013-2014. Between eight and fourteen per cent of the group's annual net profits have been distributed to social causes or invested in scientific and technological education in India. The company also focuses on treating its employees, customers, and competitors fairly and contributing to nation building in all the different countries it operates in.

Relevance of Gandhian ethics in the capitalism debate

"The world has enough for everyone's needs, but not everyone's greed," Mahatma Gandhi said in what is now one of his best-known quotes. Its ubiquity is for good reason. Our 'must-have, must-buy' economy is eating into the planet's resources like never before. This was something Gandhi that foresaw three-quarters of a century ago. He also warned of the dangers of other countries taking to western industrialism.

Win-Win Model of Business

With a few caveats, win-win models of business – very much in vogue in sustainability circles could have come from Gandhi's mouth, encapsulated in the concept of "sarvodaya", which loosely translates as "welfare for all". "Gandhi visualises a very creative dynamic between the individual and collective wellbeing. He sees the two as being in sync. Nobody should be asked to pay the price for the majority to benefit,"

The idea counters widespread capitalist notions about individual sacrifice for the greater good. In a place like India, people affected by large-scale industrial projects like mining are told that they must pay the price for the nation to progress. Gandhi fundamentally rejected this as immoral.

Questions on C S R

Gandhi posed tricky question for today's responsible or ethical business movement. The first is about the charitable giving which he says is nice, but not enough. For Gandhi how you make your money in the first place is more important than how much you give away by way of charity. Gandhi's questioning of potentially exploitative business models fits with his welfare for all or "sarvodaya" philosophy. But it goes further than that. Corporate philanthropy or so-called "compassionate capitalism" can only ever get us so far. He argued that all efforts to improve the human condition are bound to fail unless they put 'dharma', or a moral framework and a sense of higher purpose, above the pursuit of 'arth' (wealth) and 'kama' (pleasure)".

Conclusion

Some people think that Gandhi's thinking, based as it is within a strict moral framework and anti-utilitarian ethics, and might be considered utopian. Yet there is a growing popularity of his ideas, even though many might not be branded exclusively as 'Gandhian'. Gandhi's views on business appear to be aligned with the views of the advocates of free-market. Gandhi argued that businesses, operating with minimal interference from government, should act as "trustees" for society. In other words, the wealth that owners of a business create should be used for the betterment of society, after the owners keeping a reasonable profit for them. Philanthropic business titans such as Warren Buffet and Bill Gates have echoed these very thoughts when urging mega-wealthy entrepreneurs to contribute their material wealth and non-material talents to society.

CROWD FUNDING PLATFORMS IN INDIA

Vani Madugula, Faculty Member, Amity Business School, Hyderabad

Abstract

In the last few years a new form of investment called crowd funding has risen. Crowd funding is a collective effort by people who network and contribute collectively for a cause or a business idea. This seems very similar to the traditional concept of charity or social cooperation but traditional charity funding this is done with an objective of earning some return either monetary or intangible. The modern day crowd funding is associated with internet and the use of social media for fundraising. In India crowd funding is still in its nascent stage though the potential is incredibly high. Crowd funding has potentially a vital role in the economic growth of the nation. It provides opportunity to creative entrepreneurs and youngsters to showcase their ideas in front of the world by converting them into successful ventures.

The paper studies the select Indian online crowd funding platforms (CFPs), their area of focus, fund raising strategies, revenue models, business activities or the social causes they serve. It also provides a brief overview of the global and Indian scenario of crowd funding including the various prevalent models of crowd funding, their associated benefits and risks, the regulatory approaches in different jurisdictions etc.

Key Words

Crowd funding, Crowd funding platforms, Web-based platforms, Star-ups, Models

Introduction

Crowd funding is variously defined. According to some it is solicitation of funds in small amount from multiple investors through a web-based platform or social networking site for a specific project, business venture or social cause. It is also known as crowd-sourced funding and as a means of raising money for a creative project (for instance, music, film, book publication), a benevolent or public-interest cause (for instance, a community based social or co-operative initiative) or a business venture, through small financial contributions from persons who may number in the hundreds or thousands. Those contributions are sought through an online crowd-funding platform, while the offer may also be promoted through social media.

Crowd funding is a process of soliciting funds from the friends, family members, customers or individual, investors or the general public to support an idea or create projects or fund businesses. It directly connects people with money to the people who need it. It is nothing else but the crowd's collective pocketbook. It allows large groups of people to replace banks and other institutions as a source of funds. The concept of collective funding of a project in terms of efforts, resources or money by a group of people is as old as the social life of mankind.

Crowd funding is also defined as the system to financing a project or a firm by a group of people instead of professional parties like banks or venture capitalists. There are a lot of examples of crowd sourcing. We

use crowd source without thinking about it. Wikipedia is one of the most important examples of crowd sourcing (Anderson, 2006). The modern day crowd funding is the modified, internet model of the same old concept. The World Wide Web has made the entire process of floating an idea and raising funds for the same much easier and faster. Apart from getting access to funds, another major advantage of CFPs is the validation of the idea or concept. While traditional funding requires financial intermediaries crowd funding does not require this.

It is also defined as the process or a method of raising funds (capital) from multiple investors through a web-based platform or social networking site for a specific project, business venture or social cause. Although the concept of crowd funding is not new in India it is not so popular in India. Collecting funds by way of donations for social or philanthropic causes has been in vogue in the country since ages. Though the concept of collecting the fund from the crowd is same but in crowd funding the collection should be through a platform (internet). This approach taps into the collective efforts of a large pool of individuals, primarily online via social media and crowd funding platform and leverages their networks for greater reach and exposure.

Crowd funding is a popular concept that emerged in the US and the UK. As of now, it has become an emerging way of raising capital entailing the use of social media networks – Facebook, Twitter, LinkedIn and some dedicated websites. One of the first instances of using internet to raise funds occurred in 1997 when the British rock group Marillion raised \$60,000 from its fans to fund its North American tour. Artist Share was the first US-based company to establish the crowd funding website in 2001. The modern business environment considers crowd funding as a way of connecting investors with the modest business startups and projects, using an online transaction portal that eliminates all the possible barriers to entry.

Simply stating, it is a general process of asking people for donations, which is then used as the capital by startups. As crowd funding involves pitching ideas directly to the internet users, offering financial banking, entrepreneur and small business owners can leverage it as an option to bypass venture capitalists and angel investors. Eventually, it also provides you, a unique opportunity to validate the concept and scope of a project in the targeted markets.

In crowd funding people pool their money together, in order to invest in and support efforts initiated by other people or organizations. The idea that some people may decide to pay for producing and promoting a product, and tolerate the risk represents an additional step in the evolution of consumers' roles. Being a new phenomena crowd funding and its consequences for company and customers are not completely understood (Ordanini et al, 2009).

Conceptual Discussion

Crowd funding occurs when a large number of people give small amounts of money to pay for a project, especially by using a website to collect the money. Crowd funding is a form of crowd sourcing and of alternate finance. It is the practice of funding a project of scheme by rising money from a large number of people, each generally contributing a small part of the overall funding via internet. It is also defined as using small amounts of capital from a large number of individuals to finance a new business venture. It is also a financing method that involves funding a project with relatively modest contributions from a large

group of individuals, rather than seeking huge sums of money from small number of investors.

Crowd funding is essentially the opposite of the mainstream approach to business finance. Traditionally, if you want to raise capital to start a business or launch a new product, you would need to pack up your business plan, market research, and prototypes, and then shop your idea around to a limited pool of wealthy individuals or institutions. These funding sources included banks, angel investors, and venture capital firms, really limiting your options to a few key players. You can think of this fundraising approach as a funnel, with you and you pitch at the wide end and your audience of investors at the closed end fails to point that funnel at the right investor or firm at the right time, and that's your time and money lost. Crowd funding platforms, on the other hand, turns that funnels on-end. By giving the entrepreneur a single platform to build, showcase and share your pitch resources, this approach dramatically streamlines the traditional model. Traditionally people used to spend months sifting through their personal network, vetting potential investors, and spending their time and money to get in front of them. With crowd funding, it is much easier to get opportunity in front of more interested parties and give them more ways to help grow your business, from investing thousands in exchange for equity to contributing \$20 in exchange for a first-run product or other reward. There is a difference between microfinance and crowd funding. In microfinance the beneficiary is important whereas in crowd funding the donor is important. Crowd funding sites bring together investors buying securities and the entrepreneurs selling them and facilitate execution of the sales much as a securities exchange would, a trading system must.

Global Crowd funding Scenario

Actually, there are more than 500 crowd funding platforms the world over with some differences in the services they provide. The top three global crowd funding platforms are Kickstarter, Indiegogo and RocketHub.com. Since April 28, 2009, over \$500 million has been assured by more than three million people who together funded more than 35,000 creative projects. Also politicians like Obama, President of US, have collected donations from the general public (Howe, 2008). The 500 odd crowd funding platforms globally have together generated \$ 40 billion.

The Indian Scenario

Despite crowd funding being a relatively new concept in India, in terms of usage of internet for raising funds. Several crowd funding platforms are there in India too. We give a brief description of some of them here under. According to a World Bank report of 2012 India has only 10 Crowd funding platforms as against 344 in the USA and 87 in UK. Crowd funding platforms in India, though not as popular as in other countries are slowly catching up and are playing a big role in fund raising. They are helping the fundraisers to support causes in various fields including cultural causes, entrepreneurship, medical causes, and social cause's etcetera.

Crowd funding is limited to giving donations and loans. The Securities and Exchange Board of India (SEBI) claims the public in India lack adequate investment knowledge or experience and requires strict protection.

India has contributed a negligible fraction of global crowd funding though the country is now the world's second largest internet market with more than 400 million mobile users and many online payment options

that make it easy to give money.

Benefits of Crowd funding

Crowd funding has the potential to increase entrepreneurship by expanding the pool of investors from whom funds can be raised beyond the traditional circle of owners, relatives and venture capitalists. It is estimated that as of 2015 an amount of US \$34 billion was raised through crowd funding. The rises of crowd funding market places and online platforms have enabled fundraisers to easily aggregate small contributions to reach a publicly announced fundraising goal. They have begun to change the way fundraisers raise capital. These open fundraising marketplaces stand in stark contrast to traditional fundraising markets that restrict participation to investors with large amounts of monetary and social capital. From tapping into a wider investor pool to enjoying more flexible fundraising options, there are a number of benefits to crowd funding over traditional methods. Here are just a few of the many possible advantages.

Reach: By using a crowd funding platform like Fundable, you have access to thousands of accredited investors who can see, interact with, and share your fundraising campaign.

Presentation: By creating a crowd funding campaign, you go through the invaluable process of looking at your business from the top level its history, traction, offerings, addressable market, value proposition, and more and boiling it down into a polished, easily digestible package.

PR & Marketing: From launch to close, you can share and promote your campaign through social media, email newsletters, and other online marketing tactics. As you and other media outlets cover the progress of your fundraising, you can double down by steering traffic to your website and other company resources.

Validation of Concept: Presenting your concept or business to the masses affords an excellent opportunity to validate and refine your offering. As potential investors begin to express interest and ask questions, you'll quickly see if there's something missing that would make them more likely to buy in.

Efficiency: One of the best things about online crowd funding is its ability to centralize and streamline your fundraising efforts. By building a single, comprehensive profile to which you can funnel all your prospects and potential investors, you eliminate the need to pursue each of them individually. So instead of duplicating efforts by printing documents, compiling binders, and manually updating each one when there's an update, you can present everything online in a much more accessible format, leaving you with more time to run your business instead of fundraising.

Alternative Funding: In addition to the above, crowd funding provides a new mode of financing for start-ups and SME sector and increases flows of credit to SMEs and other users in the economy. The financial crisis of 2008 resulted in failure of number of Banks and, consequently the Basel III Capital Adequacy Norms have been made applicable to Banks. As a result, Banks have become increasingly constrained in their ability to lend money to the ventures or start-ups which may have high risk element. There is a need for funding for SME through alternative sources among which crowd funding is one. The SMEs are generally unable to raise funds at lower cost of capital without undergoing through rigorous procedures in this mode. Crowd funding provides new Investment Avenue and provides a new product for

portfolio diversification of Investors. It also increases competition in a space traditionally dominated by a few providers (providing finance to Start-ups and SMEs). The operators of a crowd funding platform may engage in vetting or due diligence of projects to be included on their website.

The advantages of crowd funding also include the following

- it can be a fast way to raise finance with no upfront fees
- pitching a project or business through the online platform can be a valuable form of marketing and result in media attention
- sharing your idea, you can often get feedback and expert guidance on how to improve it
- it is a good way to test the public's reaction to your product/idea - if people are keen to invest it is a good sign that the your idea could work well in the market
- investors can track your progress - this may help you to promote your brand through their networks
- ideas that may not appeal to conventional investors can often get financed more easily
- your investors can often become your most loyal customers through the financing process
- it's an alternative finance option if you have struggled to get bank loans or traditional funding

Disadvantages: The disadvantages of crowd funding may be listed as follows:

- it will not necessarily be an easier process to go through compared to the more traditional ways of raising finance – not all projects that apply to crowd funding platforms get onto them
- when you are on your chosen platform, you need to do a lot of work in building up interest before the project launches significant resources (money and/or time) may be required
- if you do not reach your funding target, any finance that has been pledged will usually be returned to your investors and you will receive nothing
- failed projects risk damage to the reputation of your business and people who have pledged money to you
- if you haven't protected your business idea with a patent or copyright, someone may see it on a crowd funding site and steal your concept
- getting the rewards or returns wrong can mean giving away too much of the business to investors

Sources of Crowd Funding

The main forms of financial sources are represented by bank loan and other forms of bank instruments such as overdraft, discount of effects in the short term, factoring, finance leases, discount of effects in the medium or long term, stock market; Venture Capital, Private Equity and Business Angels. The choice of financing is driven by the costs of the sources which are primarily determined by costs of solving the asymmetric information problem and the expected costs associated with non-payment of debt. Asymmetric information costs arise from collecting and analyzing information to support the decision of extending credit, and the non-payment costs are from collecting the collateral and selling it to recover the debt.

Types of Crowd Funding

Just like there are many different kinds of capital fund raising for businesses in all stages of growth, there are a variety of crowd funding types. Which crowd funding type one needs to select depends on the type of product or service one offers and his goals for growth. There are four primary types of crowd funding viz., donation-based crowd funding, rewards-based crowd funding, equity based crowd funding and peer-to-peer lending as discussed hereunder.

1. Donation-Based Crowd Funding: Broadly speaking any crowd funding campaign in which there is no financial return to the investors or contributors is called as donation-based crowd funding. This type of crowd funding is used for solicitation of funds for social, artistic, philanthropic or other not for profit purpose. For example, in the US Kickstarter, Indiegogo etc. are some of the platforms that support donation based crowd funding. Common donation-based crowd funding initiatives relate to fundraising for disaster relief, charities, nonprofits, and medical bills of poor patients.

2. Reward-Based Crowd funding: Reward-based crowd funding refers to solicitation of funds, wherein investors receive some existing or future tangible reward (such as an existing or future consumer product or a membership rewards scheme) as consideration. Most of the websites which support donation crowd funding, also enable reward crowd funding. Even though this method offers backers a reward, it is still generally considered a subset of donation-based crowd funding since there is no financial or equity return. This approach is a popular option on Fundable, as well other popular crowd funding platforms like Kickstarter and Indiegogo, because it lets business-owners incentivize their contributors without incurring much extra expense or selling ownership stake.

3. Equity-Based Crowd funding: Unlike the donation-based and reward-based methods, equity-based crowd funding allows contributors to become part-owners of the company by trading capital for equity shares. As equity owners contributors receive financial returns on their investment and ultimately receive a share of the profits in the form of a dividend or distribution. This type of crowd funding is particularly used for early-stage funding, through offering online equity interests in the business to investors. Businesses seeking to raise capital through this mode typically advertise online through a crowd funding platform website, which serves as an intermediary between investors and the start-up companies. Traditionally, start-ups are funded through private equity, angel investor or loan arrangements with a financial institution. Any offering of public equity takes place only after the product or business becomes commercially viable. However, in Equity based Crowd funding solicitation is done

at an earlier stage. Some examples of equity-based crowd funding platforms are Syndicate Room, Crowdcube and Seedrs.

4. Peer-to-Peer Lending: In Peer-to-Peer lending, an online platform matches lenders or investors with borrowers or issuers in order to provide unsecured loans. The interest rate here is set by the platform. It is also known as Loan-based crowd funding. Some Peer-to-Peer platforms arrange loans between individuals, while other platforms pool funds which are then lent to small and medium-sized businesses. Some of the leading examples from the US are Lending Club, Prosper etc. and from UK they are Zopa, Funding Circle etc. A report by the Open Data Institute in July 2013 found that between October 2010 and May 2013 some 49,000 investors in the UK funded peer-to-peer loans worth more than £378m. Some of the platforms charge a fee based on the loan origination and have an incentive to push investors into larger loans which may not suit an investor's risk profile. Though, peer-to-peer lending did not appear to involve securities, loan/notes/contracts can be traded on a peer-to-peer platform or a secondary market. Thus, these loans may become securities, with the contract between the lender and the borrower being the security note. In peer-to-peer lending, there is no investor protection by way of a compensation scheme to cover defaults in this market as there is with deposit guarantee schemes for bank deposits. Retail investors, who do not have the capacity to absorb defaults, may lose significant proportions of their investments, if there are any defaults.

Crowd funding Scenario in India

India of late is emerging as the most promising economy in the world. It hosts a population over 1.2 billion, with the largest and dramatically rising middle-class segment in the world. It would not be wrong to say that the power of capital formation necessary for crowd funding lies in the hands of this rapidly increasing middle-class Indians.

As of now, **Ketto, Wishberry FuelADream, Catapooolt, and Crowdera** are some of the eminent crowd funding platforms in India. In the coming year, dozens of such platforms will coexist in the virtual world. Due to lack of regulatory issues, a majority of the recent Indian crowd funding platforms are still in the rewards and donation phase. Presently, equity crowd funding has not been a popular model in India.

Typically, there are three major crowd funding models in India. They are donation model, lending model and investment model.

Donation Model: In this model, investors or individuals financially contribute to the development of a project without expecting anything in return.

Lending Model: Under this model, investors or individuals usually lend or invest money in a project with the expectations of either getting repaid or getting rewards, according to the agreed terms and conditions.

Investment Model: Investors and individuals financially contribute to a project in order to gain an equity stake in that project. Consumers invest directly or indirectly in new or established businesses by buying investments such as shares or debentures.

We now try to know about some of the crowd funding platforms in India by piecing together available information

1. Wishberry: Wishberry is a donations-for-rewards crowd funding platform founded in 2010 in Mumbai. It is co-founded by Priyanka Agarwal and Anshulika Dubey. It is exclusively dedicated to funding creative projects – music, stand-up comedy, film production, art, dance, design, photography, publishing, theatre etcetera. A Wishberry adviser, a 'Campaign Coach', is appointed to each of the project to help the project creators write an effective pitch, make a good video which is compulsory and handles the logistics of choosing, sourcing and distributing the rewards. This helps them achieve a very high 70% success rate.

Wishberry charges a one-time campaign consultation fees and commission of Rs 3500 which is non-refundable There is a commission of 10% including payment gateway charges, only if they meet the funding requirement.

Wishberry works on an 'All or Nothing' policy (which they also claim pushes up the success rate) and allows fundraisers a maximum of 60 days to reach their target. It has so far completed 325 projects raising almost USD 1.3 million from more than 11,000 backers in around 60 countries. This is an average of nearly USD 4,000 per project. The contributors are rewarded with non-monetary incentives such as invites to film premiers, limited edition merchandise, experience in the making of the project, a named credit and so on. It charges a one-time non-refundable fee of USD 52.37 plus 10% commission of the funds raised – charged only if the funding goal is reached. For a monthly fee they also provide digital marketing and PR services.

2. Milaap: Based in Bengaluru and founded in 2011, the Milaap began as a crowd funding platform for micro-loans for people in rural India for helping low-income borrowers with education, energy and water and sanitation related projects. It is founded by Mayukh Choudhury and Anoj Vishwanathan. Milaap added donations on its portfolio in 2014. It now allows donations and micro-lending for emergencies, neighbourhood projects, medical conditions, natural calamities and micro business projects. It has donors and lenders from over 120 countries for close to 50,000 projects. It has risen over US\$ \$12.7 million. It charges 5-8% of the funds raised from campaign owners. Milap is a top hybrid donations and loans platform in india.

3. Impact Guru: Impact Guru began as a crowd funding platform for non-profit organisations in 2014. It is a Harvard incubated crowd funding platform based in Mumbai. It is co-founded by Khushboo Jain and Piyush Jain. It has raised Rs 650 crores. It is operating in fifteen countries. It is operating in partnership with Global Giving. It helps individuals, non-profits, social enterprises, startups and corporates for their fundraising needs. It engages in donations, rewards crowd funding and investment fundraising. In April this year, it had raised a seed fund of US \$500,000 from Singapore-based venture capital fund RB Investments and private investment platform Fundnel. During the last year, the total funds raised by Fundnel and Impact Guru add up to \$8.5 million. More than 100 causes and organizations from six countries have been benefited by Impact Guru's campaigns. While it is free to launch a campaign on Impact Guru, the platform charges a 5% fee along with transaction costs if a fund raiser chooses a 'Default' package on the portal.

4. Ketto: Ketto, co-founded by Kunal Kapoor, Varun Sheth and Zaheer Adenwala on 15th August, 2012, is a Mumbai-based donations-based crowd funding platform. It is backed by Bollywood celebrities Shafani Azmi, Soha Ali Khan and Nargis Fakhri. It is focused on social causes and supports fundraisers in three main categories viz.,

- 1) Community/social projects covering NGOs, Non-Profits and Charities;
- 2) Creative arts covering movies, music, theatre, and fashion technology; and
- 3) Personal development covering, health, education and travel. It also encourage corporate to search for projects to support as a way of demonstrating Corporate Social Responsibility, and allow NGOs to use it as an e-commerce sales channel. It operates domestically as well as internationally.

Ketto received a grant of US \$ 1200 from Google. It accepts subscriptions from Rs 100 to an unlimited sum. It offers fundraisers a unique cash pick-up facility and charges 5-8% of the funds raised or US \$ 30, whichever is higher, in case of individuals and corporate along with payment gateway charges. Project creators keep all the money that is raised even if they fall below the target they set for their project. The platform has so far raised US \$5,990,400 through more than 100,000 backers in support of over 10,000 projects averaging just under US \$ 600 per project.

5. Catapoolt: Catapoolt is founded in July 2013 by Satish Kataria (who is a pioneer of crowd funding in India), Yogesh Kari Kurve, Dipti D'cunha and SohumSengupta. Catapoolt brand is owned by Starting Block Media Ventures Pvt Ltd. It has global operations with special focus on Asia. It raises a minimum of Rs 500 up to a limitless maximum. It charges a project submission fee of US\$ 23 plus 10-15% commission of the total funding raised. From startups to Parallel Cinema and from DJS Racing Car to India's leading political party AAP, Catapoolt has helped fund raisers bring to life creative, sports, and political projects, social enterprises and business startups.

Catapoolt focuses on project categories like sports, politics, social enterprises and startups apart from creative projects. Catapoolt claims to be the only crowd sourcing platform in India to give fundraisers access to distribution in 300,000 retail outlets with exposure to all their customers. Catapoolt has a long list of success stories to vouch for.

It has helped 40 projects to raise funds amounting to almost 150,000 USD from over 2000 contributors. It charges around USD 23 as a project submission fee along with 10-15% of the total funding raised.

6. Bitgiving: The New Delhi based Bitgiving is founded in 2013 by Ishita Anand, who is also the CEO of it. It is a crowd funding platform that enables artists, engineers, and creators of all kinds to come together in a bid to share their stories and raise funds online for entrepreneurial, creative and social projects. It focuses 15% of their attention in raising funds for medical purposes. It has so far completed over 650 projects. Notable success stories include projects to help Nepalese after their earthquakes, sending an Indian athlete to the Olympic games, a project to help farm widows in Marathwada, and funding two months hospital treatment for a teenager with a rare disease.

BitGiving charges 6-10% commission on the amount funded, depending on whether the seekers are non-profits, individuals, organizations or corporates. It rewards its contributors through non-monetary

incentives such as social media call-outs, personalized cards, pre-orders or discounts on products, VIP passes or tickets to workshops etc.

7. Start51: Start51 is founded by Ateet Bajaj in July 2012. It is backed by parent firm Start Online Services Pvt Ltd. It charges a commission of 5% if only successful. It works as a launchpad of crowd funding dreams. It aims at making direct financial contributions to campaigners from contributors. It follows all-or-nothing funding policy. If you manage to receive the overall funding, you keep it. If you don't you don't get the money raised as well. It supports people from all domains starting from film making, music, designing and many others. They assure both givers and seekers that the money has been spent to serve the community better through the project. It is based in Ahmedabad. It gives advice on legal and company regulation matters relating to campaigns. This platform is mainly dedicated to students and is helping them turn entrepreneurs. It helps them to create videos and assist them throughout the campaign. It operates only domestically i.e., in India only.

8. Faircent: Faircent is cofounded by Rajat Gandhi, Vinay Matthews and Nitin Gupta. It doesn't earn from interest paid. Based in Gurgaon, Faircent is a virtual marketplace and peer-to-peer lending platform where borrowers and lenders can directly interact and negotiate terms of loans such as rates and duration of loans with no involvement of banks. The startup has thus been able to eliminate high margins on loans and has also achieved low institutional charges. It charges a one-time listing fee of around USD 23 plus an administration fee depending on the size of the loan and interest amount, but doesn't earn from interest that is paid. It has more than 6,000 potential lenders and 26,000 want-to-be borrowers on its platform and has disbursed total loans worth almost USD 973,000 in the last 24 months.

9. FuelADream: FuelADream, founded by Ranganath Thota, was launched in Bangalore in April 2016 with 14 projects. It is a reward-based crowd funding platform which focuses on several domains including social causes, creative art and charities. In their platform, fund raisers get two options: AON (All or Nothing) or KWYG (Keep What You Get) and can start any of the campaigns. If any of the AON campaigns fail to achieve its targets, all the money raised is returned back to the funders.

The company has its own content and marketing team that will help put together the online pitch and help design a rewards system for each project. They charge 9% (2% gateway +7% contract charges) of the total amount collected during the campaign whether an AON or a KWYG model. On the 9% there is a government levy of 14.5% Service tax. This works out to a total charge of 10.3 % of the money raised.

FuelADream seems to be going for quality rather than quantity and restricts itself to hosting a maximum of 20 new projects per month. Notable campaigns so far include a battery powered e-bike and 'a canal to irrigate a villages arid farmland. They also intend to make campaigns available in multiple languages.

10. FundDreamsIndia: FundDreams India is an initiative by BlueBiz Ventures Pvt. Ltd. which helps people to raise funds for personal causes. It charges 5% on the amount raised.

11. Rang De: Founded in Bengaluru in 2008, by Smita Ram and Ram N. K. RangDe.org is an internet-based peer-to-peer micro-lending platform that facilitates micro or low-cost loans to rural entrepreneurs across India with the help of funders. A remarkable aspect is that over 93% of borrowers have been women. It is one of India's top peer-to-peer lending platforms and a not-for-profit crowd funding portal. It

has attracted 9,699 social investors and helped disburse 50,008 loans for a section of Indian population who are usually overlooked by banks and financial institutions. So far it has raised social investments of approximately USD 7 million while repaying very close to USD 5 million. Borrowers pay interest rates ranging between 4.5% and 10% p.a. for collateral free loans. Rang De gets a nominal cut of 2% on all the loans repaid by borrowers.

Rang De has been funded by the World Bank through Development Marketplace (DM) and is a recipient of several social change-related awards including South Asian International Fund Raising Group's Fund raising Campaign of the year Award and 2013 Millennium Alliance Award. The organization has a network of 25 field partners in 16 states of India who physically take the money to the borrowers and can contact them if they fall in to arrears.

12. PickAdventure: PickAdventure is yet another Indian crowd funding platform.

13. IgniteIntent: IgniteIntent is founded by Rinkesh Shah, an MBA graduate from Narsee Monjee in July 2012. This crowd funding platform supports small projects and college students looking for pocket money. It operates domestically. It does not charge fee or commission.

14. Crowdera: Crowdera is co-founded by Chet Jain, Chaitanya Atreya and Rich Mastuura in October 2014 in Palo Alto, California by two Indians and an American. It is a completely free global crowd funding platform that launched for Indian fund raisers. This crowd funding platform had raised over USD 537,000 helping several prestigious non-profits, individuals and organizations. The platform is currently funded by some friends and the third co-founder Rich Mastuura. The team intends to start monetizing in 2017 from the CSR activities of enterprises and foundations across the world. Crowdera does not charge any commission at all and has a motto: 'Doing good must not be penalized'.

Problems in Crowd funding

The first and biggest problem created by crowd funding is money laundering. The example for this problem is Sahara case. People have started indulging into money laundering activities in the name of crowd funding. Such activities forced SEBI to frame regulations in cases where crowd funding involves huge amount of money or is equity based.

Secondly, the interest of investors can be affected negatively because of crowd funding. There is a bigger risk of fraud with the investors because no recourse is given in case of default by borrowers. There is a need of documentation formalities from issuer as per SEBI guidelines but since the cost of this compliance is huge and it takes six to eight months to complete the formalities small set ups can ill afford such huge money at the start as a resulting in a number of non-compliances. The investors cannot trust on issuers because of such risks.

Thirdly, crowd funding is facing some legal issues in India because there is no legalization provided to equity based crowd funding. Which is still not legalised in India making it prone to a few legal issues. The United States recently passed the Jumpstart Our Business Startups (JOBS) Act, legalising equity crowd funding and restricting the amount of borrowing under crowd funding. India can also move in this direction.

Fourthly, certain kinds of crowd funding like pure donation based crowd funding and peer-to-peer lending do not come under the regulatory framework of the SEBI.

A fifth issue could be whether the Internet service providers who are helping in running online portal are intermediaries or not. This answer requires attentiveness of internet companies who have to take a close look at this issue.

In India, the concept of crowd funding is gaining immense momentum leading to a hypothesized fear that these funds could scale up at any time. Owing to the recent currency demonetisation, peers are worried that money-laundering schemes might run in the name of crowd funding activity.

The SEBI needs to set up a regulatory framework for finding and restricting such activities, if any, persist. In addition to that, crowd funding activities involving the sale of securities need to be regulated either under existing SEBI norms or under Collective Investment Scheme/Alternative Investment Funds. Together, these initiatives will bring about a greater transparency and trust in the entire Indian crowd funding scenario.

With the growing popularity of crowd funding as a way of raising business finance, it is important to consider how to make your campaign stand out from others. Here are some tips for a successful crowd funding campaign.

1. Think about your total investment goal: When setting your investment goal try to make **it as low as possible**. Calculate how much money you need to cover your campaign goal and any extra expenses, including the fee that the platform takes. Do not look at crowd funding as a way to make profit at this stage. A target of Rs 8000 that is exceeded is much better than a target of Rs 8, 00,000 which is unsuccessful.

2. Market your crowd funding campaign: Marketing your crowd funding campaign is central to its success. Crowd funding platforms will host your project but it is your responsibility to promote your campaign before it starts. Set aside time before your campaign launch to use social media, press, networking, exhibitions, local radio and promotional materials to create a buzz around your project. Aim to have a number of interested investors ready to back your project on day one of your campaign.

3. Gain social proof for your project: Talk to your friends and family about your project – are they willing to invest in your project? If the answer is no, it is unlikely that investors with visibility of thousands of competitive projects would want to back you. Ask your family and friends for feedback and learn from it. If your family and friends are interested in investing, this can be a great sign that you have a good idea – make sure that all these people are ready to start funding your project on the first day of the crowd funding campaign. This will help to create a buzz around your project and can encourage other potential backers to invest.

4. Research similar projects for inspiration and tips: Some crowd funding platforms do not take down campaigns once they have finished (whether successful or unsuccessful), this is a great opportunity to research similar projects to your own and see what works well and what doesn't.

5. Create a video that captures your audience: Set aside a video budget to make sure that it is

interesting and clearly presents the benefits of your project. When planning the content, create a video that can be used for future marketing opportunities to get the most for your money.

6. Communicate effectively and honestly with all your backers: Make sure you communicate clearly about what your project is, what it is trying to achieve, how much money is needed to make it a reality, and what you will deliver and when. Answer all questions that are directed at you. When possible answer the questions publically but in some cases you may prefer to reply privately. When you do have backers, make sure that you keep them up to date with your product and always let them know if you do not think you will make a deadline you had previously set.

7. Offer rewards creatively: If you decide to go for reward crowd funding, let your potential backers know what's in it for them and make your rewards interesting if you can. One option is to offer different rewards for different levels of investment – this can encourage a potential backer to add more to their investment.

Conclusion

Crowd funding is an innovative way to provide modest amounts of funding to young entrepreneurs and technology professionals needing early stage seed capital for setting up companies which may spur entrepreneurship and ultimately assist in boosting the economic growth. Crowd funding is not a fundraising method that seeks to replace all the traditional funding techniques. It is a new method of obtaining funding and should be evaluated in the light of various other alternatives that are available to the initiator.

The crowd funding phenomenon has first emerged in the western countries and is fast catching up all over. India is at a nascent stage as far as crowd funding is concerned. In a way crowd funding is not a new concept to India but funding economic enterprises through public contributions through internet based platforms is relatively an innovative concept.

The primary focus of the crowd funding platforms is on fundraising for either social-cause based or creative based projects. The crowd funding market places are democratizing the allocation of resources.

According to a study by Catapoolt most contributions to crowd funding are from Mumbai and Delhi and are from males aged between 25- 40 years. This means crowd funding is at a nascent stage and present in restricted pockets and is yet to catch up in larger parts of India. It will take time to increase the awareness and change the mindset of people to patronize crowd funding as a genuine, credible and viable source of investment and entrepreneurship development. Looking forward, crowd funding has a bright future as internet penetration and e-commerce success will pave the way for crowd funding. Crowd funding platforms are also growing in popularity since bank liquidity is reduced and new regulatory requirements make obtaining loans for small and medium enterprises and individuals difficult. The demonetisation move has also added to the funding crunch.

Crowd funding is an important and welcome development though it needs to be suitably regulated. To regulate crowd funding, it is very important to take note that while it is necessary to ensure that Start-ups/SMEs could raise funds at ease, it is equally important to ensure that no systemic risks are created

wherein retail investors are lured by some unscrupulous players by substituting the existing framework. This is so because the frame work are developed over a period of time through experience and observation. There is necessity to strike a proper balance between investor protection and the role equity markets can play in supporting economic development and growth. It is necessary that investors in crowd funding understand the inherent risks involved in the speculative nature of start-up companies and the liquid nature of their securities.

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