

## Research Article

# Tribal Welfare in Kerala: A Critical Analysis of Deprivation, Policy Interventions and Development Outcomes

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## A B S T R A C T

In India, tribal communities are officially recognised as distinct socio-cultural groups with unique historical, linguistic and territorial identities. To promote their comprehensive development and safeguard their rights, all states implement Tribal Sub-Plan (TSP) frameworks, which earmark proportionate budgetary allocations and mandate targeted interventions for Scheduled Tribes. A critical examination of the challenges and policy measures associated with tribal welfare in Kerala indicates that the state—despite its national reputation for high social development—has not yet achieved substantive or sustainable tribal advancement. Persistent gaps remain in addressing structural issues such as land alienation, access to quality education, healthcare disparities, and socio-economic marginalisation. Furthermore, the administration of financial resources under TSP continues to present significant complexities. Kerala faces recurrent difficulties in planning, allocating, and utilising tribal development funds in a timely and need-based manner. Fragmented institutional mechanisms, delays in fund flow, lack of community participation, and insufficient monitoring systems collectively hinder the effective operationalisation of welfare programmes. Consequently, these administrative and systemic challenges generate inconsistencies and confusion in policy implementation, limiting the transformative potential of tribal development initiatives in the state. A comprehensive, transparent, and participatory financial governance framework remains essential for realising meaningful tribal welfare outcomes in Kerala.

**Keywords:** Tribal Development; Scheduled Tribes; Tribal Welfare; Kerala

**Introduction**

In the pre-colonial period, tribal communities in India functioned as autonomous socio-ecological units, exercising full and customary control over forest ecosystems and

deriving their livelihood, cultural identity, and social organisation from these resources. This autonomy enabled many tribal groups to maintain stable and sustainable modes of living. The advent of British colonial rule marked a

decisive rupture in this relationship. The enactment of the Indian Forest Act of 1865 constituted the earliest formal assertion of state authority over forests, systematically abolishing the traditional rights of tribal communities and redefining forests as state property. Subsequent colonial forest policies further intensified the extraction of timber and other forest resources, contributing little to the welfare of tribal populations and prioritising commercial exploitation over indigenous rights and livelihoods<sup>1</sup> Following independence, the Government of India adopted a more welfare-orientated and protective framework toward tribal populations, formally recognising them as Scheduled Tribes (STs)—a category denoting communities that had historically experienced social, economic, and political disadvantage. Their constitutional recognition is articulated through Articles 342 and 366(25) of the Constitution of India, which empower the state to identify Scheduled Tribes and acknowledge their distinctive socio-cultural characteristics. Since 1951, the Government of India has also systematically collected demographic and socio-economic data on Scheduled Tribes to preserve their special status and inform policy decisions.

Post-independence tribal policy has been characterised by progressive efforts to rectify historical injustices. A notable initiative was the introduction of Tribal Sub-Plans (TSP) during the Fifth Five-Year Plan (1974–75), which mandated proportionate and targeted budgetary allocations for tribal development across states. This represented a significant shift toward institutionalised planning for tribal welfare. The Seventy-Third and Seventy-Fourth Constitutional Amendments further transformed the landscape of tribal development policy by decentralising power and strengthening local self-governance. In Kerala, these reforms facilitated the creation of Oorukkuttams (Gramasabhas) in tribal hamlets, enabling community-level participation in decision-making and developmental planning. To support evidence-based interventions, the Government of Kerala undertook a comprehensive household and habitat survey of Scheduled Tribes in 2008, generating crucial baseline information for targeted welfare initiatives<sup>2</sup> The Socio-Economic Survey of Scheduled Tribes in Kerala (2008–09) documents the presence of 4,762 Scheduled Tribe (ST) settlements across the state. Kerala is home to 1,07,965 ST families, comprising a total population of 4,26,208 individuals at the time of the survey (Scheduled Tribes Development Department, 2013). More recent demographic figures indicate that the Scheduled Tribe population stands at 4,84,839, representing 1.45 percent of the state's total population. The tribal population in Kerala is distributed across 37 distinct tribal communities, reflecting considerable cultural and socio-economic diversity. Among these, five communities—Kadar, Kattunayakan, Koraga, Kurumbar/Kurumbas, and Cholanai— are classified as

Particularly Vulnerable Tribal Groups (PVTGs) due to their pre-agricultural level of technology, low literacy, declining or stagnant population, and high degree of vulnerability (Kerala State Planning Board, 2017). Within the broader ST population, the Paniyan community constitutes the largest tribal group, whereas the MahaMalasar community is the smallest in terms of population size. The State Government has identified 6,771 families, comprising a total population of 26,273 individuals, belonging to the five PVTG communities (Scheduled Tribes Development Department, 2013). These demographic patterns underscore the heterogeneity within Kerala's tribal population and highlight the need for differentiated policy approaches, particularly in addressing the heightened vulnerabilities faced by PVTGs.

## Objectives

The present analysis of the issues and policy responses associated with tribal welfare in Kerala is guided by the following research objectives.

- To identify and critically examine the key challenges affecting tribal welfare in Kerala, including socio-economic, administrative, and structural dimensions.
- To analyse the policy interventions designed to promote tribal welfare in Kerala, with particular emphasis on the formulation, implementation, and utilisation of funds under the Tribal Sub-Plan (TSP) framework.

## Materials and Methods

The study relies exclusively on secondary data obtained from a range of official publications and reports. Key sources include datasets and documents published by the Scheduled Tribes Development Department and the Kerala State Planning Board, which provided essential quantitative and qualitative information. The identification of major issues related to tribal welfare in Kerala is primarily informed by the analytical reports and thematic studies produced by the Scheduled Tribes Development Department. In addition, data and policy documents from the Kerala State Planning Board were instrumental in examining the trend, structure, and utilisation patterns of Tribal Sub-Plan (TSP) funds, enabling a systematic assessment of the effectiveness of tribal development interventions in the state.

## Analysis and Discussion

For analytical clarity, this section is organised into two subsections. The first subsection examines the major challenges associated with tribal welfare in Kerala, with particular emphasis on deficits in basic amenities and essential services available to tribal communities. The second subsection focuses on the policy interventions implemented to address these challenges, providing a critical interpretation of the strategies adopted for tribal welfare in the state, including their design, scope, and effectiveness.

## Problems in basic Amenities

According to the Kerala State Planning Board (2022), tribal development in the state continues to be hindered by fourteen critical issues, many of which stem from persistent deprivation of basic amenities and essential services. These challenges encompass inadequate access to healthcare facilities, insecure land ownership, insufficient housing, poor road connectivity, limited electricity supply, scarcity of safe drinking water, and the absence of recreational and community facilities, among others. The following subsection discusses several of the most significant problems confronting tribal communities in Kerala, highlighting the structural and systemic nature of these developmental constraints.

## Accessibility and Tribal Settlements

The settlement pattern of tribal communities in Kerala is intrinsically linked to the concept of the 'Ooru', which denotes a traditional tribal habitation. According to the Scheduled Tribes Development Department (2013), "a cluster of five or more Scheduled Tribe households lying adjacent to each other has been considered as an 'Ooru'." This definition reflects both the spatial organisation and the socio-cultural cohesion characteristic of tribal settlements. Kerala contains 4,762 such settlements, distributed unevenly across the state. Among these, Wayanad (2,167 oorus), Kasaragod (612), and Palakkad (426) account for the highest concentration of Scheduled Tribe settlements, underscoring their significant tribal presence. In contrast, Kollam district, with only 26 oorus, has the lowest number of tribal settlements (Scheduled Tribes Development Department, 2013). A substantial proportion of tribal settlements in Kerala continue to experience inadequate connectivity and deficient infrastructural support. According to the Scheduled Tribes Development Department (2013), only approximately 60 percent of all tribal settlements are accessible by motorable roads. In contrast, 366 settlements—constituting 7.69 percent of the total—lack any form of reliable transportation access, including basic pathways or seasonal routes. This pronounced disparity in physical connectivity significantly restricts the mobility of tribal populations and poses major challenges for the delivery of essential public services such as healthcare, education, nutrition programmes, and emergency interventions (Figure 1). Consequently, limited accessibility remains a critical structural barrier to effective tribal welfare and integrated development in Kerala.

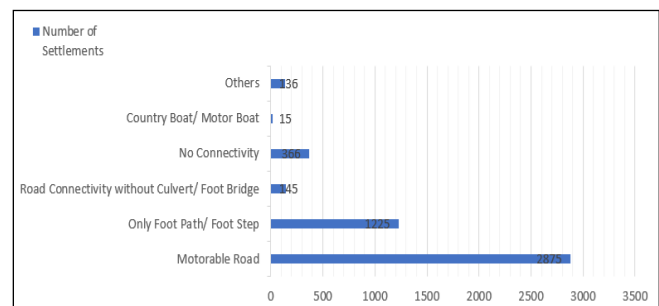
## Level of Education

According to the 2011 Census, the literacy rate of the Scheduled Tribe (ST) population in Kerala stood at 74.44 percent, which is significantly lower than the state's overall

literacy rate of 93.91 percent. Considerable inter-district variation is evident: Kottayam recorded the highest ST literacy rate at 94.31 percent, while Palakkad reported the lowest at 57.63 percent. Substantial disparities also exist across tribal communities. The Cholanaiakan community exhibited the lowest literacy rate, at 39.63 percent, reflecting its status as one of the most isolated and vulnerable groups within the state (Scheduled Tribes Development Department, 2013). These figures underscore persistent educational inequalities and highlight the need for targeted, community-specific interventions to enhance literacy and educational attainment among Kerala's tribal populations.

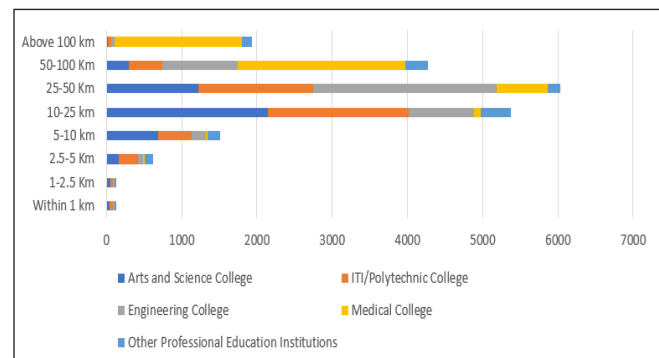
## Access to Higher Educational Institutions

Access to higher education is a critical determinant of long-term socio-economic mobility and the attainment of a minimum standard of living (Figure 2). However, spatial analysis of educational infrastructure indicates that only a very limited number of higher educational institutions are located within a one-kilometre radius of most tribal settlements. This spatial gap in institutional availability poses significant constraints on educational progression, limits opportunities for enrolment in post-secondary programmes, and reinforces existing disparities in human capital formation among tribal communities.



**Figure 1. Accessibility to Settlements**

Source: Scheduled Tribes Development Department, Government of Kerala 2013



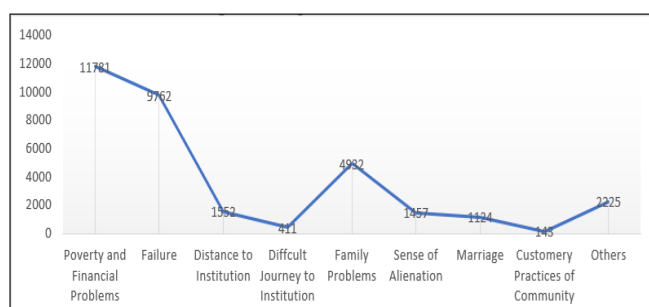
**Figure 2. Access to Higher Educational Institutions**

Source: Scheduled Tribes Development Department, GOK, 2013

According to the Scheduled Tribes Development Department (2013), 83 percent of tribal settlements in Kerala are located more than 10 kilometres away from the nearest Arts and Science college. Furthermore, a substantial proportion of higher educational institutions—including professional colleges—are situated at distances ranging from 25 to 50 kilometres from these settlements. Such spatial remoteness significantly elevates the direct and indirect costs associated with pursuing higher education, including transportation expenses, time burdens, and the need for hostel accommodation. These constraints collectively reduce the likelihood of enrolment and continuation in higher education, thereby limiting the prospects for improved socio-economic mobility and a better standard of living among tribal populations (Scheduled Tribes Development Department, 2013).

### Intensity of Dropouts from education

A persistent challenge in the educational advancement of tribal communities is the high incidence of school dropout or discontinuation of studies. According to the Scheduled Tribes Development Department (2013), the overall dropout rate among Scheduled Tribe students—from the primary level through professional courses—was 36.73 percent. This elevated rate of discontinuation reflects a combination of structural, socio-economic, and institutional barriers and poses a significant obstacle to improving educational attainment and long-term development outcomes within tribal populations (Figure 3)



**Figure 3. Dropouts from Education**

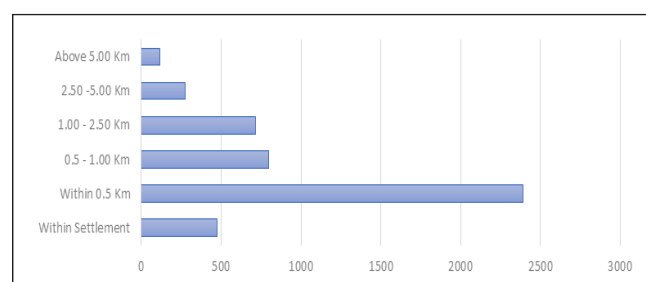
Source: Scheduled Tribes Development Department, GOK2013

Poverty and financial constraints constitute the primary factors contributing to the discontinuation of studies among tribal students in Kerala. The incidence of dropout is particularly pronounced at the secondary level of education, where economic pressures, limited academic support, and inadequate access to nearby institutions intersect to impede educational continuity. Among the various tribal communities, students belonging to the Paniyan community have recorded the highest dropout rates (Scheduled Tribes Development Department, 2013), indicating deeper socio-

economic vulnerabilities within this group. Despite these challenges, there has been a notable decline in dropout levels over time. According to the Kerala State Planning Board (2020), the dropout rate among Scheduled Tribe students decreased significantly from 2.63 per cent in 2013–14 to 1.42 per cent in 2017–18, reflecting the impact of targeted educational interventions and support programmes. However, persistent disparities underscore the need for sustained, community-sensitive policies to further reduce dropout rates and enhance educational attainment among tribal populations

### Access to Drinking Water

Access to safe drinking water remains a critical concern in many tribal settlements across Kerala. According to the Scheduled Tribes Development Department (2013), only 473 settlements—representing approximately 10 percent of the total—have drinking water facilities located within the settlement itself. For nearly 50 percent of tribal settlements, drinking water is available within a distance of 0.5 kilometres, indicating that a substantial share of households must still travel outside their immediate habitation to meet daily water needs. These spatial limitations in water access highlight persistent infrastructural deficits and contribute to heightened livelihood vulnerabilities among tribal communities (Figure 4)



**Figure 4. Distance to the water source from Settlements**

Source: Scheduled Tribes Development Department, 2013

### Availability of Electricity

According to the Scheduled Tribes Development Department (2013), a total of 1,285 tribal settlements in Kerala remain unelectrified. Among these, 1,033 settlements lack both conventional electricity and solar lighting systems, indicating severe deficits in basic energy access. Even among the electrified settlements, reliability remains a major concern. A total of 1,022 settlements experience frequent interruptions in power supply, while 1,473 settlements report unstable voltage conditions, which adversely affect household activities, educational pursuits, and the functioning of essential services. Despite these challenges, the State has identified the potential for establishing micro-hydel power projects in 864 settlements, offering



a promising alternative for improving sustainable and decentralised energy access in remote tribal regions (Scheduled Tribes Development Department, 2013).

## Unemployment and Indebtedness

The occupational profile of tribal communities in Kerala reveals a predominant dependence on primary-sector livelihoods. According to the Scheduled Tribes Development Department (2013), 8.17 percent of the tribal population is employed in forestry-related activities, while a substantial 69.52 percent is engaged in agriculture and allied sectors. Employment in non-agricultural and allied activities accounts for only 20.53 percent, indicating limited diversification into secondary and tertiary sectors.<sup>3</sup> Labour market vulnerabilities are further reflected in the high rate of unemployment: 30.27 percent of individuals in the 15–59 age group are unemployed. In addition, 1.77 percent of tribal families report having no income source, highlighting acute socio-economic precarity. Financial distress is widespread, with 55.97 percent of Scheduled Tribe households burdened by debt. An assessment of poverty based on per capita income demonstrates that over one-third of the tribal population lives below the poverty line, marking poverty as a persistent and structural problem. Such deprivation affects daily socio-economic functioning, limiting access to adequate nutrition, healthcare, education, and stable livelihoods. Importantly, poverty within tribal communities tends to be intergenerational, as constrained financial resources restrict educational attainment, which in turn channels individuals into low-income, low-skill occupations. This cyclical process further reduces access to productive assets such as land and other material resources, thereby perpetuating long-term socio-economic marginalisation (Kerala State Planning Board, 2017).

## Deprivation of Public Amenities

According to the Scheduled Tribes Development Department (2013), several critical indicators highlight the deprivation of essential public amenities among tribal communities in Kerala. Key observations include:

- **Limited access to Anganwadi services:** Approximately 70 percent of tribal settlements do not have an Anganwadi centre located within the settlement. Moreover, children in 13 percent of the settlements lack access to any Anganwadi facility, indicating substantial gaps in early childhood care and nutrition services.
- **Severe sanitation deficits:** Overall, 48 percent of tribal families are deprived of household sanitation units. The extent of deprivation varies significantly across communities, with 78 percent of Muthuvan, 65 percent of Irular, 58 percent of Kattunayakan, and 53 percent of Paniyan households lacking access to toilets. These

disparities reflect deep structural inequities in public health infrastructure.

- **Inadequate access to the Public Distribution System (PDS):** Only 76.85 percent of Scheduled Tribe families possess ration cards, of which 51.31 percent are classified under the Below Poverty Line (BPL) category. Notably, certain communities—including Paniyan, Mavilan, Irular, and Malavettuvan—have families with no ration cards at all, further restricting their access to subsidised food grains and essential commodities.

Collectively, these indicators underscore the persistent shortfall in basic service delivery and infrastructural provisioning within tribal settlements, contributing to the continued socio-economic marginalisation of tribal populations in Kerala.

## Policy Interventions on Tribal Welfare in Kerala

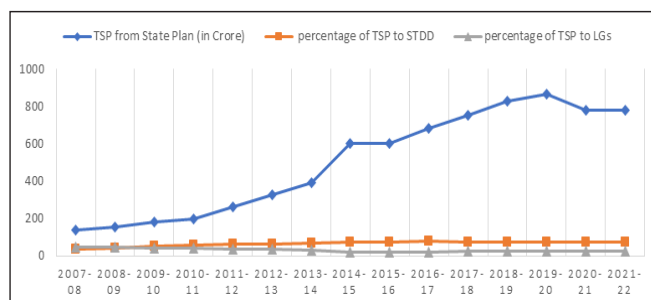
The following subsection summarises the various policy interventions for the welfare of the Tribals

### Trend and pattern of Tribal Sub Plan

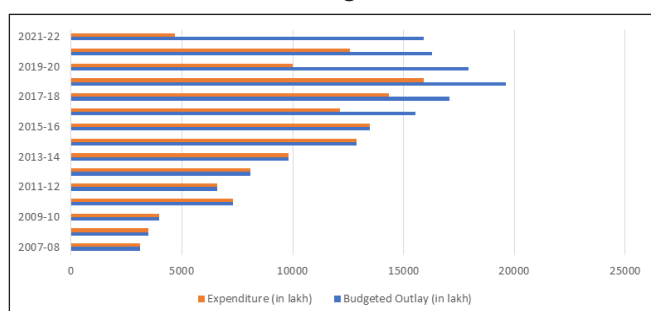
In Kerala, prior to the Fifth Five-Year Plan, the Harijan Welfare Department was responsible for matters concerning both Scheduled Castes and Scheduled Tribes. The introduction of the Tribal Sub-Plan (TSP) during the Fifth Five-Year Plan marked a major shift, leading to the establishment of the Scheduled Tribe Development Department in 1975 specifically for implementing TSP initiatives. The TSP was first operationalised in 1974–75, the initial year of the Fifth Plan. Under the TSP framework, all states are mandated to allocate an amount from their State Plan that is equal to or greater than the proportion of the Scheduled Tribe population in the state. The share of the State Plan earmarked for TSP is officially referred to as the “flow to the Tribal Sub-Plan.” From 1997–98 onwards, TSP funds began to be shared between the Scheduled Tribe Development Department (STDD) and Local Governments (LGs), with LGs subsequently administering nearly 67 percent of the total TSP allocation. However, in 2001–02, the State withdrew the TSP funds previously devolved to LGs, and in the following year, no allocation was made to them. Since 2003–04, the share of TSP funds allocated to Local Governments has shown a continuous decline (Kerala State Planning Board, 2017; 2022).<sup>4</sup>

The overall allocation for the Tribal Sub-Plan (TSP) in Kerala shows a consistent increase from 2007–08 to 2021–22. However, a notable shift occurred from 2011–12 onwards, when the proportion of TSP funds devolved to Local Governments (LGs) declined sharply to 36.78 percent. This share was further reduced to 23.2 percent in 2014–15, and the downward trend persisted through 2021–22. The progressive reduction in allocations to LGs appears to be linked to the comparatively higher efficiency demonstrated

by the Scheduled Tribe Development Department (STDD) in utilising TSP funds (Figure 5). Consequently, the government has increasingly channelled a larger proportion of TSP resources through the STDD.



**Figure 5. Trend and pattern of Tribal Sub Plan**  
Source: Kerala State Planning Board, GOK, 2017; 2022



**Figure 6. Budgeted outlay and expenditure under the education sector of STDD**

Source: Kerala State Planning Board, 2017; 2022\*the estimates shown in the year 2021-22 is only up to 5th October 2021)

### Budgeted Outlay and Expenditure Under the Education Sector of STDD

From 2007–08 to 2015–16, the Scheduled Tribe Development Department (STDD) utilised the entirety of its allocated funds for the education sector. However, under the Thirteenth Five-Year Plan (2017–18 to 2021–22), the STDD expended only 66.22 percent of its total budget outlay (Figure 6).

### Fund Utilisation for Housing

In Kerala, 90.40 percent of Scheduled Tribe (ST) families (97,591 households) reside in their own houses, while the remaining 10,374 families (9.6 percent) are houseless (Scheduled Tribes Development Department, 2013). However, a closer examination of housing conditions reveals significant qualitative deficiencies: 69.86 percent of ST households require either full replacement or substantial repair of their existing dwellings (Figure 7). This highlights a critical gap between nominal home ownership and the actual adequacy of housing infrastructure (Kerala State Planning Board, 2017).

Although there is a visible decline in the budget outlay from 2019–20 to 2021–22, the disproportionate gap between

allocations and actual expenditures underscores the persistent and substantial financial requirements within the housing sector. Importantly, the expenditure data presented above reflect only the achievement of financial targets; the performance on physical targets is far less encouraging. For instance, during the Eleventh Five-Year Plan, the Scheduled Tribes Development Department (STDD) set a target of constructing 5,160 houses but completed only 3,712, achieving 72.70 per cent of the target. The situation was more concerning during the first three years of the Twelfth Five-Year Plan, during which only 10.64 per cent of the target of 16,279 houses was accomplished. These significant shortfalls in physical achievement point to systemic administrative inefficiencies and operational bottlenecks that impede effective implementation.

Despite Kerala's widely acclaimed land reform initiatives, issues related to land ownership and adequate housing continue to pose significant challenges for tribal development. Land, in particular, remains central to the socio-economic advancement of tribal communities, and meaningful development is difficult to envision in its absence.<sup>5</sup> According to the Government of Kerala estimates, 7,930 tribal families remain landless, while an additional 16,070 families are homeless despite possessing land. Multiple schemes currently support housing for tribal populations—ranging from State Plan assistance and funds channelled through the Kerala Urban and Rural Development Finance Corporation Limited (KURDFC) to allocations from the Tribal Sub-Plan (TSP) of local governments, the Prime Minister's Awas Yojana (PMAY), and the LIFE Mission. However, the effectiveness of these initiatives is constrained by persistent administrative inefficiencies. A recurring pattern is that the number of houses completed in a given year often exceeds the number sanctioned for that year, indicating the delayed completion of projects sanctioned in previous years.<sup>6</sup> For instance, under PMAY-TSP, 58 houses were sanctioned in 2019–20, yet 146 were completed; similarly, 29 houses were sanctioned in 2020–21, while 49 were completed. Such discrepancies reflect systemic delays and underscore the inability of administrative mechanisms to ensure the timely implementation of housing interventions (Kerala State Planning Board, 2017).

### Rehabilitation of landless ST families

According to the Scheduled Tribes Development Department (2013), Kerala has 5,158 landless Scheduled Tribe families, representing 4.78 percent of the total tribal households. The Tribal Resettlement and Development Mission (TRDM), established in 2001 in the aftermath of the land-rights mobilisations led by the Adivasi Gothra Mahasabha, is the principal agency responsible for rehabilitating landless tribal families in the State. The core mandate of TRDM is

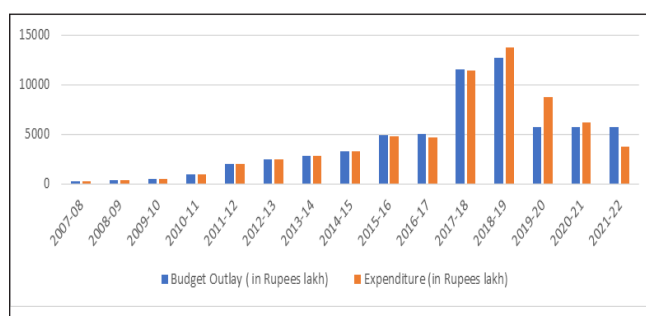
to allocate a minimum of one acre of land per tribal family, with an upper limit of five acres.<sup>7</sup> Since its inception, TRDM has identified 14,230 landless Scheduled Tribe families in Kerala, of whom 7,033 have been allotted land. More recent data from the Scheduled Tribes Development Department (2020–21) indicate that the number of landless tribal families has increased to 7,930. TRDM undertakes rehabilitation through two primary mechanisms: (i) the purchase and distribution of land, and (ii) the distribution of land without purchase. In addition, the Mission facilitates land allocation through several complementary avenues, including the Land Bank Scheme, provisions under the Forest Rights Act, and the distribution of vested forest lands. Together, these strategies constitute the State's multi-pronged approach to addressing landlessness among tribal communities (Kerala State Planning Board, 2017; 2022).

### Land purchased and distributed by TRDM

Between 2013–14 and 2016–17, a total of 280.315 acres of land were acquired under the Land Purchased and Distributed Scheme, benefiting 701 tribal families (Figure 8). The scheme mandated the procurement of land from all districts, with the exception of Kannur and Thiruvananthapuram, where no land purchases were undertaken. These interventions form a significant component of the State's broader strategy to address landlessness among Scheduled Tribes (Kerala State Planning Board, 2017; 2022).

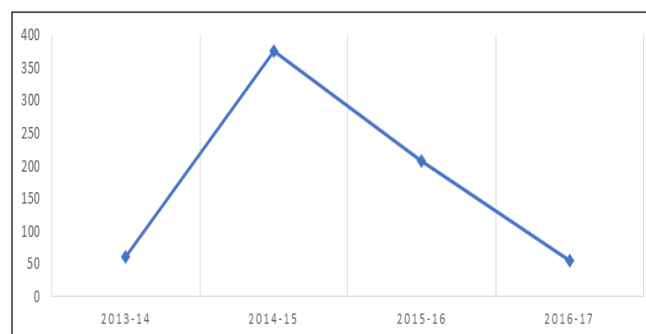
### Land distributed without purchase by TRDM

During the Thirteenth Five-Year Plan (2017–18 to 2021–22), the Tribal Resettlement and Development Mission (TRDM) provided land to 2,686 Scheduled Tribe families, distributing a total of 2,020.95 acres (Figure 9). In the year 2020–21 alone (up to 5 October 2021), an aggregate of 568.47 acres of land was allotted to 691 tribal beneficiaries through multiple land-distribution schemes (Kerala State Planning Board, 2022).



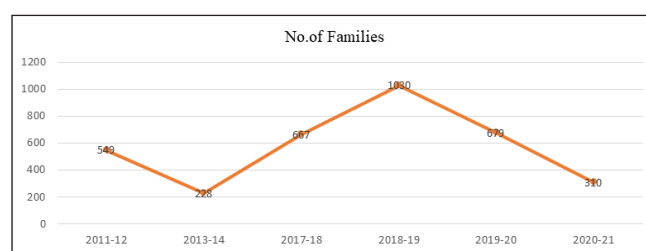
**Figure 7. Budgeted Outlay & Expenditure of various tribal housing programmes under STDD**

Source: Kerala State Planning Board, 2017; 2022\*the estimates shown in the year 2021-22 is only up to 5th October 2021



**Figure 8. Land purchased and distributed by TRDM**

Source: Kerala State Planning Board, 2017; 2022



**Figure 9. Land distributed without purchase by TRDM**

Source: Kerala State Planning Board, 2017; 2022

### Conclusion

The assessment of tribal welfare in Kerala indicates that development outcomes remain unsatisfactory, as reflected even in the Scheduled Tribes Development Department's observation that the demographic profile of the tribal population resembles that of a developing economy, with high birth rates and low life expectancy. A major factor contributing to this situation is the State's weak financial administration, particularly the reduction of Tribal Sub-Plan (TSP) allocations to local governments since 2011–12, which undermines the ability of grassroots institutions to implement essential welfare measures. Additionally, delays and inefficiencies in the timely utilisation of allocated funds continue to impede progress. The Kerala State Planning Board (2017) recommends phased utilisation of funds within each financial year and systematic evaluation of physical achievements to improve the effectiveness of tribal development interventions. Land holds deep cultural and economic significance for tribal communities, and although the State has undertaken several initiatives to rehabilitate landless families, such interventions risk undermining tribal autonomy and identity. Evidence from the Aralam resettlement indicates that these policies can impose a "state life"—a mode of living shaped by governmental expectations rather than community preferences. This occurs due to an overemphasis on welfare, the treatment of land mainly as a welfare asset, and preconceived assumptions about tribal populations.<sup>8</sup> Such approaches

may strain state–community relations and compel tribal groups to justify their entitlement to basic rights. To promote genuine self-reliance, the State must shift from a welfare-orientated framework to a rights-based approach that respects tribal culture and agency. In short, public expenditure is vital for tribal development, making the efficient use of State finances essential. At the same time, welfare policies must be designed to protect the pride, identity, and cultural integrity of tribal communities. Without both financial efficiency and cultural sensitivity, tribal development remains incomplete.

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