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CHANGING PATTERN AND CHALLENGES OF INFORMAL MICRO FINANCE (IMFS) OF THE APATANIS OF ARUNACHAL PRADESH

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ABSTRACT

The Apatanis are one of the well-known tribes of Arunachal Pradesh among the 26 major tribes of Arunachal Pradesh. They inhabit the Ziro valley, the headquarters of Lower Subansiri District. Originally Apatanis resided in seven villages viz. Bulla, Tajang, Hija, Dutta, Diibo, Hong and Hari. Due to over growing population, the Apatanis have now established more villages. Apatanis are famous for their unique methods of sustainable farming and social forestry. In April 2014, Apatani Cultural Landscape has also been added to the tentative list of UNESCO World Heritage Sites for 'extremely high productivity' and 'unique' ways of preserving ecology.They are famous for the sustainable efficient methods that they have been following to cultivate rice. The farm lands are built on flat lands and therefore, wet rice cultivation is followed along with pisciculture. Even the elevated partition bunds between rice plots are utilised to grow millets. Their farms are uniquely marked with efficient channels and canals for irrigation purposes. There are no farm animals or machines used; instead the focus is on using nature friendly and sustainable methods only. They have also successfully been able to conserve the forests around the valley which serve as water sheds for streamlets flowing down into the fields, thereby helping them in the irrigation system. Their traditional economic system is unique and self-sufficient.

Since the olden time the Apatanis, like other tribes of the state, have been living as a joint and cohesive community by helping and assisting each other in a mutual manner which is clearly reflected in their practice of mutual assistance, joint possession and management of property. In fact, cooperation is intrinsically imbibed in socio-cultural life the tribal people in the state.

Further, the co-operation as a basis of tribal life has proved much effective in dealing with the day to day problem of their life since time immemorial. The tribal generally help each other in constructing house, preparing paddy field and in other agriculture related activity. They are practising a type of team work in performing their work effectively, which is not because of deliberate engagement/plan but because of the ethics of their society. In Apatani tribe 'Patang' is one of such arrangement, which has been called by as 'a gang of agriculture labors' (Hameindorf,1944). 'Patang' is a group of volunteers which helps the person needing extra hands to work in rice fields. They don't charge any consideration for the work, but the work is done in turn basis in the rice field of every member of 'Patang'.

Before the monetization of economy in tribal society, the help other than manual viz. lending and borrowing happened in kind, goods were lent and there was no fixed time period for return of goods, the lending was totally free of cost, with the sole intention of helping the brethren's. But after the monetization of economic activity in tribal society, they felt the need to pool their resources and thus the formation of group type of lending association began. These groups are organized on the basis of clan, lineage, sex (brother and sister's groups) and common interest. The groups may vary from 5 members to 100 members. They collect their subscription on regular intervals, monthly, half yearly, annually or once/twice in lifetime. The subscription amount ranges from Rs10 to Rs 20000.

The basic purpose of formation of such group corpus is to provide money to the members at the time of necessities such as education expenses, medical expenses, and expenses related to customs and rituals etc. The other purpose is to lend the fund at interest, which may vary from association to association, the present rate of interest varies from 3 percent to 5 percent per month. At the end of the year, audit is done, if any member has outstanding amount to pay, then he is asked to pay during the audit. If the group corpus makes profit, the portion of profit is shared among the members in some fund association and remaining portion of profit is retained in group corpus fund. As of now it has been informed that there are about 15 to 20 crores of money in circulation, which are dealt through traditional micro-finance system within the Apatani tribes.

Key words: Apatani society, Arunachal Pradesh, Corpus Fund, Informal Micro Finance System (IMFS) Cultural Change , Challenges

I. INTRODUCTION

The Apatani society of Ziro valley has waded through the rivers of time and has reached the present state. They have preserved and followed their own belief and culture and survived even the treacherous calamity afflicting them, even if it's nature or a human. But the wave of change is persistent and pervasive and it necessitates them to change too. The concern among the elderly people now a day is growing materialism which seeks for adaptation in its wave. They are in dilemma. In the one hand they have to preserve their tradition or culture and in other hand they have to assimilate with change for their survival and development. Should they sail with the wind of changed circumstance? Such question might have been confronted by the earlier generation.

As such the endeavour on the part of previous generation or the society was to merge the traditional cultural system in such a way that would be beneficial in the modern environment. They have intertwined their culture with the modern monetary economy for the sustainable socio-economic development. Therefore, the informal microfinance (fund association) has been created on the cultural system.

Informal micro finance is the essence of Apatani culture. The fund group in the Apatanis people is numerous. As regards to the net worth it exceed the individual own property.A person usually is the member of several groups and derives the benefit from all fund association in where he is the member.

The Apatani society in particular and tribal society in general, still face many problems. The changing pattern of life and livelihood also has its impact on the attitude of the society. The tribal society once thought to be egalitarian is in vortex of change, which brought in a culture or an attitude unseen of. Therefore, the basic question at present is the sustainability of the culture and traditional system. No doubt the Apatani society has struggled the last several decades, the need of the hour is to fine tune their culture with the best of the practices which could be imbibed and to sustain the present system is the great challenge of the Apatani society.

Informal micro finance in the Apatani, is playing an important role in the overall development of the community. But it is not devoid of the problem. The challenge is to develop sustainable system for overall development of the society in general.

The informal financial system of the Apatani society is built around the tenets of its culture. The change in the belief and value system would lead to crumbling of the basics fabrics of the cultural system and thus would affect the present system of informal micro finance.Further the very nature of informality of the Apatanis micro finance system carries a seed of inflexibility and impracticability in the long run. In the context of informal sector, Tiwari RS (1997) commented that"The 'unorganized' or informal sector is merely a transition phase, which after some time gets graduated into 'organized' or formal sector, thus, resulting into discontinuities".

II. LITERATURE REVIEW - Changing Culture of the Apatani Society and Informal Microfinance

The culture is not constant it is continuously changing. The change in culture is inevitable and it is not usually an abrupt but rather a gradual. The change may be brought up by any developmental policies undertaken by the government. Among the spectacular change witness by the Apatani society some may be discussed as below.

Increasing Literacy Rate

The education scenario in the Apatani tribe is quite impressive. As per 2011 census Lower SubansiriDistrict has the second highest literacy rate in Arunachal Pradesh district wise i.e., 76 percent only behind Papum Pare District which have 82.14 percent literacy rate. The Lower SubansiriDistrict as on 31-03-2009 has 5 Government Higher Secondary school, 8 Government Secondary School, 54 Government Middle School, 93 Government Primary School, 1 Government College. Other than Government run Educational institution also are found, the figures are- 2 Higher Secondary School, 10 Secondary School, 14 Middle School, 4 Primary School, 1 College.

Education is considered one of the main factors of development of individual in particular and community in general. In Apatani society education has or is playing a major role in the development of the society. In fact, in the recent past the Apatanis have proven themselves to be one of the front runners in the field of education in the state of Arunachal Pradesh due to which numbers of Apatani men and women are working as gazette officers in various fields.

The advancement in the field of employment is obviously due to the advancement in education. The advancement in education couldn't be totally credited to the presence of informal micro-finance but then the presence of

IMFI has been encouraging the students for advancement in their career by giving awards and recognition. Such an atmosphere in the community is considered as social assets which could make an impact on the welfare of student's as well as community in general.

Change in Housing Structure

The traditional house of the Apatani people is made from wood and bamboo. "An Apatani village is built on high ground that rises like an island from the sea, above the level of the flooded rice-fields. The entire area of this raised ground is occupied by hundreds of dwelling houses, built on wooden piles but constructed mainly of bamboo. In the past steep gabled roofs were invariably thatched with rice-straw, but we shall see that new techniques of house building have brought about changes in this pattern" (Haimendorf CVF:1980).

Due to the shortage of wood and the hardship of constructing again and again, most people especially the well to do persons are now a day's constructing reinforced cement concrete houses."Some of the wealthy business men however have built houses in the modern 'hill-style' modelled on the quarters provided by the government for officials"(Haimendorf CVF: 1980).

The change in housing style has impacted the socio-cultural life of the Apatanis. Earlier, when the houses were built with wood, bamboo and straw, all the villagers particularly the clan members would jointly construct it. The house built by wood and bamboo need repairing from time to time and at such occasions also the clan members play vital role in lending helping hand voluntarily. Such tradition of helping of clan members or villagers at the time of construction could be possible only because of same or identical needs (construction of house with wood and bamboo) of a person.

This system of reciprocal help among the clan members are almost present in all the clans, but some clan enforced strictly on the member, and absent person from such communal work are penalized and imposed fine. Thus, such system of reciprocal help during construction of house is the precursor for the development of house (Udey) fund among the clans of the Apatanis.

But, of late the new pattern of construction of house in modern style has created a gap in the needs of different individual in the Apatani society. No doubt the need for such permanent house constructed from cement and bricks are desired by every individual but all the person does not have same means. Most of the villagers could not afford to invest in construction of such pucca or RCC dwellings house. Therefore, still they reside in wood and bamboo houses while some well to do persons build pucca houses. Once an individual build permanent pucca house he does not need the services of clan member for construction of house and he may not participate in the communal construction of house.

Therefore, the development has not only ushered in advantages to the people in different ways or dimension, but also created a gap, which in common parley may be called haves and have-nots or rich and poor, creating a crack in the society.

Changing Occupational Pattern

Traditionally the occupation of the Apatani man is farming, they are a good agriculturist, they practice permanent type of cultivation and their agriculture paddy fields are well developed and irrigated. Apatanis tend their agriculture field with utmost care and attention with archaic tools such as dao, spade and hoe etc. "there are two types of rice-fields; those permanently kept under water or at least in a very moist condition, and those dry out and harden soon after the harvest. The former is considered the more valuable, and it is said that the rotting stubble act as fertilizer in addition to the manure which is scattered over the surface. Such fields are used exclusively for late ripening varieties of rice known as 'emo'. Close to them lie terraces which are allowed to drain off, and these are cleaned and dug over with hoes before each period of cultivation and then flooded. The water brought by channel is allowed to filter slowly over the field and when the soil is thoroughly impregnated it is puddle by men and more rarely women who supporting themselves between two poles treadle the mud underfoot so that to a depth of two feet the soil is churned to a smooth paste. On these fields three varieties of early ripening rice are grown; pyare which ripens first in August, pyate ripening in the late August; and Pyaping ripening in September"(Haimendorf CVF:1980).

For the first time in 1958 paddy cum fish cultivation was introduced in Ziro valley. "In 1958 one consignment of the seed of scaled carp was brought from Shillong and subsequently the government established a fish farm at Doimukh.

From there the Apatanis have been supplied with seed and now there is also a wild breeding. The Apatanis were encouraged to turn some of their rice fields in the center of the valley into fish ponds, and by 1978 there were 194 privately owned ponds. The fish are bred in these ponds and when they have grown to a length of 1.5 inches they are caught in small mesh nets and transferred to flooded paddy fields. Within three and a half months the released fish grow to a weight of about 800 grams"(Haimendorf CVF: 1980).

The departure from conventional agriculture practice to paddy cum fish culture have led to commercialization of the agriculture and provided an alternative source of income.

"By 1978 the position has considerably changed. The cultivation of land ceased to be the only source of income and though land ownership was still a symbol of wealth and prestige other goals had moved into the forefront of ambitions. Business deals and particularly work as government contractors offered profits equal to or even exceeding those attainable by farming" (Haimendorf CVF:1980).

At present the Apatani tribes occupies the position of the tribe with maximum number of government employees by and large, as such the Apatanis are found in the entire government department and in all parts of the state. Most of the people working outside Ziro would visits their home town during Myoko and any other festive time. The presence of such floating population has not been devoid of any problem. Many houses could be found in Apatani valley without the owner occupying it. Further, the person who has been residing outside could not join the clan member at the time of need. Therefore, in case of construction of house as all the adult man are expected to be present. If on account of his job if an individual couldn't join hand, he could be imposed fine for not present in the occasion.

Economic Exchanges and Interaction

Earlier the interaction of the Apatani tribe would be only for trade. Apatani man would exchange a grain for mithun or cotton with the neighbouring tribe. Crop surplus, exchange rice for pig for ritual sacrifice (short distance with the Nishis, Hills Miris and the Tagins)

Long distance relation with the Monpas, Adis and the Mishmis, trading in beads Tibetan bell. As far as cultural exchanges are concerned, one aspects of the exchange between the Apatani and Nishi are as follows, during the incident of fire accident in the Apatani village, for performing a ritual they call Nishi priest for driving away benevolent spirits. if the Apatani priest chants hymn for driving such spirits it is believed spirits may follow him, for that the priest must stay away from the village, possibly in jungle such observation of taboos in the jungle for five days is not an easy task. Therefore, in order to perform such rituals, the Nishi priest may be used, as he do not have to observe aa taboo by staying in the jungle, he may directly go to their village after performance of the rituals.

But at present, due to the development of road and transportation and proliferation of economic development, the exchanges may it be economic and cultural are pervasive and permeates the socio-cultural delineation of the Apatanis.

Consumption Pattern

In order to get a holistic understanding of the utility consumption among the tribal it is pertinent to analyse changes that the community has experienced during last few decades. Initially, tribal had little exposure outside their traditional habitats. After development of road and communication infrastructure the tribes establish contact with the outsiders. The material culture attracted them; they started looking at new technologies with curiosity.

In the past, those who possessed maximum number of, land, mithuns and pig are respected in the society, were deemed affluent and were the most cherished among the tribes. Post-development, the yardstick for judging the status of people shifted from the indigenous value system to the non-indigenous value system. Now the tribes who possessed the maximum number of modern commodities were viewed affluent by the community, and this ushered reckless consumerism within the community.

Though there is nothing wrong in adopting new technologies that make life comfortable, reckless spending on such goods by a community which had done well without them certainly raises some

Modernization and Globalization

Although modernization is appraised for many advantages, yet it is not devoid of the demerits or the cost which a society has to pay. In context of tribal society, it has brought a massive cultural change. The process of cultural change has become complex due to the increased interaction with the other more developed society. The change in tribal culture may encompass food habits, languages, customs and traditions, and belief systems etc. The effect of change is more distinct in the younger generation who are gradually shedding all the remnants of culture preserved by their ancestors. They are more comfortable with the new-found way of life distant from their own. "The younger generation of Malayali Tribal of Jawadhu hills has been forced to discard the traditional way of life and they started adapting to the changing situations. The important consequence of the high degree of commercialization leads to ultimate destruction of tribal life and culture"(Chandra Mohan, Villalan, Munirathanam; 2008).

"All the tribal communities have their own amazing culture and traditions. Similarly, Oraons, Kisans, Kharias, and Mundas have their own rich customs and traditions. It is good to know that now tribal communities are aware of education and its value but it is sad that their own new generation who are highly educated youths are not that much aware of their own tribal religious culture and practices. The youth are the group who can retain and participate in the process of carrying forward their culture, but it was not in this case. Most of them do not know even their tribal languages; they do not know the significance and the importance of many religious practices, the cultural ceremonies and many more activities practiced in their day-to-day life"(Kumar M: 2014).

The Apatanis are not different from the transition of culture faced by another tribal counterpart. Their habitat is destroyed due to commercialization of the forest resources and development projects initiated by the government. The Apatanis like other tribal are the forest people who live in the comfort of forest cover. Due to indiscriminate deforestation their life is affected to the core. The Apatanis worship the spirits which resides in forest and trees. Further in performing the rites and rituals the Apatanis need wild leaves and twigs which could only be found in forest. But due to massive deforestation the home of spirits is destroyed, and many sacred herbs and bushes become extinct. Henceforth their belief system is affected.

III. CHALLENGES OF INFORMAL MICROFINANCE

The challenges of micro-finance institution as cited by Dahir (2015) in his research paper listed out many problems; " inadequate donor funding, insufficient support from governments, improper regulations, limited management capacity of micro-finance institutions, less attention on financial sustainability of MFIS, lack of adequate loan or equity capital to increase loan-able funds, lack of standardize reporting and performance monitoring system for micro-finance institutions, lack of understanding of the definition and concept of micro-finance by the clients, communication gaps,lack of awareness and danger of systemic risk"(Dahir:2015).

"However, to achieve similar level of financial viability, scope and "permanency" as traditional providers, alternative providers must be able to address several disadvantages, including but not limited to the following: 1) smaller size of savings and inability to make big, long-term loans; 2) savings are tied up until a member's time to collect; 3) memberspotential to abscond from payment; and 4) absence of legal framework to substitute for social capital(Farhodova, et al: 2008).

VI. THE PROBLEMS SPECIFIC TO THE INFORMAL MICRO-FINANCE SYSTEM OF THE APATANIS

Following are the major problems associated with informal micro-finance system in Apatani society:

Lack of Uniform Rules

The word informal implies the lack of proper rules and regulation regarding its functioning. It is also called an unorganized microfinance sector. Obviously, the informal micro finance of Apatani lacks the standard rules and regulation regarding its functioning and formation. The only document or formality required for formation of any fund association is a resolution by the member oral or written. We may find fund association which is as old as, formed in 1950s.Often are the case that fund association formed with oral resolution are ratified later with the written form of resolution which is inscribed as its 'constitution'. The constitution or by-laws contain various articles; the constitution of one fund association doesn't necessarily be similar with the other. The numbering sequence of the clause also differs from one to another fund association.

The challenge before the fund association of Apatani is to develop a standard rules and regulation leading to a uniform practice of maintaining accounts as well as lending activities are maintained by all the fund association

Difficult to Operate in Closely Knitted Society

The fund association operating in the Apatani society is formed by the kith and kin belonging to same clan and lineage brothers, sisters, daughter-in- law, friends, and village. Although, at the time of distress the help offered from fund is very much a succour to a person befallen with misfortune, but as the fund is also meant for lending to the members, the members may default on the payment of loan. It would be tough for the association to sanction any punitive action. The punitive action would be ceasing of membership or security. But as is stated the members are close relatives, the ceasing of security such as dwelling house and agriculture land is hardly executed due to affinity of the members. Therefore, some fund association bye-laws contain restriction on the members from taking any loan, this is done in order to avoid such embarrassing situation of ceasing security of the members.

Lack of Investment Avenue

The lack of investment avenues also limits the growth of informal micro-finance. The fund collected is usually given as loan to the member and non-member, for the purpose of consumption smoothening and emergency arising from medical and educational and cultural expenditure. Alternately, in some fund association the collected fund is not huge amount which also restrain the group from venturing into risky business project.

High Interest Rate

The interest rate charged by the fund groups is charged monthly at the rate of 3 to 5 percent per month and annually it would come around 36 to 60 percent, which is very high. Some of the fund association charge interest for only ten months for the year.In order to contain the high interest rate charge by the microfinance institution the Reserve Bank of India has put a ceiling on interest rate cap of 24 percent per annum. In contrast, some of the lending group/saving and credit association charge 10 percent interest rate per month which is much high as compared to the fund association of the Apatanis.

Lack of Standard Book Keeping

The accounts are kept in simple register. The left-hand side of the accounts contain the payment given to the borrower with a column for date, name of borrower, amount and signature, the right-hand side of the accounts contain payment received from borrower, the column for date of receipt from borrower, name of borrower, amount and signature is also there. Some of the fund association also issue receipt for the loan taken by borrower.

Security and Trust

Since the informal micro-finance of the Apatani is based on security and trust. The operation of informal micro –finance is confine to the Apatani valley. The security needed for lending operation have to be viable and area specific because of the problems in the process of confiscation when the loan go default. Moreover, the trust which is prevalent within a deal in the Apatani community could not be had while dealing with another tribe. Therefore, the lack of viable security and trust impose a problem in expansion of lending operation.Due to lack of regulatory framework the same security is used for drawing many loan from different fund groups which possess a problem during the default by the borrower.

Financial Product

The financial product or services offered by informal micro-finance are conventional type of giving loan. The record of loan transaction also did not figure out the purpose of loan for which it is sought. The loan disbursed could be segregated on different head on the basis of use e.g education, medical and consumption etc. Further the loan for various purposes could be dealt with different treatment.

Challenges of Institutionalization

As tribal society is in transition, modern as well as traditional structure persists side by side. As such modern structure or system may be referred to as formal and traditional an informal. The formal and informal dichotomy poses innumerable challenges to the survival of the system. The option is either to adopt the modern system and revert back to the traditional or archaic system which is imaginary or unrealistic in present time. Therefore, the way ahead is invariably an induction into a modern system with a cautious stand. Therefore, will the present system endure the test of time is a question to ponder.

Absence of Inter Fund Linkage

The informal micro finance, fund group operating in the Apatani valley lacks inter-fund linkages. They operate independently. The very foundation of informality speaks of its independent operation. Even the constitution of the fund association does not mention any thing about the link with other fund groups.

Ignorance

The ignorance of most of the members is another challenge face by the informal-microfinance in Apatani. The members who are uneducated are left to the whim of the member who manages the fund. There are many instances of loan default by the member as well as fund usurp by the executive member.

Lack of Support from the Government

Lack of government support to the fund houses is one of the problems faced by the informal microfinance of the Apatanis. The government schemes and developmental programs have been positively related to the economic development of the area, but then such external intervention is lacking in initiative on the part of the villagers. Therefore, for provisioning a multi-pronged attack on poverty, the government must support the informal microfinance of the Apatanis.

V. CONCLUSION

The Apatani society has waded through the waves of the time, the changes in the culture are inevitable. The changes witness is on the different aspect of the socio-cultural and socio-economic life of the society. The few spectacular among the changes are advancement in education, changing style of house construction, food habits and use of information and communication technology.

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