CHAPTER 4
EXCHANGE PANORAMA

Barter-Trade-Money-Market-Credit

While dealing with a Garo traditional village, Burling has observed that 'many of the relationships between households can be readily defined as exchanges or transactions of goods and services' (1963: 184), and that these could be either symmetrical or asymmetrical with varying effects on inter-household economic relations (Ibid: 186-208). Some of these exchanges (involving mortuary ceremonies, replacement of the deceased and the like) are the result of a built-in-etiquette of the kinship while others (as related to subsistence activities) border on the barter, and a good many of them (ajakrimsa) mount to a modern transaction (Chapter 1, Part III).

Garos had no closed economy in the absolute sense at least since the days written accounts of their intercourse with the neighbouring plains are available. There had been as many as 24 hats (weekly market place), 14 on the Goalpara border and 10 on the border of Nymensingh, to which they used to frequent for exchanging their products with those of the plains areas. Besides these hats, Elliot observed that there had been fairs occasionally organised once or twice a year after due publicity to the neighbouring areas.

Deals used to be carried on mainly on the system of barter. They paid the hat-toll to the estateholders in terms of cotton (Reynolds: 1849: 58), and exchange the rest of their stock for 'salt, kine, ho's, goats, dogs, cats, fowls, ducks, fish (dry and fresh), tortoises, rice, and extract of sugarcane for eating; for tobacco and betelnut for.
chewing, for some hoes and spinning wheels, for some brass wares and monihar (grocery) goods as ornaments, and for some silk, erendi and cotton cloths' (Martin: Vol. III: 1838: 686; and also in Esme: 1885: 291). Likewise, lac, agarwood, and to a smaller extent chillies, ginger, honey and birds used to be exchanged. In 1873, 14,000 maunds of cotton were brought down to different frontier hats and exported to Bengal. In 1874 about 1436 maunds of lac were exchanged at Damra, Jeera and Neebari hats only (Foreign Department Political Proceedings, November, 1875: Nos. 88-91). In 1881, the amounts of cotton and lac exported out of Garo Hills had been estimated at 30,000 and 1600 cwts. respectively (Imperial Gazetteer: 1885: 32). Martin estimated that about 60,000 maunds of cotton used to come from the Garos frequenting markets of Hawraghat, Mechpara and Kalumalupara (1838: 688).

Most of the trades had been on cotton exchange. A part of their cotton supplies used to be purchased by the tenants of the estate within which the hats were located. On payment of certain duties to the estate-holders these tenants could exchange provisions for as much cotton as their own families could spin and weave. But the value of the cotton generally brought by the Garos 'far exceeds the amount of these goods; and a large balance is paid in Narayani rupees' (currency of Coochbehar state, now in West Bengal). As the currencies of the Mughals and Coochbehar kings, then in use along the Garo frontier with the plains, had no coins of smaller denominations that could suit the miscellaneous purchases of the Garos, cowries were used to serve the purpose. Moffat Mills reports that '... cowries are used in every hat and village adjacent to Coochbehar and Rongpore, and is the sole medium of exchange at these places, although pice and rupees are taken if offered' (Mills: 1854: 3). These pices and rupees referred to had been those of the
Company Government. In January, 1838, the Govt. introduced and circulated their own currency in all the hats on Garo frontier. The Garos refused initially to accept the same and returned home with their cotton brought to hats. Mr John Strong, the then officer-in-charge of the Garo-mahal (Garo areas) relaxed their impositions, allowed the Garo traders to bargain in any way or coin (Narayani or Company's) and only asserted the payment of all government duties in their own currency (Letters received from Miscellaneous Quarters: 1838: Vol. 3, No. 37, No. 108, No. nil, page 275).

Such exchange and trade were not confined to the frontier hats alone, but were led into certain parts of the interior. Saramphang of the south-east Garo Hills harboured a hat since long before the British-Garo contact. Other villagers of that side (of Sizu, Rewak) derived considerable profit from fishing and did good trade with the Garos of the interior in dried fish (Hunter: Vol. II: 1879: 140).

Since the introduction of British rule, there has been an increasing interaction of hat formations and trading mobility of the Garos within the hills. New hats were also sponsored by the Government. After the destruction of one of the biggest frontier hats, Pootirmari, in the earthquake of 1897, Garobadh was developed as a hat. A decade earlier, Tura had formed the nucleus of a central hat (Esme: 1885: 291). Esme observes that within the last few years there is a great difference observable in the Garos who live in Tura. Many of them visit the station and bring all the produce of their cultivations in for sale. These consist of cotton (in large quantities), Indian corn, and vegetables. Some who have nothing of their own for sale, go down to the nearest hats or weekly markets, and bring up fowls etc. for sale at Tura. A hat is now established at Tura itself and brisk trade trade carried on; and
cloth of various kinds and colours, such as delight the eyes of all savages, are easily obtainable. Consequently the exceedingly primitive costume of the Garo is now frequently supplemented by a gay coloured cloth' (Esme: 1885:290-91). This is how the new demands had been injected among the Garos along with development of hats in the interior. A good many hats were added to the existing number (District Gazetteer: Supplement to Vol.X, Pt.II, 1915); and within the next 60 years, until 1972, sixty four more hats have been developed to serve the different areas of the district. Out of the total of 91 hats, six are bi-weekly, one daily and the rest are weekly hats with varying number of permanent shops and establishments.

Garos practised barter in varying degrees in their agricultural sector (Chapter 1, Part III), and paid their tributes and hat *tolls to the estateholders also in kind. But they were acceded to money used since a longer time; the process of monetisation of exchanges was, however, expedited with expansion of British administration. In the early years of British rule, tributes had been realised mostly in kind. Even as late as 1868-69, Williamson was found realising one Garo Kora (brass metal vessels) each from three nokmas of Bandeegri, Rongmalgri and Rungkhongri as revenue for that year, and introducing in its place a house-tax @ 4 annas per household. The rate of revenue was not uniform throughout the hills at the beginning. It was made so only in the later period (Kar: 1970). Following table indicates the extent of realisation of house-tax (in rupees).

<table>
<thead>
<tr>
<th>Year</th>
<th>1890-91</th>
<th>1891-92</th>
<th>1904-05</th>
<th>1905-06</th>
<th>1906-07</th>
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<tbody>
<tr>
<td>House-tax</td>
<td>35,379</td>
<td>39,676</td>
<td>40,104</td>
<td>43,237</td>
<td>44,600</td>
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(Table continues on the next page)
The tribute and the revenue used to be collected through the Laskar and Sardars who were also remunerated with money from ten to eighty rupees per year (exclusive of presents), on the basis of the extent of their collections. All these involved the Garos in the use of money besides exchange through barter.

Degree of monetisation also increased along with the rise of the institution of paid, contracted and sub-contracted labours during the British period. The Government introduced the sale of rights to capture elephants (1882), collect agr (1913) and exploit forest resources (1883) on payment of royalty and licence fees etc. All forest reserves of Garo hills were also created between 1883 and 1888 on payment of monetary compensation in lump sum to the clans. The public works branch of the Deputy Commissioner's office (around 1872) was later on supplemented by the District Fund (1916) and Tura Fund (1925) Committees in extending the road mileage of the district, besides other construction and repair works. Working of all these arrangements introduced the idea and practice of contracted and sub-contracted labour.

There were but a few day labourers in the district. The work in the station was mainly carried on by coolies imported from the plains. Garos used to be engaged by the officers-on-tour for carrying their baggage from village to village at the rate of 4 annas per head (later on increased to 8 annas) and every village on the tour programme had to supply such a labour (besal). After the establishment of Tura,
'Garos started visiting the station in small numbers in search of work' (Hunter: 1885: 31; Assam District Gazetteers, supplement to Vol. X, Part II, 2-3). Gradually, they also came in contact with the imported workers and imbibed the habit of wage labour in search of money. Since independence, a plethora of development projects in different parts of the district in the context of deteriorating jhum economy pulled them out of their traditional sectors of subsistence and helped participate in the sale of labour either on contract or for wage earnings. The tradition of contract and sub-contract works has been partially sponsored by the State and District Council administrations. They grant certain concessions to the tribal contractors with regard to exemption of income tax and margin of competitive tender rates. Non-tribal contractors carry on trade and business in the name of Garos and take them sometimes as active partners. Garo refugees from Bangladesh also encouraged the trading habits of the local Garos by demonstrating their skill in that sphere. They have put up a stiff competition with their non-tribal counterpart in petty trade and business. They now move about in the neighbourhood of Tura, collect vegetables, fruits and other chattels from the villages at a lower rate and sell them in Tura with profit. Banana, papaya, lemons, mangoes, sojina and other items of regular consumption are collected by them from Darenri also for sale in Tura, and encouraged a few Darenri villagers to take up this petty trade. All these have helped towards ushering in an era of monetary institutions.

Any act of exchange involves a transfer of value (usefulness of one unit of goods or services to be exchanged). In a primitive society (of lesser role differentiation of people) the range and forms of exchange are governed by the relative necessities of the household mode
of production and the imperatives of kinship organisation.

During agricultural seasons, the entire body of traditional villagers occupy temporary huts (jamadal) in the immediate neighbourhood of the common cultivations (Hunter: 1885: 29) and the problems of labour investment beyond households' resources is solved by their indigenous systems of labour exchange. Dakchaka, Gebra, Akbra, Kamka'gri'ma are the forms of labour exchange that don't always involve exchange of equivalent labour values. People seek refuge in social relations in order that the seasonal pressure on labour could be met easily, and hence cannot be insisting always on exact reciprocity. All these forms represent an element of generosity in exchange relations and can be classed under generous reciprocity.

On the other hand, the pressing needs of labour that all the households simultaneously feel for within the short working seasons (within which specific stages of cultivations are to be completed) don't allow them always to be generous at own cost. It has rather led them to those practices of exchange that turn to exact reciprocity as we find in case of baragrika. Daren'gri terms these deals as Bostuna sreprika or exchange of good and services in approximately equivalent value.

But the traditional society has even advanced further in its search for the gainful uses of labour. The forms of arrangements that are termed by Burling as asymmetrical transactions (of unequal benefits between parties) have been developed by the Garos without the use of money of modern economy (Burling: 1963: 200-203).
Ajak and dena that were detailed earlier (Chapter 1, Part III) essentially represent a dealing in credit. Ajak is an advance booking of the borrower's labour in exchange of certain quantity of paddy of the lender. Likewise, duna (loan of paddy to be repaid in double of the principal) and dena or dadon (periodic loan of paddy to be repaid with or without additional amount as interest) are also occasionally paid in terms of mutually agreed labour-values. A motive of gain underwrites such an advance provision of labour. A motive of gain likewise underwrites similar advance provision of labour for the days of scarcities or for profit earnings out of loan investments. Both are generally carried out in kind, mostly in paddy as the Garo's source of staple food.

All these exchange deals are dealings in trust for gains and the general method involved therein is an advance transfer of values from the lender to the borrower on his promise of their return at a later date in terms of similar things or otherwise. If the term credit is accepted in this sense, Garos are found practising it even before their extensive acquaintance with money-uses in the traditional sector. It is in this sense that one can think of credit existing before market (network of purchase and sale organically related to money as a common medium and measure of value). The credit as a monetary institution is the sophisticated form of these features in a changed context. The ideas of exchange, price (relative ratios of exchangeable values or exchange-value) and credit have assumed degrees of sophistication along with the development of economy, diversification of occupations and complex role-differentiations on an expanding base of infrastructural facilities.
Because of the similarity of essential features of exchange, price and credit among the traditional and the modern, there has not been any tension of adjustment among the Garos in transition. Rather, the continuum between the traditional and the modern approaches of exchange characterised their journey to modernity of their economy. The increasing contact with money made the Garos modify their traditional systems of exchange. In some villages like Darenri, ajak includes an advance loan—of paddy and a payment of money (eight annas to one rupee per man-day) during the return of a stipulated labour in the lender's land. In another area in the neighbourhood of Tura, Katchakdari a mid-day meal and a measure of paddy (generally 5 seers) used to be given to a labourer in place of wages under a modified system of ajak (Najumdar: 1967). Now-a-days in Darengrı, some households practise giving rice of equivalent value of the prevailing wage rates to a labour and loosely term it as ajak. The employing household makes a double barrelled profit from the deal. A household purchases rice in advance at a cheaper rate but pays the labourer in terms of rates which becomes higher in the lean period (period of relative food-scarcity too) when labourers are to be engaged for cultivation. Secondly, rates of paddy-price is higher at Darengrı than at Tura from where employing households generally purchase rice in bulk. Thirdly, daily wages are fixed in terms of money but paid in rice. In Darengrı, wage rates are lower than at Tura (Rs 3/- per male man-day as compared to Rs 4/- (in 1974) and Rs 4.50 (in 1975-76)) at Tura. A local labourer prefers rice to money and the opportunity is fully exploited by an employing household. This is prevalent in Darengrı during the weeding operations. It has also been observed how the Darengrı people had successfully blended the monetary means of labour-uses with their traditional non-monetary means, and how their current efforts at
labour exchange are being oriented towards money economy, and this story does not end there. It has been continued in various forms in respect of the arecanut and banana disposals too.

Their production and disposal as a source of livelihood are inexorably bound up with the marketability of these cash crops. Consequently, any fluctuation in their prices strikes their usual budget by disturbing the regular inflow of expected incomes. A general increase in the production of nuts may lead to larger supplies in a season, and depress prices in the market. This apprehension is met by the villagers by diverting a part of produce towards making of retted arecanuts (Fui moja, or simply moja). The retting of nuts withholds supply and thus holds up price line. In case a household finds the price suddenly depressed in Tura market, it does try to avoid sale of the produce already brought to market and keeps it with known shop owners (not dealing with arecanut) for a few days even on payment of small rent in cash or kind, and wait for the price to be toned up. Besides, the garden owners slacken the pace of plucking the nuts from the tree and control the supplies in the market. Comparatively poor garden-owners cannot, however, wait for a longer period for price improvement. Yet, with intermittent incomes from the banana sale, besides the produces of jhum and terrace as the supporting lines of defence, arecanut producers have been able to counteract the depressing trends of price. This has been possible because the garden-owners of other neighbouring villages too follow the same course to the extent feasible in their respective situations. The scale of production and exchange operations being larger in Darengri, its influence over the arecanut market at Tura is also correspondingly larger.
Various forms of deals leading to ultimate disposal of arecanut have also been developed. In Darengri, these are carried out as advance booking of stocks under different trading terms with or without involvement of money till their sale.

In the matter of retting of the nuts (moja thariani) it is observed that a dealer (Rasogipa, a person other than the garden-owner) enters into a contract with a garden-owner for retting, with the former’s labour, certain quantity of arecanut at a fixed price per pon or kahon (four units make a gonda and 20 gondas a pon, 20 pons make a kahon). After the sale of retted nuts (Gui-moja or moja), the difference between the sale price and the prefixed price is shared equally by the dealer and the garden-owner. Payments are made in successive instalments as and when moja is sold. Loss, if any, is borne by the dealer. This arrangement (amadona) becomes popular when there is a general decrease in total production in the village and dealers turn optimistic of future price-rise. In certain cases the likely profit or the loss is shared by the concerned parties (Aransen baju kalbal). A third variety is provided by another instance in which profit or loss is borne by the dealer.

Kriminath Raksham of Darengri brought 12 kahons of green nut from Watjeng Sangma of Rongropgri @ Rs. 40.00 per kahon of gui-moja (price fixed in terms of end-product and not green nuts), prepared moja agreeing to pay Rs. (40.00 X 12 kahons) on sale of the end-product. Profit or loss would be borne by Kriminath as a dealer.

Price of moja is always higher than that of green arecanut (Gui gittang). Kriminath and Watjeng entered into a contract at a time when the price of the latter was Rs. 45.00 per kahon. Price of moja generally stays between Rs. 60.00 and Rs. 80.00 depending on market situation,
size of nuts and maturity in retting. When the sum of Rs. 480.00 is
given to Watjeng, he receives a positive margin of Rs. 180.00
(Rs 40.00 X 12 - Rs 25.00 X 12) as a return of risk-taking and waiting.
Besides this gain, he was not required to invest any labour. On the
other hand, Kriminath was not to invest any money-capital for the
purchase of gui gittanr as a raw material of moja (an end-product) and
stood a chance of receiving an amount between Rs. 240.00 to Rs. 480.00
(sale price less prefixed price). He earned Rs. 300.00 out of the deal
by spending a total of 7 male man-days in burying and selling the
concerned quantity of nuts. This amount happens to be a price of his
labour, waiting and risk-taking. Both waiting and risk-taking (against
price fluctuations that may bring a negative return) are thus shared by
the dealer and the producer through an exchange of one's produce for
the other's labour. All the above deals represent a feature of credit
institutions as being based essentially on the exchange of promise and
trust.

There are also transactions involving actual payment of money in
advance by a dealer to a producer (garden owner). Jasin Chambugong paid
to Rangran Agitok a sum of Rs. 200.00 for 3 kahons of arecanut of his
garden on condition that Rangran would make moja of them and sell in
the market. Sale-proceeds in excess of Rs. 200.00 would be equally
shared by them, after returning that original sum to Jasin. In case the
sale proceeds are less than the latter, the whole amount less the cost
of carriage would be handed over to Jasin (Rasoa, also Palsoa). This
kind of arrangement is found prevailing mostly among the producers and
fellow villagers. But they have also developed credit relations with
the arecanut dealers of Tura market (mohajon). Whenever a mohajon of
Tura agrees to pay in advance a 'certain' sum to a producer on his promise of supplying a 'certain' quantity of moja to be prepared by him at his expenses, and fails to get the same within the stipulated period, an interest is charged in terms of green nut and/or moja, and both the original contracted quantity of moja and the interest are to be returned in the next season (Rasoa gaka). Rikchang Bolwari brought from Lakhan Das (Lakshman Das) in 1974 a sum of Rs. 400.00 for handing over 20 kahons of moja @ Rs. 20.00 per kahon and failed to supply any in the stipulated period. Hence 10 more kahons of moja are charged (and mutually agreed to) by Lakhan and 30 kahons of moja were given over to him by Rikchang in the next season (1975). In another instance, Lakhan paid in advance Rs. 325.00 in December 1974 to Nalingson Chambugong for 13 kahons of green nut and got them retted at his own expenses and earned a profit himself by selling the moja. Had there been any loss, Lakhan would have borne it too. In a separate deal Nalingson got Rs. 500.00 from Lakhan on condition that the former would repay the sum in terms of moja at the rate of a sum 10% percent less than the prevailing price per kahon during the time of repayment. Nalingson was to prepare moja out of the produce of his own garden at his cost.

Whenever a payment is made in advance, a provision of interest or extra earning is made. All varieties of exchanges involving such monetary investments and those that result in monetary considerations take the shape of modern transactions in which variables like expectations, uncertainties and profit making play their due role.

Besides those involving moja, a variety of credit transactions also evolved out of the means of disposing the green arecanut. Garcheng Bolwari of another village paid to Saljen Cheran of Darengri a sum of
Rs. 100.00 in November 1974, on his promise of giving 3 kahons of nut in April, 1975 (Rachaksoa). Ranjing Agitok paid Rs. 950.00 in advance to Saljen on condition that the former would be entitled to sell the entire produce of the latter's garden for one season. At times, the produce of a particular garden is sold in advance for several seasons. Thus Altington Agitok took up one garden of Nalingson for selling its produce consecutively for four years on advance payment of Rs. 1000.00 (Fasal ra'a Palgopa). All these varieties of transactions are referred to by a general term, Badinga.

Whenever the produce of an arecanut garden is sold in advance, generally during the fruiting stage, the cost of annual clearance is borne by the garden owner. Else the annual clearance of the garden is done by any of the parties according to terms of the contract (Badinga). One garden of Dijen Agitok has been taken over for one season by Majon Agitok at an advance payment of Rs. 1800.00, and the cost of clearance was also borne by the latter. It was also found that a garden-owner borrows money from a fellow villager and settles the account by badinga of his garden, even though no earlier contract was made to that effect. Ownership of one garden of Nowalgri village was transferred to Prebitson Agitok of Darengri when the garden-owner had failed to repay his old debts. Loans thus led to ownership in a number of cases in the village.

Out of badinga operations, another feature of enterprise has developed. Two or three persons pool their monetary resources together and carry out badinga like a partnership enterprise in which labour investment for the plucking, carriage and sale of nuts is jointly made by partners. Profit or loss is also shared by them according to agreed terms. Thus, in 1974-75 Millickson Bolwari of Darengri and Sengson Agitok of a neighbouring village brought under badinga one garden of Saljen
Cheran at Rs. 2300.00 for one season and they incurred a loss in the operation.

Darengri villagers are also found to practise mortgaging of gardens (bondoki). Generally, gardens are mortgaged for a certain sum in favour of the lender's right of selling the produce of the concerned gardens till the principal sum (mapang) is repaid. Sometimes a garden is mortgaged against receipt of a certain sum, and a fixed percentage of the principal amount stands deducted year after year till it is exhausted. Consequently, repayment of the principal is not necessary (fosol bilsikapa). Cryston Rangsa borrowed Rs. 300.00 by mortgaging one of his gardens and the sum stands reduced by Rs. 100.00 per year and the garden was released in the fourth year. Under another variety, land is mortgaged for a certain sum which is to be repaid within a specified period, failing which the concerned garden goes under the ownership of the lender (bondoko gaka).

While entering into an agreement, mostly verbal, a lender sometimes pays a small part of the principal sum in confirmation of the deal (baina) on condition that the rest of the amount would be paid within a specified period failing which the baina amount would stand forfeited in favour of the borrower. This baina system is fast becoming popular as a binder of the contractual promises of the concerned parties and has extended beyond the sphere of garden mortgaging. Even under badinga, payment of baina amount is urged on the Rasogipa. The system is known to have been introduced by the businessmen of Tura for inducing the would-be-borrowers to flock around them.

All these varieties of transactions are not, however, found in relation to disposal of banana possibly because of the perishable nature
of that cash crop, the impermanence of the plants and the absence of a fixed season for their productivity and growth. Above all, the villagers do not like to place under anybody's command their supporting base of livelihood because the bananas provide recurring sources of income throughout the year. On the other hand, rasogipa would not prefer staking his investment in an easily wasting asset specially when the wholesale dealings in banana are yet to develop in Tura market. Increases in the volume and frequencies of transactions in betelnut, banana and other goods between Darengri and Tura have led to the introduction of regular jeep services. It has induced people to vehicular transport and attracted the commodities for speedy delivery at Tura market with lesser cost. Prior to its introduction goods were transported by manual labour costing Rs. 5.00 per head per bosta or bora (hessian bag of commercial size containing 2½ kahons of nuts); now vehicular carriage cost only Rs. 2.00 per bora. Lesser cost and more speed of this vehicular transport have adversely effected the labour market in the village. Carriage of nuts on wage payment or in return of a quantity of nuts (olnapa) is rendered redundant.

Amadona, rasoa, badinga, bondoki and a host of their varieties and the baina are the different forms of credit transaction that could be developed in Darengri because of its ever growing relations with the urban market (Tura) on the one hand and the diversifying economy of the village on the other.

Villagers have also added another dimension to exchange relations in respect of landed properties. About 12 households of Darengri have acquired lands elsewhere in the district that are fit for plough cultivation (apal). As none of the households is adept in plough cultivation,
nor do they spare their own labour for that purpose, all of them, therefore, arranged plough cultivation of the lands on share-cropping system (adhi). The cost of seeds and manures is borne by the owner, and the actual cultivator (share-cropper, adhiar) pays him one third to one half of the total produce according to mutual agreements (Tebhagi/adhi bondobos). In another instance, the share-cropper promises to hand over certain quantity of produce, generally paddy, per year without receiving any cost of seeds and manure (Chukti-bondobos). This chukti bondobos gives a land-owner lesser amount of return but secures him well against uncertainty of return. These practices are similar to those found in the neighbouring plains of Assam and Bangladesh.

The growing network of hats and transport-communication within the district has increased the frequencies of exchange. A number of crops are produced by a Garo household in its jhum land and they mature at different periods of the year. Some of these crops like chilli, brinjal, ginger, turmeric, tapioca could be drawn from the land over a longer period. A few crops like gourd can be preserved also for a longer time. On the eve of hat-day, Garos collect their jhum products in smaller quantities or draw out a few of the preserved ones and sell these in the hats, and purchase such quantities of essentials that can sustain them till the next hat-day. The periodic hats thus give the Garos greater opportunities of meeting their demands in small lots, and majority of the Garo commuters have become petty sellers and purchasers.

On the other hand, non-Garo itinerant vendors accompany their sundry stocks from one hat to another on successive days of the week and sell them to the Garos. Such sundries are manufactured or treated outside the district, and drawn from the wholesalers of Assam and West Bengal. These vendors have not only met the existing demands but also created new ones for the alien goods and spatially spread out the transaction motives among the
Garos, and established a chain of links between the alien producers, wholesalers and local consumers throughout the district.

Garos in course of time have developed an irresistible attachment to hats. Both males and females visit the hats and participate in petty transactions and social exchange of news and views about friends and kins spread far and wide in the district. The young people expectantly wait for this opportunity of exchanging mutual urges of likeness (meksonga) and love and securing life partners. Postmen visit such hats for easy delivery of letters, and administrative agents disseminate general orders and circulars. These hats, therefore, act not only as centres of periodic transactions but also as occasions of socio-political exchanges.

Pettiness of purchase and sale sometimes causes shortages in a Garo household before the next hat-day. As a result, another economic institution has developed along with the hats to meet those situations. On cross-roads or on convenient road-points near a cluster of villages, an enterprising Garo opens a shop with sundry supplies ranging from food to fineries that ensure a regular flow of goods of day-to-day uses. These shopkeepers draw their supplies from Tura or other developed trading centres and distribute them at profit among the local consumers. They also act as the collecting agents of bigger businessmen and contractors, and carry on petty loan operations. Their shops also serve as the rendezvous of Garo marketeers on way to hats or home. Besides, non-Garos also establish shops in hat-places and in the interior, though in small number.

Because of the comparatively recent growth of petty business centres, barter is hardly practised in these shop-customer complex. Transactions are carried on generally in cash and partially in credit
in terms of money. Most of the shops have provisions for selling tea, snacks (boiled tapioca, rice-made cakes and bakery-made biscuits), biris and cigarettes that draw a regular sale, though in a small scale. These shops and the hats have also been responsible not only for meeting single casual demands but also for creating demand complexes in alien goods (like demands for kerosine-container-burning pot-match box or tobacco-paper-match box). As the volumes of transactions increase, the network of reactive complex of demand-supply also expands in the economy.

Most of the shop owners, however, can not purchase sundries in bulk to derive any economy of bulk purchase and, therefore, generally earn small margins of profit. But they form the nucleus of interest in business and monetary transactions nearer the village people and progressively bring them on the map of money economy of the country.

As many as six of the Darengri villagers have also established shops at Daren agal (gateway to Darengri) and near the terrace field. Of these, four shop-keepers had been assistant of a few successful contractors of Tura. They occasionally play the role of a middleman between the wholesalers of Tura and the garden-owners. A few villagers besides them, have undertaken contract-works in partnership with non-Garo contractors who provide major share of the required capital.

In the midst of these monetising and monetary transactions, some of the traditional practices are also brought within the orbit of money uses. As observed earlier, mutual visits and entertainments of the households in all festivals and rituals acted as a medium of redistribution of values in a traditional village. Now-a-days, Christmas Eve, Carol, the New Year's day and a host of prayer meetings provide for such occasions of
of inter-household exchanges, and tea, coffee, cakes, snacks and sweets are the usual items of refreshments used by the households on these occasions. While traditionalists could earlier arrange for entertainments without the use of money, a Christian household of the present time has to purchase the above items from the market. They are, therefore, to save an amount of money for meeting such social obligations of material exchange. When rituals for curing diseases are replaced by modern medicines or indigenous Ayurvedic treatment, people have to pay for both of them in the market, and the exchange relations obviously transcend the village boundaries.

Another form of exchange has gradually emerged in the village with regard to religious observations. Instead of observing traditional rituals in the jhum lands the Christian villagers now-a-days offer the first fruits of the fields and the trees to the church. Majority of the households also keep apart a few morsels of rice every day and then sold these for money for the church fund. After every service in the church, cash collections are also made from those attending the prayers. Besides these and other casual donations, regular subscriptions are also arranged for different church-based organisations like Youth Choir, Baptist Youth Forum and the like. These exchanges in terms of stores and money result in a centripetal course of redistribution towards the church from multiple units of the village-households and consequently, inter-household transfers have taken a different turn. Even in the village-level festivities like the X'mas and New Year Day celebrations, picnics are organised by common but proportionate contributions of the households. The same trend is observed in relation to an agricultural practice. In 1974 and 1975 abasoa (burning of fields for shifting cultivation) was accompanied by a village level picnic on proportionate
contributions of participating households @ Rs 2.00 per head. Predominance of such proportional contributions could hardly effect any redistribution of wealth on these counts.

Money has entered also into the fabric of socio-cultural practices. People prefer paying money to presenting cows, pigs or goats in marriage or mortuary ceremonies. In all these ceremonies, money payments and presentation of sophisticated goods are made, and the receiving households always aim at reciprocating the gestures with money or goods of approximately equivalent value or standard.

In several mortuary ceremonies that we attended at Darengri, we found the closer relatives and friends offering cows, goats or pigs for entertainment of the people assembled for the purpose. Others attending the occasion presented the bereaved household with either money or certain items like tea, milk, sugar and biscuits bought from the markets. Rice and vegetables are also brought in by some villagers or outside friends and relatives of the concerned household.

Exchange of gongs as kokams among the households is rarely observed. Now-a-days, money is given to a bereaved family. An account of money receipts is always remembered. If the bereaved household receives from a relation/friend less than the amount paid to the latter's household earlier on a similar occasion, it is accepted as gro chotani, i.e., repayment of obligations (also termed jakgisigoa). If the amount of money received is more, the extent of surplus is remembered and paid back to the donor household on a similar occasion afterwards (jakragoa). Money has thus been steadily replacing the kokams. The practice of handing over magual to the household of the deceased's mother is still continued. But the vessel with which the corpse is washed now-a-days
is not a *rang* (brass metal gong) but a modern bell-metal pot or a *lota* shaped brass metal vessel usually available in Tura Market.

At the time of memang delbani the information of death is conveyed to the mother of the deceased along with presents. A sum of money (varying in different cases) is also handed over to her as a symbol of *debra chriani*, and the talk of replacement of the dead is held. The presents thus given are mostly purchased from Tura or other markets. In some Christian villages other than Darengri, it was found that money in lump-sum was paid to mother's household during memang delbani. On the death of Rupsing Rangsa, Rangin Dangu's wife as the adopted mother (belonging to the mahari of the deceased) washed the corpse and clothed it with a new cloth. She was then given the bell metal bowl with which the corpse had been washed, in addition to Rs. 5.00 as a symbolic representation of *debra chriani*. During memang delbani at a later date, widow of the late Rupsing brought to the household of that mother-in-law cooked rice, vegetable-curry, tea-leaves, sugar, etc. for formal discussion about replacement of the dead husband. In case of rich families, these are carried out more expensively. Money is thus added to the list of ceremonial objects and used sometimes for symbolic representation of the latter. Mortuary ceremonies draw in largest number or volume of presents from relatives and friends. They now-a-days prefer money to goods. A cow now costs a household from Rs. 300.00 to Rs. 400.00 Even if one-fourth of the value is presented in cash to a bereaved family, a donor may save an amount, yet the participants in the ceremony would shower praises on him as a big donor. He can thereby acquire at a lesser cost/sense of prestige in the assembly of friends and relatives. On the other hand, the receiving household can utilise money (a general command over purchasing power) for purchasing any item if necessary in the ceremony and
keep the surplus, if any, for later-day uses. Money-mindedness has thus motivated their sense of presentations and modified the norms and values of the traditional society.

Formerly, service of a kamal was reciprocated in kind. And now-a-days in Darengri as elsewhere, service of a pastor is always paid for in cash. In traditional villages a midwife is simply entertained by the household she attends. In Darengri as well as in the neighbourhood of Tura, a midwife receives in exchange of her service presentations like a dakmanda (traditional women's wear), an amount of money from Rs. 5.00 to Rs. 15.00 and a feast according to capacity of the household she has served. In certain outlying areas of Tura a few women attend delivery cases on payment of Rs. 20.00 only, which has assumed the character of fee. A return of service in terms of 'goods and money' has thus been transformed into payment of fees in the urban fringe.

For other specialised services like those of a barber, butcher, cobler or carpenter, the villagers depend mostly on those available in Tura market (Chapter 3), and money is the sole medium of exchange therein. A good number of houses have been built with the services of non-Garo masons and carpenters, and with manufactured and/or treated materials like cement, corrugated iron sheets, screws and nails and the sawn timber. Barbed wires were used for fencing of arecanut gardens and household units. All these goods and services are to be purchased with money, and the people are involved in circulatory network of exchange characteristic of money economy.

Barter transactions also persist in the villages. Vendors visit the houses in the winter with enamel and alluminium wares, glass bangles, imitation ornaments etc. and exchange them for old clothes or money.
Among themselves villagers also borrow rice or paddy to be paid back in arecanut, but the ratio of exchange is fixed in terms of relative money values.

In Darengri, people have diversified their role as serviceholder, proprietor-producer, jhumia and trader and also as creditor and casual employer. The exchange relations have accordingly taken up diversified forms and contents. A structural change seems to have emerged out of these varieties. Unlike in a traditional village, parties to the exchange do not generally hail from the same or allied lineage groups (in akim bond). In all ramifications of rasoa, badinga and bondoki transactions, it is not the kin-relation but the capacity to lend money or make advance payments that makes out a mortgage deal or advance sale of nuts. Kin-relations rather stand at times on way to successful completion of a credit deal. Relatives may find it difficult between them to overcome or settle any slackness in payments or repayments according to mutually agreed terms. Hazira and thika being transitory transactions, are, however, found to be carried on between kins in a number of instances and these are decided on the basis of the usual forces of demand and supply of labour.

Several neighbouring villages are brought into a network of exchange through the monetary and credit transactions as has been observed earlier. Besides the people of Dhopgri, a village nokma (songni nokma) of Matabeng area came down to Darengri in search of cash income by thika labour so that he might purchase a pair of bulls for tilling the valley-bottom lands within his akhing. This kind of achievement motivations are also found in a number of cases of contract-labour (thika).
Whenever arecanut and bananas are produced in a larger scale beyond the needs of domestic consumption, a producer is led to be a unit of market structure, quite distinct from membership of a lineage-group. Money as a secular medium impersonifies exchange-relations in the formative stage of money-mindedness, kinship bonds seem to continue though in diminishing degrees. Darengri producers generally dispose of their produce on the hat-eve or hat-day in weekly lots according to domestic demands for the essentials to be purchased from the market. These are lifted mostly by a few non-Garo wholesalers of Tura and partly by a few retailers. These wholesalers have been able to establish a kind of person-oriented relations between [Darengri] producers and themselves and help out the former in case of casual needs for money. The same is true in case of badinga or rasoa transaction among the villagers. It may thus appear that a person-oriented/personalistic bond between the parties co-exist with the impersonality of exchange relations that characterises a money economy. It may be so due to the smaller scale of cash and credit transactions within the effective range of a smaller territory.

In the event of discharging kinship obligations or ceremonial reciprocal returns (as in mortuary ceremonies), use of money adds another dimension to the traditional exchange relations. A gong used to serve the purpose of magual or kokam and the same (not similar) gong used to be returned to the original household at a subsequent ceremony (Chapter 1, Part III). Now-a-days transfer of a money-value in place of kokam serves the purpose. Likewise, instead of a gong, any metallic bowl or lota that can be purchased for money serves the purpose of magual. The characteristic specificity of gongs as magual or kokam has
been replaced by a common or generalised medium of exchange and in the process, much of its traditional sanctity has been lost. While keeping the basic motive of exchange-relations, people have changed the form of exchange.

Even in respect of services of kamal or midwife, exchange relations have been modified by use of money. A return of their services have assumed the features of a fee. Influence of money has also been seen in the Garo juridical system. Methods of punishment by ordeals and payment of fines by gongs have been replaced by a scheduling of tariff for each of the known kinds of crimes and faults, and these are made in terms of money (Chapter 1, Part III).

The exchange system of all economies, traditional or modern, is based on two sets of demand and supply conditions. It is the unsatiated demand for things or services that primarily, if not always and everywhere, initiates an act of exchange. In [primitive] societies such as that of the Garos, the range of wants was limited, governed to an extent by cultural values, ecological limitations and occasional deficiencies, and satisfied by direct household enterprise on the common resources (community land and household labour). At the other extreme, demands in a modern economy are as diverse as the means of satisfaction, and the production-consumption pattern keeps on changing over time. In that process, division of labour is also found to keep on widening the inter-relations of people beyond the local confines through the use of money or a common medium of exchange.

On the other hand, it is the supply that satisfies the demand, and an exchange in relation to that is based on differentiation of roles. In primitive societies like that of the Garos', this role differentiation
is linked primarily with membership in a particular lineage, or related through affines of a lineage. An individual acquires a command as any of their neighbours does over same kind of material resources (land, etc.) and kinship advantages (kinship alliance as additional source of labour). These coupled with ecological limitations within relative seclusion generally lead to the prestatory exchange of similar goods and services as and when necessary (prestation is conceived as a system in which 'giving' is used to create a social obligation of 'returning'). In other societies at different stages of development, this role differentiation may advance further to gradually involve different households, groups or corporate bodies in commanding different kinds of resources and outlets for producing variety of goods and services (Belshaw: 1965).

Conditions of scarcity relative to people's demand and the ways they adjust between the two have a close bearing on the role-differentiation. This is also related to the forms and extent of division of labour practised over time in an economy, because 'the action correlate of differentiated roles is division of labour' (Ibid: 111). Its expansion in a modern economy is led by technical specialisation and growing commercialisation of activities that impregnate capital formation through flow of wealth and profit making, subject, however, to the limiting conditions of other technical and organisational constraints.

Although the household mode of production of the Garos entertained limited economic goals, it could develop a commercial aspect of its own, at least in a limited scale. This had been sponsored by the interaction of domestic deficiencies or absence of certain goods (e.g. iron implements, salt, cloth, cattle, fineries of their choice, etc.) and a.
string of markets on their border. Exchange for consumption and presentation had been the main motive of trading in those hats, and a shifting cultivator was found to be in the role of a commuter. His link with those hats has carried him beyond the fields of traditional exchange and built up a departure in respect of inter-region and inter-group tradings (cotton and lac of Garo Hills used to move to Calcutta port via Goalpara, Singhimari, Mankachar, Serajgung river ports in bordering plains of Bengal and Assam. Non-Garos used to lift them from those hats).

These practices of exchange have undergone a radical change with the import of a host of alien factors and their reactive influences on and alliance with the internal resources. It has been observed how the successive eras, of British rule and national governments, helped the Garos in attaining diversification of occupations and in multiplying as a consequence the forms of exchange. Increasing network of interior and the both hats, growing opportunities and centres of/salaried services and wage labour have mounted the exchange relations on the increasing degrees of monetisation and domiciled them in the body-economic of the country.