

CHAPTER IV

NGO Intervention and Transformation in the Condition of Rural Poor

The first survey about which we mentioned earlier to know the ground level reality on literacy rate, economic status, number of landowner (including the area of the land) and landless people, the percentage of the rural people who benefited from various governmental policies, how much have they been able to improve their social and economic condition after attachment with the NGOs all this will be discussed in this part. This survey included 40 SHGs from 4 Gram Panchayats and 3 NGOs. A total of 462 members from these 40 groups (all the SHGs, GPs and NGOs are taken purposively) were interviewed for this survey. In the time of conducting the survey we consider the socio-economic status of the respondents' household. At the time of choosing the NGOs and the GPs, it was taken into consideration that this must represent different sub-divisions, so that the research reflects the universal character of the district. The 4 GPs are sorted in a way that 4 sub-divisions out of 5 sub-divisions of the district are covered. Three different NGOs ('G-NESEP' of Dinhata, 'Nishiganj Club' of Nishiganj and 'New Bharati Club' of Baneshwar) are chosen for this purpose in Dinhata-I (Sub-Division: Dinhata), Mathabhanga-II (Sub-Division: Mathabhanga), and Coochbehar-II (Sub-Division: Coochbehar) blocks. The NGOs were chosen in a way that in the next part we can compare the activities between clubs based NGOs ('Nishiganj Club' and 'New Bharati Club') and NGO which do not have any background as club (e.g. 'G-NESEP'). Moreover, in Chilakhana-II GP of Tufanganj-I block (Sub-Division: - Tufanganj), the SHGs are taken in a way that these are formed outside the NGOs' guidance. The reason behind taking this decision was to compare NGOs role in developmental process with those area where NGOs are still to launch their operation. Why the SHGs are taken? The simple answer is that, through the SHGs one can easily grab hold of a number of people who are living in both the economic categories, viz, 'Below the Poverty Line' (BPL) and 'Above the Poverty Line' (APL). All the

SHGs formed under 'SGSY' programme include mostly BPL people (although a small section from the APL category was included in earlier phase of the 'SGSY'). And the SHGs formed under 'NABARD's guidance is formed only by the APL category of the society. So, we took SHGs formed under the guidance of both to cover all the section (APL and BPL) of the society. And to know NGOs' activities as well as the whole story about GO-NGO relationship nothing is better to follow the functions of the DRDC and NABARD guided SHGs (because the 'Swarnajayanti Gram Swarojgar Yojana' (SGSY) programme and the programme of NABARD officially give recognition to the NGOs). Finally it is also taken into consideration that 'Gram Panchayat Pradhan' post must be held by different political parties in these 4 GP.

The names of the 4 G.Ps [including the names of the village (s) where the actual survey took place] and 3 NGOs which are taken for the research purpose may be shown in a chart in this way:

Sl. No.	Name of the Village (s)	Name of the G.P.	NAMES of the Block	Name of the Sub- Division	Name of the NGOs	Names of the parties held by 'GP Pradhan' post (during the time of survey)
1.	Baishguri and Bhalka	Matalhat	Dinhata-I	Dinhata	'Godhulibazar North East Self Empowerment of the People' (G-NESEP)	Forward Block
2.	Runibari	Nishiganj-II	Mathabhanga-II	Mathabhanga	'Nishiganj Club'	CPI (M)
3.	Siddheshwari	Baneshwar	Coochbehar-II	Coochbehar	'New Bharati Club'	Congress
4.	Ghogarkuthi	Chilakhana-II	Tufanganj-I	Tufanganj	NIL	CPI (M)

Table No 4.1: Name of the Villages, Gram Panchayats, Blocks and Sub-Divisions where survey conducted.

Another important point which we considered before selecting these GPs is whether there are Banks in these GPs or not. In our survey, 3 GPs (Matalhat, Nishiganj-II and Chilakhana-II) have no Bank whereas the Baneshwar GP has one Bank within its territory.

According to the first survey, SHG is found most popular among 26-30 years of age category in Matalhat GP and Nishiganj-II GP. And in Baneshwar GP and Chilakhana-II GP, the most number of members come from 36-40 years of age category. The literacy status in all the 3 GPs where NGOs are guiding the self-help groups is 100 per cent. When we asked Mr. Parthapratim Sarkar⁹³ (Secretary of 'G-NESEP', Dinahata, Coochbehar), Mr. Soren Barman⁹⁴ (NGO activist for 'New Bharati Club' of Baneshwar, Coochbehar), and Ms Iti Debnath⁹⁵ (NGO activist for 'Nishiganj Club', Nishiganj, Coochbehar) about the secret behind this 100 per cent literacy among the SHG members, all of them told in a single voice that at the time of joining the SHGs, the NGO activists took active initiative to literate them. Even, the aged members of the groups were pressurized by the NGO staffs and other members of the group to become literate at the time of joining or soon after joining the groups. Although the above 3 NGO activists admit that some members are 'newly literate' (commonly they are called as 'Nabasakshar') and they are able to sign their names only. But, whatever may be the level of literacy, to us, outside the SGSY and NABARD specified programme, the NGOs have done an excellent job for social development and we think that this can be a pathfinder for other NGOs and the government too. Since the activities that they conduct are impressive one may suggest to the Government that they should tag literacy programme with various developmental projects. For example, if anybody wants to get 'Indira Awas Yojana' or any other governmental facility like that one, they have to become literate at first. And to the NGOs, it should be a mandatory task for them to literate their target people (besides the main project). It is our assumption that if the SHGs were formed under the guidance of the NGO in Chilakhana-II

⁹³ On Oct. 12, 2007 at his Dinahata office.

⁹⁴ On Dec. 23, 2007 at their NGO office.

⁹⁵ On Feb. 16, 2008 at 'Nishiganj Club' premises.

GP, the sole illiterate member (out of 125 surveyed group members of that GP) will become literate.

In Coochbehar district, the rate of poverty is higher than the state and national average. We have seen this in the first chapter. Through this survey an effort was given to find out the causes behind this higher rate of poverty. It is beyond any doubt that landlessness is one of the main reasons behind the high incidence of poverty. We want to examine this as a cause in the light of the 40 surveyed self-help groups in the district. And we found from the survey that the total number of landless households in these 40 surveyed groups (462 members) is 216 (46.75 per cent). We think that landlessness is one of the main reasons behind the higher rate of poverty in Coochbehar district.

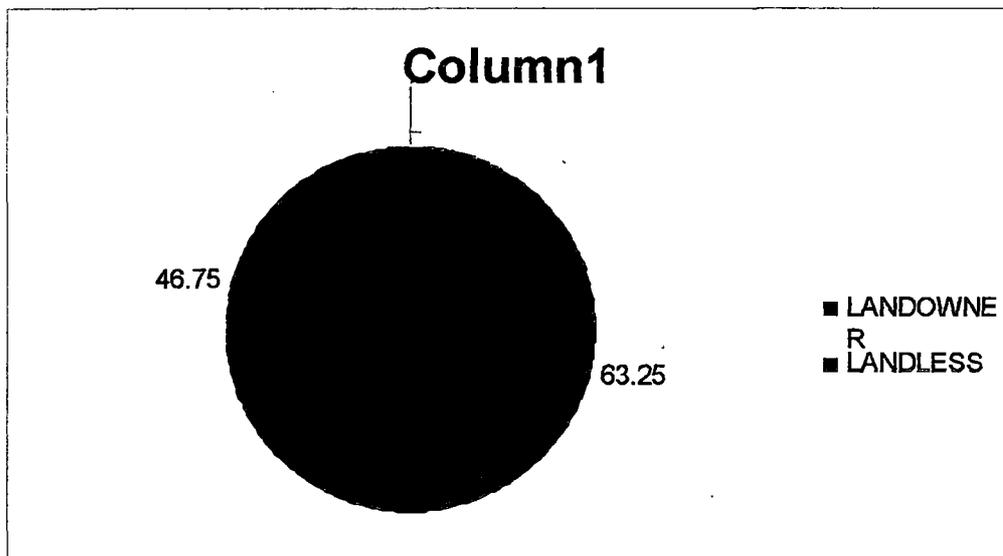


Chart 4.1: - Percentage of landowner and landless people (4 surveyed GPs in total)

The survey also reveals that the percentage of landless people in 4 GPs is not similar. In Matalhat GP, out of 107 surveyed households, total number of landless household is 16 (14.95 per cent). The highest percentage of landowner (85.05 per cent) (out of 4 surveyed GPs) is seen here. But, in Nishiganj-II GP, the situation is worse than Matalhat GP as only 25 (22.52 per

cent) households out of 111 households are owners of land. It means 77.48 per cent surveyed households are landless in this GP. In Baneshwar GP, 71 surveyed households out of 119 households have land (59.66 per cent is landowner; 40.34 per cent is landless). And in Chilakhana-II GP, out of 125 surveyed households, only 59 households (47.2 per cent) have land. It means in this GP, 52.8 per cent surveyed people do not have land. The percentage of the landowner and landless people in 4 different GPs may be articulated in a chart which is given below:

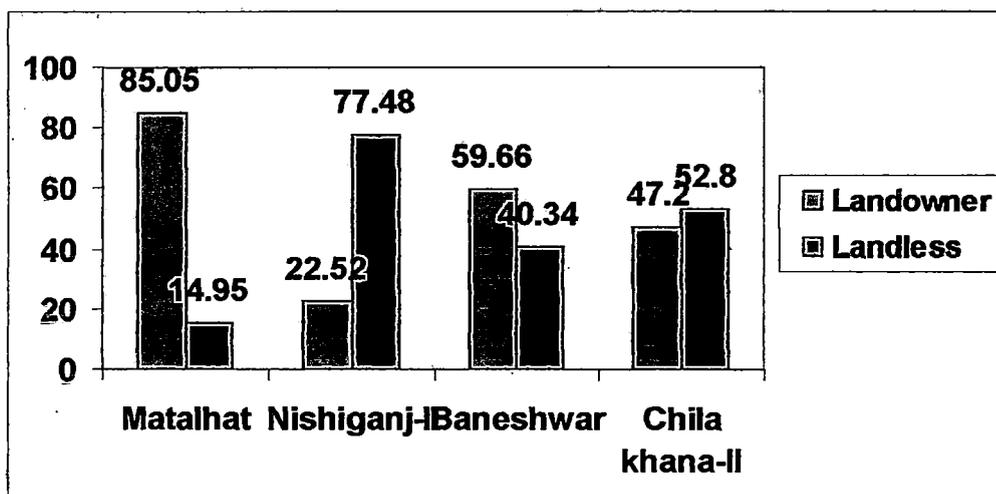


Chart 4.2: - Percentage of the landowner & landless in 4 GPs individually

But, one important thing should be kept in mind that, possessing land does not disclose the household's economic stability. The area of the land, number of the family members, productivity of the main crops, number of the earning members in the household including so many other criteria should also be taken into consideration to find out the reasons behind poverty.

During the time of doing this survey we tried to find out the number and percentage of the landless people, marginal farmers, small farmers, middle farmers, big farmers and very big farmers. And for this purpose we opt to count marginal farmers are those who possess land up to 1.5 acre. The land owned by the small farmers is between 1.5 and 2.5 acre, middle

farmers between 2.5 and 5 acre, and big farmers between 5 and 10 acre. The very big farmers' category is formed by those who have land more than 10 acre.⁹⁶

Now we are going to insert two separate tables containing the number and percentages of the different types of farmers in 4 GPs.

	LANDLESS PEOPLE	0-1.5 acre (Marginal Farmers)	1.5-2.5 acre (Small Farmers)	2.5-5 acre (Middle Farmers)	5-10 acre (Big farmers)	10+ acre (Very Big Farmers)	TOTAL
MATALHAT GP	16	75	8	6	2	0	107
NISHIGANJ- II GP	86	24	1	0	0	0	111
BANESHWAR- R.GP	48	70	1	0	0	0	119
CHILAKHAN A-II GP	66	39	14	6	0	0	125
TOTAL	216 (46.75 %)	208 (45.02 %)	24 (5.19 %)	12 (2.6 %)	2 (0.43 %)	0	462

Table 4.2: Different categories of farmers in 4 GPs (in numbers).

⁹⁶ Source: "Unnatir Record Bhalo Nai, Tabu Front Vote Pai Keno?", Abhirup Sarkar, Ananda Bazar Patrika, May 13, 2008. In this article some of the Bengali terms are translated by us in this thesis. The Bengali terms and their English translation (in bracket) are given here. '*Bhumiheen*' (Landless), '*Prantik Chashi*' (Marginal Farmer), '*Khudra Chashi*' (Small Farmer), '*Majhari Chashi*' (Middle Farmer), '*Brihat Chashi*' (Big Farmer), '*Ati Brihat Chashi*' (Very Big Farmer).

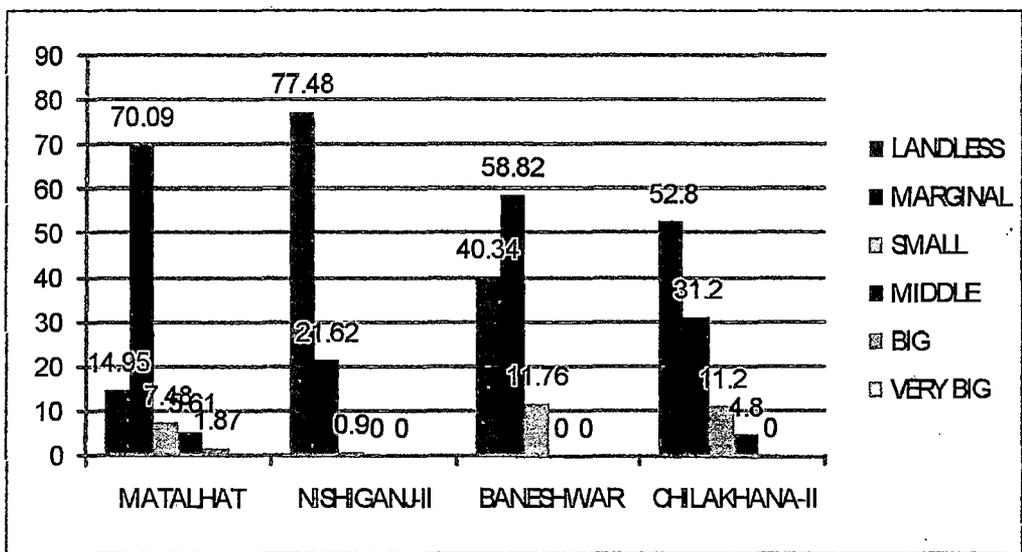


Chart 4.3: Different categories of farmers in 4 GPs (in per cent).

From the above table it is clear that among the landowners (i.e. 246 members), 84.55 per cent people belong to the marginal farmers category. And 9.76 per cent belong to small farmers' category. So, it is not very difficult to understand that in Coochbehar district why the rate of poverty is higher than West Bengal and India which we discussed earlier. It is only 4.88 per cent and 0.81 per cent of people who formed middle and big farmers categories in our survey. There is no GP where we could find a very big farmer. A total of 2 big farmers are found solely in Matalhat. And 6 middle farmers found each in Matalhat and Chilakhana-II GP.

In Matalhat GP, although 85.05 percent people possess land but 70.09 per cent surveyed people are found here as marginal farmers. And 7.48 per cent surveyed people have been placed in the small farmer category. Furthermore only 5.61 per cent members have land measuring between 2.5 and 5 acre. It means that they constitute the middle farmer category. Only 2 (1.87 per cent) are big farmers in this GP who possess land in the range of 5 to 10 acre. And these 2 people are not only the big farmers found in this GP, but they also represent the big farmer category from the 4 GPs. The survey could not find out any very big farmer in this GP. We in fact did not come

across in our survey any very big farmer in the 4 GPs. From this point we can reach two conclusions. The first one is that, in these villages there is really few big farmers that exist who were not surveyed. Or the second conclusion is that, the big farmers are yet to come in the fold of the SHGs.

In this GP, 17.39 per cent people receive 600-1000 kg paddy as yearly production. The situation looks so worse when it is revealed that 29.35 per cent people produce less than 600 kg paddy as yearly production. But, on the other hand 72.9 per cent people in the surveyed families have 4 to 9 family members. And out of 107 group members, 95 members (88.79 per cent) said that their families possess either 1 (63.55 per cent) or 2 (25.23 per cent) earning members. So, it is quite expected when 53.26 per cent people from the surveyed members say that their yearly production from their own land is not sufficient for their own family.

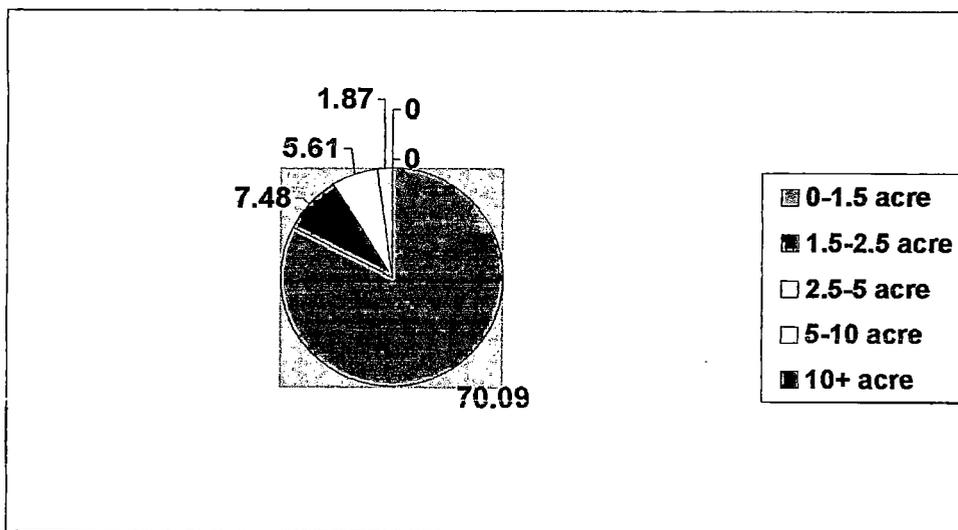


Chart 4.4: - Pattern of the landowners in Matalhat GP.

(Figures given in Percentage)

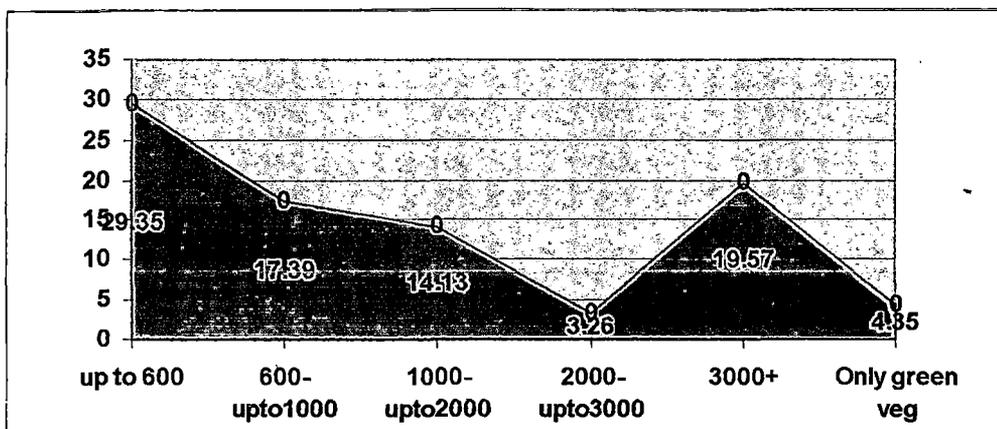


Chart 4.5: - Yearly paddy production (in kg) of the surveyed SHG members in Matalhat GP.

In Nishiganj-II GP, the total number of the landowners are only 25 (22.52 per cent) out of 111 surveyed SHG members. The lowest percentage of landless population (77.48 per cent) is found here out of 4 surveyed GPs. If one goes through the land area of the people, we find that 24 members (i.e., 21.62 per cent out of the total surveyed members) possess land less than 1.5 acre. And 1 member (0.9 per cent out of total surveyed members; 4 per cent out of all landowners) of these 25 landowners has land between 1.5 and 2.5 acre. It constitutes the fact that 96 per cent of the total owners of land in this GP fall in the marginal farmer category. There does not exist middle, big, and very big farmers among the surveyed people in this GP. Only 2 members (8 per cent of the landowners) out of 25 landowners only answered that their yearly paddy production is sufficient for their family. One of the main reasons behind this is that in this GP, 52 per cent landowners produce less than 600 kg paddy as yearly production and 80 per cent landowners produce less than 800 kg paddy as yearly production. Moreover 80.18 per cent surveyed people have family members of at least 4 or more, but 87.39 per cent members have either 1 (59.46 per cent) or 2 (27.93 per cent) earning members. Perhaps that is why in this GP, 71.17 per cent people live below the poverty line.

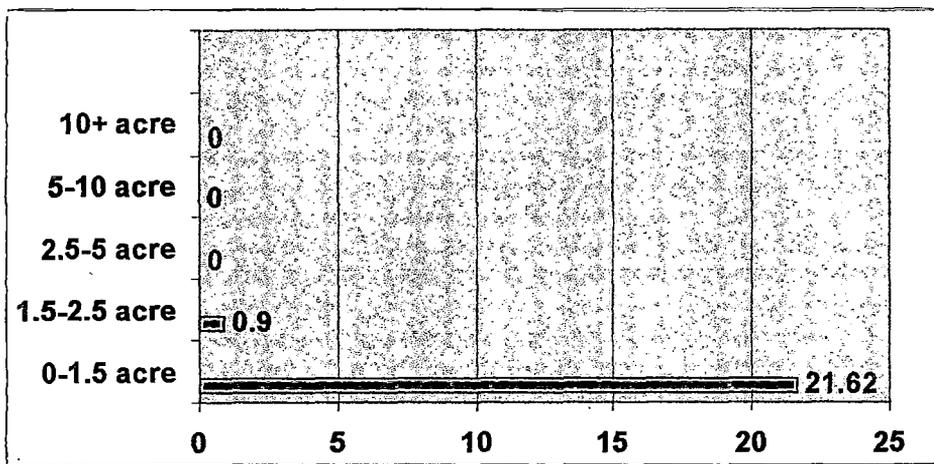


Chart 4.6: - Pattern of the landowners in Nishiganj-II GP (in per cent).

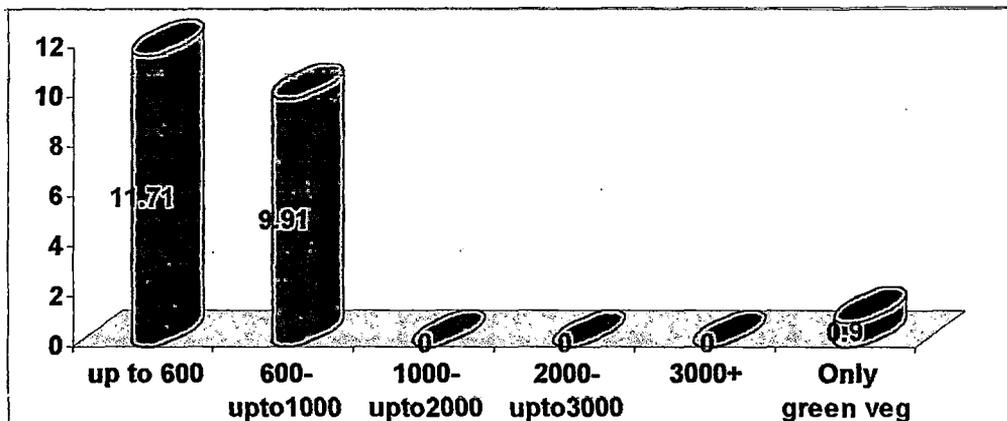


Chart 4.7: Yearly paddy productivity (in kg) of the landowners in Nishiganj-II GP.

In Baneshwar GP, the number of the total landless people among the surveyed SHGs are 48 (40.34 per cent) out of 119 surveyed members. And in this GP among the surveyed members, 5.88 per cent people have land less than 1.5 acre, and 0.84 per cent people have land between 1.5 and 2.5 acre. Like Nishiganj-II GP, in this GP too there is no middle, big, and very big farmers. Among the landowners, 98.59 per cent people belong to marginal farmer category. Only 1 small farmer (1.41 per cent out of all landowners) is found in this GP. But regarding the number of family members, 92 members have at least 4 or more than 4 family members. If we look at the paddy

productivity of the landowner members, we'll find out that 31.93 per cent people produce less than 600 kg paddy as yearly production and 41.18 per cent people altogether produce the paddy in the same period. Although 108 (90.76 per cent) members have either 1 (47.9 per cent) or 2 (42.86 per cent) earning members but 92 group members have at least 4 or more than 4 family members. And in this GP only 27 members say that they get employment throughout the year. And 59 members never received any benefit from any governmental policies.

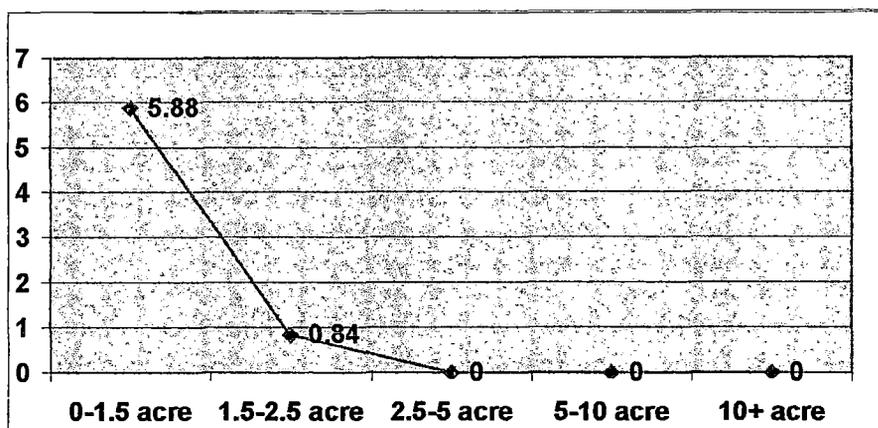


Chart 4.8: - Pattern of the landowners in Baneshwar GP (in per cent).

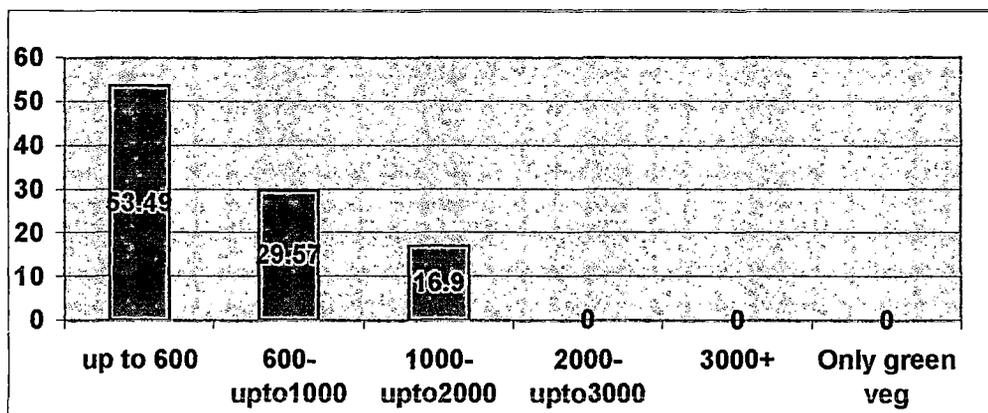


Chart 4.9: - Yearly paddy productivity (in kg) of the landowners in Baneshwar GP.

In case of Chilakhana-II GP out of 59 landowner households (47.2 per cent) of the total surveyed member, 39 members have land less than 1.5 acre (3.12 per cent of the total surveyed members) and 14 members (1.12 per cent of the total surveyed members) have land between 1.5 and 2.5 acre. 6 middle farmers (4.8 per cent) are found in this GP who possess land between

2.5 and 5 acre. There is no trace of big and very big farmers in this GP. And among the landowners, the marginal farmer category constitutes 66.1 per cent. In case of small and middle farmer categories, these percentages are 23.73 and 10.17 per cent respectively. Likewise if one looks the paddy productivity of the members, we find that 19 members (31.66 per cent) out of 60 landowners produce less than 600 kg paddy and in total 28 members (46.66 per cent) produce less than 800 kg paddy as yearly production. But 97 members (77.6 per cent) in this GP have at least 4 or more than 4 family members. It is for this reason that 50 landowner members (83.33 per cent) say that their yearly paddy production is not sufficient for meeting their family requirements. Moreover, in case of earning members, 118 members out of 125 members have either 1 (94.4 per cent) or 2 (39.2 per cent) earning members. Perhaps this is the reason why 64 members (51.2 per cent) out of 125 members are still possessing BPL status. And 104 members told that before joining groups, their economic condition was bad and even after joining SHGs, 90 members (72 per cent) do not feel any kind of economic change in their daily life.

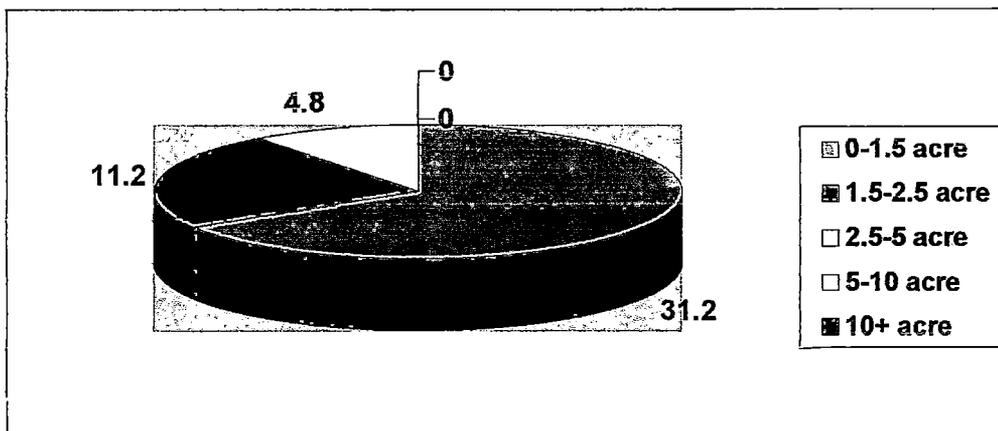


Chart 4.10: - Pattern of the landowners in Chilakhana-II GP (in per cent).

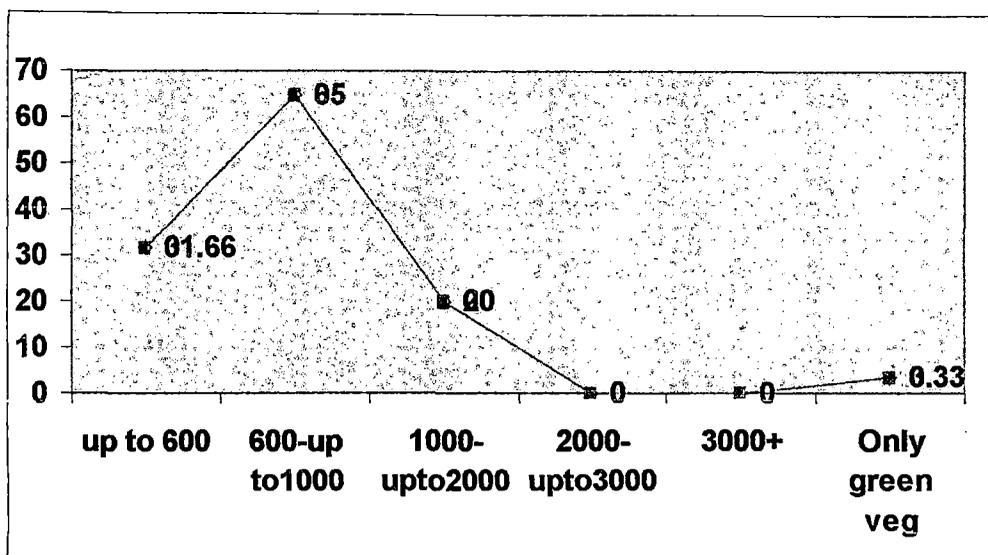


Chart 4.11: - Yearly paddy productivity (in kg) of the landowners in Chilakhana-II G.P.

So, there is no doubt that landlessness and poor agrarian productivity are the two important reasons behind poverty in this district. When we talked with the surveyed the members regarding the main reasons behind the lack of paddy productivity, they stated mainly two reasons:

- i) lack of irrigation facility;
- ii) distribution of poor quality seeds among the Farmers and

The non-availability of sufficient quantity of fertilizers in the market is also one of the reasons behind poor productivity to them.

When we tried to enquire about this by talking to agricultural officers⁹⁷ as well as the official publication stating facts regarding agriculture of the district we found that irrigation facilities do not cover all the farmers of this district. Only 40 per cent of the net cultivated area (2, 46, 491 ha) in the district have been covered by irrigation facility. The "Strategic Research and

⁹⁷ On May 14, 2008 at the residence of a high ranking agricultural officer.

Extension Plan for Coochbehar District" prepared by 'Agricultural Technology Management Agency' (2007) adds that some irrigation projects will cover another 2000 ha land but in spite of that 90000 ha land will be untouched from irrigation facility (Strategic Research and Extension Plan, Coochbehar; 2007; 4). So, till now the farmers of this district depend mainly on rainfall for the crop production. The problem however may be overcome through the completion of the 'Tista Barrage Project' which was started in the year 1974. But unfortunately this project is still a 'day dream' for the people of North Bengal. Only 40 per cent of this project has been completed till 2007. According to Mr. Subhas Naskar, Minister of State for Irrigation, Government of West Bengal only 5 blocks out of the 69 blocks of the 6 districts in North Bengal are covered by irrigation facilities under this project. He also adds that his Ministry have a target to provide irrigation facilities in all the districts under this scheme within 2012 (ABP, Nov. 02, 2007). The declaration of this project as a 'national project' generates hope in the minds of all and it has been felt that now the project will gain pace. But until it is completed nobody is sure whether it will be able to solve the irrigating needs of the farmers of this region.

Importance of 'Tista Barrage Project' is well understood by the main party of the ruling coalition, the 'Communist Party of India (Marxist)' [CPI (M)]; too. CPI (M) party's Coochbehar district Secretary Mr. Chandu Pal commented that the necessary infrastructure is not being properly utilized for the development of agriculture in this district. He commented this during the district party conference held in November 2007. To him, the two main reasons behind this lack of development in agricultural sector are; governmental negligence and the lack of peasant movement. They admitted in this conference that the productivity of paddy, wheat, corn etc. in Coochbehar district is less than from the state average. The district party leaders think that the reasons behind this low productivity are: I) lack of irrigation facility; ii) high cost of diesel and electricity; iii) and the collapse of minor irrigation facilities which is under private ownership; IV) the

government's minor irrigation system as well as the private owned is not performing well.

To sort out the above problems, 6 proposals were mooted in that conference. These are—i) Completion of Tista Barrage Project' ii) relating to 'Tisa Barrage Project', all agricultural land should be covered under minor irrigation system; iii) the peasants should be supplied power at low prices; iv) the infrastructure of UBKV to be used in the interest of the peasants; v) the intended crop cycle to be introduced by using 'High Yield Variety' (HYV) seeds. This will help in the production of crops other than paddy, jute, tobacco, and potato; vi) jute and food processing industries to be set up throughout the district (UBS, Dec. 16, 2007).

The farmers in Coochbehar district are now claiming that the certified seeds which were distributed to them by the government office were of low quality and because of this they did not get the expected return. When we talked with some officials of agriculture department⁹⁸, one of the officials also admitted the genuineness of this complains. We think that the government needs to show more responsibility in future at the time of distributing certified seeds among the farmers. A new problem had emerged in the agricultural sector of this region and that is black marketing of fertilizers. The fertilizers made in India are smuggled to the Bangladesh. For this reason the Indian farmers have to purchase the fertilizers at a higher rate and sometimes fertilizers are not found in the market. In Chowdhurihat GP, which is also an adjacent area of Bangladesh this have becomes a big problem for the farmers. The smugglers are getting Rs. 1000-1200 for a packet of 50 kg fertilizer (ABP Oct. 13, 2008). The farmers even showed agitation in Kumargram also. To protest against black marketing of the fertilizers, they 'gheraoed' the Agricultural Executive Mr. Arabinda Barman of Kumargram Block Agricultural Development Department on 13 October, 2008 (ABP, Oct. 14, 2008).

⁹⁸ We met this high ranking official in the agriculture department on May 14, 2008 at his residence.

Anyone can raise the question, why this emphasis on paddy productivity of the surveyed people. The simple answer is that in Coochbehar district, the gross cropped area is 5, 12, 700 hectare. And aus, aman, and boro these three types of paddy occupy more than 60 per cent of that gross area. One chart is given below to show the crop area of the district:

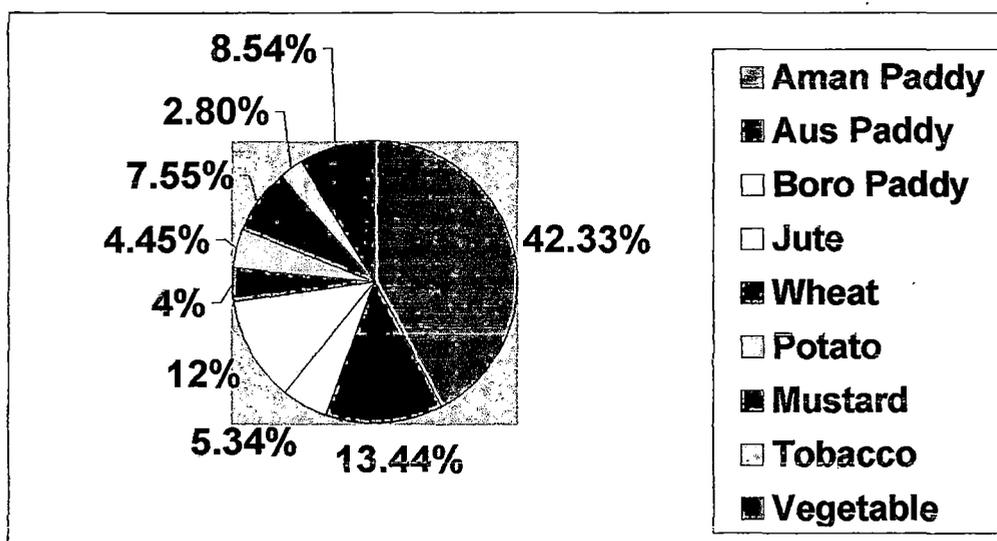


Chart 4.12: Crop area of the Coochbehar district (in '00 MT)

Source: Agricultural Tehnology Management Agency, Coochbehar (ATMA, COOCHBEHAR), "Strategic Research and Extension Plan of Coochbehar District" 2007; Figure 5.

Not only in terms of the area but in terms of the productivity, paddy also occupies first position in the district.

Below one chart is given to prove the above mentioned statement by giving data about production and productivity of important commodities in Coochbehar district:

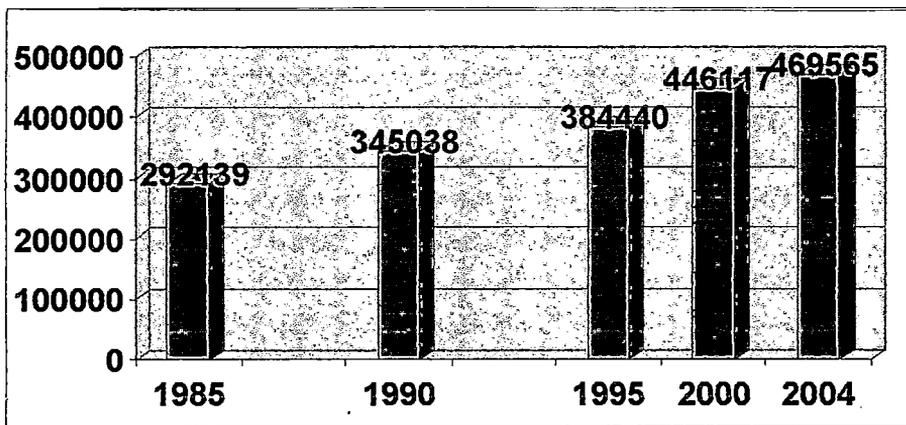
Year	Aus	Aman	Boro	Total Paddy	Jute	Wheat	Tobacco	Vegetables
1985	78522	292139	3820.4	374481.4	45946	38511.2	11157.2	125590
1990	86391	345038	23682.5	455111.5	57942	42570	13209.8	192945.5
1995	80971	384440	42975	508386	65819	51525	11208	220732.5
2000	82666	446117	78425	607208	69278	35358	10430	245215
2004	96992	469565	102980	669537	84002.2	16385	17878	300207.5

Table 4.3: Production of different commodities in Coochbehar District (in '00 MT)

Source: Agricultural Technology Management Agency (ATMA), Coochbehar "Strategic Research and Extension Plan of Coochbehar District" 2007; p 23

One more important point comes out both from this chart and from the conversation with the official⁹⁹ of the Agriculture department that in Coochbehar district the measures which were taken to improve productivity have already started showing result. Except wheat, the production of all other important crops had increased in the period 1985 to 2004. The official adds that in Coochbehar district the farmers' first preference is aman paddy. If any farmer cultivates only one type of paddy in a year, he tries to cultivate aman paddy. And a huge rise is seen in aman since the last 20 years. Below three charts are given to describe the rise of production for aus, aman, and boron during the period 1985 to 2004 in Coochbehar district:

⁹⁹ On May 14, 2008 at his residence.



Chart

4.13: Production of Aman Paddy (in '00 MT)

Source: Agricultural Tehnology Management Agency, Coochbehar (ATMA), COOCHBEHAR, "Strategic Research and Extension Plan of Coochbehar District" 2007; p23

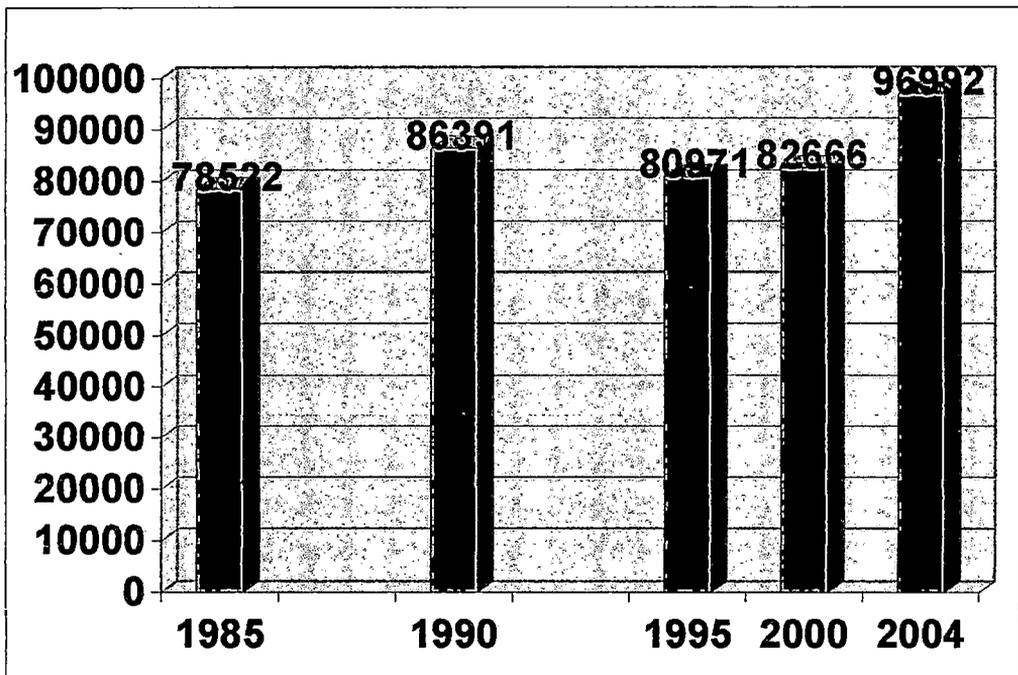


Chart 4.14: Production of Aus Paddy (in '00 MT)

Source: Agricultural Technology Management Agency (ATMA), Coochbehar, "Strategic Research and Extension Plan of Coochbehar District" 2007; p 23

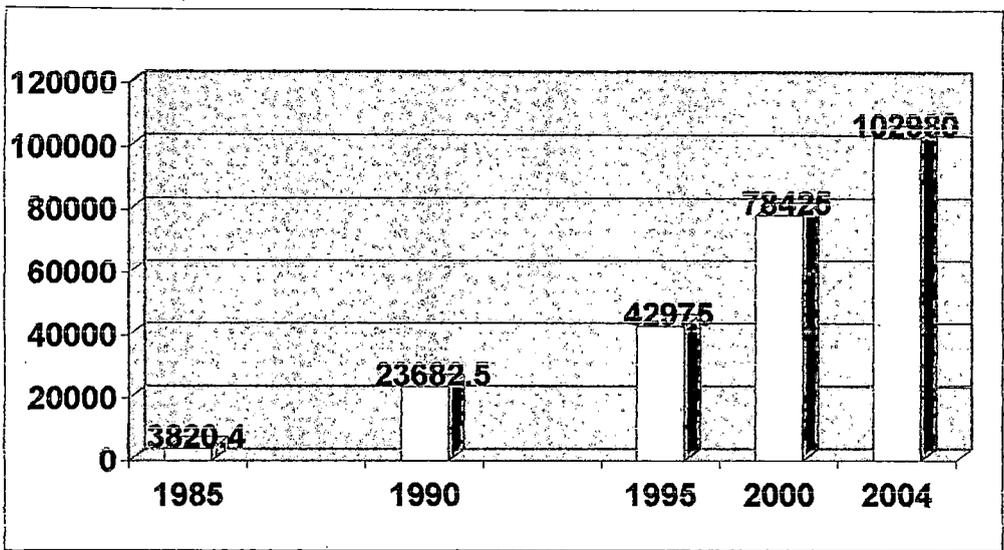


Chart 4.15: Production of Boro (in '00 MT)

Source: Agricultural Tehnology Management Agency (ATMA), Coochbehar "Strategic Research and Extension Plan of Coochbehar District" 2007; p 23

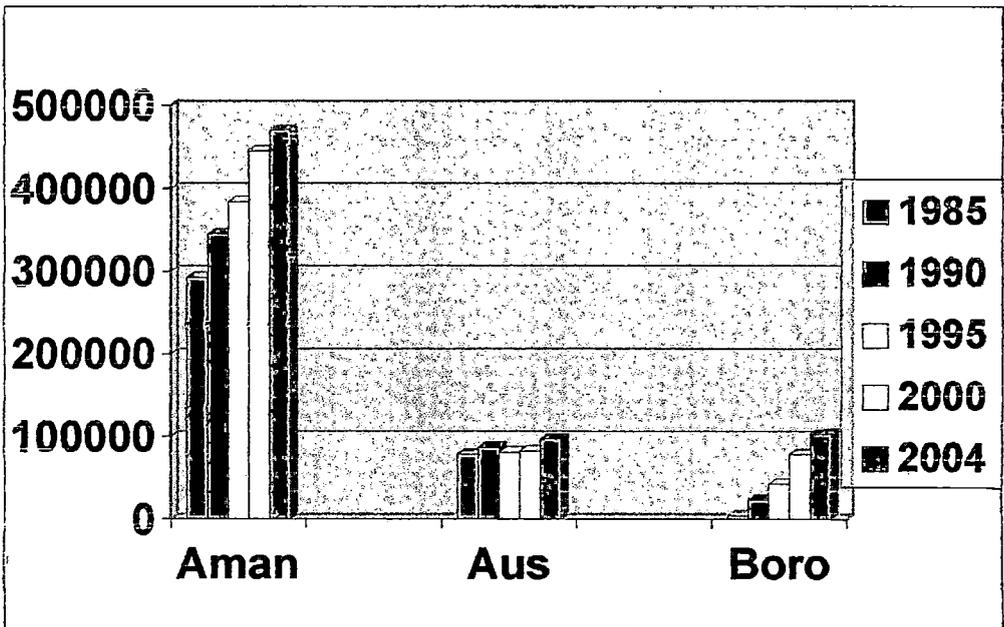


Chart 4.16: Production of Aman, Aus, and Boro together (in '00 MT)

Source: Agricultural Tehnology Management Agency (ATMA), Coochbehar, "Strategic Research and Extension Plan of Coochbehar District" 2007; P 23

The survey also brings out the fact that there is a big gap between the total number of household members and the number of the earning members in that household. We think that this is another key reason behind poverty in the district. In 4 surveyed GPs, 51.73 per cent people (4 GPs in total) have 4 or less than 4 members in their household. It means till now 48.27 households have at least 5 or more than 5 household members. But in 56.28 per cent households, the total number of the earning member is 1. In total 34.2 per cent members say that they have 2 earning members in their household. And only 9.53 per cent members say that they have more than 2 earning members (among them 7.58 per cent household have 3 earning members). The government needs to think seriously about the implementation of family planning measures here.

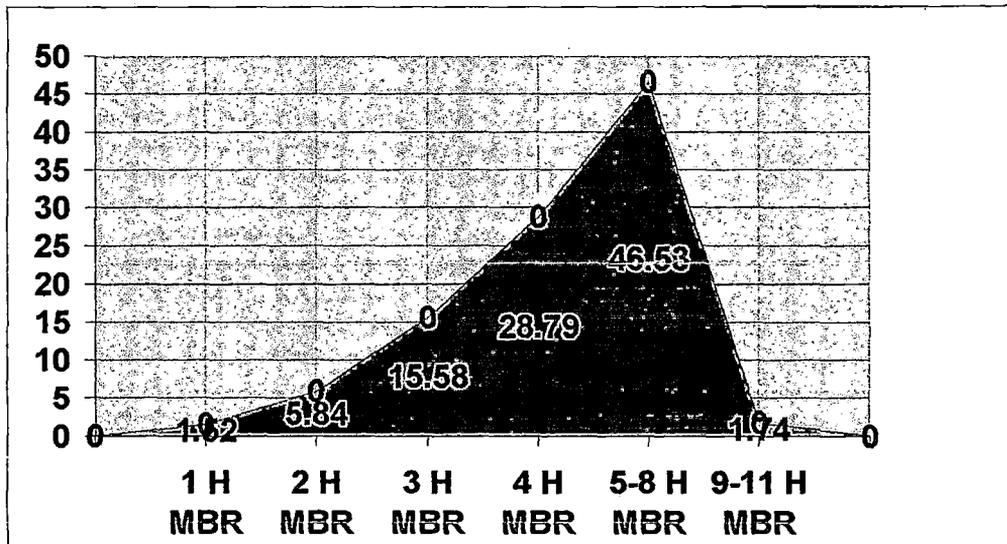


Chart 4.17: Percentage of Household Members in 4 GPs.

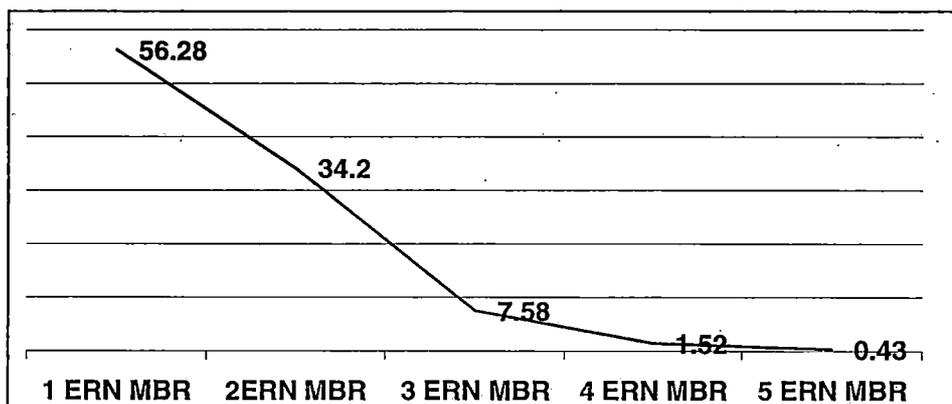


Chart 4.18: - Percentage of the earning members in 4 surveyed G.Ps.

There is another important thing to compare between the number of household members and annual productivity of paddy. The survey reveals that annual paddy productivity for individual (i.e. household) is not sufficient in 70.56 per cent households. If anybody wants to go through to check this point in 4 GPs separately, he will find out that in Matalhat GP 53.26 per cent people are saying that their yearly paddy production is not sufficient for their own household. In case of Nishiganj-II GP, Baneshwar GP, and Chilakhana-II GP this percentage is 92 per cent, 74.65 per cent, and 83.33 per cent respectively. It means the larger portion of the surveyed members is still depending on local markets for their primary foods. The obvious thought comes after revealing this fact that what is happening with these poor people when the market price is so high and they do not get any dearness allowance for this purpose.

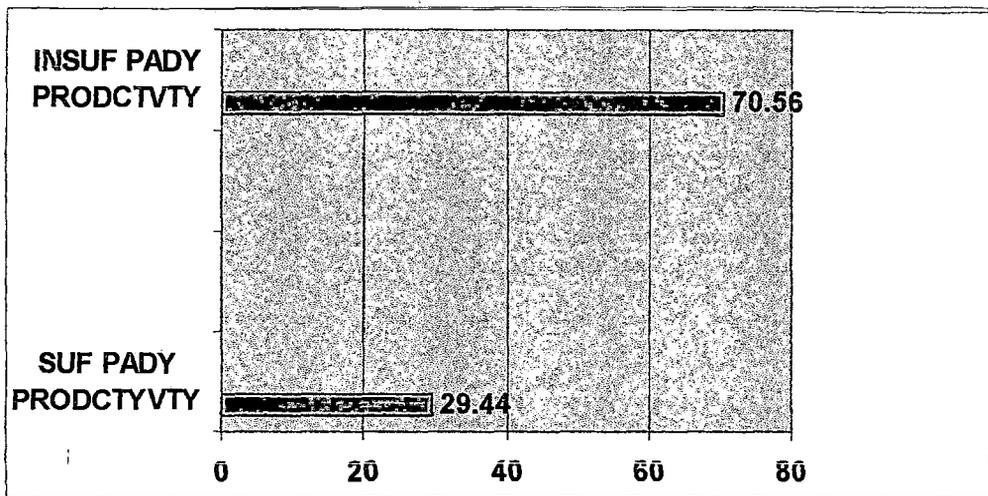


Chart 4.19: - Percentage of sufficient and insufficient paddy productivity among 462 surveyed members

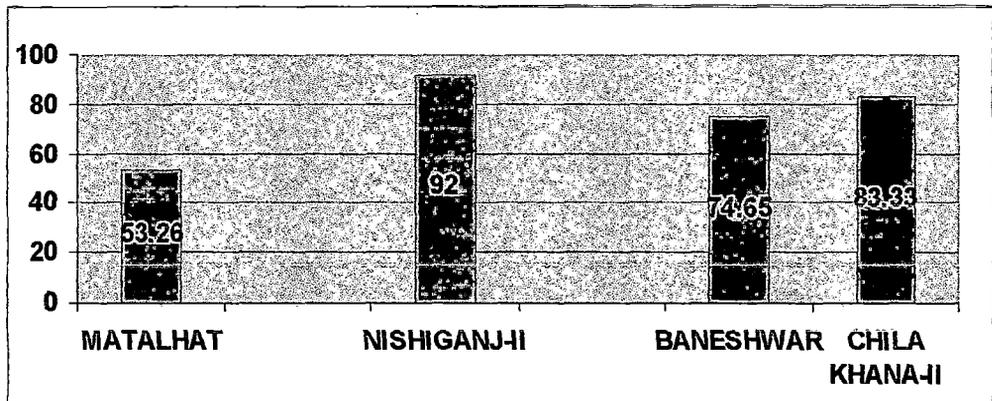


Chart 4.20: - Percentage of insufficient paddy productivity (for each household) in 4 GPs differently

At present a number of programmes are being run by the government for the development of the poor people. This survey also includes a question whether any member ever benefited by any governmental policies such as 'Indira Awas Yojana' or received any kind of assistance from Panchayat office or BDO office. And from this survey the fact comes up that 205 members out of 462 surveyed members received such kind of assistance from the government. In Matalhat GP this percentage is 61.68. But in Nishiganj-II GP, Baneshwar GP, and Chilakhana-II GP, these percentages are 42.34 per cent,

48.74 per cent, and 26.4 per cent respectively (it should be mentioned that 100 days employment guarantee programme under 'National Rural Employment Gurantee Act' is not considered here as this programme didn't start in the district in 2007. It is seen that in 3 GPs less than 50 per cent (in total) people benefited by the above kinds of policies.

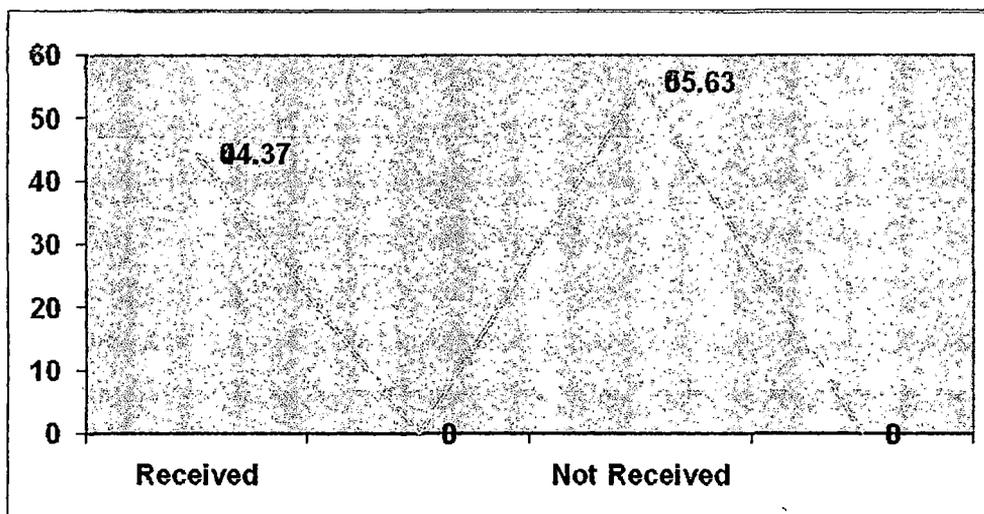


Chart 4.21: - The percentage of the benefited people (4 GPs in total) by governmental policies/ B.D.O. office/ Panchayat Office.

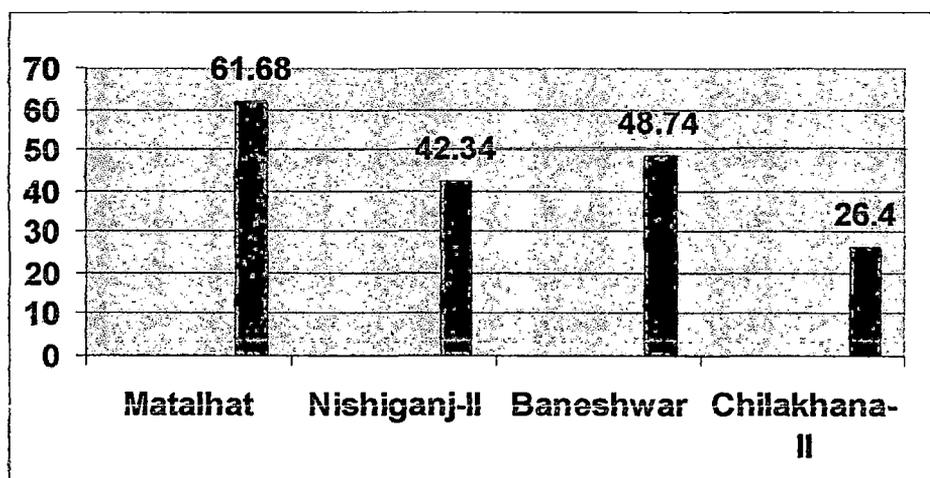


Chart 4.22: - Percentage of the benefited people by the governmental policies/ B.D.O. office/ Panchayat Office in 4 different GPs.

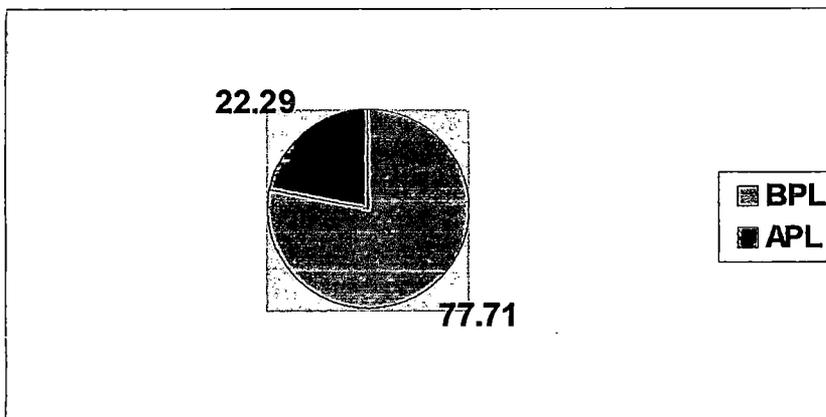


Chart 4.23: - Percentage of APL and BPL Population (4 surveyed GPs in total)

But, we find out that there are 359 (77.71 per cent) persons living below the poverty line (BPL) out of 462 surveyed members. It clearly indicates that a number of governmental benefits which were planned keeping in the mind of the poor still do not reach them. So, this is the high time for the government to look into the matter sincerely and take necessary steps so that the poor people can get the beneficiaries which are exclusively designed for them. Moreover from this point one may make a conclusion that after 60 years of independence, the government could not make up the gap between 'rulers' and 'ruled'. We, in this point came to a conclusion that as the poor people are deprived from the scheduled projects, it should be taken for granted that it is a major cause of poverty in the district.

Without enormous generation of work among the poor people, poverty cannot wither away from the district. Our survey reveals that in 4 surveyed GPs, 68.18 per cent people do not get employment throughout the year. Perhaps this is the reason that a large number of people from Coochbehar district migrated to north India every year. A Bank official¹⁰⁰, Secretary of an NGO¹⁰¹, President of an NGO¹⁰², Secretary of another NGO¹⁰³

¹⁰⁰ Mr. Jitendra Behari Mahapatra, Branch Manager, 'Central Bank of India', Chowdhurihat. We interviewed him on Dec. 9, 2007 at his quarter at Chowdhurihat.

¹⁰¹ Secretary of 'G-NESEP'. We met him on Feb. 2, 2008 at his NGO office.

all told us in a single voice that a number of people migrated from their locality to north India including Maharashtra in search of job.

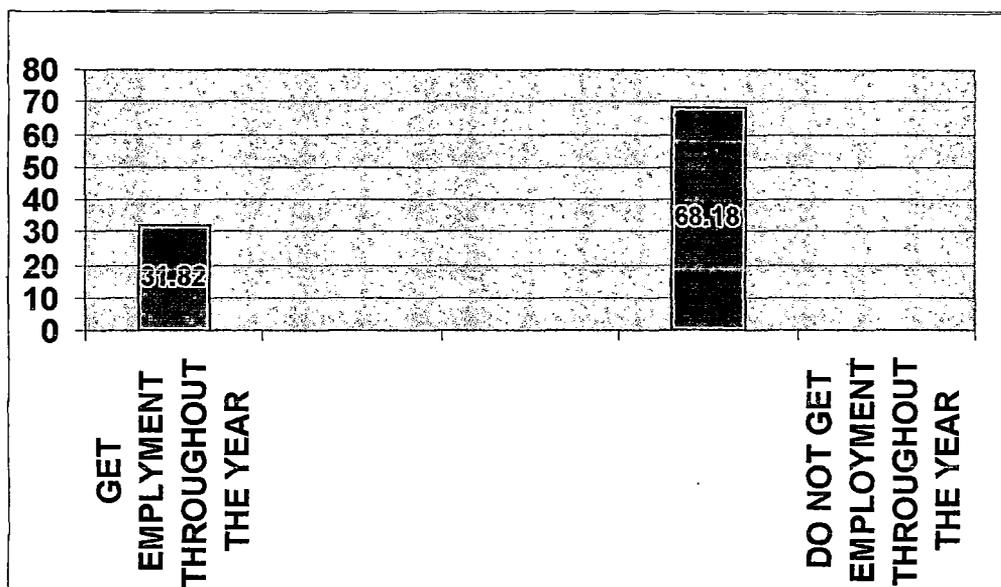


Chart 4.24: - The percentages of the people getting job throughout the year (in 4 GPs)

The percentage of people who do not get employment throughout the year in Matalhat GP are 56.07. And in the rest of the 3 GPs, these percentages are 57.66 (in Nishiganj-II), 77.31 (in Banashwar) and 79.2 (in Chilakhana-II) respectively. In this particular position, we think that the government is required to look into the matter sincerely and take required steps so that the poor people can get employment throughout the year. It's true that at present NREGA has been passed and poor people are getting jobs under NREG scheme but it should always be under scrutiny that the facilities for the target people should reach to them without any kind of barrier. Although we didn't provide any question regarding jobs under

¹⁰² President of 'Nishiganj Club'. We talked with him on Dec. 7, 2007 at his NGO office.

¹⁰³ Secretary of 'Khatamari Deshbandhu Club', Chowdhurihat. We interviewed him on Dec. 9, 2007 at their NGO office.

NREGA as the programme didn't start in the district in 2007 but the reports coming from different media sources are alarming.

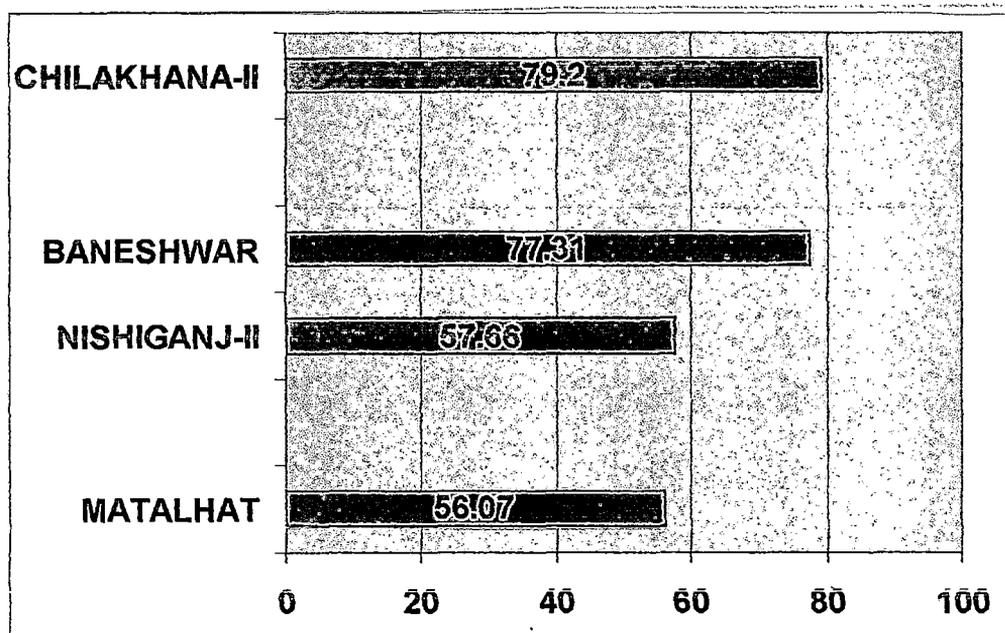


Chart 4.25: - The percentages of the people who do not get employment in 4 different GPs

It is observed by us that the surveyed NGOs often engage their SHG members in circulating the benefit of sanitation system, importance of literacy, prevent child marriage, stop anti-trafficking and so on among the villagers. Mr. Jitendra Nath Mistry¹⁰⁴ of 'Society for Participatory Action and Reflection' (SPAR) evidently stated us that they believe more in microfinance¹⁰⁵ than micro credit¹⁰⁶. The government from this point may receive another message that SHG members and NGOs should be included in the entire developmental programme run by them. Although, already the

¹⁰⁴ On Oct. 5, 2007 at his office in Coochbehar.

¹⁰⁵ Microcredit is the concept of very small loans (microloans) to the needy people like unemployed, poor entrepreneurs and others who are living in a social condition which is not considered as bankable (Source: <http://en.wikipedia.org/wiki/Microcredit>)

¹⁰⁶ Microfinance is related with the practice of providing different financial services e.g. microcredit, microsavings or microinsurance to poor people. The very name of 'Microfinance' tells us that the most transactions involve small amounts of money (Source: <http://en.wikipedia.org/wiki/Microfinance>).

government engaged these SHG members in preparing mid-day meal in schools, but the range of participation of the SHG members should be increased in the near future. Because it is seen that group members' performance as a whole is pleasing for all. Here we want to mention one thing that recently 'Life Insurance Corporation of India' decided to recruit NGOs and SHG members as their agent for a new policy named 'Jeevan Madhur'. No individual agent can submit policies under this scheme. Only the NGOs and SHG members are able to submit policies. The main objective of this policy is to include the economically most backward section under the insurance coverage.

When we asked the NGO activists and SHG members whether the group members should do collective work or individual work by taking loans, they provided different types of opinion. To some SHG members, collective work may bring more profit instead of individual work. But, some other group members believe differently. To them, each individual SHG member has some typical (very own) personal problem and it might be possible that in the time of need he/ she does not spare enough time for the group. Then, in future, it may damage the unity of the group. Among 10 surveyed GP at Matalhat, we did not find out any group which is engaged in collective work. When we brought this notice to Mr. Parthapratim Sarkar¹⁰⁷ of 'G-NESEP' (their NGO form and nurse SHGs at Matalhat GP, Dinhata- I block); he replied that they are not at all in favour of pushing decisions upon the self-help groups. They only look whether the members are able to handle the money properly or not. If the SHG members asked for any advice from the NGO, they are ready to give them so, but they insist that members should take their decisions of their own. In fact on 16th January, 2008, on the very day of their Coochbehar office opening, they gave Rs. 1, 10, 000 as loan to a group called 'Tajmahal Mahila Self Help Group' of Ghughumari. We talked with the group members and they told us that the group has the full power to use this money according to their wish. In practice even it is seen that within a group some

¹⁰⁷ On Jan. 16, 2008 at his Coochbehar office.

sub-groups formed with 3-4 members and they utilize their money through these sub-groups.

The highest percentage of people engaged in collective work among 4 surveyed GPs is found in Nishiganj-II GP. Members of the 7 SHGs out of 10 surveyed SHGs in this GP are engaged in collective work. The total members of these 7 SHGs are 77 in number (69.37 per cent). These groups engage themselves in making dhoopsticks, papad, health drinks etc. The quality of the papad, dhoopstick and health drink manufactured by these groups are no lesser than made by any big companies (we are commenting this after tasting their products). But the main crisis which is faced by them is the lack of market to sell their products. So, here we have one recommendation to the government that they should not limit themselves by giving the SHGs loan, but take also the necessary steps for the advertisement of their products too. Hence eventually they will find a market. President of the 'Nishiganj Club' Mr. Narayan Pal¹⁰⁸ expressed that one of the groups named 'Sananda' started to make health drink 'Pushti', but because of colourful packaging they are not able to compete with the MNCs. Mr. Pal claimed that the quality of the 'Pushti' is no lesser than any big company's health drinks available in the market. The members of the 'Joy Baba Loknath' and 'Maa Shitala' groups (formed by the 'Nishiganj Club') also told us about the problem of market. The SHG members alleged that DRDC department took initiatives to promote all the SHG made products under the single brand named 'Diya'¹⁰⁹. But, according to the group members, the quality and standard of packaging is not up to the mark. So, our suggestion to the government is that they should take required measures to improve the packaging quality. Moreover to create market, the government should start using SHG made products (e.g. papad, dhoopstick and so on) in their meetings, seminars and other occasions.

¹⁰⁸ On Apr. 4, 2008 at 'Nishiganj Club' premises.

¹⁰⁹ One of the positive sides of 'Diya' brand products is that these are exempted from sales tax.

Now coming to the question whether the members' economic condition improved after joining the SHGs or not? Answering this question 79.22 per cent members say that their economic condition had improved and 20.78 per cent members stated that their economic condition had remained the same. But no single member answered that his/ her economic condition had become worse after joining SHG. We think that this is a good signal towards development. We, at least found one way where no one's economic condition is declining. So the government should emphasise among the poor to join more in number in the 'SHG movement'.

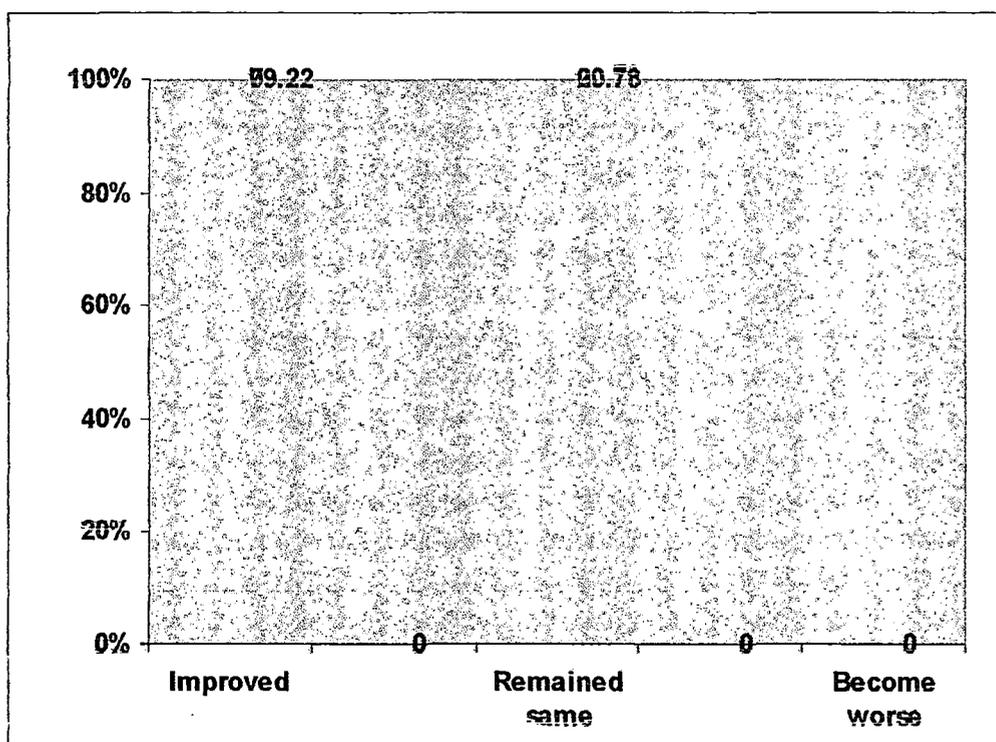


Chart 4.26: - Improving of the economic condition (in percentage) after joining SHGs.

One question was asked in our schedule that what the economic condition of the SHG members was before joining the groups. Out of 462 members, 5 members, 89 members, and 368 members answered that their economic condition were good, medium, and poor respectively.

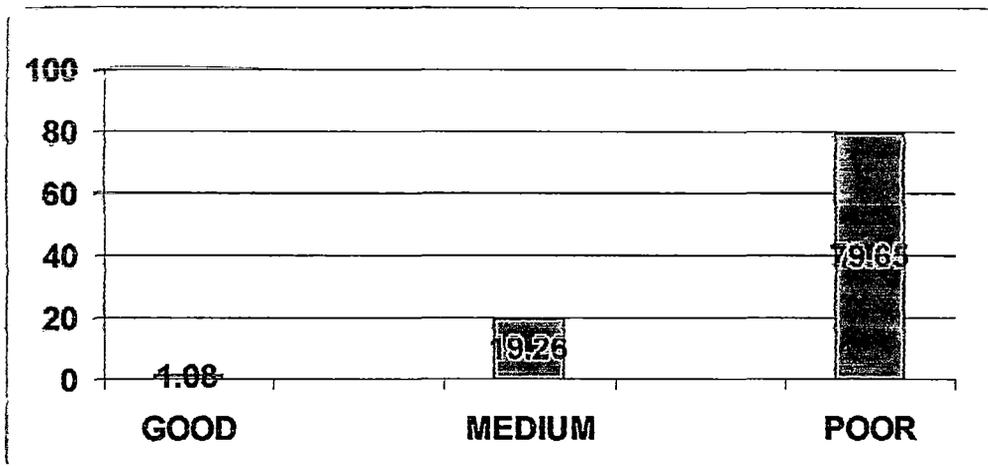


Chart 4.27: - Economic condition of the SHG members before joining self helps groups.

But when they were asked whether they benefited themselves after joining the SHGs or did their economic condition become better than earlier, they answered in the following manner:

Total 96 members out of 462 said that their economic condition has remained the same, but, among these 96 members, 95 are from Chilakhana-II GP, where the most groups formed after 2006. And in Matalhat GP where all the groups were formed before 2006, only 1 member stated that her economic condition did not improve after joining SHG. In Nishiganj-II GP and Baneshwar GP, 100 per cent members said that their economic conditions improved after joining SHGs. In these GPs most of the groups were formed before 2006. So, after this survey hardly any confusion should be left in anybody's mind that if proper nursing is received, after a certain time SHGs will turn out to be a tool of economic development for the poor people.

Interestingly 100 per cent members answered 'YES' when they were asked whether they have benefited socially after joining SHGs. The SHG members mentioned some social aspects where they benefited. They are:

- i) The illiterate members become literate;
- ii) Before joining the SHGs, the members (particularly the females) feared to go to the banks, panchayat office (or related offices like zilla parishad). But, now they can easily talk with the bank officials (we have a good experience in State Bank of India's 'Kherbarihat' branch), submit their demands in front of the political and non-political members of panchayat and B.D.O or related offices like S.D.O. office;
- iii) We noticed that the SHG members are awakening the rural people on the importance of sanitation system;
- iv) SHG members are given the responsibilities to cook the mid-day meals in government and government aided schools;
- v) Parthapratim Sarkar¹¹⁰ of 'G-NESEP', Mr. Narayan Pal¹¹¹ of 'Nishiganj Club' and Ms. Gita Chakraborty¹¹² of 'New Bharati Club', all told us that the social status of the SHG members, particularly the status of the women have been uplifted after joining the SHGs. Sarkar gives one good example to establish the above fact. He said that the grocery shop owners have started giving goods to the SHG members in credit without any kind of hesitation. They have started to believe that to maintain their social prestige, the SHG members must pay their dues;
- vi) The female members are now getting more importance within families from the male members.

¹¹⁰ On Feb. 2, 2008 at his Coochbehar office.

¹¹¹ On Apr. 4, 2008 at their NGO office.

¹¹² On Oct. 13, 2007 at the old office of 'New Bharati Club'.

Finally we put a question in the schedule whether the NGO staffs are co-operating or not towards the SHG members. And the NGO staffs received overwhelming response by receiving 100 per cent members' acceptance.

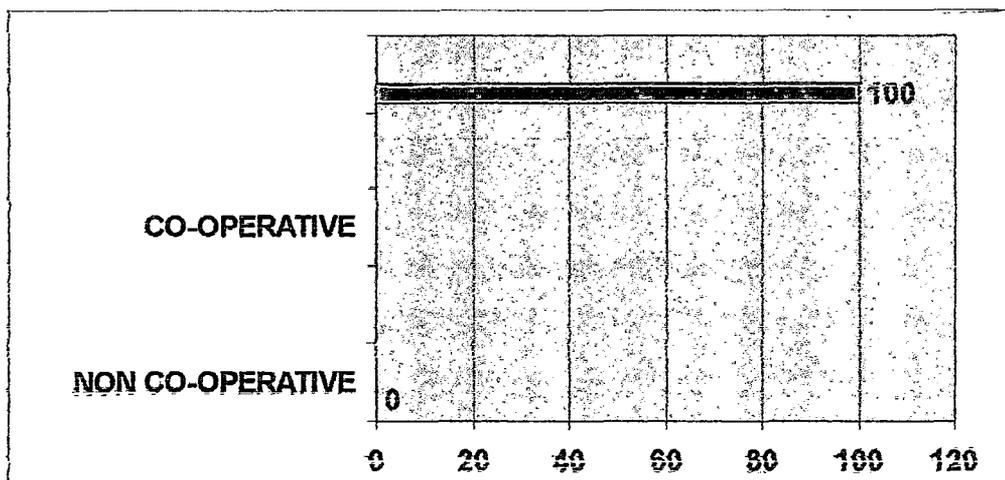


Chart 4.28: - People's opinion in percentage regarding the question 'whether the NGOs are cooperative or not'.

From the above paragraph one conclusion may be drawn and that is the credibility of the Non-Governmental Organizations is high in the minds of the common people. The common people trust them. Keeping in mind the above fact this is high time for the government to think of inclusion of the NGOs in more developmental functions which is still out of the purview of the NGOs.