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Swarnjayanti Gram Swarozgar Yojana and Governance: A Tribal Perspective

A. Kyrham Nongkynrih*

This article is a description from a tribal perspective and it is based on experiences drawn from the tribes of the North Eastern Region of India. Tribes of the seven states of the North Eastern Region of India are governed by the modern - bureaucratic organisation and the traditional system of administration. There are many rural developmental programmes being implemented, and one of such programmes is the Swarnjayanti Gram Swarozgar Yojana (SGSY) introduced in 1999. The SGSY programme is examined in the context of the seven states with two modes of governance. It is found that tribal institutions are protected by the Constitution of India, and also gradually being marginalised because they are replaced by modern institutions or bodies.

Introduction

Over the last few years, the self-help approach has been used in a growing number of development projects and programmes (Bongartz and Dahal 1996:38). According to Katz (1981), as early as 1976 there has been a rapid rise in the formation of self-help groups in Western countries. In many of the developing countries, the concept of self-help groups (SHGs) has been adopted in the State initiated programme of various governments and voluntary agencies. The SHG system in India was initiated by a non-governmental organisation (NGO), known as Myrada, in the mid-1980s (Harper 2002:175). It is a group for savings and credit. SHGs are formed in both the urban and rural areas as a vehicle of the poor to reduce poverty and promote enterprise. The Government of India (Gol) adopted the concept of SHGs and integrated it into the Five-Year Plan programmes known as *Swarnjayanti Gram Swarozgar Yojana (SGSY)* and became operative from 1 April 1999 (Gol 1999). Literally, *Swarnjayanti* means golden jubilee and refers to India's fifty years of independence, and *Gram Swarozgar Yojana* means self-employment planning of the village.

The SGSY is a planned national programme and implemented in the States of the country. Various bodies of the government at the Centre and

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the States coordinate and implement the SGSY programme. It is the aspect of the implementing bodies of the said programme that this article focuses on. The discussion in the article is from a tribal perspective and it is based on experiences drawn from the tribes of the North Eastern region of India. In tribal areas in general and the tribal areas of North East India in particular, the mode of governance is of two types. One is the modern-bureaucratic organisation, and the other is the traditional system of administration. The question the article addresses is, in States with two modes of governance how does the Swarnjayanti Gram Swarozgar Yojana (SGSY) operate? What is the implication of the initiated programme for governance, and to what extent does it empower the traditional institutions of governance? Does the structure and function of SGSY help in understanding the two modes of governance and their relation? The article is organised as follows: section I describes the North Eastern Region of India and focuses on the political systems. Section II explains the programme of SGSY. Section III concentrates on the relationship between the two modes of governance, and Section IV concludes. Information used and the data described in the article are gathered from secondary sources, such as government documents, books, edited volumes, articles from journals, and reports have been analysed in the description of the paper.

The Region and Tribes

North East India consists seven States, namely Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland and Tripura. The region has a different characteristics of geo-political and social structure in the Indian context. It is at 22 degree N – 29.5 degree N latitude, and 89.70 degree E – 97.30 degree E longitude. The only link between the region and the rest of India is through a narrow land corridor. All the seven States in the region are on the international border with either China, Bhutan, Tibet, Myanmar, Bangladesh or combination of them. The North East covers an area of 2,55,083 sq.km, and population of 3,84,95,089 (North Eastern Council 2000). The population can be divided into two broad categories: tribal and non-tribal. Majority of the tribal population is live in the mountainous region. There are a large number of tribal communities speaking varied dialects in the region. According to Tiplut Nongbri (2003:15), only about 12 per cent of India's tribal population is located in the North-East but taken individually it is the highest concentration of tribes. The distribution of tribes in all the seven states is presented in Table 1.

Table 1. Distribution of Tribes in Seven States

State	Tribes
Arunachal Pradesh	Aka, Adi, Apatani, Bugun, Bori, Bokar, Gallong, Khamti, Khamba, Lisu, Mishing, Idu -Mishmi, Nishing, Miji, Monpa, Nah, Nokte, Palibo, Padam – Minyong, Sherdukpen, Sulung, Singpho, Tangsa, , Nokte, Wancho, Zakhring, etc.
Assam	Bodo, Kachari, Rabha, Dimasa, Karbi, Miri, Koch, Rajbanshi, Tiwa, Garo, Gangte, Hmar, Hajong, Khasi-pnars, Santhal, Oraon, Munda, etc.
Manipur	Himoi, Anal, Angami, Chote, Gangte, Hmar, Kabui, Lushai, Monsang, Maram, Marim, Mao, Paite, Purum, Ralte, Sema, Simti, Thangkul, Thadou, Vaiphei, Zou, Zeliangrong, etc.
Meghalaya	Khasi-Jaintia, Garo, Karbi, Lalung, Hajong, Baite, Koch, etc.
Mizoram	Lushai, Hmar, Pawi, Paite, Chawte, Riang, etc.
Nagaland	Ao, Sema, Konyak, Lotha, Angami, Chang, Rengma, Phom, Pochuri, Sangtam, Chakesang, Yimchungru, Zeliangrong, Kuki, etc.
Tripura	Chakma, Chaimal, Halam, Tripuri, Reang, Jamatia, Lushai, Kuki, etc.

The region is a complex chemistry of customs and traditions, and it is a social-anthropological aquarium. Each tribal society has a unique feature and distinct from the other. It is beset by ethnic, linguistic, religious diversity, and with more than 160 tribes belonging to different ethnic groups (Nunthara 2005:587). Xaxa (2001:203) notes that tribes in India are not a homogenous category. They differ widely among themselves in respect of the regions they live in, languages they speak, physical features they display, geographical terrain they inhabit, modes in which they make their living, levels of development at which they are placed and size of community they represent Nongbri (2003:11) noted that, politically, the region has varied administrative structures. The system of administration in the North Eastern region differs in important ways from that which prevails in the rest of the country. The Constitution of India made special provisions, under the Fifth and Sixth Schedules, for the administration of the Scheduled and Tribal Areas. The Sixth Schedule applies to the tribal areas in the states of Assam, Meghalaya and Tripura whereas the Fifth Schedule applies to the scheduled areas in the rest of the country. However, the hill areas of Manipur, totally inhabited by the tribals, and the tribes in the plains of Assam are not covered under the provision of either of these two schedules (Kumar 2005). Nagaland is governed by Article 371A, wherein it stated that, "Notwithstanding

anything in this constitution – no Act of Parliament in respect of (i) religious or social practices of the Nagas, (ii) Naga customary law procedure, (iii) administration of civil and criminal justice, and (iv) ownership of land and its resources shall apply to the state of Nagaland.” Similar safeguards are for the state of Mizoram under Article 371G and for the tribal population of Manipur under Article 371C. The state of Arunachal Pradesh continues to enjoy the safeguards extended to the Sixth Scheduled State. It, however, has opted to retain the Panchayati Raj institution established in 1969 instead of adopting the District Council system. Table 2 summarises the special administrative arrangement for the North Eastern region (Nongbri 2003).

Table 2. Administrative Structure of North East India

State	Special Constitutional Provision	Autonomous Council/Units
Arunachal Pradesh	Art. 371H	No Autonomous Councils, the state has adopted the Panchayati Raj
Assam	Sixth Schedule Read with Art. 371B (for Schd. Areas only)	Karbi-Anglong, North Cachar Hills, Bodoland, Rabha-Hasong, Tiwa, Mising
Manipur	Art. 371C	Ukhru, Tamenglong, Senapati, Sadar hills, Chandel and Churachandpur
Meghalaya	Sixth Schedule	Khasi Hills, Jaintia Hills, Garo Hills
Mizoram	Sixth Schedule Read with Art. 371G	Pawi, Lakher, Chakma
Nagaland	Art. 371A	No Autonomous District Councils
Tripura	Sixth Schedule	Tripura Tribal Area Autonomous District Council, Khumulwang

Political administration in each of seven States of the North East of India is either two or three tier systems depending on constitutional provisions. At the level of village administration, the system of self-government is the village council. The village council functions in conformity with the customary norms and values of a tribe or a tribal group at the village (Koley 1999:43). In the state of Mizoram the traditional institution of “Chiefship” was abolished on August 16, 1955, and was replaced by the village council as per the Lushai Hills District (Village Council) Act of 1953. According to the Village Council Act of 1953, the village council is responsible for village administration. As per the Act of 1953, village council members are nominated and elected. That is, the Autonomous District Council nominates one-third, and the

rest is elected by villagers on the basis of adult franchise (Rao et al. 1987:205-206). In other states of the region, the village council is an institution based on customary beliefs and practices. Village councils are involved in the day-to-day administration of villages. Broadly speaking, the role of village councils is to protect and ensure social tranquility, protect and maintain customary beliefs and practices, resolve any misunderstandings among members of the village, discipline and punishes deviant behaviours, formulate rules and regulations, control and manage its population, territory, common property resources and other matters (Nongkynrih 2002, Srutikar 1999, Gassah 1998).

The intention and purpose of creating separate administrative structures, according to Xaxa (2001:216), was one of building up an autonomous administration in these areas so that the tribal people may continue to follow their traditional way of life and introduce changes that they themselves desire.

The Structure of Implementing State Initiated Development Programmes

The Constitution of India provides the basic framework for responsibilities between the Centre and States in planning and implementing schemes or programmes. The Government of India set up the Planning Commission in 1950. It is guided primarily by the fundamental rights and the directive principles of state policy embodied in the Indian Constitution which enjoin upon the government to ensure:

- that all citizens have an adequate means of livelihood,
- that the ownership and control of community’s resources are so distributed as to best subserve the common good, and
- that the operation of the economic system does not result in the concentration of wealth and means of production to the common detriment (Bhattacharya 1989:311).

Embedded with the core values inherent in the Constitution of India, the Planning Commission’s role is one of defining the development planning for the country. It has been carrying out this responsibility since independence (Shreerajan 2001:43-44). India follows the pattern of centralised planning, and: the structure and the process of development planning in the State can be described as follows:

1. Different departments of government prepare sector-wise plan projections, which is compiled at the State level by the department of planning.
2. There is a Planning Board and its role is mainly advisory.
3. The Cabinet of the State Government approves the approach and details of the plan.
4. The plan is taken to the Planning Commission of India, New Delhi for discussion and consideration.

Theoretically, the plan document should incorporate the district plans prepared by the district planning and development. In the context of rural development, planning and implementation in the State, the structure and process is as follows:

1. At the Government level, there is the Secretariat of Community and Rural Development which is an administrative department. The Secretariat deals with all the policy matters of the Government in relation to community and rural development and all correspondence with the Government of India and Planning Commission relating to plan allocation, etc.
2. For administration and supervision purpose, there is the Directorate of Community & Rural Development. The Director is the overall controlling authority of all the Block agencies and is responsible for the effective administration and implementation of all the programmes, both State and Central, undertaken by the Department.
3. At the district level, there are Assistant Development Commissioners with their supporting staff who are directly responsible to the Director to apprise him of the progress of the implementation of the works/programmes from time to time.
4. The Sub-Divisional Planning Officers are the Officers attached to the Deputy Commissioners to assist them in scrutinising the proposal in respect of schemes/programmes, etc. submitted by the Block requiring the approval/sanction of the respective Deputy Commissioners. They are also required to inspect the Blocks in the implementation of the programmes.
5. At the lowest level is the Community and Rural Development Block. The State is divided into Blocks in order to provide development to the rural areas and bring the administration closer to the people.

The Community & Rural Development Department implements different programmes and schemes for economic and social development

of people live in rural areas with a view to increase the income level and quality of life of the rural people. The programme and scheme being implemented by the Department includes the Centrally sponsored schemes like Swarnjayanti Gram Samridhi Yojana, Sampoorna Grameen Rozgar Yojana, Indira Awaas Yojana, and the Swarnjayanti Gram Swarozgar Yojana (SGSY). The implementation of the centrally sponsored schemes is carried out as follows:

The centrally sponsored schemes are launched by the Government of India and are implemented by the Department of Community and Rural Development, District Rural Development Agencies (DRDAs) and the Community and Rural Development Blocks as per guidelines prescribed by the Government of India (Shreerajan 2001).

In the preceding discussion on administrative structure it is observed that the Constitution of India has enshrined varying degrees of political autonomy for the tribal areas in the seven states of the North East India. With regard to development planning and implementation, the Government of India follows different policies and has introduced different modes of governance in the seven states (see Table 3). In the state of Meghalaya, the Department of Community and Rural Development, the District Rural Development Agencies (DRDAs) and the Community and Rural Development Blocks (C&RD Blocks) implement the programmes of the Central government. The village councils are considered as "beneficiaries" of the planned programmes (Nongkynrih 2005). In the hill areas of Manipur, the structure and process of implementing development programmes is similar to that of Meghalaya. In the case of the state of Nagaland, the Community and Rural Development Blocks and the Village Development Boards (VDBs) implement development programmes. Village Development Board is a body based on democratic principles and is concerned only with the developmental aspects. The village council being the local government has a wide range of function concerning various aspects of the village life (Maithani and Rizwana 1991, Bag 2001:111). In the autonomous areas of Assam, the Autonomous District Councils of Karbi Anglong and the Autonomous District Council of North Cachar are the implementing bodies of government programmes (Bhattacharjee 1997). Village councils are only recipient of the developmental processes. The structure of development planning and implementation in the state of Arunachal Pradesh is different from other States in the region. It has adopted and introduced the Panchayati Raj. The Gram Panchayat in consultation with the District Rural Development Agency and Community and Rural Development Blocks (Norbu 1999:8) implements development programmes. In Mizoram, there are three autonomous areas under the Autonomous District Council (ADC) (that is, Lakher, Pawi and Chakma); the ADCs implement the developmental programmes, and in

non-autonomous areas the Department of Rural Development of the state government is the implementing agency (Rao et al. 1987). The same is observed in the case of the autonomous areas of the state of Tripura. The Autonomous District Council of Tripura is the implementing body (Roy 1997).

Table 3. Structure of Rural Development Implementing Body in the North Eastern States

State	Implementing Body	Implementing Body
Arunachal Pradesh	DRDAs and C&RD Blocks	Gram Panchayats
Assam	Autonomous District Councils of Karbi Anglong and North Cachar Hills	
Manipur	DRDAs	Community and Rural Development Blocks
Meghalaya	DRDAs	Community and Rural Development Blocks
Mizoram	In non-autonomous areas, Department of Rural Development	In autonomous areas, District Councils of Chakma, Pawi and Lakher
Nagaland	Community and Rural Development Blocks	Village Development Boards
Tripura	Tripura Autonomous District Council	Village Councils

The Swarnjayanti Gram Swarozgar Yojana (SGSY)

One of the major concerns of development planning in India has been poverty alleviation. Since the 1950s the central and state governments have been formulating and implementing various schemes and programmes. According to the Tenth Five-Year Plan (2002-2007), the poverty levels have declined from 37.27 per cent in 1993-94 to 27.09 per cent in 1999-2000 in the rural areas. In absolute terms, the number of rural poor has fallen below 200 million marks for the first time since 1973-74 (Government of India 2002:293). Though it seems that at the national average the number of rural poor is gradually falling, the situation across States is uneven. For example, in Uttar Pradesh, Bihar, Madhya Pradesh, West Bengal and Orissa, the share of rural poor was 69

per cent in 1999-2000, but in States like Kerala, Haryana, Himachal Pradesh, Karnataka and Rajasthan there was a sharp reduction in poverty levels, that is, a fall of 12 per cent between 1993-94 and 1999-2000 (ibid). However, poverty persists across States and the level varies within different parts of each State. The country in its continued effort to alleviate poverty evolved and initiated the Integrated Rural Development Programme (IRDP) in 1978-79. In the initial phase the IRDP programme was implemented in selected Community and Rural Development Blocks and from 2 October 1980 it was implemented in the country. The main objective of IRDP is providing assistance to rural poor in the form of subsidy and bank credit for productive employment opportunities. Subsequently, other schemes were integrated as part of the IRDP so as to take care of the specific needs of the rural poor. Such schemes were Training of Rural Youth for Self-Employment (TYRSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Tool Kits to Rural Artisans (SITRA) and Ganga Kalyan Yojana (GKY). IRDP was reviewed and mid-term appraisal of the Ninth Plan indicated that the programme could not create the desired linkages as it suffered from lack of bank credit, over crowding in certain projects and lack of marketing linkages.

Overall, the programme was subsidy driven and the correct process of borrowers-lenders linkages did not happen, and such incoherent process did undermine the objectives of the programme. In 1997 the Planning Commission of India reviewed the programme and took a major shift in its approach of poverty reduction. The shift is from the individual to the group approach. All programmes under the IRDP were merged together into one single programme – known as the Swarnjayanti Gram Swarozgar Yojana (SGSY). SGSY is a holistic scheme covering all aspects of self-employment such as organisation of the poor into SHGs. The objective of SGSY is to bring every assisted poor family (Swarozgaries) above the poverty line (APL) by ensuring appreciable sustained level of income over a period of time. The objective is to be achieved inter alia by organising the rural poor into Self-Help Groups (SHG). According to the Government of India, poverty is defined on the basis of annual income of the individual. The poverty line in the Eighth Plan Period was Rs.11,000 (approximately US\$ 240) per year. During the Ninth Plan, the poverty line varied in different States and ranged from Rs.13,000 to Rs.19,650 per year. Only those who are living below the poverty line under each Plan are considered as poor or persons living below poverty line (BPL). The people below poverty line are the “beneficiaries” of the SGSY programme (ibid).

To ensure effective implementation of the SGSY programme, the Government of India has created an implementing structure and incorporated various bodies responsible for coordination among

themselves. This aspect is considered critical for the success of the programme. As per the guidelines, each agency is given specific role and function. In ensuring that coordination is effective, four committees are formed, are given specific responsibilities and separated into four levels: Block Level SGSY Committee, District Level SGSY Committee, State Level SGSY Committee, and Central Level SGSY Committee. Out of four committees, two committees are selected as examples. The composition in each committee is shown in Table 4 and Table 5.

Table 4. The Block Level SGSY Committee

Member	Position
Project Director - DRDA	Chairman
Project Officer (Self-employment)	Member
Branch Managers (bank branches in Blocks)	Members
Block level/Sub-Division level officers of concerned line departments	Members
NGO representative (one)	Member
Block Development Officer	Convenor

Source: SGSY Guidelines, Ministry of Rural Development, Government of India.

The main functions of the Block Level SGSY committee are selection of key activities, selection of villages, distribution of work among bank branches, monitoring of performance, monthly report, etc.

Table 5. The Composition of District Level SGSY Committee

Member	Position
District Collector	Chairman
DDM of NABARD	Member
District level Coordinators of the implementing banks	Member
Concerned Heads of district line departments	Member
General Manager, DIC	Member
District KVIC officer	Member
Project Director, DRDA	Member
2-3 NGO representatives	Member
Lead Bank officer	Convenor

Source: SGSY Guidelines, Ministry of Rural Development, Government of India.

The functions of the District SGSY Committee are reviewing of SGSY plan, monitoring and review of overall progress, sorting out interagency differences, assessing training needs of swarozgaris, and monitoring the recovery position bank-wise and block wise (GOI 1999).

Self-Help Group (SHG) and Its Application in India

India is implementing a large number of poverty alleviation programmes, meant to tackle different dimension of poverty like food security, housing and employment. One of the major poverty alleviation programmes is the Swarnjayanti Gram Swarozgar Yojana (SGSY) which was implemented since 1991 (Shylendra and Bhirdikar 2005:4). The concept of SHGs is adopted and integrated in the SGSY programme. Self-help groups are of different types, sizes, structures, and ideological features, tap a large variety of motives, and appeal to vast range of members (Katz 1981). Different scholars have approached the subject from diverse perspectives. One of the important attempts made since the 1970s is defining SHGs. At this point no attempt was made to define it rather take into account the widely accepted definition of Katz and Bender:

Self-help groups are voluntary, small group structures for mutual aid and the accomplishment of a special purpose. They are usually formed by peers who have come together for mutual assistance in satisfying a common need, overcoming a common handicap or life-disrupting problem, and bringing about desired social and/or personal change. The initiatives and members of such groups perceive that their needs are not, or cannot be, met by or through existing social institutions. Self-help groups emphasize face to face social interactions and the assumption of personal responsibility by members. They often provide material assistance, as well as emotional support; they are frequently "cause"-oriented, and promulgate an ideology or values through which members may attain an enhanced sense of personal identity (1981:135-36).

In the context of India, the SGSY guidelines stated that SHGs consist of 10 to 20 persons, and in the case of physically challenged persons, this number may be a minimum of five (5). Only one person from a family living below the poverty line can become a member of the group. The guidelines also stated that, only one member from a family living below poverty line is permitted to be a member of and in only one group.

The group has to function in a democratic manner, and has to ensure equal participation of members in decision-making processes. The group has to formulate its own rules and regulations, elect leaders (Chairperson and Secretary) and organise regular meetings. Internally the group has to decide on the amount of money to be saved as monthly savings, and to provide credit to any member. Moreover, the group has to open a group account and deposit the monthly savings, maintain minutes of meetings, financial transactions, take loan decisions, repayment schedule, and other matters related to the group (GOI 1999).

Since April 1999, the SGSY programme was made effective in the country, and SHGs have been promoted, formed and provided necessary assistance as per the guidelines. The status and progress of the SGSY programme can be gauged from the 2004-2005 report of the Ministry of Rural Development, Government of India. The report presents the SGSY data of only of the North Eastern States. The number of SHGs formed in the North Eastern region is shown in Table 6.

Table 6. No. of SHGs Formed and Economic Activities Taken Up under SGSY during 2004-2005 in the North Eastern States of India

State	No. of SHGs Formed Since 1.4.1991	Women SHGs Formed Out of the Total	Total No. of SHGs Taken Up Economic Activities	No. of Women SHGs Taken Up Economic Activities
Arunachal Pradesh	274	29	56	16
Assam	90089	11347	4933	3029
Meghalaya	3479	285	74	130
Mizoram	641	2	114	8
Nagaland	534	76	123	8
Tripura	15853	1863	1771	521
Manipur	N.A	N.A	N.A	N.A

Source: <http://rural.nic.in/sgsy/physicalrep.ASP>.

SGSY in North Eastern Region of India and Institutional Relationships

In the North East of India, the real impact of SGSY is yet to be ascertained. This is because of various problems. In the opinion of the Ministry of Finance, Government of India, the problem with SGSY is the linkage with the banks. There is a gap between sanction and disbursement of loans. In February 21, 2003 under the Chairmanship of the Secretary, Banking, at the Banking Division, Ministry of Finance, Government of India the issue was discussed, and it was decided that the Reserve Bank of India would take up a study on the issue. The study was conducted in the entire country, and North Eastern Region of India was included as a separate category for assessment. The findings of the report with regard to the North Eastern Region are presented in Table 7.

Table 7. North Eastern Region of India: SGSY Programme

Particular(s)	Reasons
Delay between receipt of loan applications and sanction	<ul style="list-style-type: none"> • Bunching of applications by the sponsoring agency • Non-completion of pre-sanction visit by the bank officials due to poor accessibility and security reasons • Incomplete documentation • Non-availability of BPL lists in the branches • Shortage of staff in most of the branches • Lack of awareness of the guidelines by both banks and Government Officials
Gap between sanction and disbursement of loans	<ul style="list-style-type: none"> • Non-completion of formalities by the beneficiaries • Non-release of subsidy by DRDA • Non-response of the Beneficiaries for availing the loan from the bank even after repeated reminders • Shortage of approved suppliers of the machinery and goods • Training programme not launched/not completed • Beneficiaries wanted only subsidy and not loan, the reason is that they could not market the products profitably, resulting in likely default in repayment
Rejection of loan applications	<ul style="list-style-type: none"> • Loan proposals were unviable/un-bankable and lacked potential • Beneficiary and/ or his/ her family were found to be defaulter • Projects/schemes for which loans were sought were not properly drawn up or chalked out • Beneficiaries were found to be entrepreneurs but sought loans for livelihood • No project details were submitted • Formation of groups was less than six months

Source: Deputy General Manager, Reserve Bank of India, Mumbai, August 2003.

The report on the North Eastern Region suggests that there are many constraints affecting the SGSY programme. The major factor seems to be that banks are very reluctant to sanction loans under the Government sponsored programmes. In bank's opinion the recovery is very poor and resulted in mounting of non-profit assets. The critical factor that seems to have been emphasised is SHGs-Bank linkages. In the opinion of Sriram,

the North Eastern Region has unsuccessful history in dealing with formal credit when compared with Andhra Pradesh. He suggests that, it, therefore, calls for significant preparatory work to put an alternative credit mechanism in place that would benefit the region (2005:1702). According to the assessment of the National Institute of Rural Development (NIRD), the problems faced by North Eastern States in the implementation of SGSY are due to following reasons:

- Many areas in North Eastern Region are without any bank.
- Credit disbursement of banks is not with adequate enough even if banking infrastructure is available.
- As loan recovery in the region is low at 20-22 per cent, banks are reluctant to finance the economic activities for below poverty line BPLs persons under SGSY.
- There is lack of support organisations, such as non-government organisations (NGOs), community-based organisations (CBOs), facilitators, etc. to support the implementation of the programmes, especially the mobilisation and capacity building in these states.
- The training infrastructure available in these states is not adequate and needs to be strengthened.
- The economic infrastructure, communications and other facilities (marketing, etc.) are also inadequate in the region making economic activities costly and unsustainable.
- There is lack of awareness regarding the programme among people, officials and bankers (NIRD 2004:3-4).

It seems that the BPL families of the region are reaping economic benefits from the programme and due to lack of empirical data facts cannot be provided. Various comments made in the earlier discussions showed that the SGSY could be performing better in the region. They (comments of agencies) attributed that the major reasons are banks attitudes towards rural poor, the half-hearted approach of concerned departments in mobilising the rural poor, lack of coordination and concerted effort among various agencies and the lack of understanding about region's problems.

Another important dimension that has emerged out of the SGSY programme is the participation of the rural poor and village councils in the structural design of the SGSY programme. The idea of SGSY is that the programme participants are involved in decision-making. The scheme emphasises the value of traditional knowledge of poor and combining it with the knowledge of block level committee in selection of suitable activities (Shylendra and Bhardikar 2005:19). If one examines

the structure of the block level committee, one can find that neither SHG members nor Gram Panchayat representatives or Village Council representatives are represented in the block SGSY committees. They are excluded from the decision-making processes, and, as rightly pointed out by Shylendra and Bhardikar, could end up being very non-participatory (ibid). A study conducted in the southern areas of East Khasi Hills District, Meghalaya shared similar views. During the focus group discussions (FGDs) with village council representatives, a question was posed to them, whether information about SGSY programme was provided to them or not by the concerned Block Development Office? Village council representatives replied that they have only heard and no one has come to their village to provide information about SGSY programme (Nongkynrih 2003). The reason that village councils are excluded from development planning and implementation is because of the structure which has been created and imposed by the modern state. This aspect will be discussed later.

Participation of Village Councils in Development Planning and Implementation

The SGSY programme is one of the poverty alleviation programmes of the Government of India (GoI). There are many other such programmes. The important thing that one has to keep in mind is that the SGSY or any other developmental programme provides an understanding of the framework of implementation and the bodies which carry out the process. For example in Nagaland, the Village Development Board was introduced for the purpose of implementing development programmes. The Panchayati Raj institution was introduced for implementing developmental programmes in the state of Arunachal Pradesh. In tribal areas of Manipur, developmental programmes are with the state departments.

The introduction of new forms of modern institutions like the Autonomous District Councils, Gram Panchayats, Village Development Boards, democratised Village Councils of Mizoram, and Community Rural Development Blocks has contributed to the formation of another type of authority which villagers and village councils have to deal with. The relationship between village councils and these modern bodies has been found to have different impacts. The villagers of the Aka tribe in the state of Arunachal Pradesh said that the Panchayati Raj does not hamper their village development and mass welfare. People think that they are benefiting. In their opinion, it has strengthened the function of the village council. The village council can frequently contact the administration and the government more easily for any developmental

needs through the Gram Panchayat. Nonetheless, with the introduction of the Panchayat Raj system, many disputes come to the surface and the situation is becoming more complex as the function and jurisdiction of the Gram Panchayat and the traditional village council are not well defined (Koley 1999:57-61). The existence of two different bodies in a village is creating other kinds of problem as well. It is found that in some villages of the Tagin tribe there is a conflict between the two. To illustrate, there are many instances where the influential Panchayat members try to file complaint and release the offenders on bail when village authorities send the culprits for judicial lock-up. Such action on the part of Panchayat leaders has led to feelings of animosity and mistrust in the village (Mitkong 1999:161). By observing the role of traditional institutions, Talukdar (1989:97) opined that the authority and the jurisdiction of the village council are also eroding. It is now made to share its one time unrivalled authority with the newly constituted panchayats which often include more than one village in its fold. In many villages it is left only with administration of justice and performance of religious rites. Mibang (2001:3) observes that the Panchayati Raj system, which is based on the principle of democratic election of leaders, has negatively affected the tribes of Arunachal Pradesh. The Panchayat elections are party-based, money and muscle power play an important role. It is not at all suited to many tribal villages, as it destroys the unity and solidarity in the village. To further elucidate the discussions, the Gallong tribe is selected as a case study and presented in Box 1.

Box 1. Gallong Tribe of Arunachal Pradesh

The Village Council

The Gallong is one of the seventeen tribes inhabiting the West Siang District. Every Gallong is a member of a clan, and most clans settled together and form a village. Most of Gallong's villages are mono-clan villages. A village council called *Dolu-Keba* administers each village. The *Dolu-Keba* derives its legitimacy from traditions. Only adult males are members of the village council, and members enjoy equal right. According to traditions, the village council is led by a group of leaders who assume the leadership because of their leadership qualities, knowledge on customary laws and social norms, and for their wits and honesty in decision-making.

Box 1. (continued)

Administrative and Development Functions

Before the introduction of the Panchayati Raj Regulation of 1967 in the State, the village council performs both administrative and development functions. After the promulgation of the 1967 Regulation, the modern institution of Gram Panchayat replaces the village council in matters related to development. Gram Panchayats function in close consultation with the District Rural Development Agency and Block Development Office, and the local public representative of the State Assembly. Though village council's role in development matters has been taken-over by Gram Panchayats, its influence over the people is intact. It is the village council that settles disputes, fixes dates for festivals and community fishing. It organises relief and rehabilitation whenever a village is hit by any natural calamity, decides on allotment and clearing of jhum plots, and organises the agricultural cycle of sowing and harvesting of crops.

Impact on the Village Council

Village council has no authority in developmental activities, and its role has been confined only to social and religious function. Another type of impact in the village in general and the village council in particular is the modern process of election of Gram Panchayat members. During the election, electors are asked to stand in line behind the candidates of their choice or by raising hand. The public displacement of favours has divided the villagers. Villagers have also alleged that the modern institution of Gram Panchayats has not benefited the deserving poor, rather led to the emergence of a new class of people serving their own interests. The electoral politics of the modern institution has also led to the politicisation in the functioning of some village councils.

Source: Norbu 1999.

In Nagaland, the village council maintains social order and discipline. It settles disputes, manages village common property and functions closely with Block Development Offices in the implementation of rural development programmes. The government of Nagaland created, introduced and promulgated the formation of Village Development Boards (VDBs) in villages under clause 12, of section 12, of the Nagaland Village and Area Councils Act, 1978 (Bag 2001: 91, Maithani and Rizwana 1991:13). The role of the VDB is planning and implementation of community projects and also individual beneficiary programmes. The Act of 1978 stated that the VDBs are accountable to the village councils. It is observed that, in practice, the authority of the village council has largely been either over-shadowed or eroded, as the

VDB has emerged as more powerful (Maithani and Rizwana 1991:17). Because the relationship between VDBs and village councils is very unclear and at times confusing. The developmental role and the handling of funds by the VDB make it more important than village councils. VDB's functioning styles tend to undermine the importance of village councils to which the VDB is accountable (ibid 78). The data from three villages present interesting insights as to what is happening in rural areas of Nagaland.

The data is based on a study of Vihuko village under the Kuhuboto Community and Rural Development Block. Majority of the inhabitants of the village are members of one of the tribes of Nagaland known as Sema. The head of the village council is a chief and he is the authority of the village. Developmental programmes and schemes are implemented only with his sanction. It is found that developmental schemes implemented in the village are few and limited. The causal factor is the lack of coordination and communication between the chief and the government bodies. The dualistic nature of administration prevents effective and smooth implementation (Bag 2001:193). In the case of those villages where the relationship between different bodies is smooth, other types of problems are found. In Heningkungla village falling under the jurisdiction of Jalukie Block Development Office, schemes and programmes have been implemented in this village but schemes are not reaching needy beneficiaries adequately. Similar situation is found in Piphema and Chumukedima villages of another Development Block (Bag 2001:172-73). If modern bodies are supposed to perform better than village councils, there should not be any constrain in delivering and providing maximum benefits to the needy.

The situation in Meghalaya may be described in the words of Saxena (2002:33), "The block offices that are the nodal point for the implementation of poverty alleviating programmes are visited only by a handful, those who are closely connected to political parties. Thus the actual poor continue to remain on the periphery of such programmes, the benefits of which are cornered by dominant groups in the rural areas." Political leaders and government functionaries control the process of implementation and the selection of "beneficiaries." At the Community and Rural Development Blocks, it is the Block Selection Committee, as the powerful body, which takes all the decisions. The public representatives of the area and the government ruling the State select its member. The body has no clear and defined regulations with regard to how the process of selection should be carried out and how it should function. The lack of regulations provides ample opportunity for the public representatives and the government ruling the State to influence through the members of BSCs in the selection of villages and "beneficiaries." The impacts are visible only among villages, families

and individuals who have been active supporters of the local public representative of the State Assembly and the active political workers of the same reaped more benefits than the rest. It is a process of politicising government policies and schemes to garner more vote banks and to ensure that ardent supporters do not quit or change sides.

The process of politicisation of schemes is creating factionalism in the villages and has led to increase marginalisation of the poor. The process of democratising has affected the traditional institutions too, especially the institutions located at the heart of the tribe known as the *Shmong or Chmong* (village). The modern parliamentary politics with its party-based type of organisation has influenced the villages to such extent that there is a rise of sharp division among members of the same village and at times at logger heads with each other. The entire village gets divided and the struggle for power between opposing parties slowed down the pace of development of the village. The status and role of the village council as an institution of the people is becoming increasingly vulnerable and losing its customary position because of modern politics. The active party politics of the members of the village council is gradually affecting its neutral role in the performance of its functions. The only institution of the tribe is being exploited and used by the power holders of the State to serve more the interests of the powerful groups rather than the interests of the poor and the needy. The modern political system and its bureaucratic organisations, through policy and schemes, and overwhelmingly the powerful are influencing the traditional institutions to act and behave in a particular desired direction. Traditional institutions are compelled for fear of losing the benefits of development, economic stagnation and backwardness. The traditional institutions are caught between sustaining the spirit and practice of custom and traditions versus succumbing to political pressures. Ever since traditional institutions were brought under the direct control and management of modern system of administration, their traditional beliefs and practices are gradually being replaced. It is gradually losing its rich social values and norms for collective action and collective responsibility and being directed by modern democratic institutions (Nongkynrih 2005:20).

In the case of village councils under the authority and control of the Autonomous District Councils, there are variations in the relationship between the two. Take the case of villages under the Karbi Anglong Autonomous District Council, all developmental programmes and schemes are controlled and implemented by it. Economic development in Karbi villages is directly related to *Jhum* practices. *Jhum* cultivation is a method for sustaining the livelihood of the people. Traditionally, it is the *MEI*, a council of village elders which controls, selects, allocates and decides the rotation of *jhum* plots. As per the customary practices, two considerations are taken at the time of allotment of *jhum* plots to

families. They are the real needs of families and capabilities of families to use the plots. The Mikir Hills District (Jhumming) Regulation, 1954 and its subsequent amendment in 1966 have curtailed some of the important activities of the *MEI*. One of the activities is the *jhum* control and management where the District Council has taken away and vested the authority to *Mauzadar* and the *Sarkari Goan Bura* (village headmen appointed by the Karbi Anglong District Council). The traditional village councils enjoy limited function and concern only with maintenance of law and order, solving petty judicial matters and disciplining young people (Bordoloi 1994:1-35). Though the District Council has been implementing development programmes, the socioeconomic conditions of villages are far from satisfactory (Thakur 1997:156-157).

The approach of the North Cachar Hills District Council differs from that of the previous example discussed above. The Dimasa Kacharis of the North Cachar District administered their villages by a council referred to as *SALISH*, meaning a village court. The *SALISH* is headed by a *KHUNANG*, an adult male selected from among adult males of the village court. Seven other village officials assist the *KHUNANG* in the administration of the village. The North Cachar Hills District Council has recognised the *KHUNANG* and given him additional responsibilities along with maintaining social order and settling disputes in the village. One of the additional responsibilities is execution and implementation of developmental programmes in the village (Bordoloi 1994:1-35). Though the District Councils may have given recognition to traditional institutions and their role in developmental activities, the actual control is with the Council. There is opinion that the District Council provides fund to the people. The fund seekers have to visit the office of the Council. It is also alleged that the Council does not popularise rural development schemes meant for the poor. The concerned department in the Council does not ensure that developmental fund reaches the villages (Bhattacharjee 1997:166).

Similar view is expressed in the case of the Autonomous District Council of Tripura. Though the District Council has the authority of decision-making and implementing developmental programmes, many villages are economically backward. One of the reasons cited by Roy (1997:321) is lack of proper monitoring and supervision of developmental schemes in villages. In the case of Ukhrul District in the state of Manipur, the *Thangkul-Long* is a body comprising of village authorities, and it enjoys the highest authority as per *Thangkul* customary beliefs and practices (Nongkynrih 2005:61-62). In matters of development, it is the Community and Rural Development Blocks which decide and implement development programmes. In the preceding discussion it was highlighted that in the state of Mizoram, a new type of village council was created embodied with democratic principles. In the

remarks of Prasad (1994:18), the village councils set up by the District Council and the Government of Mizoram are administrative and judicial bodies, and solving socioeconomic problems of the villagers is beyond their scope. Non-involvement of the village council in development schemes, programmes, planning process at the micro level and execution, therefore, seems to be one of the biggest mistakes. Nunthara (1990:33) shares a similar view: the village councils have no power beyond those sanctioned by the rules. It is difficult for members of the village councils to carry out even those administrative procedures and rules sanctioned by the district council. The village council remains to be a mere agent of the District Council rather than a socially established institutional machinery of village administration (Nunthara 2004:136).

Conclusion

The SGSY programme is a national sponsored programme with the objective of transforming the life of the families below poverty line (BPL) in the country. The performance of SGSY is stunted by lack of coordination among agencies. Each agency responsible in the implementation processes is either finding fault with another agency or blaming the people of the region. It seems as if the programme is more in terms of achieving national economic objectives rather than empowering the poor themselves. Otherwise how does one explain the slow growth that is being witness in the region? Such type of planning framework is more of an objective of planners rather than society. What was at stake for planners was to transit the people from a traditional society to an economic culture, where society's goals are linked to future-oriented, scientific-objective rationality. Planners believed the state would plan, the economy would produce (Escobar 1995:69).

If one carefully examines the structure of implementing bodies, one is puzzled with the arrangement. At one level there is the central Ministry of Rural Development. In each state, there is the Department of Community and Rural Development, and under its wing are the Department of Rural Development Agency (DRDA), and Community and Rural Development Blocks (C&RDBs). In Meghalaya, the DRDA and the C&RDBs Blocks are the implementing agencies, and for SGSY there are also the SGSY Committees at various levels. In Mizoram, the autonomous areas, the District Council is the implementing agency. This is also true in the autonomous areas under the District Councils of Karbi Anglong, North Cachar Hills and Tripura. In non- areas as in the case of some parts of Mizoram or even in the case of Meghalaya (under the Sixth Schedule), and in tribal areas of Manipur, development is a function of the State government. State like Nagaland has a different

structure where the Village Development Board has been instituted works in collaboration with the C&RDBs. The structure in the state of Arunachal Pradesh differs from the rest because it has adopted the Panchayati Raj. Gram Panchayats function with the support of the C&RDBs. The situation is that there is more than one layer of implementing bodies. Whether the area is under the Sixth Schedule or not, the Central government formulates schemes and is the grant provider for any developmental activities. This is more so in the context of North Eastern region because most of developmental programmes and schemes are either centrally sponsored or funded. Modern institutions like the District Council, Panchayat, Village Development Board are used only as implementing channels. In the words of Imchen (2001:2), the policy that India has developed on tribal rights is not about enhancing their jurisdiction over land and resources, it is more about how do they fit in. How they fit in as subordinate to the provincial state powers and how they fit in as subordinate to National State.

By examining the function of modern institutions in the State, one is able to capture the extent of erosion of traditional form of governance. The village council in Mizoram is not a traditional institution, it is an institution created by the State, and it is guided by modern rules and regulations. Traditional village councils, which are an integrated part of tribal institutions, are excluded from the decision-making processes of state initiated developmental programmes. Instead, traditional institutions are made subservient to modern institutions, both political and economic. The Constitution of India provides autonomy and special recognition on customs and traditions of tribes, and on the other the economic planning and implementation is centralised, and marginalising traditional institutions by instituting new types of bodies to carry-out developmental activities. While the peculiarities of the North East India have been recognised by all, none has carefully attempted to preserve what is good and worth preserving in the tradition (Karna 1990:22). The introduction of new form of bodies in villages has led the traditional institutions (village councils for example) and villagers to deal with different types of modern administrative structure. These modern bodies are very complicated, and highly influenced by party-based politics and highly bureaucratic in administration. Instead of establishing village swaraj through true decentralisation of power, State governments have neglected these village self-institutions and causing serious damage to social life of the people (Hazarika 1995:52).

Xaxa reminds and stresses that the idea to undertake development that was infused with "tribal panchshila" remained only an idea. Panchshila is an important concept which deals with tribal development and enunciated by Nehru. The principles underlying panchshila were the following: People should develop along the lines of their own genius and

we should avoid imposing anything on them. Tribal rights in land and forest should be respected. We should try to train and build up a team of their own people to do the work of administration and development and avoid introducing too many outsiders into tribal territory. We should rather work through and not in rivalry to their social and cultural institutions. We should judge results not by the amount of money spent but the quality of human character involved (2001:214).

The pedagogy of panchshila and the praxis adopted by the Central and State governments seem to contradict each other. On the one hand, the Constitution recognises tribal institutions and on the other through various processes (like imposing new institutions or bodies) gradually marginalises tribal institutions and their values. More and more the role of tribal institutions is being controlled or taken over by modern institutions. In Weberian sense, rational authority is super imposing on traditional authority, and tribes are confronted with the problem of overlapping of authorities and conflict therein.

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List of Research Works Completed by BISR

Sl. No.	Name of the Study
01.	A Study on Trade Union (TU) Formation Rights Situation in Selected Sectors of Employment in Bangladesh for Strategy Formation
02.	A Qualitative Study on Livelihood, Empowerment and Agro-forestry
03.	Is Globalization a Challenge or Opportunity for Bangladesh
04.	People's Power in Democracy
05.	A Study on Vulnerability Assessment within Trade Unions in South Asia with Particular Reference to Bangladesh
06.	A Study on Problems and Prospects of Trade Union Formation in Bangladesh
07.	A Situational Analysis on Occupational Health Hazard and Workplace Environment
08.	Participatory Situation Analysis on the Violation of Rights of Adibashi Community
09.	Baseline of Gender Based Violence and Combating Human Trafficking in Northern Bangladesh
10.	Causes and Conditions of Socio-political Exclusion of Northern Region of Bangladesh
11.	Contents Analysis of News Published on Northern Region of Bangladesh
12.	A Study on Prevalence of Forced Labour in Bangladesh
13.	Dynamics of Development: In Search of a Theory
14.	Social Exclusion of Two Adibashi Communities in Bangladesh
15.	Empowerment and Social Change in Tripura Tribal Community of Bangladesh

Guidelines for Contributors

Articles for publication in the journal should be printed, double-spaced on one side of A4 size paper with enough margins at both sides. An article should not be more than 10,000 words except review articles and short notes. Review articles should not be more than 5000 words and short notes should not be more than 3000 words.

The author-date method of referencing minus the comma should be adopted within the text, e.g. (Karim 1978). The page number(s) should be separated by a colon (Karim 1978:3) and inclusive page numbers by a hyphen (Karim 1989: 3-14). When citing more than one author, entries should be chronological with works of different authors separated by a semi-colon (Khan 1965; Karim 1978).

Footnotes, if any, should follow the main text of the paper, and should be numbered serially in the sequence in which they are referred to in the text (where numbered superscripts should be used). References should be cited following the described style:

Footnotes: Bertrand Russell, *Unpopular Essays*. (London, Unwin Paperback, 1990), p. 138. **Books:** Aziz, K. M. Ashraful, 1979. *Kinship in Bangladesh*. Dhaka: ICDDRB. **Edited Volume:** Wood, Geoffrey D. 1976. "Class Differentiation and Power in Bandakgram: The Minifundist Case" in *Exploitation and the Rural Poor: A Working Paper on the Rural Power Structure in Bangladesh*, edited by Amcerul Haq, Comilla: Bangladesh Academy for Rural Development. **Journal:** Rahman, Amirur. 1991. "Micro-credit Initiatives for Equitable and Sustainable Development: Who Pays?" *World Development* 27(1): 67-82.

Tables should be numbered serially with appropriate headings. Artwork for maps, figures and charts should be provided separately. Use single quotation marks while quoting sentences or a single word/phrase, and double quotation marks for use within single quotes. Quotations of more than 50 words should be separated from the text and indented. Use universal 's' and British rather than American spellings (colour, not color).

Numerals from one to nine should be in words, and 10 and above in figures. However, the following should always be in figures: (a) distance-5 kms; (b) age -23 years-old; (c) per centage-7 per cent; (d) centuries-11th century; (e) years-1700s.

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