Conclusion
In a thesis on Hmar tribe, the major problem is to find quantitative data pertaining to their economic life and activity. While anthropological, cultural and sociological studies abounds, this small tribe – both in respect of population (not exceeding a hundred thousand in total in the country) as well as spatial spread (confined to four small states in the northeastern part of the country) – has not been properly studied economically. In other words, there is very scanty literature available to benefit from. Our study in this respect has mainly been exploratory into an unexplored area.

In brief, the Hmar is a schedule tribe. The Barak Valley Hill Tribes Development Council, Silchar, has recorded the total population of the Hmar in south Assam as standing at 64,438 persons. The tribe is rural by residence, and their settlement villages are located mostly in the interior areas in the plains, the top of the hills and the jungles in south Assam. They are spread over merely ninety-nine villages in all. Their population in the urban areas is very small and urban Hmar is less than half percent of all Hmar. The Hmars live side by side with the various ethnic communities of Bengalese, Manipuri and Barmans today in Cachar (Barak Valley, south Assam, and northeastern India). In our thesis, though we have selected only Cachar district for sample survey, and the survey was spread over seven blocks, seventeen Hmar villages, and 250 households of Hmar in the year of 2007-08, generalizations are possible. The conclusion of our thesis is advanced in two parts: findings and policy prescriptions.

**Major Findings of the Study**

Sample Hmar have three types of household formation, namely, nuclear, joint and extended. More than sixty percent of the Hmars have nuclear household and a small percentage of them belong to both joint and extended family type. The family size consists of six household members generally; though some families have more than ten to fifteen household members. More than forty six percent households lived in both hut (Kutcha house) and Assam type (semi-pucca house). Quite small percentages have RCC building (pucca house). The working adults of sample households have broadly three types of occupation: agriculture, business and service
job. Agricultural occupation is very prominent; more than seventy percent are engaged for their livelihood. In the occupation of agriculturist, the method of production of crops is shifting cultivation in the hills. Very simple and traditional tools are used in jhum. Modern technique of production is rarely used by Hmars. As a result, production is not enough to generate surplus income. The low level of production and more engagement of Hmar sample households in shifting cultivation are regarded as one of the main determinants of Hmar economic backwardness in south Assam. The occupation of providing services is more profitable, but only few percentages of Hmar sample households are found engaged in the service job of teachers, civil servants and defense.

There are broadly three types of non-residential land among the Hmar tribe of south Assam, namely, private individual land, communal land and forest land. Largest amount of land consists of communal land followed by forest land, and the private individual occupies a very small size. Nearly forty percent are cultivated land and un cultivable land occupies more than twenty percent. In spite of being high percentage in cultivated land, land under irrigation is very insignificant. Majority of the Hmar sample household belong to marginal land and unclassified land (household from communal and forest land) and a very small percent Hmar household belongs to small and semi medium land holdings.

The income of the sample Hmar household depends on the type and size of land holdings. Highest percentages of households belong to marginal land holdings and they are included in a very low income group. A very few numbers of household belong to semi medium land size and is placed in the size class of considerable income. The insignificant size of land holdings and low level of income among a majority are two major determinants of backwardness in economic sense.

Due to low level of occupational choice of the Hmar sample households and insufficient size of land holdings, more than sixty percent of the sample households have no savings. The remaining percent of the household have a very low savings and only six sample households have savings more than rupees thirty thousand to thirty six thousand. No sample households have savings more than thirty six thousand per year in 2007-08 in Cachar district of Assam. Due to low level of
income and savings, majority of the Hmar households are indebted and greater part of the credit is advanced by private money lenders.

Given the meager size of private land, inefficient shifting cultivation, low annual income and savings, and high indebtedness, the Hmar sample households are characterized by lack of entrepreneurship also. We did not find any sample Hmar who have ever joined training programme in vocational education in small entrepreneurship or skill development run by the Ministry of Industry of the government of Assam and central government of India. It is mainly due to the low level of education and absence of proper infrastructure among the sample villages. More than thirty percent of the samples Hmars are illiterate and the remaining persons have a very low level of qualification. The percentages of level of education from matriculate and above are very insignificant among the sample Hmars.

In the traditional input-output framework of economic analysis, a marginalized, small sized tribe called Hmar has not benefitted in terms of use of improved land, skilled labor and productive capital and achievement of high yield and crop output. They still use unimproved hilly land and group labor to practice shifting cultivation of major crops. Having low savings and income, they do not have capacity for capital formation. A number of them are part shifting cultivator and part grazer of domestic animals. A vicious circle of laggardness and backwardness (in comparison to other tribes of Assam) has led to the constraint entrepreneurship, which is presently maintained at its low level by the force of lack of proper education of households and lack of general infrastructure in the society of Hmar. In all the sample villages, malaria is very common disease and many of them are infected. It not only disturbs their daily work but also increases their expenditure on medication. The sample villages except Hmarkhawlien, primary health centre is not available.

In south Assam, the plain tribal communities of the Barmans and the Bodo have enjoyed government funds for tribal development. But in the case of Hmar, they cannot enjoy any development funds which are introduced for the improvement of tribal. The main reason is that the Hmars do not have electoral reservation in south Assam and they are treated as general populations. Though, the Hmar are one of the schedule tribe communities recognized by the Government of India, there are some
discriminations among them, which is maintained by the government from state to state. For example, the Hmar of Autonomous district of Assam and the Hmar of Manipur, Mizoram, Meghalaya are enjoyed all facilities provided for schedule tribe by the government from time to time, but the Hmar of south Assam being the same community, do not enjoyed whatever development funds enjoyed by the Hmar in other district and state. Hmars of south Assam are economically backward than that of the Hmar in other places. Moreover, we have also found that except Hmarkhawlien village, Silchar and Digger village, all the other sample villages have no electric and water connection. This results in huge amount of expenditure for maintaining light.

Our regression results from chapter five and chapter six also establish that the contribution of the monthly average income and savings from agriculture and business occupations of the Hmar to the monthly average income is not only low, but also statistically unacceptable. The low level of income and savings due to large concentration on traditional occupation is one of the main determinants of economic backwardness of the Hmar tribe in the district. The statistical results of income and savings from service occupation comes out statistically significant and it is more profitable to other occupations which we find in the Hmar tribe, but their literacy rate and level of education is still very low for more participation in service job. In short, we may say that the main stay of the sample Hmar economy is agriculture. In which majority of them practice shifting cultivation in the hills and lived in interior remote jungles. Where there are no proper roads, electric current and water supply. They have a very low income, which is not sufficient for much savings and many sample households are indebted.

Policy Prescription

A fact stands. Economic benefits are granted to both the hills and plain tribes as per the government policy in south Assam. These development funds come from central government as well as state government under the headings of the Tribal Sub-Plan (TSP) and the Integrated Tribal Development Project (ITDP). The main beneficiaries
are the Schedule Tribe (Plains) communities like the Barman, Rabha, and Boro Kachari. What has been ignored for long time is that there are also a number of other Schedule Tribes (Tills) who are very much living in south Assam; they are the Hmar, Naga, Kuki, Khasi, and Mizo. Given the fact that there is absence of sufficient electoral representation, these tribal communities have not enjoyed the various packages of economic benefits sanctioned by the government. In the backdrop of these circumstances, it is pertinent to advance a suggestion: the central as well as state government should make a pool of tribal development fund separately for Schedule Tribe (Hills) and Schedule Tribe (Plains) and distribute the fund on some basis of parity among all the tribal communities both the hills and plains tribes living in this valley. There must not be any discrimination in the line of which had happened in the past. Such measures would be required to reduce the economic backwardness of the Hmar tribe. Given the poor economic base of income and savings among Hmar, it is required.

Secondly, non-money-fund- assistance is also required. It is urgent to have up-to-date community-wise information about population, work participation rate, land owned, income level, literacy rate, and amenities available to divergent tribes in south Assam. Till date, there is not comprehensive and meaningful data accumulated by public agencies. Very significant quantitative information is not available for the Hmar communities living in the plain districts of Assam after 1971 census. For example, in 1991 Census, the total population of the Hmar tribe in Assam was 11,189 persons who were divided into 10790 persons in the north Cachar hill district and 399 persons in Karbi Anglong district. In this matter, the study feels that the census department should also make a record of individual community wise data among the Hmar communities of plain districts especially in south Assam. So that the planners could have accurate information and make a development plans accordingly.

Thirdly, in 1996 the Assam government set up the Barak Valley Hill Tribes Development Council, in his Notification Order No. TAD/BC/30/96/34, dated Dispur the 18th March 1996 for the benefits of the schedule tribe (Hills) living in South-Assam in relation to the demand placed by the Hmar leaders in 1991 (Zote, 2006-07). The Memorandum of Understanding (MOU) signed by the Government
and the Hmar leaders clearly mentioned that the council will enjoy ‘maximum possible autonomy’ and the council will get fund from Tribal Sub-Plan (TSP). At present, instead of enjoying all these facilities, the council yearly received only rupees five laks from the Ministry of Welfare of Plain Tribes and Backward Classes for all the hill tribes living in south Assam which is not sufficient for the improvement of all the hills tribes living in this valley. So the study suggests that the government of Assam should look into the matter and allocates sufficient funds to the council for the development of Schedule Tribe (Hills) living in this valley.

Fourth, the study found that, out of 16 Hmar sample villages, eight villages are not electrified and the villages are located 10 kilometers to 15 kilometers away from the main road. The villagers spend 2.73 percent from their monthly income for light. So, the study suggest introduction of rural electrification as earlier as possible in the Hmar villages. So that, those villagers should come to the main stream of development.

Fifthly, the study also calls for more encouragement of poultry farms and cattle rearing in those Hmar sample villages of south Assam. Since shifting cultivations is not profitable. In this connection, the policy makers should make arrangements for loans to the sample villages with a subsidies rate so as to minimize participation of Hmars in shifting cultivation in south Assam. Since majority of the sample households are indebted in an informal credit institution with a very high rate of interest, the study suggest that the government should set up more institutional credit like- rural banks, gramin banks etc. to the Hmar inhabited areas to minimize borrowing from informal credit institutions especially private money lenders. In this connection, the financial institutions should accept community owned land documents and documents provided to the village headman by forest department of Assam which is not accepted at present. So that all the Hmar sample villages should avail credit at a minimum interest rate and the production is expected to increase.

Lastly, the study also suggest that the government should encourage more engagement in higher education of the sample Hmar households. More engagement in higher education will lead the Hmars to participate more in service job and business which is most profitable occupation as we find in our survey.