THE SETTING OF THE STUDY

For the purpose of the present study, the economy of the State of Meghalaya provides the macro-economic canvas. The 'household' is the smallest and the basic unit of this overwhelmingly agricultural economy and the banks had their first impact on it following the nationalisation in 1969. This interaction constitutes the hub of all economic, social and political equations at micro level. The institutional and structural rigidities of the economy are reflected in the behaviour pattern and production plans of the households.

The interaction between the fast expanding banking structure with the backward village economy and primitive agriculture has started a process of changes in traditional banking theories and practices. As change agents, the banks, for the first time, are influencing the nature and direction of the social and economic transformation and are in turn being exposed to a steady change in their own structure and policy.

To study the process and analyze and formulate the actual and potential development roles the commercial
banking system may have to play and are playing, and
to harmonize theory and practice, it is helpful to
begin with a picture of the economy and the political
framework in which the economy operates. This is all
the more necessary in view of the fact that both the
economy and the political framework have special traits
arising from the tribal social setting and hilly
geography. The change process cannot be properly
appreciated without a proper understanding of this.

Topography

Topography of Meghalaya is here described from
the easternmost part i.e. Jaintia Hills through East
and West Khasi Hills to Garo Hills. In Jaintia Hills
there are three well-defined regions; the southern
region called War, the central region called Ri Jaintia
and the northern region called Bhoi-Aka. The highest
hill rises to 5755 ft. with Jowai town, the headquarter,
at an elevation of 4560 ft. in the centre. There are
four important rivers with great potential for genera-
tion of hydro-electric power. Jaintia Hills has
salubrious climate with warm summer and cold winter.
The rainfall varies from 2275 mm to 5853 mm, maximum
and minimum of temperature in summer are 23.3°C and
15°C and 13.6°C and 2.9°C in winter respectively. The
topography and climatic conditions favour cultivation
of paddy in the northern part of the hills while southern War area is suitable for growing citrus fruits like oranges, pineapples, banana and betelnuts. The soil in Jaintia Hills is mostly red loam and acidic in nature with rich organic matter but poor in phosphorus and medium in potash content. The PH value ranges between 5 and 5.5. The border areas with Assam and Bangladesh in the north and south consist of clay soils.

The Khasi Hills (east and west districts) is a plateau generally of rolling grasslands interspersed with river valleys which in the southern War region takes the form of ravines. The general altitude varies from 1200 to 1500 metres. In the southern part the plateau slopes gently from 1370 metres to 1220 metres before dropping steeply to the plains of Bangladesh excepting a few intervening foothills. The soils of the district are broadly divided into hill soils and plains alluvium. There are also patches of red loamy soil, fine silt constituting the major element. The soil has high organic matter and nitrogen content, and is conducive to the growing of potato and citrus fruits. Paddy is grown in patches between the hills and also in the plain alluvium in the border areas. The grassy hills also are suitable for dairy farming in a big scale.
The important rivers are being harnessed for generation of hydro-electric power. The climate and rainfall are controlled by seasonal winds i.e. south-west summer and north-east winter monsoons. The rainy season is from May to September-October with maximum rainfall over the southern slopes of the district with an annual average of 12000 mm; in other parts the annual average comes down to 2500 mm. The average temperature varies between 25°C maximum and 2°C minimum.

The Garo Hills (East and west districts) is at the extreme western end of the Patkoi range where the hills abruptly slope down to the plains of Assam and Bangladesh. The Garo Hills consist mostly of rugged terrains ringed by small strips of plains on the northern, western and southern peripheries. Small valleys lie between hills at many places in the hilly tract. There are important areas of flat lands on the northern, western and southern boundaries. Excepting these, Garo Hills are an irregular mess of hills running generally from north to south, with the altitude going upto 1550 metres maximum. Tura, the headquarter, stands at an altitude of 500 metres. Unlike Khasi Hills and Jaintia Hills, one third of the Garo Hills is flat land and two thirds hills. Obviously the climate of the district is not uniform. At higher elevations the climate is mild in summer but not in plains. Temperature varies
between 19°C to 28°C. Similarly the rainfall also varies between 200 to 400 cm. The soil in general is acidic and loamy, and in the plains and valleys very fertile. In the hill region, it is composed of clay with pebbles and red loam. In the flat of the valley and in the plains paddy, jute and mustard are the major crops while in the hills maize, citrus fruits, hill paddy, wheat and pulses are grown. Jhuming is most extensive in Garo Hills.

The Political and Administrative Framework

Meghalaya was declared an autonomous State within Assam on 2 April 1970 and was given full statehood with effect from 21 January 1972.¹

The State comprised the two districts of undivided Assam, namely, United Khasi and Jaintia Hills district and Garo Hills district. These two districts were governed, since 1952, by the provisions of the Sixth Schedule to the Constitution of India and the creation of the State in 1972 did not bring any change so far as the Sixth Schedule is concerned.

According to the provision of the Sixth Schedule

¹ North Eastern Areas (Re-organisation) Act, 1971. In Khasi Hills 77.37 per cent of the population are Khasis, in Jaintia Hills 95.09 per cent of the population are Jaintias and in Garo Hills 80.14 per cent of the population are Garos. The Garos are Indo-Mongoloid tribe speaking a Tibeto-Burman language while the Khasi-Jaintias are said to be Paleo-Mongoloid tribe speaking an Austro-Asiatic language of Mon Khmer group.
to the Constitution of India which came into force on 26 January, 1950, the autonomous District of K & J Hills and Garo Hills were constituted. The Khasi and Jaintia Hills District comprised 'such territories which were earlier known as the Khasi states and the K & J Hills District, excluding any areas for the time being comprising the Cantonment and Municipality of Shillong, but including so much of area within the Municipality of Shillong that formed part of the State of Mylliem.' The K & J Hills District Council was inaugurated on 27 June 1952 at Shillong and the Garo Hills District Council comprising the whole of Garo Hills was inaugurated at Tura on 14 April 1982. Subsequently the Governor of Assam under Para 1 of the Sixth Schedule by a notification created a new autonomous District Council called Jaintia Hills District Council comprising the Jowai sub-division of K & J Hills with effect from 1 December 1964. The entire Jaintia Hills was thus separated and by 1964, and there came into existence three District

2. In exercise of the power conferred by Sub-para (6) of paragraph 2 of the Sixth Schedule to the Constitution of India, the Governor of Assam published the Rules called Assam Autonomous District (Constitution of District Councils) Rules, 1951, on 15 October 1951 for the constitution of District Councils for the Autonomous Districts of Assam and in accordance with the aforesaid Rules, the first general elections to the K & J Hills and Garo Hills District Councils were held in early part of 1952.


Councils - Khasi Hills District Council, Garo Hills District Council and Jaintia Hills District Council. The spirit and purpose behind the creation of these District Councils reflect the national policy towards the scheduled tribes of the North East and these continue till today with no basic change in that policy. The main point of the policy and the basic features of the District Council administration may be

6. The creation of the District Councils in Khasi-Jaintia Hills and Garo Hills were preceded by debates and discussions on the future set up of the Hill Areas of the North Eastern Region. The demands of the tribal chiefs - particularly in Khasi-Jaintia Hills of present Meghalaya ranged from complete independence to various degrees of autonomy including the total expulsion of non-tribals from the area.

Prior to the British annexation of the areas covered by these two districts, the Khasis and Garos lived in their own respective areas and followed their own customs and traditions which governed their social, political and economic life. Before the Government of India Act, 1935 came into force, these areas were treated by the British as deregulated areas. With the passing of the Act, these were brought under 'partially Excluded Areas' excepting the Cantonment and the Shillong Municipal areas in Khasi Hills.

The Cabinet Mission therefore suggested that there should be an Advisory Committee on the rights of citizens, minorities, and tribal and Excluded Areas. Sir Stafford Cripps wanted that a powerful committee should be set up to make proposals for the administration of the tribal areas. The Constituent Assembly of India, therefore, in terms of the Cabinet Mission statement of 24 January 1947, set up an Advisory Committee. The Advisory Committee appointed a sub-committee under the Chairmanship of Gopinath Bordoloi. The Sub-committee coopted members from the Hill Districts and was assisted by Dr. B.S. Guha, an anthropologist. (Bhattacharjya, pp. 44-46).

The main recommendations of the Sub-committee as amended and accepted by the Constituent Assembly after debate and discussions leading to the formation of the Autonomous District Councils are relevant for an understanding of the present situation and are recorded above.
assimilation is a matter of evolution and therefore the tribal institutions should be allowed to evolve and be guided by the inherent logic of change as determined by factors - internal and external.

The tribal society is neither to remain in complete isolation nor to be exposed to forces that may cause a sudden break.

The people themselves are to control immigration and allocation of lands to outsiders through the instrumentality of District Council which is vested with legislative power.

The tribals themselves are to decide and choose the mode of production. For example, the shifting cultivation has to be discouraged and an alternative found by the people themselves to control shifting cultivation and achieve a desired transformation.

The District Council has legislative powers over the use and occupation of Land, Village forests, agriculture and village and town management in addition to the administration of tribal and local laws. Only those lands belonging to the Reserved Forests category are outside its jurisdiction for the sake of central management. Primary education, dispensaries and such other institutions are managed by the District Council along with the management of hat (market), ghat (ferry), fisheries etc..

The mines and minerals are outside the purview of the District Council.
The tribal communities have full powers of administering their own social laws and of codifying them. The codes of criminal and civil procedure are not applicable to the hill districts though officials are expected to be guided by the spirit of these laws. Therefore except suits arising out of special laws, all ordinary suits are disposed of by the tribal councils or courts. In respect of civil and criminal cases where non-tribals are involved, they are to be tried under regular laws. The judiciary consists of village court, sub-ordinate court and the District Council court with appellate jurisdiction.

The District Council has the power to assess land revenue wherever the system exists and levy taxes on forest products, entry of goods in the market, cattle, profession, trades and calling etc., and frame necessary laws for the purpose. In order to prevent exploitation by non-tribals, the District Council is equipped with the power to introduce by three-fourth votes a system of licensing traders and money lenders. The revenue collected is utilized for development.

The finances of the hill areas are taken care of by the concerned state government which prepares the development programmes. The plans and programmes
so prepared are financed liberally both by the State and Central Government. The District Council, therefore, is like a miniature government with all the three organs - legislature, executive and judiciary. The Governor, however, has the power to suspend, dissolve or supersede a District Council and all laws enacted by the state legislature and the parliament are binding on the District Council unless the Governor thought they ought not to apply.

7. Consequent upon the resolutions passed at a Conference of State Ministers for Backward Classes held in April, 1975, the tribal sub-plan frame came into being. The Chief Ministers' conference in October 1976 also discussed these matters.

The programme undertaken under the tribal sub-plan do not relate to such States and Union Territories where there is a tribal majority. They are applicable to only such States and Union Territories which have areas of concentration of scheduled tribes of 50 per cent or more or have sizeable scattered tribal population. The States like Meghalaya, Nagaland and Union Territories like Mizoram, Arunachal Pradesh are therefore, not eligible for special central assistance under the Tribal Sub-Plan programme.

Prior to 1975-76, the tribal development programme was implemented through a centrally sponsored programme viz., Tribal Development Block Scheme. At that time Meghalaya was getting central assistance at the rate of ₹.7 lakhs per block in Stage-III and ₹.1 lakh per block in Stage II. During 1974-75, the State Government received ₹.40 lakhs as Central assistance for Tribal Development Blocks. The T.D. Block programme was discontinued from the Fifth Plan period. The entire tribal development programme under the new strategy excepting a few schemes under the centrally sponsored programme now forms part of the State plan. Since majority of the population of Meghalaya belongs to the scheduled tribes, no assistance for the tribal-sub-plan is provided to Meghalaya and all programmes relating to tribal Development in Meghalaya forms part of the State Plan.

8. Under the Constitution of India the Union Government administers 97 subjects and the states administer 66 subjects. In Meghalaya there is a new dimension in so far as the District Council is the tier in addition to the Union and State Government with distinct administrative jurisdiction.
However, with the creation of the State of Meghalaya with all the districts having the autonomous character, the relation between the State and the District Council in the development and administration of the areas constitute an interesting experiment in the politics and administration of Meghalaya. Already there are manifest tendencies towards friction with likely adverse effects on the rate of progress of the economy and its allround development.

The two districts - the Khasi & Jaintia Hills district and the Garo Hills district of undivided Assam which comprise the present State of Meghalaya were re-organised into smaller administrative districts. The K & J Hills district was divided into Jaintia Hills district, East Khasi Hills District and West Khasi Hills District. Garo Hills District was divided into two districts - namely, East Garo Hills District and West Garo Hills District. The process was completed by 1976.9 So the State now comprises five districts. All these districts are quite small in terms of both geographical and population coverage compared to the districts in the plains of India. Among those five districts, there is again a large variation in area and population which

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9. Census of India 1981, Meghalaya Series 14, p.19. Jaintia Hills district was created in 1972 by upgrading the Jowai sub-division of the erstwhile K & J Hills district. Garo Hills district was divided into East and West Garo Hills districts on 22 October 1976. West Khasi Hills district was carved out of erstwhile Khasi Hills district on 28 October, 1976, in the interest of administrative convenience and to give impetus to the development of the backward region of the Khasi Hills.
is due to the geographic factor quite common in the Hills of N.E. Region. The following table shows clearly the smallness of the district as well as the inter-district variation in terms of area and population.

TABLE - 1.1:

<table>
<thead>
<tr>
<th>Sl. Dist/mins</th>
<th>Population in 1971</th>
<th>Population in 1981</th>
<th>Growth (and Rank)</th>
<th>Area (sq. km)</th>
<th>Density (per sq. km)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Jaintia Hills</td>
<td>1,13,552</td>
<td>1,54,292</td>
<td>(3)</td>
<td>35.25</td>
<td>40</td>
</tr>
<tr>
<td>HQ. Jowai</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. East Khasi Hills</td>
<td>3,80,661</td>
<td>5,08,429</td>
<td>(1)</td>
<td>33.56</td>
<td>98</td>
</tr>
<tr>
<td>HQ. Shillong</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. West Khasi Hills</td>
<td>1,10,854</td>
<td>1,60,150</td>
<td>(4)</td>
<td>44.47</td>
<td>34</td>
</tr>
<tr>
<td>HQ. Nongstoin</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. East Garo Hills</td>
<td>1,02,698</td>
<td>1,35,864</td>
<td>(5)</td>
<td>32.29</td>
<td>52</td>
</tr>
<tr>
<td>HQ. Williamnagar</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. West Garo Hills</td>
<td>3,03,917</td>
<td>3,69,139</td>
<td>(2)</td>
<td>24.46</td>
<td>66</td>
</tr>
<tr>
<td>HQ. Tura</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>10,11,699</td>
<td>13,27,874</td>
<td>31.25</td>
<td>59</td>
<td>22,429</td>
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</tbody>
</table>


The smallness of the districts in population and area is to be taken as a very helpful factor in planning and initiating schemes of and responding to challenges, administrative and otherwise, thrown by the processes of development. These districts are divided into Community Development Blocks which are the smallest units and kingpins for area planning and development. 'The Block is
distinguished by certain community of interests. It is sufficiently small in terms of area and population to enable intimate contact and understanding between the people and the planners, and those responsible for the implementation of the plan. It provides an observation platform in close proximity of the beneficiary groups and thus helps to:

1) understand more clearly the felt needs of the people and factors inhibiting the uplift of the weaker sections;

ii) ascertain physical and human resources specific to the area/block;

iii) identify constraints inhibiting socio-economic and technological growth;

iv) expand the area of peoples' participation in preparation and implementation of plans.10

The Block-level planning is not an isolated exercise but 'the link in the hierarchy of levels from a cluster of villages below the block level to the district, regional and state level.'11

In Meghalaya there are now 30 Community Development Blocks. Earlier there were 24 C.D. Blocks but on October 2, 1980, six new blocks were created bringing up the number to 30.12 All the thirty blocks including the six new ones are in Stage III development.

11. ibid.
12. ibid.
The blocks are created, administered and financed by the State Government and they are not accountable to the District Councils. The following table (Table-1.2) gives a picture of the State's economy as divided into blocks.

Economic Canvas
1. Land-Man Ratio

In the absence of any significant degree of industrialization the entire economy of Meghalaya is practically land-based. But over the decades the population has been steadily increasing and therefore the land-man ratio as obtained from the land utilisation statistics may be taken note of. Table - 1.3 gives the picture of various categories of land in Meghalaya according to the standard ninefold classification.

Out of a total geographical area of 22,48,900 hectares, the percentage of land not available for cultivation is 13.89, including both A and B of category 2. Compared with those of other States of north eastern region, the percentage is much smaller than in Nagaland (75.74), Manipur (65.36) and even Assam (30.74) but higher than in Tripura (5.06) and Mizoram (10.04). Meghalaya's percentage is much lower than that of the N.E. region as a whole (25.14). Considered severally
<table>
<thead>
<tr>
<th>S1 No</th>
<th>Name of the Block</th>
<th>Headquarters</th>
<th>No. of villages</th>
<th>No. of households</th>
<th>Area in Sq.km.</th>
<th>Population in '000</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Thadlaskein C.D. Block</td>
<td>Thadlaskein</td>
<td>67</td>
<td>8407</td>
<td>639</td>
<td>44,709</td>
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<tr>
<td>2</td>
<td>Laskein C.D. Block</td>
<td>Laskein</td>
<td>129</td>
<td>8349</td>
<td>716</td>
<td>46,853</td>
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<tr>
<td>3</td>
<td>Khliehriat C.D. Block</td>
<td>Khliehriat</td>
<td>148</td>
<td>7768</td>
<td>2066</td>
<td>43,075</td>
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<tr>
<td>4</td>
<td>Amlarem C.D. Block</td>
<td>Amlarem(P)</td>
<td>69</td>
<td>3828</td>
<td>398</td>
<td>21,755</td>
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<tr>
<td>5</td>
<td>Bhoi Area C.D. Block</td>
<td>Umsning</td>
<td>248</td>
<td>11912</td>
<td>1225</td>
<td>60,378</td>
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<td>6</td>
<td>Mawryngkneng C.D. Block</td>
<td>Mawryngkneng</td>
<td>63</td>
<td>4988</td>
<td>293</td>
<td>27,132</td>
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<tr>
<td>7</td>
<td>Pynursla C.D. Block</td>
<td>Pynursla</td>
<td>127</td>
<td>7262</td>
<td>505</td>
<td>34,001</td>
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<tr>
<td>8</td>
<td>Mawsynram C.D. Block</td>
<td>Mawsynram</td>
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<td>6819</td>
<td>623</td>
<td>34,137</td>
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<td>Mylliem C.D. Block</td>
<td>Upper Shillong</td>
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<td>44537</td>
<td>215</td>
<td>2,29,792</td>
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<td>10</td>
<td>Shella-Bholaganj C.D.B.</td>
<td>Cherrapunjee</td>
<td>172</td>
<td>7588</td>
<td>578</td>
<td>36,549</td>
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<tr>
<td>11</td>
<td>Mauphlang C.D. Block</td>
<td>Mauphlang</td>
<td>112</td>
<td>5358</td>
<td>249</td>
<td>29,455</td>
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<td>12</td>
<td>Nongpoh C.D. Block</td>
<td>Umling (P)</td>
<td>161</td>
<td>7973</td>
<td>1153</td>
<td>39,555</td>
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<tr>
<td>13</td>
<td>Mawkynrew C.D. Block</td>
<td>Mawkynrew (P)</td>
<td>68</td>
<td>3776</td>
<td>355</td>
<td>20,415</td>
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<th>6</th>
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<th>8</th>
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<tbody>
<tr>
<td></td>
<td>WEST KHASI HILLS</td>
<td></td>
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<td>14</td>
<td>Mairang C.D. Block</td>
<td>Mairang</td>
<td>122</td>
<td>7923</td>
<td>989</td>
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<td>Mawkyrwat C.D. Block</td>
<td>Mawkyrwat</td>
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<td>8634</td>
<td>1253</td>
<td>46,206</td>
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<td>Nongstoin C.D. Block</td>
<td>Nongstoin</td>
<td>227</td>
<td>7598</td>
<td>1624</td>
<td>42,185</td>
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<td>Mawshynrut C.D. Block</td>
<td>Riandgo(P)</td>
<td>184</td>
<td>5012</td>
<td>1381</td>
<td>28,162</td>
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<td>EAST GARO HILLS</td>
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<tr>
<td>18</td>
<td>Songsak C.D. Block</td>
<td>Songsak</td>
<td>109</td>
<td>5160</td>
<td>703</td>
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<td>Dambo-Fongjeng C.D.B.</td>
<td>Fongjeng</td>
<td>213</td>
<td>8253</td>
<td>885</td>
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<td>Resubelpara C.D.B.</td>
<td>Resubelpara</td>
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<td>12464</td>
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<td>21</td>
<td>Samanda C.D. Block</td>
<td>Samanda(P)</td>
<td>114</td>
<td>4025</td>
<td>547</td>
<td>19,619</td>
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<tr>
<td></td>
<td>WEST GARO HILLS</td>
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<tr>
<td>22</td>
<td>Dalu C.D. Block</td>
<td>Barengapara</td>
<td>237</td>
<td>7042</td>
<td>663</td>
<td>35,103</td>
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<td>Dambuk-Aga C.D.Block</td>
<td>Baghmara</td>
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<td>3857</td>
<td>567</td>
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<td>24</td>
<td>Chokpot C.D. Block</td>
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<td>5760</td>
<td>712</td>
<td>29,597</td>
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<td>Zikzak C.D. Block</td>
<td>Zikzak</td>
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<td>7961</td>
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<td>Selsela C.D. Block</td>
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<td>Rongram C.D. Block</td>
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<td>65,937</td>
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<td>Betasing C.D. Block</td>
<td>Betasing</td>
<td>195</td>
<td>8229</td>
<td>301</td>
<td>41,311</td>
<td></td>
</tr>
<tr>
<td>29</td>
<td>Dadenggiri C.D.Block</td>
<td>Dadenggiri</td>
<td>187</td>
<td>9765</td>
<td>798</td>
<td>49,351</td>
<td></td>
</tr>
<tr>
<td>30</td>
<td>Rongara C.D. Block</td>
<td>Rongara(P)</td>
<td>89</td>
<td>2309</td>
<td>507</td>
<td>12,075</td>
<td></td>
</tr>
</tbody>
</table>

Source: Census 1981, Director of Census, Govt. of Meghalaya, Shillong.
**TABLE - 1.3**

**Land Classification in Meghalaya: 1978-79**

(Provisional)

<table>
<thead>
<tr>
<th>S1 No</th>
<th>Category</th>
<th>Area (In Hectares)</th>
<th>% of the total land area</th>
<th>Land-Man Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Area under Forest</td>
<td>8,12,420</td>
<td>36.12</td>
<td>0.70</td>
</tr>
<tr>
<td>2.</td>
<td>Not available for cultivation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>A. Land put to non-agricultural</td>
<td>82,363</td>
<td>3.68</td>
<td>0.07</td>
</tr>
<tr>
<td></td>
<td>B. Barren Land</td>
<td>2,29,662</td>
<td>10.21</td>
<td>0.20</td>
</tr>
<tr>
<td></td>
<td>A. Permanent Pasture &amp; other Grazing</td>
<td>19,530</td>
<td>0.87</td>
<td>0.02</td>
</tr>
<tr>
<td>3.</td>
<td>Other cultivable Lands</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. Land under Misc. Tree Crops etc.</td>
<td>1,44,839</td>
<td>6.44</td>
<td>0.12</td>
</tr>
<tr>
<td></td>
<td>C. Cultivable Waste</td>
<td>4,54,845</td>
<td>20.23</td>
<td>0.39</td>
</tr>
<tr>
<td></td>
<td>A. Other than current Fallow</td>
<td>2,60,797</td>
<td>11.60</td>
<td>0.27</td>
</tr>
<tr>
<td>4.</td>
<td>Fallow Land</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. Current Fallow</td>
<td>51,171</td>
<td>2.28</td>
<td>0.04</td>
</tr>
<tr>
<td>5.</td>
<td>Net Area Sown</td>
<td>1,92,773</td>
<td>8.57</td>
<td>0.17</td>
</tr>
<tr>
<td>6.</td>
<td>Area sown more than once</td>
<td>30,597</td>
<td>1.37</td>
<td>0.03</td>
</tr>
<tr>
<td>7.</td>
<td>Total Area sown (3B + 5)</td>
<td>3,37,612</td>
<td>15.01</td>
<td>0.29</td>
</tr>
<tr>
<td>8.</td>
<td>Total Area in the State (Col. 1-5)</td>
<td>22,48,900</td>
<td>100.90</td>
<td>1.93</td>
</tr>
</tbody>
</table>

**Source:** Directorate of Economics, Statistics and Evaluation, Government of Meghalaya.

*Land-Man Ratio* - Projected population of Meghalaya 11,65,000 as on 1.6.1978, worked out by North Eastern Council has been used in calculating the Land-Man Ratio.
Gujarat (30.50), Tamil Nadu (17.88), Andhra Pradesh (15.73) and Bihar (15.53) are having higher percentages than that of Meghalaya. The average percentage for the whole country is 12.74 which is only slightly lower than that of Meghalaya.  

The barren land (2B) includes mountains and *those areas which cannot be brought under cultivation except at an exhorbitant cost.*  

Land put to non-agricultural uses (2A) include *all land occupied by buildings, roads and land under water i.e. rivers, canals, lakes etc. and other lands put to uses other than agriculture.*  

3(a) includes *all grazing land whether they are permanent pastures and meadows or not. Village common grazing is included under this category.*  

In 3(B) lands shown under miscellaneous tree crops etc. are defined as *all cultivable lands which are not shown in net area sown but is put to some agricultural uses.*  

3(C) describes *lands available for cultivation, whether not taken up for cultivation or taken up for*

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15. ibid.,

16. ibid.,

17. ibid.,
cultivation once but not cultivated during the current year and the last five years or more in succession for one reason or another. Such lands may be either fallow or covered with shrubs and jungles which are not put to any use ......... Lands once cultivated but not cultivated for five years in succession is also included in this category at the end of five years.'18

In 4(A) fallow lands other than current fallows include 'all lands which were taken up for cultivation but are temporarily out of cultivation for a period of not less than one year and not more than five years.'19 The reasons for keeping such lands fallow are as follows:

a) poverty of the cultivators,
b) inadequate supply of water,
c) material climate, and
d) unremunerative nature of farming and shifting cultivation.20

In 4(6) the current fallows represent 'cropped areas which are kept fallow during the current year. If any seedling area is not cropped against the same year it is treated as current fallow.'21

Net area sown in category 5 represents the 'total area sown with crops and orchards counting area sown more than once in the same year only once.'22

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18. ibid.,
19. ibid.,
20. ibid.,
21. ibid.,
22. ibid.,
Forest lands in category I comprise "all lands classed as forests under any legal enactment dealing with forests or administered as forests whether state-owned or private and whether wooded or maintained as potential forest lands. The area of crops raised in the forest and grazing lands or areas open for grazing within the forest remain included under the forest area." 23

The table indicates clearly that the land-man ratio in Meghalaya is quite satisfactory compared to the rest of the country excepting some states of north eastern region.

Arunachal Pradesh has the highest ratio (10.51) followed by Mizoram (5.84) and Nagaland (2.96). The states in the rest of the country have a much lower land-man ratio (See Appendix - IA).

Forest

The area under forest in Meghalaya is 8,12,420 hectares which is 36.12 per cent of the total land area. Forests occupy a key position in the economy of the State as well as in its ecological balance. In the hilly areas, as in Meghalaya, at least 60 per cent of the land should

23. ibid.,
remain in forest to maintain an ideal ecological balance.24

The way of life of the tribal people and their mode of production are greatly influenced by forests. But in Meghalaya the percentage of forest is low and that too is diminishing. The recent statement of Mr. E. Iaphniaw, Minister of Forest, Government of Meghalaya, is revealing:

Only about 37 per cent of the total land area is under forest. Even this 37 per cent never remain permanently in forest as in nearly 34 per cent of the area village folk have the right to practise shifting cultivation. Only the remaining three per cent which is under the Government Reserve Forest is in the true sense under the forest.25

Of the total forest area only 70,650 hectares are under Reserve Forest; that is to say that the all-important central management of forest is confined only to a small segment. The British acquired this forests without any compensation for ecological reasons and to ensure water supply. Because of the customary land tenure system in which the Government has no power to acquire more forest for better management and as the people are hostile to such an idea, the Government is not in a

24. The 1952 National Forest Policy Resolution of Government of India had recommended that the country should aim at a coverage of one third of the total land area under forest. But for hill areas like those in Meghalaya, experts consider 60 per cent as the ideal norm to maintain ecological balance. See Planning Commission, Government of India, Sixth Five Year Plan, p.135.


position to extend its area of operation. The protected forests of 1,17,000 hectares\(^{27}\) for which District Councils are responsible for management is not at all scientifically managed. Protected forests also include those forests (in addition to what the District Councils purchased) of the raid (the community) under the syiemship (Chieftainship) over which the District Councils made laws for proper control and management of the forest by the syiemship and the raid. The District Councils also made laws over ri kynti forests (forest under private ownership) for management and control by the owners. But some Syiems and landowners have contested the authority of the District Councils in the courts of law which are still pending.\(^{28}\)

The remaining vast area of forest are unclassed and under complete management by the people according to their traditions and customs, inspite of the fact that the controlling influence of these traditions and customs are on the wane.\(^{29}\) As a result forest, by and large, in Meghalaya is ill-managed. The indiscriminate cutting

\(^{27}\) ibid.,

\(^{28}\) Discussion with Shri J.E. Tariang, Former C.E.M. Khasi Hills District Council, on 22.8.82 and A.M. Sangma, former C.S.M. Garo Hills District Council on 21.8.82.

of forests and taking the products of outside market as well as to the expanding home market is causing fast denudation of forest.

2. **Shifting Cultivation**

   It is estimated that about 76,000 hectares of land are under shifting cultivation at one point of time annually in Meghalaya.\(^{30}\) The shifting cultivation or what is commonly known as jhuming, is widely practised by the hill-farmers to grow food-crops. The practice involves indiscriminate felling of trees, clearing of jungles by slash and burn, for the purpose of sowing. As jhuming is invariably done on the slopes of the hills, it is difficult to improve the fertility by injecting plant nutrients as the soil is continuously washed away down the hills by heavy rainfall.

   The inherent fertility of the forest soil can be utilized by the jhumias only for a period of two to three years by which time the fertility is generally depleted. In earlier times, when population was small, the jhumias in Meghalaya could cultivate a particular area for 2-3 years consecutively and then leave it fallow for fifteen to twenty years. During the long fallow period the land regained fertility from natural factors.

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\(^{30}\) Jhum Abstract, 1981 Census (Provisional). Unpublished Notes prepared by the Department of Soil Conservation, Govt. of Meghalaya.
But with the steady increase in population over the decades reducing the land-man ratio much below the requirement of shifting cultivation, the jhum cycle has come down to 3 - 4 years only.

The following table shows to what extent the people of all the five districts of Meghalaya are dependent on jhuming or shifting cultivation:

<table>
<thead>
<tr>
<th>District</th>
<th>No. of households</th>
<th>No. of persons</th>
<th>District population</th>
<th>% of population depending on jhum to total population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jaintia Hills</td>
<td>3,305</td>
<td>15,799</td>
<td>1,54,292</td>
<td>10.24</td>
</tr>
<tr>
<td>East Khasi Hills</td>
<td>3,919</td>
<td>19,917</td>
<td>5,08,429</td>
<td>3.92</td>
</tr>
<tr>
<td>West Khasi Hills</td>
<td>1,913</td>
<td>9,743</td>
<td>1,60,150</td>
<td>6.08</td>
</tr>
<tr>
<td>East Garo Hills</td>
<td>16,115</td>
<td>43,397</td>
<td>1,35,864</td>
<td>31.94</td>
</tr>
<tr>
<td>West Garo Hills</td>
<td>28,270</td>
<td>1,32,015</td>
<td>3,69,139</td>
<td>35.76</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>53,522</strong></td>
<td><strong>2,20,871</strong></td>
<td><strong>13,27,874</strong></td>
<td><strong>16.63</strong></td>
</tr>
</tbody>
</table>


(ii) Jhum Abstract - notes prepared by the Department of Soil Conservation, Govt. of Meghalaya on the basis of Census data, 1981.
Apart from low productivity, denudation of forest, soil erosion and the imbalances caused to the ecology, the shifting cultivation has posed a host of immediate problems to the planners and the administration. The population growth has been exerting more and more pressure on land with the result that it has become increasingly difficult to find suitable lands for cultivation in compact areas. This has led to scattering of plots of land for cultivation with corresponding scattering of villages accompanied by size-reduction so as to ensure a bearable distance between the fields of production and habitats. This is why Meghalaya has a large number of small and scattered villages. Out of 4,583 inhabited villages, 3,192 villages has less than 200 people. This means that about 65 per cent of the total villages in Meghalaya has less than 40 households. Moreover quite a large number of villages continue to shift locations as the field of production (jhum field) moves away or satellite villages came up round parent villages. These facts put serious constraints on providing community services and the necessary infrastructure for development. To establish a school, a health centre or to connect a village by road


or to electrify it, brings forth the difficult question of where to locate it and how to ensure maximum coverage of villages and people. The same problem occurs in siting a bank branch. Too few villages and too few households can be effectively covered with a large number of centres, offices or branches, with costs tending to become prohibitive and leading to a very unfavourable cost-benefit ratio.

In table-1,3 land shown under forest excepting Government Reserve Forest of little over 3 per cent and in category 4 land shown under fallow constitute the areas where the cultivators have a right to shifting cultivation. Certainly this is a very large area and a movement away from shifting to settle cultivation is confronted with serious difficulties. The farmers are only willing to change over, to some extent, from shifting cultivation to terraced cultivation with irrigation facilities and wet cultivation. But to provide irrigation facilities to hill slopes is obviously difficult inspite of the fact that there have been some successes here and there with drip irrigation etc. For wet cultivation the economy does not have surplus land where the jhumias can be settled. As a result the attempt to regroup villages has been met with failure. The jhumias also refuse to go for plantation as the period of waiting is
long and they want immediate returns to feed themselves, being where they are at the subsistence level. The idea of taking to large scale horticulture and other similar productions is not attractive to them because of lack of market. The resistance of the jhumias is, therefore, based on sound economic grounds. Hence, this practice of shifting cultivation continues to tax the imagination of the planners and administrators.

Land Holding

Referring to the landholding system in Shillong town Rymbai comments that it 'is anything but systematic. It is a jumbled heap of varying terms and conditions imposed upon land holder without the sanction of custom or endorsement of law.' The picture this comment evokes is not confined to Shillong town or for that matter to Tura or urban areas. This also fits into a considerable extent, the land holding system in the entire interior areas where the customs and traditions governing the land holding system started to undergo changes following the entry of the British in the hills in the middle of the nineteenth century and the influence the British

administration cast upon the Khasi and Garo societies. Apart from these external factors bringing changes to tribal land holding system in and around the centres of administration, the internal factors also played a significant role by generating, even before the advent of the British, a movement away from the original traditions and customs leading to deviations and admitting contradictions. The interplay of both the external and internal factors gathered momentum through increasing contacts between tribal and non-tribal societies, and the tribal society came in for a rapid process of transition with the opening of the area to the outside world. The present day land holding system is therefore, neither at the tribal pole nor at the just opposite of it. Therefore, the present-day system, which is a stage of transition, needs to be understood by the politicians, planners and the administrators in the true perspective of historical development.

At present two broad types of land ownership are found in Khasi-Jaintia Hills. One is Ri Kynti (private) and the other is Ri Raid (communal). These two broad categories were also recorded by David Roy in his note on land tenure in the Khasi-Jaintia states in Cantlie's Notes on Khasi Law (1934). Each broad category has its own sub-categories. They are:
Ri Raid - i) Raid Hima: Lands where all the subjects of the state (Hima) are entitled to cultivate, cut wood or graze their cattle.

ii) Ri Bam Syiem: Lands set apart for the Kurs (clans) of ruling chief (Syiem).

iii) Ri Law Lyngdoh: Forest land set apart for religious purposes and managed by Lyngdoh (priest).

iv) Ri Law Niam and Ri Law Kyntang: Forest Lands set apart for religious purposes managed by the raid (community).

v) Ri Raid Sumar: Forest land within raid land belonging to an individual, a family, a clan or a village community as a whole depending on who first aforesets the land and maintains it.

vi) Ri Shnong: Land forming part of the village which the villagers can make use of.

vii) Ri Umsnam: Land which an elaka (chieftainship) won in the old days by sword.

Ri Kynti - i) Ri Kur: Ri Kynti which has not yet been divided among the different families (Iing) of a branch of the clan (Kpoh).

ii) Ri Nongtymmen: ancestral land.

iii) Ri Maw: Land acquired by right of purchase or by right of apportionment among the members of the family or of the clan and the holders thereof have rights to erect boundary stones.

iv) Ri Khurid: Land obtained by purchase over which the purchaser has proprietary, heritable and transferable rights.
v) Ri Dakhol: Land over which a person has obtained ri kynti rights by right of occupation or making permanent improvements thereon.

vi) Ri Lyngdoh: Ri Kynti land of the Lyngdoh clan.

vii) Ri Syiem: Ri Kynti land of the Syiem clan.35

These two categories - Ri Raid and Ri Kynti - were prevalent in Khasi-Jaintia Hills even before the entry of the British. Discussions with insiders unequivocally suggest that there was a time when all lands were Ri Raid and through application of labour and capital leading to improvements of lands Ri Kynti rights gradually evolved from the very logic of the community ownership of land involving sharing of common land and distribution of the produce on a certain basis that took sufficient care of a family's contribution in terms of labour and capital. An interesting development that can easily be noticed is that all lands that have been improved for settled cultivation are under Ri Kynti; that all lands which are flat and fertile and conducive to wet cultivation, for instance the hal lands (pynthor) of Jaintia Hills, are all under Ri Kynti.36

35. This classification between Ri Raid and Ri Kynti and their respective sub-classes has been summarised from:
   c) Blah, R.P., n.29.

36. Discussions with J.S. Tariang, T.S. Roy and E.G. Royal on 11, 12, 13 August 1982 respectively.
Ri Raid to Ri Kynti the institutions of village durbar, (Durbar Shnong), Durbar Raid and Durbar Hima (State) have all along been playing a positive role by conferring upon that conversion process, the sanction of customs and traditions having the force of law. Obviously the customs and traditions themselves were undergoing changes gradually all the time and here the Bakhraws played the motivating role. This class, being the king-makers exercised sufficient power and were the first category among the tribals to acquire a significant interest in the form of landed property.

When the British appeared on the scene, the economy in the Khasi-Jaintia hills had advanced sufficiently towards private ownership of land. The custom that land belongs to the community, that no one, not even the state (hima), may own land and, therefore, neither the state nor any other authority may impose tax on land, was already giving way to private ownership. The difference between what was being claimed by re-counting those once egalitarian customs of a simple tribal economy and what was being practised and the reason as to why the social psyche permitted this situation


38. The Bakhraws are described as noblemen, aristocratic persons. They belong to the clans which are said to be the original settlers in different areas of the hills. David Roy describes them as the leading families or clans (who) first came, and occupied lands which became the Ri Kynti of those families. These clans also wield enormous political power. They form the durbar hima or state council with the sylem (chief) who is selected by them. The sylem depends for his power on the bakhraws, none of whom ever assumes the sylemship. See Roy David, Op.cit., pp.116-17.
to go unchallenged can be attributed to very high land
man ratio and a very large area of raid land being
still available to people with no landless class emer-
ging in an economy of mainly shifting cultivation. The
British, therefore, did not find it difficult to get
some types of land holding accepted by the people with
little resistance but with eagerness instead on the part
of a number of tribals to trade for more economic gains.

With the establishment of the British admini-
stration and its growing influence new rules and forms
of land-management were introduced, though to a very
limited extent. The introduction of patta (titled land),
lease with or without payment, declaration of government
Reserve Forests and compensations for land-acquisition
were alien to the tribal mode of land-management. But
these were accepted and have continued to influence the
people some of whom themselves took advantage of these
new forms. 39

These facts surely indicate that land in Khasi-
Jaintia Hills and Garo Hills have by now emerged as an
economic category though historically it might have
passed through proto-political, political and historical
categories (autochthonous). The notion of being the

Hills, 1974.
original settlers which still today has got a political significance as far as tribal political behaviour is concerned, need not detract us from the fact that the tribal themselves are today looking at land mainly as an economic asset. 40

The present picture of land relations in Khasi, Jaintia and Garo Hills is that, side by side with communal land ownership private ownership of property has come to influence the economy with all its virtues and vices. Absentee landlordism, collection of rent from land, share cropping and money lending with land as security, are all present. The whole economic system and the social structure appears to be poised for ultimate private ownership of land. 41 However, some significant

facts may briefly be noted here, so that some inferences from the monetary angle may be drawn in the chapters that follow. As Khasi-Jaintia Hills and Garo Hills have their own distinctions the facts are noted separately.

In Khasi-Jaintia Hills the land is not yet cadastrally surveyed. The State Government have made attempt to proceed with the survey work but so far all these attempts have met with severe resistance from vested interests and virtually there has been no progress in that direction. Earlier, the Land Reforms Commission for Khasi Hills, 1974, met with so great a resistance that it had to cut short its work by merely compiling some facts on the existing land-holding pattern.42

The State government passed a legislation entitled Meghalaya Land Survey and Record Preparations Act, 1980, and on the basis of that act rules have been framed in 1982 following which a survey work has been resumed.43 But it appears that the same resistance is again coming up. Recently a survey party was refused entry by the Nongthymmai Durbar Pyllun. The Durbar has expressly stated that it is against the government decisions to undertake survey of land holdings. A public meeting was

42. Discussion with R.T. Rymbai, Chairman, L.R.C. on 10.8.82.
43. The Gazette of Meghalaya, Extraordinary, Shillong April 1, 1982.
called at the Fire Brigade ground under the Chairmanship of S.S. Roy Thankiew, the Headman, who described the government attempt to survey land as an infringement upon the tribal customs and land usage. 44

In Garo Hills, unlike the Khasi-Jaintia Hills, cadastral survey was carried out during the British time in mouzas numbering 5, 6, 7, 8 and part of 9 and 10. Garo Hills is divided into 10 mouzas and mouzas numbering 1 to 4 and part of 9 and 10 constitute two thirds of the total land area which are hilly. The rest one third is the plains area where there is settled cultivation with a system of land revenue obtaining. The District Council issues patta to tribals and non-tribals who operate in the cadastrally surveyed areas of settled cultivation. All lands excepting lands allotted to Governments (State or Central) are within the jurisdiction of the District Council. Allotments are given by the District Council through its agents like mouzadars and mouza assistants. Mouzadars are paid commissions whereas mouza assistants are paid employees in the cadastrally surveyed areas.

Since 1952 when the District Council came into existence it made a move to the state government to make

44. The Shillong Times, July 10, 1982, Col. 1 & 2, p.3.
necessary arrangements for placing funds at its disposal so that it could make survey and settlements in the non-cadastral area. Accordingly the State Government started giving grants to the District Council. From 1963 the Land Reforms branch of the District Council started Block-Survey under the Land Reform and Land Record Scheme. The District Council has been implementing the said scheme by making Block survey of the reclaimed lands and settling such lands with those who have reclaimed these by issuing Khiraj patta (annual patta) in their favour. The same principle applies when the Soil Conservation Deptt. of the Government improves a plot in the akhing (community) area. After improving a plot of land the Soil Conservation Department approaches the District Council which allots the same under annual patta. Records of such lands settled in the akhing area are maintained akhing-wise, so as not to disturb the akhing system. However, once under Khiraj patta the lands are assessed to land revenue. The District Council, however, is not willing to convert these annual pattas into periodic patta for two reasons: One, to keep the akhing land undisturbed so as to avoid any major disturbance to the Garo social system and two, to allow the people themselves to bring

45. Kar, P.C., n. 41.
46. Periodic patta confers the right of inheritance and the transferable rights of use and occupancy. Khiraj Patta or annual patta gives lease for a year only but does not confer any such rights as provided by periodic patta.
the changes gradually avoiding a sudden break that might cause social and political instability. Till now, there is no discernable resistance as in Khasi-Jaintia Hills to settle lands with the people by preparing records of rights followed by survey.

3. **Matriline, Household Fragmentation**

Without going into the details of the origin of the matrilineal system, our attention may be focussed to the economic factors that must have influenced a good deal in the development of matriliney. It is commonly accepted that societies which engage in gardening but do not use the plough (as in horticultural societies) and where women play important roles in food productions are generally matrilineal. Accordingly the matrilineal property interests developed and tend to produce matrilineal descent groups. The matrilineal system is therefore, to be understood in terms of technology, division of labour, organisation of work-groups, control of resources, types of subsistence activities and the ecological riches in which these activities occur. Such a society is bound to disappear with plough cultivation, or through planned developments leading to industrialisation.47

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(b) Schneider, David M and Gough, Kathleen (ed) *Matrilineal Kinship*, p.725.
It is necessary to explain another aspect of matriliny which is bound up with the rule of inheritance and ownership of property. In the matrilineal system, matrilocal residence pattern is generally found. But in Meghalaya, among all the tribes, we find three different types of residence patterns - matrilocal, uxorilocal and neolocal. The recent trend as observed seems to be in favor of neolocal residence and it is a sure indication of fragmentation in tribal family units which are a combination of both family (a biological unit) and household (an economic unit).

An illustration from Khasi-Jaintia Hills may help in understanding the process of fragmentation clearly. In a Khasi-Jaintia family the fragmentation process is at work due to economic compulsions or to describe it the other way, because of the fact that the ancestral property belongs to the youngest daughter (Ka Khadduh) or that she is the custodian of the ancestral property. In such a situation the elder sisters of Ka Khadduh had to be accommodated by the mother by allotting some parts of the residential lands to them for building separate residences. This arrangement creates a new iing (family or household) bringing in a neolocal residence. For the simple logic of livelihood they had to earn their living which demands
allocation of land by the Kur (clan). Therefore, fragmentation of family in turn causes fragmentation of Kur (clan) property. It is true that, in the beginning, right to the land was only occupancy right but it has been already observed how the occupancy right has gradually developed into proprietary right. The īing which was like the joint family was the īing of which Ka Khadduh was the custodian, but there has been a marked practice in recent times for building up new īings with one of the elder sisters of Ka Khadduh as the mother and a continuous process of fragmentation goes on. The following illustration demonstrates this process.

ILLUSTRATION

Kur (Clan)  
| Kpoh (sub-clan)  
| Īing (family or Household)  
  (of Mother)  
    A  
    ---
    A      B

īing of Ka Khadduh (Joint family with mother and grandmother - original īing  
īing of one elder daughter (or elder sister of Ka Khadduh) with her husband and children - A new īing branched out from A

B

īing of Ka Khadduh of the new īing B  
īing of elder daughter (or elder sister of Ka Khadduh) with her husband - a new īing branched out from B

C

īing of Ka Khadduh of the new īing C  
New īing of elder daughter branched out from C

As the tribal economy is fast passing through the phase of peasant economy and reaching the complex pattern of industrial economy through its extensive and intensive contacts with the channels of the industrial economy of the plains, and as new forms of wealth, particularly the monetary form of wealth with a sophisticated banking structure to handle it are appearing, the process of fragmentation is further enhanced. In this connection the distinction between acquired property and ancestral property is being offered as the only explanation with an anxiety to retain and justify the tribal rules of inheritance of property, on the one hand, and acquisition of property by the neolocal families on the other.

The process of fragmentation in the final analysis would appear to be the same as in a patrilineal system. In patrilineal system women are increasingly becoming equal inheritors of rproperty by the compulsion of economic logic of industrial economy and in some societies as in the Hindu society, suitable legislations have been passed to give legal sanctity to this equal right to property of sons and daughters. In the matrilineal system the same logic is developing from the other pole and the future of matriliny or for that matter the future of patriliny may be the same.49

4. **Border Area Economy**

With the partition of India in 1947 the economy of the tribal areas, now comprising Meghalaya, faced a serious crisis of marketing. The produce of the border areas had a natural market with easy transport facilities in areas that fell in erstwhile East Pakistan and through it the rest of the country. But with the isolation of the entire north-eastern region which now became connected with the rest of India through the Siliguri neck and having not much infra-structural development within the region, the problem of preservation and transport and the lack of regional home market dealt a serious blow to the economy of Meghalaya. The once flourishing border villages became impoverished and a good part of their surplus production started rotting.

The magnitude of the problem was such that the Government of India had it examined in the early fifties by the Iengar Committee and the Lai Sing Committee in 1952 and 1954 respectively. The State Government (the then Government of Assam) also appointed as many as three committees by 1959 to examine the problem. On the basis of the recommendations and the facts revealed by these committees, the Government formulated developmental schemes under the Border Areas Programme entitled 'Integrated Scheme of Rehabilitation of the Economy of
the Border Areas*. This segment had been included as a distinct plan programme under the State's (Meghalaya's) fifth and revised sixth plan.50

The border areas have been broadly defined as territories to the depth of ten kilometres inside the state from the International Border with Bangladesh (erstwhile East Pakistan), comprising steep slopes on the southern force and adjoining strips along the Bangladesh border running laterally about 496 km. from Dona-Kalidhar areas in Jaintia Hills to Mahendraganj in West Garo Hills and thence northwards for some distance to Man Kachar in the distinct of West Garo Hills.

The Border Areas cover an area of 4947.58 sq. km. against the state's total area of 22489 sq. km. There are about 1581 villages against the state's total of 4583 villages falling under the border areas. The percentage of the border villages to the state's total number of villages in 34.28 approximately. The district-wise breakup of border villages is as follows:

(a) East and West Garo Hills - 908 villages.
(b) East and West Khasi Hills - 551 villages.
(c) Jaintia Hills - 122 villages.

State Total - 1581 villages

50. A Note prepared by the Border Areas Development Deptt, Govt. of Meghalaya, August 1982.
As per 1971 census the total population of the border areas was 1.99 lakhs against the State's total rural population of 8,64,529. That is to say that about 23 per cent of the State's total rural population were in the border areas. According to the provisional figures of 1981 census this percentage remains more or less the same.

A large part of the border areas are those areas where settled cultivation, plantations, horticulture etc. are practised. The areas are fertile and the techniques of cultivation are of improved types compared to the rest of the economy. Cotton, which is one of the finest varieties, and tejpats are also grown in those areas. The areas also contain large reserves of limestone stones and coals besides other mineral. The solution to the problems of the border areas lies in an expanding home market (regional market) and a steady increase in exports to the foreign markets particularly Bangladesh. The expansion of home market has to be accompanied by a degree of industrialization which is still now absent. However, the problems of the border area economy are being now continuously assessed and attended to by a separate Border Areas ministry at the level of the State Government.

In this geographical, political and economic framework the modern commercial banking was introduced in 1920s.