5.0. Introduction

The socio-economic life of the Apatanis like the other tribes of Arunachal Pradesh revolves round the agriculture. It is their main occupation. The fertile agriculture field in the valley has been the main source of livelihood of the majority of the Apatanis. They practice sedentary agriculture. As far as agriculture is concerned they have earned popularity for rice cum fish cultivation and an ingenious way of water and land management.

The development of society depends on the optimum use of resources, quality of human resource, availability of capital etc. In this regard the Apatanis have a fertile agriculture land; they are good farmers and are expert, in tending their field. The system of keeping fund for common use (Informal Microfinance system) has also helped for the development of the Apatanis, the impact on development of such corpus fund in the Apatani society is manifold.

The informal micro finance operating among the Apatani Tribe of Arunachal Pradesh exhibit an ideal state of how a tribal culture could transformed itself into a more capable society. The Apatani culture have been like other culture, found in north-east in particular and India in general. The difference it had made is the way on which the basic tenets of their culture have been morph into a more dynamic and responsive to the ever-increasing economic needs of the society.

5.1. Role of Fund Association (IMFS) in the Apatani Society

The role of Informal micro-finance in the Apatani society is commendable and pervasive. It is very interesting to note that the Apatanis have entwined the fund association in their socio-economic life in such a way that it becomes imperative to understand the role of fund association in their socio-cultural setting. Therefore, the present study in regards to the role of microfinance in the Apatani society may differ in its dimension with the conventional study on the role of microfinance. However, an attempt has been made in this chapter to elucidate the role of Informal microfinance in the socio-economic setting of the Apatani tribe. The role of informal microfinance observed during the course of study is discussed in the following manner as given below.
5.1.1. Asset Formation and Management

An asset is a property and is a valuable possession of a man. The asset is said to magnify one’s position in the community. A man may be called rich or poor in terms of his possession of the things which is durable and valuable. As tribal societies usually are understood on the basis of close association like clan, lineage and phratry, the holding of property rights may also be founded on the same basis. The ownership rights may depend on the nature of property and in some cases ownership rights may be held by an individual or in some cases it is jointly held. An asset of the Apatani man may be created by the purchase of land, mithun, cow, pig, developing a land for agriculture purpose, growing bamboo and pine groves etc. The creation of asset would require a person to invest huge amount of cash, and a common Apatani man owned source may not suffice for such purchase. In such a situation he/she would either manage from relatives or he/she may take the help from fund association to which he/she is associated as the member, for obtaining loan for any purpose. Further, whatever may be the asset and ownership rights over it, the activity related with the property is enormous, which may be difficult for an individual person to perform. Therefore, an individual may form a group and collect the contribution of each member for development and maintenance of their common property. For instance, in case of dwelling house, even if it is treated as an individual owned, but the work related with it, is the responsibility of the clan members. In case of community forest, the maintenance is not rest with individual, but with the clan.

Traditionally, asset of the Apatanis includes the following:

a) Land

Land is basic resource of human society. It may be used for different purpose. It is a very important resource for man, so it should be put for right use according to its capability and according to its type. Fertile land should be used for cultivation purposes and infertile for non-agricultural purposes. Land in the Apatani tradition can be classified into following: 1. Residential land (Ude Doko) 2. Granary Land (Nesu Doko) 3. Kitchen Garden (Balu) 4. Kitchen Garden outside the village (Yorlu) 5. Paddy field (Aji) 6. Millet cultivation land (Lyapyo) 7. Land for black salt (Piiro) 8. Grazing Land (Luth Kiidi) 9. Bamboo Garden (Bije) 10. Forest Land (More/Sansung/ salii (Mihin K: 2008; 30).
The land within the Apatani tribal territory can be divided into three categories: individual owned land, clan land and common village land. The first category comprises of practically all cultivated land, i.e., irrigated rice fields, gardens, groves as well as house sites for granaries. Clan land consist of the sites for public assembly platforms (Lapang) inside the village, meadow land used for pasture and burial grounds as well as tracts for forest, where members of the owner clan have the right to hunt and trap. Common village land, on the other hand, is confined to a few rather insignificant stretches of pasture inside the valley and to forest tracts on the periphery of the Apatani country (Haimendorf CVF: 1980; 36).

It is also observed that the Apatanis invest/purchase land plot for the purpose of cultivation, and for transforming of some dry land near a trickle of water into terraces and then building a channel to irrigate them.

**b) Livestock**

Livestock-keeping constitutes an important source of livelihood for the rural poor. Livestock owners use their animals either as a means of production (meat, milk, eggs) or as capital (accumulation of wealth), or both. Rearing of livestock is related positively to the well-being of the rural people. Livestock, ownership may be by inheritance or through purchase of it. A man if he is forgoing his income for the purpose of purchase of livestock and hopes to derive some benefit from it in some distant future then we may term it as an investment.

Investments in livestock provide long-term security by strengthening social relations through the exchange of stock and products; Short-term seasonal security where the net benefits of the harvest are invested in livestock to be sold at the beginning of the following cropping cycle to finance the farm; Cash flow through sales of milk, wool or meat, the proceeds of which help cover various household expenses (such as schooling and health care). The use of livestock for both production and wealth accumulation can increase financial and food security in rural areas, even in the absence of financial services. The development of effective and reliable financial services in rural areas could promote sustainable livestock production and play a significant role in poverty reduction, while having a long-term impact on rural household food and income security (IFAD: 2018; 2).
A common Apatani man may rear following livestock like mithun, cow, pig and poultry. The mithun (Bos frontalis) is regarded as a symbol of prestige and was traditionally used as a medium of exchange (which is still a common practice among the people residing in villages), a means to settling disputes, and as the bride price/bridal gift. Besides, mithun is also considered as a social security during any kind of emergency in health and other household related problems etc. Mithun is a semi domesticated animal and reared under free grazing condition.

As regard the ownership of mithun in Apatani, it may be held individually and may also be held by a clan (Halu Subu). The Apatani are close knit society, their need for mithun may be reasoned for common sacrifice by clan for which all the members of the clan collect contribution and buy mithun. And again, the joint holding of property is very popular among tribal. It may be for such convenience all the person of a clan collects their contribution and invest in mithun.

Mithun are still being bought merely for investment; In the 1940s I was told that in addition to the many privately owned mithun there were also some animals which the joint property of a clan was or even a village and had been bought by subscription to be used for sacrifices in the interest of the whole community. In 1978 I could not get information on any concrete example of such communally owned mithun, and it may well be that the increasing individualization of the Apatani society has led to the abandonment of the system of jointly owned mithun (Haimendorf CVF:1980; 52).

In above quotes, it is pertinent to reason that there was jointly (clan) held system of keeping animal which had been bought by subscription. He cited the increasing individualization of the Apatani society as the reason for abandonment of such system.

It is being elicited by a respondent, (chairman of one of the fund association) that rearing of mithun by clan (Halu-Subu) was there at the beginning but due to rapid monetization in their economy, their clan member decided to sell the mithun and the proceed was kept as clan fund through which the clan fund usually create.

The mithun is reared semi-domestically, most of the time it would be under the jungle. The owner may not be able to see his mithun regularly, due to his engagement in agriculture field and other work. In olden days a mithun owner may ask a man who is also in pursuit of seeing mithun in jungle to communicate if he has seen the mithun.
of another man. The mithun owners usually cooperate with others because in some other time he may not have time to trace his mithun and ask the others to communicate about his mithun. As such the work of seeing mithun was done reciprocally.

But with the passage of time the rearing of mithun has become a difficult task due to dwindling of forest in the periphery of the village and increasing number of theft. Now the mithun owner has to become more vigilant and cautious regarding the keeping of mithun. Such situation has demanded more coordination and cooperation of the mithun owners of Ziro-I-II. In effort to establish more concrete mechanism for prevention of disputes and loss of mithun, they have organized themselves into association of mithun owner.

The association of mithun owner of Ziro-I and Ziro-II, is named as Subu-Luth Committee. Subu-Luth fund is a fund of the mithun owner. Through this association the owners of mithun ensure cooperation among them. The cooperation may constitute the tracing of mithun in the jungle, if any one of the owners happen to have seen the mithun, then it is his obligation to inform the owner, for such reason the mithun are cut on the ear in different style to make an easy identification. In earlier times there was a frequent case of mithun theft and thieves used to sell the mithun meat at local bazaar. In order check such theft, all the mithun owners, of Ziro-I and Ziro-II came together for their common cause to form an association, ‘Subu-Luth Committee’ through which they will cooperate in case of any emergency concerning their mithun. In case of theft of mithun of member of ‘Subu-Luth fund’ the expenditure is borne from the fund for finding the mithun. In Subu-Luth fund the membership is not confined among the Apatanis, this association is formed by the mithun owners of both tribes i.e. Apatani and Nishi in order to foster cooperation in matters relating to development and domestication of mithun. Besides the above function of the fund, the members can also borrow from the fund.

The livestock of the Apatani may also constitute of cow, pig and poultry. Cow is reared only for meat and sacrifices in a ritual and festival. An Apatani farmer does not use ox for tilling of agriculture field. They use an archaic agriculture tool like spade and matchet for preparing agriculture land. Pig and poultry are of a significant importance in the Apatani society. Pig is also considered as “bank” of poor man. An
investment in pig is considered a profitable venture. Pig is reared for meat as well as selling. Pig meat is cut into rectangular pieces and it is called ‘Aso’. This smoked pig meat is used for preparing a dish called ‘Pike’ and ‘Pilla’ and gifting in a festival.

A poultry is also of great interest to the Apatani’s. It is used for meat and egg purpose as well as for seeing omen where large number of fowls are sacrificed by the priest. Further, poultry rearing by a villager can support his family need of cash during emergency.

c) Groves

Bamboo and pine grove constitute an important asset of the Apatanis. It occupies an appreciable part of the land of every village in the Apatani valley. A holding of any Apatani man would be incomplete without owning a grove of bamboo and pine. A bamboo grove is held mostly by individuals and a type of bamboo locally called ‘Bije’ is grown. It is a medium sized straight-stemmed male bamboo. It is said that the Apatanis have brought this species of bamboo with them at the time of migration.

When planting the root, it has to be spaced within three to four feet distance and the shoots have to be pruned regularly, only one or two stems are allowed to grow and once the grove is established it retains regeneration power. The bamboo is not only materially important to the Apatanis but it has also got a mythological significance. It is considered sacred. Pine (Pinus excelsa) is also grown in groves. The pine groves may be owned individually as well as jointly by the clan. The pine tree is of great importance to the Apatani people. It is used in construction of house and it is also used for firewood. The resin extracted from pine tree is used for medicinal purpose.

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1. One of the most popular traditional dishes of the Apatani. Basically, it comprised of salt, chili, pork fat and extracted liquid. Firstly, stuff (of choice like cartilage, smoked beef, champaca, bamboo shoot, chives etc.) is boiled with salt and chili and pork fats, when it is getting cooked then extracted liquid pila is added in the end. Pork fat is act as a catalyst between liquid extract Pila and stuff give distinct taste and authentic taste of a traditional dish.

2. Pila: Using liquid extracted as based, salt, chili, tomato or bamboo shoot is placed in a bowl, then pork oil or cholesterol of a pork is burned from the above. The stuff in the bowl is cooked by dripping heat of the fats.

3. A typical bamboo garden of the Apatanis. This type of bamboo is considered sacred and found only in Ziro valley.
The new saplings are brought from jungle and planted during February and March. Along with pine many fruit bearing plants like cherry, peach etc. are also grown.

**d) Forest Land**

A forest is one of the significant possessions of the tribal. It may be owned by individual, clan or village. It is an important source of materials for the livelihood of the tribal. It provides plants which may constitute an edible stock, materials for construction of house, medicinal plants which are used for curing various types of ailment. Besides these, forest also is used for hunting of wild animals. To be candid, the tribal culture is so much dependent on forests that it cannot exist without it. In the performance of any rites and rituals the plants and herbs of various types are used which are collected from forest. But of late the important concern among the tribal are the dwindling of forest cover. The rampant exploitation of forests by some businessman for the monetary gain has been resented by the tribes in general. They feel if their culture and tradition are to survive, it will survive and co-exist only with the forests supplying the necessary materials. Further, forest is a place of dwelling of many malevolent and benevolent spirits, the belief of tribal in such spirits is deeply rooted. If the forest is destroyed continuously, then the tribal belief will also be shattered and may cause an irreparable damage to their belief and culture.

In the Apatani society, the ownership of forest(*Moreh*) may be found on the basis individual, clan and villages. The Apatani are much aware about the importance of forest, they have realized it would be disastrous for their culture and survival, materially and spiritually, if they do not preserve the forest. Though the modern youths hunt the animal and destroy the forest, yet the people who believe gods and goddesses always try to protect (Mihin K:2008; 5).

As such the sustainable use of forest resources is imbibed by them, as a way to preserve the forest. Therefore, the Apatani society in general is organizing replacement plantation every year in their respective forest for replenishing the trees. The numbers of trees felled are well recorded and in every such replacement plantation double of the number of felled trees are planted. Such plantation expenses are met from the proceeds of the sold trees. The Apatanis have created fund of the forest which is called *‘Moreh’* fund. In this fund association, the members usually are from same clan. There is no collection of membership fee. The proceeds from the
selling of trees are kept as ‘Moreh’ fund and the fund are specially meant for maintenance of forest, but sometime, it is also lent to the members at interest.
5.1.2: Culture

The culture is inclusive of all religious activities that are performed by a person. It can be festival, poojas and other religious ceremonies. The socio-religious practices and institution are the essence of tribal life. ‘Dree’ ‘Yapung’ ‘Myoko’ and ‘Murung’ are the major festivals of the Apatani. Dree festival is celebrated in the month of July every year and ‘Yapung’ festival is celebrated in the month of September or October. The Myoko festival is celebrated every year in the month of March in cyclic manner by forming three groups of villages. First group is ‘Hong’, second group consists of ‘Hari and Bulla(Kalung, Reru, Tajang and Lempia), and third group consist of Hija, Dutta, Mudang-Tage, Michi and Bamin. Murung is another festival of the Apatani. It is celebrated every year in the month of January but unlike Myoko and Dree, it is not observed by the village in general, it is neither observed on the turn wise basis by different village as in case of Myoko festival it is observed by the individual person. The person observing Murung have to approach the priest for seeing the omen for observing it. The number of mithun to be sacrificed also is decided by the priest. During this festival all the relatives are offered gifts and their allegiance in regards to relationship is strengthened.

The celebration of festival is a significant part of the culture of the Apatani in particular and the tribal of Arunachal in general and. The observance of a festival involves huge amount of efforts as well as expenditure. A well to do man may be comfortable with the expenditure involve in festival but the poor people have to manage the expenditure and sometimes find festival too expensive. To lessen the expenditure burden, some of the clan association would give festival bonus (especially during Myoko) to all the households of the clan.

5.1.3. Custom

The custom is an activity which a person performed within his family-life, events such as birth, marriage, death, and other rites and rituals is considered auspicious in the Apatanis. The ceremony of birth is propitious and involves a procedure. After three nights of birth of a baby, bride relatives specially brothers bring three pieces of beads bind in blue thread and one Tibetan bell. After the visit of brother of the bride others relatives may visit the child and offer the gifts in kind and cash. Baby showers (Nipo-Aping) ritual is also conducted after nine nights or ten days traditionally. During that
time the baby take the bath, for the first time. i.e., after 10 days. Taboos is also observed for ten days, during the taboo mother of the baby is not allowed to work in kitchen or a day to day chores, she is confine with the baby. It is to be noted, during the baby shower ceremony the gifts are offered in cash or kind by the relatives.

Here, the role of the fund system come into play, especially the daughters-in-law of the clan offer gifts from collective fund. Daughter-in-law’s of all the clan in Apatanis maintain the corpus fund called a ‘Diinii-Banii’ fund. They, instead of collecting fund from each member for offering gifts, helping the family during the observance of ritual like ‘Murung’ and helping the relatives during distress, would take out some portion of money from corpus fund for the purpose.

Further, in most of the clans, a male child by birth, become a bonafide member of the fund association and a father of new born child is offered a sum of money from clan fund for the celebration of the birth of a child.

Another important aspect of the Apatani custom is to make friends/relatives. The friendship within Apatanis is made from different village. The friendship is bonded through a ritual during Murung pujas Myoko festival. The friendship made during Murung is called ‘Subu Piinyan’ (Mihin K:2008;39). ‘Lyichu Piinyan’ is another form of friendship made by giving the head of ritually sacrificed pig. Lastly, Biinii Ajing is made from outside of the village.

The friendship circle is made between two (Penchi-Ajing) or more than two individuals of different villages (Biini-Ajing). Once the friends are established through such performing of rituals the friends are made permanent. It cannot be broken. Such friends are assumed to extend helping hands at the time of distress of their friends. Further, as they are bonded friends, their relation is strong; it becomes easier for formalizing a friendship fund among the friends which is called “Azing” fund.

The friendship fund (Azing Fund) also provides for meeting any emergency expenditure of the members. The members may draw some money from the fund for meeting any emergency expenditure. Such flexibility in the operation of saving system has provided people with a provision for meeting any sudden expenses.

Marriage is another important social institution, the celebration of which often involves a huge amount of money. The role of the IMFS in relation to the Apatanis marriage system have been discussed to justify the importance of the IMFS. There are
different types of marriage mentioned by the different authors like force marriage, elopement, and arrange marriage, but the focus of present discussion would be the arrange marriage. The Apatani marriage is a long process. This process includes ‘Mihii Pahing’ *Mabo Inchi* and ends with ‘Mida’. The Apatani marriage is classified into two types ‘Daachi Mida’ and ‘Datii Mida’ of the two ‘Datii Mida’ involves huge expenditure. But ‘Datii Mida’ involves huge expenditure. Therefore, the relatives of the bride’s parents are also involved in ‘Mida’ by contribution in the form of cash or in kind(Mihin K:2008;24). During the marriage a groom traditionally offer a ‘mithun’ and in exchange the bride party offer many valuable things like ‘Maji’ (Tibetan bells), ‘Tallo’(Gong), bacon meat etc.

Therefore, due to heavy expenditure during the marriage ceremony, the relatives sometimes would offer gift in cash. The gift is given to the bride and groom together along with the white beads (*Pikia*). In one such marriage it has been found that the bride and groom have received Rs 20000/- from the Anu-Ami Fund. The cash is given along with the beads and the list of all the sisters (Anu-Ami) mentioning the proportion of the contribution of each sister i.e. Anu-Ami.

### 5.1.4. Traditional Judicial System

A traditional judicial system is responsible for settlement of disputes among the people or to punish the violator of law. This system exists from olden times. The traditional judicial system is called village council. This village council plays a vital role in maintaining the peace and tranquillity in a village. It has a wide-ranging power in matter of village management. It can also settle disputes of any nature of the village and also decides on the matter of significant interest to the village as a whole. Village council is a social sanction institution and even empowered by, The Assam Frontier (Administration of Justice) Regulation 1945(Act No.1 of 1945) and The Assam Frontier (Administration of Justice) Regulation 1945(Amendment) Act 2005 (Act No.1 of 2005)(Hissang R:AT accessed on 21.03.2015). A person having knowledge of oral traditions and customary laws can be village council member. The name of traditional judicial institution is ‘Nyelle’ in Nyishi tribe, ‘Kebang’ in Adi, *Builyang* in Apatani, ‘Keba’ in Tagin etc. These judicial institutions are responsible for bringing solution to the disputes of civil and criminal nature.
In the Apatani society, Builyang is a village council, which consists of one or two Builyang representatives from each clan. The position of Builyang is inheritable. They are the arbiters of tribal law and upholders of tribal justice, but the individuals Builyang is primarily the spokesman of his own clan or groups of clans. The council of Builyang formerly decides almost all the cases that were reported to them. If a person does not conform to the decision of the council, the ‘Meehas’ could destroy the disputed property and coerce his or their property to the agreed party.

The ‘Builyang’ of entire Apatani community are divided into two broad group viz.

(a) Tailyang-Hao&Tiünii- Diibo- comprises of several village-Hari, Kalung, Dutta, Mudang Tage and Bamin- Michi.
(b) Nichi-Niitii, Diire-Hija&Reru-Tajang comprises of Reru, Tajang, Hija and Hong villages.

As far as disposal of a case is concerned it may sometime take many days or it may be settled in a few hours. Builyang of various villages have their own fund called Builyang Fund. Such funds serve the welfare of the them. The membership is exclusively for the Builyang. The members may subscribe to a membership by paying some contribution.

Besides, the ‘Builyang’ some of the fund such as ‘Halu-Udey’ ‘Lapang-Babo’ ‘Lutu-Sulu’ have been imposing the fine for non-compliance of the social duty (read clan). The members who are not present at the time of community work are punished through fine imposed on them. The underlying idea is that whereas they ought to be present but they were absent, for their absence they should be made to pay some amount. If such fine is not imposed on the absentee members of the clan or society, the predilection of duty toward society may be rampant. Such collected fines from the offender is kept by various fund association and lent to the members on nominal interest rate of 2 percent or 3 percent.

5.1.5. Women Empowerment

Empowerment is a social process that promotes participation of people, organization and communities in gaining control over their lives in their community. Empowerment of women is considered a challenge in itself. The women are considered to be equal partners in development but they are reduced to household
chores. Therefore, there is a need of women empowerment. Social and economic development of women are necessary for overall economic development of any society. Women are usually burdened with household chores which become their primary hurdles to overcome. The women are deprived of their rights in many spheres. Firstly, preference of male over female over many things even less intake of food also decrease the life expectancy of women. The physical violence is also quite prevalent and this is invariably going to affect women empowerment. In regards to the women participation in workforce Times of India reports that in India, “around 27 per cent of women participate in the labour force, a figure which is lower than any other country in the G-20, except for Saudi Arabia. Standard models suggest that a lucky confluence of factors — economic expansion, rising education levels and plummeting fertility — would draw women swiftly into India's economy. Instead, the opposite is happening, from 2005 to 2012, women’s participation rates slid to 27 per cent from 37 per cent, largely because rural women were dropping out of the workforce”\(^4\).

Some studies have listed out the reasons for backwardness of women i.e. early marriage, the dowry system, lack of education, lack of economic independence and social customs and tradition.

The problems faced by the women can be categorized as below:

(a) Psychological problems hindering women empowerment.

(b) Physiological problem hindering women empowerment.

(c) Social problem hindering women empowerment.

Constraints faced by women are complex and call for a parallel range of services to address them. To be empowered, they need services like training, counselling, credit, mentoring, information sharing etc. Along with other empowerment programs for women, microfinance programs are doing commendable job in empowering the women,”“But, with the formation of Women’s Self-Help Groups, these women are now achieving social and physical mobility. It is recognized that while the empowerment of women is a process that will not happen automatically, SHGSIs a suitable means for the empowerment of women. The impact of SHG, on socio-economic status of women are found significant” (Arya A.K: 1987; 47).

\(^4\)Times of India, e-paper, 31.01.16)
“In terms of women empowerment and gender equity, African microfinance plays an important role. Women account for around 70% of the world’s microfinance clients. The vast majority of them have excellent repayment records, in spite of the daily hardships they face. Although microfinance does not address all the barriers to women’s empowerment, when properly designed, they can make an important contribution to women’s empowerment. Some of the most valued benefits include expanded business and social networks, improved self-esteem, increased household decision-making power, and increased respect and prestige from both male and female relatives and community members. Because women contribute decisively to the well-being of their families, investing in women brings about a multiplier effect.

There are many testimonies from African women on the positive impacts generated by their access to finance (L. Mokaddem :2009; 6). Tribal society being patriarchal, the girl child while growing has to face the sceptical environment which reserves and bestow a cynical attitude toward a girl child. The women are not born with inferiority complex. The inferiority complex of a girl child is due to the environment of society. Many studies suggest that given the same environment, same preference, the boys and girls can achieve same position in the society.

As regards to the status of women in the Apatani society, they are found busy in household chores and agriculture activity. But then, their role in house as well as in any festival is commendable. They play an important part in family and in society. The role of women of the Apatani society can be understood from the following excerpts.

“As the procession reaches the husband granary the bride places her basket with emo rice and ginger next to the two baskets which contain the newly harvested paddy and the balls made by the bride of rice floor and dried meat. Each of the women in the procession places her rice or millet into the granary and receives in return a gift of Rs.2. The whole party of women then proceeds to the husband’s house, where they are entertained with cooked meat and rice, and not only eat as much as they can, but also put some of the meat into their baskets. This is considered the women’s day, and all the women of the husband clan, living in the neighbourhood, come with contribution of beer and various edible”(Haimendorf :1980; 111). In the Apatani society women have their own association running across their relation. This association of women plays an important role in empowerment of women. The
associations are formed on the basis of sisterhood like ‘Anu-Ami’ ‘Dinii-Banii’. Such associations act as a platform for women empowerment. The association collects the subscription from the members and is given for loan at interest. The interest earned may be divided among the members and sometimes are kept for further loaning.

During a field study, the researcher had the privilege to meet a women group which elicited that the women are treated as a lesser human being in the society because all the important parts are played by the men folks, even the awards to the students are given from the fund on which men have control. Therefore, the women from their clan have decided to collect fund of their own and from that fund they also give award to the students.

5.1.6. Help during Exigency

Exigencies in one’s life is inevitable. As such exigencies of the Apatanis may be in regards to falling health, accident, fire accident, mounting debt and more importantly crop failure. As regards the magnitude of exigency, it may be related to the nature of occupation. As far as occupation is concerned, the Apatanis are good agriculturists. They practise wet cultivation in the fertile valley. The Apatanis are popular for paddy cum fish cultivation in their fields. Even then the fate of one’s future cannot be predicted. Therefore, during the time of distress befalling any member the help is extended physically or financially.

5.1.7. Education

The impact of informal micro- finance on education is profound. As the micro-finance groups are organized on the basis of clan, village, locality, the groups extend scholarship to the member’s children right from nursery education to the professional courses and on clearing of examination in prestigious Arunachal Pradesh Public Service Commission Examination (APPSCE) and Union Public Service Commission Examination (UPSCE). In some of the fund groups, the award is given on the basis of percentage of marks obtained by the students. For example; Rs 2000 for students obtaining 8 CGPA in matriculation. Such reward for passing the examination highly motivates the students for studying and for securing the high percentage in the
examinations. The reward is usually given out of clan fund. During the field study, the researcher interviewed group of women and it was found that such rewards are also given by Diini Banii and Anu Amifund.

The interviewee elicited that the rewards are mostly given from the fund in which men are considered as members. Therefore, they decide to give rewards to the students of clan from their fund. As such the women are also not behind the men in regards to encouraging students for securing good marks in the examinations. Therefore, the grants, motivate the students for working hard and securing higher marks in the examination.

5.1.8. Sports and Recreation

Sports is an integral part of any culture. Within Indigenous communities, a sport and recreation are ingrained with traditional culture. Hunting is generally more accepted as a form of sport and recreation. Therefore, sport and recreation are integral in understanding ‘culture’ within Indigenous communities, as well as highlighting the culture within which sport and recreation operate.

In the Apatani society the sports occupy an important place in day to day life. Even the culture is vested with a deep-rooted impetus to the sports in a communal life. As such while bringing ‘Lapang’ and ‘Babo’ from the jungle, the competition of touching the top of the ‘Lapang’ (Lapang Piiding) and ‘Babo’ (Babo Piiding), exemplifies the sporty culture. The person succeeding in touching it are rewarded with the leadership in pulling of the Lapang and Babo. He is being commended for such demeanour of bravery and competence.

In the Apatani society a taboo (Buth Anyo) is observed after the festival and pujas, during which the public abstain from the work. It is during this time various types of games are played. The different types of traditional Apatani games are: Giibii (Traditional form of wrestling) Iisang (High jump) Hago-Halo (Race competition) Liichi-Taabi (One leg fighting between two person by holding one leg with two hand) Neka Sanii ( Form of wrestling in where a person hold another tightly) Chanko Rido ( A traditional stone throw competition) Apu Aka Sanii ( A traditional archery competition) Babo Piiding and Lapang Piiding ( Competition of touching the top of Babo (pole) and Lapang (Platform) erected during the Myoko festival) Buha Bonii or
Buha Enii (A traditional acrobatic games of the Apatani perform in a cane rope tied to the top of Babo (pole) and the ground).

It is said that such traditional games and sport existed during the time of Abotani. It is said that the Abotani had a competition with the demons, the folktales stand testimony to it. Therefore, folktales and folklore and the lullaby of the Apatanis are full of such serenading act.

But, of late the popularity of the such traditional games and sports are decreasing, the reason of such tendency could be assigned to the rapid change in socio-economic structure of the Apatani tribe. As of today, the more popular games played in the Apatani valley is football. It is organized with much fanfare, wherein all the teams of different village participate.

In regards, to the role of IMFS in promotion of games and sports, much information could not be obtained, but then it was learned during the course of survey that the fund association supports the football team by giving some financial help.

5.1.9. Social Security

The informal micro finance among the Apatanis also provides a social security to the members. Firstly, the fund association helps the members during any emergency. Any event involving considerable expenditure is covered under the grant of the fund association. For instance, during ‘Myoko’ all the members may get the bonus for celebration of festival. And at the time of birth and death of the members the clan fund associations grant a lump sum for meeting the expenditure.

In some type of fund association, the membership is transferable on the death of the members. In Anu-Ami welfare fund the membership is inherited by the eldest daughter from her mother. And in Diinii-Banii fund, the membership of mother in-law is inherited by the eldest daughter-in-law. As such the nominee for the membership is determined by the customary practice of the tribes.
5.2: Conclusion

The informal microfinance plays an important role in the socio-economic life of the Apatanis. It plays significant role in the purchase or formation of assets, observance of festival and customs, construction of houses, education, health, women empowerment etc. Therefore, the above discussed roles of informal microfinance are only an introductory narrative and expected to throw light on how informal microfinance are inevitably encrusted in the socio-economic life of the Apatanis.

The prevalence of fund groups is positively related with the development of a culture of thrift and saving amongst the Apatani people. It is deeply crusted in their social life enthused by socio-cultural setting. This culture /system of keeping fund for common use of the members, if passed on/adopted by the present generation, the day would not be far the Apatanis entrepreneurs may prosper by leap and bounds.