

CHAPTER III

NGOs and Rural Poverty in Coochbehar

In the second chapter of our thesis we have tried to look at what NGOs are in the theoretical literature. We have also tried to classify the NGOs in Coochbehar on the basis of theoretical understanding of NGOs. In this chapter we look at the world of NGOs in the district of Coochbehar. We try to understand the question, to what extent the participation of NGOs contributed in enhancing the effectiveness of the delivery system. To the 'Department of Social Welfare, Office of the District Magistrate, Coochbehar', there are 50 NGOs functioning in Coochbehar district. These NGOs are enlisted under them.⁵³ But, we think that this list does not reflect the actual picture of the NGO's in the district. A large number of NGOs, which we visited, are not placed in this list. We can rather say that this is the list of those NGOs who fulfil the official criteria and hence are recognised by the government.

The coordinator⁵⁴ of the 'Nehru Yuva Kendra Sangathan' (NYKS) tells us that at present (in October, 2008) 22 NGOs and 225 Community Based Organizations (CBOs) or clubs are attached with them. Since our research is on poverty alleviation in the district hence we will discuss the role of the NGOs which are solely devoted in Coochbehar district's poverty alleviation processes particularly in the rural areas. But, when we met different government officials and NGO activists to collect the names of the NGOs engaged in poverty alleviation we faced some difficulties. Almost all the government officials and NGO members raised one vital point in order to classify the NGOs that are engaged in poverty alleviation. They want to know what kind of NGOs we want to consider as an NGO committed to poverty eradication. Normally no one will consider the NGOs which are engaged in preventing AIDS, awakening people in relation to 'Pulse Polio Immunization'

⁵³ 'Department of Social Welfare, Office of the District Magistrate, Coochbehar' handed over a list of 50 NGOs in the month of October, 2008.

⁵⁴ On Oct. 24, 2008 at the NYKS office, Coochbehar.

(PPI) programme, NGOs functioning for 'Total Sanitation Campaign' (TSC) or running crèche in rural areas for poor working parents as NGOs that have any relation to poverty alleviation. But, Parthapratim Sarkar⁵⁵ (Secretary of 'GENESEP'), Jitendra Nath Mistry⁵⁶ (an NGO activist) and Narayan Pal⁵⁷ (President of 'Nishiganj Club') informed us in a single voice that poverty alleviation programme should be treated as a totality approach. To them, if one NGO is exclusively linked with alleviating AIDS only, that NGO can also be considered as an NGO working for poverty alleviation. The reason behind this is very simple: If a family member is affected by AIDS, it means that the family has to spend huge amount of money for his treatment and obviously it will bring forth adverse affect in family's savings. The same can also be said in relation to those NGOs which are functioning for 'Total Sanitation Campaign' project, 'Pulse Polio Immunization' programme, running crèche in rural areas for poor working parents etc.

While we look at the contribution of the NGOs in enhancing the effectiveness of the delivery system, we however consider those NGOs which are attached with the 'Swarnajayanti Gram Swarojgar Yojana' (SGSY) under the 'District Rural Development Cell' (DRDC), Coochbehar and the NGOs which have enlisted their names under 'National Bank for Agricultural and Rural Development' (NABARD), Coochbehar. The reasons behind the selection of these NGOs are mentioned below:

There is hardly any doubt that the DRDC enlisted NGOs are really engaged in developing the socio-economic condition of the rural poor and this is through the formation and nursing of self-help groups. The chief objective of this programme is:

- i) To uplift the economic condition of the poor by increasing their income;

⁵⁵ On Oct. 18, 2007 at his Dinhata office.

⁵⁶ On Oct. 9, 2007 at the 'SPAR' office, Coochbehar.

⁵⁷ On Oct. 14, 2007 at 'Nishiganj Club' office.

- ii) In the above process it is stated emphasis should be given on the empowerment of the women, scheduled caste and scheduled tribe communities.

It has certain features and they are the following:

- i) Stress is given on self-help groups;
- ii) Select the resource and resource oriented area;
- iii) Along with economic development aware common people about the importance of education, health, drinking water etc (SGSY Instruction published by the Department of Panchayat and Rural Development, WB, 2004).

Now the question is what role is played by the NGOs under this programme. The NGOs will play the role of facilitator to form and nurse SHGs in rural areas. According to Rabindra Nath Sarkar⁵⁸, Project Director of the 'DRDC', Coochbehar throughout West Bengal at present the SGSY is the only one programme, which officially recognises the NGOs in rural development under their department. So to look at the relationship between GO-NGO, nothing is better than to focus on 'SGSY' enlisted 14 NGOs.

On the other hand Debasish Ganguly⁵⁹, District Development Manager, Coochbehar NABARD told us that the NGOs which have enlisted under them are trying to alleviate poverty either forming and nursing groups or to train the unskilled people in different fields. We in our study have selected the NABARD touched NGOs as part of our research. But we must however state here that although we have selected these NGOs but at the same time it should be remembered by all that outside these NGOs (14 'SGSY' attached and 15 'NABARD' touched) there are many other NGOs that devote themselves in poverty alleviation processes in Coochbehar district.

⁵⁸ On Oct. 8, 2007 at 'DRDC' office, Coochbehar.

⁵⁹ On Oct. 31, 2007 at the NABARD office, Coochbehar.

After having identified our NGOs, for our survey we visited a number of government and NGO offices during our field work. The staffs of these offices were interviewed several times to discover the role that NGOs play in poverty alleviation and to know the relationship between GOs-NGOs. And finally two surveys were conducted by us. The first survey⁶⁰ was carried out among the members of 40 self-help groups (a total 462 SHG members were surveyed) to explore the socio-economic condition of the grassroots people. The other purpose of this survey was to find out the relationship between the common people and the NGOs. And our second survey⁶¹ was conducted among the different GO and NGO officials and staff to know the problems that are being faced at the grass root level. Furthermore as one of the objective of this research is to find out the role of NGOs in enhancing the delivery system and what is the exact nature of GO-NGO relationship in the district. We tried to know this through the survey.

Two separate tables containing the names of the 27 NGOs (2 NGOs are named and placed in both the table) are given below:

NGOs attached with DRDC⁶²

Name & address	Year since operation	Operating area (Block)
1. 'Society for Participatory Action and Reflection' COB	1999	DIN-I, DIN-II, MATHABHANGA-II
2. 'Godhulibazar North East Self Empowerment of the People', DINHATA	1999	DIN-I, DIN-II
3. 'Sundarban Rural Development and Training Centre', COB	1999	NA
4. 'ASHAR ALO', DEWANHAT	2002	COB-I, DIN-I, TUE-I, SLK

⁶⁰ The detail discussion of this survey are found in fourth chapter.

⁶¹ The outcome of this survey are discussed in fifth and Sixth chapters.

⁶² This list was given by the 'DRDC' office, Coochbehar on Oct. 8, 2007.

5. 'PUTIMARI SANTI CLUB', PUTIMARI, LAKPOTA	2002	MATHABHANGA-II
6. 'TATERKUTHI NETAJI SANGHA', BAXIRHAT, BAKLA	2001	TUF-II.
7. 'CAPS', KHAGRABARI	2004	COB-II
8. 'NEW BHARATI CLUB', BANESHWAR, COB	2003	COB-II
9. 'MOAMARI VIVEKANANDA SPORTING CLUB', MOAMARI	2002	COB-I
10. 'NISHIGANJ CLUB', NISHIGANJ	2001	MATHABHANGA-II
11. 'SATMILE SATISH CLUB O PATHAGAR', SATMILE	2003-04	COB-I
12. 'MARUGANJ UP TO DATE CLUB', MARUGANJ		TUF-I
13. 'INDRAJIT CLUB', BAGMARA	2003	COB-I
14. 'HALDIBARI WELFARE', HALDIBARI	1988	HALDIBARI

Table No. 3.1: NGOs attached with the 'District Rural Development Cell', Coochbehar.

NGOs attached with NABARD⁶³

Name and Address
1. 'BHOGADABRI KESHARIBARI INDRAJIT CLUB O PATHAGAR' VILL: BHOGADABRI-KESHARIBARI, P.O: ELAJANER KUTHI, COB
2. 'BHANDUKUMARI WELFARE ORGANIZATION' VILL & P.O. BHANDUKUMARI P.S. BAKSHIRHAT, COB
3. 'SITAIHAT CHOWRINGHEE CLUB' VILL & P.O. NAGAR SITAI, COB
4. 'SATMAIL SATISH CLUB O PATHAGAR' SATMAIL, VILL. CHHOTA ELAJAN, P.O. ELAJAN KUTHI, COB
5. 'GITALDAHA BIKASH SAMITI' P.O: GITALDAHA, P.S. DINHATA, COB.
6. 'CENTRE FOR THE DEVELOPMENT OF HUMAN INITIATIVES (CDHI)' COMPOSITE COMPLEX, PHASE-I, P.O. DENGUAJHAR, DIST-JALPAIGURI
7. 'TUFANGANJ ANWESHA WELFARE SOCIETY' LAMBAPARA, TUFANGANJ COOCHBEHAR.
8. 'GODHULIBAZAR NORTH EAST SOCIETY FOR EMPOWERMENT OF THE PEOPLE (GENESEP)' GODHULIBAZAR' DINHATA, COB
9. 'SADIALER KUTHI SUBHAS SANGHA' VILL: SADIALER KUTHI, P.O. CHOWDHURIHAT, P.S. DINHATA, COB
10. 'Z ACADEMIC SOCIETY' SUNIL SARANI, PANCHARANGI, COB.
11. 'COOCHBEHAR ASHAR ALI' VILL. & P.O. DEWANFAT, COB.
12. 'ICCHAMARI VIVEKANANDA RURAL DEVELOPMENT SOCIETY' VILL. ICCHAMARI, P.O. HATIDUBA, COB
13. "DR. SHYAMPRAKASH FARMERS' CLUB", BHETAGURI
14. 'DESHBANDHU CLUB' VILL. & P.O. KHATAMARI, COOCHBEHAR
15. 'LANGALRAM TANTUBAY SAMITY'

⁶³ This was informed by Mr. Debasish Ganguly on Oct. 31, 2007.

LANGALGRAM, TUFANGANJ,
COOCHBEHAR,

Table No. 3.2: NGOs attached with the 'NABARD', Coochbehar Branch.

In this chapter we will make an effort to focus on the role of the NGOs in eradicating rural poverty. In this connection we surveyed 6 NGOs of this district which are operating in the rural sector of this district. Here we try to depict the structure and functions of the 6 surveyed NGOs of the district from the list of 27 NGOs that are listed as a part of the 'NGOs contribution in enhancing the effectiveness of the delivery system'. For this purpose, the functions of some GOs are also discussed here. During the time of selecting the NGOs we tried to sort them from different sub-divisions so that it represents the character of Coochbehar. We state below the organization structure and functions of the visited NGOs and GOs:

1. 'Godhulibazar- North East Society for Empowerment of the People' (G-NESEP)

'Godhulibazar- North East Society for Empowerment of the People' popularly known as 'G-NESEP' in the NGO circuit came into existence on the 2nd of May 2000. The main office of this NGO is situated in Godhulibazar, Dinhata in Coochbehar district. The NGO office comprises of 3 rooms and they have 1 computer. Of late they have also opened their branch office in Coochbehar town from 16th January, 2008. The Dinhata office is pucca but the building is old. It is not well-furnished with modern decorative materials but the notable thing is that they keep the office clean. There are around 4-7 staff that always work in the Dinhata office. The NGO cover a variety of activities. Their activities include the formation and nursing of self-help groups (SHG), awakening people on cross-border and anti-trafficking. They also engage themselves in the field of micro credit to play the role as an agent of 'Life Insurance Corporation of India' (LICI). Hence a large portion of people's life

in rural areas is touched by them. Whenever we visited their office, we found that a number of common people, particularly the women from the SHGs, were always present in their office.

The district town office of the 'G-NESEP' is situated in a rental house, in the 1st floor near Morapora Chowpathi. This office has 4 rooms with attached bathroom. Till now the office do not have any computer. The people attending this office are mainly from Ghughumari and Tufanganj because of its shorter distance than Dinhata. The Organisation structure of the NGO at present is the following:

NAME	DESIGNATION	OCCUPATION
Mr. Partha Nath Sarkar	President	Businessman, Social Worker
Mr. Debasis Bhowmik	Vice President	Journalist and Social Activist
Mr. Partha pratim Sarkar	Secretary	Journalist and Social Activist
Mr. Birendra Nath Roy	Assistant Secretary	Farmer and Social Worker
Ms. Dipali Roy	Treasurer	Social Activist
Ms. Tapa Sarkar	Member	Govt. Service
Ms. Satisree Narjari	Member	Housewife and Social Worker
Ms. Subhalakshmi Sarkar	Member	Social Activist

Table No. 3.3: Organization structure of 'G-NESEP'.

Objectives of the NGO

From the annual reports of the NGOs and from personal interviews with staff and functionaries we understand that the 'G-NESEP' tries to establish itself as "a non-political, non-religious, and non-profit making voluntary social organization". The objectives of this NGO are the following:

- i) Protect and make aware the rural poor about various human rights;

- ii) Work as an agent between common people and the government so that the benefits that flow from the governmental reach the targeted people;
- iii) Endorse the ideal of equality between men and women by making women aware about their rights and also inspire them to participate in all political, social, and economic developmental functions that take place in their locality;
- iv) This organization has a vision that real power of development rests in the hands of the common people. They only work among the common people for converting their inherent capacity in the process of development;
- v) 'G-NESEP' also believes that the dignity, social security, and social justice of the people can only be ensured through social and economic empowerment of the common people. So it insists that social and economic development should be given utmost importance.

Functions:

Now let us look at what kind of function does the NGO perform.

- I) Self-Help Group Promotion and Nursing: The annual report of the 2004-05 of 'G-NESEP' shows that this NGO is trying to work with an objective of empowering the common man. The annual report of the next financial year adds that the poor in India in spite of having skill, knowledge in their own field fail to develop their economic condition. One of the main reasons behind this according to the report is that they do not have any capital and accessibility to bank. To this report, SHG is a method by which economic condition as well as social condition of the poor can be improved. By the year 2005-06 'G-NESEP' had formed 1800 SHGs in 4 different blocks of Coochbehar district. There were 19, 500 families that were covered in all. The total numbers of SHG groups in different blocks is presented in tabular form:

II)

Block	No. of SHGs	Families Covered
Dinhata- I	900	9200
Dinhata- II	400	4500
Coochbehar- I	450	5200
Tufanganj- I	50	600
Total	1800	19,500

Table No. 3.4: No. Of SHGs formed by the 'G-NESEP'

Parthapratim Sarkar, Secretary⁶⁴ of this NGO told us that in order to keep in touch with their groups 'G-NESEP' organises regular meetings, orientations, workshops, and trainings with the SHG members.

- ii) Cross border and Anti- trafficking: Since 2004, 'G-NESEP' is engaged in cross border and anti-trafficking project. From their annual report 2004-05, we find that the lack of awareness, poverty, and gender inequality to them are the main reasons behind girl trafficking. Moreover the annual report 2006-07 of this NGO adds that the socio-economic condition makes the people of Coochbehar district mobile for livelihood and survival. The same reason may be taken as a cause behind migration of population from Bangladesh to India through Coochbehar and other districts. According to Sarkar, without proper rehabilitation, it's very tough to become successful for any programme linked with anti-trafficking. So 'G-NESEP' from the very beginning has included rescue and rehabilitation as one of the major thrust in their anti-trafficking programme. This NGO always tries to involve panchayat members and local community to check trafficking. In fact Mr. Sarkar expresses that their NGO is trying to develop a network among SHGs, Community Based Organizations (CBOs), NGOs and

⁶⁴ On Oct. 12, 2007 at their NGO office.

other Government departments to stop trafficking. In their effort they receive active assistance from an NGO named 'Action Aid' of the Kolkata Region.

- iii) Women Empowerment: Partha Pratim Sarkar⁶⁵, Secretary of 'G-NESEP' informed us that from the very beginning their organization emphasised on issues related to women empowerment. For fulfilling this objective they mainly stress on campaigning. Each year they observe 'World Women Day' on 8th March with the women members of the SHGs. This researcher was present in 2005 during the celebration of 'World Women Day' at the ground of 'Matalhat High School'. Women who came from the adjacent villages spent the whole day in participating in various kinds of sports events. Sarkar in an interview told us that real empowerment of women takes place after the formation of the Self-Help groups. A large section of the rural poor women who had never visited a Bank earlier, who never went to the panchayat and BDO offices or in no time were asked to give any suggestion in the process of community development have emerged as a big power in the rural areas. What is more we can say in this way that even within their own family they were hardly ever consulted by their counterparts in the decision making process. But now these women are arguing with the Bank officials and panchayat members on their rights and demands; give suggestions to the panchayat members and to the male members of their own families concerning the development of their community or family, which was like a day dream even 10 years ago. A detailed discussion of this empowerment is contained in a different part relating to the impact of self-help groups.
- iv) Micro Finance: Taking financial support from the 'State Bank of India's Dinhata branch, 'G-NESEP' started their micro finance project on 31st

⁶⁵ On Oct. 12, 2007 at their Dinhata NGO office.

October 2006. Under this project, taking money from the above mentioned Bank and branch, 'G-NESEP' provides loan to the SHGs. Now the question is that why Bank does not relate them with the groups and take help from the NGOs. Mr. Sarkar⁶⁶ informs us that microfinance is an informal structure of the banking system. To him the rules and regulations of the Banks under formal structure create a hindrance between the poor and the banks. Moreover nobody can deny the fact that in our country banks do not have that kind of infrastructure to cover all the grassroots level people under their service. As a result, after 60 years of independence till now people living in the tertiary level are deprived from the access of formal banking. The objective of microfinance is to cover this untouched section through informal banking system. The target of the 'Reserve Bank of India' (RBI) is that in India the banking facility should reach to the poorest section of the society. This is high time to forget the old concept that Banks are set up for the rich people.

- v) AIDS alleviation programme: Mr. Sarkar⁶⁷ tells us that in search of jobs, a large number of people go to other states and cities like Uttar Pradesh, Delhi, Haryana, Karnataka, and Maharashtra from the district. These migrated people have every possibility of getting affected by HIV. So during the time of discussion Mr. Sarkar adds that fighting against migration means fighting against AIDS at the same time also 'G-NESEP' observes 'World AIDS Day' organise rallies, work-shops on the 1st December every year to grow awareness among the people on HIV/ AIDS.
- vi). Environment Friendly Activities: The Annual report of 2005-06 expressed that the rural economy may be changed through social forestry. Mr. Sarkar⁶⁸ informed as that social forestry not only has an

⁶⁶ On Feb. 7, 2008 at his NGO office, Dinhata.

⁶⁷ On Feb. 7, 2008 at his Dinhata NGO office.

⁶⁸ On Feb. 7, 2008 at his Dinhata office.

impact on the environment it has an impact on rural economy as well. For this purpose 'G-NESEP' organised a number of orientations and seminars on nature and biodiversity. Mr. Sarkar said that all the orientations and seminars held for this purpose are done, in collaboration with the 'Central Board for Workers' Education' of the Ministry of Labour and Employment, Govt. of India.

The main aim of this chapter is to find out the NGOs' contribution in enhancing the effectiveness of the delivery system. So, now let us attempt to critically discuss the contribution of the 'G-NESEP' in the delivery system. All the functions of this NGO are directly or indirectly related with poverty alleviation. Functions like forming SHGs, disburse micro credit have a direct connection with eradicating poverty. And women empowerment through forming and nursing the SHGs, fighting against cross border and anti-trafficking, promote programmes on AIDS alleviation, they link them with indirect measures to uplift the poor people. Moreover, we found that although they are not attached with the 'Total Sanitation Campaign' (TSC) programme, their SHG members were canvassing for TSC. Here we think that the original powers of the SHGs are hidden. One can easily involve himself in an enormous way in social development through the SHGs. In this connection we want to mention some activities of the SHG members which normally no one considers as the functions or responsibilities of the SHGs, but these activities may change the look of the society. In the first example we want to mention an activity of the SHG members of Malbazar. The SHG members organized a rally in the Malbazar town on 28-08-2007, against environment pollution and online lottery. The rally was led by the Chairperson of Malbazar Municipality Ms. Sulekha Ghosh. A loud voice was raised from that rally to ban plastic carry bags and online lottery (ABP, Aug. 29, 2007).

Looking at the increasing influence of the SHGs in the society, the government is keen to engage these members in the 'Integrated Child Development Scheme' (ICDS). According to the state Finance Minister, Ashim

Dasgupta, 47 lakh mother and children are covered by the ICDS scheme. At present FCI has been given the responsibility of distributing rice. But unfortunately the quality of the rice is under question. So, the government had set a plan from where the SHGs will produce the rice from paddy and sell it to the government that will be used in the ICDS scheme. Moreover, to make it a success, training centres for the SHG members will start in 341 block and 126 municipalities. The present Bank officers have been requested by Buddhadeb Bhattacharya that after successful completion of training, they should take proper steps to give them loan easily. (ABP, Oct. 08, 2007).

2. NISHIGANJ CLUB

'Nishiganj Club' is one of the NGOs that we focus on in this section. This club was established in 1956. Geographically this NGO is situated at Nishiganj-II G.P of Mathabhaga-II block in Mathabhanga sub-division. The total number of the members of this club is 70. Among these members 13 are executive members. The club building is pucca with a big ground. The club has one computer with internet facility. UNICEF sponsored water testing laboratory is located in a room of the main club building and the crèche is being run in a separate room within the club premises. The State Bank of India recently opened their Nishiganj branch inside the boundary of this club. This NGO is engaged in performing different kinds of social activities since 1990. The club from the very beginning has remained aloof from any kind of religious and political activities. Mr. Narayan Pal⁶⁹, President of the 'Nishiganj Club' tells us that as the word 'club' is attached with this NGO, earlier they had to face some problems in various government departments in New Delhi. The officials of these departments had an idea that a 'club' cannot become an 'NGO'. They had a strong belief in their minds that 'club' and 'NGO' are two different types of organizations which can never be tied up. After observing their activities, Pabitra Debnath and Narayan Pal⁷⁰, Secretary and President.

⁶⁹ On Oct. 14, 2007 at the NGO office.

⁷⁰ On Oct. 14, 2007 at their NGO premises.

of this NGO respectively tell us with a little frustration that their next generation is not so committed in carrying out the ideals of social work and they have doubt in their minds that how long (after their generation) the NGO would be able to continue their activities. This type of observation we have witnessed several times during our conversation with other NGO activists too. When we tried to find out why the young generation does not take interest in social work, we found that, 'consumerism', and 'lack of financial security in the NGO sector' has forced them to remain aloof from social activities. This is a problem that we have discussed in detail in the fourth chapter.

The organization structure of 'Nishiganj Club' is as follows:

ORGANIZATION STRUCTURE

NAME	DESIGNATION	OCCUPATION
Mr. Narayan Pal	President	Govt. Service
Mr. Ashis Malakar	Vice President	Businessman
Mr. Pabitra Debnath	Secretary	Businessman
Mr. Prabhat Debnath	Assistant Secretary	Businessman
Mr. Nanigopal Banik	Treasurer	Businessman

Table No: 3.5: Organization structure of the 'Nishiganj Club'.

Functions of the Club

Now let us turn to the functions of the club.

- I) SHG Activities: 'Nishiganj Club' started 'SGSY' programme in the year 2002. The main objective of this programme is to strengthen the socio-economic condition of the rural poor by forming SHGs and giving loans to them. 'Nishiganj Club's operational area for 'SGSY'

programme is in Nishiganj-I GP, Nishiganj-II GP, Unishbisha GP, Angarkata Pardubi GP and Ruidanga GP. Geographically all the GPs are situated in Mathabhanga-II Block. The first 3 GPs are fully and the rest 2 GPs are partially covered by this NGO. To them approximately 8000 families (6000 BPL+2000 APL) are covered by them under SHGs. The APL families are covered outside the 'SGSY' project.

- ii) Water testing laboratory: This is an UNICEF sponsored project to test physical, chemical, and bacteriological components of water. UNICEF recommended filter is also sold here at the cost of Rs. 250 only. Prabhat Debnath⁷¹ the Assistant Secretary of 'Nishiganj Club' told that diarrhoea which earlier caused the death of so many people in this area have now been checked through this project.
- iii) Rural Information Centre: 'Nehru Yuba Kendra' has chosen 'Nishiganj Club' as the sole centre in Cochbehar district for their project 'Rural Information Centre' in 2004. The project provides newspapers, internet facilities within the NGO premises. The objective of this project is that people living in remote areas remain up to date about the rest of the world.
- iv) Ambulance Service: 'Nishiganj Club' is running 2 ambulances from the year 2005. This service started through a development project of Govt. of West Bengal co-financed by the Federal Republic of Germany through German Development Bank (Kreditanstalt für Wiederaufbau or 'KfW'). The club was given 2 ambulances with 2 years road tax, maintenance expenditure free of cost under the project. But 'Nishiganj Club' make the payment of the drivers. And after 2 years all the responsibilities regarding ambulances services will be taken by the club itself. One ambulance is kept in 'Nishiganj Primary Health Centre' premises and another ambulance is kept in 'Ksheti-Fulbari Primary

⁷¹ On Oct. 14, 2007 at the 'Nishiganj Club' office.

Health Centre' which is 50 km. away from Nishiganj premises. The charge of these ambulances is Rs. 5 per km. According to Pabitra Debnath, local people get help by the 24 hours ambulance service with cheaper rate than privately owned ambulances.

- v) Crèche Project: This NGO runs two crèches for children below 5 years. The age of this project according to Narayan Pal⁷² is more than 15 years. These crèches may also be called as a centre for pre-primary education too. Rural poor working parents and ailing mothers keep their children at these crèches before going to work. One crèche is situated within the club premises and another one is situated besides the Nishiganj G.P. office. In the second crèche the children mostly come from the minority community. Although the project has a provision for 25 children each, in reality more than 25 children stay in this creche. This project is run under the 'Central Social Welfare Department, Government of India, New Delhi. The children of these crèches are given nutritious food as mid-day meal. To look after the children 4 crèche mothers have been recruited with a remuneration of Rs. 1000 per month.
- vi) Old Age Day Care Centre: Nishiganj Club also runs an Old Age Day Care Centre. This project was started in 2001 under the sponsorship of the 'Ministry of Social Justice and Women Empowerment' through the Nehru Yuba Kendra. The notable thing is that although the government withdrew this project in 2002 the club authority runs this centre since then at their own cost. One of the members of this NGO tells us that in some states (not in West Bengal) the NGOs who were granted financial assistance from this project, have grabbed all the funds without running any day care centre. This is the reason why the government decided to discontinue the project.

⁷² On Oct. 14, 2007 at the NGO office.

- vii) Organize Tour for the Old People: 'Nishiganj Club' organizes tours especially to holy places for the old people at times. They have already travelled with senior citizens of this locality to Mayapur, Puri and other holy places. The poor old people who have the desire in their mind to travel to holy places but due to lack of money and proper guidance are not able to go to these places have benefited because of this scheme. The whole cost of the journey is shared between the travellers and the NGO.
- viii) Distribution of Artificial Limbs to the Physically Challenged People: Since the last 10 years 'Nishiganj Club' is engaged in distributing artificial limbs free of cost to the physically challenged people in Nishiganj, Dinhata, Sitai, and Haldibari. In Dinhata, Sitai, and Haldibari they organize this type of camps in collaboration with the "Boys' Recreation Club" of Dinhata, 'Chowringhee Club' of Sitai and 'Haldibari Welfare Organization' of Haldibari. This project was financially supported by the Ministry of Social Justice and Women Empowerment, Government of India.
- ix) Pulse Polio Immunization Programme: 'Nishiganj Club' is actively participating in the Pulse Polio Immunization (PPI) programme since the last few years. The Health Department of Sitai at first asked for support from the 'Nishiganj Club' in order to make the PPI programme successful but after that they have been given the full responsibility to implement the 'Pulse Polio Immunization Programme' in 2 villages. These villages are 2 no. Maghpala and Jagatjyoti of the Sitai block. These villages are situated at one side of the river Mansai and geographically it is very difficult to communicate these villages properly from the main administrative block of Sitai. The total population of 2 No. Maghpala and Jagatjyoti villages is less than 5000 and that is the reason why there are no multipurpose centres here. In consequence of that here the success rate of the pulse polio was

below 40 per cent as stated by Narayan Pal⁷³. After successfully performing the supportive action, Nishiganj Club was given full responsibility of implementing the Pulse Polio Immunization programme in those villages. Mr. Pal said that one of the WHO representatives in India, Mr. Bishwanath Das guided Nishiganj Club regarding this matter. Mr. Pal informed us that 100 per cent children are covered by them in these two villages. More than 80 per cent children have been given pulse polio in the spot camp and the remaining was covered in their houses.

- x) Conduct Awareness Programme for Consumer Rights: In order to make the rural people aware about their rights as consumer, this NGO gives supportive action to the 'Consumer Forum'.
- xi) Youth Development Centre: 'Nehru Yuva Kendra' (NYK) also spotted 'Nishiganj Club' as a Youth Development Centre. Every year on 12th January, on the birthday of Swami Vivekananda they celebrate the 'National Youth Day'. 'Prabhat Pheri' (Morning March by the local people), cultural programmes (including competitive programmes) are held to awake youths in the ideals of Swami Vivekananda.
- xii) Adopt Mother and Save Her Child Project: Nishiganj Club runs a project named 'Adopt Mother and Save Her Child'. Originally this project was a part of a pilot project named 'Indo-German Basic Health Project' which started with the help of one German organization named GTZ. The objective of this project is to make pregnant women and neo-mother aware about the basic health that affects them to reduce child mortality rate. At present this programme is running in 7 villages in Mathabhanga-II block.

⁷³ Oct. 14, 2007 at 'Nishiganj Club' office.

- xiii) AIDS and Anti-Trafficking Programme: This programme is run by the NGO to awaken the people in relation to causes and effects of AIDS disease. Moreover people are also aware about the middlemen who are taking girls from this area and sell them in Delhi, Mumbai, Haryana and other big cities under this area. The club divided the Nishiganj-I and Nishiganj-II GP into 20 wards for the convenience of their work. In each ward, 7-8 young men are given the responsibility to watch the people who come from outside to marry the local girls. For this purpose they also maintain one notebook and enrol the names of the people who are going outside for work. This project is run under the assistance of NYKS.
- xiv) Total Sanitation Campaign: In 1997, the sanitary mart was set up within the club premises under the project named 'Rural Sanitation Project' in collaboration with UNICEF and Government of West Bengal. The aim of this mart was to provide cost effective sanitary latrine to the villagers (Rs. 200 for BPL and Rs. 400 for APL people) of Mathabhanga-II block. The club was advised to charge Rs. 20 more for their expenses. Mr. Pal⁷⁴ says that according to one survey in 1997 it was found that more than 40,000 families do not have sanitary latrine out of 50,000 families in Mathabhanga-II block. In the year 2001 another survey revealed that more than 35,000 families do not have sanitary latrine. During then UNICEF and the Government of West Bengal planned to start one special drive named 'Total Sanitation Campaign' (TSC) to provide sanitary latrine in each and every family of the Mathabhanga-II block. Under this project a huge campaign was organized through the distribution of hoarding and handbills. Even quiz competition was also organized among the school students to awaken them on the merits of the sanitary latrine. To inspire the local-self government, the union government even announced that if the block becomes a 'Nirmal Block', the panchayat

⁷⁴ On Oct. 14, 2007 at their NGO premise.

samity will get 'Sajaldhara' scheme, a project related to drinking water facilities. 90 per cent of expenses of this project would be spent by the Union government. After that a hard effort was given by the gram panchayats, panchayat samity, and 'Nishiganj Club' to make the project a successful one. And now to Mr. Pal every house of the Mathabhanga-II block has sanitary latrine. At present 6 GPs out of 10 GPs have been already declared as 'Nirmal Gram panchayat' and the rest 4 GPs are waiting for official declaration. The panchayat samity asked the government to declare them as a 'Nirmal Block', which will be officially declared very soon. Prabhat Debnath, Pabitra Debnath and Mr. Narayan Pal told in the same voice that in early period the poor people of that area had to spend a lot of money because of diarrhoea. The 'Primary Health Centre' did not have the capacity to give treatment to all of them and that is why the poor were forced to go to quack doctors. Now this disease has almost disappeared from the area.

3. NEW BHARATI CLUB

'New Bharati Club' is situated at Baneshwar GP of Coochbehar-II block (sub-division- Coochbehar). Bablu Karjee⁷⁵, Secretary of this NGO informed us that their club was set up in the year 1974. However, the club was registered in the year 1986 under the 'West Bengal Society Registration Act- 1961' after 12 years of its birth. And since 1991 'New Bharati Club' started carrying out different social activities throughout Coochbehar-II block and subsequently they spread their activities outside this block. When we discussed with Partha Pratim Sarkar⁷⁶, Secretary of 'G-NESEP' about the activities of different NGOs in Coochbehar district, he specially mentioned the name of 'New Bharati Club' for their versatile activities. Later on we also found out that a wide range of activities in relation to social development were covered by them. At present they have 65 members in this NGO.

⁷⁵ On Oct. 10, 2007 at 'New Bharati Club' office, Baneshwar, Coochbehar.

⁷⁶ On Jan. 20, 2007 at 'G-NESEP' office, Dinhata.

Office structure: This NGO has two offices at Baneshwar. One is made out of wood and another one is a two storied building. The wooden office is their old office and it comprises 3 rooms out of this one is too small to be counted as a room. They run 1 crèche in this office. After observing their activities one is bound to be astonished since they carry out a large number of activities from this small office. Their new building has enough space. In ground floor one room specially had been built to arrange meetings with large number of people. This room helps them to meet with the SHG members (when a good number of member come and also run as training centre for different schemes. Their short stay home for the women is also situated in the ground floor of this building. One poultry farm and store room (for artificial limbs, wheel chair) has been set up behind the building.

Organization Structure

NAME	DESIGNATION	OCCUPATION
Mr. Puma Chandra Sarkar	President	Retired High School Teacher
Mr. Bhabendra Nath Kundu	Vice- President	Businessman
Mr. Bablu Karjee	Secretary	Govt. Service
Mr. Satyen Roy	Asst. Secretary	Social Worker
Mr. Manoranjan Das	Treasurer	Social Worker

Table No. 3.6: Organization structure of the 'New Bharati Club'.

Functions

The important functions of this NGO may be depicted as follows:

- (I) Swarnajayanti Gram Swarojgar Yojana: Since 2003 this NGO is engaged in forming and nursing the SHGs under 'SGSY' programme. To Bablu Karjee, till now they have formed more than 300 SHGs. The number of SHGs formed may look less when compared with other NGOs but they point that they stress is that nursing of NGOs are more important than just forming NGOs. At present they are operating 'SGSY' programme in 4 GPs. These 4 GPs are Baneshwar, Bara Rangras, Ambari, and Marichbari. Gita Chakraborty is responsible for forming and nursing the SHGs under 'SGSY' programme on behalf of the 'New Bharati Club'. In an interview with us on October 13, 2007, she tells us that in the early stage, the NBC staffs had to face a number of challenges while forming SHGs. They, in their first meeting even did not disclose that they have come to form groups. Rather in these meetings they discussed about different development related issues relating to the villagers. From her ground level experience she told us that during that time, if in the first meeting 30 women had come, not more than 10 women were present in the next meeting. The reason behind this is that some people (especially male members of the family) told them that this NGO staffs will go away with their money. She adds that from 1996⁷⁷ to 2003 they had to provide a lot of labour in forming and nursing of these groups. But the scenario changed from the year 2003-2004. Since then the villagers started to come to the NGO activists to form the SHGs in their own interest.
- (ii) Crèche: At present the 'New Bharati Club' is running 10 crèches (including 1 in Kishanganj, Bihar). This project is funded by the 'Central Social Welfare Board, West Bengal'. The aim behind this project is to help poor rural working parents. Satyen Roy⁷⁸ told us that

⁷⁷ From 1996 to 2003, the club formed self help groups in other projects such as 'Reproductive and Child Health Scheme' (RCH).

⁷⁸ On Jan. 15, 2008 at their NGO premises.

not only the poor people but anyone can keep their children in these crèches. The children are given nutritious food as mid-day meal in these crèches. The notable thing is that parents do not need to pay anything for keeping their children in these crèches.

- (iii) Short Stay Home: 'New Bharati Club' also runs a short stay home especially for the socially victimized (e.g. raped women) women at Baneshwar since 1994. This project was financially assisted by the Ministry of Women and Children Welfare, Govt. of India. The women who lost their dignity in the society due to various reasons (e.g. victim of trafficking) can stay here up to 3 years. The NGO always try to make them self-sufficient within these 3 years by giving different trainings. This home is run in a portion of their new building. At present 30 women are staying here. Till now 18 women got job from this home (including 1 in Health Service and 1 in Anganwari). The NGO also tries to arrange marriages of these women. Gita Chakraborty⁷⁹ informed us that till now 4 marriages took place in this home. She also adds that during the time of marriage, the NGO invite District Magistrate, Sub-Divisional Officer, Block Development officer and others to take part in the function.
- (iv) Family Counseling Centre: This centre is located in Coochbehar town. Looking at the increasing number of violence within the family, this NGO runs this centre where counselling is provided by experts to couples (and other family members). In this connection Satyen Roy, Asst. Secretary of this club expressed that the main objectives behind running this centre are:
 - a) Play the role of the mediator in family problems;
 - b) Arrangement of legal help for the needy people;
 - c) In some special cases they provide assured shelter;

⁷⁹ On Oct. 13, 2007 at their NGO premises.

- d) Try to help the women and children who are the victim of domestic violence.

Roy adds that they always try to bring peace within the family. And to do that their first target is to make mutual adjustment. But in some cases Roy informs us that if the couple requires separation for peace, they advice that as well. This project is sponsored by the Central Social Welfare Board, West Bengal.

- (v) Anti-trafficking: This project is run at Ambari GP. The objective of this project is to stop trafficking from this area. The girls are provided non-formal education to develop their inherent talent..
- (vi) Total Sanitation Campaign: 'New Bharati Club' (NBC) joined the 'Rural Sanitation Mart' (RSM) project in the year 2001. 'Total Sanitation Campaign' is the newer version of that project which started in 2002-03. The NGO is running this project in collaboration with the 'Sanitation Cell, Zilla Parishad'. When NBC was related with RSM project, they covered the whole of Coochbehar-II block as their operational area. But in case of TSC they cover only 3 GPs of Coochbehar-II block namely Baneshwar GP, Ambari GP, and Kholta-Marichbari GP. Satyen Roy⁸⁰ informed us that earlier they operated in Gopalpur G.P and Bara Rangras GP too but now these GPs are covered by other NGOs. Talking about the proper sanitation system, Satyen Roy said that one household needs to fulfil five criteria to maintain proper sanitation. These are:
- a) Sanitary latrine; b) eco-friendly chimney for cooking purpose; c) Water filter for drinking water; d) concretized tape; and e) soap kit and dumping hole for garbages.

⁸⁰ On Oct. 13, 2007 at 'New Bharati Club' premise.

In a conversation Mr. Roy told that the NGO set a target to provide sanitary latrine in each household of Baneshwar GP by 2008-09 financial year. The main problem faced by the NGO staffs is to convince the common people to set up sanitary latrine is that the rural poor people need to deposit money for it (sanitary latrine). Six models of sanitary latrine are available under TSC project. And the money the beneficiaries need to spend for these six models are; Rs 500, Rs 1030, Rs 2130, Rs 2910, Rs 4360, and Rs 5100. In each model UNICEF gives Rs 250 as subsidy. But in spite of that subsidy the rate is beyond the range of the poor people. In this point the researcher has a suggestion for the government that they should start to provide more subsidies in this project (even if possible provide sanitary latrine free of cost to the poorest section of the society). After all no one can ignore that sanitation has a close relation with social development.

- (vii) Trucker Project: At present this project is run in 3 areas: namely Baxirhat, Barobhisha, and Hashimara. The targeted people of this project are the truck-drivers. It is well known fact that the truck drivers are the soft target of AIDS disease in India. Through this project truck drivers are advised about safe sex, utility of the use of condoms etc.
- (viii) Help Old and Poor people: Under this project aged poor above 60 years get rice, wheat, spices and other necessary products free from this NGO. This project is funded by the Help Age India.
- (ix) Distribute Artificial Limbs and Organizing Eye Operation Camps: Since the year 1993 NBC started to distribute artificial limbs with the help of 'Artificial Limb Manufacturing Corporation' (ALIMCO). And in the year 1996-1997 ALIMCO helped this club to set up district's first 'Limb Rehabilitation Centre'. From this centre the club distributes artificial limb, hearing-aid materials, wheel-chair, blind stick, clutch and other required products to the physically challenged people. Earlier this NGO

organized eye (cataract) operation camps on a regular basis. In the year 2003-04 year, this club helped to operate 160 people through the process of micro surgery.

- x) Community Based Disaster Preparedness (CBDP): This project was started in the month of July, 2002. This project was financially assisted by the UNICEF and Coochbehar District Administration. The main objectives of this project are:
 - a) To reduce the loss of lives and property during flood;
 - b) To make people alert before flood occurs;
 - c) Help the flood affected people by restoring normal life for them;
 - d) Act as a coordinator between the Government and non-governmental organizations during natural disasters.
- xi) Micro insurance: Life Insurance Corporation of India (LICI) launched a new policy named 'Jeevan Madhur' for the poorest section of the society. The notable thing of this policy is that no individual agents (who are enlisted by the LICI) are eligible to do this policy under this scheme. Only the NGOs and SHGs can play the role of an agent in case of 'Jeevan Madhur' policy. 'New Bharati Club' joined this movement of the LICI by becoming an agent. The poor people can give their premium not only in traditional monthly, bi-monthly, quarterly, half-yearly or yearly mode but also pay in weekly or fortnightly mode. Another notable thing of this policy is that the maturity of the premium under this scheme is possible within 5 years which is not possible for other policies of the LICI.

4. 'Khatamari Deshbandhu Club'

'Khatamari Deshbandhu Club' of Chowdhurihat GP (Block-Dinhata-II; Sub-division- Dinhata) has a long tradition of rendering social service to the common people of the Khatamari and adjacent areas. The club was set up in the year 1983. For a long time the club was run in a hut. But in 1995-96, a pucca building was built by the members of this club. At present 87 members are attached with this club. Somen Karmakar⁸¹, Secretary of this club informed us that the local boys who worked in the field are behind the set up of this club. Mr. Karmakar also told us that at the time of formation, the club had 67 members. But, within 6 months the number of the members was reduced to only 6-7. To Karmakar, this happened because the club was formed mostly on the basis of emotion and not on the basis of bond between club and the members. So, to increase attachment between club and the members, they started different social activities e.g. free coaching centre (for the students of class 5-12), set up of one primary school ("Shishu Niketan" from 1985) etc. These activities started to grow a 'feeling' of oneness in the minds of the members for their club. Then introduction of cultural activities like play, recitation (poems of the legendary poets as well as their own) made this union stronger. In the early 90s, this club was marked by Mr. Shibashis Banerjee, the then Coordinator of the 'Nehru Yuba Kendra Sangathan' (NYKS), Coochbehar district. In 1993, NYKS organized a national level cultural programme on national integration at 'Maharaja Nripendra Narayan High School' in Coochbehar town. In that programme the club received second prize in the cultural segment. Although at first Mr. Banerjee didn't give them permission to perform because of their late entry. But at the last moment when one group was found absent, 'Khatamari Deshbandhu Club' got a chance to perform. Mr. Karmakar told us that their performance was appreciated by the audience as well as Mr. Banerjee. After that he started to collect information about this NGO. Mr. Banerjee later even sponsored the prizes of the volleyball tournament organized by this club. In 1999 when NYKS set up 'Youth Development Centre' by taking 12 clubs of the district, this club was included. The objective of this 'Youth Development Centre' is to

⁸¹ On Nov. 1, 2007 at NABARD office, Coochbehar.

organize all the youth of the locality under one umbrella and then devote them to social development together.

The club celebrated its silver jubilee function in the month of January, 2008. The programme started on the auspicious birthday of Swami Vivekananda on 12th January and it lasted till 3rd February.

OBJECTIVES

- i) Karmakar⁸² told us that geographically Chowdhurihat GP is a border area between India and Bangladesh. Here cross border girl trafficking and smuggling are not only the problems for the local residents but we can say that these are the integrated part of their lives. The founder members of this NGO had a thought in their mind that this NGO in future help the local people to overcome the above mentioned problems.
- ii) In the process of local area development, they intend to include local human resources.
- iii) Another objective of this club is to become a centre for cultural harmonization. To sustain communal harmony among the people in this area, it is very much necessary that everybody should respect others culture. And the club from the very beginning targeted that they should represent this club as a centre for cultural exchange between Hindu and Muslim communities.
- iv) To make the club aloof from active politics and idol worship.

⁸² On Dec. 9, 2007 at their NGO office.

- v) Encourage local youth in cultural activities, sports and games.
- vi) Render education to the poor intelligent students through setting up of free coaching centres.

ORGANIZATION STRUCTURE

NAME	DESIGNATION	OCCUPATION
Mr. Ramani Kanta Modak	President cum Treasurer	Govt. Service
Mr. Asoruddin Sarkar	Vice President	Business
Mr. Somen Kumar Karmakar	Secretary	Govt. Service
Mr. Aditya Kushal Ghosh	Assistant Secretary	Business

Table No. 3:7: Organization structure of the 'Khatamari Deshbandhu Club'.

Activities

- i) Utilizing Local Human Resources for local Development: Somen Karmakar⁸³, Secretary of the 'Khatamari Deshbandhu Club' told us that from the very beginning it was their target to develop the area by

⁸³ He is the Secretary of 'Khatamari Deshbandhu Club'. We interviewed him on on 9 Dec. 2007 at his NGO office, Chowdhurihat.

using local human resources. In case of constructing pools, repairing roads they were always in favour of using local human resources. To Mr. Karmakar, local needs are always to be best understood by the local residents. This is not understood and the dedication is also not found by the people those who come from outside.

- ii) Movement against Superstition: This NGO eagerly wants to eradicate superstition from Chowdhurihat. To become successful in its objective, they even run joint programme with 'Paschim Banga Bijan Mancha' to eradicate superstition.
- iii) Sports Activities: In the year 1989, the club for the first time organized a volleyball tournament. According to Mr. Karmakar, the top level teams from Coochbehar and from outside the district participated in this tournament. He states that through this tournament they earned good recognition and reputation in the government and non-government sector. Unfortunately due to some unavoidable reasons this tournament has been stopped since the last 2-3 years.
- iv) Give Financial Assistance to the Poor Girls' Marriage: Mr. Aditya Kushal Ghosh⁸⁴ told us that the NGO tried their level best to help poor girls of this area by providing financial and other help during the time of marriage. Once they even constructed a small house for a very poor couple during the time of their marriage. Mr. Ghosh points out that during the time of their marriage the groom was so poor that he was not sure where to stay after marriage. During that time 'Khatamari Deshbandhu Club' spread their helping hand and constructed a small house for them.

⁸⁴ He is the Assistant Secretary of the 'Khatamari Deshbandhu Club'. We interviewed him On Dec. 9, 2007 at their NGO office.

- v) Help poor patients: They helped the poor patients of this area by giving money and medicines from time to time.
- vi) Help poor students: Not only had the poor patients, this club also help poor students of this area. The students are given books, exercise books and related materials from this NGO.
- vii) Relation with 'Shishu Bijnan Congress': This NGO attached themselves with the 'Shishu Bijnan Congress'. The objective of 'Shishu Bijnan Congress' was to grow the children with scientific knowledge. At present this project is not in action.
- viii) Distribute artificial limbs to the physically challenged people: The physically challenged people are given artificial limbs, wheel chair free of cost.
- ix) Organise blood donation camp: This NGO from time to time, mainly in summer when demand and supply of blood do not cope with each other organizes blood donation camp in the locality. Mr. Karmakar however agreed that due to some unavoidable reasons the club could not organize this camp for the last two years.
- x) Organize seminar on agriculture for farmers: Inviting Professors from 'Uttar Banga Krishi Vishwavidyalaya' this club arranges seminars on agriculture related activities for the local farmers. Earlier the Agriculture office used to give them fertilizer, seeds to distribute among the farmers. But now they have stopped disbursing through NGOs.

- xii) Vocational training: This project is run in assistance with the 'Nehru Yuva Kendra Sangathan' (NYKS). Under this programme pump sets repairing and related training are given to unemployed youth.
- xiii) Health Awareness Centre: 'Nehru Yuva Kendra Sangathan' (NYKS) declares this NGO as a permanent health awareness centre. NYK helps them to organize camps for giving vaccines, make them aware on family planning including organizing camps for ligation, Copper T etc. 'Bamanhat Block Primary Health Centre' from the very beginning helps them by providing medicines. Two boys were appointed by the club to distribute these medicines. To develop health awareness among the mothers, they even organize baby shows.
- xiv) Literacy campaign: According to Mr. Karmakar, the literacy campaign could not get success in Chowdhurihat GP in the first phase as the related departments didn't include NGOs like 'Khatamari Deshbandhu Club'. Karmakar told that their club started literacy campaign long before the 'National Literacy Mission' (NLM) was taken up by the government. But when the government adopted this NLM project, the local panchayats did not call them to take part in it. And because of this reason the objective of the NLM failed at Chowdhurihat in the early phase. Then the panchayats and officials related to this programme asked for their assistance in making the programme a success. And only after that the NLM became successful at Chowdhurihat GP.
- xv) Play the role of a medium to create friendly relation with neighbouring country Bangladesh: This is one of the most successful roles played by this club to restore bi-lateral relation with the neighbouring country Bangladesh. We all know that Chowdhurihat GP is the border area between Bangladesh and India. Mr. Karmakar and Mr. Ghosh told us

that in the year 1989, one inter religious marriage generated communal angle between the Indian citizens (Chowdhurihat, Bamanhat, and Nayarha) and the citizen of the Bangladesh enclave ('Powaturkuthi' or 'Gayabari'). The Bangladeshi citizen of that enclave had lodged a case in Bangladesh and after that Bangladesh government requested Indian government to solve the matter. But the issue was so sensitive that local political leader, panchayats, officials failed to solve the problem. Nobody belonging to the two parties was in a position to go back. Within 2-3 days the people of the enclave had to face shortage of foods, medicines and other essential commodities since all the above mentioned goods they get from India (because the enclave is fully detached from mainland Bangladesh). But for some Indians who had their relatives and friends in that enclave did not remain silent. Then the club along with them came into the field to solve the problem. During that time this club received a lot of help from two other clubs, namely 'Biplabi Club' (India) and 'Nityananda Club' (Bangladesh). Karmakar claimed that although in no official document, their role has been recorded but local people including the residents of that enclave always remember their work.

Karmakar adds that after successfully solving the tension in the enclaves; they were able to set up 'Yuva Mondal' by taking 10 clubs of 2 GP's (Chowdhurihat and Nayarhat-Gobrachhara). Later near about 35 clubs came under the umbrella of this 'Yuva Mondal'.

- xv) SHG Activities: The club for the first time learnt about SHG from another renowned NGO of West Bengal 'Society for Participatory Action and Reflection' (SPAR) in 1998. During 1999-2000 this club was able to form 18 SHGs (BPL groups- 7; API groups- 11). Till 2003, there was no other group in Chowdhurihat GP. In the year 2003, 7 BPL groups passed the 1st gradation. All the groups were formed under SGSY programme. Till now 32 BPL and 87 API groups are formed by this club. But, unfortunately till now they do not enrol their

name as facilitator in DRDC office. Karmakar complained that due to the lack of communication between GP office and DRDC, their name till now had not been enlisted (although they have applied and hope to get that recognition very soon) and for this reason although they are forming groups but are deprived of from taking the supporting money. Karmakar adds one important point that NGOs should emphasize in groups' nursing along with group formation. The club spends Rs. 80, 000 for forming and nursing of the groups from their own fund. Mr. Ghosh⁸⁵ told that at present there is only 1 male SHG that has been formed in Chowdhurihat G.P and that is formed by this club. Now this group is engaged in concrete work.

One female APL group formed by this club is now on the way to get a loan under 'Pradhan Mantri Rojgar Yojana' (PMRY) scheme. This group along with 1 other group of Sitai came for the first time under 'Pradhan Mantri Rojgar Yojana' scheme in the district. The group is given 12 days training for this purpose which took place under the supervision of Coochbehar Industrial Development Centre. The group had started business in spices.

One important point is raised by Mr. Karmakar that the clubs like 'Khatamari Deshbandhu Club' who devoted themselves in social work for a long period were not informed by the governmental agencies at the time of starting 'SGSY'. To him, if the government really wants to make the programme a successful one they have to choose the facilitator carefully.

- xvi) 'Youth Participation in the Prevention of Trafficking and HIV/AIDS Project' (YPPTA): This project is run by UNDP's fund in cooperation with the NYK. The project started from the year 2006. And in the year 2007 they rescued 2 girls from persons related to women trafficking.

⁸⁵ On Dec. 9, 2007 at 'Khatamari Deshbandhu Club' office.

- xvii) Crèche project: One crèche is running by the club under the assistance of 'West Bengal Social Welfare Board' (WBSWB). Although the project has a provision to keep 25 children of 0-6 years in the crèche, keeping in mind the local demand more than 25 children are staying. Poor working parents of the locality keep their children in this crèche before going to work. It helps them to go to the workplace without any tension for their children. The children are given nutritious food as mid day meal here. Earlier this club runs one 'Balwari Centre' under the WBSWB. But in early 90s the centre was stopped. And from the mid 90s this project again started working.
- xviii) Total Sanitation Campaign: In cooperation with the Sanitation cell of Zilla Parishad this club started 'Total Sanitation Campaign' in the year 2007. This club plays a role of sanitation mart in the locality. The equipments of sanitary latrine are sold from here at subsidised rate.
- xix) Cultural activities: To encourage the local talents, every Saturday night bhawaiya (local song of Coochbehar) programme is organized at club premises.

5. SUBHAS SANGHA

'Subhas Sangha' is situated at Sadialer Kuthi village of Chowdhurihat GP (Block- Dinhata-II; Sub-division- Dinhata). Mr. Birendra Barman⁸⁶, Assistant Secretary of the club informed us that the club was set up in the year 1986 although the club was registered in 2007. The club devoted itself to the process of social development since 2004.

ORGANIZATION STRUCTURE

⁸⁶ On Dec. 9, 2007 at the quarter of Mr. J B Mahapatra, Branch Manager of 'Central Bank of India', Chowdhurihat.

NAME	DESIGNATION	OCCUPATION
Mr. Khagendra Nath Barman	President	Govt. Service
Mr. Mantu Barman	Vice President	Business
Mr. Rakhal Chandra Barman	Secretary	Business
Mr. Birendra Barman	Assistant Secretary	Business
Mr. Birendra Nath Barman	Treasurer	Business

Table No. 3.8: Organization structure of the "Subhash Sangha", Chowdhurihat.

Objective

The club has the following objectives:

- I) To form and nurse the self help groups to develop the socio-economic condition of Chowdhurihat;
- ii) By promoting cultural and sports activities try to stop the diversion of the youth force from right direction.
- iii) Give proper guidance to women so that they become a force for development.

Functions

- I) SHG related activities: This NGO is basically engaged in forming and nursing SHGs. In the month of March, 2004 the first group was formed. Till December 2007, a total of 95 SHGs were formed. Within this, 35 SHGs are BPL and 60 SHGs are APL. Mr. Birendra Barman, Assistant Secretary of this club told us that at first they had to face a lot of problems to form SHGs of the women. They were even discouraged by their spouses to join the SHG movement. During that

time hard labour was given by them. The club members had to go to the members of the SHGs in the morning and spent the whole day to convinced them the positive sides of the SHGs. But after 1 or 2 weeks the situation started to change. Mr. Birendra Nath Barman⁸⁷, Secretary of this club told us that till December 2007, they did not receive any kind of support from the 'District Rural Development Cell', Coochbehar.

6. SATMILE SATISH CLUB O PATHAGAR:

'Satmile Satish Club O Pathagar' was established on the 14th of August, 1974. During that time the members of this club mainly associated themselves with cultural programmes. But due to some internal problems, the club became dormant for a long time. This club was reopened by a group of local young and enthusiastic men in 1992. The club was even registered by these young people under 'West Bengal Society Registration Act, 1961' on 3rd December, 2001. Recently this NGO even received the registration number under 'Foreign Country Regulation Act, 1976' on 22nd January, 2008. This registration number is given by the Ministry of Home Affairs, Government of India. Amal Roy⁸⁸, Secretary of this club told us that this number is required during the time of applying for fund from foreign donors. At present 29 members are attached with this club. The NGOs received 'State Level Outstanding Youth Club' award for the year 2006-07 in the field of youth welfare and community development from the NYKS, Ministry of Youth Affairs and Sports. They at first got the first prize in the above mentioned category at the district level. The rule of this award is that one club is selected for state level award from all the first prize owners of all districts. The prize money of this award is Rs. 25, 000.

⁸⁷ On Dec. 9, 2007 at the quarter of Mr. J B Mahapatra, Branch Manager of 'Central Bank of India', Chowdhurihat.

⁸⁸ On Apr. 3, 2008 at the office of the 'Satmile Satish Club O Pathagar', Coochbehar.

Building Structure of the NGO: The club is situated in a pucca building comprising 2-3 rooms. The building has tin roof. The members told them that the building was set up prior to 1974. The members are hopeful to build a new building within a short period. They feel the space is not sufficient to call meeting with the group members, if they come in 50-60 numbers. Like 'New Bharati Club' (later they built a two storied building) this NGO also runs a number of social activities from a small house.

Organization Structure the NGO

NAME	DESIGNATION	OCCUPATION
Mr. Ahammad Hossain	President	Businessman
Mr. Sanjay Kirtania	Vice President	Businessman
Mr. Amal Roy	Secretary	Businessman
Mr. Nandadulal Saha	Assistant Secretary	Businessman
Mr. Goutam Sarkar	Treasurer	Businessman
Mr. Suranjan Barman	Executive Member	Para Teacher in High School
Mr. Nozrul Islam	Executive Member	Businessman

Table No. 3.9: Organization structure of the 'Satmile Satish Club' O Pathagar

The interesting part of this NGO is that almost all the posts are held by the young people who are engaged in small business. In their annual report of 2006-07, the secretary is addressed as functional executive in day-to-day work.

Objective of the NGO

The annual report of this NGO tells that 'the main mission of this NGO is the sustainable development of the vulnerable segment of the society with prime attention being distressed women and children.' The other objectives of this NGO are as follows:

- i) Be a common forum for all sections of the society with the effort of the local people.
- ii) Play the role of coordinator in bringing out self-reliance of the men and women of the area.
- iii) Considering unemployment as one of the greatest problem of the society this NGO tries to include youths in self employment scheme on small industry and agriculture.
- iv) To cultivate reading habit among the local people, one library with reading room facility has been set up by them.
- v) Inspire the local youths in cultural activities.
- vi) To change the economic condition of the local people, encourage them in farming, fishery, weaving, dairy etc.
- vii) Keeping in mind the proverb 'health is the best wealth', this club since 1992 (when they reopened) encouraged the local youths in games and sports.

Activities of the NGO

We, for the first time heard about this NGO from Mr. Debasish Ganguly, District Development Manager of NABARD, Coochbehar. To him Mr. Amal Roy, Secretary of this Club and other members of this NGO are dedicated and always think of new ideas for the development of their area. In this connection Mr. Ganguly⁸⁹ shared one interesting experience with us. In 2006 when Mr. Ganguly was new in the district, this NGO submitted one proposal for leadership programme. Mr. Ganguly did not have time to check it and he submitted this in the table of Ms. Nandini Ghosh in the regional office, NABARD (Kolkata). Ms. Ghosh asked Mr. Ganguly whether he had gone through the proposal or not. Mr. Ganguly told that he did not find out time to go through it. But, when Ms. Ghosh saw the proposal of the NGO, she just told Mr. Ganguly in this way, 'oh Satmail, then no problem. Everything will be alright in it.' This comments forced Mr. Ganguly to have a constructive idea about this club. Later from his own experience he also felt that regarding dedication, no one can raise any question about them.

- i) Forming and Nursing Self-help groups: 'Satmile Satish Club O Pathagar' started to form and nurse self-help groups since 2003-04. They are attached with both the organization that is responsible for flourishing the SHG movement, namely 'DRDC' and 'NABARD'. Under 'SGSY' project till now they have formed 62 SHGs in 4 GPs.

Name of the GPs	No. of SHGs Formed
Moamari	22
Falimari	33
Chilkirhat	03
Patchhara	04
Total	62

Table No. 3.10: No. Of SHGs formed by the 'Satmile Satish Club O Pathagar'.

⁸⁹ On Apr. 3, 2008 at NABARD, Coochbehar office.

Mr. Amal Roy told⁹⁰ that all the SHGs passed 1st gradation and almost 60 per cent of these groups even crossed the 2nd gradation. Moreover in Falimari G.P one SHG is approved for a project to start a husking mill. Mr. Roy informed the researcher that the main functions are played by these SHGs is related with fishery, poultry, goattery etc. Recently DRDC arranged skilled development training of these groups through the 'Comprehensive Area Development Corporation' (CADC). Mr. Roy adds that any programme under this scheme is arranged in association with the block office.

The club also formed NABARD sponsored 375 SHGs (outside 'SGSY' project) in 6 G.Ps namely Falimari, Moamari, Chilkirhat, Putimari-Phuleshwari, Chandamari, and Suktabari. Till now 19 SHGs from different G.Ps (Falimari- 12; Suktabari- 3; Chilkirhat- 1; Chandamari- 3) are able to pass 1st gradation. The groups are already given leadership training programme, awareness programme and micro-enterprise development programme (MEDP). Under the MEDP the SHGs are given training on mushroom cultivation, fishery, horticulture, animal husbandry, vermicompost etc.

- ii) Total Sanitation Campaign (TSC): Just like forming SHGs, the NGO also started 'Total Sanitation Campaign' programme in the year 2003-04. Earlier the operational areas covered under this project were in Moamari G.P., Patshala G.P, and Chilkirhat G.P. But later on they started to operate in Putimari-Phuleshwari G.P instead of Chilkirhat G.P. Almost 90 per cent households are covered under sanitation programme in Moamari G.P. Although in Patshala (20 per cent) and Putimari-Phuleshwari (40 per cent) GP, the outcome is till now not satisfactory. The NGO is engaged in this project in association with the 'Sanitation Cell, Coochbehar Zilla Parishad'.

⁹⁰ On Apr. 3, 2008 at the premises of 'Satmile Satish Club O Pathagar', Coochbehar.

- iii) Consumer Protection Awareness Programme: Considering the fact that 'Consumer Protection Act' is one of the valuable weapons for the weaker section of the society, this NGO is engaged since 2004 in helping the poor, backward people of the locality by delivering justice against the traders those who adopt unfair means. They try to make the common people aware about their rights as a consumer. For this purpose they organize camps and seminars everywhere including schools, hats (local markets) or inside club premises. For this they are getting the support from the 'Department of Consumer Affairs and Fair Business Practices'.
- iv) Pulse Polio Immunization Programme: By abiding the rules and regulations of the health department this NGO arrange 'Pulse Polio Immunization' Centre (at Satmile bus stand) on the days fixed by the health department. To run this programme they get active support from the Block Medical Officer of Health Office, Dewanhat. Mr. Roy told that their main function is to keep eyes on the buses that travel on that time so that no child is left to take pulse polio. The name of this programme that provides polio vaccine in bus is 'Transit Point Team' (TPT).
- v) Youth Participation for the Prevention of Trafficking and AIDS (YPPTA): Under this project the NGO had set up 20 surveillance groups in 20 villages to watch the people who have decided to go outside to other states in search of jobs and also those who come from other states to spend their leave. The NGO activists try to aware the local people on AIDS disease so that they should not be affected by AIDS when they are outside the state. Moreover these surveillance groups also keep a watch on the outsiders who have the desire in their minds to marry local girls. This is because sometimes it is found that in the name of marriage some fraud people are selling their newly married wives in Delhi, Chandigarh, Mumbai and other parts of the Maharashtra. To avoid such state of affairs the NGO had started

maintaining record, the names and addresses of the grooms coming from outside. This project is run in assistance with the 'Nehru Yuba Kendra, Coochbehar' (NYK). The club even declared the 'Best Youth Club Award for YPPTA' for the year 2006-07 by the NYK.

- vi) Micro insurance: In cooperation with the 'Life Insurance Corporation of India' (LICI), this NGO have started micro insurance activities since the year 2007. They are playing the role as an agent of 'Jeevan Madhur' policy of the 'LICI'. We have already mentioned the important characteristics of this policy. It is not only with the 'LICI', now this NGO had connected them with the 'Oriental Insurance Company Limited' (OIC) too. They are doing agricultural insurance, health insurance under the OIC.
- vii) Cultural Programme: Normally in the month of December, the club organizes cultural competition comprising dance, drama, folk song, recitation, quiz etc. The objective behind this programme is not to spread cultural activities among the local people only but to hunt and promote the local talents also.
- viii) Blood Donation camp: The NGO organizes voluntary blood donation camp in collaboration with M.J.N. Hospital, the district hospital of Coochbehar of Coochbehar town. In the year 2006 they were able to hand over 62 bottles of blood to the government blood bank.
- ix) Tree Plantation: In the month of June-July when 'Aranya Saptaha' ('Forestation Week') is celebrated throughout the state of West Bengal, this NGO also celebrate this week by planting trees in their locality. The saplings are distributed among the members of the SHGs to include them in the process of green movement.

- x) Special Seminar for Bidi and Unorganized labours: They organize 2 days long 4 seminars for the welfare of bidi workers and unorganized labours in collaboration with 'Central Board for Workers' Education' of the 'Ministry of Labour and Employment'. The topics of the seminars basically cover the health, education of their children and income generation issues.
- xi) Low cost Child Academy: In the year 2004 they had set up 'Satmile SCOP Child Academy', a primary school. The main objective behind this project is to provide low cost good education facility among the rural poor.
- xii) Programme with NABARD: In collaboration with NABARD the NGO has started 6 months 'Computer Software and Fundamental Training Course'. Under this scheme 30 students are given training free of cost. Not only that they are also given Rs. 150 as stipend. Mr. Amal Roy told that from the month of April, 2008 they will start beautician course.

The proposals they have submitted to the NABARD and which is under consideration includes tailoring training for SHGs, fodder cultivation for SHGs; to form joint liability group (JLG). Mr. Roy tells us that JLG is quite similar to the SHG but with a slight difference. In case of JLG, the total numbers of members are 5 and they can get loan individually from the bank, which is not possible for the SHGs. Till now Satmile branch of 'UBKGB' have given Rs. 2.5 lakh loan each to 9 JLG. Almost all the members who get loan under this scheme have started business like grocery shop, cloth shop etc. individually.

- xiii) Free Live-stock treatment camp: In the year 2006, this NGO organized one free live-stock treatment camp. Looking at the record,

Mr. Amal Roy told that 445 villagers attended that camp with their cattle.

Future Plan

- I) This NGO plans to set up crèches in different GPs of Coochbehar-I block in near future. They have already submitted their application to the 'Central Social Welfare Board, West Bengal' to set up 5 crèches.
- ii) To start a short stay home for socially victimized women.
- iii) To open charitable dispensary for the poor rural people.
- iv) They want to start micro credit functions in collaboration with the 'State Bank of India'. Under this scheme the NGO will have a freedom to give loans to the SHGs in their own discretion. Bank will not come as a mediator or rather one can say the SHG members do not face the official hazards during the time of taking loans.

Besides the above mentioned NGOs we also met with a number of Bank and NABARD officials, Project Director and staffs of the DRDC, different Government officials and Staffs; NGO staffs, and last but not the least with the common people of the district. A brief version of those meetings we attempt to analyze below:

1. National Bank for Agriculture and Rural Development (NABARD)

Introduction

We had interaction with Debasish Ganguly⁹¹, District Development Manager of NABARD on various occasions at NABARD office, Coochbehar. It was told that NABARD was established on July 12, 1982 through an act of the Parliament. However NABARD's Coochbehar district office was opened in the year 2002. Prior to the opening of the office, officers from Regional Office, Kolkata used to coordinate with the bankers, local administration and line Departments. In the year 2007, he took over the charge as the District Development Manager (DDM) from his predecessor S. K. Pal. According to him, at present there are around 33 NGOs working with NABARD in this district of which around 15 are actively participating in functions related to NABARD like formation and nurturing of SHGs, conducting vocational and livelihood training etc. In addition to the above there are around 40 active Farmers Club majority of which are formed by Uttarbanga Kshetriya Gramin Bank. As per latest reports, there are around 7500 SHGs formed by the NGOs, individual facilitators and banks as per guidelines laid down by NABARD. It is however difficult to ascertain the exact number of Self Help Groups and Farmers Clubs on account of non-submission of reports on a regular basis by banking institutions and implementing agencies. The major function of NABARD as a whole is enumerated below:

A) Credit

NABARD has been assigned to refinance banking institutions like commercial banks, regional rural banks and banks under the cooperative sector.

B) Regulatory

⁹¹ On Oct. 31, 2007 at NABARD office, Coochbehar.

NABARD has been assigned the regulatory authority of regional rural banks and banks under cooperative sector and have the right to inspect books of accounts and issue suitable guidelines in regard to policy implementation.

C) Development & Coordination

In terms of the preamble, NABARD has been playing a major role in development of agriculture and allied activities that later get extended to micro and small-scale enterprises in the rural sectors. In the process of implementation of the same the organization has to coordinate with various government departments, banking sectors and implementing agencies.

NABARD's function at the District Level

Though NABARD has got the major responsibility in implementing credit, regulatory and development & coordination at the national level, the major function of the district level officers are as follows:

- (1) Coordination with government departments, banks and other agencies related to agriculture and rural development.
- (2) Monitoring and implementation of developments related to NABARD.

Role of DDM in Experiment & Innovation

The major role of District Development Manager is to understand the pulse of the district and create innovation and experiments from the local resources including human resources. There are various departments operating in the district with their mandate specified by the concerned authorities but with the common goal of development and creation of asset for income generation. It is the major duty of the DDM to coordinate goals of the departments and bring them in a common platform so that there is no overlapping or confrontation.

For example, Shitalpati or Pati is a product of Coochbehar that has been a source of earning for more than 2500 household in the district. But the product is being sold for ages in raw form. Efforts were taken by DDM to add value to the product by manufacturing footwears, bags, fancy items etc. which can be sold in the national market but also international markets in future. It has been possible to make a considerable progress with coordination and convergence of District Administration, NGOs, DIC, DC Handicraft, banks etc. Similarly, Coochbehar being the district having agrarian economy, the DDM has to seek help or assistance from local officials of Department of Agriculture, Horticulture, Sericulture, Animal Husbandry, Fisheries etc. to implement various training programmes, workshops, seminars etc. for the up-gradation of agriculture and allied activities and also imparting knowledge to the SHGs that help in fruitful income generation and asset creation.

The flagship programme of NABARD is the formation and nurturing of Self Help Groups and Farmers Clubs. Although formation and nurturing Farmers Club has remained a programme, formation and nurturing of Self Help Group has become a movement and waves of the movement are touching every nook and corner of the country.

Ganguly did not forget to add that according to a study report of 'Bankers Institute for Rural Development' (BIRD), Self Help Groups in Southern and Western India have been performing better than that of rest of India. The main inference that can be drawn from the report that awareness among the members is high in the particular areas and there is no substitute for struggle. There is need for hand holding to a certain extent during its infancy, but continuous support can cripple the normal movement of the limbs.

Few Success Stories of SHGs:

Shri Ganguly was asked to share some of his experiences regarding the SHGs. Some of which are furnished below:

A Branch Manager of Vaishali Gramin Bank of Muzaffarpur once shared an interesting experience with Shri Ganguly. The Manager was indebted to the SHG as he was rescued by their members, who stood firm and confronted the robbers from being robbed and killed.

Another good experience that he narrated was that once he met Mr. E. Ramakrishna Naidu, Branch Manager of 'Saptagiri Grameen Bank' at Nendragunta, Chittoor in Andhra Pradesh. The branch had 100 per cent loan recovery record from the SHGs. But within 100 meters range a Co-operative bank was having only 11 per cent recovery record. It was learnt from Mr. E. Ramakrishna Naidu about the secret behind this success; when he said that, "If you give less pain in delivery of loans, you will get less pain in recovery".

According to Ganguly, documentation should not become a bottleneck in the delivery of loans and loans must be 'timely and adequate'. There are grievances from banking institutions regarding shortage of manpower and infrastructure. In many cases the grievances are genuine as Bank branches have to work under lot of pressure. But the same may not be the excuse for providing better service to the customers. For example, if an individual or a group requires loan in the month of May-June for Kharif production, the loan becomes redundant if it is disbursed in the month of September-October. Similarly inadequate amount of loan creates hindrance in asset creation and it has been experienced that the chances of mis utilisation is very high.

Coochbehar has been trying to remove itself from the vicious cycle of poverty but locational disadvantage and absence of proper market has restricted the growth of farm and non-farm activities. However, support from government and industrious entrepreneurs can change the texture as the soil and climate of the district has been conducive for growth of wide varieties of plantation and horticulture. Further there is potential for growth of agro-based micro-enterprises that can cater to the needs of the district and adjacent places. With all advantages and disadvantages some young,

dedicated; and enthusiastic entrepreneurs are required to turn the table in a real sense. He opined that 'development' is based on the following:

- I) Innovative and fruitful implementation of able ideas
- II) Some enthusiastic and arduous people are required to implement those ideas.

In this regard it has been commented that, to attract the enthusiastic and laborious people into the arena of social service, the society need to change one of its old established concept of nomenclature of Non-Governmental Organizations (NGOs). In our society we believe that social work has no relationship with profit or money. But, now the time has come to tag professional attitude with social work. Social worker should receive adequate remuneration on sustainable basis.

After visiting several GOs, NGOs and talking with the common people, we came to one conclusion that the greatest success of the NGOs in the process of development is seen in the arena of forming and nursing the 'Self-Help Groups' (SHGs). At present 4 lakh SHGs have been formed in West Bengal which comprises almost 40 lakh members (Advertisement by the Govt. of West Bengal in ABP, Jan. 18, 2007)... And 90 per cent of them are of women (Advertisement published by the Govt. of West Bengal in ABP, Feb. 03, 2007).⁹² After evaluating SHGs' functionaries we want to call the forming and nursing of SHGs as the 'SHG movement'. 'Women liberty' or 'women empowerment' whatever may be called it is a proven fact that women are really empowered through the 'SHG movement'. The women who do not come outside their houses are now taking part in the decision making process in their own family and even at the local-self government level also. We see

⁹² Although the Chief Minister of West Bengal, Mr. Buddhadeb Bhattacharya told in a meeting on Dec. 17, 2007 at Naxalbari (near Siliguri, West Bengal) that in West Bengal already 6, 40, 000 SHGs formed and 56 lakh women are attached with the SHGs. He also informed that till now more than 3 lakh SHGs received loans from the banks (Source: 'Ganashakti', Dec. 19, 2007).

that in some cases the GP Pradhan was taking advice from the SHG members. SHG give these women proper honour which was till now a distant thing for them. Some instances from our experiences and from the pages of the newspaper are depicted here to prove the utility and significance of the SHG movement.

Different types of activities are carried out by the SHG members. For example, we can narrate the instance of the SHGs members of Durlabhpur village in North Dinajpur District. They are now engaged in preaching among the villagers the positive sides of the 'Ayurveda' which they believe will help to reduce the number of quacks in their locality. They are doing this under the guidance and active support from one NGO named "Lokkalyan Parishad" (ABP, Feb. 06, 2007).

On the other hand the women of Purba Palpara village of Chhit Bhatnagar (GP: Maraikura, North Dinajpur) now-a-days have started making plates from Sal leaves. The women are making economic gain through this activity. The leader of the "Mangalchandi" SHG Ms Jashoda Sarkar tells that, they earn Rs. 50 if they make and sell 1000 plates. And 1000 plate can be made in 1 and ½ day (ABP, Dec. 13, 2006).

Members of the women SHGs organised a rally in the Malbazar town of Jalpaiguri district on Aug 28, 2007 against environment pollution and online lottery. The women realized that the male members of their family are losing a lot of money in playing online lottery. Hence it becomes a difficult task for the female members to run their families. Then they organised this rally. The rally was led by the Chairperson of the Malbazar Municipality Sulekha Ghosh. Voice from the rally comes for banning online lotteries as well as plastic carry bags too (ABP, Aug. 29, 2007).

'Sevika Swanirbhar Group' of Santali Mandalpara village of Block Kalchini in Jalpaiguri started to produce ginger, turmeric, and pineapple instead of cultivating paddy, pumpkin, cabbage, cauliflower since last three years. The main reason behind this is that the latter products are eaten by the elephants. What is more when elephants come, they destroy the property of the villagers too. By changing the cultivation pattern they have actually ushered in a new direction. Earlier half of the produced paddy was eaten by the elephants and they have to face great loss every year. This group is composed of 12 members. This group has their own account in the local 'Grameen Bank' in Hasimara. They invested Rs. 5000 to produce ginger, turmeric, pineapple from that account (ABP, Nov. 01, 2007).

It was published in the newspapers that the SHG members at 'Paschim Chakchaka' village of Kamakhya G.P of Jalpaiguri district formed 'Durga Bahini' to fight against country liquor business. Liquor is sold here in plastic pouch packets. It becomes a regular routine for the male persons of that village to torture their spouses after drinking country liquor. At first the family peace and then social peace was disturbed in the locality. The most interesting part of this movement is that the 'Durga Bahini' members did not hesitate to use broomstick against liquor businessmen. A member of the local Gram Panchayat Sushil Roy said that, "party's [CPI (M)] youth organization earlier tried to stop this business in the locality but failed. It was the credit of the 'Durga Bahini' which was finally able to sort out the problem." Sabhapati of Kumargram Panchayat Samiti, Manabendra Roy told that, "the women of that village have done a great job and they must be honoured" (ABP, Oct. 29, 2007).

Members of the 'Kargil' SHG at Shukrapara of Nagrakata, Jalpaiguri district, choose to produce vegetables, poultry farming, goatery to generate their income. Manju Chhetri, Hajra Begum, Momina Begum and others of that group opened an account by contributing Rs. 20 each. Then they applied for loans to the banks to start these. Group leader Padma Chhetri said that, they are now selling vegetables in the market. Some of them

produce jute also. She proudly adds that now they can spend money for their children even after their monthly expenditure. And what are the changes that have taken place in their lives? She told that after becoming a member of the group, now they have overcome one of their problems, hesitation to talk with top ranking government officials. Now they often submit deputation to the government officials for road repairing or to solve their drinking water problem. Shukrapara Gram Panchayat Pradhan Mr. Tajmal Hossain acknowledging their activities said that they are thinking on how to help them more (ABP, Dec. 14, 2007).

The latest addition in the social service arena of the SHG members is seen in organizing blood donation camps. To prove that they (the SHG members) have greater social responsibility than simply to develop their own financial condition, the members of the 'Pragati Swanirbhar Gosthi' organized a blood donation camp in Haldibari of Coochbehar district. In this noble purpose, they are supported by the 'Haldibari Welfare', a reputed NGO of Coochbehar district. Ms. Bibha Sarkar, Group Leader of the 'Pragati Swanirbhar Gosthi' and Mr. Indrajit Das, Secretary of the 'Haldibari Welfare' both said that the NGO members and the SHG members donated their blood in this camp (Uttar Banga Sambad hereafter UBS, Aug. 18, 2008).

Looking at the success of the SHGs in different fields, the government is now keen to engage SHG members in 'Integrated Child Development Scheme' (ICDS). According to the state Finance Minister Mr. Ashim Dasgupta, 47 lakh mother and children are covered by the ICDS scheme. At present FCI is distributing rice in this scheme, but standard of quality of their rice is under question. So, now the government wants that if the SHGs start to produce the rice, the government will supply this in the ICDS scheme. Furthermore it is informed that in the state, training centres for the SHGs will open in 341 block and 126 municipalities in near future. Buddhadeb Bhattacharya, Chief Minister of the State asked the Bank officials to make the loan process easy for the SHG members after completion of the training (ABP; Oct. 08, 2007).

Sitai block administration recently decided to use the SHG members in monitoring the public distribution system. The block administration informs the SHG members the prices of the goods as well as their availability status in the ration shops. They are given the responsibility to keep watch on the dealers so that they do not deprive the customer. Ashwini Roy, BDO of Sitai block told that, as the common people are not properly concerned regarding the availability and prices of the goods distributed in the ration shops, this step was taken by them (ABP, Nov. 02, 2007).

In the last week of Dec 2007, one fair was organized by the Government of India in Mumbai named 'Mahalaxmi Saras-2007' to sell and promote goods which are produced in rural India. To participate in that fair, a section of administrative officers and group members went there from Jalpaiguri district. Mamata Begum and Golap Tirk, group leaders of the 'Mukta Goshthi' and 'Milan Goshthi' also went to Mumbai to interact with the foreign customers by utilizing this fair (ABP, Dec. 24, 2007).